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Agriculture



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AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop Years

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

TITLE: AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25090-1
EFFECTIVE DATE: 2020 and Succeeding Crop Years	ISSUE DATE: November 26, 2019
SUBJECT: Provides procedures and instructions for administering the AUP & ELS Cotton crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard H. Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Paragraph 13, item (1)(a), added note about cottonseed being a food/feed product and that any portion of a cotton boll exposed to flood water is considered adulterated. Item (1)(b) removed “Otherwise make no entry.”
2. Exhibit 4, item 35, added reference to paragraph 13 when a Federal or State agency orders destruction.
3. Exhibit 4, item 40(1), added additional instruction and reference to paragraph 13 when a Federal or State agency orders destruction.
4. Exhibit 4, Narrative Instructions, item k, added documentation when a Federal or State agency orders destruction.
5. Exhibit 4, item 65, added reference to paragraph 13 when a Federal or State agency orders destruction.
6. Exhibit 9A, added “AUP” for consistency.
7. Exhibit 10B, updates to tables (clarifications) to align with 2020 CIH 18010-01.
8. Exhibit 10B, items 2 and 3, corrected references.

AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

AUP & ELS Cotton Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-2	1-2	3-6	4 4 9-10	57-62 67-68 85-92	12-2018	FCIC-25090
Insert	1-2	1-2	3-6	4 4 9-10	57-62 67-68 85-92	11-2019	FCIC-25090-1
Current Index	1-2	1-2	1-2 3-6 7-29	1-4 4 4 4 4-8 9-10 10-12	30-56 57-62 63-66 67-68 69-84 85-92 93-108	11-2019 12-2018 11-2019 12-2018 11-2019 12-2018 11-2019 12-2018 11-2019 12-2018	FCIC-25090-1 FCIC-25090 FCIC-25090-1 FCIC-25090 FCIC-25090-1 FCIC-25090 FCIC-25090-1 FCIC-25090 FCIC-25090-1 FCIC-25090

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart above under the “Insert” heading replace such pages in the 2019 AUP & ELS Cotton Loss Adjustment Standards Handbook (LASH), FCIC-25090 (12-2018). This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any 2019 or prior crop year determinations.

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PART 2 POLICY INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. The AUP and ELS Cotton 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 cotton lint in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents; and that is not (unless allowed by the SP or by a WA):
 - (a) For AUP Cotton:
 - (i) Planted into an established grass or legume;
 - (ii) Interplanted with another spring planted crop; or
 - (iii) Colored cotton lint
 - (b) For ELS Cotton:
 - (i) Planted into an established grass or legume;
 - (ii) Interplanted with another spring-planted crop;
 - (iii) Grown on acreage from which a hay crop was harvested in the same calendar year unless the acreage is irrigated; or
 - (iv) Grown on acreage on which a small grain crop reached the heading stage in the same calendar year unless the acreage is irrigated or adequate measures are taken to terminate the small grain crop prior to heading and less than fifty percent (50%) of the small grain plants reach the heading stage.
- (2) In addition to the provisions of section 9 of the BP:
 - (a) The acreage insured will be only the land occupied by the rows of cotton when a skip-row planting pattern is utilized.
 - (b) Any acreage of the insured crop damaged before the FPD, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the SP and the LAM for additional replanting information.
- (3) In lieu of section 11(b)(2) of the BP, insurance will end upon the removal of the cotton from the field.

12 Unit Division

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

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

13 Quality Adjustment

The production to count for mature cotton may be reduced as a result of a loss in quality when production has been damaged by insured cause(s). Refer to exhibit 11 for cotton QA procedures.

- (1) In addition to other insurable causes of loss, cotton production will be eligible for QA if substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
 - (a) When the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage, refer to the LAM.

Note: Because cottonseed is a food/feed product and cannot be separated from the lint without ginning, any portion of the cotton boll exposed to flood water is considered adulterated.

- (b) 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, on the PW enter the factor “.0000” in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative in the PW instructions). Refer to the LAM for additional information. ***
- (2) Document QA information as described in the instructions for the Narrative section of the PW or on a Special Report.

14 AUP & ELS Cotton Instruction Designations

Instructions designated AUP cotton will apply to American Upland cotton only. Instructions designated ELS cotton will apply to Extra Long Staple cotton only. Undesignated instructions will apply to both AUP and ELS cotton.

15 Duties in the Event of Damage or Loss

In the event of damage or loss, at the AIP's option or if required in the SP, insureds may be required to leave the cotton stalks intact for the AIP's inspection. If applicable, the stalks must not be destroyed, and required samples must not be harvested, until the earlier of the AIP's inspection or 15 days after harvest of the balance of the unit is completed and written notice of probable loss is given to the AIP.

Important: Representative samples are required in accordance with section 14 of the BP.

16 Replanting Payment Procedures

There currently is no replant payment available for AUP or ELS cotton. Refer to paragraph 11(2)(b) for replanting requirements prior to the FPD.

17-20 (Reserved)

PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Refer to the Cottonseed (Pilot) Endorsement CISH for Cottonseed loss adjustment procedures.

21 Selecting Representative Samples

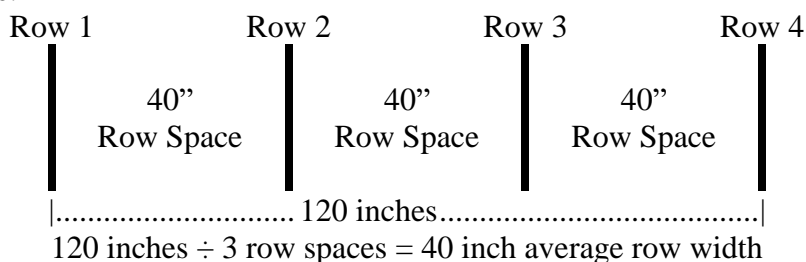
- (1) Determine the minimum number of required samples for a field or subfield by the field size, average stage of growth, general capabilities of the plants to recover, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in exhibit 7, Table A for each field or subfield.

22 Measuring Row Width for Sample Selection

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

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

Example:



Form Standards – Production Worksheet (Continued)

<p>27. Cropping Practice</p>	<p>Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.</p>																
<p>28. Organic Practice</p>	<p>Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.</p>																
<p>29. Stage</p>	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>Stage</u></th> <th style="text-align: left;"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, stalks destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td>“H”</td> <td>Harvested.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> <tr> <td>“TZ”</td> <td>UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td>“TA”</td> <td>UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td>“TH”</td> <td>UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, stalks destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“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.		
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<p>30. Use of Acreage</p>	<p>Use the following “Intended Use” abbreviations.</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>Use</u></th> <th style="text-align: left;"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“To soybeans”, etc ...</td> <td>Use made of the acreage.</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent.</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured.</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent.</td> </tr> <tr> <td>“H”</td> <td>Harvested and a claim can be completed at the time of the stalk inspection, if applicable.</td> </tr> <tr> <td>“H-Cut Stalks”</td> <td>Harvested and a claim cannot be completed at the time of the stalk inspection, if applicable.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested.</td> </tr> </tbody> </table>	<u>Use</u>	<u>Explanation</u>	“To soybeans”, etc ...	Use made of the acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested and a claim can be completed at the time of the stalk inspection, if applicable.	“H-Cut Stalks”	Harvested and a claim cannot be completed at the time of the stalk inspection, if applicable.	“UH”	Unharvested.
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Form Standards – Production Worksheet (Continued)

<p>30. Use of Acreage (continued)</p>	<p>Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>If at the time of a stalk inspection on harvested acreage, production records for net weight or records for QA are not available, instruct the insured to notify their agent when the records do become available so the claim can be completed.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>
<p>31. Appraised Potential</p>	<p>Per-acre appraisal, in whole pounds, of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 3, “Appraisals” for additional instructions.)</p> <p>If there is no potential on UH acreage enter “0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p>
<p>32.-33.</p>	<p>Make no entry.</p>
<p>34. Production Pre QA</p>	<p>Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, make no entry.</p>
<p>35. Quality Factor</p>	<p>Final:</p> <p>(1) AUP or ELS Cotton: Mature unharvested appraised production may be adjusted for quality when damaged by insured causes, and a price (value per pound) can be determined from harvested ginned production, from the same unit, that was eligible for QA. Enter the factor, to four decimal places, of the last bale ginned from the unit as shown in column 65 of Section II.</p> <p>AUP Cotton Only: Colored lint cotton is not eligible for QA.</p> <p>(2) ELS Cotton Only: Any appraisal of AUP cotton on acreage originally planted to ELS cotton in the same growing season will be reduced by entering the factor, to four decimal places, of the last AUP cotton bale ginned from the unit as shown in Section II item 65.</p> <p>(3) Refer to paragraph 13 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p>

Form Standards – Production Worksheet (Continued)

36. Production Post QA	Result of multiplying column 34 times column 35 rounded to whole pounds. If there is no entry in column 35, transfer entry from column 34.
37. Uninsured Causes	<p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>(1) Hail and Fire Exclusion not in effect.</p> <p>(a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre (Refer to production guarantee (per acre) definition in exhibit 1) for yield protection or for revenue protection, not less than the amount of production that when multiplied by the harvest price equals the revenue protection guarantee, in pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.</p> <p>(b) If required by the AIP or SP, cotton stalks must not be destroyed until the earlier of an inspection or 15 days after harvest is completed on the unit and a notice of probable loss is given. Document your initials, code number, and the reason(s) for the stalk inspection in the Remarks section.</p> <p>(c) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(d) For acreage that is damaged partly by uninsured causes, enter result of multiplying the appraised uninsured loss of production per acre in pounds by column 19 entry for any such acreage.</p>

Form Standards – Production Worksheet (Continued)

<p>37. Uninsured Causes (continued)</p>	<p>Cotton acreage planted with Bt (gene-altered) seed; e.g., Bollgard™, is insurable with no restrictions. Cotton acreage planted in required Bollgard™ “refuge” areas is insurable. However, any loss of production due to insect damage resulting from compliance with “refuge” insect control requirements will be considered an uninsured cause of loss. The difference in production per acre between the Bt-seeded acres and the “refuge”-(non-Bt)-seeded acres due to insect damage will be considered lost due to an uninsured cause. (“Refuge” areas, are the acreage on which the required number of acres are planted with non-Bt cottonseed.)</p> <p>(2) When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</p> <p>(3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(4) Enter the result of adding uninsured cause appraisals to Hail and Fire Exclusion appraisals.</p> <p>(5) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>			
<p>38. Total to Count</p>	<p>Result of adding item 36 and item 37.</p>			
<p>39. Total</p>	<p>Preliminary: Make no entry. Final: Total determined acres (column 19), to tenths.</p>			
<p>40. Quality</p>	<p>Check the applicable QA condition affecting the unit’s production (refer to Table below). Check the condition that applies to the unit’s appraised and harvested production (refer to the CP).</p> <table border="1" data-bbox="784 1457 1247 1572" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: center;">QA Condition</td> </tr> <tr> <td style="text-align: center;">Other</td> </tr> <tr> <td style="text-align: center;">None</td> </tr> </table>	QA Condition	Other	None
QA Condition				
Other				
None				

Form Standards – Production Worksheet (Continued)

<p>40. Quality (continued)</p>	<p>(1) If “Other” is checked, document in the Narrative (or on a Special Report):</p> <ul style="list-style-type: none"> (a) A description of the qualifying QA condition. (b) The result the QA condition has on the cotton. (e.g., cause is drought stress with the result being low micronaire.) (c) If applicable, the name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why. <p>Refer to paragraph 13 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p> <p>(2) Check “None” if QA does not apply to the unit’s production.</p>
<p>41.</p>	<p>Make no entry.</p>
<p>42. Totals</p>	<p>Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.</p>

(Reserved)

Form Standards – Production Worksheet (Continued)

Narrative Instructions

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

a.	If no acreage is released on the unit, enter “No acreage released”, adjuster’s initials, and date.
b.	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.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	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.
e.	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.
f.	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.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “NO” checked in item 44, “Damage Similar to Other Farms in the Area?”
k.	<p>For production that qualifies for QA, include the following supporting documentation in the insured’s claim file:</p> <ol style="list-style-type: none"> (1) Explain any “.0000” QAF entered in Section I, column 35 or Section II, column 65. (2) Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed. (3) 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. <p>Refer to the LAM for additional documentation requirements.</p>
l.	<p>Attach a sketch map or aerial photo to identify the total unit:</p> <ol style="list-style-type: none"> (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. <p>Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>

Form Standards – Production Worksheet (Continued)

m.	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.
n.	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.
o.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
r.	Document the method and calculations used to determine acres for the unit. Refer to the LAM.
s.	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.
t.	Document Price B from the Cotton Quality Adjustment Worksheet.
u.	Document the calculations used to determine the QAF used to reduce any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season.
v.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
w.	Record any new planting pattern established after the FPD. Explain the cause of damage and the reason the insured chose to plant in a different planting pattern.
x.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

- (1) Account for all harvested production for all entities sharing in the crop. This includes all cotton retrieved from the ground by the use of a “Rudd” (brand name) or any other method.
- (2) There generally will be no “harvested production” entries in columns 47 through 66 for preliminary inspections.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate disposition; e.g., bales, remnants, or unginned cotton.
 - (b) Varying determinations of production; e.g., prices and factors for QA.
 - (c) Varying shares; e.g., 50% and 75% shares on the same unit.
- (4) If there is harvested production from more than one insured practice 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 practice. If production has been commingled, refer to the LAM.

Form Standards – Production Worksheet (Continued)

65. Quality Factor	<p>Divide column 64a by column 64b, rounded to four decimal places (or enter the factor from the Cotton Quality Adjustment Worksheet).</p> <p>Harvested unginned cotton damaged by insured causes may be adjusted for quality when a price (value per pound) can be determined from harvested ginned production from the same unit that was eligible for QA. The factor (to four decimal places) of the last bale ginned from the unit is used to quality adjust unginned cotton production for items (3), (4), or (5) of Section II, column 56.</p> <p>Refer to paragraph 13 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p>
66. Production to Count	<p>(1) If QA does not apply, transfer entry from column 63.</p> <p>(2) If QA does apply, multiply column 63 times column 65, rounding to the nearest whole pound.</p>
67. Total	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter the figure from Section II, column 66 total.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter the figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 68 and column 69.</p>
71. Allocated Prod.	Refer to the LAM for instructions for determining allocated production. Enter the total production, in whole pounds, 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 column 37 and item 71 transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.

Form Standards – Production Worksheet (Continued)

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

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

Rules for Skip-Row Planting Patterns

A. General Information

From the Definitions section of the Cotton (AUP) and ELS Cotton CP, “Skip-row” means a planting pattern that:

- (1) Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and
- (2) Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

Refer to the CIH for additional guidance regarding skip-row planted **AUP** cotton and ELS cotton.

B. FSA Rules

The FSA Acreage Compliance Determinations Handbook (2CP) provides the methods of determining acreage of solid plant and skip-row cotton.

C. Verifying Row-Widths and Planting Patterns

Adjusters are to verify the insured producer’s reported and determined row widths and planting patterns with the FSA rules before determining percent of acres planted and that yield conversion factors have been applied correctly to approved yields when completing the claim for indemnity. See Table 4 in exhibit 10, for percent of acres planted to cotton. Use the following information when applying FSA rules.

- (1) Non-irrigated and Irrigated Cotton. If the insured acreage is:
 - (a) Non-irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use a yield conversion factor of 1.00 and the percent planted factor of 1.000.
 - (b) Irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use the percent planted factor of 1.000.

For any acreage that was not defined and reported correctly on the AR according to FSA rules and this procedure, adjusters are to follow current procedure for revising ARs before and after the final ARD in subparagraph C.

- (2) Establishing Planting Patterns Before and After the FPD

Occasions do occur when an insured initially plants cotton in a skip-row pattern or a solid planted pattern, the crop is damaged or destroyed and the insured replants to a new (or different) planting pattern. For AR and claim for indemnity purposes, the planting pattern established on the FPD is used for determining acreage and yield.

Rules for Skip-Row Planting Patterns (Continued)

C. Verifying Row-Widths and Planting Patterns (continued)

Use the following examples and instruction for recording planting patterns or changes in planting patterns occurring before or after the FPD.

Example 1: Before the FPD. The insured initially plants cotton in a skip-row planting pattern of 2 in \times 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants acreage in a new planting pattern, solid planted (40-inch rows). On the FPD, the new planting pattern of solid planted (40-inch rows) is the planting pattern established and is used to determine percent of acres planted and yield.

Example 2: After the FPD. The insured's cotton planting pattern established and reported on the FPD was 2 in \times 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants to a new planting pattern of solid planted (40-inch rows). If at a later date the insured files a claim for indemnity, the planting pattern established on the FPD is retained for determining acreage and yield. Adjusters are to record the new planting pattern in the Narrative of the PW and explain.

Example 3: Use of FSA Certified Acres. Caution is required in the use of FSA certified acres to avoid overpayment or underpayment of indemnities. Adjusters are to compare the planting pattern row-width(s) reported for crop insurance purposes with the planting pattern row-width(s) certified at FSA, if available. A planting pattern could have been reported for insurance as a skip-row planting pattern, as in example 2 above, and certified as solid planted at FSA. Since FSA requires the producer to report the planting pattern established at the time of certification, in this example the producer reported correctly to the insurer and FSA. Adjusters are to explain the reason for the difference in the Narrative of the PW.

For any acreage replanted that was not defined and reported correctly, according to FSA rules and the before or after the FPD examples above, adjusters are to revise the AR to correct the acreage and yield.

(3) Reporting Acreage and Production for APH

Acreage and production reported for APH purposes must also be reported according to the applicable FSA rules for skip-row planting patterns for the crop year.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

A. General Information

- (1) Acreage determinations and qualifying skip-row planting patterns must agree with the FSA Rules and Verifying Row-widths and Planting Patterns in exhibit 9.
- (2) Refer to Table 4, below, for Percent Planted Factors for 30 to 40-inch planting patterns.

B. Yield Conversion Factor Tables

To compute the AR yield for non-irrigated skip-row planting pattern(s) carried out, multiply the approved solid-planted yield from the APH form times the yield conversion factor for the qualifying skip-row planting pattern. Irrigated acreage does not qualify for skip-row yield conversion factors.

If the entire area is considered devoted to cotton (solid planted) by FSA, a yield conversion factor of 1.00 must be used. Use the following tables to convert qualifying non-irrigated skip-row cotton yields to a solid-planted basis:

Table 1 – These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
2 planted × 1 skipped	30 to 40 inch	1.33
2 planted × 1 narrow skip (40-40-24**)	30 to 40 inch	1.23
2 planted × 1 narrow skip (38-38-26***)	30 to 40 inch	1.25
2 planted × 2 skipped	30 to 40 inch	1.50
2 planted × 4 or more skipped	30 to 40 inch	1.67
4 planted × 1 skipped	30 to 40 inch	1.20
4 planted × 2 skipped	30 to 40 inch	1.33
4 planted × 4 skipped	30 to 40 inch	1.33
6 planted × 1 skipped	30 to 40 inch	1.14
6 planted × 2 or more skipped	30 to 40 inch	1.20
Other qualifying 30 to 40 inch skip-row patterns	Cannot Exceed 40 Inch	RMA Rules****

* Row widths are equal unless otherwise indicated.

** 40-inch planted row width with 24-inch skip width.

*** 38-inch planted row width with 26-inch skip width.

**** See RMA Rules for Calculating Yield Conversion Factor for Table 1.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns (Continued)

B. Yield Conversion Factor Tables (continued)

RMA Rules for Calculating Yield Conversion Factor for Table 1:

For planting patterns of unequal row widths within the pattern, or row patterns other than those listed in Table 1, compute the yield conversion factor as follows:

- (1) Divide the width in inches of the area skipped in the pattern (as defined by FSA) by the width in inches of the whole pattern, rounded to 2 decimals.
- (2) Add 1.00 to the results obtained in item (1).

Example: 3 planted \times 1 skipped (40" rows) = $40 \div 160 = .25 + 1.00 = 1.25$

In some areas, mixed patterns are planted such as 4 planted \times 1 skipped \times 2 planted \times 1 skipped. To calculate the factor for these patterns, determine the factor for each part (4 \times 1 and 2 \times 1) and compute a weighted factor based on the number of planted rows.

Example: 4 \times 1 \times 2 \times 1 (40" rows)
 $4 \times 1 = 40 \div 200 = .20 + 1.00 = 1.20 \times 4 = 4.80$
 $2 \times 1 = 40 \div 120 = .33 + 1.00 = 1.33 \times 2 = \underline{2.66}$
 $7.46 \div 6 \text{ rows} = 1.24$

- (3) The result of item (2) must not exceed:
 - (a) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.
 - (b) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.
 - (c) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.
 - (d) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.
 - (e) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns (Continued)

B. Yield Conversion Factor Tables (continued)

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackelford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted × 1 skipped	40 inch	1.32
1 planted × 1 skipped	36 inch	1.19
1 planted × 1 skipped	32 inch	1.06
2 planted × 1 skipped	30 to 40 inch	1.29
2 planted × 2 skipped	30 to 40 inch	1.29
3 planted × 1 skipped	30 to 40 inch	1.19
3 planted × 2 skipped	30 to 40 inch	1.19
4 planted × 1 skipped	30 to 40 inch	1.14
4 planted × 2 skipped	30 to 40 inch	1.14
4 planted × 4 skipped	30 to 40 inch	1.02
5 planted × 1 skipped	30 to 40 inch	1.12
5 planted × 2 skipped	30 to 40 inch	1.12
6 planted × 1 skipped	30 to 40 inch	1.10
6 planted × 2 skipped	30 to 40 inch	1.10
7 planted × 1 skipped	30 to 40 inch	1.08
7 planted × 2 skipped	30 to 40 inch	1.08
8 planted × 1 skipped	30 to 40 inch	1.07
8 planted × 2 skipped	30 to 40 inch	1.07
Other qualifying 30 to 40 inch skip-row patterns	Cannot Exceed 40 Inch	RMA Rules**

* Row widths are equal unless otherwise indicated.

** See RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns (Continued)

B. Yield Conversion Factor Tables (continued)

Table 3 – These factors apply to Kansas, Oklahoma, and all Texas counties for which **Table 2** does not apply.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted × 1 skipped	40 inch	1.40
1 planted × 1 skipped	36 inch	1.26
1 planted × 1 skipped	32 inch	1.12
2 planted × 1 skipped	30 to 40 inch	1.35
2 planted × 2 skipped	30 to 40 inch	1.35
3 planted × 1 skipped	30 to 40 inch	1.23
3 planted × 2 skipped	30 to 40 inch	1.23
4 planted × 1 skipped	30 to 40 inch	1.17
4 planted × 2 skipped	30 to 40 inch	1.17
4 planted × 4 skipped	30 to 40 inch	1.04
5 planted × 1 skipped	30 to 40 inch	1.14
5 planted × 2 skipped	30 to 40 inch	1.14
6 planted × 1 skipped	30 to 40 inch	1.12
6 planted × 2 skipped	30 to 40 inch	1.12
7 planted × 1 skipped	30 to 40 inch	1.10
7 planted × 2 skipped	30 to 40 inch	1.10
8 planted × 1 skipped	30 to 40 inch	1.09
8 planted × 2 skipped	30 to 40 inch	1.09
Other qualifying 30 to 40 inch skip-row patterns	Cannot Exceed 40 Inch	RMA Rules**

* Row widths are equal unless otherwise indicated.

** See RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns (Continued)

B. Yield Conversion Factor Tables (continued)

RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3:

Yield Conversion Factors for Planting Patterns not listed in Tables 2 and 3. The following procedures provide instructions for calculating the skip-row yield conversion factor for skip-row planting patterns not listed in Tables 2 or 3 for skip-row planted cotton in Kansas, New Mexico, Oklahoma and Texas.

Using the following table, assign the appropriate row factor for each individual row, including the skipped row, in the planting pattern. Row factors are based on the planting pattern only; therefore, turning at the end of the field has no effect on the calculation. Once all rows in the pattern are assigned a row factor, sum the row factors, and then divide the total by the total number of rows in the planting pattern, including the skipped rows. Round the result to the nearest four decimal places. Divide the result by the FSA percent planted factor applicable to the skip-row planting pattern, and round the result to two decimal places.

County Where Crop is Planted	Individual Row Factors				
	Row Width	Skipped Row	Planted Row on Both Sides	Planted Row on One Side, Skipped Row on Other Side	Skipped Row on Both Sides
Counties in Table 2	40	0.00	1.00	1.29	1.32
	36	0.00	1.00	1.29	1.19
	32	0.00	1.00	1.29	1.06
Counties in Table 3	40	0.00	1.00	1.35	1.40
	36	0.00	1.00	1.35	1.26
	32	0.00	1.00	1.35	1.12

Example 1: Insured planted cotton in Baylor County, Texas, using a 2 rows planted, 3 rows skipped, 1 row planted with 40 inch rows planting pattern. To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

Planting Pattern = 2 x 3 x 1 with 40 Inch Row Width						
Row	Row 1 Planted	Row 2 Planted	Row 3 Skipped	Row 4 Skipped	Row 5 Skipped	Row 6 Planted
Assigned Row Factor	1.29	1.29	0.00	0.00	0.00	1.32

Sum the row factors, then divide the total by the total rows in the planting pattern.

$$1.29 + 1.29 + 0.00 + 0.00 + 0.00 + 1.32 = 3.90 \div 6 \text{ rows} = 0.6500$$

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.30.

$$0.6500 \div 0.5000 = 1.30$$

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns (Continued)

B. Yield Conversion Factor Tables (continued)

RMA Rules for Calculating Yield Conversion Factor for Tables 2 and 3 (continued):

Example 2: Insured planted cotton in Baylor County, Texas, using a 4 rows planted, 1 row skipped, 2 rows planted, 1 row skipped with 36 inch rows planting pattern.

To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

Planting Pattern = 4 x 1 x 2 x 1 with 40 Inch Row Width								
Row	Row 1 Planted	Row 2 Planted	Row 3 Planted	Row 4 Planted	Row 5 Skipped	Row 6 Planted	Row 7 Planted	Row 8 Skipped
Assigned Row Factor	1.29	1.00	1.00	1.29	0.00	1.29	1.29	0.00

Sum the row factors, then divide the total by the total rows in the planting pattern.

$$1.29 + 1.00 + 1.00 + 1.29 + 0.00 + 1.29 + 1.29 + 0.00 = 7.16 \div 8 \text{ rows} = 0.8950$$

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.19.

$$0.8950 \div 0.7500 = 1.19$$