



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20130L (11-2024)

FRESH MARKET BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

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| TITLE: Fresh Market Bean Loss Adjustment Standards Handbook | NUMBER: FCIC-20130L OPI: Product Administration and Standards Division |
| EFFECTIVE DATE: 2025 and Succeeding Crop Years | ISSUE DATE: November 21, 2024 |
| SUBJECT: Provides the procedures for administering the Fresh Market Bean crop insurance program | APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management |

REASON FOR ISSUANCE

This handbook updates loss procedure for administering the Fresh Market Bean crop insurance program, replaces the Fresh Market Bean Loss Adjustment Standards Handbook FCIC-20130L (11-2021), is effective for the 2025 and succeeding crop years, and is not retroactive to any 2024 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the significant content changes to the 2025 FCIC-20130L Fresh Market Bean Loss Adjustment Standards Handbook. All changes and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

| Reference | Description of Change |
|------------------------------------|--|
| Throughout | Updated to latest External Handbook Standards. |
| Paragraph 11(1)(c) | Clarified the insured crop eligibility provisions by adding the phrase “the applicable insured” and the word “type.” |
| Paragraph 11(4) | Included a winter planting period for replanting provisions. |
| Paragraph 12 | Standardized unit language across all Loss Adjustment Standard Handbooks. |
| Exhibit 2 | Revised the definitions of approved yield, carton, crop year, maximum allowable, overplanting, planting period, price for unharvested production, production guarantee (per acre), and transitional yield (t-yield) to align with the revisions in the CP. |
| Exhibit 2 | Removed the definition for direct marketing. |
| Exhibit 3 | Updated item 36 under the Mature Appraisal Method to specify 28 lbs./carton for Florida. |

FRESH MARKET BEANS LOSS ADJUSTMENT STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance policies, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

1 General Information (Continued)

D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

| Handbook | Relation/Purpose |
|----------|--|
| CIH | This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Regulations. |
| DSSH | This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA. |
| GSH | This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations BP, including the CAT Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy. |
| LAM | This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply. |

- (1) Terms, abbreviations, and definitions general (not crop-specific) to loss adjustment are identified in the GSH.
- (2) Terms, abbreviations, and definitions specific to fresh market bean loss adjustment and this handbook are in [Exhibits 1](#) and [2](#), herein.

E. CAT Coverage

Refer to the CIH, GSH, and LAM for provisions and procedures not applicable to CAT.

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

- (1) one legible copy to the insured; and
- (2) the original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the Appraisal Worksheets and the PW. All entry items are "Substantive" (they are required).

Note: To facilitate ACRSI, RMA's systems will allow acreage to be reported, and rounded, to hundredths (0.01); and for shares to be reported, and rounded, to the ten-thousandths (0.0001). Agents and adjusters should adhere to the field size elected by their AIP for shares and acres and round accordingly to field size provided.

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). See the DSSH for statement requirements.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

PART 2: POLICY INFORMATION

The AIP determines the insured has complied with all provisions of the insurance policy. The Fresh Market Bean CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, the fresh market bean CP, and the SP for a complete list.

- (1) The crop insured will be all the fresh market beans grown in the county for which a premium rate is provided by the AD, in which the insured has a share, on insurable acreage and:
 - (a) are planted to be harvested and sold as fresh market beans;
 - (b) are planted within the planting periods specified in the AD;
 - (c) are grown by a person who has grown the applicable insured fresh market bean type for at least four crop years in the county in which the crop will be insured, unless otherwise specified in the SP; and
 - (d) are initially planted in rows far enough apart to permit mechanical cultivation unless otherwise provided by the SP.
- (2) Unless allowed in the SP, fresh market beans are not insurable if they are:
 - (a) interplanted with another crop;
 - (b) planted into an established grass or legume; or
 - (c) grown for direct marketing.
- (3) Fresh market bean acreage that does not meet all applicable rotation requirements contained in the SP will not be insurable.
- (4) The insured must replant any acreage of fresh market beans damaged during the spring, fall, or winter planting period whenever less than 50 percent of the plant stand remains and:
 - (a) it is practical to replant; and
 - (b) if, at the time the crop was damaged, the final day of the planting period has not passed. Any acreage of the insured crop damaged before the final planting date, to the extent that most producers in the area would normally not further care for the crop, must be replanted unless we agree that it is not practical to replant.

12 Unit Division

Refer to the BP, SP, and CP for unit division.

13-20 (Reserved)

PART 3: APPRAISALS

21 General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

- (1) Timely appraisals are a must since deterioration of this crop will occur at such a rate as to make a later determination difficult. Because of the extreme variation of production within a very short number of days, the appraisal must be conducted as close to harvest as possible for the mature appraisal method.
- (2) Harvested fresh market beans that are not marketable due to insured causes of loss will not be considered production to count.
- (3) Fresh market beans which meet the criteria for U.S. No. 2 beans are marketable, as stated in the United States Standards for Grades of Snap Beans or as determined by a USDA Grader, will be considered production to count.

If there are excessive amounts of large beans (5 or larger sieve size) in the sample plots, there will be substantial quality problems or product rejection at the packing shed. The insured should be aware of when the majority of fresh market beans on the plant are at the optimum size to achieve best marketability without jeopardizing grading standards due to a large number of oversized beans in the harvested products.

- (4) For fresh market bean acreage that is to be hand-harvested, sieve size should not be a factor, if harvest is timely.

22 Selecting Representative Samples

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size), general capabilities of the plants, variability of potential production, and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 5](#) for each field or subfield.

25 Stage Characteristics

| Stage | Name of Stage | Average Time in Stage | Fresh Market Veal Characteristics |
|-------|------------------------|-----------------------|---|
| | Planted | 7 | Planting time up to the emergence of cotyledons at the soil surface. |
| V-1 | Emergence | 3 | Cotyledons are above ground and have separated. |
| V-2 | Seedling | 10 | Unifoliate leaves have expanded to a minimum of one inch across widest portion of each leaflet. |
| V-3 | First Trifoliate Leaf | 5 | All three leaflets of the first trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet. |
| V-4 | Second Trifoliate Leaf | 4 | All three leaflets of the second trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet. |
| V-5 | Third Trifoliate Leaf | 3 | All three leaflets of the third trifoliate leaf are expanded to a minimum of one inch across the widest portion of each leaflet. |
| V-6 | First Bloom | 3 | First few buds of blooms are showing. Plants show three to five trifoliate leaves. |
| R-7 | Early Bloom | 3 | Plant is blooming. Largest pods on plant are 1/4 inch long. |
| R-8 | Full Bloom | 4 | Largest pods on plant are 1 inch in length. |
| R-9 | Early Pod Set | 3 | Largest pods on plant are 1½ inches in length. |
| R-10 | Pod Set | 4 | Pod set complete with largest pods on plant 2 inches in length. |
| R-11 | Pod Developed | 3 | Pods on plant are longer than 2 inches but none have reached sieve size 2 (3/8 inch diameter). |
| R-12 | Pre- Harvest | 7 | No more than 10 % of the pods have reached sieve size 3. |
| R-13 | Harvest | -- | At least 55 % of the pods have reached sieve size 3 - 4. |

26 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

| Appraisal Method | Use... |
|-----------------------------------|--|
| Stand Reduction Method (Immature) | For planted acreage with no emerged seed, or before podding. Use also for hail damage and damage that results in non-marketable beans after podding. |
| After Podding Method (Mature) | R-9 through R-13. |

B. Stand Reduction (Immature) Method

Use this method to determine potential production from emergence through the time substantial plant podding has occurred (R-8 stage).

This method is based on the number of surviving plants in a designated sample row length compared with a desirable plant stand ([Exhibit 10](#)), allowing for adjustments to the appraisal for insured damage to leaves and pods. The fresh market bean standard weight by area is used as the base yield for appraisal purposes. Refer to [Exhibit 9](#). (Example: 4,500 lbs. per acre for North Carolina.)

Refer to the LAM for deferred appraisals.

Determine the intended plants per acre by counting all live, dead, or missing plants in 10 feet of row, and applying this count to [Exhibit 7](#) in conjunction with the row width. Determine the existing stand by counting all remaining live plants in 10 feet of row and determine the applicable population from [Exhibit 7](#). Divide the existing plant population by the intended plant population to arrive at the percent of stand.

Example: There were 60 plants per 10 feet of row (87,500 plants per acre) planted in 36 inch rows, and only 40 plants remaining (57,500 plants per acre). $(57,500 \div 87,500 = .657, \text{ or } 66\% \text{ of stand.})$

- (1) Refer to [Exhibit 6](#) to determine the potential remaining.
- (2) Hail-damaged beans deteriorate rapidly, requiring preliminary evaluation within 1 to 2 days of damage. Final appraisal will be deferred 7 to 10 days after damage (unless beans are mature; if so appraise immediately) to allow for accurate damage assessment for the remaining plants and pods. On the preliminary visit, loss of complete plants and their associated pods, pods knocked from plants and plant defoliation should be documented.

C. After Podding (Mature) Method

The average number of pods for fresh market beans is 20 pods per plant but this can vary by variety.

Fresh market beans in stage R-9 or later will be adjusted based on harvested production from representative sample strips in the field (as designated by an insurance provider representative just prior to or during harvest by the insured).

Refer to the LAM for representative sample area.

- (1) If machine harvesting of representative samples is not possible, the adjuster must hand-harvest and weigh the samples.

26 Appraisal Methods (Continued)

- (2) Refer to [Exhibit 5](#) for minimum representative sample requirements. Refer to [Exhibit 10](#) for desirable plant stand.
- (3) Fresh market beans are generally harvested anywhere from sieve 3 to sieve 4 (refer to [Paragraph 25](#), Stage Characteristics).

27 Deviations and Modifications

A. Deviations

Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.

B. Modifications

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

28 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each field or subfield appraised (applicable to preliminary and final claims). Refer to [Paragraph 22](#) for sampling requirements.
- (4) If the buyer rejects harvested production, the adjuster must determine if the damage is from an insurable cause of loss. The adjuster may use an official grading service or agriculture expert (as defined in the BP) to help make such determinations. All findings must be confirmed in writing.
- (5) If deemed unmarketable and indemnified, the acreage must be destroyed or it may be gleaned. Refer to the LAM for information on gleaning.
- (6) In addition to all other notice requirements, if the insured is a broker, packer, processor, wholesaler, buyer or first handler of fresh market beans, the insured must notify the AIP at least 15 days before harvest or the end of insurance period, whichever is earlier. The AIP will conduct an appraisal that will be used to determine the insured's value of production to count. If damage occurs after this appraisal, the AIP will conduct an additional appraisal. These appraisals, and any acceptable records provided by the insured, will be used to determine the insured's production to count. Failure to give timely notice will result in an appraised value of production to count that is not less than the insurance guarantee per acre.

28 General Information for Appraisal Worksheet Entries and Completion Procedures (Continued)

- (7) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete entries.

29-30 (Reserved)

PART 4: PRODUCTION WORKSHEET

31 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.

32-40 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Common acronyms and abbreviations (e.g., lbs., min, max, etc.) are not listed below unless they are being used in a manner different than otherwise commonly used. The listing below are program/crop specific acronyms for this handbook. Other acronyms that are not defined can be found in the GSH.

| Approved Acronyms and Abbreviations | Term |
|-------------------------------------|--|
| ACRSI | Acreage Crop Reporting Streamlining Initiative |
| AD | Actuarial Documents |
| BP | Basic Provisions |
| CAT | Catastrophic Risk Protection |
| CP | Crop Provisions |
| CIH | Crop Insurance Handbook |
| DSSH | Document and Supplemental Standards Handbook |
| FCIC | Federal Crop Insurance Corporation |
| PW | Production Worksheet |
| RMA | Risk Management Agency |
| SP | Special Provisions |

Approved yield: In lieu of the definition contained in the BP, the yield used to determine the production guarantee by summing the yearly annual yields and dividing the sum by the number of yields contained in the APH database. The APH database must contain at least four actual yields, but may contain up to 10 consecutive crop years of actual, or assigned yields, unless otherwise specified in the SP.

Carton: Twenty-eight pounds avoirdupois for Florida and 30 pounds avoirdupois for all other states.

Crop year: In lieu of the definition in the BP, a period of time that begins on the first day of the earliest planting period and continues through the last day of the insurance period for the latest planting period shown in the AD in the county. The crop year is designated by the calendar year in which the fresh market beans grown during the latest planting period would normally be harvested.

Enterprise unit: In lieu of the definition and section 34 of the BP, all insurable acreage of fresh market beans in the county in which the insured has a share on the date coverage begins for planting period.

Fresh market beans: Plants of the family Leguminosae and the genus Phaseolus and of the types identified in the SP that are grown for their pods and used for human consumption.

Harvest: The removal of fresh market bean pods from the plants.

Marketable: Fresh market beans that are sold or that grade U.S. No. 2 or better in accordance with the requirements of the United States Standard of Grades for Snap Beans and will withstand normal handling and shipping.

Maximum allowable acreage: 110 percent of the greatest number of acres of planted fresh market beans in which the insured had a share in any of the previous three crop years, by planting period, unless otherwise specified in the SP.

Over-planting factor: A factor, less than or equal to 1.000, that is used to adjust the insured's production guarantee (per acre) and production to count when the insured plant more acres of fresh market beans than the insured's maximum allowable acreage. This factor is determined by dividing the maximum allowable acreage by the number of insurable acres planted by the planting period.

Plant stand: The number of live plants per acre prior to the occurrence of an insurable cause of loss.

Planted acreage: In addition to the definition contained in the BP, for each planting period, the fresh market beans must be planted in rows far enough apart to permit mechanical cultivation.

Planting period: The period of time designated in the AD in which fresh market beans must be planted to be considered either spring, fall, or winter planted fresh market beans.

Potential production: The number of cartons of fresh market beans that will or would have been produced per acre by the end of the insurance period, assuming normal growth conditions and cultural practices.

Price for unharvested production: In accordance with section 15(d) of the BP, the insured's price election will be reduced by the factor contained in the AD, and the result will be used to compute the amount of any indemnity in the event of a crop loss on unharvested acres.

Exhibit 2 Definitions (Continued)

Production guarantee (per acre): In lieu of the definition in the BP, the number of cartons determined multiplying the insured's approved yield per acre by the coverage level percentage the insured elects, by the insured's over-planting factor (if applicable).

Transitional yield (T-Yield): In lieu of the definition contained in the BP, a yield determined as the simple average of the actual yields the insured certified on the APH production report and used for the purposes of yield substitutions, unless otherwise specified in the SP.

Exhibit 3 Form Standards – Appraisal Worksheet

For claims complete items 1 through 19b and 38 through 41.

Verify or make the following entries:

| Element/Item Number | Description |
|-------------------------------------|---|
| Company Name: | Name of insurance provider, if not preprinted on worksheet (Company Name). |
| Claim Number: | Claim number as assigned by the insurance provider. |
| 1. Insured’s Name: | Name of insured that identifies exactly the person (legal entity) to whom the policy is issued. |
| 2. Policy Number: | Insured’s assigned policy number. |
| 3. Crop Year: | Four-digit crop year, as defined in the policy, for which the claim has been filed. |
| 4. Unit Number: | Unit number from the Summary of Coverage after it is verified to be correct. |
| 5. Cause of Damage: | Name of insured cause(s) of loss for this crop as listed in the LAM. |
| 6. Date of Damage: | First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include specific date where applicable, as in the case of hail damage (e.g., AUG 11). |
| 7. Field ID: | Field identification symbol. |
| 8. Acres/Date Planted: | Number of determined acres to tenths, in field or sub-field being appraised and date planted. (Refer to ACRSI note in Paragraph 2D.) |
| 9. Crop/Variety: | FM Beans and the variety planted and appraised. |
| 10. Row Width: | The row width to the nearest inch for the appraised crop. Refer to Paragraph 25C for row width determination information. |
| 11. Original Plant Population/Acre: | The intended plant population the insured would have had under normal conditions, based on row width and plant spacing. Refer to Exhibit 7. |
| 12. Date of Appraisal: | Date the appraisal (field work) is completed. |

Immature Appraisal Method

| Element/Item Number | Description |
|----------------------------|--|
| 13. Stage of Growth | The stage of growth on the date of damage and stage of growth on the date of adjustment. |
| 14. Field/Sub-Field | The field identification symbol from a sketch map or an aerial photo. |
| 15. Acres | Number of determined acres, to tenths, for the field or sub-field being appraised. (Refer to ACRSI note in Paragraph 2D.) |
| 16. Plants/Sample | The number of live plants in a 10 ft. sample. |
| 17. Percent Stand | Using items 10 and 16, determine the live plant population per acre (from Exhibit 7) and record in the Narrative. Divide the existing plant population by the intended plant population (Item 11), rounded to two decimal places. |
| 18. Totals | 18a. The total of adding all item 16 entries (plants/sample) from all samples. 18b. The total of adding all item 17 entries (percent stand) from all samples. |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

| Element/Item Number | Description |
|----------------------------|--|
| 19. Averages | 19a. The Average Number of Plants/Sample. Total of item 18a divided by the number of samples, rounded to the nearest tenth. 19b. The Average Percent Stand Remaining/Sample. The total in item 18b divided by the number of samples taken. Round to 2 decimal places. |
| 20. Normal Yield/Ac. | A normal yield per acre (for the state the crop is grown). Refer to Exhibit 9 . |
| 21. Percent Potential | Enter the percent potential from Exhibit 6 , as a 2-place decimal (e.g., 80% = .80). |
| 22. Lbs./Ac. | Item 20 × Item 21, rounded to the nearest whole pound. |
| 23. Carton Wt. | 30 lbs. |
| 24. Carton/Acre | Item 22 ÷ Item 23, to tenths. |

Mature Appraisal Method

| Element/Item Number | Description |
|--|---|
| 25. Stage of Growth | The stage of growth on the date of damage and stage of growth on the date of adjustment. |
| 26. Field/Sub-Field | The field identification symbol from a sketch map or an aerial photo. |
| 27. Acres | The number of determined acres, to tenths, for the field or sub-field being appraised. (Refer to ACRSI note in Paragraph 2D .) |
| 28. Weights/Sample | The actual weight, in pounds to tenths, per 10 ft. sample. If damage is severe, use a 20 ft. sample. |
| 29. Total | The total weight of all samples taken in pounds to tenths. |
| 30. Number of Samples | Total number of samples taken in item 28. |
| 31. Avg. Wt. Per Sample | Item 29 ÷ item 30, rounded to tenths. |
| 32. Production Factor | Production weight factor for the row width (Refer to Exhibit 8). |
| 33. CWT./Acre | Item 31 × item 32, rounded to 2 decimal places. |
| 34. 100lbs./CWT. | 100 lbs. |
| 35. Pounds/Ac.: | Item 33 × item 34, rounded to whole pounds. |
| 36. Commodity Unit of Measure | 30 lbs./carton (28 lbs./carton for Florida) . |
| 37. Units (cartons)/Ac. | Item 35 ÷ item 36, rounded to tenths. |
| 38. Narrative | Remarks pertinent to the appraisal, sampling, and conditions in general (e.g., very hot and dry), etc. |
| 39. Adjuster’s Signature, Code Number and Date | Signature of adjuster code number and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet. |
| 40. Insured’s Signature and Date | Insured’s (or insured’s authorized representative’s signature and date. 5Before obtaining insured’s signature, review all entries on the Appraisal Worksheet with the insured, particularly explaining the codes, etc., which may not be readily understood. |
| 41. Page | Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

| | | | | | | | | | | | | | | | |
|--|-------------------|-----|-------------------|-----|--------------|------------------|------------------|------------------------|---|-----------------|-----------------------|------------------------|----------------------|------------------------------|----------------------|
| FRESH MARKET BEAN APPRAISAL WORKSHEET FOR ILLUSTRATION PURPOSES ONLY | COMPANY NAME | | | | CLAIM NUMBER | | 1 INSURED'S NAME | | | 2 POLICY NUMBER | | 3 CROP | | | |
| | ANY COMPANY | | | | XXXXXX | | I. M. INSURED | | | XXXXXXXX | | YYYY | | | |
| | 4 UNIT NUMBER | | 5 CAUSE OF DAMAGE | | | 6 DATE OF DAMAGE | | 7 FIELD IDENTIFICATION | | | 8 ACRES/DATE PLANTED | | | | |
| | 0001-0001-BU | | EXCESS MOISTURE | | | NOV | | 1A | | | 13.0 ACRES MM/DD/YYYY | | | | |
| 9 CROP/VARIETY | | | | | 10 ROW WIDTH | | | 11 ORIGINAL PLANT | | | 12 DATE OF APPRAISAL | | | | |
| FM BEANS/GATOR GREEN | | | | | 36" | | | 87,500 | | | MM/DD/YYYY | | | | |
| IMMATURE APPRAISAL METHOD | | | | | | | | | | | | | | | |
| 13 Stage of Growth | Samples | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Totals 18 | Averages 19 | | | | |
| <u>Date of Damage</u> R7 | 16 Plants/Sample | 28 | 27 | 17 | | | | | | a = 72 | a 24.0 | | | 20 Normal Yield/Ac. | 21 Percent Potential |
| <u>Date of Adjustment</u> R7 | 17 Percent Stand | .49 | .46 | .29 | | | | | | b = 1.24 | b .41 | 5,000 | x .53 | = 2,650 | |
| 14 Field/Sub-Field | | | | | | | | | | | | 23 Container Wt. | | 24 Cartons./Acre | |
| 1A1 | 16 Plants/Sample | | | | | | | | | | | | | | |
| 15 Acres | | | | | | | | | | | | | | | |
| 1.0 | 17 Percent Stand | | | | | | | | | | | 30 Lbs. | | = 88.3 | |
| MATURE APPRAISAL METHOD | | | | | | | | | | | | | | | |
| 25 Stage of Growth | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | Total 29 | # of Samples 30 | 31 Avg. Wt. Per Sample | 32 Production Factor | 33 CWT./Acre | |
| <u>Date of Damage</u> R9 | 28 Weights/Sample | 1.1 | 1.2 | 0.9 | 1.0 | | | | | = 4.2 | ÷ 4 | 1.1 | x 14.5 | = 15.95 | |
| <u>Date of Adjustment</u> R9 | | | | | | | | | | | | 34 100 lbs/CWT. | 35 Pounds/Ac. | 36 Commodity Unit of Measure | |
| 26 Field/Sub-Field | | | | | | | | | | | | 100 lbs. | 1,595 | ÷ 30 | = |
| 1A2 | | | | | | | | | | | | 37 Units Carton./Ac. | | | |
| 27 Acres | | | | | | | | | | | | | | | |
| 12.0 | | | | | | | | | | | | 53.2 | | | |
| 38 Narrative | | | | | | | | | | | | | | | |
| Existing live plant populations (item 16) | | | | | | | | | | | | | | | |
| Sample 1 ---42,500 | | | | | | | | | | | | | | | |
| 2 ---40,000 | | | | | | | | | | | | | | | |
| 3 ---25,000 | | | | | | | | | | | | | | | |

Refer to the above example Appraisal Worksheet instructions for required statements and signature entries.

Exhibit 4 Form Standards – Production Worksheet

Verify or make the following entries:

| Element/Item Number | Description |
|-------------------------|--|
| 1. Crop/Code # | “FM Beans” (0105). |
| 2. Unit # | Unit number from the Summary of Coverage after it is verified to be correct. |
| 3. Location Description | Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop. |
| 4. Date(s) of Damage | First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the “Narrative” (or on a Special Report). If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry. |
| 5. Cause(s) of Damage | Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in No. 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the “Narrative.” Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the “Narrative” (or on a Special Report). If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in No. 5 (refer to the LAM). If the claim is denied, enter “DC” and refer to the LAM for further instructions. |
| 6. Primary Cause % | <p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the “Narrative” (or on a Special Report). The total of all “Insured Cause %” including those entered in the “Narrative” must equal 100%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> |
| 7. Company/Agency | Name of company and agency servicing the policy. |
| 8. Name of Insured | Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued. |
| 9. Claim # | The claim number as assigned by the AIP. |
| 10. Policy # | Insured’s assigned policy number. |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|----------------------------|---|
| 11. Crop Year | Four-digit crop year, as defined in the policy, for which the claim is filed. |
| 12. Additional Units | <p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p> |
| 13. Est. Prod. Per Acre | <p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole cartons, of all non-loss units for the crop at the time of final inspection.</p> |
| 14. Date(s) Notice of Loss | <p>Preliminary:</p> <ol style="list-style-type: none"> (1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the completed date (MM/DD/YYYY) for each notice. (2) A notice of damage or loss for a third preliminary inspection (if needed) requires additional set of PWs. Enter the date of the notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (3) Reserve the “final” space on the first page of the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the insurance provider, enter “Company Insp.” Instead of the date. (5) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.</p> |

| Element/Item Number | Description |
|---------------------------------|--|
| <p>15. Companion Policy(s):</p> | <p>If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>In all cases where the insured has less than 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has multiple-peril crop insurance policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(1) If the other person has a multiple-peril crop insurance policy and it can be determined that same insurance provider services it, enter the policy number. Handle these companion policies according to the insurance provider instructions.</p> <p>(2) If the other person has a multiple-peril crop insurance policy and a different insurance provider or agent services it, enter the name of the insurance provider and/or agent (and policy number) if known.</p> <p>(3) If unable to verify the existence of a companion policy, enter “Unknown” and contact the insurance provider for further instructions.</p> <p>Refer to the LAM for further information regarding companion policies.</p> |

Section I – Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) rate classes types, or farming practices;
- (2) appraisals;
- (3) stages or intended use(s) of acreage;
- (4) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (5) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-----------------------|--|
| 16. Field ID | The filed identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line of entry of each inspection. |
| 17. Multi-Crop Code | Preliminary and Final: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entries of first crop and second crop codes. |
| 18. Reported Acres | Preliminary: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage to tenths, when the boundaries of the appraised acreage may not be determined later. (Refer to ACRSI note in Paragraph 2D.) Final: Make no entries. |
| 19. Determined Acres | Refer to the LAM for definition of acceptable determined acres used herein. (Refer to ACRSI note in Paragraph 2D.) Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or: (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; or (4) for which the insured failed to provide acceptable records of production. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. Preliminary and Final: Determine acres to tenths. Acreage breakdowns within a unit or field or subfield may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit. |
| 20. Interest or Share | Insured’s interest in the crop to three decimal places as determined at the time of inspection. (Refer to ACRSI note in Paragraph 2D.) If shares vary on the same unit, use separate line entries. |
| 21. Risk | Three-digit code for correct “Rate Class” specified on the AD . If a “Rate” or “High Risk Area” is not specified on the AD , make no entry. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement. |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-----------------------|---|
| 22. Type | Three-digit code, entered exactly as specified on the AD, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the AD. |
| 23. Class | Three-digit code, entered exactly as specified on the AD for the class grown by the insured. If “No Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a class is not specified on the AD, make no entry. |
| 24. Sub-Class | Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a sub-class is not specified on the AD, make no entry. |
| 25. Intended Use | Three-digit code, entered exactly as specified on the AD for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an intended use is not specified on the AD, make no entry. |
| 26. Irr. Practice | Three-digit code, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code from the ad (e.g., 997). If an irrigated practice is not specified on the AD, make no entry. |
| 27. Cropping Practice | Three-digit code, entered exactly as specified on the AD for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice” or “No Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a cropping practice is not specified on the AD, make no entry. |
| 28. Organic Practice | Three-digit code, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD make no entry. |

| Element/Item Number | Description | | | | | | | | | | | | | | |
|---------------------------|---|--------------|--------------------|--|---|-------|--|------|---|-------|---|------|--|------|--|
| <p>29. Stage</p> | <p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="440 373 516 405"><u>Stage</u></th> <th data-bbox="656 373 813 405"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="440 449 516 480"></td> <td data-bbox="440 449 1503 600">Acreage abandoned without consent, put to another use without consent, damaged solely by uninsured causes, for which the insured failed to provide acceptable production records, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.</td> </tr> <tr> <td data-bbox="440 636 516 667">"H"</td> <td data-bbox="656 636 797 667">Harvested.</td> </tr> <tr> <td data-bbox="440 705 516 737">"UH"</td> <td data-bbox="656 705 1289 737">Unharvested or put to another use with consent.</td> </tr> <tr> <td data-bbox="440 774 516 806">"TZ"</td> <td data-bbox="656 774 1338 848">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="440 886 516 917">"TA"</td> <td data-bbox="656 886 1409 959">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="440 997 516 1029">"TH"</td> <td data-bbox="656 997 1409 1071">UUF/Third Party Damage – Harvested production on same Acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for gleaning information.</p> | <u>Stage</u> | <u>Explanation</u> | | Acreage abandoned without consent, put to another use without consent, damaged solely by uninsured causes, for which the insured failed to provide acceptable production records, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. | "H" | Harvested. | "UH" | Unharvested or put to another use with consent. | "TZ" | UUF/Third Party Damage – Zero production on same acreage. | "TA" | UUF/Third Party Damage – Appraised production on same acreage. | "TH" | UUF/Third Party Damage – Harvested production on same Acreage. |
| <u>Stage</u> | <u>Explanation</u> | | | | | | | | | | | | | | |
| | Acreage abandoned without consent, put to another use without consent, damaged solely by uninsured causes, for which the insured failed to provide acceptable production records, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. | | | | | | | | | | | | | | |
| "H" | Harvested. | | | | | | | | | | | | | | |
| "UH" | Unharvested or put to another use with consent. | | | | | | | | | | | | | | |
| "TZ" | UUF/Third Party Damage – Zero production on same acreage. | | | | | | | | | | | | | | |
| "TA" | UUF/Third Party Damage – Appraised production on same acreage. | | | | | | | | | | | | | | |
| "TH" | UUF/Third Party Damage – Harvested production on same Acreage. | | | | | | | | | | | | | | |
| <p>30. Use of Acreage</p> | <p>Intended or Final use. Use the following "Intended Use" abbreviations:</p> <table border="0"> <thead> <tr> <th data-bbox="440 1234 496 1266"><u>Use</u></th> <th data-bbox="691 1234 849 1266"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="440 1302 516 1333"></td> <td data-bbox="440 1302 972 1333">"Bulldozed," etc. ... Use made of acreage.</td> </tr> <tr> <td data-bbox="440 1371 516 1402">"WOC"</td> <td data-bbox="656 1371 1393 1444">Other use without consent (refer to the LAM for more information).</td> </tr> <tr> <td data-bbox="440 1482 516 1514">"SU"</td> <td data-bbox="656 1482 914 1514">Solely uninsured.</td> </tr> <tr> <td data-bbox="440 1551 516 1583">"ABA"</td> <td data-bbox="656 1551 1068 1583">Abandoned without consent.</td> </tr> <tr> <td data-bbox="440 1621 516 1652">"H"</td> <td data-bbox="656 1621 833 1652">Harvested.</td> </tr> <tr> <td data-bbox="440 1690 516 1722">"UH"</td> <td data-bbox="656 1690 865 1722">Unharvested.</td> </tr> </tbody> </table> <p>Verify any intended "Use of Acreage" entry. If the final use of acreage was not as indicated, strike out the original line and initial. Enter all data on a new line shown as corrected "Final Use."</p> <p>Gleaned Acreage: Refer to the LAM for gleaning information.</p> | <u>Use</u> | <u>Explanation</u> | | "Bulldozed," etc. ... Use made of acreage. | "WOC" | Other use without consent (refer to the LAM for more information). | "SU" | Solely uninsured. | "ABA" | Abandoned without consent. | "H" | Harvested. | "UH" | Unharvested. |
| <u>Use</u> | <u>Explanation</u> | | | | | | | | | | | | | | |
| | "Bulldozed," etc. ... Use made of acreage. | | | | | | | | | | | | | | |
| "WOC" | Other use without consent (refer to the LAM for more information). | | | | | | | | | | | | | | |
| "SU" | Solely uninsured. | | | | | | | | | | | | | | |
| "ABA" | Abandoned without consent. | | | | | | | | | | | | | | |
| "H" | Harvested. | | | | | | | | | | | | | | |
| "UH" | Unharvested. | | | | | | | | | | | | | | |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|-------------------------|--|
| 31. Appraised Potential | <p>Preliminary and Final: Per-acre appraisal in cartons, to tenths, of potential production for the acreage appraised. Refer to Part 3, “Fresh Market Bean Appraisals” for additional instructions.</p> <p>If there is no potential on UH acreage, enter “0.”</p> |
| 32a. - 33. | Make no entry. |
| 34. Production Pre QA | <p>Preliminary and Final: Result of multiplying column 31 times column 19 and round the result to tenths. If no entry in column 31, make no entry.</p> |
| 35. Quality Factor | Enter the Over-planting Factor, if applicable. |
| 36. Production Post QA | <p>Preliminary and Final: Result of multiplying column 34 times column 35 and round the result to tenths. If no entry in column 35, then result from item 34 to tenths.</p> |
| 37. Uninsured Cause | <p>Preliminary and Final: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole cartons. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>(1) Hail and Fire exclusion not in effect.</p> <p style="padding-left: 40px;">(a) Enter the result of multiplying column 19 entry by not less than the insured’s amount of insurance per acre in tons for any “P” stage acreage.</p> <p style="padding-left: 40px;">(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(2) Hail and Fire exclusion in effect.</p> <p style="padding-left: 40px;">(a) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p style="padding-left: 40px;">(b) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p style="padding-left: 40px;">(c) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p> <p>(3) When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--|---|
| 38. Total to Count | Result of adding item 36 to item 37, rounded to tenths. |
| 39. Total | <p>Preliminary: Make no entry.</p> <p>Final: Total determined acres, to tenths.</p> |
| 40. Quality | <p>Check the applicable qualifying QA condition(s) affecting the unit’s appraised or harvested production (refer to table below).</p> <p style="text-align: center;">Qualifying QA Condition</p> <p>TW Dark Roast</p> <p>KDSclerotinia</p> <p>Garlicky (Grade) Ergoty (Grade)</p> <p>Aflatoxin..... COFO</p> <p>Vomitoxin Other</p> <p>Fumonism None</p> <p>(1) Check “Other” if the identified injurious substance(s) or condition(s), for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41. Refer to the Narrative for documentation requirements.</p> <p>(2) Otherwise, check “None.”</p> |
| 41. Mycotoxins exceed FDA, State or other organization maximum limits. | Make no entry. |
| 42. Totals | Totals of entries in columns 34, 36, 37, and 38 to tenths. If a column has no entries, make no entry. |

NARRATIVE INSTRUCTIONS

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.

- (1) If no acreage is released on the unit enter “No acreage released,” adjuster’s initials, and date.
- (2) If notice of damage was given and “No Inspection” is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) If there is an appraisal in Section I, column 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- (5) Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- (6) State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- (10) Explain a “No” checked in item 19.
- (11) Attach a sketch map or aerial photo to identify the total unit:
 - (a) if consent is or has been given to put part of the unit to another use; or
 - (b) if uninsured causes are present; or
 - (c) for unusual or controversial cases.

Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.
- (12) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- (13) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

Exhibit 4 Form Standards – Production Worksheet (Continued)

- (14) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
- (15) Explain any delayed notices or delayed claims as instructed in the LAM.
- (16) Document any authorized estimated acres shown in Section I, item “19” as follows:
“Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”

Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (17) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List the control measures and why they did not work.
- (18) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (19) Explain any “0” potential (fresh market bean plants with no production or fresh market beans with no market value).
- (20) Explain the reason that any harvested production is unsold.
- (21) Document any other pertinent information, including any raw data to support any factors used to calculate the production.
- (22) Document any unsold, unmarketable harvested production that is damaged or defective due to insurable causes, including fresh market beans with no value.

Section II – Harvested Production

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially sold, etc., enter the name and address of the broker/buyer etc., as applicable in columns 49 through 52.
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Used separate lines for:
 - (a) Different first handlers. The insured must have maintained satisfactory records of all production sold or stored. Verify any packinghouse records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (c) Unsold marketable production.

Exhibit 4 Form Standards – Production Worksheet (Continued)

- (5) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (6) If there is harvested production from more than one insured practice (or type), the harvested production also must be entered on a separate line in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

| Element/Item Number | Description |
|---|--|
| 43 Date Harvest Completed | <p>(Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) destroyed, (3) put to other use, (4) a combination of harvested destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(2) If at any time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit and the insured does not intend to harvest, enter “Incomplete.”</p> <p>(3) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form, when the entire unit is put to another use, etc. Refer to the LAM.</p> |
| 44. Damage Similar to Other Farms in the Area | <p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p> |
| 45. Assignment of Indemnity | <p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p> |
| 46. Transfer of Right to Indemnity | <p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year, otherwise, check “No.” Refer to the LAM.</p> |
| 47a. Share | <p>Record only varying shares on same unit to three decimal places. (Refer to ACRSI note in Paragraph 2D.)</p> |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|--|--|
| 47b. Field ID | <p>(1) If only one practice, and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice or type of harvested production is listed in Section I, indicate for each practice/type, the corresponding Field ID (from Section I, column 16).</p> <p>Refer to the LAM for instructions regarding entries of first crop and second crop codes.</p> |
| 48. Multi-Crop Code | The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. |
| 49. - 55. Buyers, Packinghouse, or Processor | <p>For production sold, enter the name and address of the buyer, packinghouse etc.</p> <p>For production otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).</p> <p>For unsold marketable production enter “unsold.”</p> |
| 56. | Enter cartons of production, to tenths, of usable fresh market beans shown on the settlement sheet, if available. If a fresh market bean settlement sheet the usable cartons of beans is not available, enter the result obtained by dividing the total dollar amount paid, payable, or which should have been paid for the quality and quantity of beans delivered by the price per carton. Show the calculations in the Narrative of the PW. |
| 57. - 60b. | Make no entry. |
| 61. Adjusted Production | Enter cartons, from column 56. |
| 62. Prod. Not to Count | <p>Net production not to count, in cartons in tenths, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).</p> <p>This entry must never exceed production shown on the same line. Explain any “Production Not to Count” in the Narrative.</p> |
| 63. Production Pre-QA | Result of subtracting the entry in column 62 from column 61, in cartons to tenths. |
| 64. | Make no entry. |
| 65. Quality Factor | Enter the Over-planting Factor, if applicable. |
| 66. Production to Count | Enter result from column 63 (multiplied by column 65 if applicable) rounded to whole cartons. |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| Element/Item Number | Description |
|----------------------------|--|
| 67. Total of Column 63 | Total of Column 63. If no entry in column 63, make no entry. |
| 68. Section II Total | Preliminary: Make no entry. Final: Total of column 66, to whole cartons. |
| 69. Section I Total | Preliminary: Make no entry. Final: Enter figure from Section I, column 38 total. |
| 70. Unit Total | Preliminary: Make no entry. Final: Total of items 68 and 69, in whole cartons. |
| 71. Allocated Production | Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report. |
| 72. Total APH Production | Result of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71 transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit. |

The following required entries are not illustrated on the PW example below.

| | |
|---|---|
| 73. Insured's Signature and Date | Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line. |
| 74. Adjuster's Signature, Code # and Date | Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line. |
| 75. Page | Preliminary: Page numbers - "1," "2," etc., at the time of inspection. Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

Exhibit 4 Form Standards – Production Worksheet (Continued)

| | | | | |
|------------------------------------|--------------------------------------|--|--|--|
| 1. Crop/Code # FM Beans 0105 | 2. Unit # 0001-0001-BU | 3. Location Description SW1 – 96N – 30W | 7. Company Agency ANY COMPANY ANY AGENCY | 8. Name of Insured I.M. INSURED |
| 4. Date(s) of Damage Nov | 5. Cause(s) of Damage Ex Moisture | | | 9. Claim # XXXXXXXX |
| 6. Insured Cause % 100 | 12. Additional Units 0002-BU | | | 11. Crop Year YYYY |
| 13. Est. Prod. Per Acre 50 | | | | 10. Policy # XXXXXX |
| | | | | 14. Date(s) Notice of Loss 1st MM/DD/YYYY |
| | | | | 2nd MM/DD/YYYY |
| | | | | Final MM/DD/YYYY |
| | | | | 15. Companion Policy(s) |

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| A. ACTUARIAL | | | | | | | | | | | | | | | B. POTENTIAL YIELD | | | | | | | |
|--|---------------------|--------------------|----------------------|---|----------|----------|-----------|---------------|------------------|------------------|-----------------------|----------------------|-----------|--------------------|-------------------------|------------------------|--------------------------------|-----------------------|--------------------|------------------------|----------------------|--------------------|
| 16. Field ID | 17. Multi-Crop Code | 18. Reported Acres | 19. Determined Acres | 20. Interest or Share | 21. Risk | 22. Type | 23. Class | 24. Sub-Class | 25. Intended Use | 26. Irr Practice | 27. Cropping Practice | 28. Organic Practice | 29. Stage | 30. Use of Acreage | 31. Appraised Potential | 32a. Moisture % Factor | 32b. Shell %, Factor, or Value | 33. Production Pre QA | 34. Quality Factor | 35. Production Post QA | 36. Uninsured Causes | 37. Total to Count |
| 1A | NS | | 1.0 | 1.000 | | 997 | | | | | 035 | | UH | To Soybean | 88.3 | ----- | | 88.3 | 1.00 | | | 88.3 |
| 1A | NS | | 12.0 | 1.000 | | 997 | | | | | 035 | | H | To Soybean | 53.2 | ----- | | 638.4 | 1.00 | | | 638.4 |
| 1B | NS | | | | | | | | | | | | | | ----- | | | | | | | |
| 1C | NS | | | | | | | | | | | | | | ----- | | | | | | | |
| 39. TOTAL | | | 13.0 | 40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitorin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/> | | | | | | | | | | 42. TOTALS | | 726.7 | | | | 726.7 | | |
| 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | |

NARRATIVE (If more space is needed attach a Special Report):

Field 1A partially destroyed by livestock (uninsured cause) and appraised at 4.9 tons/acre. Field 1C destroyed without consent. Determined acres by wheel measurement.

Line 2 – No appropriate settlement sheet available. \$5,000.00 (Total Dollar Amount) ÷ \$60.00 per ton (Base Contract Price) = 83.3 tons

SECTION II – DETERMINED HARVESTED PRODUCTION

| 43. Date Harvest Completed MM/DD/YYYY | | | | | 44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> | | | | | 45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | 46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> | | | | | |
|--|---------------------|--------------------------------------|-----------|-----------|---|--------------------|-----------------------|-----------------|------------------------|--|-----------------|------------------------|---------------------|--------------------------|--|-----------------------|----------------------|----------------------|--------------------------|-------|
| A. MEASUREMENTS | | | | | B. GROSS PRODUCTION | | | | | C. ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | | |
| 47a. Field ID | 48. Multi-Crop Code | 49. Length or Diameter | 50. Width | 51. Depth | 52. Deduction | 53. Net Cubic Feet | 54. Conversion Factor | 55. Gross Prod. | 56. Bu (Ton) lbs. Gwt. | 57. Shell/Sugar Factor | 58a. FM% Factor | 58b. Moisture % Factor | 59a. Test WT Factor | 60a. Adjusted Production | 61. Prod. Not to Count | 62. Production Pre-QA | 63. Value Mkt. Price | 64a. Quality Factor | 64b. Production to Count | |
| ---- | NS | Any Processor Any Town, Any State | | | | | | | 1626.0 | | ----- | ----- | ----- | 1,626.0 | | 1,626.0 | ----- | 1.00 | 1,626.0 | |
| 67. TOTAL | | | | | | | | | | | | | | | | | 1,626.0 | 68. Section II Total | | 1,626 |
| | | | | | | | | | | | | | | | | | 69. Section I Total | | 727 | |
| | | | | | | | | | | | | | | | | | 70. Unit Total | | 2353 | |
| | | | | | | | | | | | | | | | | | 71. Allocated Prod. | | | |
| | | | | | | | | | | | | | | | | | 72. Total APH Prod. | | | |

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Exhibit 5 Minimum Representative Sample Requirements

| ACRES IN FIELD OR SUB-FIELD | MINIMUM NO. OF SAMPLES |
|------------------------------------|-------------------------------|
| 0.1 - 10.0 | 3 |
| 10.1 - 40.0 | 4 |

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or sub-field.

Exhibit 6 Stand Reduction for Beans

| | Percent Stand Remaining | | | | | | | | | | | | | | | | | | |
|------------------|-------------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|---|
| | 95 | 90 | 85 | 80 | 75 | 70 | 65 | 60 | 55 | 50 | 45 | 40 | 35 | 30 | 25 | 20 | 15 | 10 | 5 |
| Stage of Growth | Percent Potential | | | | | | | | | | | | | | | | | | |
| V-1 to V-3 | 98 | 96 | 94 | 92 | 90 | 88 | 86 | 83 | 79 | 75 | 71 | 66 | 60 | 53 | 45 | 36 | 26 | 17 | 9 |
| V-4, 2nd Tri. | 97 | 95 | 93 | 91 | 89 | 86 | 84 | 81 | 77 | 73 | 69 | 64 | 58 | 51 | 43 | 34 | 25 | 14 | 8 |
| V-5, 3rd Tri. | 97 | 94 | 92 | 89 | 87 | 84 | 82 | 78 | 75 | 70 | 66 | 61 | 55 | 48 | 41 | 32 | 23 | 14 | 8 |
| V-6, 1st Bloom | 96 | 93 | 91 | 87 | 85 | 82 | 79 | 75 | 72 | 66 | 63 | 57 | 52 | 46 | 38 | 30 | 21 | 13 | 7 |
| R-7, Early Bloom | 96 | 92 | 89 | 84 | 82 | 79 | 75 | 71 | 65 | 61 | 58 | 52 | 47 | 41 | 35 | 27 | 19 | 12 | 6 |
| R-8, Full Bloom | 96 | 91 | 87 | 82 | 79 | 75 | 70 | 66 | 60 | 56 | 52 | 46 | 41 | 36 | 31 | 24 | 17 | 11 | 5 |
| R-9 to R-13 | 95 | 90 | 85 | 80 | 75 | 70 | 65 | 60 | 55 | 50 | 45 | 40 | 35 | 30 | 25 | 20 | 15 | 10 | 5 |

After stage R-8, percent of potential is in direct proportion to percent stand.

Interpolation Example: Stand remaining is 41% and the beans were damaged in R-7 stage.

To interpolate: 41% is the difference between 40 and 45 ($40 - 45 = 5$). The difference in Percent Loss of $58\% - 52\% = 6\% \div 5 = 1.2$. Then $1.2 \times 1 (41 - 40 = 1) = 1.2\%$. Then add 1.2% to $52\% = 53.2\%$ potential with a 41% stand.

Exhibit 7 Number of Plants Per Acre

Instructions: This chart is used to determine both the intended and live plant population (plants per acre). Count the number of intended/live plants in a representative 10 feet of row (use a 20 ft. sample row length if there is a poor plant population or severe damage). Find the number of in the appropriate (row width) column. Go to the far-left column to find the number of plants per acre. If the number of counted plants is not shown on the table, use the next higher shown number and determine plants per acre as above. Refer to examples 1 and 2.

If the number counted plants is greater than the top number in the appropriate column, divide the number of plants by 2, proceed as above and multiply the plants per acre found in the left column by 2 to arrive at the number of plants per acre. Refer to example 3. If the number of counted plants is fewer than the lowest number in the appropriate column, multiply the number of plants by 2, proceed as above and divide the plants per acre found in the left column by 2 to arrive at the actual number of plants per acre. Refer to example 4.

Example 1: Row width = 30"
50 intended plants in 10' of row
51 is next higher number shown in 30" row
Intended plants/acre = 87,500

Example 2: Row width = 30"
30 live plants in 10' of row
31 is the next higher number shown in 30" row
Existing plants/acre = 52,500

Example 3: Row width = 30"
74 plants in 10' of row
 $74 \div 2 = 37$
37 applied to [Exhibit 7](#) = 65,000 plants/acre
 $65,000 \times 2 = 130,000$ plants/acre

Example 4: Row Width = 30"
20 plants in a 20' row
 $20 \times 2 = 40$
40 applied to [Exhibit 7](#) = 70,000 plants/acre
 $70,000 \div 2 = 35,000$ plants/acre

Exhibit 7 Number of Plants Per Acre (Continued)

| Plants Per Acre | Row Width (inches) | | | | | | | | | | | | | | | | | | |
|-----------------|--------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
| | 40 | 38 | 36 | 34 | 32 | 30 | 28 | 26 | 24 | 22 | 20 | 18 | 16 | 14 | 12 | 10 | 8 | 7 | 6 |
| 125,000 | 96 | 91 | 86 | 81 | 77 | 72 | 67 | 62 | 57 | 53 | 48 | 43 | 38 | 33 | 29 | 24 | 19 | 17 | |
| 122,500 | 94 | 89 | 85 | 80 | 75 | 71 | 66 | 61 | 56 | 52 | 47 | 42 | | | | | | | 14 |
| 120,000 | 92 | 87 | 83 | 78 | 73 | 69 | 64 | 60 | 55 | 51 | 46 | 41 | 37 | 32 | 28 | 23 | | 16 | |
| 117,500 | 90 | 86 | 81 | 77 | 72 | 68 | 63 | 59 | 54 | 50 | 45 | | 36 | | 27 | | 18 | | |
| 115,000 | 88 | 84 | 79 | 75 | 70 | 66 | 62 | 57 | 53 | 48 | 44 | 40 | 35 | 31 | 26 | 22 | | | |
| 112,500 | 86 | 82 | 78 | 74 | 69 | 65 | 61 | 56 | 52 | 47 | 43 | 39 | | 30 | | | | 15 | 13 |
| 110,000 | 84 | 80 | 76 | 72 | 67 | 63 | 59 | 55 | 51 | 46 | 42 | 38 | 34 | 29 | 25 | 21 | 17 | | |
| 107,500 | 82 | 78 | 74 | 70 | 66 | 62 | 58 | 54 | 50 | 45 | 41 | 37 | 33 | | | | | | |
| 105,000 | 80 | 76 | 72 | 68 | 64 | 60 | 56 | 52 | 48 | 44 | 40 | 36 | 32 | 28 | 24 | 20 | 16 | 14 | 12 |
| 102,500 | 79 | 75 | 71 | 67 | 63 | 59 | 55 | 51 | 47 | 43 | 39 | 35 | | | | | | | |
| 100,000 | 77 | 73 | 69 | 65 | 61 | 57 | 54 | 50 | 46 | 42 | 38 | 34 | 31 | 27 | 23 | 19 | | | |
| 97,500 | 75 | 71 | 67 | 64 | 60 | 56 | 53 | 49 | 45 | 41 | 37 | | 30 | 26 | | | 15 | 13 | 11 |
| 95,000 | 73 | 69 | 65 | 62 | 58 | 55 | 51 | 47 | 44 | 40 | 36 | 33 | 29 | 25 | 22 | 18 | | | |
| 92,500 | 71 | 67 | 64 | 61 | 57 | 54 | 50 | 46 | 43 | 39 | 35 | 32 | | | | | | | |
| 90,000 | 69 | 65 | 62 | 59 | 55 | 52 | 48 | 45 | 41 | 38 | 34 | 31 | 28 | 24 | 21 | 17 | 14 | 12 | |
| 87,500 | 67 | 64 | 61 | 57 | 54 | 51 | 47 | 44 | 40 | 37 | | 30 | 27 | | | | | | 10 |
| 85,000 | 65 | 62 | 59 | 55 | 52 | 49 | 46 | 42 | 39 | 36 | 33 | 29 | 26 | 23 | 20 | 16 | 13 | | |
| 82,500 | 63 | 60 | 57 | 54 | 51 | 48 | 45 | 41 | 38 | 35 | 32 | | 25 | 22 | 19 | | | 11 | |
| 80,000 | 61 | 58 | 55 | 52 | 49 | 46 | 43 | 40 | 37 | 34 | 31 | 28 | 24 | 21 | 18 | 15 | 12 | | |
| 77,500 | 59 | 57 | 54 | 51 | 48 | 45 | 42 | 39 | 36 | 33 | 30 | 27 | | | | | | | 9 |
| 75,000 | 57 | 55 | 52 | 49 | 46 | 43 | 40 | 37 | 34 | 32 | 29 | 26 | 23 | 20 | 17 | 14 | | 10 | |
| 72,500 | 56 | 53 | 50 | 48 | 45 | 42 | 39 | 36 | 33 | 31 | 28 | 25 | 22 | | | | 11 | | |
| 70,000 | 54 | 51 | 48 | 46 | 43 | 40 | 37 | 35 | 32 | 29 | 27 | 24 | 21 | 19 | 16 | 13 | | | 8 |
| 67,500 | 52 | 49 | 47 | 44 | 42 | 39 | 36 | 34 | 31 | 28 | 26 | 23 | | 18 | | | | 9 | |
| 65,000 | 50 | 47 | 45 | 42 | 40 | 37 | 35 | 32 | 30 | 27 | 25 | 22 | 20 | 17 | 15 | 12 | 10 | | |
| 62,500 | 48 | 46 | 43 | 41 | 39 | 36 | 34 | 31 | 29 | 26 | 24 | | 19 | | | | | | 7 |
| 60,000 | 46 | 44 | 41 | 39 | 37 | 34 | 32 | 30 | 28 | 25 | 23 | 21 | 18 | 16 | 14 | | 9 | 8 | |
| 57,500 | 44 | 42 | 40 | 38 | 36 | 33 | 31 | 29 | 27 | 24 | 22 | 20 | | | | 11 | | | |
| 55,000 | 42 | 40 | 38 | 36 | 34 | 32 | 29 | 27 | 25 | 23 | 21 | 19 | 17 | 15 | 13 | | | | |
| 52,500 | 40 | 38 | 36 | 35 | 33 | 31 | 28 | 26 | 24 | 22 | 20 | 18 | 16 | 14 | 12 | | 8 | 7 | 6 |
| 50,000 | 38 | 36 | 34 | 33 | 31 | 29 | 27 | 25 | 23 | 21 | 19 | 17 | 15 | 13 | 11 | 10 | | | |
| 47,500 | 36 | 35 | 33 | 31 | 30 | 28 | 26 | 24 | 22 | 20 | 18 | 16 | | | | | | | |
| 45,000 | 34 | 33 | 31 | 29 | 28 | 26 | 24 | 22 | 21 | 19 | 17 | 15 | 14 | 12 | 10 | 9 | 7 | 6 | 5 |
| 42,500 | 32 | 31 | 29 | 28 | 26 | 25 | 23 | 21 | 20 | 18 | 16 | | | | | | | | |
| 40,000 | 30 | 29 | 27 | 26 | 24 | 23 | 21 | 19 | 18 | 17 | 15 | 14 | 13 | 11 | 9 | 8 | 6 | | |

Number of Intended/Existing Plants in Ten Feet of Row

Exhibit 8 Production Factor

| Row Width | Production Factor | Row Width | Production Factor | Row Width | Production Factor |
|-----------|-------------------|-----------|-------------------|-----------|-------------------|
| 12 | 43.6 | 38 | 13.8 | 62 | 8.4 |
| 15 | 34.8 | 40 | 13.1 | 64 | 8.2 |
| 18 | 29.0 | 42 | 12.5 | 66 | 7.9 |
| 20 | 26.1 | 44 | 11.9 | 68 | 7.7 |
| 22 | 23.8 | 46 | 11.4 | 70 | 7.5 |
| 24 | 21.8 | 48 | 10.9 | 72 | 7.3 |
| 26 | 20.1 | 50 | 10.5 | 74 | 7.1 |
| 28 | 18.7 | 52 | 10.1 | 76 | 6.9 |
| 30 | 17.4 | 54 | 9.7 | 78 | 6.7 |
| 32 | 16.3 | 56 | 9.3 | 80 | 6.5 |
| 34 | 15.4 | 58 | 9.0 | 82 | 6.4 |
| 36 | 14.5 | 60 | 8.7 | 84 | 6.2 |

Calculations to Determine Production:

Determine the production factor is based on the amount of weight involved in a 10-foot sample area (10 linear feet of row).

Divide 12 inches by the width of row in inches to four decimal places. Then multiply this product by 43,560 square feet per acre.

Example: Row width is 36 inches. $12 \text{ divided by } 36 = .3333$
 $43,560 \times .3333 = 14,518.5$
Move the decimal place three places to the left rounded to tenths = 14.5 factor
The answer will be in cwt per acre $\times 100$ lbs. per acre.

If there is a poor plant population or severe damage, use 20 ft. of row and divide the factor by 2.
In the above example using a 20 ft. sample the factor will be 7.259 (7.3).

Sample weight of 5.0 lbs. for 10 ft. of row
Row width is 36 inches
 $5.0 \text{ lbs.} \times 14.5 = 72.5 \text{ cwt./acre}$
 $72.5 \text{ cwt./acre} \times 100 = 7,250 \text{ lbs. per acre}$

For 20 ft. sample the weight is 10 lbs.
 $10 \text{ lbs.} \times 7.3 = 73.0 \text{ cwt./acre}$
 $73.0 \text{ cwt./acre} \times 100 = 7,300 \text{ lbs. per acre}$

Exhibit 9 Normal Commodity Yield per Acre

| State | Normal Yield (Pounds) |
|----------------|------------------------------|
| New York | 4,500 |
| North Carolina | 4,500 |
| Virginia | 4,500 |

Exhibit 10 Desirable Plant Stand

The original planting target stand should be in the 93,000 - 95,000 plants per acre range. May vary due to geographical area and cultural practice such as plastic culture with drip irrigation.

| Row Width (Inches) Average Distance Between Rows | 30 | 32 | 34 | 36 | 38 | 40 |
|---|-----|-----|-----|-----|-----|-----|
| Desirable Bean Stand (Plants Per Foot of Row) | 5.0 | 5.5 | 6.0 | 6.5 | 7.0 | 7.5 |

Beans planted in less than 30-inch rows may be susceptible to rot.

Exhibit 11 Chart for Variety, Maturity Dates, and Bean Size

**C, P, M, - C – Coast, P – Piedmont, M – Mountains,
Beans – Bush Snap (Fresh Market):**

| VARIETY | CHARACTERISTICS | POD LENGTH/SIZE |
|----------------|--|------------------------|
| Benchmark | Straight smooth shiny pods. Matures in 53 days. Resistance BV1, NY8NY15, CTV, SD. Strong upright plant. Medium-dark green color. | 6.0" Round |
| Brio | High Yielder Performs well under heat, good taste. Matures in 54 days. Medium dark in color round pods. | 5.2" Round |
| Bronco | Very similar to "Strike," but pods are darker green shiny. Matures in 49-50 days. (C, P) | 5.5" Round |
| Bush Blue | Very good quality, round pod, white seeds and resistant to CBMV. Local use and good processing. Matures in 58 days. (C, P, M) | 5.5" Round |
| Carlo | Small diameter pods can be fresh market or processing. Medium-green color white seeded in 55 days. | 5.0" Round |
| Castel | Very uniform and straight. Matures in 54 days. (Baby Filet) Resistance Anthracnose V1 with 3-4" sieve size. Medium-green color. | 4.5" Round |
| Cloud Burst | Round slender pods. Matures in 55 days. | 6.0" Round |
| Contender | Oval slightly curved pods. Matures in 45 days. Dark-green color. Fresh Market shipper. | 6.5" Oval |
| Daytona | Best as a hot weather performer. Long pod type, resistant to rust. Medium-dark green color with 16 cm, straight round pods. Tolerant to BV-1. Matures in 55 days. | 6.0 - 7.0" Round |
| Derby | Long pods (easy harvest), matures in 57 days. | 7.0" Round |
| Eagle | A vigorous upright plant with very high potential yield, round pod, white seeds and resistant to CBMV. Local use. Matures in 52 - 54 days. (C, P, M) | N/A |
| Eariserve | Round pods. Matures in 48 days. Medium-green color. BCMV and NY 15 BCMV resistant. | 4.0 - 5.0" Round |
| Green Crop | Flat broad pods, excellent flavor. Matures in 55 days. Medium-green color. | 7.5 - 8.5" Flat |
| Gator Green | High Quality Yields of long smooth pods Oval Fresh market shipper. Matures in 53 days. (C, P, M) | 6.0 - 8.0" Round |
| Goldrush | Medium long, round pod, good color. Matures in 53 days. (C, P, M) | 5.3" Round |
| Harvester | White seeded, long podded, erect type plant with resistance to CBMV. Good shipper. Matures in 52 - 55 days. (C, P, M) | N/A |
| Hialeah | Long, round pod, very productive and uniform slender set. Matures in 53 days. (C, P, M) | 6.0 - 7.0" Round |
| Jade | Long Round Straight pods, excellent flavor and color. Matures in 60 days. Dark-green color. | 7.0 - 7.5" Round |
| Matador | High Yielder Good for late July and September. Dark green color. Matures in 60 days. | 5.5" Round |
| Mirada | Popular shipper, fresh market type with high pod placement. For machine harvest with medium-green straight pods 14 cm. Round pods. Matures in 54 days. Tolerant to CBMV & NY-15. | 5.5" Round |

Exhibit 11 Chart for Variety, Maturity Dates, and Bean Size (Continued)

| VARIETY | CHARACTERISTICS | POD LENGTH/SIZE |
|-------------------|---|------------------------|
| Mustang | Enhanced emergence under cool wet conditions. Matures in 52 days (CBMV). Medium-dark green color with brown seeds. | 5.0" Round |
| Opus | High yielding, shipper, resistance to rust and CBMC. Matures in 52 - 56 days. (C) | 5.5" Round |
| Pod Squad | Very good yield, medium green, round pod. Matures in 53 days. (C, P, M) | 5.5" Round |
| Provider | High yielding, dark seeded, round podded bean with concentrated pod set and resistance to common bean mosaic virus. (CBMV). A good shipper. 50 - 52 days. (C, P, M) 15 cm dia./pod | 6.0" Round |
| Roma II | Excellent flavor, good yield of flat pods. CBMV resistance. Matures in 52 - 56 days. (C, P, M) | 5.5" Flat |
| Romano | Has a medium pod that picks easily. Flat pods resistant to BCMV and NY 15 BCMV. Matures in 60 days. Has a distinctive Romano flavor. | 4.0 - 5.5" Flat |
| Rushmore | Good variety for fresh market shipping type for early and late summer harvests. Matures in 49 days. Medium-green round pods, 15 cm. Dia./pod. | 5.5 - 6.0" Round |
| Seville | Popular second early long podded round. Matures in 56 days. Long shelf life, tolerant to BCMV & NY - 15 BCMV. Medium-dark green type for early summer and fall. | 5.5 - 6.0" Round |
| Shade | Long straight pods. Matures in 54 days. Is resistant to common Mosaic and curly top virus. Pods are persistent dark-green color. | 5.5" Round |
| Spurt | Good shipper, medium pod length, fair yield. This is especially good for fall crops because of its resistance to bean rusts and CBMV. Matures in 52 - 56 days. (C, P, M) | 5.5" Round |
| Straight & Narrow | French filet quality very long sieve size 1-2 round beans. Good tolerance to Anthracnose and Bean common Mosaic. Matures in 53 days. Medium-green in color. | 5.0" Round |
| Stallion | Medium round pod; matures in 53 days. Medium-green color. | 5.5" Round |
| State House | Medium thick pods, oval shaped. Runner. Matures in 52 days. Light-green color. | 4.0" Oval |
| Storm | Pod thickness round. Matures in 51 days. Medium-green color. | 5.5" Round |
| Strike | A vigorous upright plant, outstanding yield. Very straight, smooth slender pods. Seed forms very late and pods hold small size for a long time. Good shipper. Resistant to CBMV and NY 15 CBMV. Seed are small thus reducing planting cost. Matures in 55 days. (C, P, M) | 5.5" Round |
| Tema | Fast emergence in cold wet soils; matures in 53 days. Medium-dark color. | 5.2" Round |
| Tenderette | Smooth straight pods; matures in 58 days. Medium-green color. | 5.0" Round |
| Xera | High yields for fresh market. Slender straight pods. Good ability to set pods in heat. Matures in 53 days. Dark-green in color and slow seed development. | 5.5" Slender |

Exhibit 11 Chart for Variety, Maturity Dates, and Bean Size (Continued)**Wax Beans:**

| VARIETY | CHARACTERISTICS | POD LENGTH/SIZE |
|----------------|---|------------------------|
| Eureka | A wax bean with round pods avg. A slender pod; matures in 56 days. Good for direct shipment. BCMV resistance. | 5.8" Round |
| Gold Mine | A round wax bean, medium pod thickness. Matures in 53 days. Good direct shipper. BCMV, HB resistance. | 5.3" Round |
| Gold Rush | A round wax bean, good shipper. Medium pod thickness; matures in 53 days. BCMV resistant. | 5.3" Round |
| Impact | A round slender wax bean. A direct shipper; matures in 53 days. BCMV resistant. | 4.4" Round |