

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

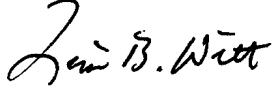
FCIC-25460 (05-2004)

# **SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2005 and Succeeding Crop Years**



UNITED STATES DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C.

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25460</b>
<b>SUBJECT:</b>  <b>SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS</b>	<b>DATE: May 28, 2004</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED:</b>  <b>Deputy Administrator, Research and Development</b>	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

### **SUMMARY OF CHANGES/CONTROL CHART**

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

Changes for Crop Year 2005 (FCIC-25460) issued **MAY 2004**:

- A. Page 1, section 1—Added instruction that this handbook must be used in conjunction with the Loss Adjustment Manual (LAM).
- B. Page 1, subsection 2 B (3)—Added heading for Definitions. Also added definition of stubble cane.
- C. Page 3, subsection 3 A (3) (1)—Modified language to say on the later of, the day the application is accepted or at the time of planting.
- D. Page 4, subsection 3 B (3)—Changed word “comparable” to “equivalent” to comply with standards.
- E. Page 4, subsection 4 A—Modified language to read, “Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.” This concurs with standard language.
- F. Page 4, subsection 4 B (3)—Added “field or” to comply with standards.
- G. Page 4, subsection 4 B (4)—Added “for each field or subfield” to comply with standards.
- H. Page 5, subsection 4 C—Added “that require row width requirements” to comply with standards.

# SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 5, subsection 4 C (2)—Modified language to remove term “spaces” and replace with “rows.” Added term “space” to instructions. Also modified figures in Example to be consistent with other crop handbooks.
- J. Page 5, subsection 5 A, Table—For better clarity, added verbiage “for sugarcane appraised” to the beginning of the instructions for when to use the Stand Reduction Method and Weight Method.
- K. Page 6, subsection 5 B—Deleted instructions to use this method to determine insurability of sugarcane damaged during the previous crop year or that exceeds the age limitation as stated on the Special Provisions, as the language is a duplication of previous language in the same section.
- L. Page 6, subsection 5 B (3) (b)—Corrected section number of Definitions to section 2 and added an instruction to refer to illustrations in Exhibits 1-3.
- M. Page 6, subsection 5 B (3) (f)—Modified instructions to compare the appraised yield to the APH yield. This is consistent with the intent of the procedures.
- N. Page 7, subsection 5 D—Deleted instructions to use this method to appraise sugarcane that has reached maturity and for any acreage “cut for seed,” as the language was a duplication of previous language in the same section.
- O. Page 8, subsection 5 D (2) (d)—Added reference to Column 22 of the appraisal worksheet, to clarify where the total weight for the sample should be recorded.
- P. Page 9, subsection 7 A (4)—Deleted instructions to complete columns 1 through 5 for every inspection. Inserted the specific instructions for columns 1 through 5 under Sections 7 B and 7 C for greater clarity.
- Q. Page 9, subsection 7 B—Deleted language that instructions for items 1-5 apply to the Inadequate Stand Method, Stand Reduction Method, and Weight Method. Inserted specific instructions for items 1-5 under Sections 7 B and 7 C for greater clarity.
- R. Page 9, subsection 7 B, Inadequate Stand Method—Added “Company” as an item, as this was previously omitted.
- S. Page 9, subsection 7 B, Inadequate Stand Method, item 9—Modified instructions to say number of determined acres to tenths in the field or subfield of the unit, for greater clarity.
- T. Page 10, subsection 7 B, Inadequate Stand Method, item 12—Corrected referenced column number to 11.
- U. Page 10, subsection 7 B, Inadequate Stand Method, item 13—Corrected referenced column number to 11.

# SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- V. Page 10, subsection 7 B, Inadequate Stand Method, item 14—Corrected referenced column numbers to 12 and 13. Also changed term “tenths” to “tenth” for accuracy.
- W. Page 10, subsection 7 B, Inadequate Stand Method, item 16—Corrected referenced column numbers to 14 and 15.
- X. Page 10, subsection 7 B, Inadequate Stand Method, item 19—Added the following verbiage to sentence for accuracy: “in whole pounds.” Also added instructions to compare the appraised yield for each field or subfield to the APH yield. This is consistent with the intent of the procedure.
- Y. Page 10, subsection 7 B, Inadequate Stand Method, item 21—Modified instructions for Adjuster’s Signature, Code Number, Date to concur with standard language.
- Z. Page 10, subsection 7 B, Inadequate Stand Method, item 22—Added “and Date” to heading, as it was previously excluded erroneously. Also modified instructions to concur with standard language.
- AA. Page 11, subsection 7 B, Inadequate Stand Method Appraisal Worksheet Example—Added “Company” to top of worksheet to comply with instructions.
- BB. Page 11, subsection 7 B, Inadequate Stand Method Appraisal Worksheet Example, column 4—Changed Unit Number figure to a five-digit figure to comply with instructions.
- CC. Page 11, subsection 7 B, Inadequate Stand Method Appraisal Worksheet Example, column 9—Changed number of acres to 80 to be consistent with the required number of samples on worksheet example.
- DD. Page 11, subsection 7 B, Inadequate Stand Method Appraisal Worksheet Example, column 14—Removed zeros at end of figures in the column to be consistent with instructions to record figure to the nearest tenth.
- EE. Page 12, subsection 7 C—Added heading for Section 7C to be consistent with other crop handbooks and for greater clarity.
- FF. Page 12, subsection 7 C—Added “Company” as an item, as this was previously omitted.
- GG. Page 12, subsection 7 C—Added instructions for heading items 1-5 for greater clarity, and indicated these instructions apply when recording a Stand Reduction Method appraisal and a Weight Method appraisal.
- HH. Page 12, subsection 7 C, Part I-Stand Reduction Method—Deleted instructions to refer to Selecting Representative Samples in section 4B and the Stand Reduction Method appraisal instructions in section 5B, as this was unnecessary.

# SUGARCANE LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- II. Page 12, subsection 7 C, Part I-Stand Reduction Method, item 10—Changed “Combined” to “Skip” length for increased accuracy.
- JJ. Page 13, subsection 7 C, Part I-Stand Reduction Method, item 15—Added instructions to divide by 100 and round to 3-decimal figure, for greater clarity.
- KK. Page 13, subsection 7 C, Part I-Stand Reduction Method, item 17—Added instructions to record result in whole pounds, for greater accuracy.
- LL. Page 13, subsection 7 C, Part II-Weight Method—Deleted instructions to refer to Selecting Representative Samples in section 4B and the Weight Method appraisal instructions in section 5C, as this was unnecessary.
- MM. Page 13, subsection 7 C, Part II-Weight Method, item 24—Changed language of instructions to “Total number of samples in (column 22)” for greater clarity.
- NN. Page 15 and 16, subsection 7 C, Appraisal Worksheet Examples—Added “Company” to top of worksheets to comply with instructions.
- OO. Page 20, subsection 8 B, Section I-Acreage Appraised, Production And Adjustments, item A—Added “Note” to refer to the LAM for instructions regarding entries of first crop and second crop codes.
- PP. Page 20, subsection 8 B, Section I-Acreage Appraised, Production And Adjustments, item C—Deleted term “solely” from instructions regarding uninsured causes, as this was inaccurate. There can be loss of production from both insured causes and uninsured causes.
- QQ. Page 27, subsection 8 B, Section II-Harvested Production, item A<sub>2</sub>—Added “Note” to refer to the LAM for instructions regarding entries of first crop and second crop codes.
- RR. Page 29, subsection 8 B, Production Worksheet Example, columns H and I—Modified Stage description to “H-Cut for Seed,” to be consistent with instructions. Also added figure for item 27.
- SS. Page 34, section 9, Exhibit 3—Changed word “foot” to “root” for accuracy.

Control Chart For: Sugarcane Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-30	31-34	05-2004	FCIC-25460

# SUGARCANE LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS .....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	2
A. INSURABILITY.....	2
B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE .....	4
C. UNIT DIVISION .....	4
<b>4. SUGARCANE APPRAISALS</b> .....	4
A. GENERAL INFORMATION.....	4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	4
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION.....	5
<b>5. APPRAISAL METHODS</b> .....	5
A. GENERAL INFORMATION.....	5
B. INADEQUATE STAND METHOD .....	6
C. STAND REDUCTION METHOD.....	6
D. WEIGHT METHOD.....	7
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	8
A. DEVIATIONS .....	8
B. MODIFICATIONS .....	8

# SUGARCANE LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	8
A. GENERAL INFORMATION .....	8
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION .....	9
INADEQUATE STAND METHOD .....	9
INADEQUATE STAND METHOD APPRAISAL WORKSHEET EXAMPLE .....	11
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION .....	12
PART I – STAND REDUCTION METHOD .....	12
PART II – WEIGHT METHOD .....	13
APPRAISAL WORKSHEET EXAMPLE—STAND REDUCTION METHOD .....	15
APPRAISAL WORKSHEET EXAMPLE—WEIGHT METHOD .....	16
<b>8. CLAIM FORM ENTRIES AND COMPLETION INFORMATION</b> .....	17
A. GENERAL INFORMATION .....	17
B. FORM ENTRIES AND COMPLETION INFORMATION .....	17
SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS .....	20
SECTION II - HARVESTED PRODUCTION .....	25
CLAIM FORM EXAMPLE .....	29
<b>9. REFERENCE MATERIAL</b> .....	31
<b>TABLE A</b> - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS .....	31
<b>TABLE B</b> - ROW WIDTH FOR SAMPLE SELECTIONS .....	31
<b>EXHIBIT 1</b> - DIAGRAM OF A SUGARCANE PLANT .....	32
<b>EXHIBIT 2</b> - DIAGRAM OF SHOOT ROOTS .....	33
<b>EXHIBIT 3</b> – DIAGRAM OF NODE AND INTERNODE OF SUGARCANE .....	34



# 1. INTRODUCTION

---

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

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment 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 for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

**NOTE:** It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

**(3) Definition(s):**

<b>Harvest</b>	Cutting and removing the mature sugarcane from the field.
<b>Mature Sugarcane</b>	Growth has slowed and the sucrose content has reached levels that local boiler mills will accept for processing.

<b>Raw Sugar</b>	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.
<b>Stubble Cane</b>	The insured crop which grows from the stubble of sugarcane that was harvested the previous crop year.
<b>Sugarcane</b>	The grass, <i>Saccharum officinarum</i> , 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).
<b>Sugarcane Plant</b>	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.

### **3. INSURANCE CONTRACT INFORMATION**

---

The insurance provider 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. INSURABILITY**

- (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 Basic Provisions, insurance will not be provided for any sugarcane:
  - (a) That was damaged the previous crop year to the extent the sugarcane is unable to produce the yield used to establish the production guarantee for the unit for the current crop year; or

- (b) That exceeds the age limitations (by variety, if applicable) contained in the Special Provisions, unless the insurance provider agrees in writing to insure such acreage. An agreement in writing will not be provided unless, after an appraisal, the insurance provider determines that the crop is able to produce at least the yield used to establish the production guarantee for the unit for the current crop year.

**NOTE:** Use the Inadequate Stand Method (in section 5) to determine if the sugarcane will produce at least the yield used to establish the production guarantee for the unit for the current crop year.

- (3) Insurance attaches:

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

<b>Insurance Attaches To:</b>	<b>When:</b>	<b>Where:</b>
(1) Plant cane	On the later of, the day the application <b>is accepted</b> or at the time of planting.	All States
(2) Stubble cane	On the first day following harvest of the previous crop. <b>NOTE:</b> Refer to exceptions in (a) and (b) below.	All States
(a) Stubble cane damaged during the previous crop year	On the later of April 15 or 30 days following harvest of the previous crop.	All States (except Louisiana)
(b) Stubble cane damaged during the previous crop year	On the later of, April 30, or 30 days following harvest of the previous crop.	In Louisiana <b>ONLY</b>

- (4) Sugarcane “Cut for Seed”

- (a) 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.

1 The insured’s failure to give a timely notice will cause the acreage cut for seed to be considered put to another use **without** consent. The production to count for such acreage will not be less than the production guarantee (entered in Section I, Uninsured Cause (column “M”) of the Production Worksheet).

2 Explain, to the insured, the effect that the uninsured cause will have on the claim for indemnity and the APH yield for the following year. (Refer to the Crop Insurance Handbook [CIH]).

- (b) The insured must request an appraisal if at any time during the crop year the sugarcane acreage cut for seed will not produce at least the production guarantee so the production to count can be determined. If an appraisal is not requested, the

production to count for such acreage will be the production guarantee (entered in Section I, Appraised Potential (column "J") of the Production Worksheet).

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or equivalent coverage).

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

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. **NOTE:** 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.

# **4. 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**

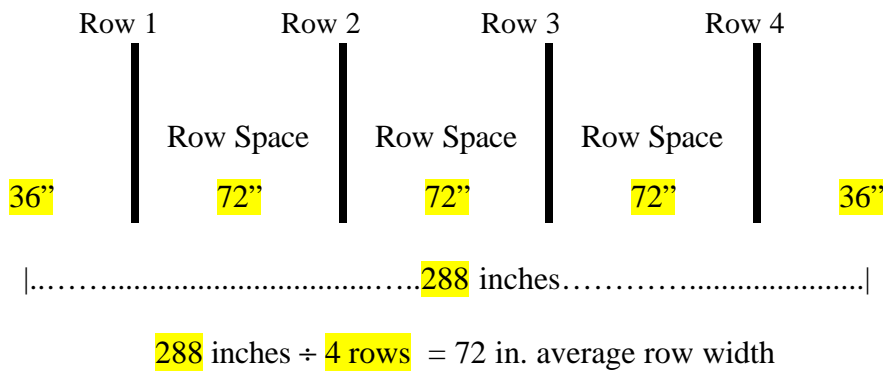
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size), general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (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 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 requirements.

- (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 FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width in whole inches.

### EXAMPLE:



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

## 5. 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 during the previous crop year or that exceeds the age limitations as stated on the Special Provisions.
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."

**NOTE:** Refer to diagrams of a sugarcane plant in **EXHIBIT 1**, shoot roots of a young cane plant in **EXHIBIT 2**, and nodes and internodes of a stalk in **EXHIBIT 3**.

## B. INADEQUATE STAND METHOD

- (1) Make an inadequate stand appraisal on any stubble cane acreage:
  - (a) that was damaged during the previous crop year before insurance attaches for the current crop year, which is on the later of April 15 or 30 days following harvest of the previous crop for **ALL** states except Louisiana; and
  - (b) that was damaged during the previous crop year before insurance attaches for the current crop year, which is on the later of April 30 or 30 days following harvest of the previous crop in Louisiana **ONLY**.
- (2) Scheduling Appraisals

For any stubble cane acreage, on which insurance **DOES NOT** attach the first day following harvest, schedule appraisals before insurance attaches.

- (3) Completing the Inadequate Stand Appraisal
  - (a) Measure a row or combinations of rows comprising the row length required for the row width (refer to **TABLE B**).
  - (b) Count the number of stalks (shoots) in each 1/1000 acre representative sample. Refer to sugarcane plant definition in Definitions, section 2. Also, refer to illustrations in **EXHIBITS 1-3**.
  - (c) **Record on** the appraisal form (as shown in section 7) 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) **Compare** the appraised yield **to** the APH yield. If the appraised yield is above or equal to the 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 section 4B.

- (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:

36 inches for Florida, Louisiana, or Texas

**NOTE:** “**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.

(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., 36 inches) 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: 36 inches  
“**Net Length**” of the skip: 4 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 ÷ 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 section 7B Part I – Stand Reduction Method.

## D. WEIGHT METHOD

\*\*\*

(1) Row Width and Sampling

- (a) Select the required number of representative samples using the instructions in section 4B.

- (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 section 4C).
- (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 section 7B, 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**.

## **6. 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.

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

---

### **A. GENERAL INFORMATION**

- (1) Include the insurance provider’s name in the appraisal worksheet title if not preprinted on the insurance provider’s worksheet or when a worksheet entry is not provided.



- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), 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 section 4B for sampling requirements.

\*\*\* **NOTE:** Standard appraisal worksheet items are numbered consecutively in section 7B. Example appraisal worksheets are also provided to illustrate how to complete entries.

## **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

\*\*\* **Verify or make the following entries:**

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
------------------------	------------------------------------

### **INADEQUATE STAND METHOD**

**Use to determine insurability of sugarcane.**

**Company:** Name of insurance provider, 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 insurance provider.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** A four-position number that indicates the Crop Year for the period within which the insured sugarcane is normally grown and designated by the calendar year in which the harvest of sugarcane normally begins in the county.
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<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup>, 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 or subfield of the unit.

10. **APH Yield:** Record the approved APH Yield from the APH 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 counted from each representative 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 the blocks with entries in (column 11).
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 (column 14) times Constant Factor (column 15).
17. **Average Stalk Weight:** Enter the Average Stalk Weight factor of 2. If the 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.  
  
Compare the Appraised Yield for each field or subfield to the APH yield. If the appraised yield is above or equal to the APH yield, the acreage is insurable.
20. **Narrative:** Document insurability determination decisions.
21. **Adjuster's Signature, Code Number, 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 Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
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, 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.).

**EXAMPLE: Insurability Determination**

**COMPANY:**

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET SUGARCANE					1 INSURED'S NAME  I. M. INSURED					2 POLICY NO.  XXXXXXX					3 CLAIM NO.  XXXXXX					4 UNIT NO.  00100					5 CROP YEAR  YYYY				
<b>INADEQUATE STAND METHOD</b>																													
6 FIELD NO.	7 ROW WIDTH	8 VARIETY NUMBER	9 ACRES	10 APH YIELD	11 EACH BLOCK EQUALS NUMBER OF STALKS IN 1/1000 ACRE					12 TOTAL OF ALL SAMPLES	13 NUMBER OF SAMPLES	14 AVERAGE NUMBER OF STALKS	15 CONSTANT FACTOR	16 STALKS PER ACRE	17 AVERAGE STALK WEIGHT	18 SUGAR CONVERSION FACTOR PER TON	19 APPRAISED YIELD												
					22	45	28	37	36																				
A	72	LCP-85-384	80	5630	22	45	28	37	36	168	5	33.6	1000	33,600	2	.085	5712												
B	72	LCP-85-384	80	5630	26	49	52	31	36	194	5	38.8	1000	38,800	2	.085	6596												
C	72	LCP-85-384	80	5630	36	24	28	31	22	141	5	28.2	1000	28,200	2	.085	4794												
20 NARRATIVE																													
Appraised yield of Field C is less than APH yield. Acreage of Field C is not insurable.																													
21 ADJUSTER'S SIGNATURE & CODE NO.										DATE					22 INSURED'S SIGNATURE					DATE									
I. M. Adjuster    XXXXXX										MM-DD-YYYY					I. M. Insured					MM-DD-YYYY									

## **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

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

Verify or make the following entries:

**Item  
No.**

**Information Required**

**Company:** Name of insurance provider, 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 insurance provider.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Crop Year:** A four-position number that indicates the Crop Year for the period within which the insured sugarcane is normally grown and designated by the calendar year in which the harvest of sugarcane normally begins in the county.

### **PART I – STAND REDUCTION METHOD**

Use **BEFORE** 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 From Each Sample** (Sample = 100 Feet): Record the Combined Length of Skips (in feet, to tenths) of ALL skips for each representative sample.
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.**
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.**

## PART II - WEIGHT METHOD

Use **AFTER** sugarcane has reached maturity and for sugarcane “cut for seed.”

\*\*\*

- | <b>Item No.</b> | <b><u>Information Required</u></b>                                                                                                                                                                       |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 18.             | <b>Field Id.:</b> The <b>Field Number</b> or subfield identification symbol that identifies the field appraised.                                                                                         |
| 19.             | <b>Row Width:</b> The <b>Row Width</b> (average space in inches). Refer to section 4 for the row-length sample requirements according to row width.                                                      |
| 20.             | <b>Acres:</b> Number of determined acres, to tenths, in the field or subfield being appraised.                                                                                                           |
| 21.             | <b>Variety No.:</b> Record the sugarcane Variety Number that is being appraised.                                                                                                                         |
| 22.             | <b>Weight of Mature Sugarcane in Each Block Equals One Sample (1/1000 Fraction of Acre Sample):</b> Enter the Total Wgt. Per Sample, rounded to tenths. Refer to section 5C for additional instructions. |
| 23.             | <b>Total Weight of All Samples:</b> Determine the total <b>weight</b> of ALL samples (in pounds, to tenths) by adding the entries in Total <b>Weight</b> Per Sample (column 22).                         |
| 24.             | <b>No. of Samples:</b> <b>Total number of samples in (column 22).</b>                                                                                                                                    |
| 25.             | <b>Avg. Weight Per Sample:</b> Result of dividing Total <b>Weight</b> of All Samples (column 23) by Number of Samples (column 24), rounded to tenths.                                                    |
| 26.             | <b>Factor:</b> Constant Factor of two (2), used to convert pounds to tons.                                                                                                                               |
| 27.             | <b>Tons Per Acre:</b> Result of dividing Average <b>Weight</b> Per Sample (column 25) 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; 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.
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.
- EXAMPLE:** 7.6 Tons X .085 Sugar % X 2000 = 1292 lbs.
31. **Narrative:** Document calculations in the Narrative of the appraisal worksheet.
- NOTE:** Refer to Claim Form Entries and Completion Information, Appraised Potential (section 8B column J) and Narrative (section 8B 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**, 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:**

OR ILLUSTRATION PURPOSES ONLY SUGARCANE APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured	2. Policy No. XXXXXXX	3. Claim No. XXXXXXX	4. Unit No. 00100	5. Crop Year YYYY
----------------------------------------------------------------	------------------------------------	--------------------------	-------------------------	----------------------	----------------------

**Part I STAND REDUCTION METHOD**

6. Field Id.	7. Acres	8. Variety No.	9. Combined Skip Length From Each Sample (Sample = 100 Feet)						10. Total Skip Length	11. No. of Samples	12. Avg. Skip Length	13. Row Length	14. Avg. Skip Length	15. Percent Stand	16. APH Yield	17. Pounds Per Acre	
A	120.0	LCP-85-384	72.4	62.0	89.5	65.2	70.1	62.9	= 422.1	6	= 70.4	100	= 70.4	= .296	x	6630	= 1962
								=			=	100	=		x		=
								=			=	100	=		x		=
								=			=	100	=		x		=

**Part II WEIGHT METHOD (After Sugarcane Has Reached Maturity)**

18. Field Id.	19. Row Width	20. Acres	21. Variety No.	22. Weight Of Mature Sugarcane In Each Block Equals One Sample (1/1000 Fraction of Acre Sample)						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	
				Total Weight Per Sample					=			=	2	=	x	x	2000	=
				Total Weight Per Sample					=			=	2	=	x	x	2000	=
				Total Weight Per Sample					=			=	2	=	x	x	2000	=
				Total Weight Per Sample					=			=	2	=	x	x	2000	=

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

32. Adjuster's Signature & Code No. I. M. Adjuster XXXXX	Date MM-DD-YYYY	33. Insured's Signature I. M. Insured	Date MM-DD-YYYY
-------------------------------------------------------------	--------------------	------------------------------------------	--------------------

**EXAMPLE:** After sugarcane has reached maturity.

**COMPANY:**

OR ILLUSTRATION PURPOSES ONLY SUGARCANE APPRAISAL WORKSHEET	1. Insured's Name I. M. Insured	2. Policy NO. XXXXXXX	3. Claim NO. XXXXXXX	4. Unit NO. 00100	5. Crop Year YYYY
----------------------------------------------------------------	------------------------------------	--------------------------	-------------------------	----------------------	----------------------

**Part I STAND REDUCTION METHOD**

6. Field Id.	7. Acres	8. Variety No.	9. Combined Skip Length From Each Sample (Sample = 100 Feet)						10. Total Skip Length	11. No. of Samples	12. Avg. Skip Length	13. Row Length	14. Avg. Skip Length	15. Percent Stand	16. APH Yield	17. Pounds Per Acre
								=		=		100	=	x	=	
								=		=		100	=	x	=	
								=		=		100	=	x	=	
								=		=		100	=	x	=	

**Part II WEIGHT METHOD (After Sugarcane Has Reached Maturity)**

18. Field Id.	19. Row Width	20. Acres	21. Variety No.	22. Weight Of Mature Sugarcane In Each Block Equals One Sample (1/1000 Fraction of Acre Sample)						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							
B	72	95.0	LCP-85-384	Total Weight Per Sample	14.1	15.7	13.6	16.2	16.9	13.8	=	90.3	6	=	15.1	2	=	7.6	x	.085	x	2000	=	1292
				Total Weight Per Sample							=			=		2	=		x		x	2000	=	
				Total Weight Per Sample							=			=		2	=		x		x	2000	=	
				Total Weight Per Sample							=			=		2	=		x		x	2000	=	

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

32. Adjuster's Signature & Code No. I. M. Adjuster XXXXX	Date MM-DD-YYYY	33. Insured's Signature I. M. Insured	Date MM-DD-YYYY
-------------------------------------------------------------	--------------------	------------------------------------------	--------------------



## **8. CLAIM FORM ENTRIES AND COMPLETION INFORMATION**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as “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 insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

### **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
1.	<b>Crop Code #:</b> “Sugarcane” (0038).
2.	<b>Unit #:</b> 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.

**NOTE:** 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.

**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be 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 insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Crop year, as defined on the policy, for which the claim is filed.

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.

**NOTE:** 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 insurance provider, enter “Company Insp.,” instead of the date.

**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.

15. **Companion Policy(s):**

- 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.”
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown,” and contact the insurance provider for further instructions.

**NOTE:** 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 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. Refer to the Narrative. In the margin (or separate column), enter the date of inspection for the last line entry of each inspection.

**NOTE: 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.

**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. 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.

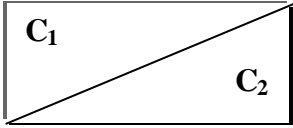
**FINAL:** Determined acres to tenths.

**NOTE:** 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 insurance provider. Document authorization in the Narrative.

\*\*\*

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown.

C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.  
 C<sub>2</sub> 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 there is no “Rate Class” or “High Risk Area” listed 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 insurance provider’s instructions. Refer to the LAM.

**NOTE**: 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.

**FINAL**: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P” .....	Acreage abandoned without consent, put to other use without consent, cut for seed without the proper 15 day notice, stubble destroyed within 15 days after harvest is completed without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
“H” .....	Harvested.
“UH” .....	Unharvested.

**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>
“To plow,” etc.....	Use made of acreage.
“WOC” .....	Other use without consent.
“WOC-Cut for seed” .....	Cut for seed without consent.
“SU” .....	Solely uninsured.
“ABA” .....	Abandoned without consent.
“H”-Cut for Seed.....	Cut for seed with consent.
“H”-Cut for Sugar.....	Harvested.
“UH” .....	Unharvested, stalks destroyed with consent.
“R” .....	Rejected by the boiling house mill.*

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.”

**\*NOTE:** Document, in the Narrative, the date and reason the boiling house mill rejected any sugarcane. Include a copy of the rejection letter if available.

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

J. **Appraised Potential:** Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to Appraisal Worksheet Entries And Completion Procedures (section 7) Part I, column 17 and Sugarcane “Cut for Seed,” (section 3A(4)) for additional instructions.

**NOTE:** (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.” Document in the Narrative, the reason that the boiling house mill rejected the sugarcane.

K<sub>1</sub>. - L. MAKE NO ENTRY.

M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

(1) Enter 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.

**NOTE:** 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 whole pounds, for any such acreage.
- (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.

**EXAMPLE:** Field A—Production guarantee = 4310 lbs.  
Acreage cut for seed without 15-day notice = 4310 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.

**NOTE:** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

- N. **Adjusted Potential:** Column “J” plus column “M.”
- O. **Total to Count:** Column “C” or “C<sub>1</sub>” (**actual** acres) times column “N,” rounded to whole pounds.
- P. **Per Acre:** Per Acre Guarantee - Enter the per acre production guarantee from the insured’s policy.
- Q. **Total:** Column “C<sub>2</sub>” (**reported** acres; “C” if acreage is not under-reported) times column “P,” to whole pounds.
- 16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres [column “C” (or “C<sub>1</sub>” if there are under-reported acres)], to tenths.

**NOTE:** FOR COLUMN 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

- 17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**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 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 “J” 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 “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.
- 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 “O,” and/or any production not included in Section II, column “I” or columns “B – E” 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 column 19.
- l. 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.



**NOTE:** 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.
- o. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’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 “C” as follows: “Line 3 ‘E’ acres authorized by insurance provider 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 - HARVESTED PRODUCTION**

### GENERAL INFORMATION:

- (1) Include **ALL HARVESTED PRODUCTION** from the boiling house mill for the **ENTIRE** crop year for **ALL ENTITIES** sharing in the crop.
- (2) Enter the name and address of the boiling house mill (buyer) in columns “B” through “E.”
- (3) If acceptable sales or weight tickets are not available, refer to the LAM.
- (4) 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.
- (5) There will generally be no harvested production entries in columns “A” through “S” for preliminary inspections.
- (6) 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 “A” through “S” by 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.

**FINAL:**

- a.      The earlier of the date the ENTIRE acreage on the unit was (1) harvested,INA6 Tw tally destroyed,INA3 Tput to other use,INA4 Ta combination of harvested,Idestroyed,Ior put to other use,INA5 Twhe calendar date for whe end of the insurance period.
- b.      If at the time of final inspectionINAif 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 inspectionINAif prior to thad of the insurance period), **none** of the insured acreage on the unit has been harvested,Iand the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d.      If whe case involvesTa Certification Form, enter the date from the Certification Frm when the entire unit is put to another use. Refer to the LAM.

19.      **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes”Ior “No.”I Check “Yes”If amountIand cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No”Iis checked,I explain in the Narrative.

20.      **Assignment of Indemnity:** Check “Yes”IonlyIf an assignment of indemnityIis in effectI for whe crop year; otherwise,Icheck “No.”I 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.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A<sub>2</sub>. **Field ID:**
- If only one practice of harvested production is listed in Section I, MAKE NO ENTRY.
  - 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 “A”).

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

- B. - E. **Length or Diameter, Width, Depth, Deductions:** Name and address of the boiling house mill. Do not enter zip code.
- F. - H. MAKE NO ENTRY.
- I. **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.
- J. - M<sub>2</sub>. MAKE NO ENTRY.
- N. **Adjusted Production:** Transfer entry from column “I,” in whole pounds.
- O. **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.
- P. **Production:** Result of subtracting the entry in column “O” from column “N,” in whole pounds.
- Q<sub>1</sub>. - R. MAKE NO ENTRY.
- S. **Production to Count:** Enter result from column “P” in whole pounds.

**NOTE:** FOR COLUMNS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column “S,” in whole pounds.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from Section I, column “O” total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in whole pounds.

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.

**NOTE:** Final indemnity 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.

**NOTE:** Final indemnity inspections should be signed on bottom line.

27. **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.).

Crop/Code # Sugar cane 0038	2 Unit # 00100	3 Legal Description 1 - 2N - 3S
4 Date of Damage Dec 28	5 Cause of Damage Freeze	6 Primary Cause % 100%
12 Additional Units		
13 Est. Prod. Per Acre		

**PRODUCTION WORKSHEET  
(FOR ILLUSTRATION PURPOSES ONLY)**

7 Company Any Company  
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim # XXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXX			
14 Date(s) Notice of Loss	1 <sup>st</sup> MM-DD-YYYY	2 <sup>nd</sup>	Final MM-DD-YYYY
15 Companion Policy(s)			

**SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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 MM/DD		120.0	1.000		997	997	UH	To Plow	1962	-----		540	2502	300,240	4310	517,200
B MM/DD		95.0	1.000		997	997	UH	To Plow	1292	-----			1292	122,740	4310	409,450
C MM/DD		90.0	1.000		997	997	H-Cut For Seed	H-Cut For Seed		-----					4310	387,900
-----										-----						
16 TOTAL		305.0														
														17 TOTALS	422,980	1,314,550

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.**

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed MM-DD-YYYY	19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	20 Assignment of Indemnity ? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	21 Transfer of Right To Indemnity ? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
-----------------------------------------	-------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------

MEASUREMENTS	GROSS PRODUCTION			ADJUSTMENTS TO HARVESTED PRODUCTION			
	UCTIONc	Tf -C.0135	8.2549.264	L <sub>1</sub>	M <sub>1</sub>	49.264 8.25 Tf -D.0128 Tc	UCTION Q <sub>1</sub>



## 9. REFERENCE MATERIAL

**TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

One additional sample is required for each additional 40.0 acres (or fraction 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:

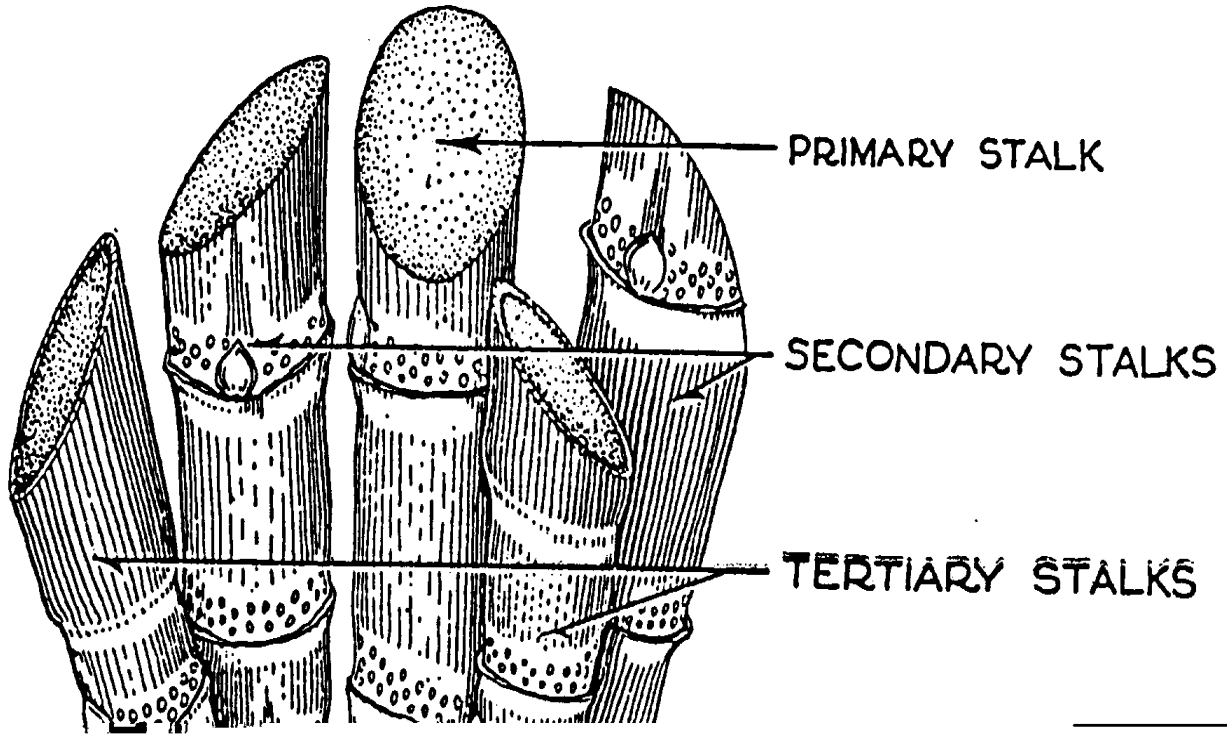
$$\frac{43,560 \text{ sq. ft./acre} \div \left( \frac{\text{row width in inches}}{12''} \right)}{1000 \text{ ft.}} \quad (\text{for } 1/1000 \text{ acre})$$

**EXAMPLE:**

$$\frac{43,560 \text{ sq. ft./acre} \div \left( \frac{25''}{12''} \right)}{1000 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.08}{1000 \text{ ft.}} = \frac{20,942}{1000 \text{ ft.}} = 20.94 \text{ ft. or } 21 \text{ ft. row length}$$

EXHIBIT 1

DIAGRAM OF A SUGARCANE PLANT

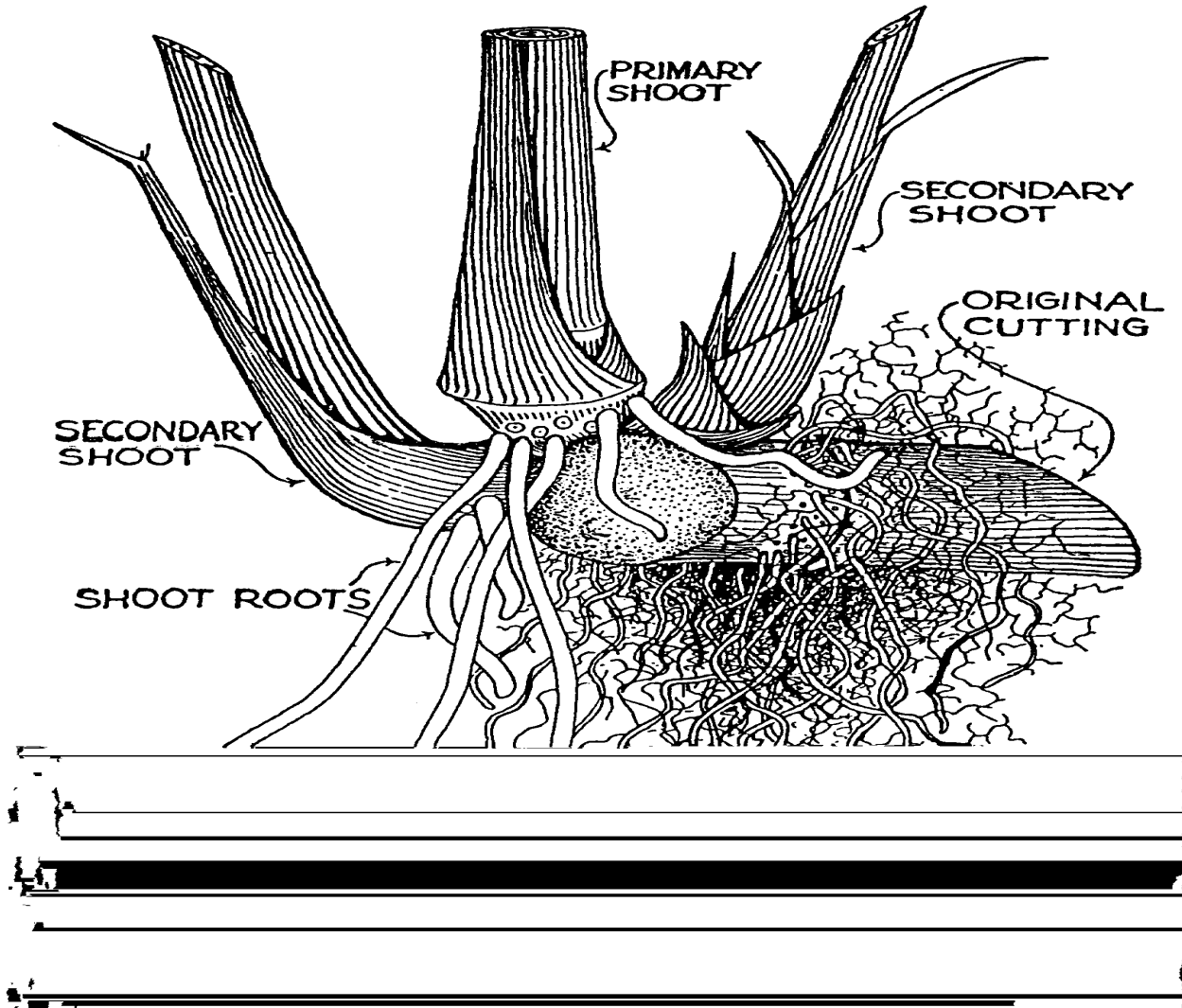


The underground portion of a cane stool showing primary, secondary and tertiary stalks.

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).



EXHIBIT 2  
DIAGRAM OF SHOOT ROOTS

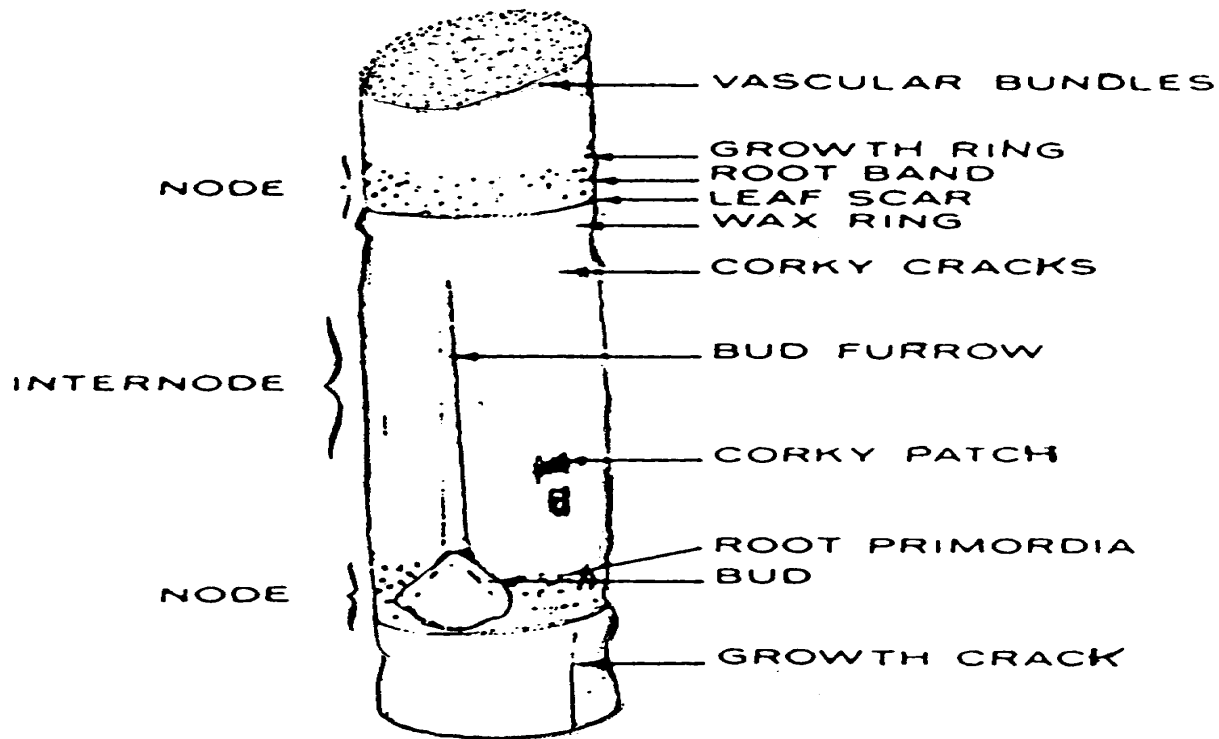


Young cane plant showing two kinds of roots; set roots originating from the root primordia of the cutting, and shoot roots originating from the root primordia of the shoots.

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).

### EXHIBIT 3

#### 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).