



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25210 (10-2017)  
FCIC-25210-1 (12-  
2018)

# **GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2019 and Succeeding Crop Years**



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

<b>TITLE: Grain Sorghum Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-25210 FCIC-25210-1</b>
<b>EFFECTIVE DATE: 2019 and Succeeding Crop Years</b>	<b>ISSUE DATE: December 17, 2018</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Grain Sorghum crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b> <b>APPROVED:</b>  <b>/S:/ Richard H. Flournoy</b>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

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

1. Paragraph 1A: Updated web link.
2. Paragraph 1D: Added language for irrigated practice guideline reference material.
3. Paragraph 2D (2) &(4): Updated web link.
4. Paragraph 12: Updated language to include Multi-County Enterprise units.
5. Exhibit 6 item 29: Updated language in “NR” removing “or not qualifying for a replanting payment.” “RN” stage code was added.

## GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

### CONTROL CHART

Grain Sorghum Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number(s)	Exhibit Page(s)	Date	FCIC Number
Remove	1-2		1-4	6	35-36	10-2017	FCIC-25210
Insert	1-2		1-4	6	35-36	12-2018	FCIC-25210-1
Current Index	1-2	1-2				12-2018	FCIC-25210-1
						10-2017	FCIC-25210
			1-4			12-2018	FCIC-25210-1
			5-13	1-6	14-34	10-2017	FCIC-25210
				6	35-36	12-2018	FCIC-25210-1
			7-15	37-60	10-2017	FCIC-25210	

### FILING INSTRUCTIONS:

The handbook pages listed in the Control Chart above under “Insert” heading replaces such pages in the 2018 Grain Sorghum Loss Adjustment Standards Handbook, FCIC-25210 (10-2017). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1 General Information

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### 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](http://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 grain sorghum loss adjustment and this handbook are in exhibits 1 and 2, herein.

### C. CAT Coverage

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

### D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines.

## 2 AIP Responsibilities

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### 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 AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

**D. Form Standards**

- (1) The entry items in exhibits 3-6 are the minimum requirements for the Appraisal Worksheets and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive", (they are required).
- (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 3-6. The current Non-Discriminations Statement and Privacy Act Statement can be found on the RMA website at: [www.rma.usda.gov](http://www.rma.usda.gov).
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet 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](http://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 Coarse Grains CP, which are to be considered in this determination include (but are not limited to):

### **11 Insurability**

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

- (1) The crop insured will be all the grain sorghum in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share; and
  - (a) that is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area;
  - (b) that is planted for harvest as grain;
  - (c) that is combine-type hybrid grain sorghum (grown from hybrid seed); and
  - (d) that is not a dual-purpose type of grain sorghum (a type used for both grain and forage), unless a WA allows insurance on such grain sorghum.
- (2) Unless allowed in the SP or a WA, grain sorghum is not insurable if it is:
  - (a) interplanted with another crop; or
  - (b) planted into an established grass or legume.
- (3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to Part 3 of this handbook for replanting payment procedures.
- (4) In addition to the requirements in the BP, the insured must elect to insure grain sorghum with either revenue protection or yield protection by the sales closing date.
- (5) Non-irrigated grain sorghum planted in a skip-row pattern consisting of alternating rows of grain sorghum and fallow land and that qualifies as a skip-row planting pattern as defined by the Farm Service Agency (FSA) or a successor agency, is insurable in some counties (refer to the SP). The acreage insured will be only the land occupied by the rows of grain sorghum utilized by the planting pattern. Refer to the CIH for more information.

### **12 Unit Division**

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Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

For information on Enterprise, **Multi-County Enterprise**, and Whole-Farm units, refer to the CIH and the LAM.

## 13 Grain Sorghum Quality Adjustment

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### A. General Information

- (1) The adjuster must refer to the SP if production is eligible for QA as identified in the Coarse Grains CP.
- (2) Refer to the LAM for information on speculative type contract prices in QA. The QAF cannot be greater than 1.000 or less than zero (0.000).
- (3) Grain sorghum production, in accordance with the CP, will be eligible for QA if;
  - (a) Deficiencies in quality (due to insurable causes), in accordance with the Official United States Standards for Grain, result in grain sorghum not meeting the grade requirements for U.S. No. 4 (grades U.S. Sample Grade) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor (except smut odor), or which meets the special grade for smutty grain sorghum, or
  - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health.

Note: When the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage, refer to the LAM.

- (4) Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for QA.
- (5) When due to insurable causes(s), use of QA for grain sorghum is handled by determining the appropriate discount factors from the SP, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable QAF (percent of production to count). Refer to the SP for chart discount factors allowed. Also, refer to the LAM for examples and guidance in determining reduction in values (RIV's) to determine non-chart discount factors.
- (6) Moisture adjustment is applied prior to applying any qualifying adjustment for quality such as test weight, kernel damage, etc. A grain sorghum moisture adjustment chart is provided in exhibit 13 (Moisture Adjustment Factors). Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 14 percent.
- (7) For grain sorghum for which RIVs apply, and which can be conditioned/reconditioned, refer to the Quality Statements(s) in the SP and the LAM for instructions.
- (8) If a local market cannot be found for the damaged grain sorghum, refer to the LAM.
- (9) Refer to the LAM for special instructions regarding mycotoxin-infected grain.



**Form Standards – Production Worksheet**

Item Number/Element	Standard																						
29. Stage:	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Replant:</b> Replant stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="527 436 604 468"><u>Stage</u></th> <th data-bbox="894 436 1062 468"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 468 873 541">“R”.....</td> <td data-bbox="894 468 1365 541">Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="527 541 873 573">“NR”.....</td> <td data-bbox="894 541 1224 573">***Acreage not replanted</td> </tr> <tr> <td data-bbox="527 573 873 615">“RN”.....</td> <td data-bbox="894 573 1419 653">Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p><b>Final:</b> Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="527 764 613 795"><u>Stage</u></th> <th data-bbox="894 764 1068 795"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 795 873 978">“P”.....</td> <td data-bbox="894 795 1425 978">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="527 978 873 1010">“H”.....</td> <td data-bbox="894 978 1032 1010">Harvested</td> </tr> <tr> <td data-bbox="527 1010 873 1083">“UH”.....</td> <td data-bbox="894 1010 1370 1083">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="527 1083 873 1157">“TZ”.....</td> <td data-bbox="894 1083 1330 1157">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="527 1157 873 1230">“TA”.....</td> <td data-bbox="894 1157 1401 1230">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="527 1230 873 1304">“TH”.....</td> <td data-bbox="894 1230 1398 1304">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p><b>Prevented Planting:</b> Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“R”.....	Acreage replanted and qualifying for replanting payment.	“NR”.....	***Acreage not replanted	“RN”.....	Acreage replanted and not qualified for a replanting payment.	<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 the insured failed to provide acceptable records of production to the AIP.	“H”.....	Harvested	“UH”.....	Unharvested or put to other 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.
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Form Standards – Production Worksheet

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30. Use of Acreage:	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="532 344 586 375"><u>Use</u></th> <th data-bbox="915 344 1081 375"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="532 380 883 411">“Replant” .....</td> <td data-bbox="915 380 1203 411">Acreage replanted ***</td> </tr> <tr> <td data-bbox="532 415 883 447">“Not Replanted” .....</td> <td data-bbox="915 415 1252 447">Acreage not replanted ***</td> </tr> <tr> <td data-bbox="532 451 883 483">“To Millet” .....</td> <td data-bbox="915 451 1227 483">Use made of the acreage</td> </tr> <tr> <td data-bbox="532 487 883 518">“WOC” .....</td> <td data-bbox="915 487 1248 518">Other use without consent</td> </tr> <tr> <td data-bbox="532 522 883 554">“SU” .....</td> <td data-bbox="915 522 1130 554">Solely uninsured</td> </tr> <tr> <td data-bbox="532 558 883 590">“ABA” .....</td> <td data-bbox="915 558 1273 590">Abandoned without consent</td> </tr> <tr> <td data-bbox="532 594 883 625">“H” .....</td> <td data-bbox="915 594 1040 625">Harvested</td> </tr> <tr> <td data-bbox="532 630 883 661">“UH” .....</td> <td data-bbox="915 630 1073 661">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 showing the correct “Final Use.”</p> <p><b>Prevented Planting:</b> Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Replant” .....	Acreage replanted ***	“Not Replanted” .....	Acreage not replanted ***	“To Millet” .....	Use made of the acreage	“WOC” .....	Other use without consent	“SU” .....	Solely uninsured	“ABA” .....	Abandoned without consent	“H” .....	Harvested	“UH” .....	Unharvested
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31. Appraised Potential:	<p><b>Replant:</b> Enter the bushels per acre allowed for replanting, rounded to the nearest tenth as determined from the replant calculation documented in the Narrative. (Refer to Part 3, for qualifications and computations.)</p> <p><b>Preliminary and Final:</b> Per-acre appraisal in bushels, rounded to tenths, of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to Part 4, “Appraisal Methods” for additional instructions. If there is no potential on UH acreage, enter “0.0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p>																		
32a. Moisture %:	<p><b>Replant:</b> Make no entry.</p> <p><b>Preliminary and Final:</b> Moisture percent, rounded to nearest tenth, only if in excess of 14.0 percent. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.</p>																		
32b. Factor:	<p><b>Replant:</b> Make no entry.</p> <p><b>Preliminary and Final:</b> Moisture factor – For appraised mature grain production in excess of 14.0 percent, obtain factor from exhibit 13.</p>																		
33. Shell %, Factor, or Value:	<p>Make no entry.</p>																		