

United States
Department of
Agriculture



Federal Crop Insurance Corporation

FCIC-25460 (07-2016)

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: SUGARCANE LOSS	NUMBER: FCIC-25460 (07-2016)
ADJUSTMENT STANDARDS	
HANDBOOK	
EFFECTIVE DATE: 2017 and succeeding	ISSUE DATE: July 29, 2016
crop years	
SUBJECT:	OPI: Actuarial and Product Design Division
Provides the loss adjustment procedures and	APPROVED:
instructions for administering the Sugarcane	MIRO VED.
crop insurance program.	/s/ Thomas W. Worth
	Acting Deputy Administrator for Product
	Management

REASON FOR ISSUANCE

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Sugarcane Crop Insurance Program beginning with the 2017 crop year.

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

- 1. Revised the handbook to incorporate changes made through a submission approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act, and the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
- 2. Modified language in subparagraph 11B(3) to address changes specified in the Special Provisions of Insurance related to the insurance attachment date for stubble cane. Note: The language is different for Louisiana and Florida/Texas.
- 3. Clarified language for overage stands in subparagraph 22B pertaining to the inadequate stand appraisal.
- 4. Added language in subparagraph 22C(2) defining allowable skip as 15 inches in Florida and Louisiana.
- 5. Updated the insured certification statement required by the current DSSH to be included on the PW directly above the insured's signature block.

SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Sugarcane Loss Adjustment Standards Handbook							
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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/handbooks/25000/index.html.

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.
- (2) Terms, abbreviations, and definitions specific to sugarcane 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.

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 5 are the minimum requirements for the Appraisal Methods Inadequate Stand, Stand Reduction and Weight, 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 5. The current Nondiscrimination Statement and Privacy Act Statement can be found on the RMA website at: http://www.rma.usda.gov/regs/required.html 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 approved 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 point size of font, and so forth). The current DSSH can be found on the RMA website at: http://www.rma.usda.gov/handbooks/24000/index.html or successor website.

3-10 (Reserved)

A. General Information

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop Provisions which are to be considered in this determination, include (but are not limited to) the following:

B. Insured Crop

The following may not be a complete list of insurability requirements. Refer to the BP, Sugarcane CP, and SP for a complete list.

- (1) The crop insured will be all sugarcane in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is grown for processing for sugar or for seed; and
 - (c) That is not interplanted with another crop, unless allowed by a written agreement.
- (2) In addition to the crop listed as **not** insured in section 8(b) of the BP, insurance will not be provided for any sugarcane that exceeds the age limitations (by variety, if applicable) contained in the SP, unless the AIP agrees in writing to insure such acreage.

An agreement in writing will not be provided unless, after an appraisal, the AIP determines the crop can produce at least the yield used to determine the production guarantee. The Inadequate Stand Method (in subparagraph 22B) is used to make this determination.

(3) Insurance attaches:

Use the table below for determining when insurance attaches to plant cane or stubble cane.

Insurance Attaches To:	When:
Plant cane	On the later of the day the application is accepted or at the time of planting.

B. Insured Crop (continued)

Insurance	When:
Attaches To:	
Stubble cane	In lieu of section 5(b)(1) and sections 7(a)(2) and (4) of the
Louisiana	Sugarcane CP, insurance attaches to stubble cane on the day
(See Special	immediately following the end of the insurance period for the prior
Provisions of	crop year if insurance with any insurance provider was in force for
Provisions of Insurance)	crop year if insurance with any insurance provider was in force for the insured crop, or on the day immediately following harvest of the previous crop if insurance was not in force for such crop. (1) If the producer had insurance in force with any insurance provider for the prior crop year, damage to the stubble cane that occurred during the prior crop year will be covered under the producer's policy for the current crop year. (2) If the producer did not have insurance in force for the prior crop year, they must report any damage to stubble cane that occurred in the previous crop year. For example, if the producer has insurance for the 2017 crop year but did not have insurance for the 2016 crop year, they must report any damage that occurred in the 2016 crop year. The report must include the number of acres and location of the damaged stubble cane, and must be provided to the AIP no later than January 31 of the current crop year. (i) After receiving the report required in section (2), the AIP will appraise the damaged stubble cane acreage to determine the amount of damage that occurred, and the approved yield for such acreage will be reduced based on the AIP estimate of the effect of damage that occurred prior to the beginning of the insurance period. (ii) The AIP will appraise the damaged stubble cane acreage by April 30. However, if the producer failed to provide
	the report required in section (2), the AIP will reduce the approved yield any time the AIP becomes aware of the circumstance.

B. Insured Crop (continued)

Insurance	When:		
Attaches To:			
Stubble Cane	In lieu of section $5(b)(1)$ and sections $7(a)(2)$, and (3) of the		
(continued)	Sugarcane CP, insurance attaches to stubble cane on the day		
Florida/Texas	immediately following the end of the insurance period for the prior		
(See Special	crop year if insurance with any insurance provider was in force for		
Provisions of	the insured crop, or on the day immediately following harvest of the		
Insurance)	previous crop if insurance was not in force for such crop.		
	(1) If the producer had insurance in force with any insurance provider for the prior crop year, damage to the stubble cane that occurred during the prior crop year will be covered under the producer's policy for the current crop year. (2) If the producer did not have insurance in force for the prior crop year, they must report any damage to stubble cane that occurred in the previous crop year. For example, if the producer has insurance for the 2017 crop year but did not have insurance for the 2016 crop year, they must report any damage that occurred in the 2016 crop year. The report must include the number of acres and location of the damaged stubble cane, and must be provided to the AIP no later than April 30 of the current crop year. (i) After receiving the report required in section (2), the AIP will appraise the damaged stubble cane acreage to determine the amount of damage that occurred, and the approved yield for such acreage will be reduced based on the AIP estimate of the effect of damage that occurred prior to the beginning of the insurance period. (ii) The AIP will appraise the damaged stubble cane acreage by May 31. However, if the producer failed to provide the report required in section (2), the AIP will reduce		
	the approved yield any time the AIP becomes aware of the circumstance.		

C. Notice Requirements

The insured must give notice at least 15 days before cutting any sugarcane for seed. The notice must include the unit number and the number of acres the insured intends to harvest as seed.

C. Notice Requirements (continued)

- (1) If such acreage has not been damaged, the amount of production used to determine any claim and included on the production report, will be the yield used to determine the production guarantee.
- (2) If such acreage has been damaged, the insured must request an appraisal so the AIP can determine the amount of potential production (the appraised amount of production will be used to determine any claim and included on the insured production report.
- (3) If the insured fails to provide the notice required in subparagraph 11C or fails to request an appraisal as required in subparagraph 11C(2), the acreage cut for seed will be considered to have been put to another use without consent and the production to count for such acreage will not be less than the production guarantee.

D. Unit Division

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

For information on Enterprise units, refer to the LAM.

12-20 (Reserved)

PART 3 APPRAISALS

21 Sugarcane Appraisals

A. General Information

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

B. Selecting Representative Samples For Appraisals

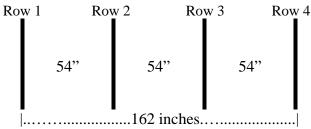
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size), general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field, or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in Exhibit 6 TABLE A (Minimum Representative Sample Requirements) for each field or subfield.

C. Measuring Row Width For Sample Selection

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

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

EXAMPLE:



C. Measuring Row Width For Sample Selection (continued)

162 inches \div 3 = 54 in. average row width

(3) Select from Exhibit 6 TABLE B the applicable 1/1000 acre row length for the average row width for each representative sample.

22 Sugarcane Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for sugarcane.

Appraisal Method	Use	
Inadequate Stand Method	to determine insurability of sugarcane damaged that exceeds the age limitations (by variety if applicable) as stated on the Special Provisions or to determine the approved yield if the producer did not have insurance in force for the prior crop year and the stubble cane was damaged in the previous crop year.	
Stand Reduction Method	for sugarcane appraised before the plants are mature.	
Weight Method	for sugarcane appraised after the plants are mature and for sugarcane acreage "cut for seed."	

Refer to diagrams of a sugarcane plant in **EXHIBIT 7**, shoot roots of a young cane plant in **EXHIBIT 8**, and nodes and internodes of a stalk in **EXHIBIT 9**.

B. Inadequate Stand Method

- (1) Make an inadequate stand appraisal if the producer did not have insurance in force for the prior crop year and the stubble cane was damaged in the previous crop year.
- (2) Make an inadequate stand appraisal on any stubble cane acreage that exceeds the age limitations (by variety if applicable) as stated on the SP. If the appraised amount of production is equal to or greater than the yield used to determine the production guarantee, insurance will attach:
 - (a) On the later of April 15 or 30 days following harvest of the previous crop for **ALL** states except Louisiana; and
 - (b) On the later of April 30 or 30 days following harvest of the previous crop in Louisiana **ONLY**.

B. Inadequate Stand Method (continued)

(3) Scheduling Appraisals

- (a) For any stubble cane acreage that exceeds the age limitations as stated on the Special Provisions, schedule appraisals before insurance attaches.
- (b) For any stubble cane if the producer did not have insurance inforce for the prior crop year and the stubble cane was damaged in the previous crop year, schedule appraisals before April 30 in Louisiana or May 31 in Florida or Texas.

(4) Completing the Inadequate Stand Appraisal

- (a) Measure a row or combinations of rows comprising the row length required for the row width (refer to Exhibit 6 TABLE B).
- (b) Count the number of stalks (shoots) in each 1/1000 acre representative sample. Refer to sugarcane plant definition in Exhibit 2. Also, refer to illustrations in EXHIBITS 7-9.
- (c) Record on the appraisal form (as shown in Exhibit 3 the number of stalks (shoots) in each sample and determine the number of stalks (shoots) per-acre.
- (d) Attach a map to the appraisal form, identifying the stubble cane acreage appraised for an inadequate stand. If a loss occurs, the disposition of the affected areas can be determined from the appraisal form and maps in the insured's policy file folder.
- (e) Explain to the insured, at the time of the appraisal, that they have the option of destroying the acreage before insurance attaches.
- (f) For stubble cane acreage exceeding age limitations, compare the appraised yield to the approved APH yield. If the appraised yield is above or equal to the approved APH yield, the acreage is insurable.

C. Stand Reduction Method

Use this method to appraise damage to sugarcane that is not mature. Delay appraisals, if possible, until plants are mature and use the weight method.

(1) Sampling

(a) Select the required number of representative samples using the instructions in subparagraph 21B.

C. Stand Reduction Method (continued)

(b) Use a measuring tape marked in tenths or convert a tape marked in inches, to tenths, to measure a row or combinations of rows comprising 100 feet of row.

(2) Defining a Skip

A skip (or blank) is the space between "**live**" plants within the row that exceeds the allowable skip. The allowable skips, by state, are defined as follows:

- (a) 15 inches for Florida and Louisiana
- (b) 36 inches for Texas

(3) Measuring a Skip

- (a) Using a measuring tape marked in inches, measure the total distance between "**live**" plants within the sample row.
- (b) Subtract the allowable skip (e.g., 15 inches for Louisiana and Florida) from the total distance measured between the existing "live" plants. The result is the "net length" of the skip.

EXAMPLE: Distance between existing "**live**" plants: 40 inches

Less the allowable skip: 15 inches

"**Net Length**" of the skip: 25 inches

- (c) Compute the combined length of skips by adding the "**net length**" of all skips within the 100-foot sample.
- (d) Convert the results to feet and tenths by dividing by 12 and rounding to the nearest tenth of a foot.

EXAMPLE: Total net length: 629 inches $\div 12 = 52.4$ ft.

- (e) Record the results for each representative sample in Part I Stand Reduction Method column 9 of the appraisal worksheet.
- (4) Calculate the pounds-per-acre appraisal using the instructions in Exhibit 4 Part I Stand Reduction Method.

D. Weight Method

(1) Row Width and Sampling

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¹ "**Live**" plants include primary shoots, secondary shoots, and tertiary shoots that are capable of recovery and can timely contribute raw sugar to the ultimate yield at the time of harvest.

D. Weight Method (continued)

- (a) Select the required number of representative samples using the instructions in subparagraph 21B.
- (b) Use a measuring tape marked in tenths, or convert a tape marked in inches, to tenths, to measure a row or combination of rows comprising 1/1000 acre row length required for the row width (refer to subparagraph 21C).

(2) Preparing Sugarcane to Weigh

- (a) Cut and top **all** the stalks at the height and topping point that a cane harvester would have cut the sugarcane.
- (b) Strip the leaves from each stalk in the sample.
- (c) Weigh the sample using a scale that weighs in pounds, to tenths (e.g., a Dairy Scale).
- (d) Record the total weight (in pounds, to tenths) for the sample on the appraisal worksheet in Part II Weight Method. Refer to Column 22 of the appraisal worksheet.
- (3) Calculate the tons per acre appraisal using the instructions in Exhibit 4, for the appraisal worksheet in Part II Weight Method.
- (4) **EXCEPTION** to the Weight Method for mature sugarcane:

Apply a "zero" appraisal to any acreage from which the mature sugarcane that, due to an insurable cause of loss, is **NOT ACCEPTED** by the boiling house mill for processing as raw sugar.

23 Appraisal Deviations and Modifications

A. Deviations

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. Modifications

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

A. Appraisal Worksheet Form Standards

- (1) The entry items in Exhibit 3 are the minimum requirements for the Sugarcane Appraisal Worksheet for the Inadequate Stand Method. The entry items in Exhibit 4 are the minimum requirements for the Sugarcane Appraisal Worksheet for the Stand Reduction Appraisal Method and the Weight Appraisal Method. All of these entry items are "Substantive," (i.e., they are required.)
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are "Substantive," (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination 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 in this exhibit. The current Privacy Act Statement and Nondiscrimination statement can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.)

B. General Information For Worksheet Entries And Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised and for each field or subfield. Refer to subparagraph 21B for sampling requirements.

Standard appraisal worksheet items are numbered consecutively in Exhibits 3 and 4. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.

25-30 (Reserved)

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym	Term	
AIP	Approved Insurance Provider	
АРН	Actual Production History	
BP	Common Crop Insurance Policy Basic Provisions	
CAT	Catastrophic Risk Protection Endorsement	
CIH	FCIC-18010 Crop Insurance Handbook	
CLU	FSA Common Land Unit	
СР	Crop Provisions	
DSSH	FCIC-24040 Document and Supplemental Standards Handbook	
FCIC	Federal Crop Insurance Corporation	
FDA	Food and Drug Administration	
FSA	USDA Farm Service Agency	
GPS	Global Positioning Satellite	
GSH	General Standards Handbook, FCIC-18190	
LAM	FCIC-25010 Loss Adjustment Manual	
PASD	Product Administration and Standards Division	
RMA	USDA Risk Management Agency	
RMSD	Risk Management Services Division	
SP	Special Provisions of Insurance	
USDA	United States Department of Agriculture	

<u>Harvest</u> - Cutting and removing the mature sugarcane from the field.

<u>Mature Sugarcane</u> - Growth has slowed and the sucrose content has reached levels that local boiler mills will accept for processing.

<u>Raw Sugar</u> - Raw sugar is a tan to brown coarse granulated solid obtained upon evaporation of clarified sugarcane juice at the boiling house mill. Raw sugar is either stored or shipped to a refinery for processing as refined sugar.

<u>Stubble Cane</u> - The insured crop which grows from the stubble of sugarcane that was harvested the previous crop year.

Sugarcane - The grass, *Saccharum officinarum*, that is grown to produce sugar. Sugarcane is a tall, thick-stemmed, perennial grass that stores sugar in the stem. Products extracted from sugarcane at the boiling house mill are raw sugar, massecuite (molasses), bagasse (a source of fuel that may be used to power the sugar mill), and water. The average stalk has 30 teaspoons sugar (sucrose) 6 teaspoons molasses, 1-quart water, and 6 ounces fiber (bagasse).

Sugarcane Plant - A plant also referred to as a stool, ratoon, or cluster and consists of the primary, or original shoot, and the secondary and tertiary shoots. The primary shoot develops from a single node ("bud" or "eye") on the mother stalk or seed piece. The secondary shoot develops from the buds on the underground part of the stalk. A tertiary shoot may also originate from a secondary shoot.

Worksheet Entries And Completion Information

Verify or make the following entries:

	Element/ Item Number	Standard
	INADEQUATE	STAND METHOD
	Use to determine in	surability of sugarcane.
	Company:	Name of AIP, if not preprinted on the worksheet
		(company name).
1.	Insured's Name:	Name of the insured that identifies EXACTLY the
		person (legal entity) to whom the policy is issued.
2.	Policy No.:	Insured's assigned policy number.
3.	Claim No:	Claim number as assigned by the AIP.
4.	Unit No.:	Unit number from the Summary of Coverage after
		it is verified to be correct.
5.	Crop Year:	Four-digit crop year, as defined in the policy, for
		which the claim is filed.
6.	Field No.:	Draw a line horizontally dividing the box in half.
		Enter the Field No. or subfield identification
		symbol that identifies the field appraised in the top
		half. In the bottom half, indicate if the appraised
		acreage is 1 st , 2 nd , or 3 rd , etc., year stubble cane.
7.	Row Width:	The Row Width (average space in inches). Refer
		to TABLE B , Row Width For Sample Selections,
		for the row-length sample requirements according
		to row width.
8.	Variety Number:	Record the sugarcane Variety Number that is being
		appraised.
9.	Acres:	Number of determined acres to tenths in the field
10	ADII 37' 11	or subfield of the unit.
10.	APH Yield:	Record the approved APH Yield from the APH
11	Each Dlack Equals Number of Challes in	form for the field or subfield.
11.	Each Block Equals Number of Stalks in 1/1000 Acre:	Enter, in each block, the Number of Stalks in
	1/1000 Acre:	1/1000 Acre counted from each representative
12.	Total of All Complete	sample.
12.	Total of All Samples:	Determine the Total of All Samples by adding the Number of Stalks in 1/1000 Acre (column 11)
		from all samples.
13.	Number of Samples:	Enter the Number of Samples taken by counting
13.	rumoet of Samples.	the blocks with entries in (column 11).
		the blocks with chilles in (column 11).

	Element/ Item Number	Standard
14.	Average Number of Stalks:	Results of dividing Total of All Samples (column 12) by Number of Samples (column 13), rounded to nearest tenth.
15.	Constant Factor:	Enter the Constant Factor of 1000.
16.	Stalks Per Acre:	Result of multiplying Average Number of Stalks
10.	Staiks I Cl Acic.	(column 14) times Constant Factor (column 15).
17.	Average Stalk Weight:	Enter the Average Stalk Weight factor of 2. If the
17.	Tivorage stank weight.	factor of 2 is not accurate for your state, consult
		the RMA Regional Office for the appropriate
		Average Stalk Weight factor.
18.	Sugar Conversion Factor Per Ton:	Enter Sugar Conversion Factor of .085 unless
		specified differently on the Special Provisions. If
		taken from the Special Provisions, convert factor
		to three decimal figure.
19.	Appraised Yield:	Result of multiplying Stalks Per Acre (column 16)
		times Average Stalk Weight (column 17) times
		Sugar Conversion Factor Per Ton (column 18), in
		whole pounds.
C		d or subfield to the APH yield. If the appraised
		PH yield, the acreage is insurable.
20.	Narrative:	Document insurability determination decisions.
21.	Adjuster's Signature, Code Number,	Signature of adjuster, code number, and date
	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 Narrative section of the
		Appraisal Worksheet (if available); otherwise,
		document the appraisal date in the Narrative of the Production Worksheet.
22	Incomed's Cianatoms and Data	
22.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's
		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.
23.	Page:	Page numbers- (Example: Page 1 of 1, Page 1 of
		2, Page 2 of 2, etc.).
L		, , , , , , , , , , , , , , , , , , ,

EXAMPLE: Insurability Determination COMPANY: ANY COMPANY

FOI		ATION PURPOS		1 I	NSURED	'S NAMI	Ξ		2 P	OLICY NO.		3 CLAIM N	О.		4 UNIT NO	O. :	5 CROP YEAR	
		UGARCANE	EEI		I. M. IN	SURED				XXXXXXX		XXXXX	X		XXXXXXXX	XXXX	YYYY	
							IN	ADE	QUA	TE STA	ND ME	THOD						
6 FIELD NO.	7 ROW WIDTH	8 VARIETY NUMBER	9 ACRES	APH YIELD	EACH	11 ACH BLOCK EQUALS NUMBER O STALKS IN 1/1000 ACRE				TOTAL OF ALL SAMPLES	NUMBER OF SAMPLES	14 AVERAGE NUMBER OF STALKS	15 CONSTANT FACTOR	16 STALKS PER ACRE	17 AVERAGE STALK WEIGHT	18 SUGAR CONVERSIO FACTOR PER TON	ON APPRAISED YIELD	
A	72	LCP-85- 384	80.0	5630	22	45	28	37	36	168	5	33.6	1000 x	33,600	2 X	.085	5712	
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										=						x x	=	
										=	÷	=	x	=	x	x	=	
										[=	: 	 -	x	=	x	x	=	

NARRATIVE

Appraised yield of Field A is greater than APH yield. Therefore, acreage of Field A is insurable.

EXAMPLE: Insurability Determination COMPANY: ANY COMPANY

FOI	OR ILLUSTRATION PURPOSES ONLY 1 INSURED'S NAME APPRAISAL WORKSHEET								2 P	OLICY NO.		3 CLAIM N	O.		4 UNIT NO.		5 CROP YEAR	
		UGARCANE	CE1		I. M. I	NSURED				XXXXXX		XXXXX	X		XXXXXXXX	XXXX	YYYY	
							IN	ADE	QUA	TE STA	ND ME	THOD						
6 FIELD NO.	7 ROW WIDTH	8 VARIETY NUMBER	9 ACRES	APH YIELD	EACH	11 EACH BLOCK EQUALS NUMBER O STALKS IN 1/1000 ACRE			ER OF	TOTAL OF ALL SAMPLES	NUMBER OF SAMPLES	14 AVERAGE NUMBER OF STALKS	15 CONSTANT FACTOR	16 STALKS PER ACRE	AVERAGE STALK WEIGHT	18 SUGAR CONVERSION FACTOR PER TON	19 APPRAISE YIELD	
В	72	LCP-85- 384	80.0	5630	36	24	28	31	22	141	5	28.2	1000 x	28,200	2 x	.085	4794	
										=								
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										=	÷ 	=	x	=	x	x	=	
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										=	÷	=	x	=	x	x	=	

NARRATIVE

Appraised yield of Field B is less than APH yield. Acreage of Field B is not insurable.

Worksheet Entries And Completion Information

Complete HEADING items 1 through 5 for Part I and Part II.

Verify or make the following entries:

	Element/ Item Number	Standard
	Company:	Name of AIP, if not preprinted on the worksheet (company
		name).
1.	Insured's Name:	Name of the insured that identifies EXACTLY the person
		(legal entity) to whom the policy is issued.
2.	Policy No.:	Insured's assigned policy number.
3.	Claim No:	Claim number as assigned by the AIP.
4.	Unit No.:	Unit number from the Summary of Coverage after it is verified
		to be correct.
5.	Crop Year:	Four-digit crop year, as defined in the policy for which the
		claim has been filed.
	PART I –	STAND REDUCTION METHOD
	Use BEF	ORE sugarcane has reached maturity.
6.	Field Id.:	The field number or subfield identification symbol that
		identifies the field appraised.
7.	Acres:	Number of determined acres, to tenths, in the field or subfield
		being appraised.
8.	Variety No.:	Record the sugarcane Variety Number.
9.	Combined Skip Length	Record the Combined Length of Skips (in feet, to tenths) of
	From Each Sample	ALL skips for each representative sample.
	(Sample = 100 Feet):	
10.	Total Skip Length:	Add the Combined Length of Skips (column 9) for ALL
		representative samples to determine the Total Skip Length (in
		feet, to tenths).
11.	No. of Samples:	Record the Number of Samples taken.
12.	Avg. Skip Length:	Divide Total Skip Length (column 10) by the Number of
		Samples (column 11) to determine the Average Skip Length,
		rounded to the nearest tenth
13.	Row Length:	100 is the representative sample length pre-printed on appraisal
		worksheet.
14.	Avg. Skip Length:	Result of transferring Average Skip Length (column 12).
15.	Percent Stand:	Result of subtracting Average Skip Length (column 14) from
		Row Length (column 13); divide by 100 and round to 3-
		decimal figure.

	Element/ Item Number	Standard
16.	APH Yield:	Record the approved APH Yield from the APH form for the
		field or subfield.
17.	Pounds Per Acre:	Multiply the Average Percent Remaining (column 15) by the
		APH Yield (column 16); record result in whole pounds.
	PAR'	T II - WEIGHT METHOD
	Use AFTER sugarcane has	reached maturity and for sugarcane "cut for seed."
	Element/Item Number	Information Required
18.	Field Id.:	The Field Number or subfield identification symbol that
		identifies the field appraised.
19.	Row Width:	The Row Width (average space in inches). Refer to
		subparagraph21(C) for the row-length sample requirements
		according to row width.
20.	Acres:	Number of determined acres, to tenths, in the field or subfield
		being appraised.
21.	Variety No.:	Record the sugarcane Variety Number that is being appraised.
22.	Weight of Mature Sugarcane	Enter the Total Wgt. Per Sample, rounded to tenths. Refer to
	in Each Block Equals One	subparagraph 22(D) for additional instructions.
	Sample (1/1000 Fraction of	
	Acre Sample):	
23.	Total Weight of All Samples:	Determine the total weight of ALL samples (in pounds, to
		tenths) by adding the entries in Total Weight Per Sample
2.4	N. CO. I	(column 22).
24.	No. of Samples:	Total number of samples in (column 22).
25.	Avg. Weight Per Sample:	Result of dividing Total Weight of All Samples (column 23)
26	Г.	by Number of Samples (column 24), rounded to tenths.
26.	Factor:	Constant Factor of two (2), used to convert pounds to tons.
27.	Tons Per Acre:	Result of dividing Average Weight Per Sample (column 25)
20	C	by the constant Factor (column 26), rounded to tenths.
28.	Sugar Percent:	Sugar-content percentage (converted to a 3-place decimal
		factor) obtained from:
		(1) a field sample, determined by the boiling house mill ¹ ;
		or (2) comparable harvested acreage from the same field
		prior to the date the insured damage occurred; or
		(3) the actuarial documents, if a sugar-content factor
		determination from (1) or (2) above is not available.
		¹ When the <u>final</u> liquidation factor is issued by the mill, it may
		be used to determine the final records of sugar production.
		or about to determine the final records of sugar production.

	Element/ Item Number	Standard
29.	Conv. Factor:	Conversion factor of 2000 pre-printed on worksheet.
30.	Pounds Per Acre:	Calculate the per-acre appraisal in whole pounds of raw sugar by multiplying Tons Per Acre (column 27) by Sugar-Content Percentage (column 28) by Conversion Factor (column 29). CALCULATION FORMULA: Tons Per Acre (column 27) X Sugar-Content Percentage or Percent-of-Sugar ((column 28)—(1), (2), or (3) above) X 2000 = Potential in Pounds of Raw Sugar.
31.	Narrative:	EXAMPLE : 7.6 Tons X .085 Sugar % X 2000 = 1292 lbs. Document calculations in the Narrative of the appraisal worksheet.
		*Refer to Claim Form Entries and Completion Information, Appraised Potential (Exhibit 5 column 31) and (Exhibit 5 Narrative item d) for the Narrative documentation requirements for sugar content percentage or percent-of-sugar content.
32.	Adjuster's Signature, Code No., 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.
33.	Insured's Signature and Date:	[Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's 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.
34.	Page Number:	[Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

EXAMPLE: Before sugarcane has reached maturity. COMPANY: ANY COMPANY

attach a Special Report)

	ILLUSTR Y SUGAI WO		PPRAIS		1. Insured's	Name I. M. Insur	ed	2.	Policy No.	XXXXX	ΧX		3. Clair	n No. XXXX	XXX		4. Unit No. XXXXXXXXXX 00100		5. Crop Year YYYY	
							Pai	rt I	STAND	RED	UCTI	ON MI	ETHOI)						
6. Field Id.	7. Acres	8 Variet		Comb	oined Skip L	ength From l	9. Each Sample	e (Sample =		To Sk	0. otal cip	11. No. of Sample	f Av	12. g. Skip ength	13. Rov Leng	/ th	14 Avg. Skip	15. Percent Stand	16. APH Yield	17. Pounds Per Acre
A	120.0	LCP-8	5-384	72.4	62.0	89.5	65.2	70.1	62.9	42	2.1	6		70.4	100)	70.4	.296	6630	1962
										= 		+	_=_		100	<u> </u>	=	x		=
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										† =		÷	 =_			 	=	x		 =
	•				- -	Part II	WEIG	GHT M	ETHOD ((After	_		Ias Rea			ity)				
18. Field Id.	19. Row Width	20. Acres	21. Varie No.	ety	Weight Of		22. Fraction of A		quals One San e)	mple	Total	23. Weight f All mples	24. No. of Samples	25 Av Wei Per Sa	g. ght	26. Factor	27. Tons Per Acre	28. Sugar Percent	29. Conv. Factor	30. Pounds Per Acre
				Too Wei Pe San	ght er											2			2000	
				Tot Wei Pe San	ght er										†				2000	
				Too Wei Pe	tal ght						=			=	†	=	=	X	x = 2000	-
				Tot Wei Pe	tal ght						=	;	-	=	†	2	=	x	x =	=
	RRATIV			San							! =	 		=	;	:	 =	x	X=	:

EXAMPLE: After sugarcane has reached maturity. COMPANY: ANY COMPANY

OR ILLUSTRATION PURPOSES	Insured's Name	2. Policy NO.	3. Claim NO.	4. Unit NO.	Crop Year
ONLY SUGARCANE APPRAISAL WORKSHEET	I. M. Insured	XXXXXXX	XXXXXX	XXXXXXXXXX	YYYY

						Pa	rt I	STAND	REDUCT	ION MET	HOD					
6.	7.	8.				9.			10.	11.	12.	13.	14	15.	16.	17.
Field	Acres	Variety No.	Combin	ned Skip Le	ength From l	Each Sample	e (Sample =	100 Feet)	Total	No. of	Avg. Skip	Row	Avg.	Percent	APH	Pounds
Id.									Skip	Samples	Length	Length	Skip	Stand	Yield	Per Acre
												100				
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					Pa	rt II	WEIG	SHT ME	ETHOD	(After	Sugarcane 1	Has Read	ched Matu	rity)				
18. Field Id.	19. Row Width	20. Acres	21. Variety No.	Wei				h Block Equ		ample	23. Total Weight of All Samples	24. No. of Samples	25. Avg. Weight Per Sample	26. Factor	27. Tons Per Acre	28. Sugar Percent	29. Conv. Factor	30. Pounds Per Acre
В	72	95.0	LCP-85- 384	Total Weight Per Sampl	14.1	15.7	13.6	16.2	16.9	13.8	90.3	6	15.1	2	7.6	.085	2000 X	1292
				Total Weight Per Sampl								<u> </u>					2000	
				Total Weight Per Sampl													2000	
				Total Weight Per Sampl							=	÷ 		· =	=	ĵ	2000 = = = = = = = = = = = = = = = = = =	

31. NARRATIVE (If more space is needed, attach a Special Report)

CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. Claim Form Standards

- (1) The entry items in Exhibit 5 are the minimum Claim Form (hereafter referred to as "Production Worksheet") requirements. All of these entry items are considered "Substantive," (i.e., they are required.)
- (2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive," (i.e., they are required.)
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statement can be found on the RMA website at http://www.rma.usda.gov/regs/required.html or successor website.
- (4) The following certification statement must be included on the form directly above the insured's signature block.
 - "I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The approved 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."
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

B. General Information For Worksheet Entries And Completion Procedures

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.

- (b) Delayed notices and delayed claims.
- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
- (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If they have not, the adjuster should contact the AIP.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Element/Item Number	Standard
1. Crop Code #:	"Sugarcane" (0038).
2. Unit #:	Unit number from the Summary of Coverage after it is verified to be
	correct.
3. Location	Land location that identifies the legal description, if available, and the
Description:	location of the unit (e.g., section, township, and range; FSA Farm
	Serial Numbers; FSA Common Land Units (CLU) and tract numbers;
	GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage:	First three letters of the month(s) during which the determined insured
	damage occurred for the inspection and cause(s) of loss listed in item 5
	below. For progressive damage, enter in chronological order the
	month that identifies when the majority of the insured damage
	occurred. Include the SPECIFIC DATE where applicable as in the
	case of hail damage (e.g., Aug 11). Enter additional dates of damage
	in the extra spaces, as needed. If more space is needed, document the
	additional dates of damage in the Narrative (or on a Special Report).
	Refer to the illustration in item 6 below.
	If there is no insurable cause of loss, and a no indemnity due claim will
	be completed, MAKE NO ENTRY.

Ele	ement/ Item Number		Sta	andard			
5.	Cause(s) of Damage:	Name of the determine listed in the LAM for this inspection. If it INDEMNITY DUE, the LAM for additional damage is coded as additional causes of space is needed, doc of damage in the Nami illustration in item 6	r the date of is evident the claimal informate 'Other," explanage in the arrative (or o	f damage linat no indesting is denied tion. If an olain in the he extra spedditional definitional definitiona	sted in mnity i d, enter insured Narrati aces, as etermin	item 4 abors due, enter "DC." Reclause(s) of ive. Enter seneeded. I ned insured	ve for "NO fer to f more causes
6.	Insured Cause %:	FINAL: Whole perclisted in item 5 above Cause %" in the extra needed, enter the add Narrative (or on a Sp. %" including those of the completed, M. Example entries for multiple dates of damage and insured.	cent of damage for this in ra spaces, as ditional determination of the pecial Reportentered in the cause of MAKE NO Interest 4-6 are damage, the	age for the spection. It is needed. I ermined "Ir it). The total needed. The Narrative loss, and a ENTRY.	Enter action fadditinsured (tal of all emust on an independent active, reactive, react	Iditional "I onal space Cause %" i I "Insured equal 100% emnity due	is n the Cause of the claim
		4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
		5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
		6. Insured Cause % Narrative: Addition - Freeze; Insured of		_	15 SEP 5;	25 Cause of D	amage
7.	Company/Agency:	Name of company as			e contra	act.	
8.	Name of Insured:	Name of the insured entity) to whom the	that identifi	ies EXAC7			gal
9.	Claim #:	Claim number as ass					
10.	Policy #:	Insured's assigned p					
11.	Crop Year:	Four-digit crop year, has been filed.	•		ey, for v	which the c	laim

Element/ Item Number	Standard
12. Additional Units:	PRELIMINARY: MAKE NO ENTRY.
	FINAL : Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.
	If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-loss Units," in the Narrative or on an attached Special Report.
13. Est. Prod. Per Acre:	PRELIMINARY: MAKE NO ENTRY.
	FINAL : Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.
14. Date(s) Notice of Loss:	 PRELIMINARY: a. Date the notice of damage was given for the unit in column 2. b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of column 14 on the second set. c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection. d. If the inspection is initiated by the AIP, enter "Company Insp.," instead of the date.
15. Companion Policy(s):	 FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM. a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY. b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
	If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

	y or make the followin ement/Item Number	Standard
16.	Field ID:	PRELIMINARY AND FINAL : The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17.	Multi-Crop Code:	PRELIMINARY AND FINAL: 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:	Refer to the LAM for 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: a. That is abandoned; b. Put to another use without consent; c. Damaged by uninsured causes; d. For which the insured failed to provide acceptable records of production; or e. On which the sugarcane stubble is destroyed within 15 days after harvest is completed without consent. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. PRELIMINARY AND FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

El	ement/Item Number	Standard
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 or character code for the correct "Rate Class" specified on
		the actuarial documents. If there is no "Rate Class" or "High Risk
		Area" 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.
22	Т	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 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
23.	Class:	specified on the actuarial documents, MAKE NO ENTRY. Three-digit code number, entered exactly as specified on the actuarial
25.	Class.	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
	Suo Cluss.	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.

Element/Item Number	Standard							
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 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:	PRELIMINARY: MAKE NO ENTRY. FINAL: Stage abbreviation as shown below. STAGE EXPLANATION "P"							
	GLEANED ACREAGE: Refer to the LAM.							

Element/Item Number	Standard								
30. Use of acreage:	Use the following "Intended Use" abbreviations.								
30. Use of acreage:	USE								
	GLEANED ACREAGE: Refer to the LAM.								
31. Appraised Potential:	PRELIMNARY AND FINAL Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to Appraisal Worksheet Entries And Completion Procedures (Exhibit 4) Part I, column 17 and Sugarcane "Cut for Seed," (subparagraph 11C) for additional instructions. (1) For mature unharvested acreage, document in the Narrative the sugar content as a percentage and the specified source of that percentage used to calculate the appraisal. (2) If there is NO POTENTIAL (economic value) for unharvested acreage (e.g., sugarcane damaged by freeze and rejected by a boiling house mill), enter "0." Refer to paragraph 85 of the LAM for procedures for documenting zero yield appraisals. Document in the Narrative, the reason that the boiling house mill rejected the sugarcane.								
32a 33.	MAKE NO ENTRY.								
34. Production Pre QA:	PRELIMINARY AND FINAL: Result of multiplying column 31								
	times column 19, rounded to whole pounds. If no entry in column 31, MAKE NO ENTRY.								
35. Quality Factor:	MAKE NO ENTRY.								

Element/Item Number	Standard									
36. Production Post-	PRELIMINARY AND FINAL: Transfer entry from column 34.									
QA:										
37. + Uninsured Cause:	PRELIMINARY AND FINAL									
	EXPLAIN IN THE NARRATIVE.									
	a. Hail and Fire exclusion NOT in effect.									
	(1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's per acre production guarantee 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.									
	On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.									
	(2) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals. (3) For acreage that is "Cut for Seed" WITHOUT the proper 15-day notice, enter not less than the per-acre production guarantee in WHOLE pounds multiplied by column 19.									
	EXAMPLE : Determined Acres = 50.0									
	Field A—Production guarantee = 4310 lbs. Acreage cut for seed without 15-day notice = 4310 lbs. 4310 lbs. x 50.0 = 215,500 lbs.									
	b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.									
	c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.									
20 T . L. C	For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.									
38. Total to Count: Result of adding column 36 and column 37										

Ele	ement/Item Number	Standard									
39.	Total:	PRELIMINARY: MAKE NO ENTRY.									
		FINAL : Total determined acres (column 19), to tenths.									
40.	Quality:	PRELIMINARY AND FINAL: Check "None."									
41.		MAKE NO ENTRY.									
42.	Totals:	Totals of entries in columns 34, 36, 37 and 38. If a column has no entries, MAKE NO ENTRY.									

NARRATIVE:

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.

a.	If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
b.	If notice of damage was given and "No Inspection" is necessary, enter the unit number(s),
	"No Inspection," date, and adjuster's initials. The insured's signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in Section I, column "31" of the Production Worksheet for mature
	unharvested acreage, show the sugar content as a percentage and the specific source of that
	percentage (e.g., boiling house mill test, comparable harvested acreage, or percent-of-sugar
	factor from the actuarial documents). Also document the reason that the boiling house mill
	rejected the sugarcane.
e.	If there is an appraisal in Section I, column "37" for uninsured causes due to a hail/fire
	exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's
	signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the
	appraisal worksheet.
g.	State that there is "No other fire insurance" when fire damages or destroys the insured crop
	and it is determined that the insured has no other fire insurance. Also refer to the LAM.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for "Production Not to Count" in Section II, column "62," and/or any
	production not included in Section II, column "56" or columns "49 – 52" entries (e.g.,
	harvested production from uninsured acreage that can be identified separately from the
	insured acreage in the unit).
k.	Explain a "NO" checked in item 44.

1.	Attach a sketch map or aerial photograph to identify the total unit:
	(1) If consent is or has been given to put part of the unit to another use;
	(2) If uninsured causes are present; or
	(3) For unusual or controversial cases.
	Indicate on the sketch map or aerial photo, the disposition of acreage destroyed or put to
	other use with or without consent.
m.	Explain any difference between date of inspection and signature dates. For an ABSENTEE
	insured, enter the date of the inspection AND the date of mailing the Production Worksheet
	for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the
	code number of the other adjuster or supervisor and date of inspection.
о.	Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be
	distributed in accordance with the AIP's instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document any authorized estimated acres shown in Section I, column "19" as follows:
	"Line 3 'E' acres authorized by AIP MM/DD/YYYY."
r.	Document the method and calculation used to determine acres for the unit. Refer to the
	LAM.
s.	Specify the type of insects or disease when the insured cause of damage or loss is listed as
	insects or disease. Explain why control measures did not work.
t.	Document the name and address of the charitable organization when gleaned acreage is
	applicable. Refer to the LAM for more information on gleaning.
u.	Document any other pertinent information, including any data to support any factors used to
	calculate the production.

SECTION II - DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended use, irrigated practice, cropping practice (or practice), or organic practices, as applicable;
- (2) Include **ALL HARVESTED PRODUCTION** from the boiling house mill for the **ENTIRE** crop year for **ALL ENTITIES** sharing in the crop.
- (3) Enter the name and address of the boiling house mill (buyer) in columns "49" through "52."
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Varying names and addresses of boiling house mills (buyers).
- (b) Varying determinations of production (varying value, etc.).
- (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (6) There will generally be no harvested production entries in columns "47" through "66" for preliminary inspections.
- (7) If there is harvested production from more than one insured practice and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "47" through "66" by practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Element/Item Number	Standard
43. Date Harvest	(Used to determine if there is a delayed notice or a delayed claim.
Completed:	Refer to the LAM.)
	PRELIMINARY: MAKE NO ENTRY.
	FINAL:
	a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, (5) the calendar date for the end of the insurance period.
	b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."
	c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter " No Harvest ."
	d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.

Element/Item Number	Standard								
44. Similar Damage:	PRELIMINARY: MAKE NO ENTRY.								
	FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.								
45. Assignment of Indemnity:	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.								
46. Transfer of Right to Indemnity:	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.								
47a. Share:	RECORD ONLY VARYING SHARES on SAME unit to three decimal places.								
47b. Field ID:	a. If only one practice of harvested production is listed in Section I, MAKE NO ENTRY.								
	b. If more than one practice of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice the corresponding Field ID (from Section I, column "16").								
48. Multi-Crop Code:	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.								
49 52. Length or Diameter, Width, Depth, Deductions:	Name and address of the boiling house mill. Do not enter zip code.								
53. – 55.	MAKE NO ENTRY.								
56. Bu., Ton, Lbs., Cwt.:	Circle "Lbs." in column heading. Enter in whole pounds of raw sugar , harvested production of sugarcane processed by the boiling house mill.								
57. – 60b _.	MAKE NO ENTRY.								
61. Adjusted Production:	Transfer entry from column 56, in whole pounds.								
62. Prod. Not to Count:	Net production NOT to count, in whole pounds, for any raw sugar from acreage damaged solely by uninsured causes WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre. THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.								
63. Production Pre-QA:	Result of subtracting column 62 from column 61.								
64a. – 65.	MAKE NO ENTRY.								

Ele	ment/Item Number	Standard
66.	Production to	Enter result from column 63 in whole pounds.
Cour		
67.	Total:	Total of column 63. If no entry in column 63, MAKE NO ENTRY.
68.	Section II Total:	PRELIMINARY: MAKE NO ENTRY.
		FINAL: Total of column 66, in whole pounds.
69.	Section I Total:	PRELIMINARY: MAKE NO ENTRY.
		FINAL: Enter figure from Section I, column 38 total.
70.	Unit Total:	PRELIMINARY: MAKE NO ENTRY.
		FINAL: Total of 68 and 69, in whole pounds.
71.	Allocated Prod.:	Refer to the LAM for instructions for determining allocated
		production. Enter the total production, rounded to tenths, allocated to
		this unit that is included in Sections I or II of the Production
		Worksheet. Document how allocated production was determined and
72.	Total APH Prod.:	record supporting calculations in the Narrative or on a Special Report. Result, rounded to tenths, of subtracting the total of column 37 (item
12.	Total Al II Tou	42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total).
		If no entries in column 37 and item 71, transfer the entry in item 70.
		MAKE NO ENTRY when separate APH yields are maintained by
		type, practice, etc., within the unit.
73.	Insured's Signature	Insured's (or insured's authorized representative's) signature and date.
	and Date:	BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on
		the Production Worksheet WITH THE INSURED, particularly
		explaining codes, etc., that may not be readily understood.
		Final indemnity inspections should be signed on bottom line.
74.	Adjuster's	Signature of adjuster, code number, and date signed after the insured
	Signature, Code #,	(or insured's authorized representative) has signed. For an absentee
	and Date:	insured, enter adjuster's code number ONLY. The signature and date
		will be entered AFTER the absentee has signed and returned the
		Production Worksheet.
	D 11 1	Final indemnity inspections should be signed on bottom line.
75.	Page Numbers:	PRELIMINARY: Page numbers – "1," "2," etc., at the time of inspection.
		FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2
		of 2, etc.).

71. Allocated Prod.72. Total APH Prod.

585,880

PRODUCTION WORKSHEET

1. Crop/Code #		2. Unit #	3	. Locatio	n Descrip	tion	7. Com	pany	Any Company					8. Name of Insured								
	Sugarcane							Agei	ency Any Agency					I.M. Insured								
0038		XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	XX	1.	-2N-3S		Sugarcane Crop Loss Example					9. Clai	9. Claim# 11. Crop Year									
4. Da	ite(s) of	Damage	Dec 28													XX	XXXX		YYYY			
5. Ca	use(s) o	of Damage	HAIL												10. Po	10. Policy # XXXXXX						
6. In	sured Ca	ause %	100												14. Da	14. Date(s) 1 st			2nd		Final	
12. A	Addition	al Units	00200												Notice	Notice of Loss MM-DD-YYY					MM-DD	-YYYY
13. I	st. Prod	. Per Acre	900												15. Co	mpanion P	olicy(s)					
SE	CTION	I I – DETE	RMINED A	CREA	GE APP	RAISE	D, PROI	DUCTI	ON AN	D ADJUS	STMENT	ΓS										
Α.	ACTU	ARIAL													B. POT	ENTIAL	YIELD					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	- 33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop	Reported Acres	Determined Acres	Interest	Risk	Type	Class	Sub- Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture %	Shell %, Factor, or	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
	Code			Share										_		ractor	Value					
Α	NS		120.0	1.000		997					997		UH	To Plow	1,962			235,440		235,440	64,800	300,240
В	NS		95.0	1.000		997					997		UH	To Plow	1,292			2,740		122,740		122,740
С	NS		90.0	1.000		997					997		Н	H-Cut For Seed			-					
D	NS		90.0										P	WOC			-				387900	387900
40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Garlicky □ Dark Ro 39. TOTAL 395.0 Sclerotinia □ Ergoty □ CoFo □ Other □ None □ 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes □									oast 🗆	42. ٦	TOTALS	358180		358180	452700	81088 0						

NARRATIVE (If more space is needed, attach a Special Report) Line 1 – Field A – Uninsured cause appraisal of 540 lbs. per acre due to inadequate disease control.

Line 2 – Field B 7.6 (Ton appraisal) x .085 = .646 x 2000 = 1292 lbs. Adjuster determined acres with GPS. Field destroyed without consent.

SECT	TION I	I – DET	ERMI	NED H	IARVE	STED I	PRODUC	TION											
43. Date Harvest Completed 44. Damage similar to other						er farms in th	r farms in the area? 45. Assignment of Indemnity						46. Transfer of Right to Indemnity?						
MM-DD-YYYY					Yes X No				Yes No X					Yes No X					
A. MEASUREMENTS				B. GROSS PRODUCTION				C. AD	C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.
Share Field ID	Multi- Crop Code	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver-sion Factor	Gross Prod.	Bu., Ton Lbs	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count
	NS	Sugar Any	Land Town	Co. St.					227,700					227,700		227,700			227,700
															67. TOTAL	227,700	68	. Section II Total	227,700
																	6	9. Section I Total 70. Unit Total	810,880 1,038,580

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Field or Subfield	Minimum No. of Samples
.1 - 10.0 $10.1 - 40.0$	3 4

One additional sample is required for each additional 40.0 acres (or faction thereof) in the field or subfield.

TABLE B ROW WIDTH FOR SAMPLE SELECTIONS

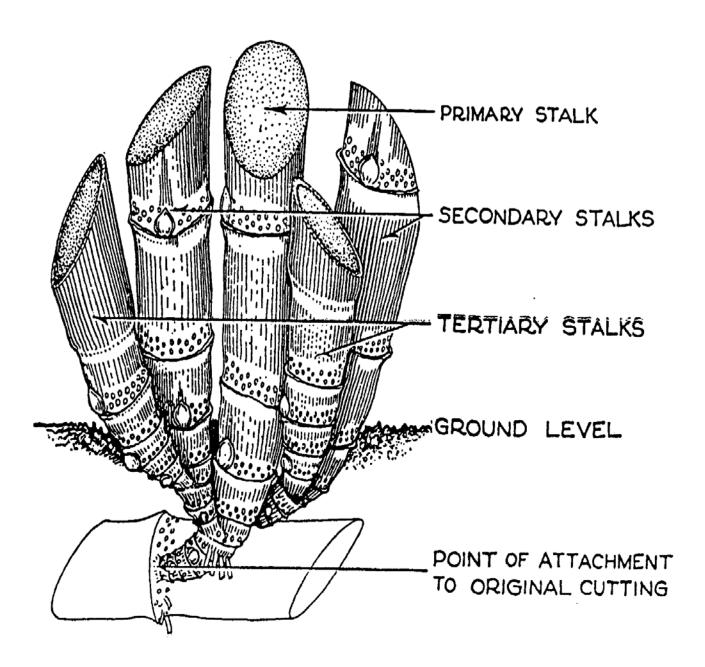
Row Width	Row Length for 1/1000 Acre
60 inches	8.7 feet
62 inches	8.4 feet
64 inches	8.2 feet
66 inches	7.9 feet
68 inches	7.7 feet
70 inches	7.5 feet
72 inches	7.3 feet
74 inches	7.1 feet
76 inches	6.9 feet

For row widths not listed in **TABLE B**, use the following formula:

EXAMPLE:

$$\frac{43,560 \text{ sq. ft./acre} \div \left(\frac{25"}{12"}\right)}{1000 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.08}{1000 \text{ ft.}} = \frac{20,942}{1000 \text{ ft.}} = 20.94 \text{ ft. rounded to } 20.9 \text{ ft. row length}$$

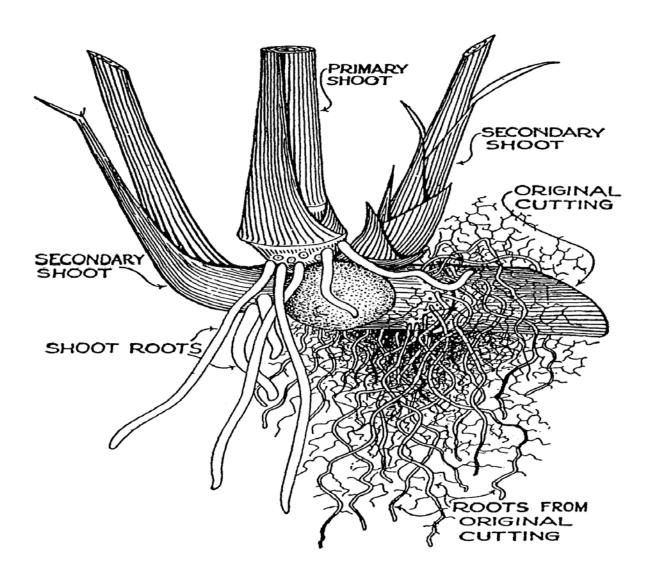
DIAGRAM OF A SUGARCANE PLANT



The underground portion of a cane stool showing primary, secondary and tertiary stalks.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).

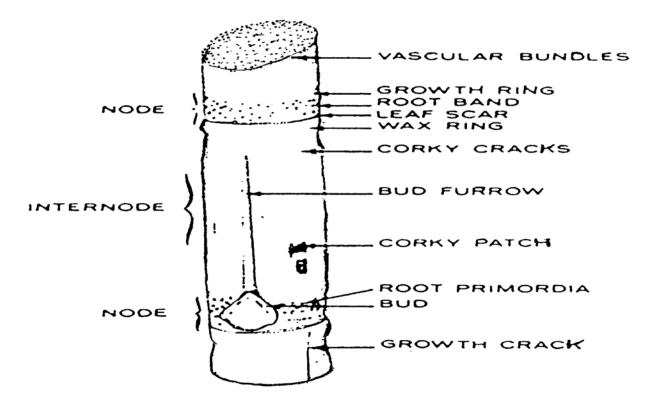
DIAGRAM OF SHOOT ROOTS



Young cane plant showing two kinds of roots; set roots originating from the root primordia of the cutting, and shoot roots originating from the root primordia of the shoots.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).

DIAGRAM OF NODE AND INTERNODE OF SUGARCANE



The sugarcane stalk is made up of joints or sections. There are from 10 to 16 joints above ground that vary from 4.5 to 7 inches in length. Each joint consists of a node and internode. At each node there is a bud or "eye" which contains the beginning of a new plant. The buds may be oval, pointed, or flattened. As is typical of the grass family the buds alternate in two rows on opposite sides of the stalk. When present, a bud furrow, or depression, in the joint immediately above the bud may be deep or shallow; it may be short or may extend the length of the internode. One to several rings of root primordia, or root buds, are located at the nodal zone. The growth ring is a narrow band just below the internode and above the root primordia.

Two or more whole stalks, or pieces of stalks (cut into pieces between each section or internode) are used for planting plant cane. The whole stalks or pieces of stalks are dropped horizontally into the furrows and covered with soil. The primary shoot develops from the bud of the mother stalk or seed piece. Secondary shoots develop from the buds on the underground part of the stalk. A tertiary shoot may also originate from a secondary shoot. More shoots or stalks emerge above the surface in the spring then finally become mature stalks. It is not unusual to find 15 to 20 or more new shoots or stalks per plant early in the spring and only three to six mature stalks per plant at maturity because of shading or other causes.

Diagram from the Botany of Sugarcane (1952) by C. Van Dillewijn, PH.D. sugarcane expert, Food and Agriculture Organization of the United Nations Former Director, Sugar Experiment Station, Cheribon (Java).