



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25060 (10-2022)

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25060 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: October 31, 2022
SUBJECT: Provides procedures and instructions for administering the Processing Bean crop insurance program.	APPROVED: <i>/s/ Richard Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Processing Bean crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2022 FCIC 25060, Processing Bean Loss Adjustment Standards Handbook. All major changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Para. 33 (2)	Revised the illustration for measuring row width to coincide with the examples in Exhibit 3.
Exhibit 3, Stand Reduction - item 18	Clarified instruction that the adjuster is to interpolate to the nearest whole percent and document calculations in item 36.
Exhibit 3, Defoliation - item 27	Clarified instruction that the adjuster is to interpolate to the nearest whole percent and document calculations in item 36.
Exhibit 3, Defoliation - item 36	Clarified instructions to enter remarks pertinent to appraisal such as deferral, uninsured damage, etc., and any calculations used for the appraisal which are not otherwise documented on the appraisal worksheet.
Exhibit 3, After Podding Appraisals - PART II, item 23	Clarified instruction that the adjuster is to enter the final calculation to tenths and document calculations in item 31.
Exhibit 3, After Podding Appraisals - PART II, item 31	Clarified instruction that the adjuster is to enter remarks pertinent to the appraisal, sampling, conditions in general and any calculation used for the appraisal which are not otherwise documented on the appraisal worksheet.
Exhibit 3, Part II Hand Harvest, item 22	Removed 1/1000 th acre. Procedure specifies to use 1/2000 th acre.
Exhibit 3, Part II Hand Harvest, item 27	Removed 1/1000 th acre. Procedure specifies to use 1/2000 th acre.
Exhibit 3, Appraisal Worksheet example	Revised worksheet to reflect a 1/2000 th acre sample size.

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Exhibit 4, Item 40	Clarified to Check “None” unless there is an entry in item 35 or item 65, then check appropriate entry.
Exhibit 4, item 41	Clarified to make no entry unless there is an entry in item 35 or item 65. If there is an entry in item 35 or item 65 check “Yes.” Also deleted instruction relating to section 15(j) in the BP. Already stated in item 35 or item 65.
Exhibit 4, item 65	Removed reference to item 40.

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-2	1-17	18-57	10-2022	FCIC-25060

FILING INSTRUCTIONS

This handbook replaces the 2020 Processing Bean Loss Adjustment Standards Handbook, FCIC-25060 (11-2019). This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations. This handbook is effective upon approval and until obsolete.

**PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS**

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES	1
1. General Information	1
2 AIP Responsibilities.....	3
3-10 Reserved	4
PART 2 POLICY INFORMATION	5
11 Insurability	5
12 Unit Division	6
13 Replanting Payment Procedures.....	7
14-30 (Reserved).....	7
PART 3 APPRAISALS	8
31 General Information	8
32 Selecting Representative Samples	8
33 Measuring Row Width for Sample Selection.....	8
34 Stages of Growth – Snap Beans	9
35 Stages of Growth – Lima/Baby Lima Beans.....	9
36 Stages of Growth – Chickpea/Garbanzo, Large Kabuli Beans.....	10
37 Appraisals Methods	10
38 Deviations and Modifications	14
39 General Information for Appraisal Worksheet Entries and Completion Procedures	14
40-50 (Reserved).....	15
PART 4 PRODUCTION WORKSHEET	16
51 General Information for Production Worksheet Entries and Completion Procedures.....	16

PROCESSING BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS

EXHIBITS	17
Exhibit 1 Acronyms and Abbreviations	17
Exhibit 2 Definitions	18
Exhibit 3 Form Standards – Appraisal Worksheet	19
Exhibit 4 Form Standards – Production Worksheet.....	30
Exhibit 5 Minimum Representative Sample Requirements	47
Exhibit 6 Row Length Sample Requirements and Desirable Stand, Plants Per Foot, In Relation to Row Spacing	48
Exhibit 7 Stand Reduction Chart for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans	49
Exhibit 8 Stand Reduction Chart for Snap Beans	50
Exhibit 9 Plant Defoliation Chart for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans.....	51
Exhibit 10 Plant Defoliation Chart for Snap Beans.....	52
Exhibit 11 Yield Factor	53
Exhibit 12 Normal Pod Number, Beans/Pos, and Stand	54
Exhibit 13 Stages of Growth – Snap Beans	55
Exhibit 14 Stages of Growth – Lima/Baby Lima Beans.....	56
Exhibit 15 Stages of Growth – Chickpea/Garbanzo, Large Kabuli Beans.....	57

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook. ***

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to Processing Bean loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

E. CAT Coverage

Refer to the CIH, GSH, and LAM for provisions and procedures not applicable to CAT coverage.

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the Processing Bean Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). **See the DSSH for statement requirements.**
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

2 AIP Responsibilities (Continued)

- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 Reserved

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Processing Bean CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

- (1) The crop insured will be all the processing beans in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has a share; and
 - (b) that are grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date and not excluded from the processor contract at any time during the crop year.
- (2) Unless allowed in the SP or a WA, processing beans are not insurable if they are:
 - (a) interplanted with another crop; or
 - (b) planted into an established grass or legume.
- (3) The insured will be considered to have a share in the insured crop if, under the processor contract, the insured retains control of the acreage on which the processing beans are grown, the insured is at risk of loss, and the processor contract provides for delivery of the processing beans under specified conditions and at a stipulated base contract price.
- (4) A commercial processing bean producer who is also a processor or broker may establish an insurable interest if the following requirements are met:
 - (a) The producer must comply with the CP;
 - (b) Prior to the sales closing date, the Board of Directors or officers of the processor or the broker must execute and adopt a resolution that contains the same terms as an acceptable processor contract. Such resolution will be considered a processor contract under this policy; and
 - (c) The AIP's inspection reveals that the processing facilities comply with the definition of a processor contained in [Exhibit 2](#).
- (5) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the LAM for additional information regarding replanting provisions.

11 Insurability (Continued)

- (6) Insurance is not provided on any acreage of processing beans that do not meet crop rotation requirements, if applicable, contained in the SP.
- (7) For information regarding insurable acreage for processor contracts, refer to the LAM.
- (8) Refer to the LAM for guidelines relative to “Bypassed Acreage.”
- (9) For processor contracts that stipulate the amount of production to be delivered, all production from any basic unit in excess of the amount under contract will be included as PTC if such production is applied to any other basic unit for which the contracted amount has not been fulfilled.
- (10) Refer to the CIH and LAM for other provisions and procedures not applicable to CAT.

12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all of the conditions stated in the applicable provisions are met.

- (1) For any processor contract that stipulates the amount of production to be delivered:
 - (a) In lieu of the definition contained in the BP, a basic unit will consist of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor.
 - (i) There will be no more than one basic unit for all production contracted with each processor contract; and
 - (ii) In accordance with section 12 of the CP, all production from any basic unit in excess of the amount under contract will be included as PTC if such production is applied to any other basic unit for which the contracted amount has not been fulfilled.
 - (b) Provisions in the BP that allow optional units by section, section equivalent, or FSA farm number and by irrigated and non-irrigated practices are not applicable. Optional units will not be established.
- (2) For any processor contract that stipulates the number of acres to be planted, refer to the BP. In addition to or instead of, establishing optional units by section, section equivalent or FSA farm number, or irrigated and non-irrigated acreage, optional units may be established based on the type designated on the SP, if acreage of one type does not continue into acreage of another type in the same rows or planting pattern.

13 Replanting Payment Procedures

There is currently no replanting payment available for processing beans. Refer to the BP and the CP for replanting requirements prior to the final planting date.

14-30 (Reserved)

PART 3 APPRAISALS

31 General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

32 Selecting Representative Samples

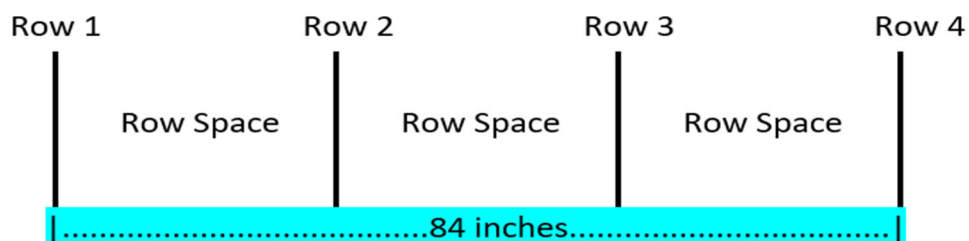
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 5](#) for each field or subfield.

33 Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods that require row width determinations.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).
- (2) Measure across three or more row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed) and divide the result by the number of row spaces measured across, to determine an average row width to the nearest inch.

Example:



$$84.0 \text{ inches} \div 3 \text{ row spaces} = 28.0\text{-inch average row width}$$

$$28\text{-inch row width} \div 12 \text{ inches per foot} = 2.33 \text{ feet.}$$

33 Measuring Row Width for Sample Selection (Continued)

- (3) Apply the average row width to [Exhibit 6](#) to determine the required length of sample row.
- (4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires or water rows, refer to the LAM.

34 Stages of Growth – Snap Beans

- (1) Leaf count and vegetative development is used to determine stage of Snap Bean growth prior to pod-set.
- (2) Bean pod size is used to determine stage of Snap Bean growth in all reproductive stages.
- (3) Stage definitions are based upon at least 50 percent of the plants showing the appropriate characteristics. The average time interval between date of planting and date of emergence can be found in the chart in [Exhibit 13](#); early planting lengthens this interval and late planting shortens it. Any delay in planting is directly reflected in date of maturity.
- (4) Adjust all losses based upon the stage of growth on the date of damage.
- (5) Refer to [Exhibit 13](#) for Growth Stage Characteristics of Snap Beans.

35 Stages of Growth – Lima/Baby Lima Beans

- (1) Node and seed pod development generally serve as a basis for determination of Lima/Baby Lima bean stage of growth.
- (2) Stage determinations are based on at least 50 percent of the plants showing the appropriate characteristics (for bush, determinate types). The number of days between different stages will vary slightly between years and among varieties. Bean plants having the same number of nodes may show marked height differences in different geographical areas of production; plant size is largely controlled by environment.
- (3) Nodes are counted when the leaves borne from them unfurl and the leaf edges no longer touch.
- (4) Adjust all losses based upon the stage of growth on the date of damage.
- (5) Refer to [Exhibit 14](#) for Growth Stage Characteristics of Lima/Baby Lima Beans.

36 Stages of Growth – Chickpea/Garbanzo, Large Kabuli Beans

- (1) Leaf count and seed pod development generally serve as a basis for determination of Chickpea/Garbanzo, Large Kabuli bean stage of growth.
- (2) Stage determinations are based on at least 50 percent of the plants showing the appropriate characteristics. The number of days between different stages will vary slightly between years and among varieties.
- (3) Adjust all losses based upon the stage of growth on the date of damage.
- (4) Refer to [Exhibit 15](#) for Growth Stage Characteristics of Chickpea/Garbanzo and Large Kabuli Beans.

37 Appraisals Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method	Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli – Stages V-1 through R-5 Snap Beans – Stages V-1 through R-8
After Podding Method	Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli - After beans can be counted (Stage R-6 through maturity)
Representative Strip Sampling	Snap Beans - Stage R-9 through maturity

If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

B. Stand Reduction Appraisal Method

Use this method to determine potential production from emergence until the processing beans have substantial podding.

- (1) Samples consist of 1/1000 acre.
- (2) This method is based on the number of surviving plants in a designated sample row length compared with a desirable plant stand, allowing adjustments to the appraisal for insured damage to leaves and pods. The APH yield is used as the base yield for appraisal purposes.

B. Stand Reduction Appraisal Method (Continued)

- (3) For the V1 through R5 growth stages for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli beans or the V1 through R8 growth stages for Snap beans, a “Stand Reduction Chart” is used to determine the percent of potential remaining. Snap beans have less ability to recover from damage so separate stand reduction charts [Exhibit 7](#) and [Exhibit 8](#) are provided.

C. Hail Damage Supplemental Instructions

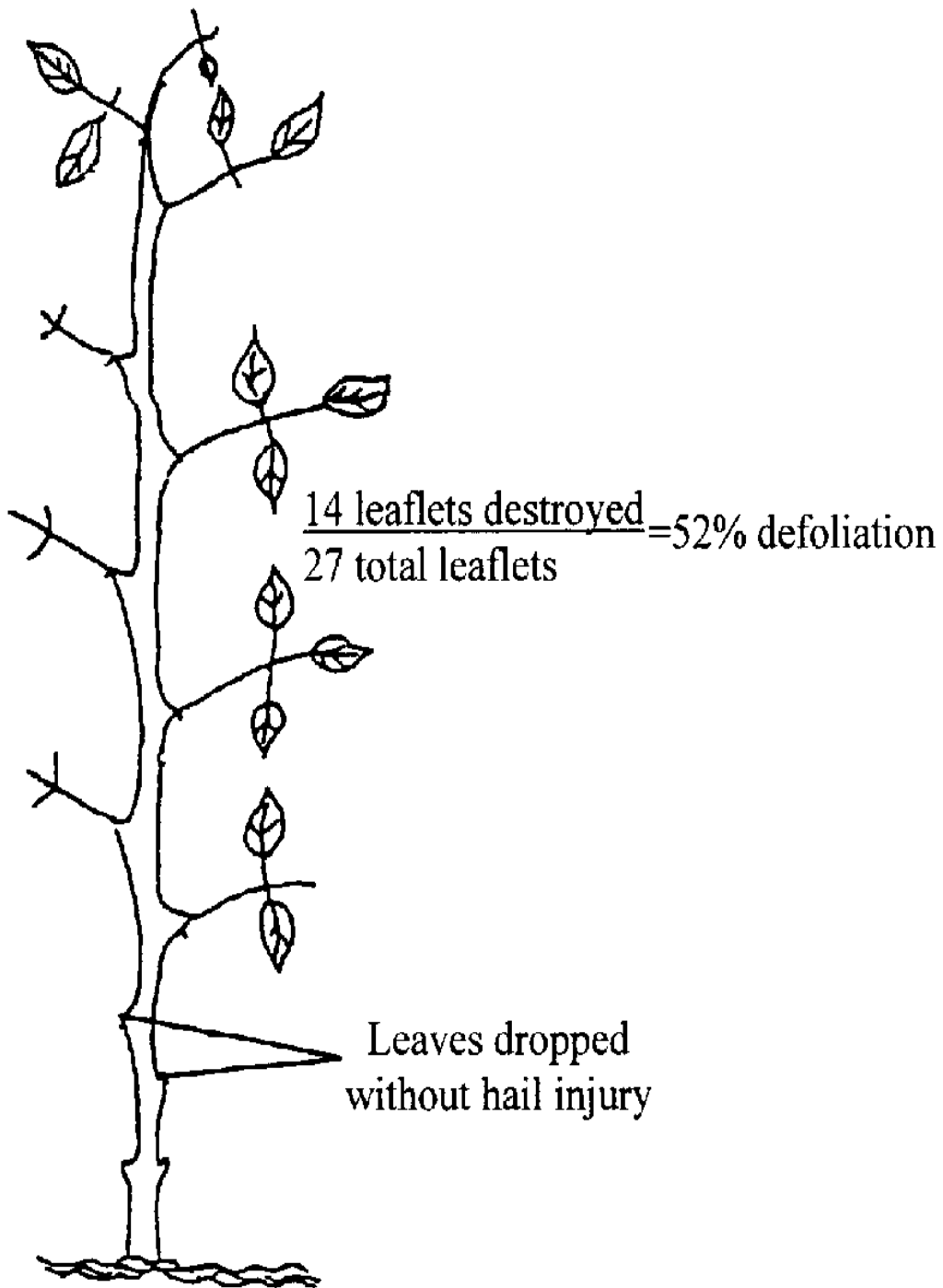
Hail-damaged beans deteriorate rapidly, requiring a preliminary evaluation within 3 to 5 days of damage. Final appraisal will be deferred a minimum of 7 days after damage to allow for accurate damage assessment for the remaining plants and pods. On the preliminary visit, loss of complete plants and their associated pods, pods knocked from plants, and plant defoliation losses should be documented.

Example 1:

DEFOLIATION - The percentage of the trifoliolate leaf area exposed at the date of the storm that is destroyed by hail.

Leaf area can be destroyed by damage to trifoliolate leaves that remain on the plant, and by removal of individual leaves or leaflets. Leaflets or trifoliolate leaves above the point on the stem where it is cut off or broken are not considered defoliation.

C. Hail Damage Supplemental Instructions (Continued)



C. Hail Damage Supplemental Instructions (Continued)

Example 2:

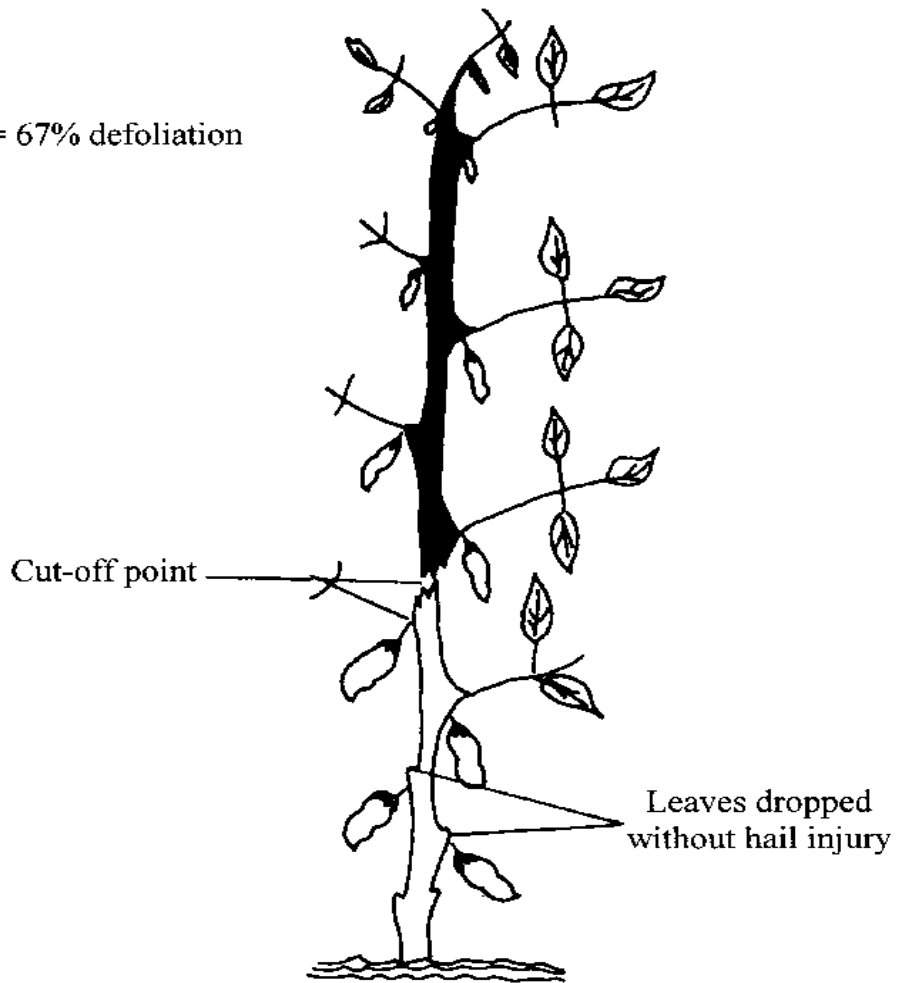
DEFOLIATION - Leaf area destroyed is only evaluated in stages V-1 through R-7 for Lima/Baby Lima beans, stages V-1 through R-6 for Chickpea/Garbanzo, Large Kabuli beans, and stages V-1 through R-12 for Snap beans.

Only leaves below the cut-off point should be evaluated for leaf area destroyed.

The part of the stem that has been cut off should be evaluated as direct damage. Leaf area on the cut off part of the stem should not be considered as leaf area destroyed.

Example: Plant cut off at stage R-2 for Lima beans, and R-7 for Snap beans. The part of the plant that should be evaluated as pod loss (direct damage) is darkened.

$$\frac{4 \text{ leaflets destroyed}}{6 \text{ total leaflets}} = 67\% \text{ defoliation}$$



D. After Podding Appraisal Method

Use this method to appraise Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli beans after pods have been set and beans can be counted (Stage R-6). It is based on the actual number of plants, pods, and beans in a designated sample row length.

- (1) Sample size is 1/2000 of an acre.
- (2) Determine the average number of pods per plant and seeds per pod from 10 consecutive representative plants.
- (3) Convert these counts, with the use of appropriate factors, from [Exhibit 11](#), to appraised tons per acre.

E. Representative Strip Sampling

Snap beans in stage R-9 or later will be adjusted based on representative samples harvested by the processor.

Snap beans may be harvested anywhere from sieve size 2 to sieve size 5 (depending on processor needs) creating a wide variation in harvested tonnage potential even though the number of pods produced may be the same. Sample harvests are to be made when the majority of the beans are of the stage on which the APH yield (and subsequent guarantee) is based. If processor sample harvesting is not possible, the adjuster must hand-harvest representative samples. Document parameters of processor sample harvest or adjuster harvest on a Special Report. For hand-harvest, use 1/2000-acre sample size as indicated above.

38 Deviations and Modifications

- (1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.
- (2) Modifications in appraisal methods require AIP authorization (as described in the LAM).

39 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) The entry items in [Exhibit 3](#) are the minimum requirements for the Processing Bean Appraisal Worksheets used for all Processing Bean appraisal methods. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following paragraphs are “Substantive,” (i.e., they are required).

39 General Information for Appraisal Worksheet Entries and Completion Procedures (Continued)

- (3) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (4) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (5) Separate appraisal worksheets must be completed for each unit appraised and for each field or subfield including fields or subfields with differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to [Exhibit 5](#), herein, for sampling requirements.
- (6) The following instructions show the required entries for Snap Beans, Limas, and Baby Limas.
- (7) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). Example appraisal worksheets are provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.
- (8) For all zero appraisals, refer to the LAM.

40-50 (Reserved)

PART 4 PRODUCTION WORKSHEET

51 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary, and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
 - (f) Late planting.
- (4) Refer to the PPSH for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (6) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) The AIP may complete a separate PW for each type planted in the unit.
- (8) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
COL	Cause of Loss
CP	Crop Provisions
DOD	Date of Damage
DSSH	Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
PPSH	Prevented Planting Standards Handbook
PTC	Production to Count
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provisions
USDA	United States Department of Agriculture
WA	Written Agreement

Base Contract Price: The price stipulated in the processor contract for the grade factor or sieve size that is designated in the SP, if applicable, without regard to discounts or incentives that may apply.

Bypassed Acreage: Land on which production is ready for harvest but the processor elects not to accept such production so it is not harvested.

Harvest: The mechanical picking of bean pods from the vines.

Planted Acreage: In addition to the definition contained in the BP, beans must initially be placed in rows far enough apart to permit mechanical cultivation to be considered planted. Acreage planted in any other manner will not be insurable unless otherwise provided by the SP or by WA.

Processor: Any business enterprise regularly engaged in canning or freezing processing beans for human consumption, that possesses all licenses and permits for processing beans required by the state in which it operates, and that possesses facilities, or has contractual access to facilities, with enough equipment to accept and process the contracted beans within a reasonable amount of time after harvest.

Processor Contract: **An agreement in writing** between the producer and a processor, or between the producer and a broker, containing at a minimum:

- (1) The producer's commitment to plant and grow processing beans, and to deliver the bean production to the processor or broker;
- (2) The processor's, or broker's, commitment to purchase all the production stated in the processor contract; and
- (3) A base contract price.

Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract unless the contracts are for different types of processing beans.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 39](#).

Part I – Before Podding

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy No.	Insured's assigned policy number.
3. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop/Variety	P-Beans with Lima, Baby Lima, Snap, or Chickpea/Garbanzo, Large Kabuli plus specific variety name.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Row Width	Row width to nearest inch. Refer to Paragraph 33 for row width determination information.
7. Length Row Per 1/1000 Ac.	Sample row length required for 1/1000 acre. Refer to Exhibit 6 for sample row length requirements.
8. Field ID	Field or subfield identification symbol.
9. Acres	Number of determined acres, to tenths, in field or sub-field being appraised.
10. Stage of Growth	Stage of growth at time of inspection.
11. Stage at Damage	Stage of growth at time of damage.

Stand Reduction

12. Deferred	If appraisal must be deferred for hail-damage assessment, freeze damage, etc., (for stand reduction) place "X" in this item. Refer to Paragraph 37 C .
13. Normal Stand 1/1000 Ac.	Determine by counting the potential (living, dead, missing or non-emerged) plants in a length of row equivalent to 1/1000 acre.
14. Surviving Plants 1/1000 Ac.	Number of surviving plants in a length of row equivalent to 1/1000 acre.
15. Surviving Plants/Ft.	Item 14 divided by item 7, rounded to tenths.
16. Desired Plants/Ft.	(1) If the Normal Stand (item 13) reflects the population from which the base yield was derived, enter the result of dividing item 13 by Length Row Per 1/1000 Acre (item 7), rounded to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
16. Desired Plants/Ft. (Continued)	(2) If item 13 does not reflect the population from which the historical APH yield could reasonably have been established and the “Normal Stand” differs significantly from similar fields in the area, enter the default value for “Desirable Bean Stand (per foot of row)” from Exhibit 6 . Document reasons(s) for use of the default value in “Notes and Calculations” (item 36).
17. % Plants Remaining:	<p>Compare Surviving Plants/Ft. (item 15) and Desired Plants/Ft. (Item 16).</p> <p>(1) If item 15 equals or exceeds item 16, there is no loss due to stand reduction. Enter “100.” Excessive stand may contribute to loss.</p> <p>(2) If item 16 exceeds item 15, divide item 15 by item 16, multiply by 100 and round to the nearest whole percentage.</p>
18. % Stand Loss:	<p>Enter the percent of loss from Exhibit 7 for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans or Exhibit 8 for Snap Beans, as applicable, utilizing Stage at Damage (item 11) and % Plants Remaining (item 17). Interpolate to the nearest whole percent and document calculations in item 36.</p> <p>Interpolation Example - Using Exhibit 7 and assuming an R4 stage. These interpolation instructions also apply to Exhibit 8, Exhibit 9, and Exhibit 10.</p> <p>For 63%, stand remaining, Stage R 4, Exhibit 7 (for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans):</p> <p>(1) On Exhibit 7 in the “Percent Stand remaining” column there are 10 places between 60% and 70% and there are 3 places between 63% the actual stand remaining and 60% on the table.</p> <p>(2) Thus, $63 - 60 = 3$. Then: $3 \div 10$ (places between 60% and 70% on the table.) = .3.</p> <p>(3) 63% (stand remaining) is .3 of the difference between 60% and 70% in the Percent Stand Remaining column on Exhibit 7.</p> <p>(4) $.3 \times 8$ (Exhibit 7, Stage R 4 Percent Loss 60% = 31 and Percent Loss for 70% = 23. Thus, $31 - 23 = 8$) = 2.4.</p> <p>(5) 31% (Exhibit 7, Stage R 4 Percent Loss for 60% Stand remaining) - $2.4 = 28.6$ (rounded to 29 Percent of Loss entered in item 18 of the Appraisal Worksheet).</p>
19. % Crop Potential Remaining	Percent of crop potential remaining after stand reduction. 100 percent minus % Stand Loss (item 18).

Pod Damage

After R-2 stage for Limas/Baby Limas, R-3 stage for Chickpea/Garbanzo, Large Kabuli, or R-7 stage for Snap Beans.

Element/Item Number	Description
20. Total No. Pods 10 Plants	Enter the number of pods originally on 10 consecutive representative plants. Include those pods from plants entirely destroyed as well as pods removed through insurable causes (hail, uncontrollable insects, etc.) and uninsurable causes and pods which were not produced due to an uninsurable cause. If a normal number of pods are not produced due to an insurable cause, enter the normal number of pods from Exhibit 12 for the appropriate type.
21. No. Pods Damaged 10 Plants	Enter the number of pods destroyed which were included in Total No. Pods 10 Plants (item 20). (1) For Snap Beans, include the number of pods bruised to the extent they are not acceptable for processing. (2) For Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli beans, shell the damaged pods to determine the extent of damage. Pod damage may cause rotting of adjacent beans. Count partially destroyed pods only to the extent they are damaged, i.e., if 3 damaged pods equate to one good pod, the damaged pods are counted on a 2-for-3 basis. Include only beans damaged due to insurable causes.
22. Gross Pod Damage %	Enter the result, of dividing item 21 by item 20, multiplied by 100, rounded to whole percent.
23. Net Pod Damage %	Item 22 multiplied by item 19, divided by 100 (rounded to tenths of a percent). This corrects the percent of pod damage to equate to the remaining plant population.
24. Total % Direct Damage	Item 18 plus item 23, to tenths of a percent.
25. % Crop Potential Remaining	100 percent minus item 24.

Defoliation

26. % Leaf Area Destroyed 10 Plants	Determine and enter, to whole percent, the average leaf area destroyed on 10 consecutive plants which was due to insurable causes. Refer to Paragraph 37 C .
27. Adjusted Defoliation %	Utilizing the entries in Stage at Damage (item 11) and % Leaf Area Destroyed 10 Plants (item 26), determine and enter the percent damage due to defoliation from the appropriate defoliation chart, Exhibit 9 for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli beans or Exhibit 10 for Snap beans. Interpolate to the nearest whole percent and document calculations in item 36.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
28. Defoliation % Net Loss	Item 25 times item 27, divided by 100 (rounded to tenths of a percent). If there is no entry in item 25, multiply item 27 by item 19 and utilize as above.
29. % Indirect and Direct Damage	Item 24 plus item 28, to tenths of a percent, for total damage percent.
30. % Crop Potential Remaining:	100 minus item 29 to obtain percent of crop remaining.
31. Base Yield (Tons to Tenths)	“APH yield” from the APH form.
32. Appraisal for Sample (Tons to Tenths)	Item 30 times item 31, in tons to tenths, divide by 100 and round to the nearest tenths.
33. Column 32 Total:	Appraisal total of all samples, in tenths.
34. Number of Samples	Number of Samples included in item 32 for the field or subfield.
35. Appraisal	Item 33 divided by item 34, in tons, rounded to tenths.
36. Notes and Calculations	Remarks pertinent to appraisal such as deferral, uninsured damage, etc., and any calculations used for the appraisal which are not otherwise documented on the appraisal worksheet.

The following required entries are not illustrated on the appraisal worksheet example below.

37. Insured’s Signature and Date	Insured’s (or insured’s authorized representative) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or insured’s authorized representative’s), particularly explaining codes etc., which may not be readily understood.
38. Adjuster’s Signature, Code No., and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
39. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXX

PROCESSING BEANS STAND REDUCTION AND HAIL APPRAISAL WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)	1. INSURED'S NAME		2. POLICY NO.		3. UNIT NO.		4. CROP/VARIETY			
	I.M. Insured		XXXXXXX		0001-0001-BU		P-BEAN, LIMA/FORD HOOK			
	5. CROP YEAR	6. ROW WIDTH	7. LENGTH ROW PER 1/1000		8. FIELD ID	9. ACRES	10. STAGE OF GROWTH		11. STAGE AT DAMAGE	
YYYY	28	18.7		2A	4.3	R-5		R-4		

Sample No.	STAND REDUCTION								POD DAMAGE						DEFOLIATION						
	(X) DEFERRED	NORMAL STAND 1/1000 AC.	SURVIVING PLANTS 1/1000 AC.	SURVIVING PLANTS/FT (#14 ÷ #7)	DESIRED PLANTS/FT. (#13 ÷ #7)	% PLANTS REMAINING (#15 ÷ #16)	% STAND LOSS (CHART)	% POTENTIAL REMAINING (100% - #18)	TOTAL NO. PODS 10 PLANTS	NO. PODS DAMAGED 10 PLANTS	GROSS POD DAMAGE %	NET POD DAMAGE % (#22 x #19)/100	TOTAL % DIRECT DAMAGE (#18 + # 23)	% CROP POTENTIAL REMAINING (100% - #24)	% LEAF AREA DESTROYED 10 PLANTS	ADJUSTED DEFOLIATION % (CHART)	DEFOLIATION % NET LOSS (#27 x #25)/100	% INDIRECT AND DIRECT DAMAGE (#24 + #28)	% CROP POTENTIAL REMAINING	BASE YIELD TONS TO TENTHS	APPRAISAL FOR SAMPLE TONS TO TENTHS
12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	
1	X	120	96	5.1	6.4	80	15	85	250	83	33	28.1	43.1	56.9	33	26	14.8	57.9	42.1	0.8	0.3
2	X	120	75	4.0	6.4	63	29	71	240	24	10	7.1	36.1	63.9	20	16	10.2	46.3	53.7	0.8	0.4
3	X	120	79	4.2	6.4	66	26	74	242	5	2	1.5	27.5	72.5	9	6	4.4	31.9	68.1	0.8	0.5
4																					
5																					
6																					
36. NOTES AND CALCULATIONS																33. COLUMN 32 TOTAL				1.2	
																+					
																34. NUMBER OF SAMPLES				3	
																=					
																35. APPRAISAL (TONS PER ACRE)				0.4	

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

After Podding Appraisals (Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans)

PART II (used from stage R-6 to maturity)

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP, if required.
1. Insured’s Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Contract No.	Insured’s assigned policy number.
3. Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop	P-Beans, with Lima, Baby Lima, Chickpea/Garbanzo, Large Kabuli entered below.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6.-17.	Make no entry.
18. Field ID and Acres	Field or subfield identification symbol and determined acres, to tenths, in field or subfield being appraised.
19. Row Space	Row space (average space in inches). Refer to Paragraph 33 for row width determination. Use 1/2000 of an acre (Exhibit 6).
20. Plants Per Sample Row	Number of plants per sample.
21. Average Pods Per Plant	Average number of pods per plant from 10 consecutive, representative plants in each sample, rounded to whole pods.
22. Average Beans Per Pod	Average number of beans per pod for pods counted for item 21, rounded to whole beans.
23. Sample Totals	Product of multiplying the plants per sample (item 20) by the average number of pods per plant (item 21), then multiplying the result by the average number of beans per pod (item 22) for each sample. Enter the final calculation to tenths and document calculations in item 31.
24. Total All Samples	Total of all entries in item 23, in tenths.
25. No. Samples	Enter the number of samples taken.
26. Total Average Beans Per Sample	Item 24 divided by item 25 (rounded to tenths).
27. Sq. Ft. Factor	Enter the square foot factor (21.8 for 1/2000-acre sample).
28. Beans Per Sq. Ft.	Result of dividing the total average beans per sample (item 26) by the square foot factor (item 27), rounded to the nearest tenth.
29. Yield Factor	Yield factor for varieties group (type) from Exhibit 11 .
30. Pounds Per Acre Appr.	Line out “pounds” and enter “tons” in the heading. Enter the result of dividing the beans per square foot (item 28) by the yield factor for the variety (item 29), rounded to the nearest tenth of a ton.
31. Remarks	Enter remarks pertinent to the appraisal, sampling, conditions in general (e.g., - very hot and dry), etc., and any calculation used for the appraisal which are not otherwise documented on the appraisal worksheet.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

The following required entries are not illustrated on the appraisal worksheet example below.

Element/Item Number	Description
32. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
33. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal date in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
34. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: ANY COMPANY		CLAIM NUMBER: XXXXX																		
PROCESSING/DRY BEANS/DRY PEAS		1 INSURED'S NAME		2 CONTRACT NO.		3 UNIT NO.		4 CROP		5 CROP YEAR										
APPRAISAL WORKSHEET		I.M. INSURED		XXXXXXXX		0001-0002-BU		P-BEANS LIMA		YYYY										
(FOR ILLUSTRATION PURPOSES ONLY)																				
PART I – BEFORE PODDING																				
6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)						9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACTO R	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.				
								÷	=	÷	=	x	=	÷	=					
								□	□	□	□	□	□	□	□					
								÷	=	÷	=	x	=	÷	=					
								□	□	□	□	□	□	□	□					
PART II – AFTER PODDING																				
18 FIELD ID AND ACRES	19 ROW SPACE	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)						24 TOTAL ALL SAMPLES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS / TONS PER ACRE APPR.						
2B 6.5	28"	20 PLANTS PER SAMPLE ROW	12	10	11	x	x	=	=	÷	=	÷	=	÷	=					
		21 AVERAGE PODS PERPLANT	x	x	x	x	x													
		22 AVERAGE BEANS OR PEAS PER POD	16	12	18	x	x													
		23 SAMPLE TOTALS	2	2	2	=	=													
		384.0	240.0	396.0			=	1,020.0	÷	3	=	340.0	÷	21.8	=	15.6	÷	60.0	=	0.3
31 REMARKS																				

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Representative Strip Sampling (Snap Only)

Used from stage R-9 to maturity.

Use in cases where representative strips are machine harvested or are sampled by hand due to unusual circumstances.

Element/Item Number	Description
Company	Name of company servicing the contract.
Claim No.	Claim number as assigned by the AIP.
1. Insured’s Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Unit No	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop	P-Beans with Lima, Baby/Lima or Snap plus specific variety name.
5. Field ID	Field or subfield identification symbol.
6. Crop Year	Four-digit crop year, as defined in the Policy, for which the claim is filed.
7. Acres	The number of determined acres for the field or sub-field being appraised, to tenths.
8. Row Width	Row width to nearest inch. Refer to Paragraph 33 for row width determination information.

Part I - Machine Harvest

9. Sample No.	Number of the sample taken. Refer to Exhibit 5 for the minimum number (count) of representative samples required for each field or subfield.
10. Row Length	Length, in feet, of sample harvested by machine.
11. Row Width in Feet	Enter the row width in feet, to hundredths. Refer to Paragraph 32(2).
12. Sq. Ft. Per Sample	Row Length (item 10) multiplied by Row Width in Feet (item 11) rounded to whole feet.
13. Sq. Ft. Per Acre	43,560.
14. Fraction of Acre	Sq. Ft. per Sample (item 12) divided by Sq. Ft. per Acre (item 13), rounded to 4 decimal places.
15. Lbs. Harvested	Total Lbs. harvested from this sample to tenths.
16. Lbs. Per Acre	Lbs. harvested (item 15) divided by Fraction of Acre (item 14), rounded to tenths.
17. Total	Total of Lbs. Per Acre in item 16, to tenths.
18. No. Samples	Total number of samples taken.
19. Average Lbs. Per Acre	Total Lbs. Per Acre (item 17) divided by the number of samples (item 18), rounded to tenths.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
20. Tons Per Acre	Average Lbs. Per Acre (item 19) divided by 2,000 lbs. per ton, rounded to the nearest tenths.
21. Narrative	Remarks pertinent to the appraisal, sampling, sieve size, conditions in general, etc., and any calculations used for the appraisal which are not otherwise documented on the appraisal worksheet.

Part II – Hand Harvest

22. Sample Size	***1/2000 of an acre.
23. Lbs. in Samples	Lbs. in each sample, to tenths.
24. Total Lbs. All Samples	Total Lbs. in all samples, to tenths.
25. No. of Samples	Number of samples taken.
26. Average Lbs.	Total Lbs. All Samples (item 24) divided by No. of Samples (item 25), rounded to tenths.
27. Portion of an Acre	***For sample size 1/2000 acre, enter “2000.”
28. Lbs./Acre in Sample	Average Lbs. (item 26) multiplied by Portion of an Acre (item 27), to rounded whole pounds.
29. Lbs. Per Ton	2000 Lbs.
30. Tons Per Acre	Lbs./Acre in Sample (item 28) divided by 2000 (item 29), to tenths.

The following required entries are not illustrated on the representative strip sampling worksheet example below.

31. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
32. Adjuster’s Signature, Code No. and Date	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
33. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

PROCESSING BEANS Appraisal Worksheet Representative Strip Sampling (For Illustration Purposes Only)			COMPANY: ANY COMPANY				1. Insured's Name		2. Policy Number		
			CLAIM NO.: XXXXXX				I.M. INSURED		XXXXXXXX		
			3. Unit No: 0001-0003-BU		4. Crop P. BEANS, SNAP		5. Field ID 1A	6. Crop Year YYYY	7. Acres 10.0		8. Row Width 28 inches
PART I - MACHINE HARVEST											
9. Sample No.	10. Row Length	11. Row Width in Feet	12. Sq. Ft. Per Sample	13. Sq. Ft. Per Acre	14. Fraction of Acre	15. Lbs. Harvested	16. Lbs. Per Acre (15 ÷ 14)	18. No. Samples	19. Average Lbs. Per Acre	20. Tons Per acre (19 ÷ 2000 Lbs.)	
1	500 ft.	× 7.00	= 3,500	÷ 43,560	= .0803	200.0	2,490.7				
2	500 ft.	× 7.00	= 3,500	÷ 43,560	= .0803	190.0	2,366.1				
3	500 ft.	× 7.00	= 3,500	÷ 43,560	= .0803	210.0	2,615.2				
4		×	=	÷ 43,560	=						
5		×	=	÷ 43,560	=						
6		×	=	÷ 43,560	=						
17. TOTAL						7,472.0	3	2,490.7	1.2		
21. Narrative											
PART II - HAND HARVEST											
22. Sample Size	23. Lbs. in Samples			24. Total Lbs. All Samples	25. No. of Samples	26. Average Lbs.	27. Portion of an Acre	28. Lbs./Acre in Sample	29. Lbs. Per Ton	30. Tons Per Acre	
1/2000	1.5	3.5	4.1	15.3	6	2.6	2,000	5,200	2,000	2.6	
	1.6	2.1	2.5								
				÷	=	×	=	÷	2,000	=	

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 51](#).

Element/Item Number	Description
1. Crop/Code #	"Processing Beans" (0046).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location 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 Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter 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 in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable COL, and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Damage	<p>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 4 above. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).</p>
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable COL, and a no indemnity due claim will be completed, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description												
6. Insured Cause % (continued)	<p>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:</p> <table border="0" data-bbox="527 373 1347 567"> <tr> <td>4. Date(s) of Damage</td> <td>May</td> <td>Jun 11</td> <td>Jul</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Drought</td> <td>Hail</td> <td>Fire</td> </tr> <tr> <td>6. Insured Cause %</td> <td>50</td> <td>15</td> <td>20</td> </tr> </table> <p>Narrative: Additional date of damage – August; Cause of damage - Wildlife; Insured cause percent - 15</p>	4. Date(s) of Damage	May	Jun 11	Jul	5. Cause(s) of Damage	Drought	Hail	Fire	6. Insured Cause %	50	15	20
4. Date(s) of Damage	May	Jun 11	Jul										
5. Cause(s) of Damage	Drought	Hail	Fire										
6. Insured Cause %	50	15	20										
7. Company/Agency	Name of company and agency servicing the contract.												
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.												
9. Claim #	Claim number as assigned by the AIP.												
10. Policy #	Insured’s assigned policy number.												
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.												
12. Additional Units	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>												
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in tons to tenths, of all non-loss units for the crop at the time of final inspection.</p>												
14. Date(s) Notice of Loss	<p>Preliminary:</p> <p>(1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (mm/dd/yyyy) for each notice.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>(3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p>												

Exhibit 4 Form Standards --Production Worksheet (Continued)

Element/Item Number	Description
<p>14. Date(s) Notice of Loss (continued)</p>	<p>(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (mm/dd/yyyy) for the final inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
<p>15. Companion Policy(s)</p>	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None."</p> <p>(a) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17. Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, make no entry.
19. Determined Acres	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; or (4) For which the insured failed to provide acceptable records of production.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
19. Determined Acres (continued)	<p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Determined acres to tenths.</p> <p>Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
20. Interest or Share	<p>Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.</p>
21. Risk	<p>Three-digit code for the correct “Rate” as specified on the actuarial document maps. If a “Rate” or “High-Risk Area” is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a WA.</p>
22. Type	<p>Three-digit code, entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.</p>
23. Class	<p>Three-digit code, entered exactly as specified on the actuarial documents for the class grown by the insured. If “No Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.</p>
24. Sub-Class	<p>Three-digit code, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.</p>
25. Intended Use	<p>Three-digit code, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description														
26. Irr. Practice	Three-digit code, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.														
27. Cropping Practice	Three-digit code, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.														
28. Organic Practice	Three-digit code, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0" data-bbox="527 1039 1518 1743"> <thead> <tr> <th data-bbox="527 1039 836 1081">Stage</th> <th data-bbox="852 1039 1518 1081">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1113 836 1155">“P”</td> <td data-bbox="852 1113 1518 1270">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="527 1312 836 1354">“H”</td> <td data-bbox="852 1312 1518 1354">Harvested.</td> </tr> <tr> <td data-bbox="527 1396 836 1438">“HD”</td> <td data-bbox="852 1396 1518 1501">Harvested as dry (only applies to Chickpea/Garbanzo, Large Kabuli beans harvested as dry chickpeas).</td> </tr> <tr> <td data-bbox="527 1543 836 1585">“UH”</td> <td data-bbox="852 1543 1518 1585">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="527 1627 836 1669">“UB”</td> <td data-bbox="852 1627 1518 1669">Acreage bypassed, solely due to insured causes.</td> </tr> <tr> <td data-bbox="527 1711 836 1753">“PB”</td> <td data-bbox="852 1711 1518 1753">Acreage bypassed, solely due to uninsured causes.</td> </tr> </tbody> </table>	Stage	Explanation	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	“H”	Harvested.	“HD”	Harvested as dry (only applies to Chickpea/Garbanzo, Large Kabuli beans harvested as dry chickpeas).	“UH”	Unharvested or put to other use with consent.	“UB”	Acreage bypassed, solely due to insured causes.	“PB”	Acreage bypassed, solely due to uninsured causes.
Stage	Explanation														
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.														
“H”	Harvested.														
“HD”	Harvested as dry (only applies to Chickpea/Garbanzo, Large Kabuli beans harvested as dry chickpeas).														
“UH”	Unharvested or put to other use with consent.														
“UB”	Acreage bypassed, solely due to insured causes.														
“PB”	Acreage bypassed, solely due to uninsured causes.														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
29. Stage (Continued)	<p>“TA”UUF/ Third Party Damage – Appraised production on same acreage.</p> <p>“TH”UUF/Third Party Damage – Harvested production on same acreage.</p> <p>“TZ”UUF/Third Party Damage – Zero production on same acreage.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <p>Use.....Explanation</p> <p>“To Millet”Use made of acreage</p> <p>“WOC”Other use without consent</p> <p>“SU”Solely uninsured</p> <p>“ABA”Abandoned without consent</p> <p>“H”Harvested</p> <p>“HD”Harvested as dry (Only applies to Chickpea/Garbanzo, Large Kabuli beans harvested as dry chickpeas)</p> <p>“UH”Unharvested</p> <p>“Bypassed”Bypassed by the processor</p> <p>Verify any “Intended Use” entry. If final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
31. Appraised Potential	<p>Enter the tons per acre, to tenths, from the appraisal worksheet for the field or subfield. Refer to Part 3 “Appraisals” for additional instructions.</p> <p>If there is no potential on UH acreage, enter “0.0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p> <p>(1) For unharvested acreage that is bypassed by the processor due to insured causes of loss; no appraised potential PTC should be shown on the PW. Consistent with the PW, no PTC will be used for APH purposes.</p> <p>(2) For unharvested acreage, or acreage that is bypassed when no insured COL prevented the processor from harvesting, the potential production must be appraised and counted as production against the guarantee and for APH purposes.</p> <p>(3) When consent is given to harvest as dry because the acreage has been bypassed by the processor, and the acreage remains unharvested, the potential production must be appraised on a dry chickpea basis and converted to the Chickpea/Garbanzo, Large Kabuli bean green weight equivalent and counted as production against the guarantee and for APH purposes.</p>
32a. – 32b.	Make no entry.
33. Shell %, Factor, or Value	For Chickpea/Garbanzo, Large Kabuli beans only (if consent has been given to harvest as dry): in the column heading, cross out “Shell %” and “Value” and enter 2.0 to determine the Chickpea/Garbanzo, Large Kabuli bean green weight equivalent. Otherwise, make no entry.
34. Production Pre QA	Result of multiplying column 19 times column 31, times column 33 (if applicable), and round the result to tenths. If no entry in column 31, make no entry.
35. Quality Factor	<p>Make no entry unless the following applies.</p> <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction. Document the cause of condition in the Narrative and include a copy of the Certification Form. Also refer to LAM for additional information.</p>
36. Production Post QA	Transfer the entry in item 34.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
37. Uninsured Cause	<p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded in tons, to tenths. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>(1) Hail and Fire exclusion not in effect.</p> <p>(a) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per acre in tons, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.</p> <p>(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in tons, to tenths, by column 19 entry for any such acreage.</p> <p>(2) When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.</p> <p>(3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(4) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(5) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding item 36 and item 37, to tenths.
39. Total	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p>
40. Quality	Check “None” unless there is an entry in item 35 or item 65, then check appropriate entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
41. Mycotoxins exceed FDA, State, or other health organization maximum limits.	Make no entry unless there is an entry in item 35 or item 65. If there is an entry in item 35 or item 65, check “Yes.” ***
42. Totals	Total of entries in columns 34, 36, 37, and 38 to tenths. If a column has no entries, make no entry.

Narrative Instructions

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.

1. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
2. If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
3. Explain any uninsured causes, unusual, or controversial cases.
4. If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
5. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
6. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
7. Explain any errors found on the Summary of Coverage.
8. Explain any commingled production. Refer to the LAM.
9. Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
10. Explain a “No” checked in item 44.

Narrative Instructions (Continued)

11. Attach a sketch map or aerial photo to identify the total unit:
 - (a) If consent is or has been given to put part of the unit to another use;
 - (b) If uninsured causes are present; or
 - (c) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
12. Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
13. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
14. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
15. Explain any delayed notices or delayed claims as instructed in the LAM.
16. Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
17. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
18. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List control measures used and explain why they did not work.
19. Document field or subfield IDs, date, and method of destruction of mycotoxin-infested processing beans if it has no market value. For further documentation instructions, refer to the LAM.
20. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
21. Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).
- (2) For production commercially stored, sold, etc., enter the name and address of the processor as applicable in columns 49 through 52.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate processor facilities.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (c) Varying types (if applicable), practices, guarantees, etc.
- (4) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (5) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
<p>43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p>	<p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.</p> <p>(2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “Incomplete.”</p> <p>(3) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc., Refer to the LAM.</p>
<p>44. Damage similar to other farms in the area?</p>	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the Narrative.</p>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).</p>
<p>48. Multi-Crop Code</p>	<p>The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
49.-55. Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, Conversion Factor, and Gross Prod.	<p>Preliminary: Make No Entry.</p> <p>Final: Enter the name and address of the buyer, packinghouse, or processor for processing beans sold, as applicable.</p>
56. Bu., Ton, Lbs., Cwt.	<p>Circle “Ton” in column heading. Production in tons, to tenths:</p> <p>(1) Enter the usable tons of processing beans shown on the processor settlement sheet, if available.</p> <p>(2) If a processor settlement sheet showing the usable tons of beans is not available, enter the result obtained by dividing the total dollar amount paid, payable, or which should have been paid under the terms of the processor contract for the quality and quantity of beans to be delivered to the processor by the base contract price per ton. Show the calculations in the Narrative of the PW.</p> <p>(3) Include all harvested processing bean production from any other insurable units that have been used to fulfill the processor contract for this unit.</p> <p>(4) For Chickpea/Garbanzo, Large Kabuli bean only (if consent has been given to harvest as dry): Enter to the nearest tenth of a ton, the amount of dry chickpea production after deduction of dockage. No quality adjustment is allowed on this production.</p>
57. Shell/Sugar Factor	<p>For Chickpea/Garbanzo, Large Kabuli beans only (if consent has been given to harvest as dry): In the column heading, cross out “Shell/Sugar” and enter the factor of 2.0 to determine the Chickpea/Garbanzo, Large Kabuli bean green weight equivalent. Otherwise, make no entry.</p>
58a.-60.	<p>Make no entry.</p>
61. Adjusted Production	<p>Multiply column 56 times column 57, in tons to tenths. If no entry in column 57, enter tons to tenths from column 56.</p>
62. Prod. Not to Count	<p>Enter the net production not to count, in tons to tenths, when acceptable records identifying such production are available, from harvested acreage, which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).</p> <p>This entry must never exceed production shown on the same line. Explain any “production not to count” in the Narrative.</p>
63. Production Pre-QA	<p>Result of subtracting column 62 from column 61, in tons to tenths.</p>
64a.- 64b.	<p>Make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
65. Quality Factor	<p>Make no entry unless the following applies.</p> <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction.*** Document the cause of condition in the Narrative and include a copy of the Certification Form. Also refer to LAM for additional information.</p>
66. Production to Count	<p>If there is an entry in column 65, multiply column 63 by column 65 and round to tenths. Otherwise transfer entry from column 63.</p>
67. Total of Column 63	<p>Total of column 63 to tenths. If no entry in column 63, make no entry.</p>

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

68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66, to tenths.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 68 and column 69, to tenths.</p>
71. Allocated Prod.	<p>Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to tenths, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p>
72. Total APH Prod.	<p>Result to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

The following required entries are not illustrated on the PW example below.

Element/Item Number	Description
73. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
75. Page	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

1. Crop/Code # Processing Bean 0046	2. Unit # 0001-0001-BU	3. Location Description SW1 – 96N – 30W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage MAY JUN 11	5. Cause(s) of Damage DROUGHT HAIL	6. Insured Cause % 80 20	9. Claim # XXXXXXXX	11. Crop Year YYYY
12. Additional Units 0002-0001 BU	13. Est. Prod. Per Acre 1.0	10. Policy # XXXXXXX	14. Date(s) Notice of Loss 1st MM/DD/YYYY 2nd Final MM/DD/YYYY	15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
2A	NS		4.3	1.000	A01	302					113		UH	PLOWED	0.4	-----		1.7		1.7		1.7
2B	NS		6.5	1.000	A01	302					113		UH	TO PLOW	0.3	-----		2.0		2.0		2.0
3	NS		10.0	1.000	A01	302					113		UB	BY-PASSED	0.0	-----		0.0		0.0		0.0
1	NS		10.0	1.000	A01	302					113		H	H		-----						
39. TOTAL			30.8	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		3.7		3.7		3.7
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed attach a Special Report):

Field 2A determined acres by wheel measurement. Fields 1 and 2B determined acres from permanent field measurements.
Line 2 – No appropriate processor settlement sheet available. \$400 (Total Dollar Amount) ÷ \$90 per ton (Base Contract Price) = 4.4 tons

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.	
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu (Ton) Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count	
----	NS	ANY PROCESSOR ANY TOWN, ANY STATE							2.2						2.2		2.2			2.2
----	NS	ACME ELEVATOR ANY TOWN< ANY STATE							4.4						4.4		4.4			4.4
67. TOTAL																	6.6		6.6	
																			68. Section II Total	6.6
																			69. Section I Total	3.7
																			70. Unit Total	10.3
																			71. Allocated Prod.	
																			72. Total APH Prod.	10.3

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Exhibit 5 Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum No. of Samples
0.1 – 10.0	3

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

Exhibit 6 Row Length Sample Requirements and Desirable Stand, Plants Per Foot, In Relation to Row Spacing

Row Width (Inches) Average distance between rows	Length of Row (feet to tenths)		Desirable Plant Stand (per foot of row)			
	1/1000 Acre (Feet)	1/2000 Acre (Feet)	Lima	Baby Lima	Snap	Chickpea / Garbanzo, Large Kabuli
10	52.5	26.2	0.8	1.4	1.9	3.0
12	43.6	21.8	1.0	1.7	2.3	3.6
14	37.2	18.6	1.2	2.0	2.7	4.2
16	32.8	16.4	1.3	2.3	3.1	4.8
18	29.0	14.5	1.5	2.6	3.5	5.4
20	26.1	13.0	1.7	2.8	3.8	6.0
22	23.8	11.9	1.8	3.1	4.2	6.6
24	21.8	10.9	2.0	3.4	4.6	7.2
26	20.1	10.0	2.2	3.7	5.0	7.8
28	18.7	9.3	2.3	4.0	5.4	8.4
30	17.4	8.7	2.5	4.3	5.8	9.0
32	16.3	8.2	2.7	4.5	6.1	9.6
34	15.4	7.7	2.8	4.8	6.5	10.2
36	14.5	7.3	3.0	5.1	6.9	10.8
38	13.8	6.9	3.2	5.4	7.3	11.4
40	13.1	6.5	3.3	5.7	7.7	12.0
Square-Foot Factor	43.6	21.8	---	---	---	---

For row widths not listed in [Exhibit 6](#), use the following formula:

$$43,560 \text{ sq. ft./acre} \div \left[\frac{\text{row width in inches}}{12''} \right]$$

1,000 ft. or 2,000 ft.
 (for 1/1000 acre) (for 1/2000 acre)

Example:

$$\frac{43,560 \text{ sq. ft./acre} \div \left[\frac{25''}{12''} \right]}{1,000 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.08}{1,000 \text{ ft.}} = \frac{20,942}{1,000 \text{ ft.}} = 20.94 \text{ ft. or } 20.9 \text{ ft. row length}$$

Desirable plant population is 1.0 bean plants per square foot for Lima, 1.7 bean plants per square foot for Baby Lima, 2.3 bean plants per square foot for Snap, and 3.6 bean plants per square foot for Chickpea/Garbanzo, Large Kabuli. Desirable plant stand per foot of row is derived by multiplying the desirable bean plants per square foot times the row width in feet, rounding the final result to tenths.

In the case of plant-stands which appear to be unreasonable compared to the “Normal Stand” (Refer to [Exhibit 12](#)), defer appraisal to allow harvest of representative strips and document on a Special Report. Be certain original plant density does not contribute to or enhance the severity of a loss. Such contribution must be deemed due to an insurable cause.

Exhibit 7 Stand Reduction Chart for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans

Percent Stand Remaining	90	80	70	60	50	40	30	20	10
Stage of Growth at DOD	Percent of Loss								
V1 to V3	3	4	6	8	9	17	26	46	65
V4	4	6	8	11	13	23	35	58	70
V5	5	8	11	14	17	30	44	60	73
R1	5	9	13	16	19	33	46	63	76
R2	5	11	16	21	25	38	50	66	77
R3	6	13	20	26	32	44	55	68	80
R4	6	15	23	31	38	49	59	72	83
R5	7	18	27	36	45	55	64	75	85

After stage R-5, use the after podding appraisal method.

Refer to [Exhibit 3](#), Stand Reduction and Hail Appraisals, item 18 for interpolation instructions.

Exhibit 8 Stand Reduction Chart for Snap Beans

Percent Stand Remaining	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5	
Stage of Growth at DOD	Percent of Loss																			
V-1																				
V-2	2	4	6	8	10	12	14	17	21	25	29	34	40	47	55	64	74	83	91	
V-3																				
V4	3	5	7	9	11	14	16	19	23	27	31	36	42	49	57	66	75	86	92	
V5	3	6	8	11	13	16	18	22	25	30	34	39	45	52	59	68	77	86	92	
V6	4	7	9	13	15	18	21	25	28	34	37	43	48	54	62	70	79	87	93	
R-7	4	8	11	16	18	21	25	29	35	39	42	48	53	59	65	73	81	88	94	
R-8	4	9	13	18	21	25	30	34	40	44	48	54	59	64	69	76	83	89	95	

Refer to [Exhibit 3](#), Stand Reduction and Hail Appraisals, item 18 for interpolation instructions.

Exhibit 9 Plant Defoliation Chart for Lima/Baby Lima, Chickpea/Garbanzo, Large Kabuli Beans

DEFOLIATION PERCENT

Stage of Growth at DOD	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
V1	0	0	0	0	0	0	0	0	0	3	5	9	13	17	22	27	32	37	42
V2	0	0	0	0	0	0	2	4	5	8	10	4	18	22	27	32	37	42	47
V3	1	2	3	3	5	5	7	9	10	13	15	19	23	27	32	37	42	47	52
V4	2	4	5	6	8	9	11	14	15	18	21	25	28	32	36	40	45	49	53
V5	3	5	6	8	10	12	13	17	18	21	24	28	31	34	38	42	46	50	54
R1	4	6	7	10	12	14	16	19	21	24	27	31	34	37	40	44	48	51	55
R2	5	8	10	13	16	18	20	23	26	29	32	36	39	42	45	49	53	56	60
R3	6	10	13	17	20	23	25	28	31	34	37	41	44	47	51	55	59	63	66
R4	7	12	16	21	24	27	30	33	36	39	42	46	49	52	56	60	64	68	72
R5	9	14	19	24	28	32	35	38	42	45	48	51	54	58	62	66	70	74	78
R6	8	12	17	22	25	28	31	33	37	39	42	44	47	53	57	62	67	72	77
R7*	7	10	14	17	21	24	26	28	31	33	35	37	41	47	52	58	64	70	76

Refer to [Exhibit 3](#), Stand Reduction and Hail Appraisals, item 18 for interpolation instructions.

* Only applies to Lima/Baby Lima Beans

Exhibit 10 Plant Defoliation Chart for Snap Beans

		DEFOLIATION PERCENT																			
Stages	Stage of Growth at DOD	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
		PERCENT OF LOSS																			
V1	Emergence	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
V2	Seedling	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
V3	1st Trifoliolate	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	4	5	6
V4	2nd Trifoliolate	0	0	0	0	1	1	2	2	3	3	4	5	6	7	8	9	10	11	12	13
V5	3rd Trifoliolate	0	1	2	2	3	3	4	4	5	6	7	8	9	10	12	14	16	18	21	24
V6	1st Bloom	0	2	3	4	5	5	6	7	7	8	9	12	14	16	17	21	25	29	32	36
R7	Early Bloom	1	2	4	5	6	6	7	8	10	11	13	16	19	20	23	28	34	39	45	50
R8	Full Bloom	2	3	4	7	8	9	10	11	12	13	15	18	22	24	27	34	42	48	56	62
R9	Early Pod Set	2	4	5	8	9	10	11	12	13	15	16	19	23	25	28	35	43	49	57	63
R10	Pod Set	2	4	6	9	10	11	12	13	14	15	17	20	24	26	29	36	44	50	58	64
R11	Pod Development	1	2	4	6	7	8	9	10	11	12	15	17	19	20	22	28	34	39	45	50
R12	Pre-Harvest	0	1	2	3	4	5	6	7	8	9	10	11	12	14	16	20	24	28	33	37
R13	Harvest	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Refer to [Exhibit 3](#), Stand Reduction and Hail Appraisals, item 18 for interpolation instructions.

Exhibit 11 Yield Factor

Type	Yield factor
Baby Lima	97.0
Chickpea/Garbanzo, Large Kabuli	18.0
Lima	60.0

Exhibit 12 Normal Pod Number, Beans/Pos, and Stand

	Normal Pod Number	Normal Beans/Pod	Normal Stand (Plants/Acre)
Baby Lima	25 pods per plant	3	73,500
Chickpea/Garbanzo, Large Kabuli	7 pods per plant	1	156,000
Lima	25 pods per plant	3	42,000
Snap	20 pods per plant	N/A	100,500

Exhibit 13 Stages of Growth – Snap Beans

Stage	Name of Stage	Average Number of Days in Stage	Characteristics
--	Planted	7	Planting time up to the emergence of cotyledons at the soil surface.
V-1	Emergence	3	Cotyledons are above ground and have separated.
V-2	Seedling	10	Unifoliolate leaves have expanded to a minimum of one inch across widest portion of each leaflet.
V-3	First Trifoliolate	5	All three leaflets of the first trifoliolate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-4	Second Trifoliolate	4	All three leaflets of the second trifoliolate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-5	Third Trifoliolate	3	All three leaflets of the third trifoliolate leaf are expanded to a minimum of one inch across the widest portion of each leaflet.
V-6	First Bloom	3	First few buds of blooms are showing. Plants show three to five trifoliolate leaves.
R-7	Early Bloom	3	Plant is blooming. Largest pods on plant are 1/4 inch long.
R-8	Full Bloom	4	Largest pods on plant are 1 inch in length.
R-9	Early Pod Set	3	Largest pods on plant are 1 ½ inches in length.
R-10	Pod Set	4	Pod set complete with largest pods on plant 2 inches in length.
R-11	Pod Developed	3	Pods on plant are longer than 2 inches but none have reached sieve size 5 (3/8-inch diameter).
R-12	Pre-Harvest	7	No more than 54 percent of the pods have reached sieve size 5.
R-13	Harvest	--	At least 55 percent of pods on plant have reached sieve size 5.

Exhibit 14 Stages of Growth – Lima/Baby Lima Beans

Stage	Average Number of Days in Stages	Characteristics
Planted	10	From planting time up to the unfolding of the unifoliate leaves.
V-1	9	Completely unfolded unifoliate leaves.
V-2	8	Leaf edges no longer touch on leaves produced on node above unifoliate leaves.
V-3	3	Three nodes developed on main stem (including unifoliate leaf node). Secondary branching begins to show from branch of V-1.
V-4/V-11	--	A new node on the main stem each 3 days. Blossom clusters not visibly open. These stages can vary in number.
R-1	3	One blossom is open at any node (usually node 2 or 3).
R-2	3	Pods ½ inch long at first blossom position.
R-3	3	Pods 1 inch long at first blossom position. Secondary branching at all nodes. Plant is in ½ bloom and becoming more dense, not taller.
R-4	5	Pods up to 3 inches long with non-discernable seeds.
R-5	2	Pods 3 to 4 inches long with discernable seeds.
R-6	6	Seeds at least 1/4 inch over widest portion.
R-7	18	Pods developing over whole plant, with older pods developing seeds.
R-8	15	Leaves yellowing over ½ of plant. Maximum production has been reached. Axils of secondary branches may contain a few small pods which may be drying.
R-9	--	Mature; 80 percent of pods showing yellow color. Pods mostly ripe. Only 40 percent of leaves are still green.

Exhibit 15 Stages of Growth – Chickpea/Garbanzo, Large Kabuli Beans

Stage	Average Number of Days in Stages	Characteristics
V-E	8-10	Seedling emergence.
V-1	4	The first leaf has unfolded from the stem.
V-2	6	The second leaf has unfolded from the stem.
V-3	2	The third leaf has unfolded from the stem.
V-4	2	The fourth leaf has unfolded from the stem.
V5-V9	--	A new leaf unfolds from the stem each 2 days. These stages can vary in number.
R-1	19	Early bloom, one open flower on the plant.
R-2	8	Full bloom, most flowers on the plant are open.
R-3	8	Early pod visible.
R-4	4	Flat pod, pod has reached its full size and is largely flat.
R-5	3	Early seed, seed in any single pod fills the pod cavity.
R-6	5	Full seed, seed fills the pod cavity, which is rounded and ready for green harvest.
R-7	--	Leaves start yellowing and 50% of the pods on the plant are yellow.
R-8	--	90% of pods on the plant are golden-brown (harvest maturity).