



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25110 (12-2023)

# **DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2024 and Succeeding Crop Years**

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**UNITED STATES DEPARTMENT OF AGRICULTURE  
FARM PRODUCTION AND CONSERVATION  
RISK MANAGEMENT AGENCY**

<b>TITLE: DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: FCIC-25110</b> <b>OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	<b>ISSUE DATE: December 6, 2023</b>
<b>SUBJECT:</b>  Provides the procedures and instructions for administering the Dry Bean crop insurance program.	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  Deputy Administrator for Product Management

**REASON FOR ISSUANCE**

This handbook provides procedures and instructions for administering the Dry Bean crop insurance program. This handbook replaces FCIC-25110, Dry Bean Loss Adjustment Standards Handbook, issued July 12, 2021. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations.

**SUMMARY OF CHANGES**

Listed below are the significant content changes to the 2023 FCIC-25110, Dry Bean Loss Adjustment Standards Handbook. All changes and additions are highlighted. \*\*\* used throughout the handbook indicate where major deletions occurred.

<b>Reference</b>	<b>Description of Change</b>
Throughout	Updated to External Handbook Standards, including changing reference from insurance contract to insurance policy.
TP	Removed Control Chart and incorporated Filing Instructions into Reason for Issuance, per latest EHS.
<a href="#">Paragraph 14(4)(d)(ii)</a>	Clarified the adjuster must also get a bid price on the gross amount of the damaged production at the quantity and quality/grade as delivered.

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### 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](http://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This handbook remains in effect until superseded by reissuance.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 policies, 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 or [www.usda.gov/oascr](http://www.usda.gov/oascr). For more information on the RMA Non-Discrimination Statement see the DSSH.

**D. Related Handbooks**

The following table provides handbooks related to 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, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards 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; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; 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 **Dry 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 Dry 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)**

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### **D. Form Standards (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](http://www.rma.usda.gov).

**3-10 Reserved**

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## PART 2: POLICY INFORMATION

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

### 11 Insurability

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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 dry beans in the county for which a premium rate is provided by the **AD** or by WA:
  - (a) In which the insured has a share;
  - (b) That are planted for harvest as:
    - (i) Dry beans; or
    - (ii) If applicable, contract seed beans, if the seed bean processor contract is executed on or before the acreage reporting date; and
  - (c) That are not (unless allowed in the SP or by WA):
    - (i) Interplanted with another crop; or
    - (ii) Planted into an established grass or legume.
- (2) For contract seed beans only:
  - (a) Dry bean acreage planted for the purpose of seed production that is under contract with a seed company (the contract does meet the requirement for insurability), the contract was executed on or before the acreage reporting date and is reported as contract seed on the acreage report, will be insured as contract seed. If the terms of the seed contract do not meet the requirement for insurability, the acreage may only be insured as dry beans.
  - (b) An instrument in the form of a “lease” under which the insured retains control of the acreage on which the insured crop is grown and that provides for delivery of the crop under substantially the same terms as a seed bean processor contract may be treated as a contract under which the insured has an insurable interest in the crop.

## 11 Insurability (Continued)

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- (c) The insured must submit a copy of the seed bean processor contract to the AIP on or before the acreage reporting date. Contract seed beans excluded from a processor contract are not insurable as contract seed. A processor contract must contain a base price or a method to determine such price based on published independent information.
  - (d) Any acreage of contract seed beans produced by a seed company will not be insured.
  - (e) The insured may elect to insure bean acreage grown under contract with a seed company as commercial dry beans provided it is reported as the appropriate type (not contract seed) on the acreage report. The minimum quality standards stated in the seed contract will not apply.
- (3) In addition to the types of beans designated in the SP, the AIP will insure other types by WA provided the requirements stated in the CP are met.
  - (4) Any acreage of beans that is destroyed and replanted to a different insurable bean type will be considered insured acreage.
  - (5) Beans must be initially planted in rows far enough apart to permit mechanical cultivation, unless otherwise provided by the SP, **AD**, or by WA.
  - (6) Any acreage that does not meet the crop rotation requirements contained in the SP will not be insured.
  - (7) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. The insured will not be required to replant if it is not practical to replant to the same bean type as originally planted. Refer to Part 3 of this handbook for replanting payment procedures.

## 12 Unit Division

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

In addition to enterprise units provided in the BP, the insured may elect separate enterprise units by type, as provided in the CP, if allowed by the **AD**. If the insured elects enterprise units by type, enterprise or optional units by irrigation practices may not be elected. Refer to the CP for more information.

## 12 Unit Division (Continued)

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In addition to, or instead of, establishing optional units as provided in the BP, a separate optional unit may be established for each bean type designated in the AD and including any type insured by written agreement. Refer to the CP for more information.

For information on Enterprise, Multi-County Enterprise, and Whole-Farm units, refer to the LAM.

## 13 Replanted Acreage Unit Designation

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When it is no longer practical to replant to the same contract seed bean variety or the same dry bean type (as specified in the CP) and the insured replants to a different (e.g., shorter season) dry bean type (different contract seed bean variety if initially reported as contract seed beans) and it is practical to replant to this different dry bean type (refer to the CP definition of practical to replant), the following instructions apply.

- (1) Applicability:
  - (a) Regular rules for acreage report revision apply. The applicable price election of the replanted type will be used to determine any replanting payment and to establish the premium and liability for the replanted acreage.
  - (b) Replanted acreage liability may increase or decrease from that originally reported.
- (2) A revised acreage report must be prepared prior to the processing of a replant claim:
  - (a) When replanting results in any change in the number of insured acres and/or the bean type on all or part of the original unit, because of the probable effect on coverage, premium, and the applicable APH yield.
  - (b) If there is any change in the total number of contract seed bean acres on a unit (i.e., not all acres of the unit are replanted to contract seed beans).
  - (c) Basic units, originally reported on the acreage report, may be divided into optional units provided all guidelines are met.
- (3) When a replanted dry bean type differs from the original planting (dry bean type or contract seed bean variety), the acreage may qualify as a separate optional unit if:
  - (a) No other unit exists for that particular dry bean type or for contract seed beans; and
  - (b) Optional units are in effect (acreage qualifies for optional units and the acreage report and premium reflect such election).

## 13 Replanted Acreage Unit Designation (Continued)

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- (4) When all of the unit acreage is replanted:
- (a) Continue to use the original unit number (no revised acreage report necessary) when all acres of the unit are replanted to:
    - (i) The same dry bean type originally planted; or
    - (ii) Any contract seed bean variety (or varieties) when originally planted to a contract seed bean variety.
  - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) for:
    - (i) Any acreage within a commercial dry bean unit that is replanted to a different dry bean type than the original planting; and/or
    - (ii) Any acreage within a contract seed bean unit that is replanted to a commercial dry bean type. Acreage replanted to any contract seed bean variety will retain the original unit number.
- (5) When part of a unit is replanted:
- (a) Use the same (original) unit number for the part of the unit replanted to:
    - (i) The same dry bean type as the original planting; or
    - (ii) Any variety of contract seed bean (or varieties) when that part of the unit was originally planted to a contract seed bean variety (or varieties).
  - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) when part of the unit is replanted to:
    - (i) A different dry bean type than the remaining original planting of a dry bean type; or
    - (ii) Any dry bean type when the original planting was a contract seed bean variety (or varieties) or vice versa.
- (6) If the replanted acreage of the dry bean type or contract seed beans does NOT qualify as a separate unit, the acreage must be combined into an existing unit of the same type or variety. A revised acreage report is necessary in either case.

## 13 Replanted Acreage Unit Designation (Continued)

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### Example:

On the original acreage report,

Unit 0001-0001 – 50.0 acres of pinto beans.

Unit 0001-0002 – 25.0 acres of pinto beans.

Unit 0001-0001 is damaged and replanted.

If for unit 0001-0001, 25.0 acres were replanted to pinto beans, and 25.0 acres were replanted to great northern beans, the acreage replanted back to pinto beans will retain the original unit number 0001-0001. The 25.0 acres replanted to great northern beans will be assigned a new unit number of 0001-0003.

## 14 Dry Bean Quality Adjustment

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Mature dry bean production to count may be adjusted for excess moisture and quality deficiencies. If moisture adjustment is applicable, it will be made prior to applying any qualifying adjustment for quality. Adjustment for excess moisture or quality deficiencies, as shown below, will not be applicable to contract seed beans.

Reminder: When delivering samples to authorized graders, note on the request form, “Samples Submitted for Crop Insurance Purposes.” U.S. Grades for Dry Beans are representative of product that has had dockage removed. For other than crop insurance purposes, Grade determinations are not routinely performed on field run dry bean material.

**FGIS** has issued special instructions for grading samples of field run dry beans for crop insurance purposes. The “Remarks” section of the Grade Certificate should state what the field run sample would have graded after the removal of dockage. If it does not, the sample will need to be resubmitted, placing an emphasis on “after dockage is removed.”

- (1) Production will be eligible for QA if:
  - (a) Deficiencies in quality (due to insurable causes of loss), in accordance with the United States Standards for Beans, result in dry beans not meeting the grade requirements for U.S. No. 2 (grades U.S. No. 3 or worse) because the dry beans are damaged or badly damaged; or
  - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

- (i) Refer to the LAM when the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage.
  - (ii) 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, refer to the LAM. Enter the factor “.000” on the PW in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative in [Exhibit 4](#)). Also refer to the LAM for additional information. Otherwise, make no entry.
- (2) Quality will be a factor in determining the insured’s loss only if:
  - (a) The deficiencies, substances, or conditions resulted from an insurable cause of loss that occurs within the insurance period;
  - (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the LMP;
  - (c) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by the AIP representative or by a disinterested third party approved by the AIP; and
  - (d) The QAF cannot be greater than 1.000 or less than zero (.000). Refer to the LAM for information on speculative type contracts and QA.
- (3) Refer to the CP and the LAM for instructions on who can obtain samples for grading and who can make determinations of deficiencies, conditions, and substances that would cause the crop to qualify for QA. The loss adjuster may determine test weight for QA purposes.
- (4) Dry bean production that is eligible for QA, as specified in the CP, will be reduced as follows:
  - (a) The market price of the qualifying damaged production and the LMP will be determined on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
  - (b) If a LMP is not available for the insured crop year, the current year’s maximum price election available for the applicable type will be used. The price for the qualifying damaged production will be the market price for the local area to the extent feasible.



- (c) The AIP may obtain prices from any buyer of their choice. If the AIP obtains prices from one or more buyers located outside the insured's local market area, the AIP will reduce such prices by the additional costs required to deliver the dry beans. Discounts used to establish the Net Price per pound of the damaged production will be limited to those that are usual, customary, and reasonable.
  
- (d) The Net Price per pound will be **determined in** (i) or (ii), below. **\*\*\***
  - (i) For production where the buyer/processor records gross weights and indicates the specific percentages and/or discounts for qualifying damage:
    - (A) Determine the gross weight of the production (at the quantity and quality/grade) as delivered to the buyer/processor.
    - (B) Multiply the gross weight determined in (i)(A) above, by the moisture adjustment factor (refer to [Exhibit 8](#) when moisture is above 18%) and/or the dockage factor (as applicable for FM only), if applicable. The result is the adjusted production.
    - (C) If the percent of damage determined by the buyer/processor includes discounts for moisture or damage from uninsured causes, these amounts must be calculated and deducted from the stated percent of damage.
    - (D) Determine the total value that the buyer/processor paid, or would have paid, for the qualifying damaged production. If the price paid or bid price from the buyer/processor includes discounts for moisture and/or damage from uninsured causes, these amounts must be calculated and added to the price paid for the damaged production.

The price of the damaged production will not be reduced for:

- 1 Moisture content;
- 2 Damage due to uninsured causes; or
- 3 Drying, handling, processing, including trading tare for grade to obtain a higher grade and price, or any other costs associated with normal harvesting, handling, and marketing of the dry beans; except, if the price of the damaged production can be increased by conditioning, the AIP may reduce the price of the production after it has been conditioned, by the cost of conditioning but not lower than the value of the production before conditioning;

(E) Divide the total value of the damaged production in (i)(D) above, by the adjusted production in (i)(B) above. The result is the net price per pound of the damaged production.

(ii) The elevator may clean/screen (recondition) gross production to improve the grade of the dry beans and reflect the value of the damaged production through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered. Refer to [Exhibit 9](#).

In this case, to determine the Net Price per pound of the qualifying damaged production:

**NOTE: The adjuster must also get a bid price on the gross amount of the damaged production at the quantity and quality/grade as delivered. The greater of this amount or the amount as calculated below will be used for Column 64a on the Production Worksheet.**

(A) Multiply the net weight (determined gross weight minus the weight reduction [tare %] for damage) of the production that the buyer/processor used as the basis for payment, by the price that was paid for the dry beans (the bid price of the grade of the damaged production after milling); and

(B) Divide the result obtained in (ii)(A), above, by the gross pounds determined.

The adjuster must verify that any weight reduction is related to an insurable cause of loss. Refer to 14(4)(d)(i)(D).

(e) The market price per pound of the damaged or conditioned production will be divided by the LMP to determine the QAF; and

(f) The number of pounds remaining, after any reduction due to excessive moisture (the moisture-adjusted gross pounds if appropriate), of the damaged or conditioned production will then be multiplied by the QAF to determine the net production to count.

**Example:** Elevator/buyer-listed deductions may include foreign material, off-sized beans, splits, moisture dock, “dockage,” checked skins, and damage. (Refer to [Exhibit 4](#) (item 58a.) and [Exhibit 9](#).) Since moisture is handled as a separate adjustment, allowing “moisture dock” would be inappropriate. Likewise, “splits” due to uninsured causes (included in dockage) must not be included in QA.

- (g) For mature unharvested production and/or stored production that qualifies for QA, determine the pounds of the potential/stored production, and obtain a bid price as instructed [above](#). Bid prices obtained from local markets must be based on representative samples of the damaged production that have been analyzed by a grader licensed to grade dry beans. Refer to the LAM.

## PART 3: REPLANTING PAYMENT PROCEDURES

### 21 Replanting Payment Procedures

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- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.

### 22 Qualifications for Replanting Payment

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- (1) To qualify for replanting payment, the:
  - (a) insured crop must be damaged by an insurable cause;
  - (b) AIP must determine that it is practical to replant;
  - (c) acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the SP;
  - (d) per acre appraisal (plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to Part 4, “Appraisals”);
  - (e) acreage replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable (Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and
  - (f) AIP must have given consent to replant.
- (2) In the Narrative of the PW or on a Special Report, for each field or subfield, document that qualifications for a replanting payment have been met.

## 23 Maximum Replanting Payment

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The maximum amount of the replanting payment per acre will be the lesser of:

- (1) The insured's actual replanting cost;
- (2) The product of multiplying the maximum pounds allowed in the CP (120 pounds) by the insured's price election for the type to be replanted, times the insured's share in the crop; or
- (3) 10 percent of the production guarantee for the replanted type multiplied by the applicable price election times the insured's share.

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the PW or on a Special Report.

### Example 1:

Owner/operator (100 percent share)

30 acres of Great Northern beans replanted

Insured's actual cost to replant = \$25.00

Price election = \$.25

10% of prod. guar. (1,125 lbs. × 10%) = 113 lbs. × \$.25 (price election) = \$28.25 × 1.000 (share) = \$28.25

120 lbs. (maximum lbs. allowed in policy) × \$.25 (price election) = \$30.00 × 1.000 (share) = \$30.00

The lesser of \$25.00, \$28.25, and \$30.00 is \$25.00

Actual pounds per acre allowed = 100 lbs. ( $\$25.00 \div \$0.25$ )

Enter 100 lbs. in Section I column 31, "Appraised Potential," of the PW. Enter the replant calculations in the Narrative of the PW.

### Example 2:

Landlord/tenant on 50/50 share

30 acres of Great Northern beans replanted

Insured's actual cost to replant = \$12.50

Price election = \$.25

10% of prod. guar. (1,125 lbs. × 10%) = 113 lbs. × \$.25 (price election) = \$28.25 × .500 (share) = \$14.13

120 lbs. (max. lbs. allowed in policy) × \$.25 (price election) = \$30.00 × .500 (share) = \$15.00

The lesser of \$12.50, \$14.13, and \$15.00 is \$12.50

Actual pounds per acre allowed = 50 lbs. ( $\$12.50 \div \$0.25$ )

Enter 50 lbs. in Section I column 31, "Appraised Potential," of the PW if the insured's share has been applied or 100 lbs. if the insured's share has yet to be applied. Indicate in the Narrative if "Appraised Potential" has/has not been reduced for share on the PW according to individual AIP guidelines. Enter the replant calculations in the Narrative of the PW.

## **24 Replanting Payment Inspections**

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Replanting payment inspections are to be prepared as final inspections on the PW only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

## **25-30 (Reserved)**

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## PART 4: APPRAISALS

### 31 General Information

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- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Use the Before-Podding or After-Podding appraisal method instructions to appraise dry beans and contract seed beans.
- (3) The appraisal procedures used for dry beans and contract seed beans are identical, only the factors differ.

### 32 Selecting Representative Samples

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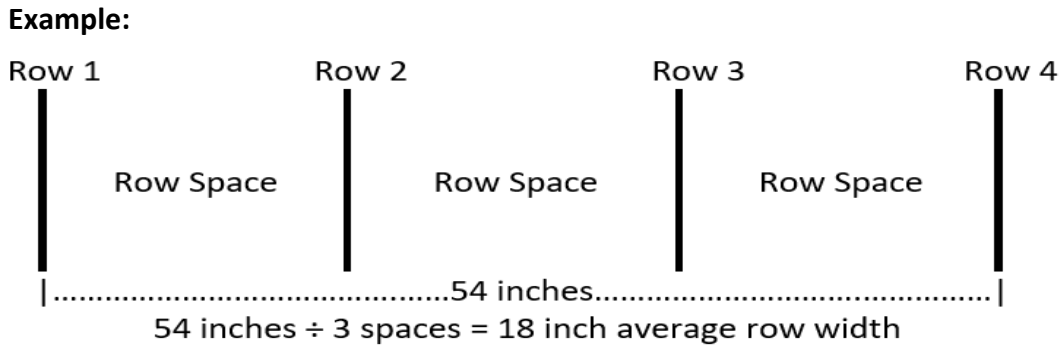
- (1) Determine the minimum number of required samples for a field or subfield by the field size, (take not less than the minimum number (count) of representative samples required in [Exhibit 5](#) for each field or subfield), the average stage of growth, age (size) and general capabilities of the plants, 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.

### 33 Measuring Row Width for Sample Selection

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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 of a foot, 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 in whole inches.



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) Apply average row width in [Exhibit 6](#) to determine the square foot factor.

**34 Appraisals Methods**

**A. General Information**

These instructions provide information on appraisal methods for:

Appraisal Method...	Growth Stage	Use...
Before-Podding Appraisal Method	Vegetative	For planted acreage with no emerged plants, and from plant emergence to the time bean pods are formed (seeds are not discernable by feel).
After-Podding Appraisal Method	Reproductive	From the time the bean pods have formed (seeds are discernable by feel) through maturity.

**B. Before-Podding Appraisal Method**

- (1) Determine the number of live plants in the 10 ft. sample row.
  - (a) Count all live plants in the 10 ft. sample row. If the sample contains both damaged and undamaged plants, convert damaged plants to an equivalent number of undamaged plants considering stage of development, degree of damage, and other factors which may affect productive potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.



**B. Before-Podding Appraisal Method (Continued)**

- (b) If the reduction in stand is solely due to non-emerged plants 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 plants.
- (2) Total the number of live plants from each sample and divide by the number of samples to determine the average number of live plants per sample.
- (3) Divide the average number of live plants per sample by the Square Foot Factor for the row spacing (from [Exhibit 6](#)) to determine the average number of plants per square foot.
- (4) Multiplying the average number of plants per square foot by the average number of expected seeds per plant (from [Exhibit 7](#), Beans/Plant Factor) for the bean type and practice to determine the expected number of seeds per square foot.
- (5) Divide the expected number of seeds per square foot by the appropriate (dry bean or contract seed bean) yield factor for the bean type and practice (from [Exhibit 7](#)) and round to the nearest whole pound to determine the appraised pounds per acre.

**C. After-Podding Appraisal Method**

- (1) Count the number of live plants in the 10 ft. sample row.
- (2) Select five representative plants from the 10 ft. sample row. Calculate the average number of pods per plant by counting the pods on the selected plants and dividing that number by five. If there are less than five representative plants in the 10 ft. sample row, count and average the number of pods per plant from all plants.
- (3) Count the number of sound, whole beans in the pods examined in step (2), above, and divide by the number of pods examined to determine the average number of beans per pod. Regardless of QA being necessary or not, count the entire harvestable amount of beans (damaged and undamaged). If QA is necessary, perform the QA process by comparing the actual value of damaged beans with the LMP for beans of the same type and variety.
- (4) Multiply the number of plants per 10 ft. sample row by the average number of pods per plant, times the average number of beans per pod to determine the average number of beans per 10 ft. sample row.
- (5) Add the average number of beans per 10 ft. sample row for each sample taken. The sum will be the Sample Total.

## 34 Appraisals Methods (Continued)

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### C. After Podding Appraisal Method (Continued)

- (6) Divide the Sample Total by the number of samples taken. The result is the total average number of beans per 10 ft. sample row.
- (7) Divide the total average number of beans per 10 ft. sample row by the Square Foot Factor for the row spacing from [Exhibit 6](#) to determine the average number of beans per square foot.
- (8) Divide the average number of beans per square foot by the yield factor for the bean type from [Exhibit 7](#) to determine the number of pounds per acre.

## 35 Deviations and Modifications

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- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications or deviations contained in this handbook. Refer to the LAM for additional information.

## 36 General Information for Appraisal Worksheet Entries and Completion Procedures

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- (1) 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.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to [Paragraph 34](#) "Appraisal Methods" for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete entries.
- (5) For all zero appraisals, refer to the LAM.

## 37-50 (Reserved)

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## PART 5: PRODUCTION WORKSHEET

### 51 General Information for Production Worksheet Entries and Completion Procedures

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- (1) The PW is a progressive form containing all notices of damage for all preliminary, replant, and final inspections, including “No Indemnity Due” claims, 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, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, 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 “Replant” apply to replant inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (7) Items labeled “**Dry Beans**” apply to inspections of dry beans only.
- (8) Items labeled “**Contract Seed Beans**” apply to inspections of contract seed bean varieties only.
- (9) Items not labeled apply to both dry bean and contract seed bean inspections.

**51 General Information for Production Worksheet Entries and Completion Procedures (Continued)**

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- (10) The AIP may complete a separate PW for each type planted in the unit.
- (11) 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
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
FM	Foreign Material
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
LMP	Local Market Price
OPI	Office of Primary Interest
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RIV	Reduction in Value
RMA	Risk Management Agency
RP	Replant
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Unavoidable Uninsured Fire
WA	Written Agreement

## Exhibit 2      Definitions

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**Beans:** (From the United States Standards for Beans) Dry threshed field and garden beans, whole, broke, and split, commonly used for edible purposes. (From the CP) Dry beans and contract seed beans.

**Clean Seed Equivalent:** Appraised or harvested production of contract seed beans which meets the minimum quality requirements contained in the seed bean processor contract. Production that does not meet the minimum quality requirements contained in the contract due to uninsured causes will be considered production to count regardless of quality.

**Damaged Beans:** (From the United States Standards for Beans) Beans and pieces of beans that are damaged by frost, weather, disease, weevils or other insects, or other causes.

**Badly Damaged Beans:** (From the United States Standards for Beans) Beans and pieces of beans that are materially damaged or discolored by frost, weather, disease, weevils or other insects, or other causes, so as to materially affect the appearance and quality of the beans.

**Defects:** (From the United States Standards for Beans) For the classes of Baby Lima and miscellaneous Lima beans, defects shall be damaged beans, contrasting classes, and foreign material. Defects for all other classes of beans shall be splits, damaged beans, contrasting classes, and foreign material.

**Dry Beans:** The crop defined by the United States Standard for Beans excluding contract beans.

**Foreign Material:** (From the United States Standards for Beans) Stones, dirt, weed seeds, cereal grains, lentils, peas, and all matter other than beans.

**Harvest:** Combining the beans. Beans which are swathed or knifed prior to combining are not considered harvested.

**Splits:** (From the United States Standard for Beans) Pieces of beans that are not damaged, each of which consists of three-fourths or less of the whole bean and shall include any sound bean the halves of which are held together loosely.

**Local Market Price:** The cash price per hundredweight for the U.S. No. 2 grade of dry beans of the insured type offered by buyers in the area in which the insured normally markets the dry beans. Moisture content and factors not associated with grading under the United States Standards for Beans will not be considered in establishing this price.

**Net price:** The dollar value of dry bean production received, or that could have been received, after reductions in value due to insurable causes of loss.

**Swathing or Knifing:** Severance of the bean plant from the ground, including the pods and beans, and placing them into windrows.

### Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet item number/element. 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 36](#).

Item Number / Element	Description
Company	Name of the AIP, if not preprinted on the worksheet (Company Name).
Claim No.	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. Contract 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	"Dry Beans" and the type abbreviation, or "Contract Seed Beans" as appropriate.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.

#### Part I - Before Podding

6. Field ID and Acres	Field or subfield identification symbol and acreage, to tenths.
7. Row Space	Row Width to nearest inch. Refer to <a href="#">Paragraph 33</a> above for row width determination information.
8. No. Plants	Number of plants per 10 ft. sample row from which a normal yield can be expected under favorable growing conditions. If the sample contains damaged plants, determine by converting damaged plants to a lesser number of plants from which a normal yield can be expected (e.g., three damaged plants may be equivalent to one undamaged plant).
9. Total Plants	Total number of plants for all samples in item 8.
10. No. Samples	Enter the total number of samples taken. Refer to <a href="#">Exhibit 5</a> for minimum number of samples.
11. Avg. No. Plants	Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
12. Sq. Ft. Factor	Square foot factor for the row width. (Refer to <a href="#">Exhibit 6</a> .)
13. Avg. Plants Per Sq. Ft.:	Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest hundredth.
14. Beans/Peas Per Plant Factor	Average number of seeds per plant for the type. (Refer to <a href="#">Exhibit 7</a> .)
15. Beans Per Sq. Ft.	Result of multiplying the average plants per square foot (item 13) by the Beans/Peas Per Plant Factor (item 14), rounded to the nearest tenth.
16. Yield Factor	Yield factor for the type and practice. (Refer to <a href="#">Exhibit 7</a> .)
17. Pounds Per Acre Appr.	Result of dividing the Beans Per Square Foot (item 15) by the yield factor for the type (item 16), rounded to the nearest whole pound.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

**Part II - After Podding**

Item Number/ Element	Description
18. Field ID and Acres	Field or subfield identification symbol and acreage, to tenths.
19. Row Space:	Row Width to nearest inch. Refer to <a href="#">Paragraph 33</a> for row width determination information.
20. Plants Per Sample Row	Number of plants per 10 ft. sample row.
21. Average Pods Per Plant	Average number of pods per plant from five representative plants from each sample. If there are less than five representative plants in the sample, refer to <a href="#">Subparagraph 34C</a> . Round to tenths.
22. Average Beans Per Pod	Average number of beans per pod on plants used in item 21. Round to tenths.
23. Sample Totals	Product of multiplying the plants per 10 ft. sample row (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. Round to tenths after the final calculation.  If more than 5 samples are taken for a field or subfield, use additional worksheets for items 18 through 23. Complete items 24 through 30 on the last worksheet. Items 31 through 33 should be completed on the last page.
24. Total All Samples	Total of all entries in item 23.
25. No. Samples	Enter the number of samples taken.
26. Total Average Beans or Peas Per Sample	Result of dividing the total number of beans from all samples (item 24) by the number of samples (item 25), rounded to the nearest tenth.
27. Sq. Ft. Factor	Square foot factor for the row width from <a href="#">Exhibit 6</a> .
28. Beans or Peas 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 the type from <a href="#">Exhibit 7</a> .
30. Pounds Per Acre Appr.	Result of dividing the beans per square foot (item 28) by the yield factor for the type (item 29), rounded to the nearest whole pound.
31. Remarks	List any information pertinent to the appraisal (e.g., document any insured causes of loss); if a Special Report is used, so indicate

**The following required entries are not illustrated on the Appraisal Worksheet example below.**

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 the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
33. Adjuster’s Code No., Signature, 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 the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).



**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

<b>PROCESSING/DRY BEANS/DRY PEAS</b>  <b>APPRAISAL WORKSHEET</b>  (FOR ILLUSTRATION PURPOSES ONLY)		1 INSURED'S NAME <b>I.M. INSURED</b>					2 CONTRACT NO. <b>XX-XXX-XXXXX</b>			3 UNIT NO. <b>0001-0001-BU</b>		4 CROP <b>DRY BEANS/GRNO</b>		5 CROP YEAR <b>YYYY</b>		
		<b>PART I – BEFORE PODDING</b>														
		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.
<b>A/24.2</b>	<b>22"</b>	<b>7</b>	<b>10</b>	<b>4</b>	<b>8</b>	<b>6</b>	<b>35</b>	<b>5</b>	<b>7.0</b>	<b>18.3</b>	<b>.38</b>	<b>37.0</b>	<b>14.1</b>	<b>.030</b>	<b>470</b>	
							÷	=	÷	=	x	=	÷	=		
							÷	=	÷	=	x	=	÷	=		

<b>PART II – AFTER PODDING</b>														
18 FIELD ID AND ACRES	19 ROW SPACE	20 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.
		20 PLANTS PER SAMPLE ROW	x	x	x	x	x							
		21 AVERAGE PODS PER PLANT	x	x	x	x	x							
		22 AVERAGE BEANS OR PEAS PER POD	=	=	=	=	=							
		23 SAMPLE TOTALS	=	=	=	=	=	÷	=	÷	=	÷	=	
31 REMARKS		<b>Field A is irrigated.</b>												

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

FOR ILLUSTRATION PURPOSES ONLY

<b>PROCESSING/DRY BEANS/DRY PEAS</b>  <b>APPRAISAL WORKSHEET</b>  (FOR ILLUSTRATION PURPOSES ONLY)		1 INSURED'S NAME <b>I.M. INSURED</b>				2 CONTRACT NO. <b>XX-XXX-XXXXX</b>		3 UNIT NO. <b>0002-0001-BU</b>		4 CROP <b>DRY BEANS/PTO</b>		5 CROP YEAR <b>YYYY</b>				
		<b>PART I – BEFORE PODDING</b>														
		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.
								÷	=	÷	=	x	=	÷	=	
								÷	=	÷	=	x	=	÷	=	

<b>PART II – AFTER PODDING</b>																					
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.							
B/18.0	22"	20 PLANTS PER SAMPLE ROW	15	0	11	9	12														
			x	x	x	x	x														
		21 AVERAGE PODS PER PLANT	3.0	0	4.0	2.0	4.0														
			x	x	x	x	x														
		22 AVERAGE BEANS OR PEAS PER POD	5.0	0.0	5.0	3.0	4.0														
			=	=	=	=	=														
		23 SAMPLE TOTALS	225.0	0	220.0	54.0	192.0	=	691.0	÷	5	=	138.2	÷	18.3	=	7.6	÷	.028	=	271
31 REMARKS																					

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.

**Exhibit 4 Form Standards - Production Worksheet**

Verify and/or make the following entries for each PW item number/element. 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](#).

Item Number/ Element	Description
1. Crop/Code #	"Dry Beans" (0047).
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 cause of loss, 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><b>Preliminary:</b> Make No Entry.</p> <p><b>Replant and Final:</b> 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 cause of loss, and a no indemnity due claim will be completed, make no entry.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number/ Element	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="527 415 1515 646"> <tr> <td data-bbox="527 415 560 447">4.</td> <td data-bbox="625 415 846 447">Dates of Damage</td> <td data-bbox="911 415 976 447">MAY</td> <td data-bbox="1101 415 1198 447">JUN 30</td> <td data-bbox="1295 415 1360 447">AUG</td> </tr> <tr> <td data-bbox="527 495 560 527">5.</td> <td data-bbox="625 495 862 527">Causes of Damage</td> <td data-bbox="911 495 1024 527">Excess Moisture</td> <td data-bbox="1101 495 1166 527">Hail</td> <td data-bbox="1295 495 1409 527">Drought</td> </tr> <tr> <td data-bbox="527 611 560 642">6.</td> <td data-bbox="625 611 846 642">Insured Cause %</td> <td data-bbox="911 611 943 642">40</td> <td data-bbox="1101 611 1133 642">20</td> <td data-bbox="1295 611 1328 642">30</td> </tr> </table> <p>Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent – 10%.</p>	4.	Dates of Damage	MAY	JUN 30	AUG	5.	Causes of Damage	Excess Moisture	Hail	Drought	6.	Insured Cause %	40	20	30
4.	Dates of Damage	MAY	JUN 30	AUG												
5.	Causes of Damage	Excess Moisture	Hail	Drought												
6.	Insured Cause %	40	20	30												
7. Company/Agency	Name of company and agency servicing the <b>policy</b> .															
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><b>Preliminary and Replant:</b> Make No Entry.</p> <p><b>Final:</b> 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><b>Preliminary and Replant:</b> Make No Entry.</p> <p><b>Final:</b> Estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.</p>															
14. Date(s) Notice of Loss	<p><b>Preliminary:</b></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>															

Exhibit 4 Form Standards - Production Worksheet (Continued)

Item Number/ Element	Description
<p>14. Date(s) Notice of Loss (continued)</p>	<p><b>Preliminary:</b></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> <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><b>Replant and Final:</b> 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 <b>policy</b> (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 <b>policy</b> and it can be determined that the same AIP services it, enter the <b>policy</b> number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance <b>policy</b> and a different AIP or agent services it, enter the name of the AIP and/or agent (and <b>policy</b> number) if known.</p> <p>(c) If unable to verify the existence of a companion <b>policy</b>, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion <b>policies</b>.</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) Adjustments to appraised mature production (moisture and/or QAFs);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Item Number/ Element	Description
16. Field ID	<p>The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.</p> <p>Where acreage is partly replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.</p>
17. Multi-Crop Code	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b> 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>
18. Reported Acres	<p>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.</p>
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"> <li>(1) Put to other use without consent;</li> <li>(2) Abandoned;</li> <li>(3) Damaged by uninsured causes; or</li> </ul>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
<p>19. Determined Acres (continued)</p>	<p>(4) For which the insured failed to provide acceptable records of production.</p> <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p><b>Replant:</b> Determine the total acres, to tenths, of replanted acreage (do not estimate). Make a separate line entry for any part of a field not replanted.</p> <p>(1) Determine the planted acreage of any fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the Narrative.</p> <p>(2) Account for all planted acreage in the unit.</p> <p><b>Preliminary and Final:</b> 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>
<p>20. Interest or Share</p>	<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>
<p>21. Risk</p>	<p>Three-digit code for the correct "Rate" as specified on the AD maps. If a "Rate" or "High-Risk Area" is not specified on the AD 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>
<p>22. Type</p>	<p>Three-digit code, entered exactly as specified on the AD for the type grown by the insured. If "No Type Specified" is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a type is not specified on the AD, make no entry.</p>
<p>23. Class</p>	<p>Three-digit code, entered exactly as specified on the AD for the class grown by the insured. If "No Class Specified" is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a class is not specified on the AD, make no entry.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description								
24. Sub-Class	Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a sub-class is not specified on the AD, make no entry.								
25. Intended Use	Three-digit code, entered exactly as specified on the AD for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an intended use is not specified on the ADs, make no entry.								
26. Irr. Practice	Three-digit code, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an irrigated practice is not specified on the AD, make no entry.								
27. Cropping Practice	Three-digit code, entered exactly as specified on the AD for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a cropping practice is not specified on the AD, make no entry.								
28. Organic Practice	Three-digit code, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry.								
29. Stage	<p><b>Preliminary:</b> Make No Entry.</p> <p><b>Replant:</b> Replant stage abbreviation as shown below.</p> <table border="0" data-bbox="532 1234 1513 1583"> <thead> <tr> <th data-bbox="532 1234 873 1270"><u>Stage</u></th> <th data-bbox="873 1234 1513 1270"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="532 1312 873 1388">“R” .....</td> <td data-bbox="873 1312 1513 1388">Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="532 1430 873 1465">“NR” .....</td> <td data-bbox="873 1430 1513 1465">Acreage not replanted.</td> </tr> <tr> <td data-bbox="532 1507 873 1583">“RN” .....</td> <td data-bbox="873 1507 1513 1583">Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p><b>Final:</b> Stage abbreviation as shown below.</p>	<u>Stage</u>	<u>Explanation</u>	“R” .....	Acreage replanted and qualifying for replanting payment.	“NR” .....	Acreage not replanted.	“RN” .....	Acreage replanted and not qualified for a replanting payment.
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**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description																		
29. Stage (Continued)	<p>“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.</p> <p>“H” ..... Harvested.</p> <p>“UH” ..... Unharvested or put to other use with consent.</p> <p>“TZ” ..... UUF/Third Party Damage – Zero production on same acreage.</p> <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><b>Prevented Planting:</b> Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>																		
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="544 1234 868 1266">Use</th> <th data-bbox="889 1234 1052 1266">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="544 1308 868 1339">“Replant” .....</td> <td data-bbox="889 1308 1052 1339">Acreage replanted.</td> </tr> <tr> <td data-bbox="544 1388 868 1419">“Not Replanted” .....</td> <td data-bbox="889 1388 1052 1419">Acreage not replanted.</td> </tr> <tr> <td data-bbox="544 1467 868 1499">“To Millet” .....</td> <td data-bbox="889 1467 1052 1499">Use made of the acreage.</td> </tr> <tr> <td data-bbox="544 1547 868 1579">“WOC” .....</td> <td data-bbox="889 1547 1052 1579">Other use without consent.</td> </tr> <tr> <td data-bbox="544 1627 868 1659">“SU” .....</td> <td data-bbox="889 1627 1052 1659">Solely uninsured.</td> </tr> <tr> <td data-bbox="544 1707 868 1738">“ABA” .....</td> <td data-bbox="889 1707 1052 1738">Abandoned without consent.</td> </tr> <tr> <td data-bbox="544 1787 868 1818">“H” .....</td> <td data-bbox="889 1787 1052 1818">Harvested.</td> </tr> <tr> <td data-bbox="544 1866 868 1898">“UH” .....</td> <td data-bbox="889 1866 1052 1898">Unharvested.</td> </tr> </tbody> </table>	Use	Explanation	“Replant” .....	Acreage replanted.	“Not Replanted” .....	Acreage not replanted.	“To Millet” .....	Use made of the acreage.	“WOC” .....	Other use without consent.	“SU” .....	Solely uninsured.	“ABA” .....	Abandoned without consent.	“H” .....	Harvested.	“UH” .....	Unharvested.
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**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
<p>30. Use of Acreage (Continued)</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." Refer to the LAM regarding "WOC."</p> <p><b>Prevented Planting:</b> Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>
<p>31. Appraised Potential</p>	<p><b>Replant:</b> Document the calculations in the Narrative and enter the amount of pounds per acre for replanting, rounded to the nearest whole pound. Refer to Part 3, "Replanting Payment Procedures," for qualifications and computations.</p> <p><b>Preliminary and Final:</b></p> <p><b>Dry Beans</b> - Per-acre appraisal, in whole pounds, of potential production for the acreage appraised. Refer to <a href="#">Paragraph 34</a>, "Appraisal Methods" for additional instructions.</p> <p>If there is no potential on UH acreage, enter "0."</p> <p><b>Contract Seed Beans</b> - Enter the potential production as clean seed equivalent, determined as follows (show all calculations on a Special Report):</p> <p>(1) For Immature appraised production per acre:</p> <p>(a) Multiply the gross pounds per acre of immature appraised production by the seed company's historical average gradeout percentage for the variety to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production that is not clean seed.</p> <p>(b) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the value of such beans by the base price (as defined in the CP). Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
<p>31. Appraised Potential (continued)</p>	<p><b>Example:</b></p> <p style="padding-left: 40px;">           2,000 lbs./acre appraisal  <math>\times 0.80</math> seed company's historical grade-out percentage            1,600 lbs. of clean seed         </p> <p style="padding-left: 40px;">2,000 lbs. - 1,600 lbs. clean seed = 400 lbs. not clean seed</p> <p style="padding-left: 40px;">0.1500 (value/lb. not clean seed) divided by 0.3000 (value per lb. of clean seed) = .500 factor</p> <p style="padding-left: 40px;">400 lbs./acre not clean seed <math>\times</math> .500 = 200 lbs./acre clean seed equivalent</p> <p style="padding-left: 40px;">1,600 lbs. + 200 lbs. = 1,800 lbs./acre of clean seed equivalent (Enter this sum in item 31)</p> <p>(2) For Mature appraised unharvested production per acre:</p> <p style="padding-left: 20px;">(a) Add the value of appraised clean seed production to the value of appraised production which is not clean seed (nearest whole dollar for each).</p> <p style="padding-left: 20px;">(b) Divide the value of the appraised production by the base price to determine the whole pounds of clean seed equivalent.</p>
<p>32a. Moisture %</p>	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b></p> <p><b>Dry Beans</b> - For appraised mature dry bean production, enter the moisture percent (if in excess of 18.0 percent), to the nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.</p> <p><b>Contract Seed Beans</b> - Make No Entry.</p>
<p>32b. Factor</p>	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b></p> <p><b>Dry Beans</b> - Moisture factor - For appraised mature dry bean production in excess of 18.0 percent, obtain factor from <a href="#">Exhibit 8</a>.</p> <p><b>Contract Seed Beans</b> - Make No Entry.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
32b. Factor	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b></p> <p><b>Dry Beans</b> - Moisture factor - For appraised mature dry bean production in excess of 18.0 percent, obtain factor from <a href="#">Exhibit 8</a>.</p> <p><b>Contract Seed Beans</b> - Make No Entry.</p>
33. Shell %, Factor, or Value	Make No Entry.
34. Production Pre QA	Result of multiplying column 31 times column 19, and if applicable, times column 32b, rounded to whole pounds. If no entry in column 31, make no entry.
35. Quality Factor	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b></p> <p><b>Dry Beans:</b></p> <p>When the dry beans do not grade at least U.S. No. 2 due to damaged or badly damaged beans (or as otherwise specified) from insurable causes, enter, as a 3-digit decimal factor, the result of dividing the Net Price Per Pound of the damaged production (based on the highest dollar amount per pound that could be received from a buyer) by the LMP for U.S. No. 2 dry beans of the same type. (Refer to <a href="#">Paragraph 14</a> for more information.)</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 (also refer to item 40). Document the cause of condition in the Narrative and include a copy of the Certification Form. Also refer to LAM for additional information.</p> <p><b>Contract Seed Beans</b> - Make No Entry.</p>
36. Production Post QA	<p><b>Replant:</b> Transfer the entry in item 34.</p> <p><b>Preliminary and Final:</b> Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
37. Uninsured Cause	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b> Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. 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 whole pounds, 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 appraised uninsured loss of production per acre in whole pounds, 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 per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</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.
39. Total	<p><b>Preliminary:</b> Make No Entry.</p> <p><b>Replant and Final:</b> Total determined acres (column 19).</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
40. Quality	<p><b>Replant:</b> Make no entry.</p> <p><b>Preliminary and Final:</b> Check the applicable qualifying QA condition(s) affecting the unit’s production (refer to table below). Check all qualifying conditions that apply to the unit’s appraised and harvested production (refer to the CP and SP).</p> <p>Test Weight (TW)</p> <p>Kernel Damage (KD) and Total Defects</p> <p>Garlicky (Grade)</p> <p>Aflatoxin</p> <p>Vomitoxin</p> <p>Fumonisin</p> <p>Dark Roast (for Sunflowers only)</p> <p>Sclerotinia (for Sunflowers only)</p> <p>Ergoty (Grade)</p> <p>COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</p> <p>Other</p> <p>None</p> <p>(1) For all qualifying QA conditions checked, in the Narrative (or on a Special Report):</p> <p>(a) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or</p> <p>(b) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition).</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
40. Quality (Continued)	<p>(2) If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):</p> <p>(a) A description of the qualifying QA condition; and</p> <p>(b) If applicable, the name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why.</p> <p>Refer to <a href="#">Paragraph 14</a> if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p> <p>(3) Check "None" if none of the production qualifies for QA.</p>
41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes:"	<p><b>Replant:</b> Make No Entry.</p> <p><b>Preliminary and Final:</b> Check "Yes" if any mycotoxins listed in item 40 (including any identified as "Other") exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was:</p> <p>(1) Sold, document the name and address of the buyer; or</p> <p>(2) Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed.</p> <p>Refer to the LAM and the SP for additional information on mycotoxins.</p>
42. Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.

**Narrative Instructions**

- (1) If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.
- (2) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (3) 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.
- (4) Explain any uninsured causes, unusual, or controversial cases.
- (5) 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.
- (6) 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.
- (7) 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.
- (8) Explain any errors found on the Summary of Coverage.
- (9) Explain any commingled production. Refer to the LAM.
- (10) 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).
- (11) Explain a “No” checked in item 44.
- (12) 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 or to replant;
  - (b) If acreage has been replanted to a practice uninsurable as an original practice;
  - (c) If uninsured causes are present; or
  - (d) 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.



**Narrative Instructions (Continued)**

- (13) 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.
- (14) 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.
- (15) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (16) Explain any delayed notices or delayed claims as instructed in the LAM.
- (17) Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- (18) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (19) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- (20) Document the per-acre appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to Part 3, [Paragraph 22](#).
- (21) If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “Not Qual. for RP Payment,” date of inspection, adjuster’s initials, and reason not qualified.
- (22) For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the PW according to individual AIP guidelines.
- (23) For production that qualifies for QA (include the following supporting documentation in the insured’s claim file):
  - (a) Explain any “.000” QAF entered in Section I, column 35 and Section II, column 65.
  - (b) Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any, which were not allowed.
  - (c) If mycotoxins are present, document the level based on laboratory test results.
  - (d) Document the DFs or the RIV’s and LMP, as applicable, used in establishing the QAF for mature appraised or harvested production.

**Narrative Instructions (Continued)**

- (e) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QAF.
  - (f) Document all calculations used in determining QAF.
  - (g) Refer to the LAM for additional documentation requirements.
  - (h) If destruction is ordered by a Federal or State agency, record the date the crop was destroyed and the method of destruction. Also, attach to the claim the insured's completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.
- 
- (24) Document field or subfield ID's, date, and method of destruction of mycotoxin-infested Dry Beans if it has no market value. For further documentation instructions, refer to the LAM.
  - (25) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
  - (26) Document the type of Dry Beans being appraised, if not indicated on the appraisal worksheet or on a Special Report.
  - (27) 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., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Square, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report or other worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored on Farm” in columns 49 through 52. Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
  - (a) Name and address of storage facility or buyer.
  - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (a) Separate storage structures.
  - (b) Varying names and addresses of buyers of sold production.
  - (c) Varying determinations of production (varying moisture, foreign material (FM), test weight, value, etc.). Average percent of FM or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

- (f) Varying types: e.g., a specialty Dry Bean type and commodity type Dry Bean in the same unit. If there are multiple types planted within the same unit, the AIP may complete a separate PW for each type in the unit.
- (8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (9) 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.
- (10) For mycotoxin damage, refer to the LAM for special instructions.

Item Number / Element	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><b>Preliminary:</b> Make No Entry.</p> <p><b>Replant and Final:</b></p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) 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, replanting is complete for the unit, etc. Refer to the LAM.</p>
<p>44. Damage similar to other farms in the area?</p>	<p><b>Preliminary:</b> Make No Entry.</p> <p><b>Replant and Final:</b> 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>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
45. Assignment of Indemnity	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
46. Transfer of Right to Indemnity	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
47a. Share	Record only varying shares on same unit to three decimal places.
47b. Field ID	<p>(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>
48. Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49. Length or Diameter	<p>Internal measurement in feet to tenths of structural space occupied by crop.</p> <p>(1) Length if rectangular or square.</p> <p>(2) Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p>
50. Width	Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
51. Depth	Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
52. Deductions	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
53. Net Cubic Feet	Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54. Conversion Factor	Enter Conversion Factor as ".8" (only if structure measurements are entered).
55. Gross Prod.	Multiply column 53 times column 54, rounded to tenths of a bushel. The results of this calculation represent the amount of gross bushels in the bin.

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
56. Bu., Ton, Lbs., Cwt.	<p>Circle "Lbs." in column heading.</p> <p><b>Dry Beans</b> - Enter the gross production in whole pounds before deductions for moisture and dockage, for production:</p> <p>(1) Weighed and stored on the farm.</p> <p>For farm-stored production, calculate the pounds as follows: column 55 (gross production in bushels) times column 60a (actual test weight), rounded to the nearest whole pound.</p> <p>(2) Sold and/or Stored in commercial storage - Obtain gross production for the unit from the summary and/or settlement sheets. Individual load slips only will not suffice unless the storage facility or buyer will not provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.</p> <p>(3) Stored in odd-shaped structures. The adjuster must compute the amount of gross production. Refer to the LAM for cubic footage and production computations. A copy of all production calculations must be left in the file folder.</p> <p>(4) For mycotoxin-infected dry beans, enter all production even if it has no market value.</p> <p><b>Contract Seed Beans</b> - Enter in whole pounds of clean-seed equivalent, the production as computed below:</p> <p>(1) Determine the value of harvested contract seed bean production to count, by variety, on a line basis. For both clean-seed production, and production which is not clean seed, add the amount received for sold production to the dollar value of unsold production (nearest whole dollar). The value of contract seed bean production to count for each variety in the unit will be determined as follows:</p> <p>(a) For production meeting the minimum quality requirements contained in the seed bean processor contract and for production that does not meet such requirements due to uninsured causes, multiply the actual value per pound or base price per pound, whichever is greater, by the number of pounds of such production.</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
56. Bu., Ton, Lbs., Cwt. (continued)	<p>(b) For production not meeting the minimum quality requirements contained in the seed bean processor contract due to insurable causes, multiply the actual value per pound by the number of pounds of such production.</p> <p>(2) Sum the results obtained in 1 (a) and 1 (b) above. The result is the total value of the contract seed production to count.</p> <p>(3) Divide the total value of production to count by the base price to determine whole pounds of clean-seed equivalent and enter the result.</p> <p>(4) Include in the Narrative a statement which indicates the basis for pounds to count of clean-seed equivalent determined in step “3” above.</p>
57. Shell/Sugar Factor	Make No Entry.
58a. FM %	<p>Make entry to nearest tenth. Splits, in accordance with the United States Standards for Beans, are considered as beans and shall not be subtracted on a weight basis from the gross production as “FM.” Refer to the LAM for entry instructions.</p> <p>Refer to the LAM for FGIS definition of “FM” and “Dockage.”</p>
58b. Factor	Enter the three-place factor determined by subtracting the percent of FM from 1.000 or subtract the entry in 58a from 100 and divide by 100. Example: For 4 percent, enter “.960.”
59a. Moisture %	Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.
59b. Factor	If grain moisture is more than the allowable limit, enter the four-place moisture factor from the applicable table in <a href="#">Exhibit 8</a> .
60a. Test Wt.	Enter test weight (only when storage structure measurements are entered) in whole pounds (or pounds to tenths if so instructed by the AIP). Refer to the LAM for instructions on determining test weight.
60b. Factor	Make No Entry. The dry beans have been converted to actual pounds in column 56 above; therefore, no further adjustment is necessary.
61. Adjusted Production	Result of multiplying 56 × 58b × 59b (rounded to whole pounds).

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
62. Prod. Not to Count	<p>Net production not to count, in whole pounds, 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) in the same storage structure (if the storage entries include such production).</p> <p>This entry must never exceed production shown on the same line. Explain the total bin contents (bin grain depth, etc.) and any “production not to count” in the Narrative.</p> <p>Make no entry if only the depth for production to count has been entered in column “51,” and the depth for production not to count has been entered in the Narrative section. Refer to example in the LAM.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p><b>Dry Beans</b></p> <p>Refer to the CP and <a href="#">Paragraph 14</a>, of this handbook for QA eligibility requirements. Refer to the SP and LAM for further instructions.</p> <p>Disregard Base Prices.</p> <p>(1) Enter the market price per pound of the damaged or conditioned production on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.</p> <p>(2) If the damaged production has no value, enter “0.0000” and explain it in the Narrative.</p> <p>(3) If the buyer/receiver reflects bean value through a weight reduction, Refer to <a href="#">Exhibit 9</a>.</p> <p>If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price. Refer to the LAM.</p> <p><b>Contract Seed Beans – Make No Entry.</b></p>
64b. MKT Price	<p><b>Dry Beans</b></p> <p>If an entry is in item 64a, enter the LMP for U.S. No. 2 dry beans of the same type (refer to the CP). Refer to the LAM for further instructions.</p> <p><b>Contract Seed Beans – Make No Entry.</b></p>



**Exhibit 4 Form Standards - Production Worksheet (Continued)**

Item Number / Element	Description
65. Quality Factor	<p><b>Dry Beans:</b> Enter the result of dividing 64a by 64b, rounded to three decimal places.</p> <p>Quality will be a factor in determining the loss only if the deficiencies, substances, or conditions are due to insured causes of loss and result in a net price for the damaged production that is less than the LMP.</p> <p><b>Contract Seed Beans - Make No Entry.</b></p> <p>If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35, 40, and 41 above, and the Narrative for required documentation.</p>
66. Production to Count	Enter result from multiplying column 63 times column 65, rounded to whole pounds.
67. Total of Column 63	Total of column 63. If no entry in column 63, make no entry.

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><b>Preliminary and Replant:</b> Make No Entry.</p> <p><b>Final:</b> Total of column 66, to whole pounds.</p>
69. Section I Total	<p><b>Preliminary and Replant:</b> Make No Entry.</p> <p><b>Final:</b> Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p><b>Preliminary and Replant:</b> Make No Entry.</p> <p><b>Final:</b> Total of column 68 and column 69.</p>
71. Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod.	Result of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in 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.

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

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

Item Number / Element	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 and final replanting payment 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 and final replanting payment inspections should be signed on bottom line.</p>
75. Page	<p><b>Preliminary:</b> Page numbers - "1," "2," etc., at the time of inspection.</p> <p><b>Replant and Final:</b> Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

**PRODUCTION WORKSHEET**

1. Crop/Code # Dry Beans 0047	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 June 10	5. Cause(s) of Damage Hail	6. Insured Cause % 100	12. Additional Units 0002-0001-BU	9. Claim # XXXXXXXX
13. Est. Prod. Per Acre 2,440				11. Crop Year YYYY
				10. Policy # XXXXXX
				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				15. Companion Policy(s) NONE

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL														B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count
A	NS		24.2	.667		307					002		UH	Plowed	470	-----		11,374		11,374		11,374
C	NS		56.0	.667		307					002		H	H	-----							
D	NS		10.0	.667		307					002		P	WOC	-----						18,500	18,500
39. TOTAL			90.2	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		11,374		11,374	18,500	29,874		

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

Acres from FSA permanent field measurements. Beans harvested from field C weighed 43 lbs./bushel and had 10% total damage from hail. .1375 value ÷ .2500 market price = .550 QAF. Beans delivered to ACME elevator are not eligible for QA because using only damaged beans (3.9%), beans would grade U.S. No. 2.

**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. Share Field ID	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu Ton (Lbs.) CWT	56. Shell/Sugar Factor	57. FM% Factor	58a. 58b. Moisture % Factor	59a. 59b. Test WT Factor	60a. 60b. Adjusted Production	61. Prod. Not to Count	62. Production Pre-QA	63. Value Mkt. Price	64a. 64b. Quality Factor	65. Production to Count	
----	NS	ACME ELEVATOR ANYTOWN, ANYSTATE							32,210		2.7 .973				31,340		31,340	-----		31,340
----	NS	14.0	RND	10.0		1,539.4	.8	1,231.5	52,955		20.5 .9700		43	51,366		51,366	.1375 .2500	.550	28,251	
67. TOTAL																	82,706	68. Section II Total		59,591
																	69. Section I Total		29,874	
																	70. Unit Total		89,465	
																	71. Allocated Prod.			
																	72. Total APH Prod.		70,965	

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.

**Exhibit 4 Form Standards - Production Worksheet (Continued)**

**PRODUCTION WORKSHEET**

1. Crop/Code # Dry Beans 0047	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 June 10	5. Cause(s) of Damage Hail	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # XXXXXXXX				11. Crop Year YYYY
10. Policy # XXXXXX				14. Date(s) Notice of Loss 1st MM/DD/YYYY
				2nd Final MM/DD/YYYY
15. Companion Policy(s)				

**Replant Example 1: 100% Share**

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A			30.0	1.000		311					002		R	REPLANTED	100	-----		3,000			3,000		3,000
B			15.0	1.000		311					002		NR	NOT REPLANTED	-----								
39. TOTAL			45.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>		42. TOTALS		3,000		3,000		3,000	
NARRATIVE (If more space is needed, attach a Special Report)																							
Total acres from FSA permanent field measurements. Field A wheel measured. Example above shows allowance when actual cost (\$25.00/acre) of replanting is less than both 10% of the production guarantee and maximum pounds allowed (120 lbs.). Price election is \$0.25. Actual cost divided by price election (\$25.00/\$0.25=100 lbs.). 10% of prod. guar. (1,125 lbs. x 10% = 113 lbs.). Appraised potential = 100 lbs./acre.																							

**Replant Example 2: 50% Share**

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A			30.0	.500		311					002		R	REPLANTED	50	-----		1,500			1,500		1,500
B			15.0	.500		311					002		NR	NOT REPLANTED	-----								
39. TOTAL			45.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>		42. TOTALS		1,500		1,500		1,500	
NARRATIVE (If more space is needed, attach a Special Report)																							
Total acres from FSA permanent field measurements. Field A wheel measured. Example above shows allowance when actual cost (\$12.50/acre) of replanting is less than both 10% of the production guarantee and maximum pounds allowed (120 x 0.500 share = 60 lbs.). Price election is \$0.25. Actual cost divided by price election (\$12.50/\$0.25=50 lbs.). 10% of prod. guar. (1,125 lbs. x 10% x 0.500 share = 57 lbs.). Appraised potential = 50 lbs./acre.																							

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). Refer to the above Appraisal Worksheet instructions for required statements and signature entries.

**Exhibit 5 Minimum Representative Sample Requirements**

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<b>Acres In Field Or Subfield</b>	<b>Minimum No. Of Samples</b>
0.1 – 10.0	3

One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.

**Exhibit 6 Row Width Factor**

Row Width (Inches)	Square Foot Factor	Row Width (Inches)	Square Foot Factor	Row Width (Inches)	Square Foot Factor
B*	9.0	20	16.7	35	29.2
6	5.0	21	17.5	36	30.0
7	5.8	22	18.3	37	30.8
8	6.7	23	19.2	38	31.7
9	7.5	24	20.0	39	32.5
10	8.3	25	20.8	40	33.3
11	9.2	26	21.7	41	34.2
12	10.0	27	22.5	42	35.0
13	10.8	28	23.3	43	35.8
14	11.7	29	24.2	44	36.7
15	12.5	30	25.0	45	37.5
16	13.3	31	25.8	46	38.3
17	14.2	32	26.7	47	39.2
18	15.0	33	27.5	48	40.0
19	15.8	34	28.3		

\*Use a 3.0 foot by 3.0 foot square sample size for broadcast acreage. The square foot factor for broadcast acreage is 9.0.

For row widths not identified in [Exhibit 6](#), use the following formula:  
 (Row Width ÷ 12) × 10 ft. of row = Square Foot Factor rounded to tenths

**Example**

Row width is determined to be 7.5 inches.

$(7.5 \div 12) \times 10 = 6.25$  rounded to tenths = 6.3 Square Foot Factor

**Exhibit 7 Yield Factor and Beans/Plant Factors**

<b>Dry Bean Types:</b>						
<b>Name</b>	<b>Abbreviations</b>		<b>Irrigated</b>		<b>Non-Irrigated</b>	
	<b>APLHA</b>	<b>NUMERIC</b>	<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>	<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>
<b>Adzuki</b>	ADZ	321	0.080	31.0	0.080	25.0
<b>Blackeye</b>	BEYE	315	0.045	68.0	0.045	68.0
<b>Black</b>	BLK	303	0.054	45.0	0.050	39.0
<b>Cranberry</b>	CBRY	304	0.020	27.0	0.020	17.0
<b>Dark Red Kidney</b>	DRK	305	0.022	28.0	0.021	17.0
<b>Garbanzo</b>	GARB	306	0.023	29.0	0.022	7.0
<b>Desi Garbanzo</b>	DGARB	325	0.053	15.0	0.053	15.0
<b>Small Kabuli Garbanzo</b>	KGARB	326	0.038	12.0	0.038	12.0
<b>Flat Small White</b>	FSMW	312	0.067	43.0	0.065	48.0
<b>Great Northern</b>	GRNO	307	0.030	37.0	0.031	31.0
<b>Light Red Kidney</b>	LRK	308	0.022	24.0	0.022	17.0
<b>Lima, Baby</b>	BLIMA	320	0.026	47.0	0.028	19.0
<b>Lima, Large</b>	LLIMA	319	0.009	21.0	0.009	21.0
<b>Navy</b>	NAV	309	0.058	50.0	0.053	40.0
<b>Pink</b>	PNK	310	0.037	34.0	0.035	29.0
<b>Pinto</b>	PTO	311	0.028	41.0	0.028	28.0
<b>Small Red</b>	SMR	313	0.032	36.0	0.042	29.0
<b>Small White</b>	SMW	314	0.067	43.0	0.065	48.0
<b>Tebo</b>	TEB	322	0.033	36.0	0.033	36.0
<b>Yellow</b>	YEL	323	0.025	22.0	0.023	18.0
<b>Yelloweye</b>	YEYE	316	0.024	21.0	0.024	21.0
<b>White Kidney</b>	WK	318	0.023	24.0	0.021	17.0
<b>All Other</b>	CSB	561	Use Contract Seed Bean Factors Below			
<b>Contract Seed Bean Varieties</b> Seeds Per Pound		062	<b>Irrigated/Non-Irrigated</b>			
			<b>YIELD FACTOR</b>	<b>BEANS/ PLANT FACTOR</b>		
<900			0.021	21.0		
900 - 1250			0.025	30.0		
1251 - 1525			0.032	34.0		
1526 - 1900			0.040	39.0		
1901 - 2300			0.049	44.0		
2301 - 2700			0.058	49.0		
>2700			0.061	44.0		

**Exhibit 8      Moisture Adjustment Factors**

Moisture	Factor	Moisture	Factor	Moisture	Factor	Moisture	Factor	Moisture	Factor	Moisture	Factor
18.0	- 1.0000	23.0	- .9400	28.0	- .8800	33.0	- .8200	38.0	- .7600	43.0	- .7000
18.1	- .9988	23.1	- .9388	28.1	- .8788	33.1	- .8188	38.1	- .7588	43.1	- .6988
18.2	- .9976	23.2	- .9376	28.2	- .8776	33.2	- .8176	38.2	- .7576	43.2	- .6976
18.3	- .9964	23.3	- .9364	28.3	- .8764	33.3	- .8164	38.3	- .7564	43.3	- .6964
18.4	- .9952	23.4	- .9352	28.4	- .8752	33.4	- .8152	38.4	- .7552	43.4	- .6952
18.5	- .9940	23.5	- .9340	28.5	- .8740	33.5	- .8140	38.5	- .7540	43.5	- .6940
18.6	- .9928	23.6	- .9328	28.6	- .8728	33.6	- .8128	38.6	- .7528	43.6	- .6928
18.7	- .9916	23.7	- .9316	28.7	- .8716	33.7	- .8116	38.7	- .7516	43.7	- .6916
18.8	- .9904	23.8	- .9304	28.8	- .8704	33.8	- .8104	38.8	- .7504	43.8	- .6904
18.9	- .9892	23.9	- .9292	28.9	- .8692	33.9	- .8092	38.9	- .7492	43.9	- .6892
19.0	- .9880	24.0	- .9280	29.0	- .8680	34.0	- .8080	39.0	- .7480	44.0	- .6880
19.1	- .9868	24.1	- .9268	29.1	- .8668	34.1	- .8068	39.1	- .7468	44.1	- .6868
19.2	- .9856	24.2	- .9256	29.2	- .8656	34.2	- .8056	39.2	- .7456	44.2	- .6856
19.3	- .9844	24.3	- .9244	29.3	- .8644	34.3	- .8044	39.3	- .7444	44.3	- .6844
19.4	- .9832	24.4	- .9232	29.4	- .8632	34.4	- .8032	39.4	- .7432	44.4	- .6832
19.5	- .9820	24.5	- .9220	29.5	- .8620	34.5	- .8020	39.5	- .7420	44.5	- .6820
19.6	- .9808	24.6	- .9208	29.6	- .8608	34.6	- .8008	39.6	- .7408	44.6	- .6808
19.7	- .9796	24.7	- .9196	29.7	- .8596	34.7	- .7996	39.7	- .7396	44.7	- .6796
19.8	- .9784	24.8	- .9184	29.8	- .8584	34.8	- .7984	39.8	- .7384	44.8	- .6784
19.9	- .9772	24.9	- .9172	29.9	- .8572	34.9	- .7972	39.9	- .7372	44.9	- .6772
20.0	- .9760	25.0	- .9160	30.0	- .8560	35.0	- .7960	40.0	- .7360		
20.1	- .9748	25.1	- .9148	30.1	- .8548	35.1	- .7948	40.1	- .7348		
20.2	- .9736	25.2	- .9136	30.2	- .8536	35.2	- .7936	40.2	- .7336		
20.3	- .9724	25.3	- .9124	30.3	- .8524	35.3	- .7924	40.3	- .7324		
20.4	- .9712	25.4	- .9112	30.4	- .8512	35.4	- .7912	40.4	- .7312		
20.5	- .9700	25.5	- .9100	30.5	- .8500	35.5	- .7900	40.5	- .7300		
20.6	- .9688	25.6	- .9088	30.6	- .8488	35.6	- .7888	40.6	- .7288		
20.7	- .9676	25.7	- .9076	30.7	- .8476	35.7	- .7876	40.7	- .7276		
20.8	- .9664	25.8	- .9064	30.8	- .8464	35.8	- .7864	40.8	- .7264		
20.9	- .9652	25.9	- .9052	30.9	- .8452	35.9	- .7852	40.9	- .7252		
21.0	- .9640	26.0	- .9040	31.0	- .8440	36.0	- .7840	41.0	- .7240		
21.1	- .9628	26.1	- .9028	31.1	- .8428	36.1	- .7828	41.1	- .7228		
21.2	- .9616	26.2	- .9016	31.2	- .8416	36.2	- .7816	41.2	- .7216		
21.3	- .9604	26.3	- .9004	31.3	- .8404	36.3	- .7804	41.3	- .7204		
21.4	- .9592	26.4	- .8992	31.4	- .8392	36.4	- .7792	41.4	- .7192		
21.5	- .9580	26.5	- .8980	31.5	- .8380	36.5	- .7780	41.5	- .7180		
21.6	- .9568	26.6	- .8968	31.6	- .8368	36.6	- .7768	41.6	- .7168		
21.7	- .9556	26.7	- .8956	31.7	- .8356	36.7	- .7756	41.7	- .7156		
21.8	- .9544	26.8	- .8944	31.8	- .8344	36.8	- .7744	41.8	- .7144		
21.9	- .9532	26.9	- .8932	31.9	- .8332	36.9	- .7732	41.9	- .7132		
22.0	- .9520	27.0	- .8920	32.0	- .8320	37.0	- .7720	42.0	- .7120		
22.1	- .9508	27.1	- .8908	32.1	- .8308	37.1	- .7708	42.1	- .7108		
22.2	- .9496	27.2	- .8896	32.2	- .8296	37.2	- .7696	42.2	- .7096		
22.3	- .9484	27.3	- .8884	32.3	- .8284	37.3	- .7684	42.3	- .7084		
22.4	- .9472	27.4	- .8872	32.4	- .8272	37.4	- .7672	42.4	- .7072		
22.5	- .9460	27.5	- .8860	32.5	- .8260	37.5	- .7660	42.5	- .7060		
22.6	- .9448	27.6	- .8848	32.6	- .8248	37.6	- .7648	42.6	- .7048		
22.7	- .9436	27.7	- .8836	32.7	- .8236	37.7	- .7636	42.7	- .7036		
22.8	- .9424	27.8	- .8824	32.8	- .8224	37.8	- .7624	42.8	- .7024		
22.9	- .9412	27.9	- .8812	32.9	- .8212	37.9	- .7612	42.9	- .7012		



## **Exhibit 9      Dry Bean Value Reflected Through Weight Reduction**

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The buyer/processor may clean/screen the gross production to improve the grade of the dry beans, and reflect the value based on the net weight and grade after removal of the damaged production rather than quoting a grade and price for the gross production as delivered. In this case use the following procedure to determine the net price per pound of the dry bean production.

The adjuster must also get a bid price on the gross amount of the damaged production for the quantity and quality/grade as delivered. The greater of this amount or the amount as calculated below will be used for column 64a on the PW.

- (1) Subtract the percentage of foreign material from gross production.
- (2) Determine the total cash value (dollar payment) that could have been paid the insured. Remember to include value for production damaged by uninsured causes (such as checked skins, etc.).
- (3) Divide the total cash value by the adjusted production (after removal of foreign material) to determine the net price of the damaged production.
- (4) Divide the net price by the LMP for U.S. No. 2 dry beans of the same type.
- (5) Show all calculations in the Narrative of the PW or on an attached Special Report.

**See Following Pages For Examples:**

## Exhibit 9 Dry Bean Value Reflected Through Weight Reduction (Continued)

### Example:

In this example, the buyer/receiver has traded tare for grade.

The elevator may clean/screen the gross production to improve the grade of the dry beans and reflect the value through a weight reduction (tare %) rather than quoting a grade and price for the gross production as delivered. In this case, the net price per pound of the damaged production will be determined as follows:

- (1) Multiplying the net weight (gross weight minus the tare % weight) of the delivered production by the LMP of the grade of the damaged production after milling; then
- (2) Divide that result by the gross pounds of dry beans delivered.

The result is the **Net Price Per Pound** received for the damaged production.

The adjuster must verify that the weight reduction applied by the buyer/processor is due to insurable causes of loss.

### Settlement Sheet

Grower: I.M. Insured

Variety: Pintos							
Date	Scale Ticket #	Gross Weight	Tare %	Tare	Net Weight	Grade	
<u>MM/DD/YY</u>	11002	12,200	44.00	5,368	6,832		
<u>MM/DD/YY</u>	11014	14,360	50.00	7,180	7,180		
TOTAL		26,560		12,548	14,012		

For the purposes of this example, the LMP for U.S. No. 2 dry beans on the day of sale was \$0.2000 cents per pound. The insured delivered 26,560 pounds of dry beans to the elevator.

A bid price on the gross amount of the damaged production for the quantity and quality/grade as delivered is \$0.0900 per pound.

12,548 pounds were deducted from the gross weight, leaving a Net Weight of 14,012 pounds of U.S. #2 Dry Beans.

**STEP 1** Multiply the pounds for which the insured could have been paid by the LMP per pound.  
 $14,012 \text{ lbs.} \times \$0.2000 = \$2,802.40$

**STEP 2** Divide the dollar amount the insured could have been paid for the damaged production by the gross delivered weight. Enter result in column 64a of the PW as the net price per pound.  
 $\$2,802.40 \div 26,560 \text{ lbs.} = \$0.1055 \text{ per lb.}$

**Exhibit 9 Dry Bean Value Reflected Through Weight Reduction (Continued)**

**STEP 3** Enter the LMP per pound (\$0.2000) in column 64b of the PW.

**Example Ticket 1**

TICKET NUMBER: 11002			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.	VARIETY: PINTO		TARE % 44
22200 LB GR. GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE		
	% <u>2/3</u>	SHARE LBS. <u>4555</u>	PRICE <u>STG</u>
10000 LB TA EMPTY WT.	% <u>1/3</u>	SHARE LBS. <u>2277</u>	PRICE <u>STG</u>
<u>12200</u> NET	TRUCK DESCRIPTION		BUSHELS
	BY		
<u>5368</u> TARE LBS	Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.		
<u>6832</u> NET			

**Example Ticket 2**

TICKET NUMBER: 11014			
GROWER: I.M. INSURED			
SHAREHOLDER:			
TO BIN No.	VARIETY: PINTO		TARE % 50
24760 LB GR. GROSS	ALL BEANS RECEIVED FOR PROCESSING AND STORAGE		
	% <u>2/3</u>	SHARE LBS. <u>4787</u>	PRICE <u>STG</u>
10400 LB TA EMPTY WT.	% <u>1/3</u>	SHARE LBS. <u>2393</u>	PRICE <u>STG</u>
<u>14360</u> NET	TRUCK DESCRIPTION		BUSHELS <u>120</u>
	BY		
<u>7180</u> TARE LBS	Producer hereby grants permission for movement of beans covered by this scale ticket for processing and for storage.		
<u>7180</u> NET			

**Exhibit 10 Example of Warehouse Scale Ticket**

In this example the insured has delivered a load of great northern beans to the warehouse. For insurance purposes only, splits, contrasting classes, and foreign material are not to be considered when determining grade. This is an example of a scale ticket.

Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions, and substances that would cause the crop to qualify for QA.

--Warehouse Scale Ticket--							
Date <u>MM/DD/YY</u>					No. 2940		
Owner's Name: I.M. INSURED							
ADDRESS: ANY TOWN, ANY STATE							
<b>Kind:</b>				<b>Grade:</b>		Moist. %	
GREAT NORTHERN				U.S. Substandard			
Splits	8.5	%	Pick	3.9	%	FM	2.7 %
TOTAL DOCKAGE %						PRICE \$	
47980 lb.		Gross Vehicle & Grain					
15770 lb.		Total Vehicle					
32210 lb.		Gross Grain					
4864 lb.		Dockage					
27346 lb.		Net Grain					
Comments:							

Split Beans - 8.5%; Damaged Beans - 3.9%; Contrasting Classes - 0.6%; Foreign Material - 2.7%,  
**Total Defects - 15.7.**

Referencing the United States Standards for Beans and the CP, sample would not qualify for QA. CP allow for QA if the beans fail to grade U.S. No. 2 or better and are damaged or badly damaged. Considering only damage (3.9%) to determine the grade, the grade would be U.S. No. 2. The sample must grade U.S. No. 3 or worse to qualify for QA. (Refer to [Exhibit 12](#).)

% FM is deducted from the gross weight prior to QA.

FORM FGIS-994  
JAN 07



UNITED STATES DEPARTMENT OF AGRICULTURE  
FEDERAL GRAIN INSPECTION SERVICE  
AGRICULTURAL MARKETING ACT OF 1946

Approved OMB No. 0580-0013

**COMMODITY SUBMITTED SAMPLE INSPECTION**

ORIGINAL

US-BAR-1-00014  
NOT NEGOTIABLE

OFFICIAL PINK CERTIFICATE

**EXAMPLE ONLY – NOT FOR OFFICIAL USE**

LEVEL OF INSPECTION:  
Original

ISSUED AT:  
KANSAS CITY, MO

DATE OF SERVICE:  
November 29, 2011

IDENTIFICATION:  
FSN 1234

**NOT OFFICIALLY SAMPLED**

COMMODITY: Great Northern Beans

**RESULTS:**

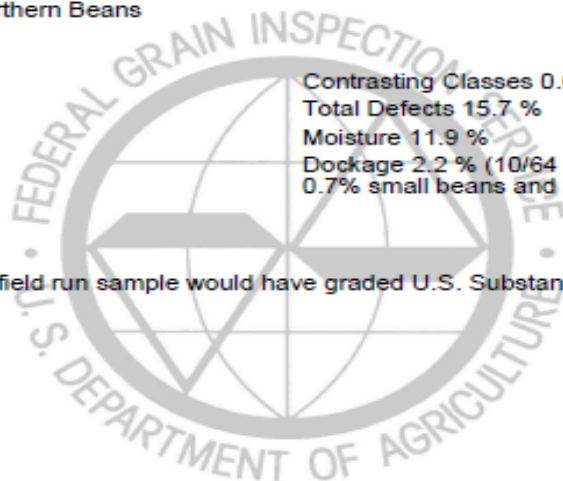
Splits 8.5 %  
Foreign Material Total 2.7 %  
Stones 0.0 %  
Classes That Blend 0.0 %  
  
Sound Beans 84.3 %

Contrasting Classes 0.6 %  
Total Defects 15.7 %  
Moisture 11.9 %  
Dockage 2.2 % (10/64 sieve) consist of 0.3% splits;  
0.7% small beans and 1.2% other material

**REMARKS:**

After the removal of dockage, this field run sample would have graded U.S. Substandard Great Northern Beans under the U.S. Standards for Beans.

END OF REMARKS



The sample identification and inspection results shown on this certificate are assigned only to the quantity in the sample and not to any identified carrier, container, or lot from which the sample may have been taken.

I CERTIFY THAT THE SERVICES SPECIFIED ABOVE WERE PERFORMED WITH THE RESULTS STATED.

APPLICANT NAME: I.M. INSURED

NAME OR SIGNATURE:

ISSUING OFFICE: FGIS - Subjective Analysis and Board Appeals Group

This certificate is issued under the authority of the Agricultural Marketing Act of 1946, as amended (7 U.S.C. 1621 et seq.), and the regulations thereunder (7 CFR 955.1 et seq.), and is receivable in all courts of the United States as prima facie evidence of the truth of the statements therein contained. This certificate does not excuse failure to comply with the provisions of the Federal Food, Drug, and Cosmetic Act, or other Federal Laws.  
WARNING: Sec. 202(h) of the Agricultural Marketing Act of 1946 provides that anyone who shall knowingly falsify, make, issue, alter, forge, or counterfeit any official certificate, or aid, assist, or be party to such actions, is subject to a fine of not more than \$1000 or imprisonment for not more than 1 year, or both. In addition, any person who knowingly or recklessly provides false information to the Service in connection with the performance of its duties under the Agricultural Marketing Act of 1946, as amended, or the regulations thereunder, shall be subject to a fine of not more than \$1000 or imprisonment for not more than 1 year, or both. In addition, any person who knowingly or recklessly provides false information to the Service in connection with the performance of its duties under the Agricultural Marketing Act of 1946, as amended, or the regulations thereunder, shall be subject to a fine of not more than \$1000 or imprisonment for not more than 1 year, or both. In addition, any person who knowingly or recklessly provides false information to the Service in connection with the performance of its duties under the Agricultural Marketing Act of 1946, as amended, or the regulations thereunder, shall be subject to a fine of not more than \$1000 or imprisonment for not more than 1 year, or both. According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information is 0580-0013. The time required to disclose this recordkeeping requirement is to average 83.206 hours per recordkeeper annually, including the time to retain such records, and to notify, disclose, and report to third parties such recordkeeping requirements.

**Exhibit 12 Example of U.S. Standards for Beans**

**130 Grades and grade requirements for the classes Marrow, Great Northern, Small White, Flat Small White, White Kidney, Light Red Kidney, Dark Red Kidney, Small Red, Pink, Black, and Miscellaneous.**

PERCENT MAXIMUM LIMITS OF:							
Grade	Moisture [1]	Total Defects (Total Damage, Total Foreign Material, Contrasting Classes, Splits)	Total Damaged	Foreign Material		Contrasting Classes [2]	Classes That Blend [3]
				Total (Includes Stones)	Stones		
U.S. No. 1	18.0	2.0	2.0	0.5	0.2	0.5	5.0
U.S. No. 2	18.0	4.0	4.0	1.0	0.4	1.0	10.0
U.S. No. 3	18.0	6.0	6.0	1.5	0.6	2.0	15.0

**U.S. Substandard** shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

**U.S. Sample grade** shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

*[62 FR 52967, Oct. 10, 1997]*

[1] Beans with more than 18.0 percent moisture are graded High moisture.

[2] Beans with more than 2.0 percent contrasting classes are graded Mixed beans.

[3] Beans with more than 15.0 percent classes that blend are graded Mixed beans.

*[47 FR 19311, May 5, 1982] [47 FR 20547, May 13, 1982] [60 FR 36030, July 13, 1995] [62 FR 52967,*