United States
Department of
Agriculture

SUGAR BEET

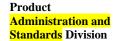


LOSS

Federal Crop Insurance Corporation **ADJUSTMENT**



STANDARDS



HANDBOOK

FCIC-25450



2008 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HAN	NUMBER: 25450	(05 - 2008)				
Subject:	OPI: Product Administration & Standards Division					
SUGAR BEET LOSS	APPROVED:		DATE:			
ADJUSTMENTSTANDARDS HANDBOOK 2008 AND	/S/ Tim B. Witt	6/5/08				
SUCCEEDING CROP YEARS	Deputy Administrat	tor <mark>, Product Management</mark>				

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2008 (FCIC-25450) issued MAY 2008:

- A. Throughout the handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Replaced the term "Insurance Provider" with "Approved Insurance Provider" or abbreviated "AIP."
- C. Throughout the handbook: Removed the signature blocks and privacy act statements from all form examples. These are still required entries on any applicable company generated forms.
- D. Page 1, Section 1: Modified standard language.
- E. Page 1, Section 2 B (3): Changed this subsection to "Abbreviations" from "Definition." Added abbreviations for Document and Supplemental Standards Handbook, FCIC 24040 (DSSH).
- F. Page 2, Section 2 (4): Changed this subsection to "Definition" from "Abbreviations."

SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Page 2, Section 2 (4): Added language the Sugar Beet Stage Removal Option Pilot is in selected states and counties as approved by the Board. Document in the narrative or special report if the option applies.
- H. Page 4, Section 3 C: Added refer to the CIH and LAM for other provisions not applicable to CAT.
- I. Page 5, Section 3 E: Clarified language in the examples for computation sugar beet production that does not meet the minimum acceptable standards contained in the sugar beet processor contract.
- J. Page 8, Section 5 C. Revised the procedure for Measuring Row Width for Sample Selection to measure from the center of the first row to the center of the last row and divide by the number of rows to determine the average row width.
- K. Page 10, Section 6 C. Added language to discard any sugar beets smaller than 2 inches in diameter then take equal number of sugar beets from each sample are to make up a 25 pound sample that will be delivered to the processor to determine the sugar percent.
- L. Page 11, Section 8 A. Added subsection A, "Appraisal Worksheet Form Standards," and renumbered subsections accordingly.
- M. Page 11, Section 8 B. Re-named the heading of this subsection.
- N. Page 18, Section 9 A. Added subsection A, "Claim Form Standards," and renumbered subsections accordingly.
- O. Page 18, Section 9 B. Re-named the heading of this subsection.
- P. Page 19, Section 9 C, Item 14. Revised language to meet current RMA-approved handbook language.
- Q. Page 23, Section 9 C, Section I, Item H. Deleted instructions for the use of stage code "NS." This code will no longer be used on the Production Worksheet (PW). This code is captured elsewhere, and the critical information on the PW for RMA data analysis is the actual stage the crop was in (1 or 2) at the time the loss occurred.
- R. Page 26, Section 9 C, Section I, Item M. Added language the Sugar Beet Stage Removal Option is only in selected states and counties as approved by the Board. Document in the Narrative or on a Special Report when the option applies.
- S. Page 28, Section 9 C, Section I, Item P. Added language about the Sugar Beet Stage Removal Option when it is in effect and how to document as such.

SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

T. Page 33, Section 9 C, Section II, Item I. Clarified language for sugar beets that do not meet the minimum acceptable standards contained in the processor contract.

Control Chart For: Sugar Beet Loss Adjustment Standards Handbook									
	SC Page(s)								
Remove		Entire Handbook							
Current Index	1- <mark>4</mark>	1-2	1-3 <mark>8</mark>	39-40	<mark>05-</mark> 200 <mark>8</mark>	FCIC-25450			

SUGAR BEET LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

SUGAR BEET LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

			PAGE
1.	IN'	TRODUCTION	1
2.	SP	ECIAL INSTRUCTIONS	1
	A.	DISTRIBUTION	1
	B.	TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3.	IN	SURANCE CONTRACT INFORMATION	3
	A.	INSURABILITY	3
	B.	INSURABILITY OF SUGAR BEETS WHEN PLANTED WITH A COVER CROP TO PREVENT WIND EROSION	
	C. D.	PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE UNIT DIVISION	4
	E.	COMPUTATION OF SUGAR BEET PRODUCTION THAT DOES NOT MEET MINIMUM ACCEPTABLE STANDARDS CONTAINED IN THE SUGAR BEET	Γ
		PROCESSOR CONTRACT	
4.	RE	CPLANTING PAYMENT PROCEDURES	6
	A.	GENERAL INFORMATION	
	В.	QUALIFICATION FOR REPLANTING PAYMENT	6
	C.	MAXIMUM REPLANTING PAYMENT	<mark>6</mark>
	D.	REPLANTING PAYMENT INSPECTIONS	<mark>7</mark>
5.	SU	GAR BEET APPRAISALS	8
	A.	GENERAL INFORMATION	8
	В.	SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	8
	C.	MEASURING ROW WIDTH FOR SAMPLE SELECTION	<mark>8</mark>
6.	AP	PRAISAL METHODS	9
	A.	GENERAL INFORMATION	9
	В.	PLANT COUNT METHOD	10
	\boldsymbol{C}	WEIGHT METHOD	10

SUGAR BEET LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS (Continued)

		<u>P.</u>	<u>AGE</u>
7.	AP	PPRAISAL DEVIATIONS AND MODIFICATIONS	1 <mark>0</mark>
		DENHATIONS	10
	A. B.	DEVIATIONS	
	В.	MODIFICATIONS	1 <mark>0</mark>
8.	AP	PPRAISAL WORKSHEET ENTRIES AND COMPLETION	
•		ROCEDURES	11
	<mark>A.</mark>	APPRAISAL WORKSHEET FORM STANDARDS	11
	<mark>B</mark> .	GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION	
		INFORMATION	
	C.	WORKSHEET ENTRIES AND COMPLETION INFORMATION	
		PART I - PLANT COUNT	
		APPRAISAL WORKSHEET EXAMPLE	
		PART II - WEIGHT METHOD	
		APPRAISAL WORKSHEET EXAMPLE	1 <mark>7</mark>
•		ANA HODIA HIMBING AND GOLADI HELON DD O GUDYDUG	
9.	CL	LAIM FORM ENTRIES AND COMPLETION PROCEDURES	1 <mark>8</mark>
	A.	CLAIM FORM STANTDARDS	1 <mark>8</mark>
	B.	GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION	10
	<mark>D</mark> .	INFORMATION	1 <mark>8</mark>
	C.	FORM ENTRIES AND COMPLETION INFORMATION	
	C.	SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	
		SECTION II - HARVESTED PRODUCTION	22 31
		CLAIM FORM EXAMPLES	
		CLAIM FORM EXAMPLE (REPLANT)	
			50
10.	RE	EFERENCE MATERIAL	<mark>39</mark>
		BLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	
		BLE B - ROW WIDTH AND LENGTH TABLE	<mark>39</mark>
	TA]	BLE C - FORMULA FOR DETERMINING YIELD FACTOR FROM	
		EMERGENCE UNTIL THE DAY PRIOR TO THE EARLIEST DELIVERY	
		DATE	40
	TA]	BLE D - DETERMINED PLANT POPULATION FORMULA BASED ON	
		1/100 ACRE SAMPLE AREA	40

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All reinsured companies will 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.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

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

- One legible copy to the insured. The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. <u>TERMS, ABBREVIATIONS, AND DEFINITIONS</u>

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to sugar beet loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT Catastrophic Risk Protection
CIH Crop Insurance Handbook

DSSH Document and Supplemental Standards Handbook, FCIC-24040

(4) Definition(s)

Bypassed Acreage Land on which production is ready for harvest, but the

processor elects not to accept such production, so it is not

harvested.

Earliest Delivery Date The date when processors start accepting sugar beets anywhere

at their processing plants or piling stations.

Harvest Topping and lifting of sugar beets in the field.

Local Market Price The price per pound for raw sugar offered by buyers in the area

in which the insured normally markets the sugar beets.

Mature Sugar Beet Any sugar beet in which the diameter is at least 2 inches or

larger measured at the widest point of the sugar beet. This

includes harvestable and processable sugar beets.

Processor Any business enterprise regularly engaged in processing sugar

beets for sugar that possesses all licenses and permits for processing sugar beets required by the State in which it

operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted sugar beets within a reasonable amount of time

after harvest.

Production Guarantee (The production guarantees are expressed in standardized tons,

and are progressive by stages, which increase at specified

intervals to the final stage.) The stages are:

(a) First stage production guarantee - The final stage

production guarantee multiplied by 60 percent.

(b) Final stage production guarantee - The number of tons determined by multiplying the approved yield per acre by

the coverage level percentage the insured elects.

If the Sugar Beet Stage Removal Option Pilot is in effect (in selected states and counties as approved by the FCIC Board of Directors (here after referred to as the Board)), the first stage

production guarantee (per acre) percentage is not applicable. Refer to the actuarial documents for counties where the stage

removal option is available. Document in the Narrative or on a

Special Report when the option applies.

Raw Sugar Sugar that has not been extracted from the sugar beet.

Standardized Ton A ton of sugar beets containing the percentage of raw sugar

specified in the Special Provisions.



Thinning

The process of removing, either by machine or hand, a portion of the sugar beet plants to attain a desired plant population.

3. INSURANCE CONTRACT 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):

A. <u>INSURABILITY</u>

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Sugar Beet Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all the sugar beets in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) Planted for harvest as sugar beets;
 - (b) Grown under a sugar beet processor contract executed before the acreage reporting date and are not excluded from the processor contract at any time during the crop year.
- (2) Sugar beet acreage is not insurable (unless allowed by the Special Provisions or by written agreement) if:
 - (a) Planted to sugar beets the preceding crop year (cannot be changed by written agreement);
 - (b) Interplanted with another crop;
 - (c) Planted into an established grass or legume;
 - (d) Planted prior to submitting a properly completed application;
 - (e) Rhizomania is discovered in any prior crop year; or
 - (f) Rotation requirements shown in the Special Provisions are not met (cannot be changed by written agreement).
- (3) Sugar beet growers who are also processors may establish an insurable interest if they meet the requirements specified in the crop provisions.
- (4) Any acreage of the insured crop damaged before the final planting date, (or within 30 days of initial planting for those counties without a final planting date) to the extent that growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.
- (5) Any acreage of sugar beets damaged in the first stage to the extent that growers in the area would not normally further care for the sugar beets will be deemed to have been destroyed, even though the insured may continue to care for it, and the appraised production on such acreage will be "0.0." The production guarantee for such acreage will not exceed the first

stage production guarantee. (Not applicable when the Sugar Beet Crop Insurance Pilot Stage Removal Option is in effect.)

B. <u>INSURABILITY OF SUGAR BEETS WHEN PLANTED WITH A COVER</u> CROP TO PREVENT WIND EROSION

In some areas of the country, soil erosion and plant damage from blowing winds can be a serious problem. Some local Cooperative Extension Service (CES) offices recommend that sugar beets be planted with a cover crop such as oats, barley, wheat, or rye (depending on the area and whether the cover crop is to be fall or spring planted) in order to prevent/reduce wind erosion. Under this recommended practice, the cover crop is destroyed (generally by chemical means) before the cover crop can compete with the sugar beets. The AIP considers this an insurable practice; however, an appraisal for uninsured causes may apply if the practice is improperly performed. Refer to paragraph (1) (b) below.

- (1) Practice improperly performed.
 - (a) During the loss adjustment inspection, DETERMINE any reduction in potential production which resulted from this practice not being properly performed (such as improper seeding rates and improper destruction of the cover crop) as recommended by the area CES, or other agricultural experts for the area.
 - (b) Although untimely destruction of the cover crop is not the only thing that can contribute to improperly performing this practice, it plays a major role. The AIP will consider it improper destruction when the cover crop has been destroyed later than:
 - <u>1</u> the date established in the Special Provisions, or
 - in the absence of an established date in the Special Provisions, the latest destruction date recommended by the area CES, or other agricultural experts for the area.
 - (c) When production is lost due to this practice not being properly performed, ENTER the appraised tonnage per acre that was lost in item "M" (+ Uninsured Causes) on the Production Worksheet.
- (2) Document the following in the Narrative of the Production Worksheet or on a Special Report.
 - (a) The location and amount of sugar beet acreage that has had a cover crop planted on it.
 - (b) The facts, if the practice was improperly performed. If it resulted in a loss of production, also include a reference to the "appraisal for uninsured causes" in item "M" on the Production Worksheet.

C. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

*** Refer to the CIH and LAM for other provisions not applicable to CAT.

D. <u>UNIT DIVISION</u>

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

E. COMPUTATION OF SUGAR BEET PRODUCTION THAT DOES NOT MEET MINIMUM ACCEPTABLE STANDARDS CONTAINED IN THE SUGAR BEET PROCESSOR CONTRACT

Use the following formulas to compute standardized tons of harvested production, or unharvested production that is appraised **after** the earliest delivery date that the processor accepts harvested production, and that **does not** meet the minimum acceptable standards contained in the processor contract:

(1) To compute standardized tons of sugar beets when the processor quotes a price per pound for the damaged sugar beets, use the following example:

EXAMPLE:

0.020/pound raw sugar x 2000 lbs./ton = 0.00/ton raw sugar.

Percent of sugar tested at the processor = 10.6%

11,000 lbs./acre of beets x .106 (percent of sugar tested at processor) = 1,166 lbs./acre of raw sugar.

- 1,166 lbs./acre of raw sugar ÷ 2,000 lbs./ton = .6 tons/acre of raw sugar.

 .6 tons/acre of raw sugar ÷ .156 county average raw sugar factor = 3.8 standardized tons/acre of beets (entered in Section I Column "L").
- (2) To compute standardized tons of sugar beets from an appraisal with a percent sugar test for raw sugar, use the following example:

EXAMPLE:

5.5 tons/acre appraisal (shown in Column "J" of the claim form) X 2000 lbs. /ton = 11,000 lbs./acre of beets.

11,000 lbs./acre of beets x .106 (10.6 percent sugar tested at processor) = 1,166 lbs./acre raw sugar.

1,166 lbs./acre raw sugar \div 2,000 lbs./ton = .6 tons/acre raw sugar.

.6 tons/acre raw sugar \div .156 county average raw sugar factor = 3.8 lbs./acre standardized tons of beets (entered in Column "L" of the claim form).

- (3) To compute standardized tons of sugar beets from the gross dollar amount received from the processor, refer to subsection 9 C, Section II, column I.
- (4) The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25 pound minimum should consist of sugar beets topped and cleaned that are collectively pulled from the representative samples (using 1/2000 of an acre).
- (5) Refer to the LAM for information on Bypassed Acreage.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

In the Narrative of the claim form or on a Special Report, show the tons per acre appraisal for each field or subfield and the calculations to document that qualifications for a replant payment have been met. To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP determines that it is practical to replant (Refer to the LAM);
- (3) Acres being replanted must have been initially planted on or after the "Earliest Planting" date if such date has been established by the Special Provisions;
- (4) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the final stage production guarantee (production guarantee when the Stage Removal Option is in effect) for the acreage the insured intends to replant;
- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable). Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM; and
- (6) AIP has given consent to replant.

C. MAXIMUM REPLANTING PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) The insured's actual replanting cost; or
- (2) 10 percent of the final stage production guarantee (production guarantee when the Stage Removal Option is in effect), times applicable price election times the insured's share; or
- (3) One ton (Maximum allowed by policy) times price election times the insured's share.

Compute the number of tons per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share)

30 acres replanted

Insured's actual cost to replant = \$48.00 per acre.

Price election = \$39.00

10% of final stage production guarantee (17.0 tons X 10%) = 1.7 tons X \$39.00 (price election)

X 1.000 (share) = \$66.30

1.0 ton (maximum tons allowed in policy) X \$39.00 (price election) X 1.000 (share) = \$39.00

The lesser of \$66.30, \$39.00, and \$48.00 is \$39.00

Actual tons per acre allowed = 1.0 ton ($\$39.00 \div \39.00)

Enter 1.0 in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/Tenant on 50/50 share

30 acres replanted

Insured's actual cost to replant = \$24.00 per acre.

Price election = \$39.00

10% of final stage production guarantee (17.0 tons X 10%) = 1.7 tons X \$39.00 (price election) = \$66.30 X .500 (share) = \$33.15

1.0 ton (maximum allowed in policy) X \$39.00 (price election) = \$39.00 X .500 (share) = \$19.50

The lesser of \$33.15, \$19.50, and \$24.00 is \$19.50

Actual tons per acre allowed = 0.5 ton ($\$19.50 \div \39.00)

Enter 0.5 in Section I "Adjusted Potential" column of the claim form if share has been applied or 1.0 tons if share has yet to be applied. (Follow individual AIP guidelines.) Indicate in the Narrative if adjusted potential has/has not been reduced for share on claim form according to individual provider guidelines.

D. <u>REPLANTING PAYMENT INSPECTIONS</u>

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. SUGAR BEET 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. Appraisals must not be made until an accurate appraisal of potential production can be made.

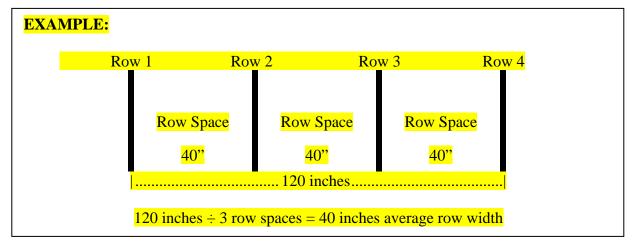
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, 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) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** 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 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 needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.



- (3) Apply average row width to **TABLE B** to determine the required length of sample row.
- (4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires or water rows, refer to the LAM.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

(1) These instructions provide information on appraisal methods for:

Appraisal Method	Use
Plant Count Method	From emergence through the day prior to the earliest delivery date.
Weight Method	Starting on the earliest delivery date.

- (2) Appraisals should be postponed until plants have been thinned, if possible.
- (3) A first stage loss indemnity is possible IF the ENTIRE acreage in a unit was destroyed AND it was NOT practical to replant it on or before the FINAL planting date. If only a portion of the unit acreage was destroyed and replanting was NOT practical on it, the first stage guarantee will apply to the destroyed acres and the "unit indemnity," if any will be determined after harvest is complete (or total destruction of the sugar beets) on the unit. (Not applicable when the Sugar Beet Stage Removal Option is in effect.)
- (4) Any acreage of sugar beets damaged in the first stage to the extent that growers in the area would not normally further care for the sugar beets will be deemed to have been destroyed, even though the insured may continue to care for it, and the appraised production on such acreage will be "0.0." The production guarantee for such acreage will not exceed the first

stage production guarantee. (Not applicable when the Sugar Beet Stage Removal Option is in effect.)

B. PLANT COUNT METHOD

- (1) This method is based on the number of surviving plants in a designated sample row length for 1/100 acre. Refer to **TABLE B** for sample row length requirements.
- (2) Surviving plant counts are converted to tons per acre, to tenths, by multiplying the percent of potential remaining by the yield factor. Refer to **TABLE C** for determining yield factor formula.

C. WEIGHT METHOD

- (1) This method is based on weighing the sugar beets in 1/2000 of an acre, then converting to tons per acre, to tenths. Refer to **TABLE B** for sample row length requirements.
- (2) Select representative samples from 1/2000 of an acre.
- (3) Dig all sugar beets in the sample areas. Thoroughly clean off all dirt.
- (4) Discard sugar beets smaller than 2 inches in diameter (measured at the widest point of the beet), and rotten sugar beets.
- (5) Top the sugar beets by removing an area from the top of each sugar beet so the surface of the cut is no larger than 1 ½ inches in diameter.
- (6) Weigh all topped sugar beets and record the weights in pounds, to tenths, on the appraisal worksheet. Total the weight from all samples, and divide by the number of samples taken. Multiply that result by the factor (1.0).
- (7) Choose an equal number of sugar beets from each representative sample area to make up a 25 pound sample that will be delivered to the processor for determination of sugar percent. The production will be converted to standardized tons on the claim form if the appraisal is after the earliest delivery date that the processor accepts harvested production.

7. 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.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>APPRAISAL WORKSHEET FORM STANDARDS</u>

- (1) The entry items in subsection 8C are the minimum requirements for the Sugar Beet Appraisal Worksheets used for all Sugar Beet appraisal methods. All 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 section. The current Privacy Act and Nondiscrimination Statements can be found in the DSSH.
- (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 INSTRUCTIONS

- (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 which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 "Sugar Beet Appraisals" for sampling requirements.
- (4) For every inspection, complete items 1 through 4. Complete Part I and II as instructed below.
- (5) Standard appraisal worksheet items are numbered consecutively in section 8C below. An example appraisal worksheet is also provided to illustrate how to complete entries.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of AIP, if not preprinted on the worksheet. (Company Name).

- **Claim No.:** Claim number as assigned by the AIP, if required.
- 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. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. Crop Year: Four-digit crop year, as defined in the policy, for which the claim has been filed.

PART I - PLANT COUNT

(From Emergence through the Day Prior to the Earliest Delivery Date)

- 5. **Field ID:** Field or subfield identification symbol.
 - **No. of Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
- 6. **Stage:** Enter the appropriate stage for the damaged sugar beets, i.e. "1," or "2."
- 7. **Row Width:** Row width (average space in whole inches). Refer to 5 C above for row width determination information and **TABLE B**, for row-length sample requirements for the determined row width (1/100 acre sample).
- 8. **Number of Surviving Plants/Sample:** Number of LIVE PLANTS capable of producing a sugar beet from each sample.
- 9. **Total Plants All Samples:** Total number of plants from all samples in item 8.
- 10. **No. of Samples:** Total number of samples in item 8.
- 11. **Avg. No. Plants/Sample:** Result of dividing item 9 by item 10, rounded to nearest tenth.
- 12. **Yield Factor:** Yield factor (rounded to three decimal places) as determined by using the formula from **TABLE C**.
- 13. **Appraisal (Tons/Acre):** Result of multiplying item 11 times item 12 (to tenths).
- 14-22. MAKE NO ENTRY.
- 23. **Remarks:** Enter sugar percent and any other information pertinent to the appraisal.

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

- 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, particularly explaining codes, etc., which may not be readily understood.
- 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.

Page Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Company: Any Company									Claim N	No.: XXXXXXX	XX		
<u> </u>	FOR ILI	USTRATIO	N PURPOS	ES ONLY		1 INSURED'S	S NAME		2 POLICY	NO.	3 UNIT NO.		4 CROP YEAR
	APPRAISAL WORKSHEET SUGAR BEETS						I. M.	INSURED	Σ	XXXXXXX			YYYY
		DUGAN	DEETS				PART	I - PLANT COUNT (FI	EARLIEST DELIVE	RY DATE)			
5 FIELD ID	6	7			8			9	10	11	12		13
NO. OF ACRES	STAGE	ROW WIDTH	NUM	MBER OF SU	RVIVING P	LANTS/SAN	MPLE	TOTAL PLANTS ALL SAMPLES	NO. OF SAMPLES	AVG. NO. PLANTS/SAMPLE	YIELD FACTOR		RAISAL IS/ACRE)
B 10.0	1	42"	118	142	129	126	=	515	4 : =	128.8	X .104 =	=	13.4
10.0													
							=	= = 	<u>:</u> 	= 	X =	= 	
							=	-	<u>:</u> =	_	X =	=	
					D. D								
					PART II - V	VEIGHT MI	ETHOD (ST.	ARTING WITH THE EA	ARLIEST DELIV	ERY DATE)	1		
14 FIELD ID	15	16			17			18	19	20	21		22
NO. OF ACRES	STAGE	ROW WIDTH		POUNDS OF	F SUGAR BEE	TS/SAMPLE		TOTAL POUNDS ALL SAMPLES	NO. OF SAMPLES	AVG. LBS. PER SAMPLE	FACTOR		PRAISAL NS/ACRE)
									 	<u> </u> _			
							=	- 	: =	= 	X =	= 	
							_	_	 ·	 -			
								- -	. L	= <u> </u>	X =	= 	

²³ REMARKS

APH yield = 26.1 tons per acre

Determined plant population per acre = 25,000 plants per acre $26.1 \times 100 \div 25,000 = .104$ yield factor

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

PART II - WEIGHT METHOD

(Starting with the Earliest Delivery Date)

Verify or make the following entries:

Item

No. Information Required

Company: Name of AIP, if not preprinted on the worksheet. (Company Name).

Claim No.: Claim number as assigned by the AIP, if required.

- 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. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

5-13. MAKE NO ENTRY.

14. **Field ID:** Field identification symbol.

No. Of Acres: Number of determined acres, to tenths, in field or subfield being appraised.

- 15. **Stage:** Enter the appropriate stage for the damaged sugar beets, i.e. "2."
- 16. **Row Width:** Row width (average space in whole inches). Refer to subsection 5 C for information on determining row width. Refer to **TABLE B**, for row-length sample requirements for the determined row width (1/2000 acre sample).
- 17. **Pounds of Sugar Beets/Sample:** Dig the sugar beets in 1/2000 acre of sample row(s). Top, clean the dirt off, and weigh the processable (not rotten) beets (2" or larger in diameter) as outlined in section 6. C. Enter the result in each block in pounds, to tenths.
- 18. **Total Pounds All Samples:** Total weight of all samples from item 17 (pounds to tenths).
- 19. **No. Of Samples:** Total number of samples from item 17.
- 20. **Avg. Lbs. Per Sample:** Results of item 18 divided by item 19 (pounds to tenths).
- 21. **Factor:** Enter factor of "1.0".
- 22. **Appraisal (Tons/Acre):** Result of multiplying item 20 times item 21 (to tenths).

23. **Remarks:** Enter any other information pertinent to the appraisal.

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

- 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, particularly explaining codes, etc., which may not be readily understood.
- 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.

Page Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

			Company					Ciaiiii	No.: XXXXXX	4 1 4 1				
FOR II	LUSTRATIO	N PURPOSE	SONLY		1 INSURED'	S NAME		2 POLICY	NO.	3 UNIT NO.	4 CROP YEAR			
APPRAISAL WORKSHEET						I. M.	INSURED	2	XXXXXX	00100	YYYY			
SUGAR BEE1S						PART I - PLANT COUNT (FROM EMERGENCE THROUGH THE EARLIEST DELIVERY DATE)								
6 STAGE	7 ROW	NUN	ИBER OF SU	8 JRVIVING F	PLANTS/SAN	9 ANTS/SAMPLE TOTAL PLANTS			AVG. NO.	12 YIELD	13 APPRAISAL			
	WIDTH						ALL SAMPLES	SAMPLES	PLANTS/SAMPLE	FACTOR	(TONS/ACRE)			
						=	 = - 	 : 	 = 	x =				
						=	= - 	: =	= 	X =				
						=	= - I	÷ :	 - 	x =				
				PART II - V	VEIGHT MI	ETHOD (STA	ARTING WITH THE EA	ARLIEST DELIV	ERY DATE)					
15	16			17			18	19	20	21	22			
STAGE	ROW WIDTH	POUNDS OF SUGAR BEETS/SAMPLE					TOTAL POUNDS ALL SAMPLES	NO. OF SAMPLES	AVG. LBS. PER SAMPLE	FACTOR	APPRAISAL (TONS/ACRE)			
2	42	3.6	5.2	7.7		=	= 16.5 -	÷ 3 =	= 5.5	x 1.0 =	5.5			
						=	 = - 	 : 	 = 					
						=	= - I	: =	=	x =				
	6 STAGE	APPRAISAL Y SUGAR 6 7 STAGE ROW WIDTH 15 16 STAGE ROW WIDTH	APPRAISAL WORKS SUGAR BEETS 6 7 STAGE ROW WIDTH 15 16 STAGE ROW WIDTH	SUGAR BEETS 6 7 STAGE ROW WIDTH NUMBER OF SU 15 16 STAGE ROW WIDTH POUNDS OF	APPRAISAL WORKSHEET SUGAR BEETS 6 7 8 STAGE ROW WIDTH NUMBER OF SURVIVING BEETS PART II - V 15 16 17 STAGE ROW WIDTH POUNDS OF SUGAR BEETS	### FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGAR BEETS 6	I. M.	FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGAR BEETS PART I - PLANT COUNT (FE 6 7 8 9 STAGE ROW WIDTH NUMBER OF SURVIVING PLANTS/SAMPLE TOTAL PLANTS ALL SAMPLES PART II - WEIGHT METHOD (STARTING WITH THE EAST OF STAGE ROW WIDTH) PART II - WEIGHT METHOD (STARTING WITH THE EAST OF STAGE ROW WIDTH) STAGE ROW WIDTH POUNDS OF SUGAR BEETS/SAMPLE TOTAL POUNDS ALL SAMPLES	APPRAISAL WORKSHEET SUGAR BEETS SUGAR BEETS I. M. INSURED 2	I. M. INSURED XXXXXXX XXXXXXX XXXXXX XXXXXX XXXXXX	I. M. INSURED XXXXXXX			

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

9. FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection 9C 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 section. The current Privacy Act and Nondiscrimination Statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured's signature block and 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 AIP 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 ENTRIES AND COMPLETION INSTRUCTIONS

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, 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, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, 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).
- (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) 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 any have not, the adjuster should contact the AIP.
- (6) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**REPLANT**" apply to replant 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:

Item

No. Information Required

- 1. **Crop/Code #:** "Sugar Beets" (0039).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).

5. **Cause of Damage:** Name of insured **cause(s)** of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. Claim #: Claim number as assigned by the AIP.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
- 12. **Additional Units:**

PRELIMINARY AND REPLANT: 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 AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole tons, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the first or second notice of damage was given for the unit in item 2, in the 1st or 2nd space, applicable. Enter the complete date (MM, DD, and YYYY) for each notice.
- b. A notice of damage or loss for 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 item 14 on the second set of Production Worksheets.
- 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.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

REPLANT AND FINAL: Transfer the last date in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, YYYY) 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.

15. Companion Policy(s):

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY. 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."
 - (1) 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.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.

Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (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:

Item

No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

REPLANT AND FINAL: MAKE NO ENTRY.

C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted.

- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the AIP. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual AIP's instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.
- D. **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.
- E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.

Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE	EXPLANATION
"R"	Acreage replanted and qualifying for replanting payment.
"NR"	Acreage not replanted or not qualifying for a replanting payment. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the final stage production guarantee for replanting claims.

FINAL: Stage abbreviation as shown below.

EXPLANATION

STAGE

"1"......From planting until July 1 in Lassen, Modoc, Shasta and Siskiyou counties, California and all other States except Arizona, and the earlier of thinning or 90 days after planting in Arizona and all other California counties.

"2"......Applies to all insured sugar beets that complete the first stage. Stage 2 is the "final" stage guarantee as identified in the crop provisions.

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

I. **Intended or Final Use:** Use of acreage. Use the following "Intended Use" abbreviations.

<u>USE</u> <u>EXPLANATION</u>

"Replant"	Acreage replanted and qualifying for replanting payment
"Not Replanted"	Acreage not replanted or not qualifying for a replanting payment
"To Millet," etc	.Use made of the acreage
"WOC"	Other use without consent
"SU"	.Solely uninsured
"ABA"	.Abandoned without consent
"H"	.Harvested
"UH"	.Unharvested

Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4.)

PRELIMINARY AND FINAL: Per acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised from the appraisal worksheet. Refer to Section 5, "Sugar Beet Appraisals" for additional instructions.

Production appraised **prior** to the earliest delivery date that the processor accepts harvested production will not be eligible for a conversion to standardized tons. Refer to appraisal methods for additional instructions.

If there is no potential on UH acreage, enter "0."

$K_1 \cdot K_2$ **Moisture %:** MAKE NO ENTRY.

L. Shell and/or Quality Factor

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Use this column to record **standardized tons** when the appraisal is made **after** the earliest delivery date that the processor accepts delivery of harvested production. Show your calculations in the Narrative or on a Special Report.

- a. Any unharvested production that is appraised **after** the earliest delivery date that the processor accepts harvested production, and that **meets** the minimum acceptable standards will be converted to standardized tons by:
 - (1) Dividing the average percentage of raw sugar in the sugar beets, as determined from individual tests of samples delivered to the processor, by the raw sugar content percentage shown in the Special Provisions (round to three decimal places); and
 - (2) Multiplying the result by the number of tons of sugar beets.

EXAMPLE: Average percentage of raw sugar to three decimal places (i.e., 10.6% or .106) divided by the raw sugar content percent from the Special Provisions (i.e., 15.6% or .156),.106 divided by .156, multiplied by 5.5 tons equals 3.7 standardized tons (to tenths) of beets.

b. For production that is appraised **after** the earliest delivery date that the processor accepts harvested production and that **does not meet** the minimum acceptable standards contained in the processor contract, refer to section 3 E.

The required sample delivered to the processor for testing will be a minimum of 25 pounds, unless the adjuster determines it is not representative of the unit. The 25 pound minimum should consist of sugar beets topped and cleaned as outlined in section 6. C. that are collectively pulled from the representative samples (using 1/2000 of an acre).

M. + Uninsured Cause:

THIS COLUMN WILL BE UTILIZED AS A MULTI-PURPOSE COLUMN WHEN APPRAISED PRODUCTION QUALIFIES FOR A STAGE ADJUSTMENT AMOUNT AND/OR UNINSURED CAUSE APPRAISAL. (Stage adjustment is NOT applicable when there is an uninsured cause of loss. Refer to the crop provisions.)

If the Sugar Beet Stage Removal Option is in effect (in selected states and counties as approved by the Board), the first stage production guarantee (per acre) percentage is not applicable. Enter the Final Stage Guarantee. Refer to the actuarial documents for information regarding counties where the stage removal option is available. Document in the Narrative or on a Special Report when the option applies.

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Potential NOT Counted (Stage Adjustment Amount) **If the Sugar Beet Stage Removal Option is not in effect**, enter the difference between the applicable "first" stage guarantee and the "final" stage guarantee.

a. When acreage does not qualify for the final stage guarantee, and the actual appraised production is in **excess of the difference** between the "first" and "final" stage production guarantee, the per-acre potential production would be calculated as shown in the following example:

EXAMPLE: Appraised production with stage adjustment.

First Stage Guarantee 10.2 Tons (17.0 tons X 60% = 10.2 tons)

Final Stage Guarantee 17.0 Tons

Appraised Production 13.4 Tons (Column J)

17.0 tons - 10.2 tons = 6.8 tons (Difference between "first" and "final" stage). Column "J" 13.4 tons (Appraised Potential) **minus** Column "M" 6.8 tons (Difference) equals Column "N" 6.6 tons (Adjusted Potential).

b. When acreage does not qualify for a final stage guarantee, and the actual appraised production **does not exceed the difference** between the applicable "first," and "final" stage guarantee, calculate the per-acre potential production as follows:

EXAMPLE:

First Stage Guarantee 10.2 Tons (17.0 tons X 60% = 10.2 tons)

Final Stage Guarantee 17.0 Tons

Appraised Production 5.4 Tons (Column J)

17.0 tons - 10.2 tons = 6.8 tons (Difference between "first" and "final" stage). Column "J" 5.4 tons (Appraised Potential) **minus** Column "M" 6.8 tons (Difference) equals Column "N" -1.4 tons (Adjusted Potential).

Since only appraised production in **excess of the difference** between the first and final stage production guarantee will be counted for acreage that does not qualify for the final stage guarantee, enter "0.0" in Column "N". This amount cannot be less than zero.

Potential to Count:

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in tons, to tenths, 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 APPRAISED UNINSURED loss of production per acre in tons, to tenths, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- f. Refer to the LAM for information on how to determine uninsured cause appraisals.

N. Adjusted Potential:

REPLANT: Enter the tons per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: For production that is appraised **prior** to the earliest delivery date that the processor accepts harvested production, the entry will be Column "J" (Appraised Potential) **minus** Column "M" (Stage Adjustment Amount), **or** column "J" (Appraised Potential) **plus** column "M" (+Uninsured Cause), rounded to tenths. (**Stage adjustment is not applicable when there is an uninsured cause of loss.)**

For production that is appraised **after** the earliest delivery date that the processor accepts harvested production, the entry will be Column "L" (Standardized Tons), **plus** Column "M" (+Uninsured Cause), rounded to tenths.

- O. **Total to Count:** Column "C or C₁" (actual acres) times Column "N," rounded to tenths.
- Per Acre: Enter the applicable stage guarantee per acre (refer to item "H"). If the Sugar Beet Stage Removal Option is in effect (in selected states and counties as approved by the Board). Enter the Stage 2 guarantee per acre. The first stage production guarantee (per acre) percentage is not applicable. Refer to the actuarial documents for information regarding counties where the stage removal option is available. Document in the Narrative or on a Special Report when the option applies. Refer to the LAM for late planting procedures.
- Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P" (tons to tenths).
- 16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total Actual Acres [Column "C" (or "C₁" if there are underreported acres)], to tenths.

FOR ITEM 17 WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total of Column "O" and total of Column "Q."

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 required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). 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, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. 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.
- f. 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.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item "B" "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. 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 or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) 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.

1. 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.

- m. 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.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. 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.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT", date of inspection, adjuster's initials, and reason not qualified.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Document calculations for differences in stage 1 and final stage guarantee.
- w. Document sugar percent from the processor for weight method appraisal.
- x. Explain cause of loss if acreage was released (bypassed) by the processor.
- y. Document the earliest delivery date for the processor.
- z. Document if the Sugar Beet Stage Removal Option is in effect.
- aa. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) Columns "B" through "E" are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items "B" through "E" as follows:
 - (a) Name and address of processors or buyers.
 - (b) "Fed"
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Varying names and addresses of buyers of sold production.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (8) There will generally be no harvested production entries in items "A" through "S" for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

18. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND 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, or (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, replanting is complete for the unit, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND 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.

- 20. **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.
- 21. **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.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column "A").

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

- B. E. **Buyers or Processor:** For production sold, enter name and address of processor or buyer.
- F. H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "ton" in column heading. Make separate line entries for sugar beets as defined in "a" and "b" below.
 - a. For sugar beets that **meet** the minimum acceptable standards contained in the processor contract, enter the production in tons to tenths, before deductions or additions for sugar content.
 - b. For sugar beets that do not **meet** the minimum acceptable standards contained in the processor contract, use the following formula to compute tons of harvested sugar beets:
 - (1) Divide the gross dollar value of all of the damaged sugar beets on the unit (including stock, patronage refunds, dollar value, etc.) by the local market price per pound of raw sugar on the **earlier** of the date such production is sold or the date of final inspection for the unit;
 - (2) Divide that result by 2,000; and
 - (3) Divide that result by the county average raw sugar factor contained in the SPOI for this purpose.

For example, assume the total dollar value of the damaged sugar beets is \$1,750.10; the local market price is \$0.11; and the county average raw sugar factor is 0.156. The amount of production to count would be calculated as follows:

 $((\$1750.10 \div \$0.11) \div 2,000) \div 0.156 = 51.0$ tons.

- c. Use the following formula to compute tons of sugar beets stored in conical piles.
 - (1) Diameter² (in feet to tenths) times .2618 times depth (in feet to tenths) minus deductions (cubic feet to tenths) equals net cubic feet of sugar beets.
 - (2) Net cubic feet of sugar beets (from (1) above), times 38 pounds (sugar beet unit of measure is 38 pounds per cubic foot), divided by 2000 equals weight in tons.

J. Shell/Sugar Factor: To determine sugar content factor, any harvested production of sugar beets that meet the minimum acceptable standards contained in the processor contract shall be adjusted by the factor (rounded to three decimal places) obtained by dividing the average percentage of raw sugar in the sugar beets, as determined from individual tests made at the time of delivery to the processor, by the raw sugar content percentage shown in the Special Provisions (round to three decimal places). This factor may exceed 1.000.

The average percentage of sugar for production to count is the total percent of sugar in the delivered beets (raw sugar) before any separation into refined sugar and other derivatives, such as molasses, and shown on the processor's records for the insured.

EXAMPLE: Average percent of raw sugar to three decimal places (i.e., 14.5% or .145) divided by the raw sugar content percentage shown in the Special Provisions (i.e., 15.6% or .156) = .929 sugar content factor.

If sugar-content tests are not made (by the processor) at the time of delivery, the average percent of raw sugar may be based on results of previous tests performed by the processor during the crop year. If results ARE representative of total production, use the average percent of raw sugar. If results ARE NOT representative, use the percent of sugar shown on the Special Provisions (resulting factor would be 1.000).

For sugar beets that do not **meet** the minimum acceptable standards contained in the processor contract, MAKE NO ENTRY.

- K₁. M₂. MAKE NO ENTRY.
- N. **Adjusted Production:** Result of multiplying "I" times "J" in tons to tenths.
- O. **Prod. Not to Count:** Net production NOT to count, in tons to tenths, 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, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STORAGE STRUCTURE CONTENTS (storage structure sugar beet depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N", to tenths.
- Q_1 R. MAKE NO ENTRY.
- S. **Production to Count:** Enter result from Column "P" in tons to tenths.

FOR ITEMS 22 – 24, WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, 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:

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column "O" total.

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

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

- 25. **Adjuster's Signature, Code #, and Date:** 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 Production Worksheet. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
- 26. **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 Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers – "1", "2", etc., at the time of inspection.

REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Sugar Beets	2 Unit #	3 Legal D	escription		STA(SE RE	MOV	AL OPTION NOT IN EFFECT	8 Name of Insure	d I.M.INSU	RED	
0039	00100	I	40N-50W						9 Claim #	XXXXXXXX	11 Crop Yea	ar YYYY
4 Date of Damage	JUN			7 Comp	oany	_ANY C	OMPANY		10 Policy #	XXXXXXXX		
5 Cause of Damage	Hail			Age	ncy	ANY A	GENCY_		14 Date(s)	1 st	2 nd	Final
6 Primary Cause %	100								Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Additional Units	00200								15 Companion P	olicy(s)		
13 Est. Prod Per Acre	12											

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

52011		7112.102.11	A(CTUARI		11200011	121110				PO	TENTIAL YIELD			STAGE	GUARANTEE
A	В	С	D	Е	F	G	Н	I	J	K ₁ K ₂	L	М	N	0	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A <mark>M/D</mark>		26.0	1.000		002	997	P	WOC				10.2	10.2	265.2	10.2	265.2
B <mark>M/D</mark>		10.0	1.000		002	997	1	To Soybeans	13.4			6.8	6.6	66.0	10.2	102.0
C <mark>M/D</mark>		10.0	1.000		002	997	2	To be plowed	5.5		3. <mark>7</mark>		3. <mark>7</mark>	3 <mark>7</mark> .0	17.0	170.0
D <mark>M/D</mark>		65.0	1.000		002	997	2	Н							17.0	1105.0
16. TOTA	L.	111.0											17. TOTALS	36 <mark>8</mark> .2		1642.2

NARRATIVE (If more space is needed, attach a Special Report) See attached map for field ID's. Field A - Destroyed before 1st inspection. First Stage Guarantee 17.0 x 60% = 10.2 tons. Field B appraised prior to the earliest delivery date that the processor accepts harvested production, soybeans uninsurable. Field B Column M Stage Adjustment Amount = (17-10.2) = 6.8 tons. Section II, Line 1, Column J, Sugar Factor = .145 divided by .156 = .929. Section II, Line 2: \$1750.10 (received) divided by \$0.11 (price/lb.) divided by .156 (county average raw sugar factor from special provisions) = 51.0. Field C - appraised after earliest delivery date that processor accepts harvested production and does not meet the acceptable standards. See Special Report for calculation of standardized tons.

SECTION II - HARVESTED PRODUCTION

			LDIKOD	CCHON														
18 Date	Harvest Comp	pleted				19 1	Is damage sin	nilar to other fa	arms in the	area?		20 A	ssignment of Indemnity	?		21 Transfe	er of Right To l	ndemnity?
MM	/DD/YYYY						Yes 🗵	1	No 🗆			Yes	☐ No ⊠			Yes	No	
	MEA:	SUREMEN	NTS			GROSS I	PRODUCTIO	N				ADJ	USTMENTS TO HARVI	ESTED PRO	DUCTION			
A_1										K_1	L_1	M_1				Q_1		
A_2	В	С	D	E	F	G	Н	I	J	K_2	L_2	M_2	N	0	P	Q_2	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	$\begin{array}{c} Quality \\ Factor \\ (Q_1 \div Q_2) \end{array}$	Production To Count (P X R)
	Upstate Sug Anytown, A							734.5	<mark>.929</mark>				<mark>682.3</mark>		682.3			682.3
	Upstate Sug Anytown, A							51.0					51.0		51.0			51.0
		Thi	s form	examr	le does	not illi	ustrate a	Il require	d entry	items	(e g sign	natures	dates, etc.).			22 Section II	Total	<mark>733.3</mark>
		1 111	<u> </u>	CAump	ne does	5 1101 1111	ustrate a	n require	u chu y	ItCIIIS	(c.g., sigi	iatures,	dates, etc.).			23 Section I	Total	368.2
																24 Unit Tota	ıl	1101.5

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Sugar Beets	2 Unit #	3 Legal De	escription		ST	AGE 1	REMO	/C	VAL OPTION IN EFFECT	8 Name of Insure	d I.M.INSU	RED	
0039	00100	SE6-1	40N-50W							9 Claim #	XXXXXXXX	11 Cro	p Year YYYY
4 Date of Damage	JUN			7 Comp	oany	_ANY C	OMPANY,			10 Policy #	xxxxxxxx		
5 Cause of Damage	Hail			Age	ncy	ANY A	GENCY_			14 Date(s)	1 st	2 nd	Final
6 Primary Cause %	100									Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Additional Units	00200					•				15 Companion P	olicy(s)		
13 Est. Prod Per Acre	12												

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

BECT		, ILE: 10E: 11	AC	CTUARI		112000111	111111				PO	TENTIAL YIELD			STAGE	GUARANTEE
			A	JI UAKI.	AL					ı	10	IENTIAL TIELD			STAGE	GUARANTEE
A	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L	М	N	0	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D		26.0	1.000		002	997	P	WOC				10.2	10.2	265.2	17.0	442.0
B M/D		10.0	1.000		002	997	1	To Soybeans	13.4			6.8	6.6	66.0	17.0	170.0
C M/D		10.0	1.000		002	997	2	To be plowed	5.5			3. <mark>7</mark>	3. <mark>7</mark>		17.0	170.0
D M/D		65.0	1.000		002	997	2	Н							17.0	1105.0
16	TOTAL	111.0										1	7 TOTALS	36 <mark>8</mark> .2		1887.0

NARRATIVE (If more space is needed, attach a Special Report) See attached map for field ID's. Field A - Destroyed before 1st inspection. First Stage Guarantee 17.0 x 60% = 10.2 tons. Field B appraised prior to the earliest delivery date that the processor accepts harvested production, soybeans uninsurable. Field B Column M Stage Adjustment Amount = (17-10.2) = 6.8 tons. Section II, Line 1, Column J, Sugar Factor = .145 divided by .156 = .929. Section II, Line 2: \$1750.10 (received) divided by \$0.11 (price/lb.) divided by .156 (county average raw sugar factor from special provisions) = 51.0. Field C - appraised after earliest delivery date that processor accepts harvested production and does not meet the acceptable standards. See Special Report for calculation of standardized tons.

SECTION II - HARVESTED PRODUCTION

P PRODUCTION P	N Q ₁		
) P	O ₁		
	Q_2	R	S
od. Produc- tion tion (N – O)	Mkt. Price	Quality Factor $(Q_1 \div Q_2)$	Production To Count (P X R)
682.3			682.3
51.0			51.0
<u> </u>	23 Section I	Total	733.3 368.2 1101.5
		51.0	

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Sugar Beets	2 Unit #	3 Legal De	escription					8 Name of Insure	d I.M.INSU	RED	
								9 Claim #	111111111111111111111111111111111111111	11 Crop Ye	ar
0039	00100	NE27-1	135N-71W	7 Comp	oany	_ANY C	OMPANY) Claim "	XXXXXXXX	Tr clop re	YYYY
4 Date of Damage	May			Age	ncy	ANY A	GENCY_	 10 Policy #	XXXXXXXX		
5 Cause of Damage	Freeze							14 Date(s)	1 st	2 nd	Final
6 Primary Cause %	100							Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Additional Units								15 Companion P	olicy(s)		
13 Est. Prod Per Acre											

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

			AC	CTUARI.	AL						PO	TENTIAL YIELD			STAGE	GUARANTEE
A	В	С	D	Е	F	G	Н	I	J	K ₁ K ₂	L	М	N	0	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D	30.0	30.0	1.000		002	997	R	REPLANT					1.0	30.0	17.0	510.0
		1.0	1.000		002	997	NR	NOT REPLANT							17.0	17.0
16	TOTAL	31.0											17 TOTALS	30.0		527.0

NARRATIVE (If more space is needed, attach a Special Report.) Example above shows allowance when the actual cost and/or 10 percent of the final stage guarantee is greater than the maximum allowance. Insured's actual cost to replant=\$48.00/ac. Price election = \$40.00. $$48.00 \div $40.00 = 1.2$ ton. 17.0 ton/ac. x 10% = 1.7 ton/ac. (both greater than maximum allowed of 1.0 ton/ac.). Appraised potential less than 90% of the production guarantee (17.0 x 90% = 15.3 ton/ac. -- Appraised potential = 2.5 ton/ac. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

			AC	CTUARI.	AL						PO	TENTIAL YIELD			STAGE	GUARANTEE
A	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L	M	N	0	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D	30.0	30.0	.500		002	997	R	REPLANT					.5	15.0	17.0	510.0
		1.0	.500		002	997	NR	NOT REPLANT							17.0	17.0
16	TOTAL	31.0											7 TOTALS	15.0		527.0

NARRATIVE (If more space is needed, attach a Special Report.) Example above shows allowance when the actual cost and/or 10 percent of the final stage guarantee is greater than the maximum allowance when share is considered. Insured's actual cost to replant= \$24.00/ac. Price election = \$40.00. $$24.00 \div $40.00 = .6$ ton. 17.0 ton/ac. x 10% x .500 share = .9 ton/ac. (both greater than maximum allowed 1.0 ton/ac. x .500 share= .5 ton/ac.). Appraised potential less than 90% of the production guarantee (17.0 x90% = 15.3 ton/ac.) -- Appraised potential = 2.5 ton/ac. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

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

38

FCIC-25450

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
One additional sample is required for each additional or subfield	onal 40.0 acres (or fraction thereof) in the field

TABLE B - ROW WIDTH AND LENGTH TABLE

ROW WIDTH - INCHES	1/100 ACRE - FEET	1/2000 ACRE - FEET
42	125	6.3
40	131	6.6
38	138	6.9
36	145	7.3
34	154	7.7
32	163	8.2
30	174	8.7
28	187	9.4
26	202	10.1
24	218	10.9
22	238	11.9
20	262	13.1
18	290	14.5
16	326	16.3
14	374	18.7

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

If the row width in inches differs from the table values, calculate the row length necessary to equal 1/100th of an acre according to this formula: $435.6 \div (\text{row width} \div 12)$, round to whole foot.

TABLE C - FORMULA FOR DETERMINING YIELD FACTOR FROM EMERGENCE THROUGH THE DAY PRIOR TO THE EARLIEST DELIVERY DATE

Yield Factor = APH yield X 100 ÷ Determined Plant Population per acre AFTER thinning but BEFORE damage.

EXAMPLE: APH yield = 26.1 tons per acre

Determined plant population per acre = 25,000 plants per acre

 $26.1 \times 100 \div 25,000 = .104$ yield factor

TABLE D - DETERMINED PLANT POPULATION FORMULA BASED ON 1/100 ACRE SAMPLE AREA

Feet/Sample (from **TABLE B**) $\times 12^{\circ}$ /foot $\times 100 \div$ plant spacing (in inches) after thinning = determined plant population.

EXAMPLE: Row Width = 42"

Required sample row length = 125' Insured thinned stand to 6" intervals

125' X 12" X 100 \div 6" = 25,000 (determined plant population)

If all plants have been obliterated, use the plant spacing from other fields on the unit, if available. Otherwise, use the plant spacing that is prevalent in that locality for the actual row width.