



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25010 (11-2020)
FCIC-25010-1 (03-2021)
FCIC-25010-2 (12-2021)

LOSS ADJUSTMENT MANUAL STANDARDS HANDBOOK

2022 and Succeeding Crop Years

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

TITLE: Loss Adjustment Manual Standards Handbook	NUMBER: FCIC-25010 FCIC-25010-1 FCIC-25010-2
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: December 29, 2021
SUBJECT: Provides procedures and instructions for administering general loss adjustment of crop insurance programs.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASONS FOR AMENDMENT:

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

1. Throughout the LAM slipsheets – Editorial revisions that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc. were made, but are not listed. Please note that the prices, factors, etc., used within examples in this handbook are for example purposes only, refer to the actuarial documents for the current information.
2. Throughout the LAM slipsheets – Revised language to include the new EU designations, EC, EI, and ET where applicable.
3. Subparagraph 302A(7) – Added language addressing how to handle organics at claim time when the insured does not have a certificate or plan.
4. Subparagraph 302A(8) – Added language addressing how to handle organics at claim time when the insured reported qualified organic acreage at ARD and the certificate was subsequently revoked or suspended.
5. Subparagraph 931(1)(g) – Added language to include grain cart records to the list of records allowed for harvest production verification and renumbered the remaining items.
6. Subparagraph 1002A – Throughout the subparagraphs listed, added and/or revised language to allow the use of non-portable scales records for weighed & farm-stored production, including requirements of said scales. Rearranged the language and renumbered items within for clarity.
7. Subparagraph 1002B – Revised language regarding grain cart requirements to be an acceptable scale type.

REASONS FOR AMENDMENT (Continued):

8. Subparagraph 1002C – Revised language regarding information required for scale weight tickets and records to be considered acceptable.
9. Subparagraph 1002E – Added additional information required to be retained in the insured’s claim folder and renumbered accordingly.
10. Subparagraph 1102G – Added spaces within dollars and cents.
11. Subparagraph 1102H(1) – Revised language to clarify AIPs are encouraged to contact ROs for potential salvage markets.
12. Subparagraph 1233C(5) – Revised language throughout identifying per-acre, line, or unit coverage as applicable. Revised the example for commingled production from three BUs from different policies to provide an example of the per-acre coverage calculation for each unit.
13. Exhibit 1 – Deleted the following unused acronyms: ASA, CEPP, CSREES, CWC, EDP, IBR, ITIN, ITS, NIBR, and SF.
14. Exhibit 3 – Throughout, identified Florida Citrus (\$ plan) as applicable. Added new loss code (58) for the Florida Citrus (APH) plan of insurance.
15. Exhibit 8 items 21 & 31 – Removed rye from the list of crops named as it is not an authorized crop for self-certification replants.

LOSS ADJUSTMENT MANUAL STANDARDS HANDBOOK

CONTROL CHART:

Loss Adjustment Manual (LAM) Standards Handbook									
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number(s)	Exhibit Page(s)	Date	Directive Number		
Remove	1-2		13-14			03-2021	FCIC-25010-1		
			25-26			11-2020	FCIC-25010		
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FILING INSTRUCTIONS:

The pages identified within the control chart replace the same pages within the 2022 Loss Adjustment Manual (LAM) Standards Handbook, FCIC-25010 (11-2020) and FCIC-25010-1 (03-2021). This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 or prior crop year determinations.

202 Loss Adjustment Responsibilities (Continued)

- (26) Include in the insured's loss file, all documentation used to verify or support determinations as specified in this paragraph.
- (27) When the MCEU endorsement is in effect, applicable loss adjustment determinations and calculations are handled in accordance with current procedure for EUs. References to **ECs, EIs, and** EUs in the LAM are applicable to MCEUs. **ET is not available for MCEU.** Refer to the CIH for more information regarding MCEUs.

203 Insured's Responsibilities

Besides the requirement to provide notice when damage occurs, the BP requires the insured to:

- (1) Protect the crop from further damage by providing sufficient care.
- (2) Cooperate with the AIP in the investigation or settlement of a claim, and as often as the AIP reasonably requires:
 - (a) Show the AIP the damaged crop;
 - (b) Allow the AIP to remove samples of the insured crop; and
 - (c) Provide records and documents requested and permit the AIP to make copies.
- (3) Establish:
 - (a) The total production or value received for the insured crop on the unit;
 - (b) That any loss occurred during the insurance period;
 - (c) That the loss was caused by one or more of the insured causes specified in the CP; and
 - (d) That he/she has complied with all provisions of the BP.
- (4) Obtain consent from the AIP before, and notify the AIP after:
 - (a) Destroying any of the insured crop that will not be harvested,
 - (b) Putting the insured crop to an alternative use,
 - (c) Putting the acreage to another use, or
 - (d) Abandoning any portion of the insured crop.
- (5) Leave UH RSCs intact in accordance with the BP and/or CP. For additional information for RSCs, refer to subparagraph 902B.
- (6) Submit a claim declaring the amount of the insured's loss by the dates specified in the BP. For additional information, refer to paragraph 702.
- (7) Provide a complete harvesting, production, and marketing record of each insured crop by unit including separate records showing the same information for production from any acreage not insured.
- (8) Separate records of production for 1st and 2nd crop acreage. Refer to paragraphs 601 for additional information.

203 Insured's Responsibilities (Continued)

- (9) The insured must retain complete records of the planting, replanting, inputs, production, harvesting and disposition of the insured crop on each unit for three years after the end of the crop year. This requirement also applies to all such records for acreage that is not insured. The insured must also provide those records upon the AIP's request or the request of any employee of USDA authorized to investigate or review any matter relating to crop insurance.
- (10) The insured is not required to maintain records beyond the record retention period. However, if the AIP or FCIC has evidence that the insured or anyone assisting the insured knowingly misreported any information related to any yield the insured certified, the AIP or FCIC will replace all yields in the insured's APH database determined to be incorrect with the lesser of an assigned yield determined in accordance with section 3 of the BPs or the yield determined to be correct.
- (a) If an overpayment has been made to the insured, the insured will be required to repay the overpaid amount; and
- (b) Replacement of yields in accordance with section 21(b)(3) of the BP does not exempt the insured from other sanctions applicable under the terms of the policy or any applicable law.
- (c) By the insured signing the application for insurance authorized under the Act or by continuing insurance for which the insured has previously applied, the insured authorizes the AIP or USDA, or any person acting for the AIP or USDA authorized to:
- (i) Investigate or review any matter relating to crop insurance; and
- (ii) Obtain records relating to the planting, replanting, inputs, production, harvesting, and disposition of the insured crop from any person who may have custody of such records, including but not limited to, FSA offices, banks, warehouses, gins, cooperatives, marketing associations, and accountants.
- The insured must assist in obtaining all records the AIP or any employee of USDA authorized to investigate or review any matter relating to crop insurance requests from third parties.
- (d) If the insured fails to provide access to the insured crop or the farm, authorize access to records maintained by third parties, or assist in obtaining such records, it will result in a no indemnity due for the crop year in which failure occurred.
- (e) If the insured fails to maintain or provide records, the provisions of section 21(f) (and (g), if applicable) of the BP will apply.

204-300 (Reserved)

A. Coverage and Documentation (continued)

- (c) whether the insured has been following good organic farming practices. Organic Inspection Reports from the certifying agency can be used as an aid to indicate areas of possible concern. However, because these organic field inspections completed by the certifying agency's inspector could have taken place far in advance of the time of the adjuster's inspection, this report alone cannot be used to indicate the insured did not follow GFPs for an organic practice. If the adjuster believes the noted area on the Organic Inspection Report is still of concern, follow the instructions in (6) below.
- (2) Items to identify from the organic records are (but not limited to) the following:
 - (a) Exact field locations of certified organic, transitional, and buffer zone acreage,
 - (b) Exact field location of acreage not maintained under organic management (i.e., crops grown under conventional or sustainable farming practices),
 - (c) Rotation requirements, fertilization methods, insect, disease, and weed control methods, etc.
- (3) There is no additional QA for OC or OT practices.
- (4) When a COL is questionable for the organic farming practice, such as weed, disease, or insect control for organically grown production, verify the validity of the methods used by the insured with organic agricultural experts for the area. Request any applicable control records (e.g., receipts with names of inputs for disease or insect controls and dates applied and control measures for weeds and dates control measures were taken, etc.).
- (5) Use separate line entries on the PW for certified organic, transitional acreage (buffer zone acreage planted to insured crop is included with the certified organic or transitional acreage of which it is a part), and acreage grown under conventional or sustainable farming practice when insured in the same unit.
- (6) Adjuster must verify the farming practice. If the practice is misreported, the AIP will correct the error as per the following:
 - (a) If the acreage was reported as OC but there is no organic practice included in the AD for the crop and county (or a written agreement in effect insuring the type/practice), the acreage reported as OC is uninsurable. The AR must be revised to show this acreage as uninsurable acreage.
 - (b) If the acreage was reported with a conventional practice but the acreage is OC or OT, meets the organic requirements in the GSH, and the AD offers an OC or OT for the crop and county, then the AR must be revised to show the acreage insured under OC or OT practice.

302 Organic Certified & Organic Transitional Practices (Continued)

A. Coverage and Documentation (continued)

- (c) If acreage was reported as an OC or OT, but the acreage is not certified organic and there are organic practice(s) included in the AD, the AR must be revised to show the acreage insured under the conventional practice and uninsured causes may apply.
- (7) In accordance with the BP, if the insured has a loss and does not have an organic certificate or an organic plan in place at the time the claim is finalized, then the acreage will be insured under the practice for which it qualifies. Refer to the GSH.
- (8) If acreage qualifies as OC or OT on ARD, and such certification is subsequently revoked or suspended by the certifying agent, or the certifying agent does not consider the acreage as OT for the remainder of the CY, the acreage will remain insured under the reported practice for which it qualified at the time the acreage was reported. Refer to subparagraph 302B(1).

B. Uninsurable Causes of Loss

- (1) Any loss due to failure to comply with the organic standards will be considered an uninsured COL.
- (2) Contamination by application or drift of prohibited substances onto land on which crops are grown using organic farming practices will not be an insured peril on any certified organic, transitional or buffer zone acreage.

303-400 (Reserved)

721 Replanted Crop (Continued)

F. Replanted During the Late Planting Period Due to an Uninsured Cause (continued)

- (2) During final loss adjustment of a unit containing acreage identified in (1), determine if there is any reduction of yield that can be directly attributed to replanting the crop acreage in the LPP by comparing the yields of the replanted acreage to the yields of timely planted acreage of the same crop in the surrounding area. If such acreage did not suffer any loss of yield due to an insured cause, show the per-acre amount of reduced yield as an uninsured cause appraisal.

G. Inability to Replant

No potential production will be assessed to acreage the insured has destroyed with consent to replant if, due to weather and/or soil conditions, the insured is unable to replant. However, if it is determined that the insured could have replanted within the timeframe that it was still practical, prepare a revised AR designating the acreage as uninsurable (refer to the CIH for revised AR instructions).

722 Replanting Payment Determinations

A. On-the-Farm Replant Inspection

- (1) The AIP, upon receiving the NOL, will assign the claim as a Preliminary Inspection. The adjuster will determine at the time of inspection if it is a Final Inspection.
- (2) The adjuster upon field inspection will determine if the unit qualifies for a replanting payment based on the provisions of the individual crop policy or endorsement.
- (3) Refer to individual crop LASHs for completion instructions for preliminary and final replant claims.
- (4) Decisions regarding whether or not the unit qualifies for a replanting payment will be made on the basis that:
 - (a) Crop acreage initially planted before the earliest planting date specified in the SP for the applicable crop and county is not eligible for a replanting payment. However, if acreage is replanted on or after the earliest planting date, and then this acreage is replanted a second time, the acreage replanted a second time may be eligible for a replanting payment.
 - (b) The damaged acreage to be replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the FPD or within the LPP if an LPP is applicable. (This is not applicable to forage seeding.)
 - (i) Acreage planted after the FPD for crops not having an LPP or after the LPP for crops having LPPs, will not be considered in determining the 20 acres or 20 percent requirement to qualify for a replanting payment.

A. On-the-Farm Replant Inspection (continued)

- (ii) For ECs, EIs, ETs, EUs, MCEU, and WFUs, the 20 acres or 20 percent requirement applies to the total planted acreage for the damaged crop (e.g., corn) in the unit.
- (c) A previous replanting payment must not have been made on the same acreage for the same crop year.
- (d) To qualify for a replanting payment, the appraised potential production cannot exceed the amount stated in the crop policy. Refer to the individual CP for specific amount. If crop damage is due to hail, blowing sandy soils, frost, or freeze, the appraisal must be deferred as stated in subparagraph 921B.

Note: Once the 20 acres or 20 percent requirement is met for the unit, a replanting payment may be made on any acreage eligible for a replanting payment within the unit.

Example 1: Insured planted acreage for the unit was 100 acres, all planted after the earliest planting date. The first replant notice includes 31 acres determined practical to replant that qualified and received a replanting payment. A second replant notice was filed at a later date for an additional 19 acres that were determined practical to replant (not part of the 31 acres that already received a replanting payment). Since the unit already qualified for a replanting payment, the additional 19 acres are not subject to the 20 acres or 20 percent requirement.

Example 2: Insured planted acreage for the unit was 100 acres, all planted after the earliest planting date. The first replant notice includes 19 acres determined practical to replant that did not qualify for a replanting payment. A second replant notice was filed at a later date on an additional 31 acres that were practical to replant. Since the combined acres (19 ac. + 31 ac.) meet the 20 acres or 20 percent requirement, a replanting payment may be made on all 50 replanted acres.

Example 3: Insured planted acreage for the unit was 100 acres; 81 acres planted before the earliest planting date (not eligible for a replanting payment) and 19 acres planted after the earliest planting date (eligible for a replanting payment). The replant notice includes 50 acres in the unit (40 acres initially planted before the earliest planting date; 10 acres planted after the earliest planting date). The insured replanted all 50 acres determined practical to replant. The insured may receive a replanting payment on the 10 eligible acres since the 50 replanted acres meet the 20 acres or 20 percent requirement.

The adjuster must verify that the acreage on which the crop is planted is insurable, in accordance with the BP, CP, and SP. If uninsurable acreage is detected, notify your next level of supervision, and document on a Special Report the reason why the acreage is uninsurable. The following questions describe different loss situations with answers of whether the acreage is insurable. These situations assume that the acreage otherwise is insurable under the terms of the CP and AD (e.g., there is no uninsurable land designated in the AD).

- Q1:** How will the PTC be determined in situations when the insured plants more acreage than what is insurable under the CP, and there is no way to distinguish prior to harvest what the insured acreage and what the uninsured acreage was? For example: The insured has a contract with a processor for 80 acres, but the insured plants 90 acres of the insured crop within the same field. At harvest time, the insured harvests 80 of the 90 acres. If the insured and uninsured acreage were in separate fields (same unit), this would not apply unless acreage from both fields were harvested to fulfill the 80 acres under contract.
- A1:** The 10 uninsurable acres that were left UH will be appraised. Then the total production (harvested and appraised) from all planted acreage (whether reported as insurable or uninsurable) within the unit will be divided by the number of planted acres to establish the average yield per acre. This yield per acre will then be multiplied by the insured acreage to determine the PTC for the claim and subsequently for APH purposes. This approach eliminates the need to determine which acreage is the insurable acreage (e.g., 80 acres specified in the processor contract and 90 acres planted).
- Q2:** If the insured physically plants and reports (as insurable acres) more acres than are under contract (contract covers three different units), will LAF apply? For example, the insured has a contract with a processor for 160 acres across three units, but the insured has actually planted 166 acres in the three units. There is no way to distinguish prior to harvest what the insured and uninsured acreage for each of these three units will be. The insured has no way of knowing what acres the processor will bypass. If the insured tries to guess which 6 acres the processor will bypass, it could mean the insured will have a LAF applied if the insured guessed wrong.
- A2:** If the insured reports 166 acres as insurable among the three units, and 6 of those acres are bypassed because there is only 160 acres under contract, those 6 acres will be considered uninsurable and will be removed from the respective units on which the acreage was actually bypassed. Therefore, if any of the three units are going to be taken to harvest, claims cannot be finalized for any of the three units until harvest is complete. When part of the over-reported acreage within a field is bypassed, PTC for that field is determined as stated in A1 & Q1. If all three units have claims based on UH acreage, then: (1) The entire acreage in each unit will be appraised to determine the per-acre appraisal for each unit; and (2) The 6 uninsurable acres will be removed across the three units in proportion to the acres in each unit. No LAF will apply since the acreage is uninsurable, just as any acreage physically planted that the AIP determines is uninsurable would be removed and no LAF applied (e.g., uninsurable because the acreage didn't meet rotation requirements, etc.).

804 Verifying Insured Crop

- (1) Verify whether the crop is insured in accordance with the BP, CP, and SP.
- (2) When the adaptability of the seed or plant type/variety to the area is questionable (e.g., varieties not commonly produced in the area), consult with agricultural experts or organic agricultural experts as applicable. Document your findings.
- (3) If it is determined that the crop or part of the crop acreage is not insurable, the AR must be revised to show such acreage as uninsurable acreage.

805 Verifying Unit Structure

Unit verification will be made by the adjuster during an on-the-farm inspection; however, no further division of OUs will be made after the ARD. BUs will be corrected when found to be in error.

- (1) Be knowledgeable with (and as needed refer to) unit provisions in the applicable policy provisions or endorsement/options (or if applicable, unit division provisions in the SP).
- (2) Use the procedure for units as outlined in the CIH.
- (3) If there is more than one BU, verify with the insured that the reported shareholders have an interest in the crop. If you suspect or question whether there is an interest or that there are separate insurable interests (such as spouse, children, or other household members), contact the AIP.
- (4) Verify the qualifications as stated in the CIH for an **EC, EI, ET**, EU, or MCEU (including primary county and the secondary county elected that is contiguous to the primary county). Refer to the CIH if it is determined that the insured does not qualify for an **EC, EI, ET**, EU, or MCEU during the loss adjustment inspection.
- (5) Verify that the WFU contains all of the insurable acreage of at least two crops; and at least two of the insured crops must each have planted acreage that constitutes ten percent (10%) or more of the total planted acreage liability of all insured crops in the whole-farm unit. Refer to the CIH if it is determined the insured does not qualify for a whole-farm unit.
- (6) For OUs:
 - (a) by section, section equivalent, or FSA FN, locate fields and verify that there is acreage planted in separate legally identifiable sections or other applicable OU separators allowed by the crop policy. Visit fields and determine whether planting patterns have crossed OU boundaries; e.g., section lines, FSA FN lines, or other section equivalent boundary lines.
 - (b) by IRR and NIRR practice, visit the fields and determine if planting patterns and other requirements outlined in this procedure qualify the unit as separate OUs by IRR and NIRR practices.

Section 3 Verifying Production

931 Verifying Harvested Production

- (1) Harvested production will be verified or determined by the following:
 - (a) Acceptable evidence of third party sales and/or commercial storage.
 - (b) Measuring farm-stored harvested production (refer to paragraph 1001).
 - (c) Comparing harvested production to appraisals made from the UH areas of the fields left under the terms of the policy when the amount of reported harvested production is questionable.
 - (d) Comparing reported production to appraisals and production in the area when there is reason to question the reported harvested production.
 - (e) Weighed and farm-stored records. Refer to paragraph 1002. Insured's records from prior years weighed and stored production cannot be used.
 - (f) Verifiable farm management records from producers using PFTS.
 - (g) Grain cart records, provided they meet the requirements in subparagraph 1002B(3).
 - (h) If the insured claims the entire unit has been harvested, verify that all fields and areas of the field (orchards or vineyards, if applicable) have been harvested. Also, verify that all of the production that could be harvested has been harvested (i.e., if only the best acreage or best fruit (cherry picked) from the trees or vines has been harvested, the remaining UH crop must be considered PTC unless such crop is not considered PTC in accordance with subparagraph 921D) in accordance with procedures in the respective crop LASH, CP, or SP.
 - (i) When an insured is vertically integrated and cannot provide records of production from a disinterested third party, the production evidence listed in the CIH can be submitted as acceptable production records.
- (2) Do not rely solely on statements or evidence of sales to represent all of the production. Review all production evidence closely when the insured controls the transportation (e.g., trucking or handling company); manufacturing (processing plant); farm scales; or sales (warehouse) of a particular crop. If there is evidence that suggests the insured has misrepresented production, do not (adjuster) sign the claim. Notify the AIP of the situation.
- (3) Acceptable PFTS used to establish records for total production must include at least the following components:
 - (a) GPS technology integrated with planter monitors, combine monitors, yield mapping software;
 - (b) The capability of producing summary reports that reflect planted acres, harvested acres, and harvested production; and

931 Verifying Harvested Production (Continued)

- (c) Report of calibrations performed per manufacturer's requirements.
- (4) The AIP must inform the insured in writing of the PFTS record requirements prior to harvest.
- (5) Production records from PFTS may be used in lieu of settlement sheets and bin measurements provided all of the requirements under item (7) are met.
- (6) The insured should be advised to maintain alternate acceptable production records by unit in the event the PFTS production records are determined to be unacceptable.
- (7) For the PFTS production records to be acceptable, the insured must provide the following information:
 - (a) Calibration of the automated yield monitoring system.
 - (i) The insured must have calibrated the yield monitoring system at the beginning of harvest for each insured crop and crop year, in accordance with the operator's manual specifications. The sensor calibrations must not exceed three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor. Refer to subparagraph 1002B (Acceptable Scale Types). If the initial sensor calibration difference exceeds three percent (3%) when compared to the actual weighed production harvested from the acreage used to calibrate the sensor, additional calibration samples may be taken until the results are within tolerance.

Note: This includes yield monitoring systems capable of self-calibrating. For crop insurance purposes, self-calibrating yield monitoring systems must be compared to actual weighed production harvested from the acreage at the beginning of harvest for each insured crop and crop year.
 - (ii) If after calibrating the yield monitoring system as stated in (i) above, the sensor calibrations for the crop and crop year:
 - (A) still exceed three percent (3%) when compared to the actual production harvested from the acreage used to calibrate the sensor, the PFTS records will not be considered acceptable as stand-alone production evidence but may be used like load records. Post-harvest calibration of yield maps is not acceptable. The insured must provide documentation of the actual production based on acceptable production records.
 - (B) are within three percent (3%) using production harvested from the acreage used to calibrate the sensor, and the insured wants to make additional calibrations throughout harvest due to changes in crop or field conditions. Additional calibrations are allowed, provided the revised calibrations are still within three percent (3%) of the actual weighed production harvested from the acreage used to calibrate the sensor.

1002 Production Weighed & Farm-Stored

If the insured meets the requirements for acceptable harvested production from a PFTS as outlined in subparagraph 931(7) the following procedures do not apply. **However**, if the insured does not meet the requirement for acceptable harvested production from a PFTS, but the insured has weight tickets that can be used in accordance with the following procedures, then these procedures are applicable.

Use this procedure if there is a possibility that the insured **might** weigh and farm-store his/her production to keep records of separate production for **ECs, EIs, ETs**, OUs, BUs, and separate production from insured and uninsured acreage. AIPs must (prior to harvest) provide insureds (in writing) with the criteria for acceptable scales and acceptable scale weight/records **as** outlined in subparagraphs B and C below. Non-compliance with these instructions may result in the production being considered commingled as stated in paragraph 1233.

When using the insured's weighed production, convert the weight to the applicable unit of measure, if needed, and adjust for any excess moisture based on the insured's recorded moisture determination for each load at the time production was weighed. Refer to CP for what is considered excess moisture. Any conveyance load for which there is no excess moisture or the insured has no records of moisture determinations for the conveyance load cannot be adjusted for excess moisture.

A. Insured's Weighed Production for the Current Crop Year

Adjusters must measure and calculate all farm-stored production for the unit and current crop year unless **allowed in A(1) below or** PTC is determined from pre-harvest appraisals as required or permitted in subparagraph C(4) below.

- (1) **If the insured provides acceptable weight records for the current crop year, adjusters may** use the insured's weighed production, converted to the applicable unit of measure, and adjusted for excess moisture in accordance with the CP, for the current crop year provided the:
 - (a) Insured's weighed production is within three percent (3%) of the adjuster-measured and calculated production, adjusted for any excess moisture and pack factor, if applicable.
 - (b) **Insured has met the criteria for acceptable scale types, as stated in subparagraph 1002B below and provides the verifiable location of the scales (if applicable) used to weigh the production.**
 - (i) **The insured's weighed production records are from a non-portable scale.**
 - (A) **If the non-portable scale has been calibrated by an independent third party within the last 12 months, the adjuster will not be required to verify the production records by other means (e.g., bin measurements, sales records, etc.), unless there is reason to question the accuracy of the records provided by the insured.**

A. Insured's Weighed Production for the Current Crop Year (continued)

- (B)** If the non-portable scale has not been calibrated by an independent third party within the last 12 months, the adjuster must verify the production records by other means (e.g., bin measurements, sales records, etc.).
- (ii)** The insured's weighed production records are from a grain cart as described in subparagraph B(3)(c) below (adjusted for any excess moisture as described above). The adjuster will not be required to verify the production records from such a grain cart by other means (e.g., bin measurements, sales records, etc.), unless there is reason to question the accuracy of the records provided by the insured.
- (c)** Insured has met the criteria for acceptable weight tickets/records as stated in subparagraph C below.
- (2)** If the accuracy of the insured's weighed production records is in question, the adjuster must verify the production by other means (e.g., bin measurements, sales records, etc.). The insured's weighed production records may be accepted if the adjuster-measured and calculated production is within three percent (3%) of the insured's weighed production records, after being adjusted for any excess moisture and pack factor, if applicable.
- (3)** If the insured's weighed production for the current crop year is not within three percent (3%) of the adjuster-measured and calculated production with adjustments for moisture and pack factor, if applicable, the AIP will use the greater of the:

 - (a)** Insured's weighed and adjusted production (as stated above) for the current crop year, or
 - (b)** Adjuster-measured and calculated production (adjusted as stated above) for the current crop year.
- (4)** When the insured's weighed production is not within three percent (3%) of the adjuster-measured and calculated production:

 - (a)** If the insured's weighed production for these units is greater than the adjuster's measured and calculated production, no proration is needed.
 - (b)** If the adjuster's measured and calculated production (adjusted as stated in **(3)** above) is greater than the insured's weighed production, then the adjuster measured and calculated production must be prorated to each unit, as follows:

1002 Production Weighed & Farm-Stored (Continued)

A. Insured's Weighed Production for the Current Crop Year (continued)

Step 1: Total the weight tickets, per unit

For example, the storage structure contained corn from units 0001-0001OU, 0001-0002OU, and 0001-0003OU. Based on the total weights (converted to bushels) for each of these units, the production for each of these units were as follows: unit 0001-0001OU = 3,019.5 bu., 0001-0002OU = 5,685.4 bu., and unit 0001-0003OU = 2,789.3 bu.

Step 2: Sum the totals for all units in the storage structure

For example, assume the total weight records for each were:

Unit 0001-0001OU = 3,019.5 bu.
Unit 0001-0002OU = 5,685.4 bu.
Unit 0001-0003OU = 2,789.3 bu.
Total = 11,494.2 bu.

Step 3: Proration of Each Unit Based on Total Weight of all Units (rounded to 6 decimal places)

For example, using the same figures in Step 2:

$3,019.5 \div 11,494.2 \text{ bu.} = .262698$
 $5,685.4 \div 11,494.2 \text{ bu.} = .494632$
 $2,789.3 \div 11,494.2 \text{ bu.} = \underline{.242670}$
Total = 1.000000

If the total of these factors do not equal 1.000000, as shown in this example, adjust one or more of these factors so the total equals 1.000000.

Step 4: Total Measured and Calculated Production

For example, assume the adjuster measured and calculated production in the storage structure as: 12,564.7 bu.

Step 5: Proration of production to each unit

For example, using the figures from Steps 2, 3, and 4, the per-unit proration of the total weighed production for all units in the structure is:

$12,564.7 \times .262698 = 3,300.7 \text{ bu. unit 0001-0001OU PTC}$
 $12,564.7 \times .494632 = 6,214.9 \text{ bu. unit 0001-0002OU PTC}$
 $12,564.7 \times .242670 = 3,049.1 \text{ bu. unit 0001-0003OU PTC}$

1002 Production Weighed & Farm-Stored (Continued)

A. Insured's Weighed Production for the Current Crop Year (continued)

- (5) If the insured's scale and/or weight tickets/records are unacceptable, the insured's records of weighed production cannot be used. The adjuster-measured and calculated production will be used and the procedures for commingled production in paragraph 1233 will apply.
- (6) Insured's weight tickets/records for previous year's production cannot be used to separate prior year's production from current year's production stored in the same storage structure, unless the AIP or another USDA agency measures the previous year's production just prior to current year's production being added (a copy of the other USDA agency's measurements must be kept in the loss file). Also, refer to subparagraph 934(4).

B. Acceptable Scale Types

The AIP must provide the following information (in writing) to the insured prior to harvest of what is needed to have acceptable scale weight tickets/records for loss adjustment purposes. Acceptable scale types are, as follows:

- (1) Non-portable on-farm scales,
- (2) Commercial elevator scales, or
- (3) Grain carts provided the grain cart:
 - (a) Can produce a printed or an electronic record of loads;
 - (b) Has an integrated display panel to show the weight of the production in the cart, provided the cart is available so the capacity of the cart can be determined; or
 - (c) Is equipped with scales integrated with a wired or wireless (e.g., Bluetooth) interface, calibrated according to manufacturers' specifications, and is capable of electronically recording and storing weight records on a field-by-field basis from which the insured can produce a printed or electronic record of loads, including all of the required information listed in subparagraph C below. If a producer used multiple grain carts, but not all were equipped with the system described herein, the adjuster must verify the production by other means (e.g., bin measurements, sales records, etc.).

C. Acceptable Scale Weight Tickets or Records

- (1) To be acceptable, each individual scale weight ticket or record for each load must be available and must provide at least the following information:
 - (a) Insured's name;
 - (b) Crop;
 - (c) The gross weight, per load, of the conveyance with production and the gross weight of the conveyance without production, except as stated in (i) below;

C. Acceptable Scale Weight Tickets or Records (continued)

- (i) Only the gross weight, per conveyance, of the production is required if the production is weighed using a grain cart that:
 - (A) produces a printed or an electronic record of loads;
 - (B) has an integrated display panel showing the gross weight of the production from which the insured documents the weight; or
 - (C) is equipped with scales integrated with a wired or wireless (e.g., Bluetooth) interface, calibrated according to manufacturers' specifications, and is capable of electronically recording and storing weight records on a load-by-load basis from which the insured can produce a printed or an electronic record of loads, by unit, which includes all of the required information in subparagraph 1002C(1).
 - (ii) Scale Weight tickets/records printed from grain carts should be photocopied or saved electronically to preserve the information.
 - (d) Date weighed;
 - (e) Load Number (if the scale used does not print a number, the insured must apply a number);
 - (f) Unit and/or field identification from which the production was harvested that can be correlated to the unit numbers for the crop stored. To be acceptable, the adjuster must verify that the field identification can be correlated with the unit numbers for the crop for the current crop year. If a field identification cannot be correlated to a unit number for the crop, the production must be considered commingled, and the procedures in paragraph 1233 apply.
 - (g) Identification and location of farm-storage structure in which the load(s) from each field are stored and/or satisfactory explanation of disposition of the production if any or all of the production is no longer stored at the time of inspection; and
 - (h) When scale weights are from a grain cart that cannot produce weight tickets, printed or electronic records, but the grain cart has an integrated display panel, a record is considered a handwritten contemporaneous log if the insured has recorded all of the information required in C(1) above for each grain cart load weighed.
- (2) A summary record of all scale weight tickets/records is not acceptable. The insured must hand-write any of the required information listed in C(1) above if the scale used is not capable of producing a printed ticket or electronic record of loads with the required information.

C. Acceptable Scale Weight Tickets or Records (continued)

- (3) To convert scale weight to units of measure, divide the weight by the standard weight per unit of measure. Refer to exhibit 23 for standard weights by crop.

Example: The standard weight for a bushel of wheat is 60 lbs. (10,256 lbs. ÷ 60 lbs. = 170.9 bu.). This bushel amount would be entered in the column for gross production on the PW. Refer to exhibit 23, Unit of Measure of Production, by crop.

- (4) Pre-harvest appraisal in lieu of the adjuster measuring & accepting the insured's weight tickets, when:
- (a) production will be stored in such a manner that the production cannot be measured (refer to subparagraphs 921A(3)(c) and (d)) to determine whether the weighed production was within the three percent (3%) tolerance as stated in A(1)(a) above (e.g., high-moisture corn stored in airtight structures). If a pre-harvest appraisal is not done to determine the PTC, the claim must be denied because the insured does not have verifiable records of the stored production in the absence of the AIP being able to verify the actual harvested production in the structure by measuring the production in the structure.
 - (b) the insured intends to farm store production in commercial-sized storage structures. However, if a pre-harvest appraisal is not done, the AIP must still measure the stored production or have the stored production measured at the AIP's expense. When loss adjustment inspections are required for such units, the insured cannot be charged or told by the AIP that they have to pay for such measurements.

D. Adjuster-Determined Weight of Harvested Farm-stored Forage Production

Adjusters are also allowed to use portable suspended scales to determine the average weight (average the weight of at least 2 large bales and/or 3-4 small bales) of representative bales of forage production to determine harvested production. The scales must be calibrated for accuracy and verified by the AIP. The adjuster can accept the insured's record of the average weight of the farm-stored bales the insured has weighed on commercial elevator scales or the insured has weighed on his/her own portable suspended scales but only if the adjuster can verify the accuracy of the scale and determine if the weights appear to be representative of the farm-stored bales.

E. Verification and Documentation of the Weighed Production

Verify and document that the insured's scales and weight tickets/records met the criteria stated in subparagraphs B and C above. Copies of the following must be retained in the insured's claim folder:

- (1) Insured's weight tickets/records;
- (2) Insured's moisture records (if applicable);

1002 Production Weighed & Farm-Stored (Continued)

E. Verification and Documentation of the Weighed Production

- (3) Location of on-farm scales used;
- (4) Non-portable scale calibration documentation (if applicable);
- (5) Number and type of grain carts used to weigh the production;
- (6) Storage-structure location maps;
- (7) Tolerance comparison of production as stated in subparagraph A(1) above;
- (8) Fed production records;
- (9) Proration calculations if adjuster prorated production among multiple units in a bin;
- (10) Any other pertinent information; and
- (11) Adjuster's bin measurement production calculations, and moisture determinations (if applicable).

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1003 Authorization to Accept Insured's Structure Markings, Load Records, & Combine Monitor Records (Continued)

E. Quality Adjustment Determinations

QA is allowed if the production qualifies as provided in the policy and/or SP and if the samples are extracted from the storage structure by the AIP's representative (samples cannot be taken by the insured). Samples for any mycotoxin other than Vomitoxin must be taken by the adjuster prior to the production entering storage.

- (1) QA will be determined from the samples extracted from the bin by the adjuster.
- (2) If significant differences in grain quality between (or among) units are indicated on the truck ledger, storage structure, or a storage structure ledger these significant differences (by individual unit) can be allowed only if the adjuster can ensure a sample can be extracted from the structure for each unit in the structure, and that the tested samples reflect the significant differences recorded on the truck ledger, storage structure, etc. Otherwise, the average sample of what is in the bin should be used/applied to all units in the bin; i.e., one test weight, one moisture percentage, one Vomitoxin sample, etc.
- (3) Document in the Narrative of the PW or on a Special Report any significant differences in grain quality.
- (4) Moisture percentages, FM/dockage percentages, and non-quality levels of test weight would be handled the same way as stated above.

1004 Determining Amount of Grain Stored in Grain Bags

- (1) Using the unusual-shaped-structure procedures in paragraph 1008 to determine the gross cubic feet of grain in the bag(s); i.e., measuring the component parts as stated in subparagraph 1005A(3)(e). A TWPF is applicable to the crops listed in subparagraph 1005B(1). Gross cubic feet and TWPF are part of the farm-stored PTC formula, as stated in paragraph 1006. When making measurements the adjuster must:
 - (a) Determine the TWPF as stated in subparagraph 1005B(8). For grain bag(s), calculate the square feet needed to determine the TWPF, as follows:
 - (i) Determine the length of the grain bag;
 - (ii) Determine the width of the grain bag; and
 - (iii) Multiply length by the width to get square feet.

1004 Determining Amount of Grain Stored in Grain Bags (Continued)

- (b) Obtain the required TW sample (plus applicable samples for quality, etc.). If the required TW samples cannot be obtained, the production determination cannot be completed. AIPs should caution adjusters to not cut or otherwise attempt to open the bag(s) to obtain the samples. Only the insured should open or authorize the opening of the bag(s), so the adjuster can obtain samples for TW and quality purposes. Samples for quality must be taken no later than 60 days after the EOIP. If the adjuster cannot obtain samples prior to this date for the purpose of determining grain quality, including samples to determine Vomitoxin, no QA will be allowed.

Caution: Except for Vomitoxin, samples to determine Aflatoxin or other mycotoxins, substances, or conditions injurious to human or animal health must be obtained by the adjuster prior to the grain entering the bag(s). Refer paragraph 1109 for additional information.

- (2) The insured is allowed to request, in writing, to delay measurement of farm-stored grain and settlement of any potentially associated claim for indemnity up to 180 days after the EOIP. Refer above for when samples for quality must be obtained, and also refer to subparagraph 702C(4)(b)(iv). This request can also be used when the insured does not agree with AIPs determination of the volume of grain in the bag(s) to allow the insured additional time to remove the grain from the bag(s) to deliver to a buyer or move to permanent farm-storage structure for the AIP's redetermination of the amount of production prior to completion of the claim.
- (3) If prior to the inspection of final settlement of the claim the insured delays measurement of the grain up to 180 days after the EOIP:
- (a) If all of the grain from the bag(s) has been removed and delivered to the buyer, the AIP may determine the amount of PTC from the settlement sheet(s) to settle the claim, provided the production from the units delivered from the grain bag(s) can be identified. For QA of grain, refer to subparagraphs 1004(1)(b) and 702C(4)(b)(iv).
- (b) The AIP may determine production in grain bag(s) to settle the claim, provided the amount of production for each separated unit contained in the grain bag(s) can be identified when:
- (i) A single unit or multiple units have been weighed prior to being placed in a grain bag(s), the weight tickets may be used if all of the criteria in paragraph 1002 have been met.
- (ii) Multiple units have been placed in a grain bag(s) and the unit production for each unit has been separated by one of the methods allowed in paragraph 1003 (e.g., load records) and all of the criteria in paragraph 1003 have been met, such production may be used to settle the claims.

1004 Determining Amount of Grain Stored in Grain Bags (Continued)

- (iii) Part of the grain stored in the bag(s) has been removed and sold, and part of the grain remains in the grain bag(s), settle the claim based on the settlement sheets for the sold production and measurement of production remaining in the grain bags. Refer to subparagraph 1004(1)(b) for QA of grain.
- (c) The AIP may determine production from acceptable feed records as outlined in paragraph 933 to settle the claim when all or part of the grain in the grain bag(s) has been fed. However, if there are no acceptable feed records, the full per-acre guarantee must be applied to the applicable acres.
- (d) During the farm visit, if the AIP discovers the production in the grain bag(s) have been moved to a permanent farm storage structure (e.g., bin), the AIP may determine the production in the permanent farm storage structure provided the unit(s) from which the production was harvested can be identified and the AIP is satisfied that all production for the unit has been established. For QA of grain, refer subparagraphs 1004(1)(b) and 702C(4)(b)(iv) if the insured requested to delay measurement of the grain for up to 180 days after the EOIP.

1005 Recording Farm-Stored Production on the Production Worksheet

A. Determining and Documenting Farm-Stored Production

For production for which the insured's weighed production is not allowed as stated in paragraph 1002 and when paragraph 1003 does not apply, the following procedures apply:

- (1) For square, rectangular, and round storage structures, entries for internal measurements of structural space occupied by the crop, test weight, and any entries for moisture, dockage, production not to count, and/or quality will be entered in the appropriate columns on the PW as instructed in the individual crop LASH. Calculate the net PTC using applicable entries for the storage structure(s).
- (2) Outside measurements of storage structures may be used when internal measurements cannot be obtained; however, the dimension used should reflect the internal space occupied by the crop taking the wall thickness into consideration. Do not adjust circumference measurements of steel bins for the wall thickness of the structure because the circumference range on the Round Bin Conversion Chart (exhibit 10) accommodates varying wall thickness.
- (3) For all other structures (hexagon, octagon, odd-shaped, etc.):
 - (a) If the AIP's PW requires calculation of gross production for odd-shaped structures, hand calculate gross production adjusted by TW from these structures and enter in the column used for gross production on the PW.

A. Determining and Documenting Farm-Stored Production (continued)

- (b) If the AIP's PW requires calculation of net cubic feet, hand calculate the net cubic feet from these structures, and enter in the column used for net cubic feet on the PW unless component parts from an odd shape structure are square, rectangular, or round as explained in (e) below.
 - (c) Enter any applicable entries for moisture, dockage, quality, TW (conversion factor, if applicable per AIP's PW) or PTC, etc., in the appropriate columns on the PW as instructed in the individual crop LASH and from these entries, make further adjustments to the production entered in the column for gross production to determine the net production.
 - (d) Paragraph 1006 shows the steps to calculate gross production adjusted for TWPF (if applicable), and paragraph 1007 provides gross cubic feet formulas for these structures.
 - (e) If the odd-shaped structure consists of component parts that are square, rectangular, or round, the individual component part measurement for each square, rectangular, conical, or round part in the odd-shaped structure may be entered on the PW. Refer to paragraph 1008 for unusual (odd-shaped) storage configurations for measurement and computations.
- (4) Document any calculations you have made, on a Special Report or other form provided by the AIP, for storage structures requiring entries in the column used for gross production on the PW or calculations used to obtain square, round, or rectangular component part measurements for odd shaped structure that were entered on the PW. Copies of calculations must remain in the contract folder.

B. Pack Factors

- (1) TWPFs are applicable for the following crops: Barley, corn, grain sorghum, hybrid corn seed, hybrid sorghum seed, hybrid rice seed, oats, popcorn, rice, soybeans, and wheat. The TWPF tables and instructions can be found in the individual crop LASHs.
- (2) For unweighed farm-stored barley, corn, grain sorghum, hybrid corn seed, hybrid sorghum seed, hybrid rice seed, oats, popcorn, rice, soybeans, and wheat that is:
 - (a) Shelled or threshed whole grain, use the combination TWPF as specified herein and the individual crop LASH.
 - (b) Other than shelled or threshed whole grain; e.g., ear corn, ground grain, cracked grain, etc., use the TW factor (refer to subparagraph 1107C(1)) instead of the combination TWPF as specified herein and the individual crop LASH.

PART 11 ADJUSTMENTS TO PRODUCTION

1101 General Information

- (1) Adjustments are allowed for the following:
 - (a) Moisture when the moisture percentage meets the requirements stated in the CP or endorsement (unless specified otherwise in the SP). Refer to paragraph 1103 for more information.
 - (b) FM or Conspicuous Admixture or Admixture and/or dockage, as defined by FGIS, if due to insurable causes. Adjustment for any of these items can only be made if they meet all of the criteria specified in paragraph 1104.
 - (c) If there is a conflict about FM and /or dockage instructions between the LAM and the individual crop LASH, the LAM will prevail. Refer to paragraph 4.
 - (d) Low quality caused by an insurable cause of damage. Adjustment for quality is made only when deficiencies and conditions of the crop meet the requirements stated in the CP or endorsement to the crop (unless specified otherwise in the SP). Refer to paragraph 1102 for more information.
- (2) Moisture and FM and/or dockage (if allowed in paragraph 1104) determinations may be made by:
 - (a) Grain handlers at commercial facilities that buy or store grain,
 - (b) FGIS Field Offices or FGIS-designated or delegated entities; or
 - (c) The adjuster. Refer to paragraphs 1103 and 1104 for more information.
- (3) All deficiencies and conditions of the crop for which QA applies must have been graded or determined by the entity specified in the CP (SP or endorsement, if applicable). Test weights of farm-stored production may be determined by the adjuster as specified in paragraph 1107. Samples to make determinations cannot be obtained by the insured or insured's representative. Samples must be obtained by an adjuster or AIP-approved disinterested third party who is trained to take samples.
- (4) Production disposed of before determinations are made:
 - (a) When the insured's interest is one hundred percent (100%) in the crop, adjustments in production for moisture, FM and/or dockage (as specified in paragraph 1104), or quality (quality adjustment) cannot be allowed for production disposed of before necessary determinations are made, unless sales or weight tickets show gross weight, moisture content, FM and/or dockage, and any other applicable deficiency.
 - (b) When the insured's interest is less than one hundred percent (100%) in the crop (applicable only when the other production is representative of the insured's share):
 - (i) Moisture or FM and/or dockage (as specified in paragraph 1104) can be allowed if:

1101 General Information (Continued)

- (A) The production belonging to the other person sharing in the crop is available to make determinations, or
 - (B) Weight tickets are available which show gross weight, FM, and/or dockage, and moisture content.
- (ii) Quality adjustment can be allowed only if:
- (A) The production belonging to the other person is available for the adjuster to pull samples to be sent to an entity allowed in the applicable CP, SP, or endorsement to make determinations of deficiencies and/or substances or conditions injurious to human or animal health. Refer to paragraph 1102 for more information concerning quality adjustment; or
 - (B) A copy of records (tickets, slips, receipts, or other records) from the other person's share of the crop is furnished and the records specify the deficiencies (and deficiency amounts) for which quality is allowed under the insurance contract. These records are only acceptable if the crop was delivered to a buying point where samples were pulled by a disinterested third party and were graded by an entity specified in the applicable CP, SP, or quality endorsement or option to the crop.

1102 Quality Adjustment

Some policies/endorsements provide for a reduction in the mature PTC when the quality of the appraised and/or harvested mature production is reduced due to insurable causes. The quantity of mature PTC is reduced when it meets the requirements stated in the crop policy/endorsement (SP, if applicable). This adjusted production is used for the indemnity and the APH Report for the same crop year, unless specified otherwise for the crop in the CIH procedures; e.g., an exception to this is potatoes.

A. Sample Requirements

- (1) Samples can be obtained and submitted for grading/analyzing only by the adjuster or a person who is:
 - (a) A disinterested third party. The insured or insured's authorized representative are not considered disinterested third parties. Elevator or processor personnel at the buying point that are trained to pull samples are considered disinterested third parties;
 - (b) Trained, to the AIP's satisfaction, how to extract representative samples (AIPs may assume that the person pulling samples at an elevator, processor, etc., is trained); and

A. Sample Requirements (continued)

- (A) The commodity is sold on the same basis as the blended samples used to determine the grading factors for quality adjustment.
 - (B) Proof of the sale, sale amount and grades, or signed written certification of pending sale from the buyer including the quantity and quality is provided and is acceptable to the AIP.
 - (C) The blended sample is representative of all the loads for which it applies, and it is determined acceptable by the AIP.
- (iii) In no circumstances will grades from improper blending methods such as the following be accepted:
- (A) A sample from each conveyance, regardless of producer, is put into one container and then a sample is taken from the container at the end of the day or the week. The grade from that sample is applied to each producer's production who delivered grain during that time.
 - (B) On a basis greater than the unit structure the insurance is based (BU, OU, WFU, **EC, EI, ET**, EU, or MCEU, as applicable), all samples from a single insured are put into a container and then a single sample is taken from this producer's container when harvest for the crop is completed or when otherwise directed by the insured. The grade from that sample is applied to all of that insured's production.
 - (C) A single sample is taken from one conveyance for the producer. The grade from that sample is applied to all of that producer's production.
- (3) For sample size and transportation, follow the instructions provided by the entity specified in the CP to grade samples in regard to sample size, container, and transportation to ensure the integrity of the sample(s).
- (4) For crops administered under the USGSA or the Agricultural Marketing Act, adjuster-obtained samples can only be submitted to FGIS, AMS, or their designee, as applicable for the crop, or a grain grader as noted in subparagraph 1102B who can grade submitted samples. For state licensed graders, this can vary from state to state. Inquire at the individual warehouse or at the appropriate State office for this information.
- (a) Crops administered under USGSA are, as follows: barley, canola, corn, flaxseed, oats, rye, grain sorghum, soybeans, sunflower seed, and wheat.
 - (b) Insurable crops administered under the Agricultural Marketing Act include but not limited to the following: dry beans, lentils, dry peas, rice, safflowers; (check individual CP).

A. Sample Requirements (continued)

- (c) Contact the nearest FGIS field office for the location of the nearest facility that can give a grade for submitted samples for the applicable crop. A list of FGIS Field Offices (listing the locations of the official service providers/official inspection sites) can be found at the GIPSA Internet site or a link can be found on the RMA website, located where the LASHs are located. Not all listed facilities are licensed to grade all commodities. If you are unsure of whether the facility is licensed to grade the crop, check with the facility before submitting the sample.

B. Determining Quality of Most Crops for Quality Adjustment Purposes

If the crop qualifies for QA based solely on a test weight determination made by the adjuster, AIPs are highly encouraged to obtain additional quality determinations from the entity specified in B (1) or (2) for the respective crop.

- (1) For canola, coarse grains (corn, grain sorghum, and soybeans), small grains crops (barley, buckwheat, flax, oats, rye, and wheat), and sunflowers, deficiencies in quality (test weight may be determined by the adjuster, including the use of the test weight to determine the grade, if applicable) must be analyzed by a:
 - (a) Grain grader licensed under the USGSA or the USWA;
 - (b) Grain grader licensed under State law and employed by a warehouse operator who has a storage agreement with the CCC; or
 - (c) Grain grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the CCC and is in compliance with State law regarding warehouses.
- (2) For dry beans, dry peas, rice, and safflowers, deficiencies in quality (test weight may be determined by the adjuster, including the use of the test weight to determine the grade, if applicable) must be made by a grader:
 - (a) Licensed under the United States Agricultural Marketing Act or the USWA,
 - (b) Licensed under State law and employed by a warehouse operator who has a storage agreement with the CCC; or
 - (c) Not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the CCC and is in compliance with State law regarding warehouses.
- (3) In regard to substances or conditions injurious to human or animal health, production samples of the crop must be analyzed by a laboratory that meets the required criteria for an AIP-approved testing facility (laboratory) as outlined in subparagraph 1109H.

F. Examples for determining QAFs with DFs (continued)

Example 9: Individual pre-established DFs applied in combination with pre-established DF for grade (section A of the SP)

Corn with kernel damage (25%) and test weight (47 pounds) is designated as U.S. Sample Grade (kernel damage qualifies). The individual kernel damage DF's and test weight DFs would be applied in combination with the U.S. Sample Grade DFs. The corn was sold to a disinterested third party (as verified by the AIP) prior to 60 days after the calendar date for the EOIP. The QAF is determined as follows:

- (a) .255 (DF for 25% kernel damage)
.051 (DF for 47 lbs. test weight)
+ .077 (DF for Sample Grade)
.383 Total DFs

(b) $1.000 - .383 = .617$ QAF

Example 10: Same quality deficiencies as Example 9, except during the period prior to 60 days after the calendar date for the EOIP, the corn is determined to have ZMV. At the time of inspection, the insured does not want to destroy the production at that time. There are three possibilities that can occur, as follows:

- (a) If the insured destroys the corn in a manner acceptable to the AIP, the QAF is determined as follows:

- (a) DF is 1.000
- (b) $1.000 - 1.000 = .000$ QAF

- (b) If the insured destroys the corn but does not destroy it in a manner acceptable to the AIP or refuses to destroy the corn, the corn must be determined not to be ZMV, and the claim is settled in the same manner as in Example 9 above.

- (c) A buyer for the corn has been found. Because there is a market, the corn is determined not to be ZMV. The claim is settled the same as in Example 9 above:

F. Examples for determining QAFs with DFs (continued)

Example 11: Combination of type/level of damage with pre-established DFs (Section A in SP) and type/level of damage with no pre-established DF on the chart for the level of damage (section B in SP)

Corn with kernel damage (25%) and test weight (39 pounds) is designated as U.S. Sample Grade. Since the test weight has no pre-established DF, the pre-established DF for kernel damage and the DF for Sample Grade will not be used. The LMP for corn is \$2.20/bu. The corn was sold to a disinterested third party (as verified by the AIP) prior to 60 days after the calendar date for the EOIP. The QAF is determined as follows:

- (a) \$.65 (RIV for 39 lbs. test weight)
+ \$.75 (RIV for 25% kernel damage)
\$1.40 Total RIV
- (b) \$1.40 (Total RIV) ÷ \$ 2.20 (LMP) = .636 (DF)
- (c) 1.000 - .636 = .364 QAF

G. Crops Without Quality Adjustment Charts in the SP

For some crops, there are no QA charts in the SP, and the CP provide that the actual **dollars and cents** value of the damaged crop is used in establishing the QAF (value of the damaged production divided by the LMP as defined in the specific CP) or as otherwise specified in the CP; e.g., price election. Check the applicable CP for applicable crops. This does not apply to barley, corn, canola, flax, grain sorghum, oats, rye, safflowers, soybeans, sunflowers, and wheat; refer to subparagraph E above for these crops. Quality provisions in specific crop options or endorsements may differ from the following procedures. Therefore, refer to the individual crop endorsement or option for specific QA provisions.

- (1) The dollar-and-cent value of the damaged production is the local market value for the same quality as the damaged production. Refer to allowances for conditioning costs in (5) below. When determining the value of production, consideration must be given to the test weight, damaged kernels, moisture content, substances, or conditions injurious to human or animal health, and other factors which (due to insurable causes) affected the value of the production. In regard to moisture, refer to subparagraph I(4) below.
- (2) The **dollars and cents** value shall not reflect any reduction due to uninsured causes.
- (3) For unsold Production (Commercially Stored, Stored on Farm, or Appraised Mature Production), the actual value of damaged production is the value of the damaged production obtained in the local market area on the date of final inspection. Local market is the area in which the insured normally markets the crop, to the extent possible. If the production has ZMV, refer to subparagraph H for additional information.

G. Crops Without Quality Adjustment Charts in the SP (continued)

Example 1: At the time of loss adjustment, the insured had fulfilled the contract (delivered all contracted grain) and had received the minimum price (less discounts for the damage) \$4.00 per bushel. The value used to determine the QAF is \$4.00.

Example 2: Prior to loss adjustment, the insured fulfilled the contract and received the minimum value (less discounts due to the damaged grain) of \$4.00. However, by the time loss adjustment was done, the insured had received an additional 25 cents/bu., due to the adjusted minimum price. In this case, the value received is \$4.25 not \$4.00. Thus, the \$4.25 is used to determine the QAF.

Example 3: At the time of final inspection, the insured has signed a contract with the elevator giving the elevator title to the grain in exchange for a delayed settlement. Until the insured triggers the date that settlement is to be made, no price has been agreed upon nor no money received by the insured. In such cases, the production is considered unsold stored production and adjustment will be made based on the value of the damaged production that is quoted in the local market area on the date of final inspection.

- (8) The affected price (value) of the damaged crop may reflect other insurable factors besides the factor(s) that qualified the crop for QA. When the price does reflect other factors, make sure double credit is not given for such factors; e.g., price reduced due to moisture.
- (9) No drying charges are allowed in establishing the value of the damaged crop.
- (10) Adjustments for excess moisture adjustments must be made separate from and prior to QA and can only be made if allowed for in the CP or SP.
- (11) If conditioning charges are incurred to obtain a higher value for the production, reduce the price of the production after it has been conditioned by the cost of conditioning to obtain its value (unless otherwise specified in the CP or SP); but the established value is not to be lower than the value of the production before conditioning. This adjusted value will be considered the value of the damaged production for quality adjustment purposes.

Note: Drying charges for reducing the moisture content of the production are not considered conditioning charges.

H. ZMV Production

These procedures apply to: (a) crops that have quality provisions in the CP unless specified otherwise in the SP; (b) crops that have CP that direct the quality provisions will be contained in the SP; or (c) the required or recommended destruction of crops or crop production described in paragraph 1108. This procedure does not apply to production that cannot be mechanically harvested as described in subparagraph 921D.

- (1) Every reasonable effort should be made by the insured and AIP to find a market for the production before it is declared ZMV. AIPs are encouraged to contact the RMA RO to ensure AIPs are aware of potential markets for damaged production.

Examples of information regarding the damaged production the AIPs may be asked to facilitate the RO's search for potential markets: the type, class, variety, and practice, if applicable, the geographical area, including the approximate number of insureds affected, where the crop is produced or located, the approximate amount of production in the applicable unit of measure, the physical condition or quality determinations, if applicable, and an overview of the efforts made by the insured and AIP to locate a market for the production.

- (2) There should be very few instances, if any, where a market and value cannot be found for production with types/levels of damage or grade for which there are pre-established DFs in section A of the SP. The following items are to be followed when trying to find a market for the damaged production.
 - (a) Determine if there are buyers outside of the insured's local marketing area (within a reasonable distance) willing to buy the damaged production. Transportation costs (in excess of transportation costs to the insured's local market area) that would be incurred as a result of transporting production outside the insured's local marketing area will be considered for crops:
 - (i) Using actual value received to determine the value of the damaged production;

1232 Claims Involving Fire Damage (Continued)

B. Other Fire Insurance and MPCFI Fire Coverage (Double-Fire Coverage) (continued)

- (c) The applicant's issue date and the termination date of the other policy.
- (d) Whether the loss was total or partial (all or part of the unit).
- (e) Divide the determined acreage for the unit by the total acreage for all units involved and round the resulting factor to three decimal places.
 - (i) Multiply the amount of fire coverage by this factor.
 - (ii) Use the result obtained as the amount of fire coverage applicable to the unit.
- (f) The amount of indemnity paid or payable to the insured by the other insurer with respect to:
 - (i) the entire loss, and
 - (ii) that part of the loss applicable to the unit in question.
- (g) The quantity of the crop expressed in bushels, tons, pounds, etc., from the unit damaged or destroyed by fire include:
 - (i) The total value per unit of measure (e.g., pounds, bushel, etc.) and the total value on the date of the fire before fire damage.
 - (ii) The total value per unit of measure (e.g., pounds, bushel, etc.) (if any) on the date of the fire after fire damage from the "Value" column in the harvested production portion of the PW.
- (h) If the crop from two or more units was damaged or destroyed by the same fire, show the total unit of measure (e.g., pounds, bushel, etc.) and total value and the bushels and total value applicable to the unit for which the loss is being adjusted.
- (i) Indicate if an agreement with the other insurance adjuster has been reached as to the quantity and value per unit of production destroyed. If there is disagreement, explain what caused the difference and how the quantity and value of the crop destroyed were determined.
- (j) A statement of all known facts as to how the fire originated including location of the field(s), and if the fire resulted from the act of any person, the name and address of such person, and the name and address of person(s) having knowledge of the origin of the fire.

Note: Until such a time the stage codes are updated in the individual LASHs, use the applicable stage code (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) on the PW for unavoidable uninsured fire COLs.

1233 Commingled Production

This procedure applies to commingled production in storage structures or conveyances used to transport the harvest production. It also applies to sold production shown on settlement sheets that has not been or cannot be separated by unit.

Production from the landlord's and tenant's share of the crop unit that is stored in the same structure is not considered commingled production. Refer to subparagraph 902C.

The insured is required to maintain production evidence to support the current crop year's unit arrangement as shown on the AR. If at loss time the production is discovered to be commingled, then the production must be apportioned, depending on unit structure (or arrangement), according to the rules given below. The apportioned production is used to process both the current year's claim and the following crop year's APH production reports.

A. Different Types of Commingled Production

- (1) Harvested production from insured acreage commingled with harvested production from uninsured acreage;
- (2) Harvested production from more than one crop year is commingled;
- (3) Harvested production from acreage of a reported unit and from acreage of an unreported unit is commingled;
- (4) Harvested production from two or more OUs are commingled;
- (5) Harvested production from BUs and/or from different policies/counties are commingled;
- (6) Harvested production from different practices/types, or having separate coverage levels with separate APH yields within a unit is commingled;
- (7) Harvested production from two or more units with separate coverage levels for IRR and NIRR practices are commingled;
- (8) Harvested production from an **EI** or MCEU with an IRR practice is commingled with an **EI** or MCEU with a NIRR practice; or
- (9) Harvested production from an **EI** or MCEU with an IRR/NIRR practice is commingled with a BU/OU with a NIRR/IRR practice.

B. Separated Commingled Production

If the AIP is satisfied the insured has complied with paragraph 1003 instructions for the method selected by the insured to separate commingled production stored within the same storage structure or within the same truck load or other conveyance, the following procedures do not apply.

C. Unsatisfactory Records or No Records

This procedure does not apply when there are unacceptable records of multiple entities that have stored their production in the same storage structure with one or more uninsured entities. In this instance, there is no way of applying the following procedures since uninsured producers do not have liability. Therefore, because there were no acceptable records to separate the production, the insureds failed to prove their losses and the indemnities on these units must be denied.

Satisfactory records include weighed production as detailed in paragraph 1002 and records of each weighed load of production sold or commercially stored, identified by unit. When the insured does not have satisfactory records separating commingled production, handle as instructed below:

- (1) When there is commingled production from insured and uninsured acreage, prepare the claim to show all production as being from the insured acreage. In the Narrative section, explain that the reported production is commingled production from insured and uninsured acreage.
- (2) When there is commingled production from current and prior crop year, prepare the claim to show all production as being from the current crop year acreage. In the Narrative section of the claim explain that the reported production is commingled from current crop year and prior crop year production.
- (3) When there is commingled production from acreage of reported and unreported units, if it is determined that the unreported units and the reported units were OUs, then allocate the amount of production from the commingled reported units and unreported units in accordance with (5) below.

Once the amount of production for the unreported units has been determined, follow the procedures for allocating the harvested allocated production from the unreported units to the reported units, as stated in paragraph 1234 below.

- (4) When there is commingled production from two or more OUs, if production from two or more separate OUs is commingled, such commingling renders any such unit determination void for the current and succeeding crop year (refer to the CIH). The approved APH yields for each commingled unit are retained for the current crop year and succeeding crop year but will be processed on the AR and PW under the same unit. Any remaining OUs that were not commingled will retain their OU structure.
 - (a) Determine which OUs were commingled. If there were other OUs that were not commingled, combine only the commingled OUs into one OU. If all OUs were commingled, combine all OUs into applicable BU structure(s).
 - (b) The PW will be prepared with separate lines representing the guarantees, approved yields, and PTC for each of the units commingled. The total commingled production will be allocated to each OU in proportion to the liability (do not include share) for the harvested insured acreage of the commingled units.

C. Unsatisfactory Records or No Records (continued)

- (c) The CIH outlines the eligibility of commingled OUs for the next crop year.
- (d) The revised APH form and revised AR must be approved or rejected by the AIP's approving official for these forms.
- (5) If at loss time, production is discovered to be commingled between BUs (including high-risk land excluded from additional coverage and insured under a CAT policy or HR-ACE endorsement) the production must be allocated in proportion to the liability for the harvested acreage from the commingled BUs to the appropriate BUs. Prepare separate PWs for each BU that has been commingled. This may involve more than one policy; e.g., BUs from two different policies (policy for each county or policy for the landlord and tenant). Liability is hereafter referred to as per-acre coverage, line coverage, or unit coverage, as appropriate.

- (a) Use the following formula to allocate production to each commingled BU in proportion to the dollar liability for the harvested insured acreage:

- (i) For each BU, multiply the per-acre coverage for the insured acreage x the number of harvested acres = unit coverage for harvested acres. Refer to (b) below for per-acre coverage calculation instructions.
- (ii) Total the unit's coverage for only harvested acreage from all commingled units to obtain the total commingled unit coverage (coverage for only harvested acres from all commingled units).
- (iii) Divide the unit's coverage for only the harvested acres by the total commingled unit coverage for only the harvested acres from all commingled units to obtain the CPF (four-place factor).
- (iv) For each commingled unit: multiply the total harvested production (insured's and shareholder's share) from all commingled units times the CPF to obtain the apportioned production for each commingled BU.

- (b) Determine Per-acre Coverage, as follows:
 - (i) For APH crops with insurance plan codes 01 and 90: Alfalfa seed, almonds, FL avocados, barley, buckwheat, canola, corn, AUP and ELS cotton, cranberries, cultivated wild rice, dry beans, dry peas, flax, forage production, grain sorghum, Hawaii Tropical Fruit (bananas, coffee, papaya), millet, mint, mustard, oats, olives, peaches, peanuts, pistachios, popcorn, potatoes, rice, rye, safflowers, soybeans, sugar beets, sugarcane, sunflowers, processing sweet corn, tobacco (all crop codes), FM tomatoes, canning & processing tomatoes, and wheat:

C. Unsatisfactory Records or No Records (continued)

- (A) Approved APH yield X insured's coverage level (if certified seed potatoes with one hundred twenty-five percent (125%) acreage limitation or with the 110T acreage limitation take the preceding result X yield conversion factor.) = per-acre guarantee.
- (B) Per-acre guarantee (X guarantee reduction factor, if acreage late planted) X price election (projected price if applicable) = per-acre coverage.
- (ii) For APH crops with insurance plan code 90: blueberries, cabbage, AZ citrus fruit, all CA citrus crops (except navel oranges), TX citrus fruit, dry beans, dry peas, figs, grapes, green peas, macadamia nuts, onions, pears, plums, potatoes, processing beans, prunes, stonefruit, table grapes, and walnuts:
 - (A) Approved yield X insured's coverage level X option historical packout factor (X guarantee reduction factor, if acreage late planted) = per-acre guarantee (all listed crops except cabbage and potatoes (certified seed)).
 - (B) For cabbage (except processing) and potatoes (certified seed) with the one hundred twenty-five percent (125%) acreage limitations: approved APH yield X insured's coverage level X yield conversion factor = per-acre guarantee.
 - (C) Per-acre guarantee X insured's price election = per-acre coverage.
- (iii) For crops with dollar plan of insurance (plan code 50): Florida citrus, forage seeding, peppers, raisins, fresh market sweet corn, and fresh market tomatoes:
 - (A) The reference maximum amount from the AD X the insured's coverage level (X the insured's elected price election factor for Florida Citrus only) = the per-acre DO.
 - (B) Per-acre DO X price election = per-acre coverage.
- (iv) For crops with fixed DO (insurance plan code 51): chile peppers:
 - (A) AD dollar amount X guarantee reduction factor = per-acre DO
 - (B) Per-acre DO = per-acre coverage.
- (v) For crops with DO (insurance plan code 46): California avocados:
 - (A) Insured approved average revenue X insured's coverage level = per-acre DO.

C. Unsatisfactory Records or No Records (continued)

- (B) Per-acre DO = per-acre coverage.
- (vi) For crops with DO (insurance plan code 41): pecans:
 - (A) Approved average revenue per acre X insured's elected coverage level = per-acre DO.
 - (B) Per-acre DO = per-acre coverage.
- (vii) For crops with yield base DO (insurance plan code 55): hybrid seed corn and hybrid seed sorghum:
 - (A) County t-yield from Actuarial Information Browser X insured coverage level - minimum payment (in bushels) = yield.
 - (B) Yield X insured's elected price election (if late planted, x guarantee reduction factor due to LP) = dollar per-acre guarantee.
 - (C) Dollar per-acre guarantee = per-acre coverage.
- (viii) For crops with ARPI (insurance plan code 04, 05, and 06)
 - (A) Must be greater than or equal to (\geq) sixty percent (60%) of the maximum protection per acre and less than or equal to (\leq) one hundred percent (100%) of the maximum protection per acre = dollar per-acre guarantee.
 - (B) Dollar per-acre guarantee = per-acre coverage.
- (ix) For crops with actual revenue history (insurance plan code 47): citrus (navel oranges), cherries, and strawberries:

The approved revenue X expected revenue factor = value per acre X coverage level X the payment factor = amount of insurance per acre (guarantee).
- (x) For APH crops with RP (insurance plan code 02): barley, canola/rapeseed, corn, cotton, grain sorghum, rice, soybeans, sunflowers, and wheat:
 - (A) Approved APH yield X insured's coverage level (X guarantee reduction factor if acreage late planted) = per-acre guarantee.
 - (B) Per-acre guarantee X higher of insured's projected price or harvest price) = per-acre coverage

C. Unsatisfactory Records or No Records (continued)

- (xi) For APH crops with RP (insurance plan code 03): barley, canola/rapeseed, corn, cotton, grain sorghum, rice, soybeans, sunflowers, and wheat:
 - (A) Approved APH yield X insured's coverage level (X guarantee reduction factor if acreage late planted) = per-acre guarantee.
 - (B) Per-acre guarantee X insured's projected price = per-acre coverage

Example of per-acre, line, and unit coverage for commingled production from three BUs from different policies:

Step 1: Unit 0001-0001BU: 92.0 APH bu. X 0.75 coverage level X \$2.00 price election = \$138 per-acre coverage

10.0 harvested acres X \$138 per-acre coverage = \$1,380 (line coverage)

104.0 APH bu. X 0.75 coverage level X \$2.00 price election = \$156 per-acre coverage

15.0 harvested acres X \$156 per-acre coverage = \$2,340 (line coverage)

\$1,380 (line coverage) + \$2,340 (line coverage) = \$3,720 (unit coverage for only the harvested acres in the unit)

Unit 0001-0002BU: 139.0 APH bu. X 0.75 coverage level X \$2.00 price election = \$209 per-acre coverage

20.0 acres harvested X \$209 (per-acre coverage) = \$4,180 (unit coverage for only the harvested acres in the unit)

Unit 0001-0003BU: 128.0 APH bu. X 0.75 coverage level X \$2.00 price election = \$192 per-acre coverage

25.0 harvested acres X \$192 per-acre coverage = \$4,800 (unit coverage for only the harvested acres in the unit)

Step 2: \$3,720 (0001-0001BU unit coverage) + \$4,180 (0001-0002BU unit coverage) + \$4,800 (0001-0003 BU unit coverage) = \$12,700 (total commingled unit coverage for only the harvested acres from all commingled units.)

Step 3: Unit 0001-0001BU: \$3,720 (unit coverage for only the harvested acres in the unit) ÷ \$12,700 (total commingled unit coverage for only the harvested acres from all commingled units) = .2929 (CPF)

1233 Commingled Production (Continued)

C. Unsatisfactory Records or No Records (continued)

Unit 0001-0002BU: \$4,180 (unit coverage for only the harvested acres in the unit) ÷ \$12,700 (total commingled unit coverage for only the harvested acres from all commingled units) = .3291 (CPF)

Unit 0001-0003BU: \$4,800 (unit coverage for only the harvested acres in the unit) ÷ \$12,700 (total commingled unit coverage for only the harvested acres from all commingled units) = .3780 (CPF)

Step 4: Unit 0001-0001BU: 5,000.0 bu. (total of only harvested prod. from all commingled units) X .2929 (CPF) = 1,464.5 bu. to be allocated to unit 0001-0001BU.

Unit 0001-0002BU: 5,000.0 bu. (total of only harvested prod. from all commingled units) X .3291 (CPF) = 1,645.5 bu. to be allocated to unit 0001-0002BU.

Unit 0001-0003BU: 5,000.0 bu. (total of only harvested prod. from all commingled units) X .3780 (CPF) = 1,890.0 bu. to be allocated to unit 0001-0003BU.

- (c) Completing the PW for BUs that are commingled:
- (i) Enter “Commingled Production” in the heading.
 - (ii) Prepare Parts I and II in the usual manner, except for farm-stored production; enter the allocated gross production for the unit in the column for gross production.
 - (iii) Enter the following in the Narrative of each commingled unit claim or on a Special Report attached to the PW:
 - (A) Total the harvested production from all commingled BUs and the calculations used to arrive at the allocated production for each commingled unit.
 - (B) Explain the reasons given by the insured for commingled production.

1233 Commingled Production (Continued)

C. Unsatisfactory Records or No Records (continued)

- (6) Commingled production from different practices/types/coverage levels having separate APH yields within a unit: Prorate commingled production which cannot be separated with satisfactory records to each P/T in proportion to the liability on the harvested acreage for each P/T. Separate line entries are required on the PW in the harvest production part of the claim. See applicable crop LASH. Refer to example below for formula to prorate production in proportion to the unit liability.

- (a) **Example:** Unit 0001-0001BU having practices with different APHs

Step 1: Line 1: 10 acres of harvested production (003 NIRR practice) X 45.0 bu. (harvest guar.) = 450.0 bu. (line guarantee (line guar.))

Line 2: 15.0 acres of harvested production (002 IRR practice) X 80.0 bu. (harvest guarantee) = 1,200.0 bu. (line guar.)

Step 2: 450.0 bu. (line 1 guar.) + 1,200.0 bu. (line 2 guar.) = 1,650.0 bu. unit guarantee (U guar. for the harvested production from more than one practice having different APHs commingled for the unit)

Step 3: 450.0 bu. (line 1 guar.) ÷ 1,650.0 bu. (U guar. for the harvested production from more than one practice having different APHs commingled for the unit) = .2727 CPF.

1,200.0 bu. (line 2 guar.) ÷ 1,650.0 bu. (U guar. for the harvested production from more than one practice having different APHs commingled for the unit) = .7273 CPF.

Step 4: 1,500.0 bu. (total the harvested production for practices commingled) X .2727 (line 1 CPF) = 409.0 harvested bu. to be allocated for line 1 (003 NIRR practice).

1,500.0 (total harvested prod.) X .7273 (line 2 CPF) = 1,091.0 harvested bu. to be allocated for line 2 (002 IRR practice).

- (b) Completing the PW:

- (i) Enter “Commingled Production” in the heading.
- (ii) Prepare Parts I and II in the usual manner, except for farm-stored production; enter the allocated gross production for each practices/types/coverage levels on separate lines in Part II of the PW as instructed in the individual crop LASH.
- (iii) Enter the following in the Narrative of each commingled unit claim or on a Special Report attached to the PW:

C. Unsatisfactory Records or No Records (continued)

- (A) Total the harvested production from all commingled practices/types/coverage levels and the calculations used to arrive at the allocated production for each commingled unit.
 - (B) Explain the reasons given by the insured for the commingling of production.
- (7) If production from an EC, EI (IRR), ET, or MCEU is commingled with production from an EC, EI (NIRR), ET, or MCEU, such commingling renders any such unit determination void for the current crop year only. The total commingled production will be allocated to each EC, EI (IRR and NIRR), or ET in proportion to the liability (do not include share) for the harvested insured acreage of the commingled units. The APH databases for each commingled EC, EI, or ET are retained, but will be processed on the revised AR and PW under the same EU. When commingling occurs, the descriptor on the revised AR will be revised from EC, EI, ET, or MCEU back to EU (or to unit structure that the insured qualifies for).
- (i) The PW will be prepared with separate lines representing the applicable practices, guarantees, approved yields, and PTC for the commingled ECs, EIs, or ETs.
 - (ii) The revised AR must be approved by the AIP's approving official.
 - (iii) The CIH outlines the eligibility of commingled ECs, EIs, or ETs for the next crop year.
 - (iv) The revised APH form and revised AR must be approved by the AIP's approving official.
- (8) If production from an EC, EI, ET, or MCEU is commingled with production from a BU/OU, such commingling renders any such unit determination void for the current crop year only. The total commingled production will be allocated to EC, EI (IRR and NIRR), or ET in proportion to the liability (do not include share) for the harvested insured acreage of the commingled units. The APH databases for each commingled EC, EI, ET, BU, or OU are retained, but will be processed on the revised AR and PW under the same EC, EI, ET, BU, or OU. When commingling occurs, the descriptor on the revised AR will be revised to the unit structure that the insured qualifies for.
- (i) The PW will be prepared with separate lines representing the applicable practices, guarantees, approved yields, and PTC for the commingled ECs, EIs, ETs, BUs, or OUs.
 - (ii) The revised AR must be approved by the AIP's approving official.
 - (iii) The CIH outlines the eligibility of commingled ECs, EIs, ETs, BUs, or OUs for the next crop year.
 - (iv) The revised APH form and revised AR must be approved by the AIP's approving official.

1234 Unreported Units

- (1) If the insured fails to report all units (acreage that could have been established as a separate unit), the insured's share of production from the acreage in the unreported unit will be allocated to the acreage in the reported unit(s) in proportion to the liability (do not include share) on the insured acreage on each reported unit.
- (2) If an insured reports zero acres for a unit and it is determined that there are insurable acres, it will be considered to be an unreported unit. If an insured reports uninsured acreage on the AR that is determined to have been a unit of insurable acreage, the unreported unit procedure will apply.
- (3) No production from unreported units will be allocated to PP acreage or otherwise affect any PP payment. The calculation examples in (8) below show how the production is proportioned to the liability. No premium will be charged for the acreage on the unreported unit (s).
- (4) Production from the unreported unit(s) is allocated to reported units of the same crop in the same county, unless the "county" definition in the policy/endorsement or a WA specifies otherwise.
- (5) Production from the unreported unit(s) can only be established from harvested and/or appraised production. If no production has been harvested and/or appraised from an unreported insurable unit and this unit is destroyed prior to the adjuster's knowledge of its existence, potential production cannot be assessed for this unreported unit. At the time an unreported unit is discovered, appraise unreported unit acreage any time it is suspected or known that the crop will not be harvested or production will be harvested and stored in such a manner that the production cannot be established at a later date. The appraised production from the unreported unit will be allocated to the reported unit(s).
- (6) Advise the insured that production from the unreported unit will not be counted for APH purposes for the reported unit even though it will be apportioned to it; however, the unreported unit production will be counted for APH purposes for the unreported unit.
- (7) Claims cannot be finalized until the production (preferably harvested rather than appraised) from unreported units is established for allocation.
- (8) Calculate the production from the unreported acreage unit, as follows:
 - (a) If there is an unreported unit of an insurable type that has a different unit of measure (harvested with that unit of measure) than the reported unit, convert the harvested production from the unreported unit to the unit of measure of the reported unit types.

Example: There is an unreported unit of corn silage type (harvested silage production) and reported units of corn grain type (both types insurable in the county). In this case, follow the calculation instructions in the CIH for converting harvested corn silage production unit of measure (tons) to corn grain unit of measure (bushels).

1234 Unreported Units (Continued)

- (b) If only one unit is reported, the insured's share of the gross production adjusted for all applicable adjustments; e.g., moisture, test weight (if farm-stored), FM, and quality if applicable (net production) from the unreported unit divided by the insured's share of the reported unit will be the amount allocated to the reported unit.

Example: An unreported unit consisting of 50 acres with 1500.0 bu. of harvested production was found when completing a final loss inspection. It was determined that the insured had a fifty percent (50%) share in the unreported unit. The insured's share in the reported unit was seventy-five percent (75%).

Step 1: 1500.0 bu. X .500 = 750.0 bu. share of unreported unit.

Step 2: 750.0 bu. (insured's production share of unreported unit) ÷ .750 (share percent of reported unit) = 1000.0 bu. to be allocated to the reported unit.

Although the allocated production to the reported unit was increased in this example, it will be reduced to the correct share of production (750.0 bu.) when the indemnity amount is multiplied by the reported unit share (.750).

- (c) If more than one unit was reported, calculate the allocation of production from the unreported unit to each reported unit in proportion to the liability on the insured acreage as follows (liability as stated in A(1) above is called coverage):
- (i) For each reported unit, calculate the coverage for the insured acreage (insured acres x per-acre guarantee x price (P) = unit coverage.). Price is the applicable harvest price, projected price for RP plan, insured's elected percentage of projected price for YP plan, insured's elected percentage of amount of insurance or price election, or price adjusted when the CP specify a reduced price for UH production.
 - (ii) Total the unit coverage for the insured acreage on all reported units to obtain the contract coverage.
 - (iii) Divide the unit coverage by the contract coverage to obtain the unit coverage factor (four-place factor).
 - (iv) Multiply the insured's share of unreported unit (s) production (appraised and harvested) by the unit coverage factor and divide the result by the share on the reported unit to obtain the apportioned unreported production for each reported unit.

1237 Severe Wind Erosion (Continued)

(b) More than twenty-five percent (25%). If the insured intends to till more than twenty-five percent (25%) of a field or subfield, or finds that after tilling is started, more than twenty-five percent (25%) of a field or subfield needs to be tilled, the AIP must be notified immediately so that such acreage can be inspected prior to tilling. The AIP may waive this requirement for inspection prior to tilling only under extremely unusual conditions that necessitate tilling prior to inspection opportunity; however, the AIP will make every attempt to give such cases priority attention to inspect the field(s) prior to solid tillage completion.

(6) Documentation of inspections:

(a) Upon the receipt of notices involving tillage of more than twenty-five percent (25%) of the acreage in a field or subfield, adjusters are to make on-the-farm inspections as soon as possible. The AIP has the authority to expand this inspection requirement to include notices under twenty-five percent (25%) or to include all notices; i.e., one hundred percent (100%) of notices inspected. For each inspection, document on a Special Report, the following:

(i) The need for emergency tillage (to the extent tilled).

(ii) The amount and percent of acreage actually tilled or to be actually tilled in each field or subfield.

(iii) Whether the crop was ever initially planted.

(iv) Any uninsured causes.

(v) A statement of the crop stand and condition (prior to tillage) as good, fair, poor, very poor, or destroyed.

(vi) General weather and moisture conditions.

(vii) Variability of crop within the subfield, field, and unit.

(viii) Other pertinent information needed to make future determination of any loss.

(b) If you have any reason to doubt the need for emergency tillage to the extent tilled (or to be tilled), then:

(i) Prepare a crop appraisal; and

(ii) Support your documentation with recommendations from agricultural experts. Refer to the GSH for the definition of agricultural experts.

1238 Corrected Claims

(1) Once a claim is processed, the claim cannot be corrected unless:

1238 Corrected Claims (Continued)

- (a) One or more entries on the PW is incorrect due to:
 - (i) an incorrect factor;
 - (ii) an incorrect appraisal amount due to an error in calculating the appraisal on the appraisal worksheet (e.g., an incorrect factor was used or error in calculation);
 - (iii) an incorrect measurement of a storage structure that can be verified to be incorrect;
 - (iv) the insured failing to report all of the production from the unit;
 - (v) all of stated production is not accounted for **correctly**; under the provisions of the MI, current and/or prior year's claims would have to be corrected, etc.; or
 - (vi) the insured received multiple USDA benefits for the same acres and has chosen to repay the AIP.
 - (b) Entries of information that affect the indemnity were erroneously omitted (e.g., excess moisture percentage).
 - (c) A decision from an arbitration, appeal, or administrative review requires a corrected claim.
 - (d) A decision from a reconciliation review that the RMA **data** is incorrect and the FSA data is correct. The \$250 tolerance described in (4) below is not applicable.
 - (e) Part or all of the claim is settled on appraised production and the insured later harvests the appraised production; or part or all of the production on the acreage is harvested using normal harvesting methods/equipment and the insured later harvests additional production from the same acreage using specialized harvesting methods/equipment. Depending on the circumstances, the claim may or may not be corrected. Refer to subparagraph 702A(12) for details;
 - (f) The individual crop LASH specifies a corrected claim may be done for a specific situation;
 - (g) The value received for damaged production has been increased after the claim was settled (e.g., after claim was settled, the buyer decreased the discounts for the damaged production and reimbursed the insured producers the difference) and this would result in an overpayment of at least \$250 for the policyholder's indemnity as described in (4) below; or
 - (h) A BU structure is determined to be incorrect.
- (2) Corrected claims cannot be made solely because the insured subsequently sells more or less production;

1243 Simplified Claim Process (Continued)

- (2) Eligible crops are: Almonds, buckwheat, barley, canning and processing sweet corn, canola, corn, cotton, dry beans, dry peas, flax, grain sorghum, green peas, oats, peanuts, popcorn, rapeseed, rice, rye, soybeans, sugar beets, sunflowers, walnuts, and wheat.

Claims involving QA for the crops listed above that have pre-established DFs (to determine the QAF) for the level and type of damage in the SP quality provisions will qualify for SCP.

Exception: Claims involving substances or conditions injurious to human or animal health will not qualify for SCP.

Factors that affect quality must be determined by a licensed grain grader as specified in subparagraph 1102B. A verifiable document (e.g., grade certificate) from a licensed grader must be included with the SCP form. The grade slip must include insured's name, the applicable crop, and crop year.

- (3) Claims involving any of the following conditions are not eligible:
- (a) Farm-stored production, even if weighed and returned to farm.
 - (b) Claims with only PP, and PP claims that have not been finalized prior to the submission of the SCP claim for the planted portion of the unit.
 - (c) Corrected claims.
 - (d) Claims with delayed notices or delayed claims.
 - (e) Claims requiring a revised AR unless it is a downward revision in liability, that results from third-party verified documentation agreed to, and supplied by the insured.
 - (f) AIP employees, loss adjusters, agents, or FCIC/RMA employees or any spouse or family member residing in the same household as any such person.
 - (g) Zero production is reported.
 - (h) Production fed to livestock.
 - (i) Crops covered under a pilot program that has been in effect for 2 or fewer crop years.
 - (j) Claims for crops other than cotton involving quality adjustment if:
 - (i) One of the qualifying quality deficiencies is due to a substance or condition injurious to human or animal health; e.g., Aflatoxin.
 - (ii) There are no pre-established DFs (to determine QAFs) contained in the AD for the level or type of damage.
- (4) Eligible crop policies may be designated in any risk sharing fund of the SRA.

1243 Simplified Claim Process (Continued)

- (5) Crop policies with BU, OU, WFU, **EC, EI, ET**, EU, or MCEU are eligible, provided all other SCP criteria are met.
- (6) SCP can be used on a unit containing both planted and prevented planted acreage provided a PP claim has been finalized prior to submission of the SCP claim on the planted portion of the unit. However, SCP cannot be used on a unit containing only PP acreage.
- (7) Dollar Tolerances for SCP
 - (a) The gross indemnity (insured's share prior to any dollar amount due the AIP) must not be greater than \$20,000 for any OU. The gross indemnity must not be greater than \$40,000 for any BU, WFU, **EC, EI, ET**, EU, or MCEU.

When calculating the gross indemnity, replanting payments and PP payments shall be excluded. PP Payments are not considered in the SCP dollar tolerance because they are a separate payment from the payment for the planted acres.
 - (b) SCP dollar tolerances are based on dollar amount of the production loss; therefore, if the insured crop is insured under the RP plan and the harvest price causes the dollar indemnity to exceed the SCP limit, the claim is still eligible for SCP.
- (8) All planted acreage in the unit must be harvested and the production must be sold or in commercial storage.

Exception: Claims with an on-site preliminary inspection where acreage was determined, appraised, and an acreage release executed for the unit may be finalized under SCP, provided none of the appraised acres have been harvested.

- (a) Third-party written verification must be available and the insured must submit these with the completed SCP form that accounts for all production from all indemnified units. The insured must write beside each load on the settlement sheet or warehouse receipt, the unit numbers and or field identification from which this production came. If only a field identification is shown, the adjuster must be able to verify that the field identification can be correlated with the unit numbers for the crop/county for the current crop year. If the field identification cannot be correlated to a unit number for the crop/county, the settlement sheet or storage records are not considered acceptable.
- (b) Settlement sheets or summary sheets for sold production or warehouse receipts for production in commercial storage are acceptable written verification; however, individual load weight tickets are not acceptable.
- (c) No portion of the crop may be left in the field except appraisals made on preliminary inspections as outlined in the "Exception" above.

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
ACT	Federal Crop Insurance Act (Pub. L. 104-127)
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
AR	Acreage Report
ARD	Acreage Reporting Date
ARPI	Area Risk Protection Insurance
BP	Common Crop Insurance Policy Basic Provisions
BU	Basic Unit
CAT	Catastrophic Risk Protection Endorsement
CC	Continuous Cropping
CCC	Commodity Credit Corporation
CCD	Contract Change Date
CES	Cooperative Extension Service
CFO	Compliance Field Office (of Risk Management Agency)
CFR	Code of Federal Regulations
CIH	FCIC-18010 Crop Insurance Handbook
CLU	FSA Common Land Unit (field)
COL	Cause(s) of Loss
CP	Crop Provisions
CPF	Commingled Production Factor
CRP	Conservation Reserve Program
DF	Discount Factor
DO	Dollar Amount of Insurance
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
EIN	Employers Identification Number
EOIP	End of Insurance Period
EC	Enterprise Unit by Cropping Practice
EI	Enterprise Unit by Irrigated and Non-Irrigated Practices
ET	Enterprise Unit by Type
EU	Enterprise Unit
FAC	Following Another Crop
FAD	Final Agency Determination
FCI	Federal Crop Insurance
FCIC	USDA Federal Crop Insurance Corporation
FGIS	USDA Federal Grain Inspection Service (of GIPSA)
FM	Foreign Material
FN	Farm Number

Acronyms and Abbreviations (Continued)

Approved Acronym/Abbreviation	Term
FPD	Final Planting Date
FSA	USDA Farm Service Agency
GFP	Good Farming Practice
GIPSA	USDA Grain Inspection, Packers, and Stockyards Administration
GIS	Geographical Information System
GPA	Guarantee Per Acre
GPS	Global Positioning System
GSH	General Standards Handbook
GSI	Growing Season Inspection
IRR	Irrigated
IRS	Internal Revenue Service
H	Harvest
LAC	Loss Adjustment Contractor
LAF	Liability Adjustment Factor
LAM	FCIC-25010 Loss Adjustment Manual Standards Handbook
LASH	Loss Adjustment Standards Handbook (individual crop LASHs)
LMP	Local Market Price
LPD	Late Planting Date
LP	Late Planting
LPP	Late Planting Period
LRR	Late Reporting Reduction
MBE	Malting Barley Endorsement
MCEU	Multi-County Enterprise Unit
MI	Misreported Information
MSDS	Material Safety Data Sheets
NAD	National Appeals Division
NAICC	National Alliance of Independent Crop Consultants
NAP	FSA Non-Insured Assistance Program
NFAC	Not Following Another Crop
NIRR	Non Irrigated
NOL	Notice of Loss
NOP	National Organic Program
NPS	No Practice Specified
NRCS	USDA Natural Resources Conservation Service
OC	Organic Certified
OFPA	Organic Foods Production Act of 1990 (7 U.S.C. 6502.)
OT	Organic Transitional
OU	Optional Unit
PASD	RMA, Product Administration and Standards Division
PASS	Policy Acceptance and Storage System
PFTS	Precision Farming Technology Systems
PM	RMA, Product Management
PP	Prevented Planting

Acronyms and Abbreviations (Continued)

Approved Acronym/Abbreviation	Term
PPB	Parts Per Billion
PPM	Parts Per Million
PPSH	Prevented Planting Standards Handbook
PRD	Production Reporting Date
P/T	Practice/Type
PTC	Production to Count
PW	Production Worksheet (a.k.a. claim for indemnity form or claim form)
QAF	Quality Adjustment Factor
RAN	RMA Assigned Number
RIV	Reduction In Value
RMA	Risk Management Agency
RMSD	RMA, Risk Management Services Division
RO	RMA, Insurance Services Regional Office
RP	Revenue Protection & Revenue Protection with Harvest Price Exclusion
RSA	Representative Sample Area
RSC	Representative Sample of Crop
SBI	Substantial Beneficial Interest
SCD	Sales Closing Date
SCP	Simplified Claim Process
SP	Special Provisions
SRA	Standard Reinsurance Agreement
SSN	Social Security Number
TIN	Tax Identification Number
TP	Type/Practice
TW	Test Weight
TWF	Test Weight Factor
TWPF	Test Weight Pack Factor
UDQ	Unit Deficiency Quantity
UH	Unharvested
USDA	United States Department of Agriculture
USGSA	United States Grain Standards Act
USWA	United States Warehouse Act
WA	Written Agreement
WAH	FCIC-24020 Written Agreement Handbook
WFRP	Whole-Farm Revenue Protection
WFU	Whole Farm Unit
YP	Yield Protection
ZMV	Zero Market Value

Terms and Definitions

Refer to the GSH for Terms and Definitions.

Causes of Loss

Some CP may contain specific COL definitions; e.g., wind, frost, or freeze. Please refer to the CP for any such specifics.

Cause of Loss Names & Codes		
Loss Cause:	Code:	Applicable To:
No Indemnity	(00)	All Crops
Decline of Price	(01)	All crops insured under, WFRP, Livestock Risk Protection, Livestock Gross Margin, pecans, ARH plans of insurance, RP. For RP, this is applicable when the harvest price falls below the projected price and is the primary or secondary COL. This is applicable for pecans when a decline in the market price used to determine the indemnity is the primary or secondary contributor of the loss, or for ARH plans of insurance when an inadequate market price results in a revenue loss.
Asian Soybean Rust	(09)	Only: Soybeans
Drought ^{1/} , ^{2/}	(11)	All Crops Except: Texas Citrus Fruit, Texas Citrus Trees, Florida Citrus (\$ plan), California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Raisins, Rice, Fresh Market Tomatoes (\$ Plan), unless this COL is provided on the SP.
Heat ^{2/}	(12)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
FIS (Failure of Irrigation (water) Supply)	(13)	All Crops Except: Florida Citrus, Cultivated Clams, Florida Fruit Trees, Livestock, and Raisins.
FIE (Failure of Irrigation Equipment)	(14)	All Crops Except: California Citrus Tree, Cultivated Clams, Livestock, Pecan Trees, Raisins and Texas Citrus Trees.
Inability to prepare land for Irrigation	(15)	All Crops Except: California Citrus Tree, Cultivated Clams, Livestock, Pecan Trees, Raisins, and Texas Citrus Trees.
Hail ^{2/}	(21)	All Crops Except: Cultivated Clams, Florida Fruit Trees, California Citrus Tree, Livestock, and Raisins.
Excess Sun (Sunburn)	(22)	Only: Apples
Excess Moisture/Precip/Rain ^{2/}	(31)	All Crops Except: Florida Citrus (\$ plan), California Citrus Tree, Livestock, and Cultivated Clams.
Frost ^{2/} , ^{3/}	(41)	All Crops Except: Florida Citrus (\$ plan), Cultivated Clams, Florida Fruit Trees, California Citrus Tree, Livestock, Pecan Trees, Texas Citrus Trees, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
Freeze ^{2/} , ^{3/}	(42)	All Crops Except: Raisins and Livestock.
Cold Winter ^{2/}	(43)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Pecan Trees, Raisins, and Fresh Market Tomatoes (\$ Plan).
Cold Wet Weather ^{2/}	(44)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Pecan Trees, Raisins, and Fresh Market Tomatoes (\$ Plan).

Causes of Loss (Continued)

Cause of Loss Names & Codes		
Loss Cause:	Code:	Applicable To:
ICH ^{2/} (Insufficient Chill Hours)	(45)	All Crops Except: Category B Crops, Category D Crops, Florida Fruit Trees, California Citrus Tree, Livestock, Pecan Trees, Texas Citrus Fruit and Texas Citrus Trees.
Flood ^{2/}	(51)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Cultivated Clams, California Citrus Tree, Florida Fruit Trees ^{6/} , Livestock, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
ARPI Crops Only	(55)	Crops insured under the following plans of insurance: Area Yield Protection, ARPI, Area Revenue Protection – Harvest Price Exclusion, Rainfall Index, Vegetation Index, Supplemental Coverage Optional – Yield Protection, Supplemental Coverage Option – Revenue Protection, Supplemental Coverage Option – Revenue Protection with Harvest Price Exclusion, Stacked Income Protection Plan, Stacked Income Protection Plan – Revenue Protection with Harvest Price Exclusion, and Margin Protection
Post Bloom Fruit Drop	(58)	Florida Citrus (APH)
Wind/Excess Wind ^{2/, 4/}	(61)	All Crops Except: Florida Citrus (\$ plan), Cultivated Clams, Livestock, California Citrus Tree, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
Hot Wind ^{2/}	(62)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
Cyclone ^{2/}	(63)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
Tornado ^{2/}	(64)	All Crops Except: Cultivated Clams, Florida Fruit Trees, California Citrus Tree, Texas Citrus Trees, Livestock, and Raisins.
Tidal Wave/Tsunami	(65)	Only: Cultivated Clams, and Hawaii Tropical Fruit, and Hawaii Tropical Fruit Trees.
Oxygen Depletion	(66)	Only: Cultivated Clams.
Storm Surge	(67)	Only: Cultivated Clams.
Insects ^{4/}	(71)	All Crops Except: Florida Citrus (\$ plan), California Citrus Tree, Texas Citrus Trees ^{7/} , Cultivated Clams, Florida Fruit Trees ^{7/} , Figs, Livestock, and Raisins.
Predation ^{5/}	(73)	Only: Cultivated Clams.
Ice Floe	(74)	Only: Cultivated Clams.
Salinity	(76)	Only: Cultivated Clams.
Disease, Aquaculture	(80)	Only: Cultivated Clams
***Plant Disease ^{8/}	(81)	All Crops Except: Florida Citrus ^{9/} , Texas Citrus Trees ^{9/} , Cultivated Clams, California Citrus Tree, Florida Fruit Trees ^{9/} , Figs, Livestock, and Raisins (see ^{8/} for Hawaii Tropical fruit, and Hawaii Tropical Fruit Tree.)

Causes of Loss (Continued)

Cause of Loss Names & Codes		
Loss Cause:	Code:	Applicable To:
Mycotoxins (such as Aflatoxin or Vomitoxin)	(82)	All Crops Except: Texas Citrus Trees, California Citrus Tree, Chile Peppers, Cultivated Clams, Florida Fruit Trees, Hawaii Tropical Trees, Livestock, Macadamia Trees, and Mint.
Fire Blight	(84)	Only: Apple Trees
Federal or State Ordered Destruction (e.g., substances or conditions injurious to human or animal health)	(85)	All Crops under section 15(j) of the BP.
Falling Numbers	(87)	Only: Wheat and only for the classes of wheat specified on the SP.
Fire ^{10/}	(91)	All Crops Except: Cultivated Clams, Florida Fruit Trees, Livestock, and Raisins.
Hurricane or Tropical Depression ^{2/,11}	(92)	All Crops Except: Texas Citrus Fruit, Texas Citrus Trees, Florida Fruit Trees, California Citrus Tree, Livestock, Peaches, Raisins, and Fresh Market Sweet Corn.
Wildlife ^{4/}	(93)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Trees, Cultivated Clams, California Citrus Tree, Florida Fruit Trees, Livestock, Pears, Fresh Market Peppers, Raisins, and Fresh Market Tomatoes (\$ Plan).
House Burn/Pole Burn	(95)	Only: Tobacco
Earthquake	(97)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, California Citrus Tree, Texas Citrus Trees, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Pecan Trees, Raisins, and Fresh Market Tomatoes (\$ Plan).
Volcanic Eruption	(98)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Pecan Trees, Raisins, and Fresh Market Tomatoes (\$ Plan).
Other (Snow, Lightning, Etc.) ^{2/}	(99)	All Crops Except: Florida Citrus (\$ plan), Texas Citrus Fruit, Texas Citrus Trees, California Citrus Tree, Cultivated Clams, Florida Fruit Trees, Livestock, Fresh Market Peppers, Raisins, Fresh Market Sweet Corn, and Fresh Market Tomatoes (\$ Plan).

1/ If the insured practice is IRR, drought cannot be listed as the COL. See subparagraph 301E for more information.

2/ If the applicable CP list “adverse weather” as a COL, the footnoted cause is considered “adverse weather.” For statistical purposes, RMA requires that “adverse weather” is broken down into the specific cause; e.g., drought. If “Other” is used, it must be explained on the PW.

Note: Verify that the insufficient chill hours occurred during the insurance period.

3/ SP may state freeze or frost is not an insurable cause if this cause occurs after the specified date or for some crops is not an insurable cause if adequate frost/freeze protection is not in effect.

Causes of Loss (Continued)

- 4/ Some policies may be limited or restricted for this COL; see the individual CP for specifics.
- 5/ This COL is excluded unless allowed by the SP.
- 6/ Flooding is covered only if allowed by the SP.
- 7/ Coverage for insects as provided by SP.
- 8/ Some policies may be limited or restricted for this COL; see the individual CP for specifics. This cause is applicable to Hawaii Tropical Trees when the AIP authorizes destruction of live Banana trees determined by the AIP to have BBTV or Papaya trees determined to have PRV. This cause is also applicable to loss of fruit insured under Hawaii Tropical Fruit CP when fruit trees are infected with a disease for which the AIP authorizes destruction of the trees. In addition, for other diseases, sufficient or proper control measures must have been applied.
- 9/ Disease as specifically provided by SP.
- 10/ Fire must be due to an act of nature. For Hawaii Tropical Fruit, Hawaii Tropical Trees, and prunes; loss due to fire is not covered if weeds or undergrowth are not controlled and pruning debris is not removed from the grove.
- 11/ The Florida Citrus Fruit CP (**\$ plan**) and Cultivated Clam Pilot CP list “Hurricane” as an insured COL, but not “Tropical Depression.”

Self-certification Replant Worksheet Form Standards & Completion Instructions (Continued)

B. Form Standards and Completion Instructions (Continued)

Item #	Item Title	Completion Instructions
18	Indicate the Practice/ Type Utilized (√)	Initial type/practice and the type/practice used for the replanted acreage. Indicate by placing a check mark by the applicable practice. Write in practice or type if not listed. Write in tillage method used for the original planting and tillage method used for the replanted acreage.
19	“My yield potential for acres to be replanted is _____ per acre.”	Insured’s estimate of yield potential per acre on acres to be replanted.
20	“Is damage on your farm similar to other farms in the area? YES ___ NO ___”	Mark “YES” or “NO” as indicated.
*** 21	The following represent my actual replant costs as landlord _____ tenant _____ owner/operator _____	Make no entry if crop is barley, buckwheat, corn, flax, grain sorghum, oats, peanuts, soybeans, sunflowers, and wheat, but attach copies of receipts for replanting expenses actually incurred for the replanted acreage. Mark “landlord,” “tenant,” or “owner/operator” to indicate insured entity. Attach seed and fertilizer receipts, if applicable. Insured’s total actual cost to replant the acreage. Only the dollar amount the insured paid or is liable for.
Required statement pre-printed directly above insured’s signature block: Refer to the FCIC-DSSH (FCIC-24040) for the required statements.		
22	Insured’s Signature and Date	Insured’s signature and date, certifying to information on the worksheet.
23	Adjuster’s Signature, Code No., and Date	Adjuster’s (or authorized AIP employee’s) signature, code number, and date (after reviewing and determining worksheet is correctly completed and crop acreage is eligible for a replanting payment.)

Self-certification Replant Worksheet Form Standards & Completion Instructions (Continued)

B. Form Standards and Completion Instructions (Continued)

<p>General random review (audit) information.</p> <p>(a) Items 24-31 of the worksheet are to be completed when a random review (audit) is done.</p> <p>(b) Use a Special Report when there is not room in item 24 for documenting additional information or reasons for differences found during the review.</p> <p>(c) As part of the random review, determine the unit acreage. If the determined acreage does not agree with what is on the worksheet, document this fact in item 24 or on a Special Report.</p> <p>(d) Any information recorded on the Self-Certification Replant Worksheet or on the PW that is found to be incorrect, line through the incorrect information, enter the correct information, and have the insured initial the change. If you find it necessary or if instructed by the AIP, prepare a new PW and void the original.</p>		
Item #	Item Title	Completion Instructions
24	Reviewer Remarks	Enter information pertinent to audit. If additional room is needed, use a Special Report and write appropriately, "See attached (Title or number of form used for documentation purposes)." in item 24.
25	Reviewer Code/Date	Enter the reviewer code number and the date of review.
26	Actual/Replant Acres	Enter "OK" if you verify the field or subfield was initially planted timely and that the number of acres actually replanted agrees with the entry in item 11. If you verify that the number of acres do not agree with item 11, enter the correct number of acres replanted.
27	Date of Damage	Enter "OK" if you verify that the date of damage agrees with the entry in item 13. If you verify that the date of damage does not agree with the entry in item 14, determine the correct date and enter.
28	Cause of Damage	Enter "OK" if you verify that the cause of damage is insurable and agrees with the entry in item 13. If you verify that the entry does not agree with the entry in item 13, enter the cause of damage you have determined. If the cause of damage is not insurable, identify as such.
29	Replant Practice	Enter "OK" if you verify that the type or practice used for replanted acreage agrees with the entry in item 18. If you verify that the practice replanted does not agree with item 18, enter the practice you have determined.

Self-certification Replant Worksheet Form Standards & Completion Instructions (Continued)

B. Form Standards and Completion Instructions (Continued)

Item #	Item Title	Completion Instructions
30	Did acreage appear to qualify?	Enter “Yes” or “No” to indicate whether the acreage recorded in item 11 and 26 appears to qualify for the replanting payment. If you answered no, document why the acreage did not qualify for the replant payment in item 24 or on a Special Report.
***		For barley, buckwheat, corn, flax, grain sorghum, oats, peanuts, rice, soybeans, sunflowers, and wheat: If receipts support the crop acreage has been replanted, enter “OK.”
31	Actual Cost	For all other crops for which a self-certified replant payment can be paid: Enter “OK” after you have verified with the insured or insured’s authorized representative that the total cost incurred by the insured for the replanting operation (without regard to crop share and substantiated by receipts) is the same as the entry in item 21. If you verify that the total cost incurred by the insured in item 21 does not agree with your determination, enter the total cost you have determined and explain the difference in item 24 or on a Special Report.

C. Distribution

(1) Preliminary Distribution

- (a) Transmit partially completed original and two copies to the insured to be completed by the insured.
- (b) Attach the completed original and copies (with receipts showing replanting costs) to all copies of the completed PW and transmit in accordance with instructions from your AIP.

(2) Final Distribution: After the Self-Certified Replant claim is approved for processing, the minimum distribution of the Self-Certified Replant Worksheet is as follows:

- (a) Original attached to original claim to the office designated by the AIP to maintain insureds’ file of original documents.
- (b) One copy to the insured along with a legible copy of the claim.

Square Root Table

n	\sqrt{n}		N	\sqrt{n}		n	\sqrt{n}		n	\sqrt{n}
1	1.000		28	5.292		55	7.416		82	9.055
2	1.414		29	5.385		56	7.483		83	9.110
3	1.732		30	5.477		57	7.550		84	9.165
4	2.000		31	5.568		58	7.616		85	9.220
5	2.236		32	5.657		59	7.681		86	9.274
6	2.449		33	5.745		60	7.746		87	9.327
7	2.646		34	5.831		61	7.810		88	9.381
8	2.828		35	5.916		62	7.874		89	9.434
9	3.000		36	6.000		63	7.937		90	9.487
10	3.162		37	6.083		64	8.000		91	9.539
11	3.317		38	6.164		65	8.062		92	9.592
12	3.464		39	6.245		66	8.124		93	9.644
13	3.606		40	6.325		67	8.185		94	9.695
14	3.742		41	6.403		68	8.246		95	9.747
15	3.873		42	6.481		69	8.307		96	9.798
16	4.000		43	6.557		70	8.367		97	9.849
17	4.123		44	.633		71	8.426		98	9.899
18	4.243		45	6.708		72	8.485		99	9.950
19	4.359		46	6.782		73	8.544		100	10.000
20	4.472		47	6.856		74	8.602			
21	4.583		48	6.928		75	8.660			
22	4.690		49	7.000		76	8.718			
23	4.796		50	7.071		77	8.775			
24	4.899		51	7.141		78	8.832			
25	5.000		52	7.211		79	8.888			
26	5.099		53	7.280		80	8.944			
27	5.196		54	7.348		81	9.000			

Notice of Prevented Planting or Notice of Loss Standards (Continued)

D. Notice of Prevented Planting or Loss Standards

Following are the minimum items that are required (identified as substantive) for a Notice of Prevented Planting or Damage or Loss form or other notice submitted and recorded on other than a form:

- (1) Title of Form: “Notice of Prevented Planting or Loss”

Note: If the AIP chooses to make these separate forms, then use the title “Notice of Prevented Planting” for the PP Notice, and “Notice of Loss” for planted acres.

- (2) All of the following completion instructions are “Substantive” (required). However, these form instructions do not illustrate all required entry items. Refer to the DSSH.

Section I: General Information	
Element/Item Number	Description
1. Insured’s Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Insured’s Address	Insured’s street and/or mailing address.
3. Insured’s City & State	Insured’s city and state for mailing address.
4. Insured’s Zip Code	Insured’s zip code for mailing address.
5. Insured’s Telephone Number	Insured’s telephone number.
6. Best Time to Contact Insured	Insert time (am/pm).
7. Policy Number	Insured’s assigned policy number.
8. Claim Number	Claim number as assigned by the AIP.
9. Agent’s Name	Name of the agent.
10. Agent’s Address	Agent’s street and/or mailing address.
11. Agent’s City & State	Agent’s city and state for mailing address.
12. Agent’s Zip Code	Agent’s zip code for mailing address.
13. Agent’s Telephone Number	Agent’s telephone number.
Section II: Crop Information	
14. Crop Year	Four-digit crop year as defined in the policy, for which notice will be filed.
15. Crop/Code #	Crop name and four-digit crop code number.
16. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
17. Acres	Acres to tenths. Account for all planted acreage in the unit.
18. Legal Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLU and tract numbers; GPS identification, or grid identifications) as applicable for the crop.

Notice of Prevented Planting or Notice of Loss Standards (Continued)

D. Notice of Prevented Planting or Damage or Loss Standards (continued)

Element/Item Number	Description	
19. Date of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 20 below. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage, as needed. If more space is needed, document the additional dates of damage on a Special Report.	
20. Cause of Damage	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 19 above. If an insured cause(s) of damage is coded as “Other,” explain on a Special Report. Enter additional causes of damage, as needed. If more space is needed, document the additional determined insured causes of damage on a Special Report.	
21. Estimated Production	Estimated yield per acre, rounded to whole number.	
22. Expected Harvest Date	Date of expected harvest.	
Section III: Notice Information		
Include the following instruction: “Refer to the applicable Basic Provision or Crop Provisions for more information regarding damage or loss notice reporting requirements.”		
23. This is a notice of: (Check One)	<input type="checkbox"/> “Damage Only: At this time, it appears that the damage will exceed the guarantee.” <input type="checkbox"/> “Probable Loss” <input type="checkbox"/> “Immediate Inspection Requested. If checked, explain why in the comments section.” <input type="checkbox"/> “Prevented Planting”	
24. “If you have less than 100% share, is the other share insured under a Federal crop insurance program? If so, list the person’s name, AIP, and policy number, if known.”		
25. Insured Intends to: (Check One) ***	Notice of Loss: <input type="checkbox"/> (1) “Harvest” <input type="checkbox"/> (2) “To Chop/Silage” <input type="checkbox"/> (3) “Leave for Cover” <input type="checkbox"/> (4) “Destroy” <input type="checkbox"/> (5) “Plant to Another Crop” <input type="checkbox"/> (6) “Pasture” <input type="checkbox"/> (7) “Hay” <input type="checkbox"/> (8) “Direct Market Crop” <input type="checkbox"/> (9) “Replant” <input type="checkbox"/> (10) “Unknown” <input type="checkbox"/> (11) “Other, explain in the comments section”	Notice of Prevented Planting: <input type="checkbox"/> (1) “Plant to Cover Crop” <input type="checkbox"/> (2) “Destroy” <input type="checkbox"/> (3) “Plant to Another Crop” <input type="checkbox"/> (4) “Graze” <input type="checkbox"/> (5) “Hay” <input type="checkbox"/> (6) “Unknown” <input type="checkbox"/> (7) “Other, explain in the comments section”

Notice of Prevented Planting or Notice of Loss Standards (Continued)

D. Notice of Prevented Planting or Damage or Loss Standards (continued)

Element/Item Number	Description
26. “If the Insured intends to replant and a replanting payment is applicable, is the acreage greater than 100 acres of the unit? Yes <input type="checkbox"/> No <input type="checkbox"/> (Check One)”	
27. “I request authorization to commingle production from two or more units or commingle production between insured and uninsured acreage within the same structure and to use my load records, structure markings, or combine monitor records to determine production between units or production from insured/uninsured acreage. Do you agree to follow your insurance provider’s written criteria and instructions to do this? Yes <input type="checkbox"/> No <input type="checkbox"/> (Check One)”	
28. Insured’s Signature & Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the notice with the insured, (or insured’s authorized representative) particularly explaining codes, etc., that may not be readily understood.
29. Agent’s Signature, Code Number, & Date	Signature of agent, code number, and date signed after the insured (or insured’s authorized representative) has signed.

Production Worksheet Continuation Sheet Form Standards

For all crops except for Raisins, Nursery, and Florida Fruit Trees.

FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET
 Continuation Sheet – Harvested Production

FORM NO. XXXX

1. Crop/Code#	2. Unit #

7. Company _____ 8. Name of Insured _____
 Agency _____ 9. Claim # _____ 11. Crop Year _____
 10. Policy # _____

SECTION II – DETERMINED HARVESTED PRODUCTION

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	Deduct- tion	Net Cubic Feet	Conver- sion 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	
67. TOTAL																	68. Section II Total			

Settlement of Claim When Insured has less than 100% Share (Continued)

Answer 5A: Farmer Dunn’s (landlord)

PW Section II – Harvested Production (For Illustration Purposes Only)

Measurements	Gross Production Bu. Tons Lbs. Cwt.	Adjustments To Harvested Production				
		Factor	Test Weight	Adjusted Production	Quality Factor	Prod. To Count
Dunn’s 40% of 1,000 bu. Load	400.0			400.0	.850	340.0
Brook’s 60% of 1,000 bu. Load	600.0			600.0	.900	540.0
Total						880.0

Example 3: Wheat

This scenario involves HRW wheat. The calendar date for the EOIP is October 31st. Assume insurability requirements are met (e.g., timely planted, insurable type and practice, etc.). Farmer Bob (Tenant) shares a unit of wheat 50/50 with Sally Mae (Landlord). Both shareholders have crop insurance with the same AIP. Due to insurable causes, it is expected there will be quality issues. Prior to harvest, they file a timely NOL and notify their AIP that a portion of the unit would be put in a bin containing poor quality wheat from a previous crop year. The previous year’s crop in the bin is properly measured and documented, but the quality of this grain was not determined. Then, on July 7th, the crop is harvested and 1,000 bu. are delivered to the Elevator for commercial storage to be sold at a later date and 500 bu. are farm-stored (as later determined by the adjuster’s bin measurements). Neither shareholder elected to delay settlement of their claim.

For this example, assume the entire 1,500 bu. contain 5.5 ppm Vomitoxin based on proper sampling and test results (all moisture, test weight, etc. were okay). The farm-stored production had been properly sampled, graded, and tested prior to being stored with the previous year’s production. The adjuster received the test results for Vomitoxin on July 15th.

On August 10th, Farmer Bob sold his portion of the 1,000 bu. (500 bu.) that had been commercially stored at the Elevator for \$3.00/bu. The RIV was \$2.00/bu. and the LMP was \$5.00/bu. On August 21st, Sally Mae sold her portion of the 1,000 bu. for \$3.30/bu. The RIV was \$1.90/bu. and the LMP that day was \$5.20/bu. On August 30th, the wheat that had been farm-stored and commingled with the previous crop year’s production was delivered to the elevator and sold. The elevator’s test made upon delivery of this commingled wheat production showed 3.5 ppm Vomitoxin plus twenty-five percent (25%) kernel defects. This production sold for \$3.20/bu. The LMP is still \$5.20/bu. The elevator applied a \$1.50/bu. RIV for the Vomitoxin and a \$0.50/bu. RIV for the defects.

Settlement of Claim When Insured has less than 100% Share (Continued)

Question 1: Which section of the SP Quality Statements would apply to the production sold on August 10th and August 21st? What section would apply to the wheat sold on August 30th?

Answer 1: Section C1a applies since the production was sold prior to 60 days after the calendar date for EOIP.

Question 2: When is the earliest these claims could be finalized?

Answer 2: The earliest these could be finalized was the date when ALL of the production for the unit was known and the adjuster received the test results for Vomitoxin (July 15th).

Question 3: Would the total PTC be the same or different on each sharing party's claim (PW)?

Answer 3: Same.

Question 4: When listing the gross production for the unit, what might be the fewest required number of line items on Sally Mae's PW? Would it be the same for Farmer Bob's PW?

Answer 4: Three lines. One line for the 500 bu. sold on August 10th, one line for the 500 bu. sold on August 21st, and one line for the 500 bu. sold on August 30th that was farm-stored. It would be the same for both insureds.

Question 5: What would be the QAF for production (500 bu.) that was sold on August 10th? What would be the QAF for production (500 bu.) sold on August 21st? What was the QAF of the farm-stored production that was sold on August 30th?

Answer 5: The QAF for production that was sold on August 10th is .600 ($\$2.00/\text{bu. RIV} \div \$5.00/\text{bu. LMP} = .400 \text{ DF. } 1.000 - .400 \text{ DF} = .600 \text{ QAF}$). The QAF for production that was sold on August 21st is .635 ($\$1.90/\text{bu. RIV} \div \$5.20/\text{bu. LMP} = .365 \text{ DF. } 1.000 - .365 = .635 \text{ QAF}$).

The QAF for the farm-stored production that was sold on August 30th is .712 ($\$1.50/\text{bu. RIV for the Vomitoxin} \div \$5.20/\text{bu. LMP} = .288 \text{ DF. } 1.000 - .288 \text{ DF} = .712 \text{ QAF}$). The RIV for Vomitoxin is based on the elevator test of 3.5 ppm for the commingled production since it is less than the original test of the non-commingled new production (5.5 ppm). A DF for the defects was not allowed to be included in determining the QAF because defects were not documented as being in this year's insured crop.

SCP Form Completion Instructions (Continued)

B. Form Completion Instructions (continued)

Item #	Item Title	Completion Instructions
13	Date of Damage	Insured's Instructions: Enter in 13a, the month during which the damage listed in 12a occurred. In 13b, enter the dates of damage for additional causes of loss listed in 12b, as needed. For progressive damage, enter the month that identifies when the majority of the damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., June 15). If more space is needed for additional dates of damage, document the additional dates of damage on a separate form.
14	Harvest Completion Date	Insured's Instructions: Enter the date the entire acreage on the unit listed on this line was harvested.
15	Companion Contract Yes/No?	Insured's Instructions: For the unit on this line, if you are sharing in the crop with another person and that person has crop insurance on this crop, enter "Yes." If the person does not have crop insurance on this crop, enter "No." If you do not know, enter "Do not know."
16	Assignment of Indemnity Yes/No?	Insured's Instructions: For the unit on this line, enter "Yes" if an Assignment of Indemnity is on file for the crop in item 6 for the crop year; otherwise answer "No."
17	Transfer of Right to Indemnity Yes/No?	Insured's Instructions: For the unit or partial unit on this line, enter "Yes" if a Transfer of Right to Indemnity is on file for the crop in item 6 for the crop year. If no Transfer of Right To Indemnity is on file, check "No."
18	Has all acreage of the loss units listed in item 11 been harvested?	Insured's Instructions: Check "Yes" only if all of the units you listed in item 11 have been harvested; otherwise, check "No." If you checked "No," list the unit numbers for the units listed in item 11 that have not been harvested.
19	Has all of the production from the loss unit(s) listed in item 11 above been sold or commercially stored?	Insured's Instructions: Check yes only if all of the production for all of the units you listed in item 11 above has been sold or commercially stored; otherwise, answer "No." If you checked, "No," list the unit numbers for any of the units that have not been sold or commercially stored.

SCP Form Completion Instructions (Continued)

B. Form Completion Instructions (continued)

Item #	Item Title	Completion Instructions
20	Have you completed harvest of all insurable acreage for all crops on your policy? This includes the crop you listed above as well as any other crop you may have on your policy.	<p>Insured’s Instructions: Check “Yes” only if all crops insured under this policy (including the crop listed in item 6 above) have been harvested. If any crop has not been harvested, check “No.”</p> <p>If “No” was checked, list the crops not harvested.</p>
21	Do you anticipate any loss units for any other crop not listed in item 11 for this crop year?	<p>Insured’s Instructions: Check “Yes” only if you anticipate or know if you have loss units for any other crop not listed in item 11 for the crop year. Otherwise, check “No.”</p>
22	Has any production from any acreage from the units listed in item 11 above been farm-stored, fed to livestock, or saved for seed?	<p>Insured’s Instructions: Check “Yes” if production from any of the loss units listed in item 11 above is farm-stored or has been fed, or saved for seed; otherwise check “No.”</p> <p>If you checked “Yes,” list the unit number(s) for which “Yes” applies.</p>
23	Do you have disinterested third party written verification (i.e., summary/settlement sheets) available for 100 percent of the production from all units listed in item 11 above? (This must include both landlord and tenant shares, when applicable.)	<p>Insured’s Instructions: Check “Yes” only if this is true for all units listed in item 11 above; otherwise answer “No.” Such documents must be attached to this form.</p>
24	Is damage for the loss units listed in item 11 similar to other farms in the area?	<p>Insured’s Instructions: Check “Yes” only if this is true for all units listed in item 11; otherwise, answer “No.”</p> <p>If “No” is checked, list the unit number of any unit listed in item 11 that does not have similar damage and document why that particular unit does not have similar damage.</p>
25	Are you or any member of your household directly associated with the FCI program (i.e., agent, agency owner, loss adjuster, FCIC employee, insurance provider employee or contractor)?	<p>Insured’s Instructions: Check “Yes” or “No” as applicable.</p>

SCP Form Completion Instructions (Continued)

B. Form Completion Instructions (continued)

Item #	Item Title	Completion Instructions
26	Was all acreage of your insured crop(s) in the county, in which you have a share, reported by you on your AR?	<p>Insured’s Instructions: Check “Yes” only if all acreage of your insured crop(s) in the county was reported on your AR; otherwise, check “No.”</p> <p>If you checked “No,” list the unit or location where the acreage was not reported.</p>
27	On the specific loss unit(s) listed in item 11 above, is your Summary of Coverage correct for:	
	a. Your share?	<p>Insured’s Instructions: For all of the units listed in item 11, check “Yes” only if the share you reported on your acreage is correct for all of the units listed in item 11; otherwise answer “No.”</p> <p>If “No” is checked, list the unit number(s) for which “No” applies and explain why.</p>
	b. The legal description(s) and/or the FSA Farm Serial Numbers?	<p>Insured’s Instructions: For all of the units listed in item 11, check “Yes” only if the legal description(s) and/or the FSA Farm Serial Numbers reported on your AR are correct for all of the units listed in item 11; otherwise check “No.”</p> <p>If “No” is checked, list the unit number(s) for which “No” applies.</p>
	c. The practice actually carried out by you (i.e., If you reported your practice as IRR, was water applied at the proper time and rate)?	<p>Insured’s Instructions: For all of the units listed in item 11, check “Yes” only if the practice(s) you actually carried out agrees with the practice(s) for all of the units listed in item 11; otherwise check “No.”</p> <p>If “No” is checked, list the unit number(s) for which “No” applies.</p>
	d. The type or variety (if applicable)?	<p>Insured’s Instructions: For all of the units listed in item 11, check “Yes” only if the type or variety reported on your AR is correct for all of the units listed in item 11; otherwise check “No.”</p> <p>If “No” is checked, list the unit number(s) for which “No” applies and enter the correct type or variety for each unit listed.</p>

SCP Form Completion Instructions (Continued)

B. Form Completion Instructions (continued)

Item #	Item Title	Completion Instructions
	e. The total acreage for each unit listed in item 11 above (if measured or re-measured) would be within 5% of what you reported on your acreage report?	<p>Insured’s Instructions: For all of the units listed in item 11, check “Yes” only if the total acreage for each unit listed in item 11 (if measured or re-measured) would be within 5% of what you reported on your AR; otherwise, check “No.”</p> <p>If you checked “No,” list the units listed in item 11 for which “No” applies.</p>
28	<p>Pre-printed Statements above the insured’s certification/signature blocks.</p> <p>Insured or Verifier - Make no entry</p>	
29	Insured’s Signature and Date of Signature	<p>Insured’s Instructions: The insured or the insured’s authorized representative signs the form and enters the date signed.</p>
30	<p>Company Use only:</p> <p>Verifier’s Signature, Code #, and Signature Date</p>	<p>Verifier’s completion instructions</p> <p>After the verifier has verified that the crop/unit(s) has met all of the required criteria for processing the claim as an SCP claim in (including the required documentation provided with this form), has transferred the information to a PW and attached a copy of this form to the PW, the verifier must sign the form, must enter the verifier’s code number, and must enter the signature date the verifier signed the form. If there is any crop/unit listed above that does not meet the qualifications, the verifier is to list these on the form.</p>
31	Page ____ of ____	<p>Insured’s Instructions: Enter the page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>