



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25090 (11-2013)  
FCIC-25090-1 (11-2014)

# **AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2015 and Succeeding Crop Years**



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

|   |  |
|---|--|
| <b>TITLE: AUP &amp; ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK</b>   | <b>NUMBER: 25090<br/>25090-1</b>   |
| <b>EFFECTIVE DATE: 2015 and Succeeding Crop Years</b>   | <b>ISSUE DATE: November 25, 2014</b>   |
| <b>SUBJECT:</b><br><br><b>Provides procedures and instructions for administering the AUP &amp; ELS Cotton crop insurance program.</b> | <b>OPI: Product Administration and Standards Division</b>  |
|   | <b>APPROVED:</b><br><br>/s/ <b>Tim B. Witt</b><br><br><b>Deputy Administrator for Product Management</b> |

**REASON FOR AMENDMENTS**

1. **Exhibit 3, item 8:** Added reference to CIH for determined acres of skip-row planted cotton and ELS cotton.
2. **Exhibit 3, item 10:** Added language to multiply the result by 100 to arrive at the percent crop remaining, rounded to tenths.
3. **Exhibit 3, items 45, 53 & 67:** Revised language to clarify the correct yield per acre entry for irrigated skip-row cotton.
4. **Exhibit 3, Stand Reduction Method Illustration:** Revised item 46 entry from “46.5 = 47” to “46.475 = 46” in order to properly round pounds per acre in accordance with item 46 instructions.
5. **Exhibit 4, item 19:** Added reference to CIH for determined acres of skip-row planted cotton and ELS cotton.
6. **Exhibit 4, item 35:** Removed language regarding zero market value for this entry and clarified negative or zero value entries for Price “A” determinations in the cotton quality adjustment worksheet calculation for Price “A.”
7. **Exhibit 9, subparagraph A:** Added reference to the CIH for additional guidance regarding skip-row planted cotton and ELS cotton.
8. **Exhibit 12, item 15:** Added language instructing the adjuster to enter “.0000” when Price “A” determinations result in negative or zero value based on the FSA Loan Rate.

# AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

## CONTROL CHART

| AUP & ELS Cotton Loss Adjustment Standards Handbook |               |               |                 |                   |                    |         |                     |
|---|---------------|---------------|-----------------|-------------------|--------------------|---------|---------------------|
|   | TP<br>Page(s) | TC<br>Page(s) | Text<br>Page(s) | Exhibit<br>Number | Exhibit<br>Page(s) | Date    | Directive<br>Number |
| Remove  | 1-2           |               |                 | 3                 | 33-34              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 3                 | 39-44              |         |                     |
|   |               |               |                 | 4                 | 55-58              |         |                     |
|   |               |               |                 | 9                 | 85-86              |         |                     |
|   |               |               |                 | 12                | 107-108            |         |                     |
| Insert  | 1-2           |               |                 | 3                 | 33-34              | 11-2014 | FCIC-25090-1        |
|   |               |               |                 | 3                 | 39-44              |         |                     |
|   |               |               |                 | 4                 | 55-58              |         |                     |
|   |               |               |                 | 9                 | 85-86              |         |                     |
|   |               |               |                 | 12                | 107-108            |         |                     |
| Current Index                                       | 1-2           | 1-2           | 1-29            |                   |                    | 11-2014 | FCIC-25090-1        |
|   |               |               |                 |                   |                    | 11-2013 | FCIC-25090          |
|   |               |               |                 |                   |                    | 11-2013 | FCIC-25090          |
|   |               |               |                 | 1                 | 30                 | 11-2013 | FCIC-25090          |
|   |               |               |                 | 2                 | 31-32              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 3                 | 33-34              | 11-2014 | FCIC-25090-1        |
|   |               |               |                 | 3                 | 35-38              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 3                 | 39-44              | 11-2014 | FCIC-25090-1        |
|   |               |               |                 | 3                 | 45-51              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 4                 | 52-54              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 4                 | 55-58              | 11-2014 | FCIC-25090-1        |
|   |               |               |                 | 4                 | 59-70              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 5                 | 71-73              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 6                 | 74-76              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 7                 | 77-83              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 8                 | 84                 | 11-2013 | FCIC-25090          |
|   |               |               |                 | 9                 | 85-86              | 11-2014 | FCIC-25090-1        |
|   |               |               |                 | 10                | 87-93              | 11-2013 | FCIC-25090          |
|   |               |               |                 | 11                | 94-105             | 11-2013 | FCIC-25090          |
| 12  | 106           | 11-2013       | FCIC-25090      |                   |                    |         |                     |
| 12  | 107-108       | 11-2014       | FCIC-25090-1    |                   |                    |         |                     |

## FILING INSTRUCTIONS

This handbook replaces the 2014 AUP & ELS Cotton Loss Adjustment Standards Handbook, FCIC-25090 (11-2013). This handbook is effective for the 2015 and succeeding crop years and is not retroactive to any 2014 or prior crop year determinations.

## Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. Completed appraisal worksheet examples are at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 29.

| Element/Item Number | Description   |
|---------------------|---|
| Company             | Name of AIP, if not preprinted on the worksheet.  |
| 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.   |
| 5. Field Number     | Field or subfield identification symbol.  |
| 6. Loc./Farm Number | FSA FSN. If an FSN is not available, enter the location, section, township, and range or other appropriate identifier.  |
| 7. Stage of Growth  | Identify the stage of growth on the date of damage. Refer to subparagraph 23B and Exhibit 5 for AUP cotton. Refer to subparagraph 23C and Exhibit 6 for ELS cotton. |
| 8. No. Acres        | Number of determined acres, to tenths, in the field or subfield being appraised. Refer to the CIH for determined acres of skip-row planted cotton and ELS cotton.   |

### STAND REDUCTION METHOD

For additional information, refer to paragraph 21 for Selecting Representative Samples, paragraph 23 for Stages of Growth, and paragraph 25 for the Stand Reduction Method.

#### Part I - Sample Determinations - Stand Reduction One Square Yard Sample Method - Plants Per Square Yard

| Element/Item Number       | Description   |
|---------------------------|---|
| 9. Plants Per Square Yard | <p>Record the number of "live" plants counted in each selected representative sample.</p> <p><b>Total:</b> Add the number of "live" plants counted in all samples to determine the Total Plants Per Square Yard counted.</p> <p><b>Average:</b> Divide the Total plants counted by the number of samples taken, rounded to tenths, to determine the Average Plants Per Square Yard (bottom line of item 9).</p> |

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

| Element/Item Number        | Description  |
|----------------------------|--|
| 10. Percent Crop Remaining | <p>Divide the Average Plants Per Square Yard (bottom line of item 9) by 23 (standard plant population for drilled or other planting methods for UNRC) and multiply by 100 to arrive at the Percent Crop Remaining, rounded to tenths.</p> <p>If stand reduction is the ONLY damage to the unit, sampling is complete at this point. Omit items 11 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for all damage that causes stand reduction (from emergence until mature and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.</p> <p>When hail damage occurs in V1 through R12+ stage for AUP or V1 through R16+ stage for ELS, transfer results to Average Percent of Crop Remaining of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.</p> |

**Part I - Sample Determinations - Stand Reduction  
100 Feet of Row Sample Method - Combined Length of Skips**

| Element/Item Number                            | Description   |
|--|---|
| 11. Combined Length of Skips in 100 Ft. of Row | <p>Record the Combined Length of Skips in 100 Ft. of Row (in feet, to tenths) of all skips for each selected representative sample.</p> <p><b>Total:</b> Add the Combined Length of Skips in 100 Ft. of Row for all samples to determine the Total Combined Length of Skips (in feet, to tenths).</p> <p><b>Average:</b> Divide the Total Combined Length of Skips for all samples by the number of samples taken, (in feet, to tenths) to determine the Average Combined Length of Skips in 100 Ft. of Row (bottom line of item 11).</p>   |
| 12. Percent Crop Remaining                     | <p>Subtract the Average Combined Length of Skips in 100 Ft. of Row (bottom line of item 11) from 100 (length of sample), rounded to tenths, to determine the Average Percent of Crop Remaining.</p> <p>If stand reduction is the only damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for all damage that causes stand reduction (from emergence until mature, and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.</p> |

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

| <b>Element/Item Number</b> | <b>Description</b>  |
|----------------------------|---|
| 29. Small Bolls            | Result of counting the number of Small Bolls destroyed from the 10-plant sample. Small bolls are less than ½ of mature boll size.   |
| 30. Factor                 | Constant Factor .25 for Small Bolls.  |
| 31. % Loss                 | Multiply the number of Small Bolls destroyed (item 29) times the constant Factor .25 (item 30), rounding to tenths.   |
| 32. Large Bolls            | Result of counting the number of Large Bolls destroyed from the 10-plant sample. Large bolls are ½ or more of the mature boll size, but not a mature boll.  |
| 33. Factor                 | Constant Factor .50 for Large Bolls.  |
| 34. % Loss                 | Multiply the number of Large Bolls (item 32) times the constant Factor .50 (item 33), rounding to tenths.   |
| 35. Mature Bolls           | Result of counting the number of Mature Bolls destroyed from the 10-plant sample. Mature bolls are maximum size with low moisture content.  |
| 36. Factor                 | Constant Factor 1.00 for Mature Bolls.  |
| 37. % Loss                 | Multiply the number of Mature Bolls destroyed (item 35) times the constant Factor 1.00 (item 36).   |
| 38. Locks Destroyed        | Result of counting the number of Locks Destroyed, determined from the 10-plant sample.  |
| 39. Locks/Boll             | Record the average number of Locks/Boll (usually 4 or 5 for AUP or 3 for ELS cotton) determined from 10 or more bolls from the 10-plant sample.   |
| 40. Equiv. Bolls           | Divide the number of Locks Destroyed (item 38) by the number of Locks Per Boll (item 39), rounding to tenths. Transfer results to Equivalent Bolls (item 41).   |
| 41. Equivalent Bolls       | Transfer result from Equiv. Bolls (item 40).  |
| 42. Factor                 | Record the Factor selected, from Exhibit 7, Table L for AUP cotton or Table O for ELS cotton that represents the size of the boll (small, large, or mature) converted from Locks Destroyed (item 38).                                       |
| 43. % Loss                 | Multiply Equivalent Bolls (item 41) times Factor (item 42), rounding to tenths.<br><br>Transfer % Loss results for each representative sample to Percent Locks Destroyed (item 18) of Part I - Sample Determinations - Reproductive Stages. |

**Part II - Computations - Stand Reduction (ONLY) Method**

| <b>Element/Item Number</b>         | <b>Description</b>  |
|------------------------------------|---|
| 44. Average Percent Crop Remaining | Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction. |

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

| Element/Item Number | Description   |
|---------------------|---|
| 45. Yield Per Acre  | <p>Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:</p> <p>(1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per-acre Approved APH Yield from the APH form.</p> <p>(2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form.</p> <p>(3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-Row Yield Conversion Factor for the planting pattern and row-width from Exhibit 10.</p> <p>The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is not insurable unless allowed by the SP or a Written Agreement. Refer to paragraph 11.</p> |
| 46. Pounds Per Acre | Multiply the Average Percent Crop Remaining (item 44) times the Yield Per Acre (item 45), rounding to the nearest whole pound.  |

**Part III - Computations - Stand Reduction and Plant Damage Method - Vegetative Stages**

| Element/Item Number                     | Description  |
|---|--|
| 47. Average Percent Crop Remaining      | Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction Method. |
| 48. Average Gross % Partially Destroyed | Transfer Average Gross % Partially Destroyed, converted to a 3-place decimal fraction, from the bottom line of item 13 of Part I - Sample Determinations - Vegetative Stages.            |
| 49. Net Loss Plant Damage               | Multiply Average Percent of Crop Remaining (item 47) times Average Gross % Partially Destroyed (item 48), rounding to nearest 3-place decimal.   |
| 50. Average Percent Crop Remaining      | Transfer entry from Average Percent Crop Remaining (item 47).  |
| 51. Net Loss Plant Damage               | Transfer entry from Net Loss Plant Damage (item 49).   |
| 52. Percent Crop Remaining              | Subtract Net Loss Plant Damage (item 51) from Average Percent Crop Remaining (item 50).  |

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

| <b>Element/Item Number</b> | <b>Description</b>   |
|----------------------------|--|
| 53. Yield Per Acre         | <p>Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:</p> <p>(1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per acre Approved APH Yield from the APH form.</p> <p>(2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form.</p> <p>(3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the result obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-row Yield Conversion Factor for the planting pattern and row-width from Exhibit 10.</p> <p>The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is not insurable unless allowed by the SP or a Written Agreement. Refer to paragraph 11.</p> |
| 54. Pounds Per Acre        | Multiply Percent Crop Remaining (item 52) times Yield Per Acre (item 53) rounding to the nearest whole pound.  |

**Part IV - Boll Count Method - Reproductive Stages**

| <b>Element/Item Number</b>            | <b>Description</b>  |
|---------------------------------------|---|
| 55. Average Number of Bolls Remaining | Transfer Average Number of Bolls Remaining from bottom line of item 14 in Part I - Sample Determinations - Reproductive Stages.   |
| 56. Number of Bolls Per Pound Factor  | Record the Number of Bolls Per Pound Factor, from the chart in Boll Count Appraisal Method subparagraph 27E(4) for AUP or subparagraph 27F(4) for ELS.  |
| 57. Pounds Per Acre                   | Divide Average Number of Bolls Remaining (item 55) by the Number Bolls Per Pound Factor (item 56), rounding to the nearest whole pound OR record the Pounds Per Acre appraisal from calculations in the Remarks section (omitting items 55 and 56). |

**Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages**

| <b>Element/Item Number</b>         | <b>Description</b>  |
|------------------------------------|---|
| 58. Average Percent Crop Remaining | Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction. |

## Form Standards – Appraisal Worksheet (Continued)

| Element/Item Number                         | Description   |
|---|---|
| 59. Average Gross Destroyed (30 Plant Test) | Transfer Average Gross Destroyed (30 Plant Test), converted to a 3-place decimal fraction, from bottom line of item 15 of Part I - Sample Determinations - Reproductive Stages.   |
| 60. Average Percent Limbs Destroyed         | Transfer Average Percent Limbs Destroyed, converted to a 3-place decimal fraction, from bottom line of item 16 of Part I - Sample Determinations - Reproductive Stages.   |
| 61. Average Percent Bolls Destroyed         | Transfer Average Percent Bolls Destroyed, converted to a 3-place decimal fraction, from bottom line of item 17 of Part I - Sample Determinations - Reproductive Stages.   |
| 62. Average Percent Locks Destroyed         | Transfer Average Percent Locks Destroyed, converted to a 3-place decimal fraction, from bottom line of item 18 of Part 1- Sample Determinations - Reproductive Stages.  |
| 63. Net Loss Plant Damage                   | Multiply Average Percent Crop Remaining (item 58) times the sum of Average Gross Destroyed (30 Plant Test) (item 59), Average Percent Limbs Destroyed (item 60), Average Percent Bolls Destroyed (item 61), and Average Percent Locks Destroyed (item 62). Rounded to the nearest 3-place decimal.  |
| 64. Average Percent Crop Remaining          | Transfer Average Percent of Crop Remaining, as a 3-place decimal fraction, from item 58.  |
| 65. Net Loss Plant Damage                   | Transfer Net Loss Plant Damage, as a 3-place decimal fraction, from item 63.  |
| 66. Percent Crop Remaining                  | Subtract Net Loss Plant Damage (item 65) from Average Percent Crop Remaining (item 64).   |
| 67. Yield Per Acre                          | <p>Record the Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:</p> <p>(1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per acre Approved APH Yield from the APH form.</p> <p>(2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form.</p> <p>(3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-row Yield Conversion Factor for the planting pattern and row-width from Exhibit 10.</p> <p>The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is NOT insurable unless allowed by the SP or a Written Agreement. Refer to paragraph 11.</p> |

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

| <b>Element/Item Number</b> | <b>Description</b>  |
|----------------------------|---|
| 68. Pounds Per Acre        | Multiply Percent Crop Remaining (item 66) times the Yield Per Acre (item 67), rounded to WHOLE pounds.  |
| 69. Remarks                | <p>Document the following:</p> <ol style="list-style-type: none"> <li>(1) Calculations for the pounds per acre appraisal when the AUP predominant boll size is different for each representative sample.</li> <li>(2) Document:               <ol style="list-style-type: none"> <li>(a) the planting pattern and row-widths within the planting pattern for any skip-row planted acreage; or</li> <li>(b) the row-width of any “UNR” planted cotton.</li> </ol> </li> <li>(3) Unusual information pertinent to the appraisal.</li> <li>(4) Entries as required by the AIP.</li> <li>(5) Calculations for any approved deviation or modification, bulletin number, and date of authorization.</li> <li>(6) The cotton stalk inspection. Refer to Part 4.</li> </ol> |

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

| <b>Element/Item Number</b>                      | <b>Description</b>  |
|---|---|
| 70. Insured’s Signature and Date                | Insured’s (or insured’s authorized representative’s) signature and date: BEFORE obtaining the signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, (or insured’s authorized representative) particularly explaining codes, etc., which may not be readily understood.   |
| 71. Adjuster’s Signature, Code Number, and Date | Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet. |
| Page Numbers                                    | Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).  |

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

**STAND REDUCTION METHOD - AUP (short form)  
One Square Yard Sample Method – Plants Per Square Yard**

**Company:** Any Company

**Claim No.:** XXXXXXXX

|  |                                   |                           |                             |                              |                     |
|--|-----------------------------------|---------------------------|-----------------------------|------------------------------|---------------------|
| <b>For Illustration Purposes ONLY<br/>APPRAISAL WORKSHEET<br/>COTTON</b> | 1 Insured's Name<br>I. M. Insured |                           | 2 Policy Number<br>XXXXXXXX | 3 Unit Number<br>0002-0000BU | 4 Crop Year<br>YYYY |
|  | 5 Field Number<br>8               | 6 Loc./Farm Number<br>430 |                             | 7 Stage of Growth<br>V1      | 8 No. Acres<br>39.9 |

**PART I - SAMPLE DETERMINATIONS**

| SAMPLE NO.     | STAND REDUCTION             |                        |  |                        | VEGETATIVE STAGES                       | REPRODUCTIVE STAGES          |                                       |                               |                               |                               |
|----------------|-----------------------------|------------------------|--|------------------------|---|------------------------------|---------------------------------------|-------------------------------|-------------------------------|-------------------------------|
|                | 9<br>Plants Per Square Yard | 10                     | 11<br>Combined Length of Skips in 100 Ft. of Row | 12                     | 13<br>Gross Percent Partially Destroyed | 14<br>No. of Bolls Remaining | 15<br>Gross Destroyed (30 Plant Test) | 16<br>Percent Limbs Destroyed | 17<br>Percent Bolls Destroyed | 18<br>Percent Locks Destroyed |
| 1              | 6                           |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 2              | 3                           |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 3              | 0                           |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 4              | 4                           |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 5              |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 6              |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 7              |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 8              |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 9              |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 10             |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 11             |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| 12             |                             |                        |  |                        |   |                              |                                       |                               |                               |                               |
| <b>TOTAL</b>   | 13                          | Percent Crop Remaining |  | Percent Crop Remaining |   |                              |                                       |                               |                               |                               |
| <b>AVERAGE</b> | 3.3                         | 14.3                   |  |                        |   |                              |                                       |                               |                               |                               |

Use long form when hail damage occurs to AUP or ELS cotton.

**PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD**

|                     |   |   |                          |   |                                   |
|---------------------|---|---|--------------------------|---|-----------------------------------|
| APPAISED PRODUCTION | 44 Average Percent Crop Remaining<br>.143 | X | 45 Yield Per Acre<br>325 | = | 46 Pounds Per Acre<br>46.475 = 46 |
|---------------------|---|---|--------------------------|---|-----------------------------------|

**PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES**

|                     |   |   |  |   |                    |
|---------------------|---|---|--|---|--------------------|
| APPAISED PRODUCTION | 55 Average Number of Bolls Remaining<br>X | X | 56 Number of Bolls Per Pound Factor<br>= | = | 57 Pounds Per Acre |
|---------------------|---|---|--|---|--------------------|

69 Remarks

UNRC 15-inch row spacing

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

## Form Standards – Production Worksheet (Continued)

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

Make separate line entries for varying:

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

| Element/Item Number  | Description  |
|----------------------|--|
| 16. Field ID         | The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.  |
| 17. Multi-Crop Code  | <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.   |
| 19. Determined Acres | <p>Refer to the LAM for the definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ol style="list-style-type: none"> <li>(1) Abandoned;</li> <li>(2) Put to other use without consent;</li> <li>(3) Damaged by uninsured causes;</li> <li>(4) On which the cotton stalks are destroyed prior to inspection; or</li> <li>(5) For which the insured failed to provide acceptable records of production.</li> </ol> <p>Refer to the CIH for determined acres of skip-row planted cotton and ELS cotton. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p><b>PRELIMINARY AND FINAL:</b> Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.</p> |

## Form Standards – Production Worksheet (Continued)

| Element/Item Number   | Description   |
|-----------------------|---|
| 20. Interest 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. Risk              | Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.<br><br>Unrated land is uninsurable without a written agreement. |
| 22. Type              | Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.      |
| 23. Class             | Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.  |
| 24. Sub-Class         | Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.  |
| 25. Intended Use      | Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.                      |
| 26. Irr. Practice     | Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.          |

**Form Standards – Production Worksheet (Continued)**

| Element/Item Number     | Description   |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
|-------------------------|---|--------------|--------------------|-------------------------|--|-------------|----------------------------|------------|---|-------------|----------------------------|-----------|--|----------------------|---|------------|--------------|
| 27. Cropping Practice   | 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 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.  |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
| 28. Organic Practice    | 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.  |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
| 29. Stage               | <p><b>PRELIMINARY:</b> MAKE NO ENTRY.</p> <p><b>FINAL:</b> Stage abbreviation as shown below.</p> <table border="0" data-bbox="573 909 1507 1245"> <thead> <tr> <th data-bbox="573 909 686 942"><u>STAGE</u></th> <th data-bbox="857 909 1092 942"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="573 982 686 1016">“P” .....</td> <td data-bbox="857 982 1507 1161">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 data-bbox="573 1161 686 1194">“H” .....</td> <td data-bbox="857 1161 995 1194">Harvested.</td> </tr> <tr> <td data-bbox="573 1194 686 1228">“UH” .....</td> <td data-bbox="857 1194 1433 1228">Unharvested or put to other use with consent.</td> </tr> </tbody> </table> <p data-bbox="573 1276 1507 1350">PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.</p> <p data-bbox="573 1381 1507 1415">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. |             |                            |           |  |                      |   |            |              |
| <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.   |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
| 30. Use of Acreage      | <p>Use the following “Intended Use” abbreviations.</p> <table border="0" data-bbox="573 1497 1507 1894"> <thead> <tr> <th data-bbox="573 1497 638 1530"><u>USE</u></th> <th data-bbox="857 1497 1092 1530"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="573 1570 686 1604">“To soybeans,” etc.....</td> <td data-bbox="857 1570 1174 1604">Use made of the acreage.</td> </tr> <tr> <td data-bbox="573 1604 686 1638">“WOC” .....</td> <td data-bbox="857 1604 1198 1638">Other use without consent.</td> </tr> <tr> <td data-bbox="573 1638 686 1671">“SU” .....</td> <td data-bbox="857 1638 1076 1671">Solely uninsured.</td> </tr> <tr> <td data-bbox="573 1671 686 1705">“ABA” .....</td> <td data-bbox="857 1671 1222 1705">Abandoned without consent.</td> </tr> <tr> <td data-bbox="573 1705 686 1738">“H” .....</td> <td data-bbox="857 1705 1466 1780">Harvested and a claim <b>can</b> be completed at the time of the stalk inspection.</td> </tr> <tr> <td data-bbox="573 1780 686 1814">“H-Cut Stalks” .....</td> <td data-bbox="857 1780 1507 1856">Harvested and a claim <b>cannot</b> be completed at the time of the stalk inspection.</td> </tr> <tr> <td data-bbox="573 1856 686 1890">“UH” .....</td> <td data-bbox="857 1856 1027 1890">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 <b>can</b> be completed at the time of the stalk inspection. | “H-Cut Stalks” ..... | Harvested and a claim <b>cannot</b> be completed at the time of the stalk inspection. | “UH” ..... | Unharvested. |
| <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 <b>can</b> be completed at the time of the stalk inspection.  |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
| “H-Cut Stalks” .....    | Harvested and a claim <b>cannot</b> be completed at the time of the stalk inspection.   |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |
| “UH” .....              | Unharvested.  |              |                    |                         |  |             |                            |            |   |             |                            |           |  |                      |   |            |              |

## Form Standards – Production Worksheet (Continued)

| Element/Item Number               | Description   |
|-----------------------------------|---|
| 30. Use of Acreage<br>(continued) | <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 quality adjustment <b>are not available</b>, instruct the insured to notify their agent when the records do become available so the claim can be completed.</p> <p><b>PREVENTED PLANTING:</b> Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.</p> <p><b>GLEANED ACREAGE:</b> Refer to the LAM for information on gleaning.</p>  |
| 31. Appraised Potential           | <p>Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to Appraisal Worksheet Entries and Completion Procedures in section 8 for additional instructions.</p> <p>If there is no potential on UH acreage enter “0.” Refer to paragraph 85 in the LAM for procedures for documenting zero yield appraisals.</p>   |
| 32.-33.                           | MAKE NO ENTRY   |
| 34. Production Pre-QA             | <b>PRELIMINARY AND FINAL:</b> Result of multiplying column 31 times column 19, round result to nearest whole pound. If no entry in column 31, MAKE NO ENTRY.  |
| 35. Quality Factor                | <p><b>FINAL:</b></p> <p>(1) <b>AUP or ELS: Mature UNHARVESTED APPRAISED</b> 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 quality adjustment. 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>***</p> <p><b>AUP ONLY:</b> Colored lint cotton is <b>not</b> eligible for quality adjustment.</p> <p>(2) <b>ELS ONLY:</b> Any appraisal of <b>AUP</b> cotton on acreage <b>originally planted to ELS cotton</b> in the same growing season will be reduced by entering the factor, to four decimal places, of the last <b>AUP</b> bale ginned from the unit as shown in Section II item “65.”</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 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, below, 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 acreage report according to FSA rules and this procedure, adjusters are to follow current procedure for revising acreage reports before and after the final acreage reporting date in subparagraph C.

- (2) Establishing Planting Patterns Before and After the Final Planting Date

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 acreage report and claim for indemnity purposes, the planting pattern established on the final planting date 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 final planting date.

**Example 1:** Before The Final Planting Date. The insured initially plants cotton in a skip-row planting pattern of 2 in X 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 final planting date, 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 Final Planting Date. The insured's cotton planting pattern established and reported on the final planting date was 2 in X 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 final planting date is retained for determining acreage and yield. Adjusters are to record the new planting pattern in the Narrative of the claim form 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 claim form.

For any acreage REPLANTED that was NOT defined and reported correctly, according to FSA rules AND the BEFORE or AFTER the final planting date examples above, adjusters are to revise the acreage report 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.

**Form Standards – Cotton Quality Adjustment (Continued)**

|                                |   |
|--------------------------------|---|
| 13. Uniformity +/- Differences | Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Length Uniformity recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7. Length uniformity is not a grading factor for ELS cotton so it is not a quality dimension on which ELS cotton will be measured. |
| 14. Ex. Matter +/- Differences | Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Extraneous Matter recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7.   |
| 15. Price A                    | Sum the point differences recorded in Columns 10 thru 14 (may be a negative number), and add to the FSA Base Loan Rate recorded in Item 5 to determine Price "A."<br><br>If Price "A" is determined by the AIP to have a negative or zero value based on the FSA Loan Rate, enter ".0000."  |
| 16. Factor                     | Divide Price "A" in Column 15 by 85% of Price "B" in Item 6, rounded to four decimal places, to determine the Factor used to reduce the Net Weight of individual bales of cotton shown in Column 8.   |
| Page Numbers                   | Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).  |

**Important:** Combine net bale weights quality adjusted by the same factor (and share), then record in Bu., Ton, Lbs., CWT, Column 56 of the Production Worksheet. Transfer Price A to Value (Column 64a) and 85% of Price B to Mkt. Price (Column 64b) of the Production Worksheet. Calculate the Quality Factor (Column 65) or enter the factor from the worksheet.

