

United States
Department of
Agriculture



Federal Crop Insurance Corporation

FCIC-25450 (11-2023)

# SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years for Counties with a Contract Change Date of 11/30/2023; and

2025 and Succeeding Crop Years for Counties with a Contract Change Date of 04/30/2024



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

TITLE: SUGAR BEET LOSS ADJUSTMENT	NUMBER: FCIC-25450						
STANDARDS HANDBOOK	OPI: Product Administration and Standards						
	Division						
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	ISSUE DATE: November 16, 2023						
SUBJECT:	APPROVED:						
Provides the procedures and instructions for administering the Sugar Beet crop insurance	/s/ John W. Underwood for						
program.	Deputy Administrator for Product Management						

#### **REASON FOR ISSUANCE**

This handbook provides procedures and instructions for administering the Sugar Beet crop insurance program for the 2024 and succeeding crop years for counties with a Contract Change Date of November 30, 2023; and 2025 and succeeding crop years for counties with a Contract Change Date of April 30, 2024.

#### **SUMMARY OF CHANGES**

Listed below are the changes to the 2023 FCIC 25450 Sugar Beet Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. \*\*\* used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change							
Throughout	Updated to latest External Handbook Standards – including changing terminology							
	from "contract" to "policy" and updating handbook descriptions.							
TP	Removed Control Chart and incorporated filing instructions into reason for issuance.							
Paragraph 16	Revised paragraph 16 to incorporate policy changes for Early Harvest Adjustment							
	Option.							
Exhibit 1	Added acronym for Early Harvest Adjustment Option (EHA).							
Exhibit 2	Added definitions for "Early harvest" and "Full maturity (date of)."							
Exhibit 4, Section 1,	Added instruction to use a separate line for acreage harvested for each day prior to							
<u>(7)</u>	full maturity only if the EHA is elected.							
Exhibit 4, item 19	Added instruction stating the AIP may allow the insured to self-certify the number of							
	early harvested acres. Also, if the EHA is elected to make a separate line entry for the							
	number of acres harvested each day prior to full maturity.							
Exhibit 4, item 29	Added instruction to enter stage code "EH" for acreage in the final stage harvested							
	prior to full maturity.							

# **SUMMARY OF CHANGES (Continued)**

Reference	Description of Change							
Exhibit 4, Narrative,	Added instruction if the EHA has been elected by the SCD, to show all calculations for							
<u>#30</u>	determining the adjustments to PTC for each day acreage was harvested prior to full							
	maturity.							
Exhibit 4, Section 2,	Added instruction to use separate lines for production harvested for each day acreage							
<u>(7)(c)</u>	was harvested prior to full maturity, only if the EHA is elected.							
Exhibit 4, item 55	Added instruction if the EHA has been elected to make a separate line entry for the							
	tons of harvested sugar beets delivered to the processor each day sugar beets are							
	harvested prior to full maturity, and to show all calculations in the Narrative or on a							
	Special Report.							
Exhibit 4, item 57	Added instruction to enter the average percent of raw sugar (determined from							
	processor tests) for each day the production for the line was harvested prior to the date							
	of full maturity.							
Exhibit 4, Item 65	Added instruction if the EHA has been elected to line out "Quality Factor" and Enter "EHA							
	Factor." Enter the factor to increase the production by 1% per day for each day the							
	production for the line was harvested prior to the date of full maturity.							
Exhibit 4, Example	Revised PW example to reflect early harvested acres and production.							
<u>PW</u>								
Exhibit 6	Made corrections to the Row Width and Length Table. Also added an alternative							
	method for determining row length.							

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# PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### **1** General Information

### A. Purpose and Objective

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

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

# B. Source of Authority

Refer to the LAM for sources of authority.

# C. Title VI of the Civil Rights Act of 1964

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

It is the AIPs' responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance 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. For more information on the RMA Non-Discrimination Statement see the DSSH.

### D. Related Handbooks

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

Handbook Name	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 LAM.
- (2) Terms, abbreviations, and definitions specific to sugar beet loss adjustment and this handbook are in <a href="Exhibit 1"><u>Exhibit 1</u></a> and <a href="Exhibit 2"><u>Exhibit 2</u></a>, herein.

# E. CAT Coverage

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

# 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 in <u>Exhibit 3</u> and <u>Exhibit 4</u> are the minimum requirements for the Appraisal Worksheets and the 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 <a href="Exhibit 3">Exhibit 3</a> and <a href="Exhibit 4">Exhibit 4</a>. 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."

(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: <a href="https://www.rma.usda.gov">www.rma.usda.gov</a>.

#### 3-10 (Reserved)

# **PART 2: POLICY INFORMATION**

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

# 11 Insurability

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

- (1) The crop insured will be all the sugar beets in the county for which a premium rate is provided by the AD, in which the insured has a share, and that are:
  - (a) Planted for harvest as sugar beets; and
  - (b) Grown under a production agreement and are not excluded from the contract at any time during the crop year. The insured must provide a copy of all production agreements, or corporate resolution if the insured is the processor, to the AIP on or before the acreage reporting date. Production agreements are required to verify the number of acres reported on the acreage report are consistent with the number of acres contracted. For example, the sugar beet production agreement is for 40 acres. The acreage report shows 41.2 acres planted. The insurance provider should verify with the sugar beet processor whether or not all production from the additional acres of planted sugar beets will be accepted by the processor and if the processor will amend the production agreement.
- (2) Sugar beet acreage is not insurable if:
  - (a) Planted to sugar beets the preceding crop year unless otherwise specified in the SP for the county (cannot be changed by WA);
  - (b) Interplanted with another crop;
  - (c) Planted into an established grass or legume;
  - (d) Planted prior to submitting a properly completed application;
  - (e) Rhizomania is discovered in any prior crop year, unless allowed by the SP or by WA; or
  - (f) Rotation requirements shown in the SP are not met (cannot be changed by WA).
- (3) Sugar beet growers who are also processors may establish an insurable interest if they meet the requirements specified in the CP.

- (4) The production guarantees are progressive by stages and increase at specified intervals to the final stage. The stages are:
  - (a) First stage, with a guarantee of 60 percent (60%) of the final stage production guarantee, extends from planting until:
    - (i) The earlier of thinning or 90 days after planting in California; and
    - (ii) July 1 in all other states.
  - (b) Final stage, with a guarantee of 100 percent (100%) of the final stage production guarantee, applies to all insured sugar beets that complete the first stage.
- (5) Any acreage of the insured crop damaged before the FPD to the extent that growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to Part 3 of this handbook for replanting payment procedures.
  - It will not be considered practical to replant if production from the replanted acreage cannot be delivered under the terms of the production agreement, or 30 days after the initial planting date for all counties where a LPP is not applicable, unless replanting is generally occurring in the area.
- (6) Any acreage of sugar beets damaged in the first stage after the FPD (or the end of the LPP) until beginning of final stage to the extent that growers in the area would not normally further care for the sugar beets will be deemed to have been destroyed. Unless the AIP determines it is practical to replant, an appraisal will be made to determine the production to count even though the insured may continue to care for the sugar beets. The production guarantee for such acreage will not exceed the first stage production guarantee.

Only appraised production in excess of the difference between the first and final stage production guarantee for acreage that does not qualify for the final stage guarantee will be counted, except that all production from acreage subject to section 14(c)(1)(i) and (ii) of the CP will be counted.

**Note:** This procedure is not applicable when the Sugar Beet Crop Insurance Stage Removal Option is in effect.

- (7) The production guarantee will be expressed in pounds of raw sugar.
- (8) If the insured intends to early harvest a portion of the planted acreage in accordance with the specifications in their production agreement, a Notice of Loss is not required unless there is damage to the crop. If the crop is damaged, all notice requirements stated in the BP, CP, or SP will be applicable.

# 11 Insurability (Continued)

(9) If there are separate persons that claim a share of the same crop in a field, each person who has an insurance policy in effect for the crop must insure all of the crop acreage of the same crop in the field on a share basis, unless the person has at least four years of separate verifiable actual production history for the specific acreage in which they claim a share and such yields are used to establish their production guarantee. If a person has an approved master yield, all of the crop acreage in the field must be insured on a share basis.

# 12 Insurability of Sugar Beets When Planted with a Cover Crop to Prevent Wind Erosion

In some areas of the country, soil erosion and plant damage from blowing winds can be a serious problem. Some local CES offices recommend that sugar beets be planted with a cover crop such as oats, barley, wheat, or rye (depending on the area and whether the cover crop is to be fall or spring planted) in order to prevent/reduce wind erosion. Under this recommended practice, the cover crop is destroyed (generally by chemical means) before the cover crop can compete with the sugar beets. The AIP considers this an insurable practice; however, an appraisal for uninsured cause may apply if the practice is improperly performed. Refer to (1) (b) below.

- (1) Practice improperly performed.
  - (a) During the loss adjustment inspection, determine any reduction in potential production which resulted from this practice not being properly performed (such as improper seeding rates, was not destroyed prior to the tillering stage, and improper destruction of the cover crop) as recommended by the area CES, or other agricultural experts for the area.
  - (b) Although untimely destruction of the cover crop is not the only thing that can contribute to improperly performing this practice, it plays a major role. The AIP will consider it improper destruction when the cover crop has been destroyed later than:
    - (i) the acreage reporting date or the tillering stage as specified in the SP; or
    - (ii) the latest destruction date recommended by the area CES, or other agricultural experts for the area.
  - (c) When production is lost due to this practice not being properly performed, enter the appraised pounds of raw sugar per acre that were lost. Refer to entry instructions for item column 37 (Uninsured Causes) on the PW.
  - (d) In Minnesota and eastern North Dakota sugar beet counties the sugar beets will be uninsurable if the practice is improperly performed. Refer to the SP cover crop statement for these counties.
  - (e) Document the improperly performed practice in the Narrative of the PW or on a Special Report. If it resulted in a loss of production, also include a reference to the appraisal for uninsured causes in column 37 on the PW.

- (2) Document in the Narrative of the PW or on a Special Report:
  - (a) The location and amount of sugar beet acreage that has had a cover crop planted on it.
  - (b) Any facts if the practice was improperly performed. If it resulted in a loss of production, also include a reference to the "appraisal for uninsured causes" in column 37 on the PW.

### 13 Unit Division

Refer to the crop insurance **policy** for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all of the conditions stated in the applicable provisions are met. In addition to the requirements in the BP, basic units may be divided into optional units only if the insured has a sugar beet production agreement that requires the processor to accept all production from a number of acres specified in the sugar beet production agreement. Acreage insured to fulfill a sugar beet production agreement which provides that the processor will accept a designated amount of production or a combination of acreage and production will not be eligible for optional units.

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

# 14 Computation of Sugar Beet Production That Meets Minimum Acceptable Standards Contained in the Contract

Use the following formulas to compute pounds of raw sugar of harvested production, or unharvested production that is appraised after the earliest delivery date that the processor accepts harvested production, and that meets the minimum acceptable standards contained in the production agreement or corporate resolution.

- (1) The tons of sugar beet production will be multiplied by 2,000, and then multiplied by the average percentage of raw sugar to determine the production to count.
- (2) The average percentage of raw sugar will be determined from tests performed by the processor or other laboratories approved by the AIP at the time of delivery or sample acquisition (appraisal).
  - (a) If individual tests of raw sugar content are not made at the time of delivery, the average percent of raw sugar may be based on the results of the insured's previous tests performed by the processor or other laboratories approved by the AIP during the crop year if it is determined that such results are representative of the total production.

# 14 Computation of Sugar Beet Production That Meets Minimum Acceptable Standards Contained in the Contract (Continued)

(b) If not representative, the average percent of raw sugar will equal the raw sugar content percent shown in the AD. For instance, previous samples that were tested for raw sugar percentage came from only a small portion of the field during early harvest and the rest of the field was harvested a month later and tests of raw sugar content were not made at the time of delivery.

# **Example:**

The insured harvested and delivered 100 tons of sugar beets.

The average percent of raw sugar determined by the processor was 15.6%. 100 tons  $\times$  2,000 pounds = 200,000 pounds  $\times$  15.6% (.156) avg. % raw sugar = 31,200 pounds of raw sugar.

# 15 Computation of Sugar Beet Production That Does Not Meets Minimum Acceptable Standards Contained in the Contract

Use the following formulas to compute pounds of raw sugar of harvested production, or unharvested production that is appraised after the earliest delivery date that the processor accepts harvested production, and that **does not meet** the minimum acceptable standards contained in the contract:

- (1) For sugar beets damaged due to an insurable COL that are accepted by the processor, the pounds of raw sugar will be determined by multiplying the tons of such damaged sugar beets by 2,000 and multiplying that result by the average percent of raw sugar contained in such production. The average percentage of raw sugar will be determined from tests performed by the processor or other laboratories approved by the AIP at the time of delivery.
  - (a) If individual tests of raw sugar content are not made at the time of delivery, the average percent of raw sugar may be based on the results of previous tests performed by the processor or other laboratories approved by the AIP during the crop year if it is determined that such results are representative of the total production.
  - (b) If individual tests of raw sugar content are not representative of the total production, the average percent of raw sugar will equal the raw sugar content percent shown in the AD. For instance, previous samples that were tested for raw sugar percentage came from only a small portion of the field during early harvest and the rest of the field was harvested a month later and tests of raw sugar content are not made at the time of delivery. To compute pounds of raw sugar of sugar beets when the average percent of raw sugar is not representative, and the raw sugar content percent from the AD is required, use the following example:

# **Example:**

The insured harvested 100 tons of sugar beets.

The percent of raw sugar for the damaged sugar beets contained in the AD is 17.3% (.173).

100 tons  $\times$  2,000 lbs. = 200,000 lbs.  $\times$  .173 = 34,600 pounds of raw sugar.

# 15 Computation of Sugar Beet Production That Does Not Meets Minimum Acceptable Standards Contained in the Contract (Continued)

(2) If production is damaged due to an insurable COL and is rejected by the processor but is sold to a salvage buyer at a reduced price: Compute the pounds of raw sugar in such production by dividing the gross dollar amount paid by the salvage buyer by the established price contained in the AD.

# **Example:**

The insured harvested 100 tons of damaged sugar beets that were rejected by the processor. The salvage buyer paid \$10.00 per ton for the damaged sugar beets.

100 tons  $\times$  \$10.00/ton = \$1,000.00 gross dollar amount paid for the damaged beets. The established price for raw sugar is \$.1460\* per pound.

 $$1,000.00 \div $.1460*/lb. = 6,849$  raw sugar equivalent (entered in item 56 on the PW).

- \*The established price referenced is for example purposes only. Refer to the AD for the current established price.
- (3) If production is damaged due to an insurable COL to the extent that the processor will not accept the production, such as the production did not meet the standards contained in the production agreement; and there are no salvage markets for the production, then there would be no value for the production and there would be no production to count provided the production is destroyed in an acceptable manner. Refer to <a href="Exhibit 4">Exhibit 4</a>, item 56(c) for PW entry instructions.
- (4) The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25-pound minimum should consist of sugar beets topped and cleaned that are collectively pulled from the representative samples (using 1/2000 of an acre).
- (5) For acreage on which production is ready for harvest but the processor elects not to accept such production, so it is not harvested, refer to the LAM for Bypassed Acreage procedure.

# 16 Early Harvest Adjustment Option

The following procedure is applicable only if the EHA has been elected on or before the SCD.

Adjustments to the APH database must be made on or before the Production Reporting Date. Refer to the CIH for more information.

If the percentage of insured acreage in the unit harvested prior to full maturity exceeds the threshold specified in the CP, production to count from such acreage will be determined by increasing the amount of harvested production by 1 percent per day for each day the sugar beets were harvested prior to the date the sugar beets would have reached full maturity.

- (1) The adjustment will only be made if early harvest is required in the production agreement, or the processor requests early harvest prior to full maturity. The terms for early harvest between the insured and the processor will generally be included in the production agreement. The insured must provide such documentation from the processor to the AIP that specifies the amount of acreage and/or production that is to be early harvested.
- (2) The early harvest period generally runs from mid-August through the end of September, except in California where the harvest period is generally April through mid-August. The date the sugar beets would have reached full maturity will be considered 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the SP.
- (3) This adjustment will not be made if the sugar beets are damaged by an insurable COL and leaving the crop in the field would reduce production. The adjuster may consult with agricultural experts in the area for information in making this determination.
- (4) If the insured has not been required to early harvest in the production agreement or the processor has not requested early harvest, and the processor:
  - (i) Accepts the early harvested production, the early harvested production will be counted but no early harvest factor will apply.
  - (ii) Does not accept the early harvested production, the production to count will be the production guarantee for the acreage harvested early.
- (5) The adjusted production from the early harvest acreage cannot result in a yield greater than the higher of:
  - (i) the insured's approved APH yield;
  - (ii) the actual yield of the production harvested after full maturity from the unit; or
  - (iii) the unadjusted actual yield of the early harvested acreage from the unit.

#### Example:

The end of insurance is November 15 and the sugar beets will reach full maturity on October 1 (45 days prior to the end of insurance date).

The threshold in the  $\frac{CP}{CP}$  is  $\frac{15}{CP}$  percent and the insured harvested 50 acres of their 250 acres in the unit prior to October 1. The threshold has been met with the insured harvesting 20 percent of their insured acres (50 acres  $\div$  250 acres = .20).

The insured harvested 1,000 tons, harvesting 250 tons per day for 4 days prior to October 1 on this unit.

The insured's average percent of raw sugar (determined from processor tests) for each day is shown below:

```
September 30: 250 \text{ tons} \times 2,000 = 500,000 \text{ lbs.} \times 0.159 \text{ (avg. \% raw sugar)} = 79,500 \text{ lbs.}
September 29: 250 \text{ tons} \times 2,000 = 500,000 \text{ lbs.} \times 0.160 \text{ (avg. \% raw sugar)} = 80,000 \text{ lbs.}
September 28: 250 \text{ tons} \times 2,000 = 500,000 \text{ lbs.} \times 0.162 \text{ (avg. \% raw sugar)} = 80,500 \text{ lbs.}
September 27: 250 \text{ tons} \times 2,000 = 500,000 \text{ lbs.} \times 0.163 \text{ (avg. \% raw sugar)} = 81,000 \text{ lbs.}
```

The EHA factor for each day is shown below.

```
79,500 lbs. × 1.01 (EHA factor) = 80,295
80,000 lbs. × 1.02 (EHA factor) = 81,600
80,500 lbs. × 1.03 (EHA factor) = 82,915
81,000 lbs. × 1.04 (EHA factor) = 84,240
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 $(80,295 + 81,600 + 82,915 + 84,240) \div 50$  early-harvested acres = 6,581 pounds of raw sugar per acre.

- (7) When the sugar beet processor requires or requests a specified amount of production or acreage to be harvested prior to the date of full maturity, the AIP may apply following procedure:
  - (a) The insured will not be required to submit a notice of loss to the AIP prior to the beginning of early harvest, provided there is no damage to the crop. If there is damage to the acreage intended to be early harvested, Section 13 of the Sugar Beet Crop Provisions will be applicable. If it is questionable whether the crop is damaged, the adjuster should consult with agricultural experts in the area.
  - (b) The AIP may allow the insured to self-certify the number of early harvested acres. This amount will be used to determine if the qualifying acreage threshold shown in the CP has been met, provided the AIP agrees with the amount certified.
  - (c) If the AIP does not agree with the number of acres self-certified by the producer, the early harvested acres will be determined in accordance with current procedure in the LAM.
  - (d) The amount of production harvested early will be determined from production records provided to the insured from the processor.

# 17 Stage Removal Option

- (1) The insured must have an additional coverage policy to elect this option.
- (2) The insured must elect this option in writing on or before the sales closing date for the first year it is in effect.
- (3) This election is continuous, in accordance with section 2 of the BP, unless canceled by the cancellation date. The insured's election of the CAT Endorsement for sugar beets in any crop year will be deemed to be cancellation of this option by the insured.
- (4) All insurable acreage of sugar beets in the county will be included under this option unless any acreage is specifically excluded by the SP.
- (5) The production guarantee (per acre) will be the final stage guarantee.
- (6) The terms and conditions contained in sections 3(b) and 3(d) and 14(c)(1)(iv) of the Sugar Beet CP do not apply under this option.

# **18-20** (Reserved)

# PART 3: REPLANTING PAYMENT PROCEDURES

### 21 Replanting Payment Procedures

- (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 one replanting payment has already been allowed for the crop year.
- (3) Refer to Paragraph 11 (6) for damage that occurs in the first stage if the Stage Removal Option is not in effect.

# 22 Qualifications for Replanting Payment

To qualify for a replanting payment, the:

- (1) Sugar Beets must be damaged due to an insurable cause;
- (2) AIP must determine that it is practical to replant and give consent to replant (refer to the LAM);
- (3) acres being replanted must have been initially planted on or after the "Earliest Planting" date if such date has been established by the SP;
- (4) per acre appraisal (or appraisal plus any appraisals for uninsured COLs) must be less than 90 percent of the final stage production guarantee for the acreage the insured intends to replant; and
- (5) 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 FPD or within the LPP if a LPP is applicable. (Any acreage planted after the end of the LPP will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.)

In the Narrative of the PW or on a Special Report, show the pounds per acre appraisal for each field or subfield and the calculations to document that qualifications for a replant payment have been met.

# 23 Replanting Payment

The amount of the replanting payment per acre will be the dollar amount specified in the SP times the insured's share.

Show all calculations in the Narrative of the PW or on a Special Report.

# Example 1:

Owner/operator (100 percent share) 30 acres replanted Amount of the replanting payment contained in SP = \$110.00 per acre The replanting payment  $$110.00 \times 1.000$  (share) = \$110.00 per acre

# Example 2:

Landlord/tenant on 50/50 share 30 acres replanted Amount of the replanting payment contained in SP = \$110.00 per acre The replanting payment  $$110.00 \times .500$  (share) = \$55.00 per acre

# 24 Replanting Payment Inspections

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)

### 31 General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

# 32 Selecting Representative Samples

- (1) Determine the minimum number of required samples for a field or subfield by the field size.

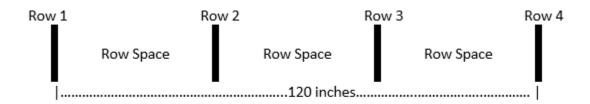
  Take not less than the minimum number (count) of representative samples required in <a href="Exhibit 5">Exhibit 5</a>
  for each field or subfield, the average stage of growth, age (size) and general capabilities of the plants, variability of potential production, and plant damage within the field or 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

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 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 needed) and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

#### **Example:**



120 inches ÷ 3 row spaces = 40 inches average row width

(3) Apply average row width to Exhibit 6 to determine the required length of sample row.

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

# 34 Appraisals Methods

### A. General Information

(1) These instructions provide information on appraisal methods for:

Appraisal Method	Use						
Plant Count Method	From emergence through the day prior to the earliest delivery date.						
Weight Method	Starting on the earliest delivery date.						

- (2) Appraisals should be postponed until plants have been thinned, if possible.
- (3) A first stage loss indemnity is possible if the entire acreage in a unit was destroyed and it was not practical to replant it on or before the FPD or the end of the LPP, if applicable. If only a portion of the unit acreage was destroyed and replanting was not practical on it, the first stage guarantee will apply to the destroyed acres and the "unit indemnity," if any will be determined after harvest is complete (or total destruction of the sugar beets) on the unit. Not applicable when the Sugar Beet Stage Removal Option is in effect.
- (4) Any acreage of sugar beets damaged in the first stage (after the FPD) to the extent that growers in the area would not normally further care for the sugar beets will be deemed to have been destroyed, even though the insured may continue to care for the sugar beets, unless the AIP determines it is practical to replant. The production guarantee for such acreage will not exceed the first stage production guarantee. Not applicable when the Sugar Beet Stage Removal Option is in effect.
- Only appraised production in excess of the difference between the first and final stage production guarantee for acreage that does not qualify for the final stage guarantee will be counted, except that all production from acreage subject to section 14(c)(1)(i) and (ii) will be counted. Not applicable when the Sugar Beet Stage Removal Option has been elected.

#### B. Plant Count Method

- (1) This method is based on the number of surviving plants in a designated sample row length for 1/100 acre. Refer to Exhibit 6 for sample row length requirements.
- (2) Surviving plant counts are converted to pounds of raw sugar per acre by multiplying the average number of plants per sample by the yield factor. Refer to Exhibit 7 for determining yield factor formula.

# C. Weight Method

- (1) This method is based on weighing the sugar beets in 1/2000 of an acre, then converting to pounds of raw sugar per acre. Refer to Exhibit 6 for sample row length requirements.
- (2) Select representative samples from 1/2000 of an acre.
- (3) Dig all sugar beets in the sample areas. Thoroughly clean off all dirt.
- (4) Discard sugar beets smaller than 2 inches in diameter (measured at the widest point of the beet) and rotten sugar beets.
- (5) Top the sugar beets by removing an area from the top of each sugar beet so the surface of the cut is no larger than 1½ inches in diameter.
- (6) Weigh all topped sugar beets and record the weights in pounds, to tenths, on the appraisal worksheet. Total the weight from all samples and divide by the number of samples taken. Multiply the result by the factor of 2,000 and by the percent of sugar determined by the processor or other laboratory approved by the AIP (or from the AD, if not determined).
- (7) Choose an equal number of sugar beets from each representative sample area to make up a minimum 25-pound sample that will be delivered to the processor, or other laboratories approved by the AIP for determination of percent of raw sugar. For example, adjusters can bring the samples to the closest open receiving station or deliver the samples to the processor's quality laboratory or another laboratory approved by the AIP. A special sample ticket is needed to identify the sample and to whom the sample results should be delivered. The special sample tickets can be obtained from the scale house at the receiving station, or the personnel at the quality lab.
  - (a) There could be a fee for testing, depending on the processor or laboratory.

#### C. **Weight Method (Continued)**

If the percent of sugar cannot be determined by the processor or other (b) laboratory approved by the AIP at the time of appraisal, the percent sugar may be based on the results of previous tests performed by the processor or other laboratories approved by the AIP during the crop year, if it is determined the results are representative of the total production, or the percent sugar from the AD.

#### 35 **Deviations and Modifications**

- (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 in this handbook. Refer to the LAM for additional information.

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

- (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 must be completed for each unit appraised (applicable to replant, preliminary, and final claims). Refer to Paragraph 32 for sampling requirements.
- (4) For every inspection, complete items 1 through 4. Complete Part I and II as instructed in Exhibit <u>3</u>.
- (5) Standard appraisal worksheet items are numbered consecutively in Exhibit 3. Illustrations are also provided to illustrate how to complete all entries, except the last three items on the Appraisal Worksheet.
- (6) For all zero appraisals, refer to the LAM.

# **37-50** (Reserved)

# **PART 5: PRODUCTION WORKSHEET**

# 51 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary, 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 COLs, 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).
- (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) 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
ВР	Basic Provisions
CAT	Catastrophic Risk Protection
CCD	Contract Change Date
CES	Cooperative Extension Service
CIH	Crop Insurance Handbook
CLU	Common Land Unit
COL	Cause of Loss
СР	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
EHA	Early Harvest Adjustment Option
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FPD	Final Plant Date
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
LPP	Late Planting Period
OPI	Office of Primary Interest
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provision(s)
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
WA	Written Agreement

<u>Clamps</u>: Sugar beets that have been topped, lifted and temporarily stacked in the field, until removed from the field for direct delivery to a processor.

<u>Earliest Delivery Date</u>: The date when processors start accepting sugar beets at their processing plants or piling stations.

Early harvest: Harvest of sugar beets prior to full maturity.

<u>Full maturity (date of)</u>: The date the sugar beets would have reached full maturity is 45 days prior to the calendar date for the end of the insurance period, unless otherwise specified in the Special Provisions.

<u>Harvest</u>: Topping, lifting and removal of sugar beets from the field, including removal of sugar beets from clamps that include sugar beets that have been topped, lifted, and temporarily stacked in the field, if provided for in the SP for the county.

<u>Local Market Price</u>: The price per pound for raw sugar offered by buyers in the area in which the insured normally markets the sugar beets.

<u>Mature Sugar Beet</u>: Any sugar beet in which the diameter is at least 2 inches or larger measured at the widest point of the sugar beet. This includes harvestable and processable sugar beets.

<u>Percentage of Raw Sugar</u>: Quantity of sugar determined from analytical tests of samples performed by the processor or other laboratories approved by the AIP.

<u>Processor</u>: Any business enterprise regularly engaged in processing sugar beets for sugar that possesses all licenses and permits for processing sugar beets required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted sugar beets within a reasonable amount of time after harvest.

<u>Production Agreement</u>: A written contract between the insured and the processor, executed on or before the acreage reporting date, which is in effect for the crop year, containing at a minimum:

- (1) The insured's commitment to plant, grow, and deliver the sugar beet production to the processor; and
- (2) The processor's commitment to purchase the production stated in the contract.

<u>Production Guarantee</u>: The production guarantees, expressed in pounds of raw sugar, and are progressive by stages, which increase at specified intervals to the final stage. The stages are:

- (1) First stage production guarantee The final stage production guarantee multiplied by 60 percent.
- (2) Final stage production guarantee The number of pounds of raw sugar determined by multiplying the approved yield per acre by the coverage level percentage the insured elects.

If the Sugar Beet Stage Removal Option is in effect, the first stage production guarantee (per acre) percentage is not applicable.

# **Exhibit 2** Definitions (Continued)

Raw Sugar: Sugar that has not been extracted from the sugar beet.

**Thinning:** The process of removing, either by machine or hand, a portion of the sugar beet plants to attain a desired plant population.

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see <a href="Subparagraph 2D">Subparagraph 2D</a> and <a href="Paragraph 36">Paragraph 36</a>.

	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.	Policy Number	Insured's assigned policy number.						
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.						
4.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.						

# Part I - Plant Count Method (Emergence Through the Day Prior To The Earliest Delivery Date)

5.	Field ID	Field or subfield identification symbol.
6.	No. of Acres	Number of determined acres, to tenths, in field or subfield being appraised.
7.	Stage	Production stage at the time of damage to the sugar beets, i.e., "1," or "2."
		Enter "2" if the Stage Removal Option is in effect.
8.	Row Width	Row width (average space in whole inches). Refer to Paragraph 33 for
		information on determining row width and Exhibit 6, for row-length sample
		requirements for the determined row width (1/100 of an acre sample).
9.	Number of Surviving	Number of live plants capable of producing a sugar beet from each sample.
	Plants/Sample	
10.	Total Plants All	Total number of plants from all samples in item 9.
	Samples	
11.	No. of Samples	Total number of samples in item 9.
12.	Avg. No.	Result of dividing item 10 by item 11, rounded to nearest tenth.
	Plants/Sample	
13.	Yield Factor	Yield factor (rounded to three decimal places) as determined by using the
		formula from Exhibit 7. Show calculations in the Remarks section.
14.	Appraisal (Pounds of	Result of multiplying item 12 times item 13 (rounded to whole pounds).
	Raw Sugar/Acre)	
1525	j.	Make no entry.
26.	Remarks	Enter any information pertinent to the appraisal including the Yield Factor
		calculations.

# Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

lt	em Number/Element	Description						
27.	Insured's Signature	Insured's (or insured's authorized representative's) signature and date.						
	and Date	Before obtaining insured's signature, review all entries on the appraisal						
		worksheet with the insured (or insured's authorized representative)						
		particularly explaining codes, etc., which may not be readily understood.						
28.	Adjuster's Signature,	Signature of adjuster, code number, and date signed after the insured (or						
	Code No., and Date	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 Numbers	Page numbers - Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.						

Company: Any Company							Claim No.: XXXXXXXX											
	FOR ILLUSTRATION PURPOSES ONLY							1 INSURED'S NAME					2 POLICY NO.			IIT NO.	4 CROP YEAR	
	APPRAISAL WORKSHEET SUGAR BEETS						I. M. INSURED XXXXXXX 0001-0001BU  PART I - PLANT COUNT (FROM EMERGENCE THROUGH THE EARLIEST DELIVERY DATE)							U YYYY				
5	6	7	8			9				10	Т	11		12	13			14
FIELD ID	NO. OF ACRES	Stage	ROW WIDTH	N	UMBER OF S	URVIVING PL	ANTS/SAMP	LE		TOTAL PLANTS ALL SAMPLES		NO. OF SAMPLES		AVG. NO. PLANTS/SAMPLE		YIELD FACTOR		APPRAISAL (POUNDS OF RAW SUGAR/ACRE)
А	10.00	1	42	118	142	129	126	126 =		515	÷	÷ 4 :		128.8	x	36.124	=	4,653
									=		÷		=		х		=	

	PART II - WEIGHT METHOD (STARTING WITH THE EARLIEST DELIVERY DATE)																		
15	16	17	18		19				20	Т	21	Т	22	Τ	23		24		25
FIELD ID	NO. OF ACRES	Stage	ROW WIDTH	POUNDS OF SUGAR BEETS/SAMPLE				TOTAL POUNDS ALL SAMPLES	- 1	NO. OF SAMPLES		AVG. LBS. PER SAMPLE		FACTOR		PERCENT SUGAR		APPRAISAL (POUNDS OF RAW SUGAR/ACRE)	
								=		÷		=		x		х		=	
								=		÷		=		x		х		=	

26 REMARKS

APH yield = 9,031 pounds of raw sugar per acre

Determined plant population per acre = 25,000 plants per acre

Yield Factor = (APH x 100) / Determined plant population

Yield Factor = (9,031 lbs. x 100) / 25,000 = 36.124

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.

# Part II - Weight Method (Starting with The Earliest Delivery Date)

lte	m Number/Element	Description
	Company	Name of AIP, if not preprinted on the worksheet (Company Name).
	Claim No.	Claim number if assigned by the AIP.
1.	Insured's Name	Name of the insured that identifies exactly the person (legal entity) to
		whom the policy is issued.
2.	Policy No	Insured's assigned policy number.
3.	Unit No.	Unit number from the Summary of Coverage after it is verified to be correct.
4.	Cron Voor	Four-digit crop year, as defined in the policy, for which the claim has been
4.	Crop Year	filed.
514.		Make no entry.
15.	Field ID	Field identification symbol.
16.	No. of Acres	Number of determined acres, to tenths, in field or subfield being appraised.
17.	Stage	Enter "2."
18.	Row Width	Row width (average space in whole inches). Refer to Paragraph 33 for
		information on determining row width and Exhibit 6, for row-length sample
		requirements for the determined row width (1/2000 of an acre sample).
19.	Pounds of Sugar	Dig the sugar beets in 1/2000 acre of sample row(s). Top, clean the dirt off,
	Beets/Sample	and weigh the processable (not rotten) beets (2" or larger in diameter) as
		outlined in <u>Subparagraph 34C</u> . Enter the result in each block in pounds, to
		tenths.
20.	Total Pounds All Samples	Total weight of all samples from item 19 (pounds to tenths).
21.	No. of Samples	Total number of samples from item 19.
22.	Avg. Lbs. Per Sample	Results of item 20 divided by item 21 (pounds, rounded to tenths).
23.	Factor	Enter factor of "2,000."
24.	Percent Sugar	Enter the average percent of raw sugar. Include any sampling
		documentation in the claim file.
25.	Appraisal (Pounds of	Result of multiplying item 23 times item 24 (rounded to whole pounds).
	Raw Sugar/Acre)	
26.	Remarks	Enter other information pertinent to the appraisal including the source of
		the percent of sugar entry.

# Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

It	em Number/Element	Description								
27.	Insured's Signature	Insured's (or insured's authorized representative's) signature and date.								
	and Date	Before obtaining insured's signature, review all entries on the Appraisal								
		Worksheet with the insured (or insured's authorized representative)								
		particularly explaining codes, etc., which may not be readily understood.								
28.	Adjuster's Signature,	Signature of adjuster, code number, and date signed after the insured (or								
	Code No., and Date:	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 Numbers:	Page numbers - Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.								

	(	Company:	Any Comp	oany						Cl	aim No.	.: X	XXXXXXX								
	FOR I	LLUSTRA	TION PU	RPOSES	ONLY	1 INSURED'S NAME						2 POLICY NO.					3 UNIT NO.				4 CROP YEAR
APPRAISAL WORKSHEET SUGAR BEETS						I. M. INSURED						xxxxxxx				0001-0001B			01BU	J	YYYY
		SU	IGAR BEE	TS					PART I - PLAN	rco	OUNT (FRO	OM E	EMERGENCE TH	ROL	JGH THE EA	RLIE	ST DE	ELIVERY DA	TE)		
5	5 6 7 8 9							Τ	10		1	11			12	T		13	Ţ	14	
FIELD ID	NO. OF ACRES	Stage	ROW WIDTH	N	IUMBER OF SURVIVING F	PLANTS/SAMPLE						NO. OF AMPLES PLA		AVG. NO. PLANTS/SAMPLE		YIELD FACTOR			(PO	APPRAISAL UNDS OF RAW JGAR/ACRE)	
								=	4		÷	K	1			x			=		
								7	0		÷		=			х			=		
					PART II - WEIG	HT METHOD (ST	TARTING W	VIT	H THE EARLIEST	DEL	IVERY DA	TE)									
15	16	17	18		19	-	TO	П	20	Т	21	Т	22	Τ	23		Т	24			25
FIELD ID	NO. OF ACRES	Stage	ROW WIDTH		POUNDS OF SUGAR BE	ETS/SAMPLE			TOTAL POUNDS ALL SAMPLES		NO. OF SAMPLES	- 1	AVG. LBS. PER SAMPLE		FACTOR	ł.	F	PERCENT SU	GAR		APPRAISAL POUNDS OF RAV SUGAR/ACRE)
В	10.0	2	42	3.6	5.2 7.7	J		=	16.5	÷	3	=	5.5	х	2000		x	.156		=	1,716
				,	1		:	=		÷		=		x			х			=	
					7		:	=		÷		=		х			х			=	
	PERCENT RAV	W SUGAR – 1			ounds of raw sugar/acre								l					l			

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.

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see <a href="Subparagraph 2D">Subparagraph 2D</a> and <a href="Paragraph 51">Paragraph 51</a>.

It	em Number/Element	Description									
1.	Crop/Code #	"Sugar beets" (0039).									
2.	Unit #	Unit number from the Summary of Coverage after it is verified to be correct.									
3.	Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.									
4.	Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable COL, and a no indemnity due claim will be completed, make no entry.									
5.	Cause(s) of Damage	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.  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).									
6.	Insured Cause %	Preliminary: Make no entry.  Replant and Final: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.  If there is no insurable COL, and a no indemnity due claim will be completed, make no entry.									

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

Ito	em Number/Element	Description										
6.	Insured Cause % (Continued)	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:										
		4. Date(s) of Damage	JUNE	JUNE AUG								
		5. Causes of Damage	Excess Moisture	Hail	Drought							
		6. Insured Cause(s) %	40	20	30							
		Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent – 10%.										
7.	Company/Agency	Name of company and ag	gency servicing t	ne crop insur	rance <mark>policy</mark> .							
8.	Name of Insured	Name of the insured that whom the policy is issued		ly the person	ı (legal entity) to							
9.	Claim #	<u> </u>	nber as assigned by the AIP.									
10.	Policy #	Insured's assigned policy										
11.	Crop Year											
12.	Additional Units	Preliminary and Replant: Make no entry.  Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.										
		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.										
13.	Est. Prod. Per Acre	Preliminary and Replant: Make no entry.										
		1	imated yield per acre, in pounds of raw sugar, of all non-loss units op at the time of final inspection.									
14.	Date(s) Notice of Loss	Preliminary:										
		(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.										
	(2) A notice of damage or loss for a third preliminary inspection (needed) requires an additional set of PWs. Enter the date of for a third preliminary inspection in the 1st space of item 14 c second set of PWs.											

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

Ite	Item Number/Element		Description	
14.	Date(s) Notice of Loss (Continued)	Preliminary	(Continued):	
	(continued)	(3) Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection.		
		(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.		
		(5) If the notice does not require an inspection, document as directed in the Narrative instructions.		
		<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.		
15.	Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.		
		(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 policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None."		
		(a)	(a) If the other person has a multiple-peril crop insurance policy and it can be determined that the same AIP services it, enter the policy number. Handle these companion policies according to AIP instructions.	
		(b)	If the other person has a multiple-peril crop insurance policy and a different AIP or agent services it, enter the name of the AIP and/or agent (and policy number) if known.	
		(c)	If unable to verify the existence of a companion crop insurance policy, enter "Unknown" and contact the AIP for further instructions.	
			er to the LAM for further information regarding companion cropurance policies.	

#### Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

### (7) Acreage harvested for each day prior to full maturity only if the EHA is elected.

It	em Number/Element	Description
16.	Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
		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.
17.	Multi-Crop Code	<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.
18.	Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, make no entry.

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

Item Number/Element		Description		
19. De	termined Acres	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:		
		(1) Put to other use without consent;		
		(2) Abandoned;		
		(3) Damaged by uninsured causes; or		
		(4) For which the insured failed to provide acceptable records of production.		
		Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.		
		<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.		
		(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.		
		(2) Account for all planted acreage in the unit.		
		Preliminary and Final: Determined acres to tenths.		
		Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. The AIP may allow the insured to self-certify the number of early harvested acres.		
		EHA Elected:		
		Make a separate line entry for the number of acres harvested each day prior to full maturity.		
		Account for all planted acreage in the unit.		
20. Int	erest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.		
21. Ris	k	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.		
		Unrated land is uninsurable without a WA.		

Item Number/Element		Description	
22.	Туре	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.	
23.	Class	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.	
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 AD, 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	Preliminary: Make no entry.  Replant: Replant stage abbreviation as shown below.	
		<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.	

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

Item Number/Element		Description		
29.	Stage (Continued)	Final: Stage abbreviation as shown below.		
		<u>Stage</u>	<u>Explanation</u>	
		"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	
			Acreage for sugar beet production (For applicable Michigan and Minnesota counties as listed in the SP) placed in a clamp that is not delivered directly to the sugar beet processing factory within the timeframe specified in the SP. Explain in the Narrative.	
		"1"	The earlier of thinning or 90 days after planting in California; and July 1 in all other States. Stage 1 is the "first" stage guarantee as identified in the CP.	
		"2"	Applies to all insured sugar beets that complete the first stage, or if the Stage Removal Option is in effect. Stage 2 is the "final" stage guarantee as identified in the CP.	
		"EH"	Acreage in the final stage harvested prior to full maturity.	
		"UB"	Bypassed (due to insured COL).	
		"PB"	Bypassed (due to uninsured COL).	
		"TZ"	UUF/Third Party Damage – Zero production on same acreage.	
		"TA"	UUF/Third Party Damage – Appraised production on same acreage.	
		"TH"	UUF/Third Party Damage – Harvested production on same acreage.	

It	em Number/Element	Description
29.	Stage (Continued)	Prevented Planting: Refer to the PPSH for proper codes for any eligible
		prevented planting acreage.
		Gleaned Acreage: Refer to the LAM for information on gleaning.
30.	Use of Acreage	Use of acreage. Use the following "Intended Use" abbreviations.
	J	
		<u>Use</u> <u>Explanation</u>
		"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.
		"Bypassed" Bypassed by the processor.
		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."
		<b>Prevented Planting:</b> Refer to the PPSH for proper codes for any eligible prevented planting acreage.
		Gleaned Acreage: Refer to the LAM for information on gleaning.

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

Item Number/Element	Description
31. Appraised Potentia	<b>Replant:</b> Document the replant calculations in the Narrative and enter the amount allowed per acre for replanting in dollars and cents. Refer to Part 3 for qualifications and computations.
	<b>Preliminary and Final:</b> Per acre appraisal in pounds of raw sugar, of potential production for the acreage appraised. For first stage losses, this will be the stage guarantee adjusted appraised potential. For final stage losses, this will be the appraised potential from the appraisal worksheet.
	If there is no potential on UH acreage, enter "0." Refer to the LAM for procedures for documenting zero yield appraisals.
	When acreage does not qualify for the final stage guarantee, and the actual appraised production:
	(1) Is in excess of the difference between the "first" and "final" stage production guarantee, the per-acre potential production would be calculated as shown in the following example. (Refer to the Sugar Beet CP for more information.):
	Example: Appraised production with stage adjustment.
	Final Stage Guarantee 6,773 pounds First Stage Guarantee 4,064 pounds (6,773 pounds × 60% = 4,064 pounds)
	Appraised Production 4,653 pounds (appraisal worksheet column 14)
	6,773 pounds – 4,064 pounds = 2,709 pounds (difference between "first" and "final" stage). From the appraisal worksheet column "14" 4,653 pounds minus 2,709 pounds (difference between "first" and "final" stage) equals 1,944 pounds that will be entered in column 31 (Appraised Potential).
	(2) Does not exceed the difference between the applicable "first," and "final" stage guarantee, calculate the per-acre potential production as follows:

Item Number/Element		Description		
31.	Appraised Potential	Example:		
	(Continued)	Final Stage Guarantee	6,773 pounds	
	(00110111000)	First Stage Guarantee	4,064 pounds (6,773 pounds × 60% =	
		I mot stage saarantee	4,064 pounds)	
		Appraised Production	1,874 pounds (appraisal worksheet	
		/ ippraised i reduction	column 14)	
			001011111 2 17	
		6.773 pounds – 4.064 pou	unds = 2,709 pounds (difference between	
		1	From the appraisal worksheet column	
			aised Potential) minus 2,709 pounds	
			t" and "final" stage) equals -835 pounds.	
		1	loes not exceed the difference between	
			uarantee, and an entry of 0 pounds would	
		be entered in column 31.	, , , , , , , , , , , , , , , , , , , ,	
		Evaluin all calculations in the Nor	rative or an a Special Benert	
		Explain all calculations in the Nar	rative of on a Special Report.	
			e final stage guarantee enter the	
		appraised production from the ap	opraisal worksheet.	
32a3		Make no entry.		
34.	Production Pre QA	1 -	olying column 31 times column 19 rounded	
		to dollars and cents. If no entry in	column 31, make no entry.	
		Preliminary and Final: Result of m	ultiplying column 31 times column 19	
			ugar. If no entry in column 31, make no	
		entry.		
35.	Quality Factor	Make no entry unless the following	g applies.	
	·	·		
		1	e to insured causes, a Federal or State	
		1	insured crop or production to be destroyed,	
			ne insured to complete and submit a	
		_	the crop or production was destroyed and	
			fer to item 40). Document the cause of	
			ude a copy of the Certification Form. Also	
26	D 1 1' D 104	refer to LAM for additional informa		
36.	Production Post QA	•	ransfer entry from column 34. Otherwise,	
			mn 34 times column 35 rounded to whole	
37.	Uninsured Cause	pounds.		
37.	Ommsured Cause	Replant: Make no entry.		
		<b>Preliminary and Final</b> : Potential to	Count: Result of pounds of raw sugar per	
			s (taken from appraisal worksheet or other	
		1	mn 19, rounded to whole pounds of raw	
			ce no entry. Explain any entry in the	
		Narrative.		

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

Item Number/Element		Description	
37. Uninsured (Continued	Cause (1)	Hail and Fire exclusion not in effect.	
		(a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre in whole pounds of raw sugar 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.	
		(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.	
		(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in pounds of raw sugar, multiplied by column 19, times column 33, rounded to whole pounds of raw sugar.	
	(2)	When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry for any such acreage.	
	(3)	Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.	
	(4)	Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.	
	(5)	For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.	
38. Total to Co	unt <b>Repla</b> i	nt: Transfer the entry in column 36.	
		<b>Preliminary and Final:</b> The entry will be the result of adding column 36 and column 37.	
39. Total	Prelim	ninary: Make no entry.	
	Replai	Replant and Final: Total determined acres (column 19), to tenths.	

Ite	em Number/Element	Description	
40.	Quality	Replant: Make no entry.	
		<b>Preliminary and Final:</b> Check "None," unless, under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed:	
		Check "Other" and document in the Narrative (or on a Special Report):	
		(1) A description of the condition; and	
		(2) The name of the controlling authority that considers this condition to be injurious to human or animal health and why.	
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits.	Make no entry.	
42.	Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.	

#### **Narrative Instructions**

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

- 1. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- 2. If notice of damage was given and no inspection is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.
- 3. Explain any uninsured causes, unusual, or controversial cases.
- 4. If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- 5. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- 6. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- 7. Explain any errors found on the Summary of Coverage.

#### Narrative Instructions (Continued)

- 8. Explain any commingled production. Refer to the LAM.
- 9. Explain any entry for "Production Not to Count" in Section II, column 62 and/or any production not included in Section II, column 56 or column 49 - 52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- Explain a "NO" checked in item 44, "Damage Similar to Other Farms in the Area?" 10.
- Attach a sketch map or aerial photo to identify the total unit: 11.
  - If consent is or has been given to put part of the unit to another use or to replant; (a)
  - If acreage has been replanted to a practice uninsurable as an original practice; (b)
  - (c) If uninsured causes are present; or
  - (d) For unusual or controversial cases.
- 12. Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- 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.
- Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in 15. 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. List the control measures used and explain why they did not work.
- 20. Document the pounds of raw sugar per acre appraisal (plus appraisal for uninsured COLs, 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.

#### Narrative Instructions (Continued)

- 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. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- 23. Document calculations for differences in first stage and final stage guarantee.
- Document sugar percent from the processor or other laboratory approved by the AIP for weight 24. method appraisal.
- 25. Explain COL if acreage was released by the processor.
- 26. Document the earliest delivery date for the processor.
- 27. Document if the Sugar Beet Stage Removal Option is in effect.
- 28. Document whether the EHA is in effect.
- 29. Document if less than an entire field of sugar beets will be placed in a clamp. The acreage from which the sugar beets were lifted and placed in a clamp must be specifically identified. Document such acreage in the Narrative or on a Special Report.
- 30. If the EHA has been elected by the SCD, show all calculations for determining the adjustments to PTC for each day acreage was harvested prior to full maturity.
- 31. Document any other pertinent information, including any data to support any factors used to calculate the production.
- 32. If a Federal or State destruction order has been issued, attach to the PW a copy of the Federal or State destruction order and the insured's completed Certification Form. Refer to the LAM for additional documentation requirements.

#### Section II – Determined Harvested Production

(1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.). Acreage for sugar beet production (For applicable Michigan and Minnesota counties as listed in the SP) placed in a clamp that is not delivered directly to the sugar beet processing factory within the timeframe specified in the SP will be considered undamaged and the production guarantee will be assessed for such acreage as determined by the adjuster. Explain in the Narrative.

#### Section II – Determined Harvested Production (Continued)

- (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 FCIC-approved 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 processors or buyers.
  - (b) "Fed."
- (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) Varying names and addresses of buyers of sold production.
  - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (c) Production harvested for each day acreage was harvested prior to full maturity, only if the EHA is elected.
- (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.

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

Ite	em Number/Element	Description	
43.	Date Harvest	Preliminary: Make no entry.	
	Completed: (Used to		
	determine if there is a	Replant and Final:	
	delayed notice or a delayed claim. Refer	(1) The earlier of the date the entire acroage on the unit was (1)	
	to the LAM.)	<ul> <li>(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.</li> </ul>	
		(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."	
		(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."	
		(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.	
44.	Damage similar to other farms in the	Preliminary: Make no entry.	
	area?	<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.	
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	(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.	
		(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).	

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

Ite	m Number/Element	Description	
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.	
4954	Length or Diameter, Width, Depth, Deductions, Net Cubic Feet, and Conversion Factor	For production sold, enter name and address of processor or buyer.	
55.	Gross Prod.	Enter the tons of harvested sugar beets delivered to the processor, as determined by the processor records. For production delivered to a salvage buyer, enter the number of tons delivered.  EHA elected: If the EHA has been elected, make a separate line entry for the tons of harvested sugar beets delivered to the processor each day sugar beets are harvested prior to full maturity. Refer to Paragraph 16 for more information on adjustments made to production harvested prior to full maturity, including when this type of adjustment will not be made. Show all calculations in the Narrative or on a Special Report.	
56.	Bu., Ton, Lbs., Cwt.		
50.	Bu., Toll, Lbs., Cwt.	Circle "Lbs." in column heading. Make separate line entries for sugar beets as defined in "1," "2," "3," and "4" below.	
		(1) For sugar beets delivered to the processor that meet the minimum acceptable standards contained in the production agreement, or sugar beets that do not meet the minimum acceptable standards contained in the contract, however, the processor agrees to accept the beets, enter the production in whole pounds (Item 55 × 2,000), before deductions or additions for sugar content.	
		Refer to <u>Subparagraph 15 (1)</u> to determine the pounds of raw sugar.	
		(2) For sugar beets damaged due to an insurable COL that are rejected by the processor because they do not meet the minimum acceptable standards contained in the contract, but a salvage buyer agrees to purchase the damaged sugar beets at a reduced price, use the formula in <a href="Subparagraph 15">Subparagraph 15</a> (2) to compute pounds of raw sugar to be entered.	

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

It	em Number/Element	Description								
56.	Bu., Ton, Lbs., Cwt. (Continued)	(3) For sugar beets that are damaged due to an insurable COL to the extent the processor will not accept the beets, and there is no salvage market for the damaged sugar beets, enter zero. Because such beets did not meet the standards contained in the contract, there would be no value for such beets and there would be no production to count. Refer to the LAM for purpose of the "Certification Form."								
		(4) Use the following formula to compute pounds of sugar beets stored in conical piles.								
		(a) Diameter <sup>2</sup> (in feet to tenths) times .2618 times depth (in feet to tenths) minus deductions (cubic feet to tenths) equals net cubic feet of sugar beets.								
		(b) Net cubic feet of sugar beets (from (1) above), times 38 pounds (sugar beet unit of measure is 38 pounds per cubic foot), equals weight in pounds.								
		Example: Diameter = 25 feet; height = 10 feet (25 ft. $\times$ 25 ft.) $\times$ .2618 $\times$ 10 ft. = 1636.3 ft. <sup>3</sup> 1636.3 ft. <sup>3</sup> $\times$ 38 lbs. = 62,179 lbs.								
57.	Shell/Sugar Factor	For harvested production that meets the minimum acceptable standards in the production agreement, enter the average percentage of raw sugar (rounded to tenths), entered as a 3-place decimal, determined from tests performed by the processor or other laboratories approved by the AIP at the time of delivery.								
	The average percentage of sugar for production to count is the percent of sugar in the delivered beets (raw sugar) before any sinto refined sugar and other derivatives, such as molasses, and the processor's records for the insured.									
		If sugar-content tests are not made (by the processor) at the time of delivery, the average percent of raw sugar may be based on results of previous tests performed by the processor or other laboratories approved by the AIP during the crop year. If results are representative of total production, use the average percent of raw sugar. If results are not representative, use the percent of sugar shown on the AD.								

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

It	em Number/Element	Description
57.	Shell/Sugar Factor (Continued)	For sugar beets that do not meet the minimum acceptable standards contained in the contract, enter the percent sugar from the SP.
		<b>EHA elected:</b> Enter the average percent of raw sugar (determined from processor tests) for each day the production for the line was harvested prior to the date of full maturity.
58a	60h.	Make no entry.
61.	Adjusted Production	Result of multiplying column 56 times column 57 rounded to whole pounds of raw sugar.
		<b>Exception:</b> For sugar beets rejected by the processor because they do not meet the minimum acceptable standards contained in the contract, but a salvage buyer agrees to purchase at a reduced price, enter the amount calculated in accordance with item 56(b). above. (Refer to <a href="Subparagraph">Subparagraph</a> <a href="15(2)">15(2)</a> .)
62.	Prod. Not to Count	Net production not to count, in pounds of raw sugar, 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).  This entry must never exceed production shown on the same line. Explain the total storage structure contents (storage structure sugar beet depth, etc.) and any "production not to count" in the Narrative.
63.	Production Pre-QA	Result of subtracting the entry in column 62 from column 61.
64a6		Make no entry.
65.	Quality Factor	Make no entry, unless 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 (refer to item 40 and the Narrative instructions). Refer to the LAM for additional information.
		<b>EHA elected:</b> Line out "Quality Factor" and Enter "EHA Factor." Enter the factor to increase the production by 1% per day for each day the production for the line was harvested prior to the date of full maturity. Example: If the production was harvested 5 days prior to full maturity, enter a factor of "1.05."
66.	Production to Count	If there is no entry in column 65, transfer entry from column 63. Otherwise, enter the result of multiplying column 63 times column 65 rounded to whole pounds.

Item I	Number/Element	Description					
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:	Preliminary and Replant: Make no entry.
		Final: Total of column 66.
69.	Section I Total	Preliminary and Replant: Make no entry.
		Final: Enter figure from Section I, column 38 total.
70.	Unit Total	Preliminary and Replant: Make no entry.
		Final: Total of column 68 and column 69.
71.	Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded whole pounds of raw sugar, 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.

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

73.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date.  Before obtaining 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.
		Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
74.	Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.
		Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

lt	em Number/Element	Description							
75.	Page Numbers	<b>Preliminary:</b> Page numbers - "1," "2," etc., at the time of inspection.							
	ū	Replant and Final: Page numbers - Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.							

#### PRODUCTION WORKSHEET Crop/Code # 2. Unit # 3. Location Description Company 8. Name of Insured ANY COMPANY ANY AGENCY I.M. INSURED Sugar Beets Agency 0001-0001BU 0039 SE6-140N-50W 9. Claim# 11. Crop Year JUN 10 OCT 1 XXXXXXX YYYY Date(s) of Damage XXXXXX 5. Cause(s) of Damage HAIL Freeze 10. Policy # 6. Insured Cause % 60 40 14. Date(s) 1st 2nd Final 0002-0002BU Additional Units Notice of Loss MM/DD/YYYY MM/DD/YYYY MM/DD/YYYY 13. Est. Prod. Per Acre 12 15. Companion Policy(s) SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS A. ACTUARIAL B. POTENTIAL YIELD 32a. 16. 17. 18. 19. 20. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 33. 34. 35. 36. 37. 38. 21. 32b. Multi-Interest Shell % Moisture % Appraised roduction Uninsured ntended Irr Cropping Organic Use of Total to Field Reported Determined Quality Production Stage Crop Sub-Class Risk Type Class Factor. ID Acres Acres Use Practice Practice Practice Acreage Potential Pre QA Factor Post QA Causes Count Factor or Value Code Share To be 997 003 UH Α NS 10.0 10.0 1.000 4,652 46.520 46.520 46,520 plowed NS 50.0 50.0 1.000 997 003 UH UH 1,716 85,800 85,800 85,800 В C NS 210.0 210.0 1.000 997 003 Н Н D NS 12.5 1.000 997 003 EΗ NS 12.5 1.000 997 003 EΗ D NS 12.5 1.000 997 003 EH D NS 12.5 1.000 997 003 EΗ 40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Garlicky □ Dark Roast □ 39. TOTAL 320.0 Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☒ 42. TOTALS 132,320 132.320 132.320 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes

NARRATIVE (If more space is needed, attach a Special Report) Acres from FSA 578 and map. Field A - Abandoned with consent and appraised prior to the earliest delivery date due to lack of processing capacity. Field B appraised after earliest deliver date. Section II, Lines 1 & 2, column 57, average % of raw sugar = .156. Section II, Line 3: production rejected by the processor. Sold to salvage buyer for \$1,000 (\$10/ton). \$1000 ÷ \$0.1460 (established price/lb. for raw sugar) = 6849 lbs. of raw sugar. Field D - Harvested prior to full maturity. See below for calculations.

Harvested September 30: 250 tons  $\times$  2,000 = 500,000 lbs.  $\times$  .159 sugar factor = 79,500 lbs. sugar  $\times$  1.01 EHA factor = 80,295 lbs. sugar Harvested September 29: 250 tons  $\times$  2,000 = 500,000 lbs.  $\times$  .160 sugar factor = 80,000 lbs. sugar  $\times$  1.02 EHA factor = 81,600 lbs. sugar Harvested September 28: 250 tons  $\times$  2,000 = 500,000 lbs.  $\times$  .161 sugar factor = 80,500 lbs. sugar  $\times$  1.03 EHA factor = 82,915 lbs. sugar Harvested September 27: 250 tons  $\times$  2,000 = 500,000 lbs.  $\times$  .162 sugar factor = 81,000 lbs. sugar  $\times$  1.04 EHA factor = 84,240 lbs. sugar

SECTION	ECTION II – DETERMINED HARVESTED PRODUCTION																		
43. Dat						44. Dama	ge similar	to other f	arms in th	e area?		45. As	signment o	of Indemnity		46.	Transfer of Rig	ght to Indemnity?	)
			D/YYYY	,			-		<b>K</b> No						No X	1 1	Yes		Х
A. MEA	A. MEASUREMENTS B. GROSS PRODUCTION C. ADJUSTMENTS TO HARVESTED PRODUCTION												•						
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.
Share Field ID	Multi- Crop Code	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod.	Bu Ton (Lbs.) CWT	Shell/ Sugar Factor	FM%  Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value  Mkt. Price	Quality Factor EHA Factor	Production to Count
С	NS			-	te Sugar wn, Any S			100.0	200,000	.156				31,200		31,200			31,200
С	NS				ite Sugar wn, Any S			51.0	102,000	.156				15,912		15,912			15,912
С	NS				age Buye wn, Any S			100.0	5,556					5,556		5,556			5,556
D	NS				ite Sugar wn, Any S	_		250.0	500,000	.159	<i>&gt;</i>			79,500		79,500		1.01	80,295
D	NS				ite Sugar wn, Any S	_		250.0	500,000	.160				80,000		80,000		1.02	81,500
D	NS				ite Sugar wn, Any S	_		<b>250.0</b>	500,000	.161				80,500		80,500		1.03	82,915
D	NS				ite Sugar wn, Any S			250.0	500,000	.162				81,000		81,000		1.04	84,240
							V	1							67. TOTAL	373,668	_	Section II Total	381,618

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

68. Section II Total 381,618
69. Section I Total 132,320
70. Unit Total 513,938
71. Allocated Prod.
72. Total APH Prod. 513,938

1. Cr	op/Code	e #	2. Unit#	3. Loc	ation Des	cription	7	7. Comp	any		ANY	COMPAN	Y		8. Name	of Insured	d					
	Sugar I	Beets		[				Agenc	ncy ANY AGENCY						I.M. INSURED							
	003	19	0001-0001BU	ı	NE27-13	5N-71W	- 1								9. Claim :	#			11. Cr	op Year		
4. Da	te(s) of	Damage	MAY 10													XXX	XXXXX			,	YYYY	
5. Ca	use(s) o	f Damage	Freeze												10. Policy	/#			XXXX	XXXXXX		
6. In:	sured Ca	ause %	100												14. Date	s)	1st		2nd		Final	
12. A	Addition	al Units													Notice of	Loss	MM/	DD/YYYY			MM/DD	/YYYY
13. E	st. Prod	. Per Acre													15. Comp	anion Po	licy(s)					
SECTI	ON I – E	DETERMINED	ACREAGE A	PPRAISE	o, PRODU	CTION A	AND ADJ	USTMEN	TS						-							
A. A(	TUARIA	AL.													B. POTEN	ITIAL YIEL	.D					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr Practice		Organic Practice	Stage	Use of Acreage	Appraised Potential	96	Shell %, Factor, or Value	Production	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
Α		31.0	30.0	1.000		997					003		R	REPLANTED	110.00			3300.00		3300.00		3300.00
В			1.0	1.000		997					003		NR	NOT REPLANTED								
	40. Quality: TW																					

Narrative (If more space is needed, attach a Special Report) Example above shows the maximum dollar amount as allowed in the SPs for replanting payment. Appraised potential less than 90% of the production guarantee (52,200 x 90% = 46,980 lbs./ac. Appraised potential = 4,652 lbs./ac. Replant amount shown in the SP = \$110,00 per acre. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements and calculations.

SECT	ION I -	- DETERMIN	IFD ACREAG	SE APPR	ΔISED	PRODU	TION A	MD ADI	LISTMEN	ITS												
-	SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS  A. ACTUARIAL  B.									в. Роте	NTIAL YI	ELD										
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice		Stage	Use of Acreage	Appraised Potential	20	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA		Total to Count
А		31.0	30.0	.500		997					003		R	REPLANTED	55.00			1650.00		1650.00		1650.00
В			1.0	.500		997					003		NR	NOT REPLANTED								
40. Quality: TW								2. TOTALS	1650.00		1650.00		1650.0									

Narrative (If more space is needed, attach a Special Report) Example above shows the maximum dollar amount as allowed in the SPs for replanting payment when share is considered Appraised potential less than 90% of the production guarantee (52,200 x 90% = 46,980 lbs./ac. Appraised potential = 4,652 lbs./ac. Replant amount shown in the SP = \$110.00 per acre. \$110.00 x .500 share = \$55.00 per acre replanting payment. Acreage was determined using wheel measurements. See attached Special Report for wheel measurements and calculations.

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

## **Exhibit 5** Minimum Representative Sample Requirements

Acres In Field or Subfield	Minimum No. Of Samples
0.1 – 10.0	3

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

#### **Exhibit 6** Row Width and Length Table

Row Width - Inches	1/100 Acre – Feet (Plant Count Method)	1/2000 Acre – Feet (Weight Method)
42	124	<mark>6.2</mark>
40	131	<mark>6.5</mark>
38	138	6.9
36	145	7.3
34	154	7.7
32	163	8.2
30	174	8.7
28	187	9.3
26	<mark>201</mark>	10.1
24	218	10.9
22	238	11.9
20	<mark>261</mark>	13.1
18	290	14.5
16	327	16.3
14	373	18.7

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

If the row width in inches differs from the table values, or as an alternative method for determining row length, calculate the row length necessary to equal 1/100th of an acre according to this formula:  $435.6 \div$  (row width  $\div$  12 rounded to 4 places), round to whole feet.

If the row width in inches differs from the table values or as an alternative method for determining row length, calculate the row length necessary to equal  $1/2000^{th}$  of an acre according to this formula:  $21.78 \div$  (row width  $\div$  12 rounded to 4 places), round to the nearest tenth.

# Exhibit 7 Formula for Determining Yield Factor from Emergence Through the Day Prior To The Earliest Delivery Date (Plant Count Method)

Yield Factor = APH yield  $\times$  100  $\div$  Determined Plant Population per acre (refer to Exhibit 8) after thinning but before damage (rounded to three decimal places).

**Example:** APH yield = 9,031 pounds of raw sugar per acre.

Determined plant population per acre = 25,000 plants per acre.

9,031 lbs.  $\times$  100  $\div$  25,000 plants per acre = 36.124 yield factor.

# Exhibit 8 Determined Plant Population Formula Based On 1/100 Acre Sample Area (Plant Count Method)

Feet/Sample (from Exhibit 6)  $\times$  12"/foot  $\times$  100  $\div$  plant spacing (in inches) after thinning = determined plant population.

**Example:** Row Width = 42"

Required sample row length = 125' Insured thinned stand to 6" intervals

 $125' \times 12'' \times 100 \div 6'' = 25,000$  (determined plant population)

If all plants have been obliterated, use the plant spacing from other fields on the unit, if available. Otherwise, use the plant spacing that is prevalent in that locality for the actual row width.