



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25110 (01-2017)
FCIC-25110-1 (11-2017)
FCIC-25110-2 (01-2019)
FCIC-25110-3 (09-2020)

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

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

TITLE: DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25110 (01-2017) FCIC-25110-1 (11-2017) FCIC-25110-2 (01-2019) FCIC-25110-3 (09-2020)
EFFECTIVE DATE: 2021 and Succeeding Crop Years	ISSUE DATE: September 14, 2020
SUBJECT: Provides the procedures and instructions for administering the Dry Bean crop insurance program	OPI: Product Administration and Standards Division APPROVED: /S:/ Richard Flournoy 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. Comments that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc., are not listed.
2. **Paragraph 1A:** Corrected link to RMA website.
3. **Subparagraph 1 B(1):** Added “and LAM” for clarification.
4. **Subparagraph 1 D:** Added instruction to refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.
5. **Paragraph 2D(2) & (4):** Corrected link to RMA website.
6. **Paragraph 12:** Added for clarification to refer to the LAM for information on Multi-County Enterprise units.
7. **Exhibit 1:** Added abbreviation for “FAD - Final Agency Determination.”
8. **Exhibit 4, items 22 - 28:** Deleted “number” after three-digit code.
9. **Exhibit 4, item 27:** Added “specified” after “No Cropping Practice” to match the wording in the Special Provisions.
10. **Exhibit 4, item 34:** Removed “Preliminary, Replant, and final” since entry applies to all inspections. Also clarified the entry should be rounded to whole pounds.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

REASON FOR ISSUANCE (continued)

11. **Exhibit 4, item 64a:** Clarified the item instruction are for dry beans only, and there are no entry requirements for contract seed beans.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Dry Bean Loss Adjustment Standards Handbook						
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FILING INSTRUCTIONS

This handbook replaces the 2019 Dry Bean Loss Adjustment Standards Handbook, FCIC-25110-2H (01-2019). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations, and definitions specific to Dry Bean loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3 - 4 are the minimum requirements for the Appraisal Worksheets and the PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as size of font). The current DSSH can be found on the RMA website at: www.rma.usda.gov or successor website.

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Dry Bean 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 dry beans in the county for which a premium rate is provided by the actuarial documents or by WA:
 - (a) In which the insured has a share;
 - (b) That are planted for harvest as:
 - (i) Dry beans; or
 - (ii) If applicable, contract seed beans, if the seed bean processor contract is executed on or before the acreage reporting date; and
 - (c) That are not (unless allowed in the SP or by WA):
 - (i) Interplanted with another crop; or
 - (ii) Planted into an established grass or legume.
- (2) For contract seed beans only:
 - (a) Dry bean acreage planted for the purpose of seed production that is under contract with a seed company (the contract does meet the requirement for insurability), the contract was executed on or before the acreage reporting date and is reported as contract seed on the acreage report, will be insured as contract seed. If the terms of the seed contract do not meet the requirement for insurability, the acreage may only be insured as dry beans.
 - (b) An instrument in the form of a “lease” under which the insured retains control of the acreage on which the insured crop is grown and that provides for delivery of the crop under substantially the same terms as a seed bean processor contract may be treated as a contract under which the insured has an insurable interest in the crop.
 - (c) The insured must submit a copy of the seed bean processor contract to the AIP on or before the acreage reporting date. Contract seed beans excluded from a processor contract are not insurable as contract seed. A processor contract must contain a base price or a method to determine such price based on published independent information.

11 Insurability (Continued)

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

12 Unit Division

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

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

13 Replanted Acreage Unit Designation

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

- (1) Applicability:
 - (a) Regular rules for acreage report revision apply. The applicable price election of the replanted type will be used to determine any replanting payment and to establish the premium and liability for the replanted acreage.

13 Replanted Acreage Unit Designation (Continued)

- (b) Replanted acreage liability may increase or decrease from that originally reported.
- (2) A revised acreage report must be prepared prior to the processing of a replant claim:
 - (a) When replanting results in any change in the number of insured acres and/or the bean type on all or part of the original unit, because of the probable effect on coverage, premium, and the applicable APH yield.
 - (b) If there is any change in the total number of contract seed bean acres on a unit (i.e., not all acres of the **unit are replanted** to contract seed beans).
 - (c) Basic units, originally reported on the acreage report, may be divided into optional units provided all guidelines are met.
- (3) When a replanted dry bean type differs from the original planting (dry bean type or contract seed bean variety), the acreage may qualify as a separate optional unit if:
 - (a) No other unit exists for that particular dry bean type or for contract seed beans; and
 - (b) Optional units are in effect (acreage qualifies for optional units and the acreage report and premium reflect such election).
- (4) When all of the unit acreage is replanted:
 - (a) Continue to use the original unit number (no revised acreage report necessary) when all acres of the unit are replanted to:
 - (i) The same dry bean type originally planted; or
 - (ii) Any contract seed bean variety (or varieties) when originally planted to a contract seed bean variety.
 - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) for:
 - (i) Any acreage within a commercial dry bean unit that is replanted to a different dry bean type than the original planting; and/or
 - (ii) Any acreage within a contract seed bean unit that is replanted to a commercial dry bean type. Acreage replanted to any contract seed bean variety will retain the original unit number.

13 Replanted Acreage Unit Designation (Continued)

- (5) When part of a unit is replanted:
- (a) Use the same (original) unit number for the part of the unit replanted to:
 - (i) The same dry bean type as the original planting; or
 - (ii) Any variety of contract seed bean (or varieties) when that part of the unit was originally planted to a contract seed bean variety (or varieties).
 - (b) Use a different unit number on a revised acreage report (a new number, or the unit number of an existing unit the replanted acreage will be combined with, as applicable) when part of the unit is replanted to:
 - (i) A different dry bean type than the remaining original planting of a dry bean type; or,
 - (ii) Any dry bean type when the original planting was a contract seed bean variety (or varieties) or vice versa.
- (6) If the replanted acreage of the dry bean type or contract seed beans does NOT qualify as a separate unit, the acreage must be combined into an existing unit of the same type or variety. A revised acreage report is necessary in either case.

Example:

On the original acreage report,

Unit 0001-0001 – 50.0 acres of pinto beans.

Unit 0001-0002 – 25.0 acres of pinto beans.

Unit 0001-0001 is damaged and replanted.

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

14 Dry Bean Quality Adjustment

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

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

14 Dry Bean Quality Adjustment (Continued)

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

- (1) Production will be eligible for QA if:
 - (a) Deficiencies in quality (due to insurable causes of loss), in accordance with the United States Standards for Beans, result in dry beans not meeting the grade requirements for U.S. No. 2 (grades U.S. No. 3 or worse) because the dry beans are damaged or badly damaged; or
 - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
 - (i) Refer to the LAM when the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage.
 - (ii) Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, refer to the LAM. Enter the factor “.000” on the PW in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative in exhibit 4). Also refer to the LAM for additional information. Otherwise, make no entry.
- (2) Quality will be a factor in determining the insured’s loss only if:
 - (a) The deficiencies, substances, or conditions resulted from an insurable cause of loss that occurs within the insurance period;
 - (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the LMP;
 - (c) All determinations of these deficiencies, substances, or conditions are made using samples of the production obtained by the AIP representative or by a disinterested third party approved by the AIP;
 - (d) The QAF cannot be greater than 1.000 or less than zero (.000). Refer to the LAM for information on speculative type **contracts** and QA.
- (3) Refer to the CP and the LAM for instructions on who can obtain samples for grading and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for QA. The loss adjuster may determine test weight for QA purposes.

14 Dry Bean Quality Adjustment (Continued)

- (4) Dry bean production that is eligible for QA, as specified in the CP, will be reduced as follows:
- (a) The market price of the qualifying damaged production and the LMP will be determined on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
 - (b) If a LMP is not available for the insured crop year, the current year's maximum price election available for the applicable type will be used. The price for the qualifying damaged production will be the market price for the local area to the extent feasible.
 - (c) The AIP may obtain prices from any buyer of their choice. If the AIP obtains prices from one or more buyers located outside the insured's local market area, the AIP will reduce such prices by the additional costs required to deliver the dry beans. Discounts used to establish the Net Price per pound of the damaged production will be limited to those that are usual, customary, and reasonable.
 - (d) The Net Price per pound will be the greater of (i) or (ii), below. For mature unharvested production and/or stored production that qualifies for QA, determine the pounds of the potential/stored production, and obtain a bid price as instructed below. Bid prices obtained from local markets must be based on representative samples of the damaged production that have been analyzed by a grader licensed to grade dry beans. Refer to the LAM.
 - (i) For production where the buyer/processor records gross weights and indicates the specific percentages and/or discounts for qualifying damage:
 - (A) Determine the gross weight of the production (at the quantity and quality/grade) as delivered to the buyer/processor.
 - (B) Multiply the gross weight determined in (i)(A) above, by the moisture adjustment factor (refer to exhibit 8 when moisture is above 18%) and/or the dockage factor (as applicable for FM only), if applicable. The result is the adjusted production.
 - (C) If the percent of damage determined by the buyer/processor includes discounts for moisture or damage from uninsured causes, these amounts must be calculated and deducted from the stated percent of damage.
 - (D) Determine the total value that the buyer/processor paid, or would have paid, for the qualifying damaged production. If the price paid or bid price from the buyer/processor includes discounts for moisture and/or damage from uninsured causes, these amounts must be calculated and added to the price paid for the damaged production.

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FGIS	Federal Grain Inspection Service
FSA	Farm Service Agency
GSH	General Standards Handbook
GPS	Global Positioning System
LAM	Loss Adjustment Manual
LMP	Local Market Price
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RIV	Reduction in Value
RMA	Risk Management Agency
SP	Special Provisions
UUF	Unavoidable Uninsured Fire
WA	Written Agreement

Definitions

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

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

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

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

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

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

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

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

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

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

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

Swathing or Knifing means severance of the bean plant from the ground, including the pods and beans, and placing them into windrows.

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	<p>Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.</p>
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	<p>***Three-digit code, 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 from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.</p>
23. Class	<p>***Three-digit code, 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 from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.</p>
24. Sub-Class	<p>***Three-digit code, 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 from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard																
25. Intended Use	<p>*** Three-digit code, 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 from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.</p>																
26. Irr. Practice	<p>*** Three-digit code, 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 from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.</p>																
27. Cropping Practice	<p>*** Three-digit code, 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 from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.</p>																
28. Organic Practice	<p>*** Three-digit code, 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 from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.</p>																
29. Stage	<p>Preliminary: Make No Entry.</p> <p>Replant: Replant stage abbreviation as shown below.</p> <table border="0" data-bbox="535 1249 1412 1480"> <thead> <tr> <th><u>Stage</u></th> <th><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“R”</td> <td>Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td>“NR”</td> <td>Acreage not replanted.</td> </tr> <tr> <td>“RN”</td> <td>Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p>Final: Stage abbreviation as shown below.</p> <table border="0" data-bbox="535 1564 1453 1852"> <thead> <tr> <th><u>Stage</u></th> <th><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, or for which the insured failed to provide acceptable records of production 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> </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.
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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"> <thead> <tr> <th data-bbox="542 730 597 762"><u>Use</u></th> <th data-bbox="824 730 993 762"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="542 766 792 798">“Replant”.....</td> <td data-bbox="824 766 1058 798">Acreage replanted</td> </tr> <tr> <td data-bbox="542 802 792 875">“Not Replanted”.....</td> <td data-bbox="824 802 1107 875">Acreage not replanted</td> </tr> <tr> <td data-bbox="542 879 792 953">“To Millet”.....</td> <td data-bbox="824 879 1140 953">Use made of the acreage</td> </tr> <tr> <td data-bbox="542 957 792 989">“WOC”.....</td> <td data-bbox="824 957 1162 989">Other use without consent</td> </tr> <tr> <td data-bbox="542 993 792 1024">“SU”.....</td> <td data-bbox="824 993 1042 1024">Solely uninsured</td> </tr> <tr> <td data-bbox="542 1029 792 1060">“ABA”.....</td> <td data-bbox="824 1029 1185 1060">Abandoned without consent</td> </tr> <tr> <td data-bbox="542 1064 792 1096">“H”.....</td> <td data-bbox="824 1064 961 1096">Harvested</td> </tr> <tr> <td data-bbox="542 1100 792 1131">“UH”.....</td> <td data-bbox="824 1100 987 1131">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>																		
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“H”.....	Harvested																		
“UH”.....	Unharvested																		
31. Appraised Potential	<p>Replant: Document the calculations in the Narrative and enter the amount of pounds per acre for replanting, rounded to the nearest whole pound. Refer to Part 3, “Replanting Payment Procedures,” for qualifications and computations.</p> <p>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: 10px; margin: 10px 0;"> <p>Example:</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%;">2000</td> <td>lbs./acre appraisal</td> </tr> <tr> <td><u>x .80</u></td> <td>seed company's historical grade-out percentage</td> </tr> <tr> <td>1600</td> <td>lbs. of clean seed</td> </tr> </table> <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. 	2000	lbs./acre appraisal	<u>x .80</u>	seed company's historical grade-out percentage	1600	lbs. of clean seed
2000	lbs./acre appraisal						
<u>x .80</u>	seed company's historical grade-out percentage						
1600	lbs. of clean seed						

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
32a. Moisture %	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>Dry Beans - For appraised mature dry bean production, enter the moisture percent (if in excess of 18.0 percent), to the nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.</p> <p>Contract Seed Beans - Make No Entry.</p>
32b. Factor	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>Dry Beans - Moisture factor - For appraised mature dry bean production in excess of 18.0 percent, obtain factor from exhibit 8.</p> <p>Contract Seed Beans - Make No Entry.</p>
33. Shell %, Factor, or Value	Make No Entry.
34. Production Pre QA	Result of multiplying column 31 times column 19, and if applicable, times column 32b, rounded to whole pounds. If no entry in column 31, make no entry.
35. Quality Factor	<p>Replant: Make No Entry.</p> <p>Preliminary and Final:</p> <p>Dry Beans:</p> <p>When the dry beans do not grade at least U.S. No. 2 due to damaged or badly damaged beans (or as otherwise specified) from insurable causes, enter, as a 3-digit decimal factor, the result of dividing the Net Price Per Pound of the damaged production (based on the highest dollar amount per pound that could be received from a buyer) by the LMP for U.S. No. 2 dry beans of the same type. (Refer to paragraph 14 for more information.)</p> <p>Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000.” Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (also refer to item 40). Document the cause of condition in the Narrative and include a copy of the Certification Form. Also refer to LAM for additional information.</p> <p>Contract Seed Beans - Make No Entry.</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
36. Production Post QA	<p>Replant: Transfer the entry in item 34.</p> <p>Preliminary and Final: Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.</p>
37. Uninsured Cause	<p>Replant: Make No Entry.</p> <p>Preliminary and Final: 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>a. Hail and Fire exclusion not in effect.</p> <p>(1) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.</p> <p>(2) 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>(3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.</p> <p>b. 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>c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding item 36 and item 37.
39. Total	<p>Preliminary: Make No Entry.</p> <p>Replant and Final: Total determined acres (column 19).</p>

Form Standards - Production Worksheet (Continued)

Item Number / Element	Standard
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	<p>Dry Beans</p> <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> <ol style="list-style-type: none"> 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. b. If the damaged production has no value, enter “0.0000” and explain it in the Narrative. c. If the buyer/receiver reflects bean value through a weight reduction, Refer to exhibit 9. <p>If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price. Refer to the LAM.</p> <p>Contract Seed Beans – Make No Entry.</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>