



United States
Department of
Agriculture



Federal Crop
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Corporation

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2020)

FRESH MARKET BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop
Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Fresh Market Bean Loss Adjustment Standards Handbook	NUMBER: FCIC-20130L
EFFECTIVE DATE: 2020 and Succeeding Crop Years	ISSUE DATE: January 15, 2020
SUBJECT: Provides the procedures and instructions for administering the Fresh Market Bean crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard Flourney</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

Major changes: See changes or additions in text which have been highlighted. Three stars (***) identify information that has been removed.

1. Revised the handbook to incorporate the most recent FCIC loss adjustment standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.

FRESH MAREKET BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Fresh Market Bean Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibits	Date	FCIC Number
Remove	Entire Handbook				12-2010	FCIC-20130L
Current Index	1-2	1	1-31	1-11	11-2019	FCIC-20130L

FILING INSTRUCTIONS:

This handbook replaces the 2011 Fresh Market Bean Loss Adjustment Standards Handbook, FCIC-20130L (12-2010). This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any 2019 or prior crop year determinations.

**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 of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop-specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (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.

C. CAT Coverage

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

D. 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 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 statement 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) It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (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 of size of font, and so forth). The current DSSH can be found on the RMA website at: www.rma.usda.gov.

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. 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 actuarial documents, 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 actuarial documents;
 - (c) Are grown by a person who in at least four crop years has grown fresh market beans in the county in which the present crop will be insured; 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 planting period in which initial planting took place 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 insurance contract for unit provisions. The insured will have an enterprise unit for the spring planting period and a separate enterprise unit for the fall planting period, if applicable.

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.#2 beans are marketable, as stated in the United States Standards for Grades of Snap Beans or as determined by a U.S.D.A. 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.

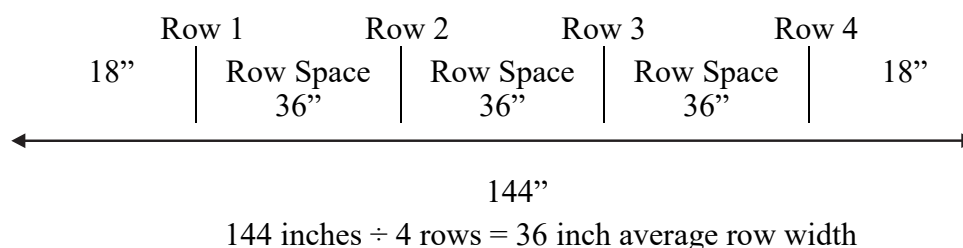
23 Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods that require a row width determination.

23 Measuring Row Width for Sample Selection (Continued)

- (1) Use a measuring tape marked in inches, or convert a tape marked in tenths to inches, to measure row width (Refer to the LAM for conversion table).
- (2) Measure across four or more row spaces, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width.

Example:



- (3) Where rows are skipped for tractor or planter tires, refer to the LAM.

24 Determining Row Length for Sample Selection

- (1) The sample row length will be 10 ft.; or
- (2) Use a 20 ft. sample row length if there is a poor plant population or severe damage. Refer to exhibit 8 for calculations and an example showing how to determine production.

25 Stage Characteristics

STAGE	NAME OF STAGE	AVERAGE TIME IN STAGE	FRESH MARKET BEAN 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.

25 Stage Characteristics (Continued)

STAGE	NAME OF STAGE	AVERAGE TIME IN STAGE	FRESH MARKET BEAN CHARACTERISTICS
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: 4500 lb. 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.

B. Stand Reduction (Immature) Method (continued)

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). $(57,500 \div 87,500 = .657$, or 66% 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.
- (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

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 Part 3, "Fresh Market Bean Appraisals" 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.
- (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)

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
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

Definitions

Approved yield means in lieu of the definition contained in the BP, the actual production history (APH) yield, calculated and approved by the verifier, used to determine the production guarantee by summing the yearly actual yields and dividing the sum by the number of yields contained in the database. The database must contain at least four actual yields, but may contain up to 10 consecutive crop years of actual or assigned yields.

Carton means thirty pounds.

Crop year means in lieu of the definition in the BP, the crop year will be the period of time that begins on the first day of the earliest planting period for spring planted fresh market beans and continues through the last day of the insurance period for fall planted fresh market beans. The crop year is designated by the calendar year in which the fresh market beans are harvested.

Direct marketing means sale of the insured crop directly to consumers without the intervention of an intermediary such as a wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, and permitting the general public to enter the field for the purpose of picking all or portion of the crop.

Enterprise unit means 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 means 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 means the removal of fresh market bean pods from the plant.

Marketable means 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 means 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.

Over-planting means a factor which is always 1.000 or less and that is used to adjust the insured's planted acres and production to count, when the insured plants more acres of fresh market beans than the insured's maximum allowable acreage by the acres planted.

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

Planted acreage means 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.

Definitions

Planting period means the period of time designated in the actuarial documents in which fresh market beans must be planted to be considered either spring or fall planted fresh market beans.

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

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

Production guarantee (per acre) means, 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.

Transitional yield (T-yield) means, in lieu of the definition contained in 7 CFR part 400, Subpart G § 400.52, 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.

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.
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.
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:	<ul style="list-style-type: none"> a. The total of adding all item 16 entries (plants/sample) from all samples. b. The total of adding all item 17 entries (percent stand) from all samples.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
19. Averages:	a. The Average Number of Plants/Sample. Total of item 18a divided by the number of samples, rounded to the nearest tenth. b. 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.
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.
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.

Form Standards – Appraisal Worksheet (Continued)

The following required entries are not illustrated on the Appraisal Worksheet example below.	
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. Before 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.).

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	22 Lbs./Ac.
<u>Date of Adjustment</u> R7		17 Percent Stand		.49	.46	.29						b = 1.24	b .41			
14 Field/Sub-Field														5,000 x .53 = 2,650		
1A1		16 Plants/Sample												23 Container Wt.	24 Cartons./Acre	
15 Acres														30 Lbs. = 88.3		
1.0		17 Percent Stand														
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 x		
<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														53.2		
12.0																
38 Narrative																
Existing live plant populations (item 16)																
Sample 1 ---42,500																
2 ---40,000																
3 ---25,000																

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

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 in chronological order the month that identifies when the primary 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 %:	Preliminary: Make no entry. 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%. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
7.	Company/Agency:	Name of company and agency servicing the contract.
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

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"> 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. 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. 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. If the inspection is initiated by the insurance provider, enter “Company Insp.” Instead of the date. 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>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description
15.	Companion Policy(s):	<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 contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <ol style="list-style-type: none"> (1) If the other person has a multiple-peril crop insurance contract and it can be determined that same insurance provider services it, enter the contract number. Handle these companion policies according to the insurance provider instructions. (2) If the other person has a multiple-peril crop insurance contract and a different insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known. (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions. <p>Refer to the LAM for further information regarding companion contracts.</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.

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:	<p>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.</p> <p>Final: Make no entries.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description
19.	Determined Acres:	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (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. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>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.</p>
20.	Interest or Share:	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk:	<p>Three-digit code for correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, 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.</p> <p>Unrated land is uninsurable without a written agreement.</p>
22.	Type:	Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.

Form Standards – Production Worksheet (Continued)

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

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description														
29.	Stage (continued):	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th><u>Stage</u></th> <th><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which insured failed to provide records of production which are acceptable to the insurance provider. Failure to give notice when the insured is a broker, processor, wholesaler, buyer, or other handler of fresh market beans.</td> </tr> <tr> <td>“H”</td> <td>Harvested.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> <tr> <td>“TZ”</td> <td>UUF/Third Party Damage – Zero production on the same acreage.</td> </tr> <tr> <td>“TA”</td> <td>UUF/Third Party Damage – Appraised production on the same acreage.</td> </tr> <tr> <td>“TH”</td> <td>UUF/Third Party Damage – Harvested production on the same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which insured failed to provide records of production which are acceptable to the insurance provider. Failure to give notice when the insured is a broker, processor, wholesaler, buyer, or other handler of fresh market beans.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero production on the same acreage.	“TA”	UUF/Third Party Damage – Appraised production on the same acreage.	“TH”	UUF/Third Party Damage – Harvested production on the same acreage.
<u>Stage</u>	<u>Explanation</u>															
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“TH”	UUF/Third Party Damage – Harvested production on the same acreage.															
30.	Use of Acreage:	<p>Use of acreage. Use the following “Intended Use” abbreviations:</p> <table border="1"> <thead> <tr> <th><u>USE</u></th> <th><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“To Millet,” etc.</td> <td>Use made of the acreage</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”</td> <td>Harvested</td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> </tbody> </table> <p>Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line with the correct “Final Use.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“To Millet,” etc.	Use made of the acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested
<u>USE</u>	<u>EXPLANATION</u>															
“To Millet,” etc.	Use made of the acreage															
“WOC”	Other use without consent															
“SU”	Solely uninsured															
“ABA”	Abandoned without consent															
“H”	Harvested															
“UH”	Unharvested															
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.														

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description
34.	Production Pre QA:	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.
35. - 36.		Make no entry
36.	Production Post QA:	Enter result from item 34 rounded to tenths.
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>(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>(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>(a) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(b) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(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>
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>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description
40.	Quality:	Preliminary and Final: Check “None” (refer to the table below).
		Qualifying QA Condition:
		Test Weight (TW)
		Kernel Damage (KD) and total defects
		Garlicky (Grade)
		Aflatoxin
		Vomitoxin
		Fumonisin
		Dark Roast (For Sunflowers only)
		Sclerotinia (For Sunflowers only)
		Ergoty (Grade)
		COFO (commercially objectionable foreign odor) (includes Musty and Sour odor)
		Other
None		
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.

Element/Item Number	Description
a.	If no acreage is released on the unit enter “No acreage released,” adjuster’s initials, and date.
b.	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.
c.	Explain any uninsured causes unusual, or controversial cases.
d.	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.
e.	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.
f.	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.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
i.	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).
j.	Explain a “No” checked in item 19.
k.	Attach a sketch map or aerial photo to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; or (2) If uninsured causes are present; or (3) 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.
l.	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.
m.	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.
n.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	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
q.	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.
r.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
s.	Explain any “0” potential (fresh market bean plants with no production or fresh market beans with no market value).
t.	Explain the reason that any harvested production is unsold.
u.	Document any other pertinent information, including any raw data to support any factors used to calculate the production.
v.	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.

Form Standards – Production Worksheet (Continued)

- (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.
- (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 lines 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> <ul style="list-style-type: none"> a. 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. b. 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.” c. 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.” d. 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.
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:	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “no.” Refer to the LAM.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Description
46.	Transfer of Right to Indemnity:	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.
47a.	Share:	Record only varying shares on same unit to three decimal places.
47b.	Field ID:	<p>a. If only one practice, and/or type of harvested production is listed in Section I, make no entry.</p> <p>b. 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.
64a.- 65		Make no entry.
66.	Production to Count:	Enter result from column 63, rounded to whole cartons.

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.).

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	6. Insured Cause % 100	12. Additional Units 0002-BU	9. Claim # XXXXXXXXXX
13. Est. Prod. Per Acre 50				11. Crop Year YYYY
				10. Policy # XXXXXXXXXX
				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.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
1A	NS		1.0	1.000		997					035		UH	To Soybean	88.3			88.3				88.3
1A	NS		12.0	1.000		997					035		H	To Soybean	53.2			638.4				638.4
1B	NS																					
1C	NS																					
39. TOTAL			13.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <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 type="checkbox"/> No <input checked="" 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. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu (Ton) Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	NS	Any Processor Any Town, Any State							1626.0						1,626.0		1,626.0			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.).

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.	

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

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.

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 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 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 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

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	6
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																		

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 $\times 100 \text{ lbs. per acre.}$

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.

$10 \text{ lbs.} \times 7.3 = 73.0 \text{ cwt/acre}$

$73.0 \text{ cwt/acre} \times 100 = 7,300 \text{ lbs. per acre}$

Normal Commodity Yield per Acre

STATE	NORMAL YIELD (Pounds)
New York	4500
North Carolina	4500
Virginia	4500

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.

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

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

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
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
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

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

VARIETY	CHARACTERISTICS	POD LENGTH/SIZE
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

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