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Corporation

FCIC-25110 (01-2017)
FCIC-25110-1 (11-2017)
FCIC-25110-2 (01-2019)
FCIC-25110-3 (09-2020)
FCIC-25110-4 (07-2021)

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2022 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) FCIC-25110-4 (07-2021)
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: July 12, 2021
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. Section 12: Added language that allows separate optional units to be established for each bean type shown in the SP, and allows the insured to elect separate enterprise units by type, as provided in the CP.

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Dry Bean Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Pages	Date	FCIC Number
Remove	1-4	1-2	3-4			09-2020 01-2017	FCIC-25110-3 FCIC-25110
Insert	1-2	1-2	3-4.2			07-2021	FCIC-25110-4
Current Index	1-2	1-2	1-2 3-4.2 5-8 9-14 15-16 17-18	1 2 3 3 4 5 6 7 8 9 10 11 12	19 20 21-22 23-24 25-28 29-34 35-36 37-40 41-42 43-44 45-46 47-56	07-2021 09-2020 07-2021 09-2020 01-2017 11-2017 01-2017 09-2020 09-2020 11-2017 11-2017 01-2019 01-2017 09-2020 12-2017 01-2017 12-2017 09-2020 11-2017 01-2017	FCIC-25110-4 FCIC-25110-3 FCIC-25110-4 FCIC-25110-3 FCIC-25110 FCIC-25110-1 FCIC-25110 FCIC-25110-3 FCIC-25110-3 FCIC-25110-1 FCIC-25110-2 FCIC-25110 FCIC-25110-3 FCIC-25110-2 FCIC-25110 FCIC-25110-1 FCIC-25110-3 FCIC-25110-1 FCIC-25110

FILING INSTRUCTIONS

This handbook replaces the 2021 Dry Bean Loss Adjustment Standards Handbook, FCIC-25110-3H (09-2020). This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 or prior crop year determinations.

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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.

In addition to enterprise units provided in the BP, the insured may elect separate enterprise units by type, as provided in the CP, if allowed by the actuarial documents. If the insured elects enterprise units by type, enterprise or optional units by irrigation practices may not be elected. Refer to the CP for more information.

In addition to, or instead of, establishing optional units as provided in the BP, a separate optional unit may be established for each bean type designated in the actuarial documents and including any type insured by written agreement. Refer to the CP for more information.

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.

(RESERVED)