



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20130L-1 (11-
2021)

FRESH MARKET BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2022 and Succeeding Crop Years

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

TITLE: Fresh Market Bean Loss Adjustment Standards Handbook	NUMBER: FCIC-20130L-1
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: November 23, 2021
SUBJECT: Provides the procedures and instructions for administering the Fresh Market Bean crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: Richard H. Flournoy /s/ <i>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. Exhibit 2: Revised the definition of “over-planting” to match the policy.
2. Exhibit 4 - Form Standards – Production Worksheet; item 35: Added instruction for entering the over-planting factor.
3. Exhibit 4 - Form Standards – Production Worksheet; item 36: Added instruction for completing calculations when there is an over-planting factor.
4. Exhibit 4 - Form Standards – Production Worksheet; item 65: Added instruction for entering the over-planting factor, if applicable.
5. Exhibit 4 - Form Standards – Production Worksheet; item 66: Added instruction for completing calculations when there is an over-planting factor.
6. Exhibit 4 - Form Standards – Production Worksheet; PW example: Changed to align with over-planting example.

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	Exhibit Page(s)	Date	FCIC Number
Remove	1-2			1-2 4 4	11-12 23-24 27-30	1-2020	FCIC-20130L
Insert	1-2			1-2 44	11-12 23-24 27-30	11-2021	FCIC-20130L-1
Current Index	1-2	1	1-10	1-2 3-4 4 4 4 5-11	11-12 14-22 23-24 25-26 27-30 31-40	11-2021 1-2020 11-2021 1-2020 11-2021 1-2020 11-2021 1-2020`	FCIC-20130L-1 FCIC-20130L FCIC-20130L-1 FCIC-20130L FCIC-20130L-1 FCIC-20130L FCIC-20130L-1 FCIC-20130L

FILING INSTRUCTIONS:

These slip sheets replace pages in the 2020 Fresh Market Bean Loss Adjustment Standards Handbook, FCIC-20130L (1-2020). This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 or prior crop year determinations.

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 factor means a factor, less than or equal to 1.000, that is used to adjust your production guarantee (per acre) and production to count when you plant more acres of fresh market beans than your maximum allowable acreage. This factor is determined by dividing the maximum allowable acreage by the number of insurable 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.

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.
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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
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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.	Quality Factor	Enter the over-planting factor, if applicable.
36.	Production Post QA:	Preliminary and Final: Result of multiplying column 34 times column 35 and round the result to tenths. If no entry in column 35, then result from item 34 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)

- (1) 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.
- (2) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (3) 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> <ol 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.
64.		Make no entry.
65	Quality Factor	Enter the over-planting factor, if applicable.
66.	Production to Count:	Enter result from column 63 (multiplied by column 65 if applicable) 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	1.00			88.3
1A	NS		12.0	1.000		997					035		H	To Soybean	53.2			638.4	1.00			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 checked="" type="checkbox"/> None <input 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 Field ID	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		1.00	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.)