



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25300 (12-2016)
FCIC-25300-1 (11-2017)
FCIC-25300-2 (03-2019)

PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

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

TITLE: PEA LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25300 (12-2016) 25300-1 (11-2017) 25300-2 (03-2019)
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: March 4, 2019
SUBJECT: Provides the procedures and instructions for administering the Pea crop insurance program	OPI: Product Administration and Standards Division APPROVED: /s/ Richard H. Flournoy 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. Paragraph 1 A: Updated link to RMA website.
2. Paragraph 1 B(2): Added reference to the LAM.
3. Paragraph 1 D: Added paragraph to refer user to the DSSH for the irrigated practice guidelines.
4. Paragraph 2 D(2) and (4): Updated link to RMA website.
5. Paragraph 13: Added Multi-County Enterprise units.
6. Exhibit 4, item 29: Revised the explanation of “NR” to “Acreage Not Replanted.”
7. Exhibit 4, item 29: Added stage code of “RN” for acreage replanted and not qualifying for a replanting payment.
8. Exhibit 4, item 30: Revised the explanation of “Replant to “Acreage replanted.”
9. Exhibit 4, item 30: Revised the explanation of “Not Replanted” to “Acreage not replanted.”
10. Exhibit 4, item 58b: Added the words “decimal” and “...item 58a,…” for clarification.
11. Exhibit 8, B(3): Added statement to clarify dockage is applicable to Chickpea types.

PEA LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Pea Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Pages	Date	FCIC Number
Remove	1-2		1-4	33-34 45-46 59-60	11-2017	FCIC-25300-1
					12-2016	FCIC-25300
					11-2017	FCIC-25300-1
					12-2016	FCIC-25300
Insert	1-2		1-4	33-34 45-46 59-60	03-2019	FCIC-25300-2
					03-2019	FCIC-25300-2
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					03-2019	FCIC-25300-2

FILING INSTRUCTIONS

This handbook replaces the 2018 Pea Loss Adjustment Standards Handbook, FCIC-25300-1 (11-2017). 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

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 and LAM.
- (2) Terms, abbreviations, and definitions specific to Pea 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 the irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in exhibits 3 - 4 are the minimum requirements for the Appraisal Worksheets and the Production Worksheet (PW). 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 - 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 size of font, and so forth). The current DSSH can be found on the RMA website at: www.rma.usda.gov.

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Pea 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, Dry Pea CP, Green Pea CP, and SP for a complete list.

A. Green Peas

- (1) The crop insured will be all the shell type and pod type green peas in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents, and:
 - (a) Grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
 - (b) Unless allowed by SP or by written agreement, are not interplanted with another crop, planted into established grass or legume, or planted as a nurse crop.
- (2) The insured will be considered to have a share in the insured crop if, under the processor contract, he/she retains control of the acreage on which the green peas are grown, is at risk of loss, and the processor contract provides for delivery of green peas under specified conditions and at a stipulated base contract price.

B. Dry Peas

- (1) The crop insured will be all the dry pea types in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents, and:
 - (a) Are planted for harvesting once maturity is reached as dry peas or contract seed peas, if the processor/seed company contract is executed on or before the acreage reporting date; and
 - (b) Unless allowed by the SP or by written agreement, are not interplanted with another crop, planted into an established grass or legume, planted as a nurse crop, or planted to plow down, graze, harvest as hay, or otherwise not harvested as a mature dry pea crop.
- (2) The insured will be considered to have a share in the insured crop if, under the processor/seed company contract, he/she retains control of the acreage on which the dry peas are grown, he/she is at risk of loss (i.e., if there is a reduction in quantity or quality of the insured's dry pea production, he/she will receive less income under the contract), and the processor/seed company contract is in effect for the entire insurance period.

11 Insurability (Continued)

- (3) In counties for which the actuarial documents provide premium rates for the Winter Coverage Option, coverage is available for dry peas between the time coverage begins and the spring final planting date. Coverage under the option is effective only if the insured qualifies under the terms of the option and he/she execute the option by the sales closing date.
- (4) Whenever the SP designate only a spring final planting date, any acreage of a fall-planted dry pea crop is not insured unless the insured requests such coverage on or before the spring sales closing date and the AIP agrees in writing that the acreage has an adequate stand in the spring to produce the yield used to determine the insured's production guarantee. The AIP must perform an inspection on all fall-planted acreage prior to the spring final planting date to determine that there is an adequate stand of dry peas to make the production guarantee.

12 Guidelines Relative to "Bypassed" Green Pea Acreage

Refer to the LAM for guidelines relative to "Bypassed Acreage."

13 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, or as defined in the CP for contract seed peas, 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 LAM.

14 Quality Adjustment

Mature Dry Pea production that does not qualify as contract seed peas under the policy terms (e.g., size, germination, percentage) contained in the processor/seed company contract may be adjusted for quality deficiencies.

Reminder: When delivering samples to authorized graders, note on the request form, "Samples Submitted for Crop Insurance Purposes." U.S. Grades for Dry Peas are representative of product that has had dockage removed. For other than crop insurance purposes, Grade determinations are not routinely performed on field run dry pea material. For field run samples, the "Remarks" section of the Grade Certificate should state what the field run sample would have graded after the removal of dockage. If it does not, the sample will need to be resubmitted, placing an emphasis on "after the removal of dockage."

- (1) Production will be eligible for quality adjustment in accordance with the following, unless otherwise specified in the SP:
 - (a) Deficiencies in quality, in accordance with the United States Standards for Whole Dry Peas, Split Peas, and Lentils, result in production grading U.S. No. 2 or worse because of defects, color, skinned production (lentils only), odor, material weathering, or distinctly low quality; or

Form Standards - Production Worksheet (Continued)

Item Number/Element	Standard												
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 Specified” 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.												
29. Stage	<p>Preliminary: Make no entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table border="0" data-bbox="532 1276 1365 1486"> <thead> <tr> <th style="text-align: left;"><u>Stage</u></th> <th style="text-align: left;"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“R”.....</td> <td>Acres replanted and qualifying for replanting payment.</td> </tr> <tr> <td>“NR”.....</td> <td>***Acres not replanted.</td> </tr> <tr> <td>“RN”.....</td> <td>Acres replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p>Final: Stage abbreviation as shown below.</p> <table border="0" data-bbox="532 1598 1409 1766"> <thead> <tr> <th style="text-align: left;"><u>Stage</u></th> <th style="text-align: left;"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“P”.....</td> <td>Acres 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> </tbody> </table>	<u>Stage</u>	<u>Explanation</u>	“R”.....	Acres replanted and qualifying for replanting payment.	“NR”.....	***Acres not replanted.	“RN”.....	Acres replanted and not qualified for a replanting payment.	<u>Stage</u>	<u>Explanation</u>	“P”.....	Acres 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.
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Form Standards - Production Worksheet (Continued)

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30. Use of Acreage	<p data-bbox="506 911 1344 947">Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="527 982 787 1014"><u>Use</u></th> <th data-bbox="787 982 1479 1014"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1014 787 1052">“Replant”.....</td> <td data-bbox="787 1014 1479 1052">***Acreage replanted</td> </tr> <tr> <td data-bbox="527 1052 787 1089">“Not Replanted”...</td> <td data-bbox="787 1052 1479 1089">***Acreage not replanted</td> </tr> <tr> <td data-bbox="527 1089 787 1163">“To soybeans,” etc.....</td> <td data-bbox="787 1089 1479 1163">Other use made of the acreage</td> </tr> <tr> <td data-bbox="527 1163 787 1201">“WOC”.....</td> <td data-bbox="787 1163 1479 1201">Other use without consent</td> </tr> <tr> <td data-bbox="527 1201 787 1239">“SU”.....</td> <td data-bbox="787 1201 1479 1239">Solely uninsured</td> </tr> <tr> <td data-bbox="527 1239 787 1276">“ABA”.....</td> <td data-bbox="787 1239 1479 1276">Abandoned without consent</td> </tr> <tr> <td data-bbox="527 1276 787 1314">“H”.....</td> <td data-bbox="787 1276 1479 1314">Harvested</td> </tr> <tr> <td data-bbox="527 1314 787 1352">“UH”.....</td> <td data-bbox="787 1314 1479 1352">Unharvested</td> </tr> <tr> <td data-bbox="527 1352 787 1390">“Bypassed”.....</td> <td data-bbox="787 1352 1479 1390">Bypassed by the processor</td> </tr> <tr> <td data-bbox="527 1390 787 1472">“HD”.....</td> <td data-bbox="787 1390 1479 1472">Harvested as dry peas (only applies when green peas are harvested as dry peas).</td> </tr> </tbody> </table> <p data-bbox="506 1507 1474 1650">Verify any “Intended Use” entry. If 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.” Refer to the LAM regarding “WOC” and short rated acreage.</p> <p data-bbox="506 1688 1458 1761">Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p data-bbox="506 1799 1370 1835">Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Replant”.....	***Acreage replanted	“Not Replanted”...	***Acreage not replanted	“To soybeans,” etc.....	Other use made of the acreage	“WOC”.....	Other use without consent	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested	“Bypassed”.....	Bypassed by the processor	“HD”.....	Harvested as dry peas (only applies when green peas are harvested as dry peas).
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Form Standards - Production Worksheet (Continued)

Item Number/Element	Standard
<p>56. Bu., Ton, Lbs., Cwt. (continued)</p>	<p>d. If an insured receives a regular payment for harvested green peas plus a special payment (such as a “bonus” to fulfill a guarantee in the processor contract), use only the regular payment received when dividing by the contract price per pound. Identify separately any “special/bonus” payments in the Narrative. Determine whether the regular payment(s) for harvested production is a reasonable amount.</p> <p>Shell Type and Pod Type Green Peas Harvested As Dry Peas (if consent has been given to harvest as dry peas): Enter to the nearest whole pound, the amount of dry pea production after deduction of dockage. No quality adjustment is allowed on this production.</p> <p>Contract Seed Peas: Enter the result of dividing the total dollar amount paid or payable from the seed company, or which should have been paid under the terms of the seed company contract for the quality and quantity of the seed peas delivered, by the base contract price per pound (to five places) rounded to whole pounds. Document the price per pound in the Narrative.</p> <p>a. The base contract price must agree with the acreage report. b. No quality adjustment is allowed on this production. c. If contract seed peas have no market value (rejected for low germination), enter “0” (zero) pounds and explain in the Narrative.</p> <p>Dry Peas: Enter the gross production in whole pounds, before deductions for dockage, and foreign material for production that is:</p> <p>a. Weighed and stored on the farm. b. Sold or Stored in commercial storage: Obtain gross production for the unit from the summary and/or settlement sheets. Individual load slips only will not suffice unless the storage facility or buyer will not provide summary and/or settlement sheets to the insured, and this is documented in the Narrative. c. Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin: The adjuster must compute the amount of gross production. Refer to the LAM for cubic footage and production computations. A copy of all production calculations must be left in the file folder.</p>

Form Standards - Production Worksheet (Continued)

Item Number/Element	Standard
56. Bu., Ton, Lbs., Cwt. (continued)	<p>d. For farm stored production, calculate the pounds of production as follows: Column 55 times column 60a (actual test weight), results in whole pounds.</p> <p>e. For mycotoxin-infected peas, enter all production even if it has no market value.</p>
57. Shell/Sugar Factor	Make No Entry.
58a. FM %	<p>Green Peas: Make No Entry.</p> <p>Dry Peas (All Types Listed in the County): Enter the dockage/foreign material which the buyer deducted or could deduct from the gross production.</p> <p>Dockage as defined in the current United States Standards for Whole Dry Peas, Split Peas, and Lentils (U.S. Standards) is allowed provided that the dockage is due to insurable cause. In addition, foreign material in dockage-free peas is allowed. Other standards may be allowed in the SP. Refer to current published actuarial documents for additional information.</p> <p>Example: If the Commodity Certificate from the Federal Grain Inspection Service shows 4.5% “Total Dockage” listed under “Dockage” and 0.4% “Foreign Material” listed under “Defects and Foreign Material,” the result of adding the two percentages together would be 4.9%. “0.951” would be entered in item 58b. No other percentages listed under “Defects and Foreign Material” on the Commodity Certificate will be considered as part of the “dockage entry” in item 58a.</p>
58b. Factor	For dockage as defined above, enter the three-place decimal factor determined by subtracting item 58a , the percent of dockage/FM, from 1.000.
59a. Moisture %	Make No Entry.
59b. Factor	Make No Entry.
60a. Test Wt.	<p>Green Peas: Make No Entry.</p> <p>Dry Peas: Enter test weight only when structure measurements are entered in whole pounds (or pounds to tenths) if so instructed by the AIP. Refer to the LAM for instructions on determining test weight.</p>
60b. Factor	<p>Green Peas: Make No Entry.</p> <p>Dry Peas: Make No Entry.</p> <p>Do not enter a factor when there are bin measurements. The peas have been converted to actual pounds in column 56 above; therefore, no further adjustment is necessary. Column 55 instructions require bushels to tenths.</p>

Determining Dockage/Foreign Material for Dry Peas Including Lentils (Continued)

B. Dockage

- (1) Dockage must be due to an insurable cause; otherwise, it cannot be deducted.
- (2) Dockage as defined in the U. S. Standards for Whole Dry Peas, Split Peas and Lentils (U. S. Standards): Small underdeveloped dry peas, pieces of dry peas, and matter other than dry peas which can be removed readily by the use of an approved device in accordance with Federal Grain Inspection Service procedures.
- (3) Dockage is applicable to Chickpea types. Refer to subparagraph E below.

C. Foreign Material

Foreign material in dockage-free dry peas as defined in the U.S. Standards: All matter other than dry peas and including detached seed coats.

D. Defective Dry Pea Production

Defective peas, as defined in the U.S. Standards as follows: The categories of the defective dry peas shall be weevil-damaged peas, heat-damaged peas, damaged peas, other classes, bleached peas, split peas, shriveled peas, and peas with cracked seed coats.

Defective lentils (total), is defined in the U.S. Standards as follows: The categories of the defective lentils shall be weevil-damaged lentils, heat-damaged lentils, damaged lentils, and split lentils.

Chickpea types, deficiencies in quality will be in accordance with the United States Standards for Dry Beans that result in production grading U.S. No. 2 or worse because of defects, color, odor, material weathering, or distinctly low quality. For the Chickpea types, grades of dry beans shall be referenced instead of dry peas.

E. Dockage Entry

The dockage entry for item 58a on the PW is determined by adding the percentage of foreign material to the total dockage percentage shown on the grade certificate.

The sample grade certificate on the previous page shows two blocks of information in the “Results” section of the certificate. The example below shows how this information is used to calculate the entry in item 58b of the PW.

Determining Dockage/Foreign Material For Dry Peas Including Lentils (Continued)

“Dockage”		Only the percent of total dockage percent plus the percent of foreign material is used to determine the FM factor (item 58b) on the PW (unless otherwise specified in the SP).
Sieve Size	11/64	
Small Size	3.5	
Splits	1.1	
Other Material	0.2	
Total Dockage /<u>1</u>	4.8	
“Defects And Foreign Material”		
Weevil Damaged	0.3	Example: Total Dockage/1 (4.8) plus Foreign Material/2 (0.4) equals 5.2%. The entry in item 58b of the PW will be “.948”. The defects (due to insurable causes) items listed under “Defects and Foreign Material” are only used to determine the U.S. Grade of Peas or Lentils in accordance with standards listed in the U.S. Standards for Dry Peas and Lentils (unless otherwise specified in the SP).
Pin Hole		
Heat Damaged		
Damaged	0.3	
Contrasting Classes		
Bleached	2.7	
Splits		
Shriveled		
Cracked Seed Coats	1.2/EX 0.0	
Foreign Material /<u>2</u>	0.4	
Total Defects and Foreign Material	3.7	
<u>Computed</u> Total Dockage, Defects and Foreign Material	8.5	

Only “Defects” (as determined by a grader licensed to grade dry peas) verified to be due to insurable causes of loss that occur within the insurance period may be considered when determining if production is eligible for quality adjustment (grades U.S. No. 2 or worse). If uninsured causes are suspected, refer to the LAM.