



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25660 (04-2017)
FCIC-25660-1 (04-2020)

CABBAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

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

TITLE: CABBAGE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25660-1
EFFECTIVE DATE: 2021 and Succeeding Crop Years	ISSUE DATE: April 8, 2020
SUBJECT: Provides procedures and instructions for administering the Cabbage crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flournoy</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. Part 1: Updated RMA website addresses.
2. Exhibit 4, items 22-28: Updated “three-digit code number” to “three-digit code”.
3. Exhibit 4, item 29: Updated description of NR stage code and added RN stage code.
4. Exhibit 4, item 30: Updated use of acreage descriptions to standard language.
5. Exhibit 4, item 37: Added “rounded” for clarity.
6. Exhibit 4, Item 67: Added “Total” to the element number to align with PW.

CABBAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Cabbage Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-4		1-2	4	27-30	04-2017	FCIC-25660
				4	35-36		
Insert	1-2		1-2	4	27-30	04-2020	FCIC-25660-1
				4	35-36		
Current Index	1-2		1-2 3-15	1-4	16-26	04-2020	FCIC-25660-1
				4	27-30	04-2017	FCIC-25660
				4	31-34	04-2020	FCIC-25660-1
				4	35-36	04-2017	FCIC-25660
				5-7	37-46	04-2020	FCIC-25660-1
						04-2017	FCIC-25660

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the 2018 Cabbage Loss Adjustment Standards Handbook (LASH), FCIC-25660 (04-2018). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 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 the LAM.
- (2) Terms, abbreviations, and definitions specific to cabbage 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.

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Cabbage Appraisal Worksheet and 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 all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 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.

3-10 (Reserved)

Form Standards – Production Worksheet (Continued)

19. Determined Acres (continued)	<p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Replant: Determine the total acres, to tenths, of replanted acreage for each field or subfield (do not estimate). Make a separate line entry for any part of a field or subfield not replanted.</p> <p>(1) Determine the planted acreage of any fields or subfields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.</p> <p>(2) Account for all planted acreage in the unit.</p> <p>Preliminary and Final: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>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 the correct "Rate" specified on the actuarial documents. If a "Rate" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a WA.</p>
22. Type	Three-digit code***, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code***, 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***, 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.

Form Standards – Production Worksheet (Continued)

<p>25. Intended Use</p>	<p>Three-digit code***, 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.</p>										
<p>26. Irr. Practice</p>	<p>Three-digit code***, 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.</p>										
<p>27. Cropping Practice</p>	<p>Three-digit code***, 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 (or practice) is not specified on the actuarial documents, make no entry.</p>										
<p>28. Organic Practice</p>	<p>Three-digit code***, 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.</p>										
<p>29. Stage</p>	<p>Preliminary: Make no entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table border="0" style="width: 100%;"> <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>“RT”</td> <td>Acreage replanted with transplants and qualifying for replanting payment.</td> </tr> <tr> <td>“RS”</td> <td>Acreage replanted, direct seeded, and qualifying for replanting payment.</td> </tr> <tr> <td>“NR”</td> <td>Acreage not replanted. ***</td> </tr> <tr> <td>“RN”</td> <td>Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table>	<u>Stage</u>	<u>Explanation</u>	“RT”	Acreage replanted with transplants and qualifying for replanting payment.	“RS”	Acreage replanted, direct seeded, and qualifying for replanting payment.	“NR”	Acreage not replanted. ***	“RN”	Acreage replanted and not qualified for a replanting payment.
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<p>29. Stage (continued)</p>	<p>Final: Stage abbreviation as shown below.</p> <table border="0"> <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>Acreege abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</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> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreege abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.												
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<p>30. Use of Acreage</p>	<p>Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>Use</u></th> <th style="text-align: left;"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“Replant”</td> <td>Acreege replanted ***</td> </tr> <tr> <td>“Not Replanted”</td> <td>Acreege not replanted ***</td> </tr> <tr> <td>“To Collards,” 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> <tr> <td>“TH”</td> <td>To be harvested</td> </tr> </tbody> </table> <p>Verify any preliminary “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>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Replant”	Acreege replanted ***	“Not Replanted”	Acreege not replanted ***	“To Collards,” etc	Use made of the acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested	“TH”	To be harvested
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<p>31. Appraised Potential</p>	<p>Replant: Document the replant calculations in the Narrative and enter the amount allowed per acre for replanting, in CWT, rounded to tenths. Refer to Part 3, “Replanting Payment Procedures,” for qualifications and computations.</p> <p>Preliminary and Final: Per-acre appraisal in CWT, to tenths, of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 4, “Appraisals” 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>																				
<p>32a.-33.</p>	<p>Make no entry.</p>																				
<p>34. Production Pre QA</p>	<p>Result of multiplying column 31 times column 19, rounded to tenths. If no entry in column 31, make no entry.</p>																				

Form Standards – Production Worksheet (Continued)

35. Quality Factor	Make no entry.
36. Production Post QA	Transfer entry from column 34.
37. Uninsured Causes	<p>Replant: Make no entry.</p> <p>Preliminary and Final: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, in CWT, rounded to tenths. 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 production guarantee per-acre in CWT, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) 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>(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in CWT, to tenths, by column 19 entry for any such acreage.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	<p>Replant: Transfer entry from column 36.</p> <p>Preliminary and Final: Result of adding item 36 and item 37.</p>
39. Total	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p>

Form Standards – Production Worksheet (Continued)

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. Length or Diameter Width Depth Deductions Net Cubic Feet Conversion Factor Gross Prod.	For production sold, enter the name and address of the processor. For cabbage otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
56. Bu., Ton, Lbs., Cwt.	Circle “Cwt.” in column heading. Enter the production in CWT, to tenths.
57.-60.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	Enter the net production not to count, in CWT, to 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). This entry must never exceed production shown on the same line. Explain any “Production Not to Count” in the Narrative.
63. Production Pre-QA	Result of subtracting column 62 from column 61, to tenths.
64a. Value	Refer to paragraph 13. Enter the amount received, in dollars and cents, per CWT for cabbage damaged by insured causes.
64b. Mkt. Price	Enter the market price election, in dollars and cents, for the applicable type from the SP.
65. Quality Factor	For mature production that is considered damaged cabbage production but is sold, enter the result of item 64a divided by item 64b, rounded to three decimal places.
66. Production to Count	Enter the result from multiplying column 63 times column 65, in CWT, rounded to tenths.
67. Total	Total of column 63. If no entry in column 63, make no entry.

Form Standards – Production Worksheet (Continued)

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP's instructions. Otherwise, make the following entries.

Element/Item Number	Description
68. Section II Total	Preliminary and Replant: Make no entry. Final: Total of Column 66, to tenths.
69. Section I Total	Preliminary and Replant: Make no entry. Final: Enter figure from Section I, column 38 total.
70. Unit Total	Preliminary and Replant: Make no entry. Final: Total of 68 and 69, to tenths.
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production of CWT to tenths, allocated to this unit that is included in Section 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 Prod.	Result to tenths, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 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 following PW example.

Element/Item Number	Description
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 (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections and final replanting payment 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 an 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 and final replanting payment inspections should be signed on bottom line.
Page	Preliminary: Page numbers – "1," "2," etc., at the time of inspection. Replant and Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)