



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25110 (01-2017)
FCIC-25110-1 (12-2017)
FCIC-25110-2 (01-2019)

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

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

TITLE: DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25110-2
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: January 31, 2019
SUBJECT: Provides the procedures and instructions for administering the Dry Bean crop insurance program	OPI: Product Administration and Standards Division APPROVED: <i>/s/ Richard 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. **Exhibit 4, item 29:** Revised the explanation for “NR” to “Acreage not replanted.”
2. **Exhibit 4, item 29:** Added the stage code “RN” for acreage replanted and not qualified for a replanting payment.
3. **Exhibit 4, item 30:** Revised the explanation for “Replant” to “Acreage replanted.”
4. **Exhibit 4, item 30:** Revised the explanation for “Not Replanted” to “Acreage not replanted.”
5. **Exhibit 4, item 65:** Clarified that quality will be a factor in determining the loss only if the deficiencies, substances, or conditions are due to insured causes of loss and result in a net price for the damaged production that is less than the LMP.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Dry Bean Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Pages	Date	FCIC Number
Remove	1-2			23-24	01-2017	FCIC-25110
				29-32	01-2017	FCIC-25110
				43-44	12-2017	FCIC-25110-1
Insert	1-2			23-24	01-2019	FCIC-25110-2
				29-32	01-2019	FCIC-25110-2
				43-44	01-2019	FCIC-25110-2
Current Index	1-2	1-2			01-2019	FCIC-25110-2
					01-2017	FCIC-25110
				1-2	01-2017	FCIC-25110
				3-4	12-2017	FCIC-25110-1
				5-14	01-2017	FCIC-25110
				15-16	12-2017	FCIC-25110-1
				17-18	01-2017	FCIC-25110
					12-2017	FCIC-25110-1
					01-2019	FCIC-25110-2
					01-2017	FCIC-25110
					01-2019	FCIC-25110-2
					12-2017	FCIC-25110-1
					01-2017	FCIC-25110
					12-2017	FCIC-25110-1
					01-2019	FCIC-25110-2
	12-2017	FCIC-25110-1				
	01-2017	FCIC-25110				

FILING INSTRUCTIONS

This handbook replaces the 2018 Dry Bean Loss Adjustment Standards Handbook, FCIC-25110-1H (12-2017). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

Form Standards – Appraisal Worksheet (Continued)

PROCESSING/DRY BEANS/DRY PEAS		1 INSURED'S NAME					2 CONTRACT NO.			3 UNIT NO.			4 CROP			5 CROP YEAR								
APPRAISAL WORKSHEET		I. M. INSURED					XX-XXX-XXXXX			0001-0001-BU			DRY BEANS/GRNO			YYYY								
(FOR ILLUSTRATION PURPOSES ONLY)		PART I – BEFORE PODDING																						
6 FIELD ID AND ACRES	7 ROW SPACE	8 NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)						9 TOTAL PLANTS	10 NO. SAMPLES	11 AVG. NO. PLANTS	12 SQ. FT. FACT OR	13 AVG. PLANTS PER SQ. FT.	14 BEANS OR PEAS PER PLANT FACTOR	15 BEANS OR PEAS PER SQ. FT.	16 YIELD FACTOR	17 POUNDS PER ACRE APPR.								
A/24.2	22"	7	10	4	8	6																		
								35	÷	5	=	7.0	÷	18.3	=	.38	x	37.0	=	14.1	÷	.030	=	470
								□		□		□		□		□		□		□		□		□
						÷		=		÷		=	x		=		÷		=		□		□	
						□		□		□		□		□		□		□		□		□		□

PART II – AFTER PODDING													
18 FIELD ID AND ACRES	19 ROW SPACE	20 PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)					24 TOTAL ALL SAMPL ES	25 NO. SAMPLES	26 TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	27 SQ. FT. FACTOR	28 BEANS OR PEAS PER SQ. FT.	29 YIELD FACTOR	30 POUNDS / TONS PER ACRE APPR.
		20 PLANTS PER SAMPLE ROW	x	x	x	x	x						
		21 AVERAGE PODS PER PLANT	x	x	x	x	x						
		22 AVERAGE BEANS OR PEAS PER POD	x	x	x	x	x						
		23 SAMPLE TOTALS	=	=	=	=	=	=	÷	=	÷	=	

31 REMARKS	Field A is irrigated.
------------	------------------------------

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

Form Standards – Appraisal Worksheet (Continued)

FOR ILLUSTRATION PURPOSES ONLY

PROCESSING/DRY BEANS/DRY PEAS		1 INSURED'S NAME				2 CONTRACT NO.			3 UNIT NO.			4 CROP			5 CROP YEAR		
APPRAISAL WORKSHEET		I.M. INSURED				XX-XXX-XXXX			0002-0001-BU			DRY BEANS/PTO			YYYY		
(FOR ILLUSTRATION PURPOSES ONLY)																	
PART I – BEFORE PODDING																	
6	7	8							9	10	11	12	13	14	15	16	17
FIELD ID AND ACRES	ROW SPACE	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)							TOTAL PLANTS	NO. SAMPLES	AVG. NO. PLANTS	SQ. FT. FACT OR	AVG. PLANTS PER SQ. FT.	BEANS OR PEAS PER PLANT FACTOR	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.
									÷	=	÷	=	x	=	÷	=	
									÷	=	÷	=	x	=	÷	=	

PART II – AFTER PODDING																					
18	19	NO. PLANTS (EACH BLOCK EQUALS TOTAL PLANTS FOR ONE SAMPLE)							24	25	26	27	28	29	30						
FIELD ID AND ACRES	ROW SPACE								TOTAL ALL SAMPLES	NO. SAMPLES	TOTAL AVERAGE BEANS OR PEAS PER SAMPLE	SQ. FT. FACTOR	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS / TONS PER ACRE APPR.						
B/18.0	22"	20 PLANTS PER SAMPLE ROW	15	0	11	9	12														
			x	x	x	x	x														
		21 AVERAGE PODS PER PLANT	3.0	0	4.0	2.0	4.0														
			x	x	x	x	x														
		22 AVERAGE BEANS OR PEAS PER POD	5.0	0.0	5.0	3.0	4.0														
		=	=	=	=	=															
		23 SAMPLE TOTALS	225.0	0	220.0	54.0	192.0	=	691.0	÷	5	=	138.2	÷	18.3	=	7.6	÷	.028	=	271
31 REMARKS																					

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

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
19. Determined Acres (continued)	<p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Replant: Determine the total acres, to tenths, of replanted acreage (do not estimate). Make a separate line entry for any part of a field not replanted.</p> <p>a. Determine the planted acreage of any fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the Narrative.</p> <p>b. Account for all planted acreage in the unit.</p> <p>Preliminary and Final: Determined acres to tenths.</p> <p>Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
20. Interest or Share	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	<p>Three-digit code for the correct "Rate" as specified on the actuarial document maps. If a "Rate" or "High-Risk Area" is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a WA.</p>
22. Type	Three-digit code number entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type 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.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard																
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.																
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 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>Preliminary: Make No Entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="527 1255 609 1291"><u>Stage</u></th> <th data-bbox="787 1255 950 1291"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1291 771 1354">“R”.....</td> <td data-bbox="787 1291 1388 1354">Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="527 1354 771 1396">“NR”.....</td> <td data-bbox="787 1354 1128 1396">***Acreage not replanted.</td> </tr> <tr> <td data-bbox="527 1396 771 1459">“RN”.....</td> <td data-bbox="787 1396 1307 1459">Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="527 1564 609 1600"><u>Stage</u></th> <th data-bbox="787 1564 966 1600"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1600 771 1774">“P”.....</td> <td data-bbox="787 1600 1437 1774">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="527 1774 771 1816">“H”.....</td> <td data-bbox="787 1774 933 1816">Harvested.</td> </tr> <tr> <td data-bbox="527 1816 771 1854">“UH”.....</td> <td data-bbox="787 1816 1372 1854">Unharvested or put to other use with consent.</td> </tr> </tbody> </table>	<u>Stage</u>	<u>Explanation</u>	“R”.....	Acreage replanted and qualifying for replanting payment.	“NR”.....	***Acreage not replanted.	“RN”.....	Acreage replanted and not qualified for a replanting payment.	<u>Stage</u>	<u>Explanation</u>	“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	“H”.....	Harvested.	“UH”.....	Unharvested or put to other use with consent.
<u>Stage</u>	<u>Explanation</u>																
“R”.....	Acreage replanted and qualifying for replanting payment.																
“NR”.....	***Acreage not replanted.																
“RN”.....	Acreage replanted and not qualified for a replanting payment.																
<u>Stage</u>	<u>Explanation</u>																
“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.																
“H”.....	Harvested.																
“UH”.....	Unharvested or put to other use with consent.																

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard																		
29. Stage (Continued)	<p>“TZ”..... UUF/Third Party Damage – Zero production on same acreage.</p> <p>“TA”..... UUF/ Third Party Damage – Appraised production on same acreage.</p> <p>“TH”..... UUF/Third Party Damage – Harvested production on same acreage.</p> <p>Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>																		
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0" data-bbox="526 722 1175 1129"> <thead> <tr> <th data-bbox="526 722 786 751"><u>Use</u></th> <th data-bbox="808 722 980 751"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 760 753 789">“Replant”.....</td> <td data-bbox="815 760 1094 789">***Acreage replanted</td> </tr> <tr> <td data-bbox="526 798 753 865">“Not Replanted”.....</td> <td data-bbox="815 814 1143 844">***Acreage not replanted</td> </tr> <tr> <td data-bbox="526 873 753 940">“To Millet”.....</td> <td data-bbox="815 890 1127 919">Use made of the acreage</td> </tr> <tr> <td data-bbox="526 949 753 978">“WOC”.....</td> <td data-bbox="815 949 1143 978">Other use without consent</td> </tr> <tr> <td data-bbox="526 987 753 1016">“SU”.....</td> <td data-bbox="815 987 1029 1016">Solely uninsured</td> </tr> <tr> <td data-bbox="526 1024 753 1054">“ABA”.....</td> <td data-bbox="815 1024 1175 1054">Abandoned without consent</td> </tr> <tr> <td data-bbox="526 1062 753 1092">“H”.....</td> <td data-bbox="815 1062 948 1092">Harvested</td> </tr> <tr> <td data-bbox="526 1100 753 1129">“UH”.....</td> <td data-bbox="815 1100 980 1129">Unharvested</td> </tr> </tbody> </table> <p>Verify any “Intended Use” entry. If final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.” Refer to the LAM regarding “WOC”.</p> <p>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>Use</u>	<u>Explanation</u>	“Replant”.....	***Acreage replanted	“Not Replanted”.....	***Acreage not replanted	“To Millet”.....	Use made of the acreage	“WOC”.....	Other use without consent	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested
<u>Use</u>	<u>Explanation</u>																		
“Replant”.....	***Acreage replanted																		
“Not Replanted”.....	***Acreage not replanted																		
“To Millet”.....	Use made of the acreage																		
“WOC”.....	Other use without consent																		
“SU”.....	Solely uninsured																		
“ABA”.....	Abandoned without consent																		
“H”.....	Harvested																		
“UH”.....	Unharvested																		
31. Appraised Potential	<p>Replant: Document the calculations in the Narrative and enter the amount pounds per acre for replanting, rounded to the nearest whole pound. Refer to Part 3, “Replanting Payment Procedures,” for qualifications and computations.</p> <p>Preliminary and Final:</p> <p>Dry Beans - Per-acre appraisal, in whole pounds, of potential production for the acreage appraised. Refer to paragraph 34, “Appraisal Methods” for additional instructions.</p>																		

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
<p>31. Appraised Potential (continued)</p>	<p>If there is no potential on UH acreage, enter "0."</p> <p>Contract Seed Beans - Enter the potential production as clean seed equivalent, determined as follows (show all calculations on a Special Report):</p> <p>a. For Immature appraised production per acre:</p> <ol style="list-style-type: none"> (1) Multiply the gross pounds per acre of immature appraised production by the seed company's historical average gradeout percentage for the variety to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production that is not clean seed. (2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the value of such beans by the base price (as defined in the CP). Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent. <div style="border: 1px solid black; padding: 5px; margin: 10px 0;"> <p>Example:</p> <p>2000 lbs./acre appraisal $\times .80$ seed company's historical grade-out percentage 1600 lbs. of clean seed</p> <p>2000 lbs. - 1600 lbs. clean seed = 400 lbs. NOT clean seed</p> <p>.1500 (value/lb. not clean seed) divided by .3000 (value per lb. of clean seed) = .500 factor</p> <p>400 lbs./acre not clean seed X .500 = 200 lbs./acre clean seed equivalent</p> <p>1600 lbs. + 200 lbs. = 1800 lbs./acre of clean seed equivalent (Enter this sum in item 31)</p> </div> <p>b. For Mature appraised unharvested production per acre:</p> <ol style="list-style-type: none"> (1) Add the value of appraised clean seed production to the value of appraised production which is not clean seed (nearest whole dollar for each). (2) Divide the value of the appraised production by the base price to determine the whole pounds of clean seed equivalent.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p>Refer to the CP and paragraph 14, of this handbook for QA eligibility requirements. Refer to the SP and LAM for further instructions.</p> <p>Disregard Base Prices.</p> <p>a. Enter the market price per pound of the damaged or conditioned production on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.</p> <p>b. If the damaged production has no value, enter “0.0000” and explain it in the Narrative.</p> <p>c. If the buyer/receiver reflects bean value through a weight reduction, refer to exhibit 9.</p> <p>If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price. Refer to the LAM.</p>
64b. MKT Price	<p>Dry Beans</p> <p>If an entry is in item 64a, enter the LMP for U.S. No. 2 dry beans of the same type (refer to the CP). Refer to the LAM for further instructions.</p> <p>Contract seed beans – Make No Entry.</p>
65. Quality Factor	<p>Dry Beans: Enter the result of dividing 64a by 64b, rounded to three decimal places.</p> <p>Quality will be a factor in determining the loss only if the deficiencies, substances, or conditions are due to insured causes of loss and result in a net price for the damaged production that is less than the LMP.</p> <p>Contract Seed Beans - Make No Entry.</p> <p>If due to insured causes, a Federal or State agency has ordered the insured harvested crop production to be destroyed, enter the factor “.000.” Refer to instructions for items 35, 40, and 41 above, and the Narrative for required documentation.</p>
66. Production to Count	Enter result from multiplying column 63 times column 65, rounded to whole pounds.

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
67. Total of Column 63	Total of column 63. If no entry in column 63, make no entry.
For items 68 – 72. When separate line entries are made for varying share, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP's instructions; otherwise, make the following entries.	
68. Section II Total:	<p>Preliminary and Replant: Make No Entry.</p> <p>Final: Total of column 66, to whole pounds.</p>
69. Section I Total	<p>Preliminary and Replant: Make No Entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary and Replant: 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 allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod.	Result of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.
The following required entries are not illustrated on the PW example below.	
73. Insured's Signature and Date	<p>Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
74. Adjuster's Signature, Code #, and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
75. Page	<p>Preliminary: Page numbers – "1," "2," etc., at the time of inspection.</p> <p>Replant and Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>