



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25600 (11-2017)
FCIC-25600-1 (12-
2018)

MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

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

TITLE: Millet Loss Adjustment Standards Handbook	NUMBER: FCIC-25600 FCIC-25600-1
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: December 17, 2018
SUBJECT: Provides the procedures and instructions for administering the Millet crop insurance program	OPI: Product Administration and Standards Division APPROVED: <i>/S/ Richard H. Flourney</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

Update to the Table of Contents to reflect proper page numbers for paragraphs in Part 1.

1. Paragraph 1A: Updated web link.
2. Paragraph 1D: Added standard language for irrigated practice.
3. Paragraph 2D (2) and (4): Updated web link.
4. Paragraph 12: Added standard language for Enterprise, Multi-County Enterprise and Whole-Farm units.

MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Millet Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	1-2	1-2	1-4			11-2017	FCIC-25600
Insert	1-2	1-2	1-4			12-2018	FCIC25600-1
Current Index	1-2	1-2	1-4 5-11	1-9	12-46	12-2018 11-2017 11-2017	FCIC-25600-1 FCIC-25600 FCIC-25600

FILING INSTRUCTIONS:

This handbook replaces the 2018 Millet Loss Adjustment Standards Handbook, FCIC-25600 (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.

**MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS**

PAGE NO.

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1	General Information	1
2	AIP Responsibilities	2
3-10	(Reserved)	

PART 2 POLICY INFORMATION

11	Insurability	3
12	Unit Division	3
13	Quality Adjustment	3
14-20	(Reserved)	

PART 3 MILLET APPRAISALS

21	General Information	6
22	Selecting Representative Samples for Appraisals	6
23	Measuring Row Width for Sample Selection	6
24	Stages of Growth	7
25	Appraisal Methods	7
26	Appraisal Deviations and Modifications	9
27	General Information for Appraisal Worksheet Entries and Completion Procedures	10
28-40	(Reserved)	

PART 4 PRODUCTION WORKSHEET

41	General Information for Production Worksheet Entries and Completion Procedures	11
42-50	(Reserved)	

EXHIBITS

1	Acronyms and Abbreviations	12
2	Definitions	13
3	Form Standards - Appraisal Worksheet	14
4	Form Standards – Production Worksheet	17
5	Minimum Representative Sample Requirements	35
6	Row Length Requirements in Relation to Row Width	36
7	Millet Yield Per Acre Determinations	37
8	Millet Moisture Adjustment Factor Table	44
9	Millet Growth Stages	46

(Reserved)

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 the LAM.
- (2) Terms, abbreviations, and definitions specific to Millett 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

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss adjustment 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 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 3-4. 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 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 Millet 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 Millet CP, and the SP for a complete list.

- (1) The crop insured will be all the millet in the county in which the insured has a share, for which a premium rate is provided by the actuarial documents; and
 - (a) That is not planted as a nurse crop; and
 - (b) That is not (unless allowed by SP or by WA):
 - (i) Interplanted with another crop; or
 - (ii) Planted into an established grass or legume.
- (2) A swathed crop is not considered harvested, and the “harvest” provision ending the insurance period has therefore not been met.
- (3) Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant.

12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the Millet 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 LAM.

13 Quality Adjustment

- (1) Production will be eligible for QA if the deficiencies, substances, or conditions resulted from a COL against which insurance is provided under the Millet CP and within the insurance period, and if
 - (a) Deficiencies in quality result in the millet weighing less than 50 pounds per bushel; or
 - (b) Substances or conditions are present that are identified by the FDA or other public health organizations of the United States as being injurious to human or animal health.

13 Quality Adjustment (Continued)

Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the PW enter the factor “.000” in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop was destroyed and the method of destruction (refer to item 40 and the “Narrative” in the PW instructions). Also refer to LAM for additional information. Otherwise, make no entry.

- (2) Quality will be a factor in determining a loss only if:
 - (a) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the LMP;
 - (b) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by the adjuster or by a disinterested third party approved by the AIP; and
 - (c) The samples are analyzed by a grader or by a laboratory approved by the AIP with regard to substances or conditions injurious to human or animal health (test weight for QA purposes may be determined by the loss adjuster).

There are no classes, subclasses, or grades for millet.

- (3) For millet production eligible for QA, the market price of the qualifying damaged production is not reduced for:
 - (a) moisture content;
 - (b) damage due to uninsured causes; or
 - (c) drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the millet; except, if the value of the damaged production can be increased by conditioning, the AIP may reduce the value of the production after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (4) Moisture adjustment is applied prior to any QAFs. A millet moisture adjustment chart is in exhibit 8. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 12 percent.
- (5) Document QA information as described in the instructions for the “Narrative” section of the PW, or on a Special Report.
- (6) For additional QA definitions, instructions, sampling requirements, graders, qualifications, and testing requirements, refer to the LAM.
- (7) If a local market cannot be found for the damaged millet, refer to the LAM.