

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25110

DRY BEAN LOSS ADJUSTMENT STANDARDS

1997 AND SUCCEEDING CROP YEARS

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES / CONTROL CHART

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

1 Inserts:

A Identification of provisions not applicable to Catastrophic Coverage (CAT) by the identifier (~~NACAT~~ → ← ~~NACAT~~), meaning Not Applicable to Catastrophic Coverage. The following general provisions do not apply to CAT:

- (1) Replanting payments. The policy requirement to replant damaged acreage DOES APPLY.
- (2) Optional units.
- (3) High Risk Land Exclusion.
- (4) Hail and Fire exclusion provisions (also not applicable to limited buy-up).

B Reference to Catastrophic Risk Protection Handbook for adjuster's APH responsibilities.

C Changed the replant payment factor from 100 pounds to the lesser of ten percent (10%) of the production or 120 pounds.

D The Commercial Beans Moisture Adjustment Factor Table has been inserted into the Dry Bean Standards as Exhibit 1, and removed from the LAM.

E Added language to clarify that any acreage of contract seed beans produced by a seed company is not insurable.

F Updated the type codes on Table D to numeric.

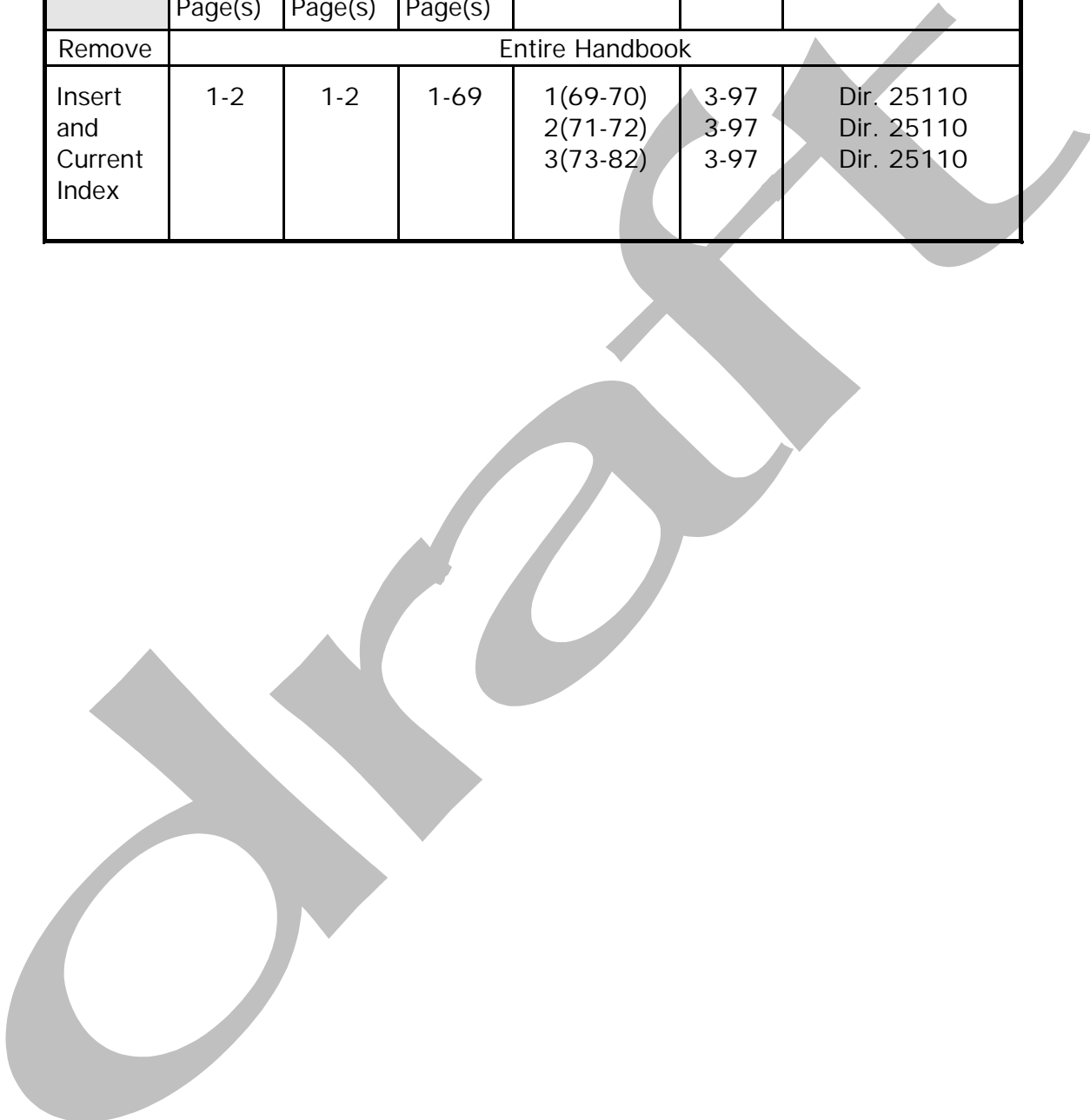
2 Deletes

A The terms "Bush Beans" and "Garden Seed Beans" have been replaced with "Contract Seed Beans".

DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES / CONTROL CHART

CONTROL CHART FOR: DRY BEAN HANDBOOK - FCIC-25110						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Transmittal Number
Remove	Entire Handbook					
Insert and Current Index	1-2	1-2	1-69	1(69-70) 2(71-72) 3(73-82)	3-97 3-97 3-97	Dir. 25110 Dir. 25110 Dir. 25110



DRY BEAN HANDBOOK

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DRY BEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES / CONTROL CHART

Draft

(RESERVED)

FEDERAL CROP INSURANCE CORPORATION
WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25110
SUBJECT: Dry Bean Loss Adjustment Standards Handbook	DATE: MARCH , 1996	
	OPI: Product Development Branch	
	APPROVED: Acting Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) standards for loss adjustment identified in the Loss Adjustment Manual (often referred to as the LAM or M8-LAM in this and other directives).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for Dry Beans. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

Insurance providers must use this handbook as the basis for developing any appropriate loss adjustment procedures and training consistent with these standards. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require FCIC approval unless otherwise provided in writing by FCIC. Where these standards are entry specific to Federal Crop Insurance or generic forms and organizational titles, insurance providers' forms and procedures are to comply with the standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
FCI-35	Actuarial documents, Rates and Rules
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
NACAT	Not applicable to CAT coverage
USDA	United States Department of Agriculture
RMA	Risk Management Agency
RSO	Regional Service Office

5 FORMS

- A Insurance providers are to use FCIC-approved forms and completion instructions, and may modify these forms, without prior approval, for cosmetic changes only (e.g., form number, provider name, or other cosmetic changes). Changes in text or arrangement of information on forms are not considered cosmetic if they impact the calculations, legality, or availability of the FCIC-required information.
- B General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.

6 DEFINITIONS

- A General (not crop-specific) terms and definitions applicable to loss adjustment are identified in the LAM.
- B Terms and definitions specific to dry bean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

Clean Seed Equivalent Appraised or harvested production of Contract Seed Beans which meets the minimum quality requirements contained in the seed bean processor contract.

Note: - Production that does not meet the minimum quality contained in the contract requirements due to uninsured causes will be

counted as production to count regardless of quality.

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarification, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Branch, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that required information is provided on the specific forms or other form or printout specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for Dry Beans apply to the insured, and if so, whether they have been complied with by the insured.

8 (RESERVED)

9 (RESERVED)

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(RESERVED)

PART 2 - DRY BEAN APPRAISALS

10 GENERAL APPRAISAL STANDARDS

General Instructions.

A Use these instructions to appraise Dry Beans.

ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE THE RSO DIRECTORS WRITTEN AUTHORIZATION (as described in Exhibit 1 of the LAM).

B The appraisal procedures used for commercial and contract seed beans are identical; only the yield constants differ.

11 SAMPLE SELECTION STANDARDS

A Selection of samples for appraisals.

(1) Select representative portions of the field for sampling. Separate appraisals are required for each field and/or sub-field in the unit. A field must be split into sub-fields when damage is not uniform, or if the insured wishes to destroy part of the field.

(2) Take as many samples as necessary for an accurate appraisal, but not less than the minimum shown in the minimum sample table (Table A) is recommended.

TABLE - A

Minimum Sample Recommendations for Representative Samples	
When variable damage causes the crop potential to appear to be significantly different within the same field, or when insured wishes to destroy a portion of the field, split the field into sub-fields and appraise each. Use the number of samples necessary for an accurate appraisal, but use of FEWER than the following recommendations MUST BE EXPLAINED on the appraisal form.	
ACRES IN FIELD	MINIMUM NUMBER OF SAMPLES
.1 - 10.0	3
10.1 - 40.0	4
One additional sample is recommended for each additional 40.0 acres (or fraction thereof) in the field or sub-field.	

- (3) Determine the required length of row per sample according to the row width.
 - (a) Measure the row width across THREE OR MORE rows to obtain the average row spacing.
 - (b) Apply the average row width to Table B to determine the required length of sample row.

TABLE - B

ROW LENGTH SAMPLE REQUIREMENTS AND SQUARE-FOOT FACTORS		
ROW WIDTH, INCHES	LENGTH OF ROW, FEET TO TENTH	SQUARE FOOT FACTOR
(Broadcast)	3.0 X 3.0	9
6	10.0	5
7	10.3	6
8	10.5	7
9	10.7	8
10	10.8	9
12	10.0	10
14	10.3	12
16	10.5	14
18	10.7	16
20	10.8	18
22	12.0	22
24	13.0	26
26	13.8	30
28	14.6	34
30	15.2	38
32	15.7	42
34	16.2	46
36	16.7	50
38	17.1	54
40	17.4	58
42	17.7	62

12 GROWTH STAGES

Dry Bean Growth Stages in Relation to Appraisal Methods

TABLE C

Stage	Appraisal Method	Description of Plant Growth Stage
Vegetative:	Before-Podding	From seedling emergence until pods are formed (seeds in the pods are not discernable by feel).
Reproductive:	After-Podding	From the time pods are formed (seeds in the pod are discernable by feel) until harvest.

13 APPRAISAL METHODS**A Appraisal Method, Before Podding.**

This method is used from plant emergence to the time bean pods are formed (seeds are not discernable by feel).

- (1) Determine the number of live plants in the sample row.

Count all live plants in the sample row. If the sample contains both damaged plants and undamaged plants, convert damaged plants to an equivalent number of undamaged plants, considering stage of development, degree of damage, and other factors which may affect productive potential relative to normal plants (e.g., three damaged plants may be equivalent to one undamaged plant). The conversion to equivalent undamaged plants shall be made with expectations of favorable weather through harvest.

- (2) Determine the number of live plants in the sample row.
- (3) Determine the average number of plants per square foot by dividing the number of live plants in the sample row by the Square-Foot Factor for the row spacing (from Table B).
- (4) Determine the number of seeds expected to be produced per square foot by multiplying the average number of plants per square foot by the average number of expected seeds per plant (from Table D, BEAN PLANT-TO-POD FACTOR).
- (5) Determine the appraised pounds per acre of Dry Beans by dividing the expected number of seeds per square foot by the appropriate

(commercial OR contract seed bean) YIELD FACTOR (from Table D) and rounding to the nearest whole pound.

Example: One pinto bean per square foot divided by .029 equals 34 pounds per acre.

B Appraisal Method, After Podding.

This method is used from the time the bean pods have formed (seeds are discernable by feel), through maturity.

- (1) Count the number of live plants in the sample row.
 - (a) Determine the average number of pods per plant FROM five representative plants in the sample row. If there are less than five representative plants in the sample, count and average the number of pods per plant from ALL plants.
 - (b) Determine the average number of sound, whole beans in the pods examined in step (1)(a) above.
 - (i) WHEN NO QUALITY ADJUSTMENT IS NECESSARY for excessive pick, count the sound, whole, "normal" beans as usual. In general, determine which beans are "normal" by considering what is normal for the class and variety, the area, the field, and the crop year. Taking a sample to the local elevator for grading will help in determining what is "normal" for the area and type.
 - (ii) WHEN QUALITY ADJUSTMENT IS NECESSARY due to excessive "pick" in unharvested, mature beans, count the ENTIRE harvestable amount of beans (damaged and undamaged) without regard to the pick (pick is normally done in the appraisal). The quality adjustment usually accomplished through the pick process is done by comparing the actual value of damaged beans with local market price for beans of the same class and variety that meet the applicable pick percentage allowed by the policy.
 - (c) Determine the average number of beans per sample row by multiplying the average number of plants per sample row by the average number of pods per plant, and the result by the average number of beans per pod.
 - (d) Determine the average number of beans per square foot by

dividing the average number of beans per sample row by the SQUARE FOOT FACTOR for the row spacing from Table B.

- (e) Determine the number of pounds of sound, whole beans per acre by dividing the average number of beans per square foot by the YIELD FACTOR for the bean type from Table C.

NOTE TO REVIEWERS - The yield factors and plant-to-pod factors that are recommended to be changed below have been sent to the RSOs for review. The due date of March 20 for those comments is still in effect.

TABLE - D

YIELD FACTOR / BEAN PLANT-TO-POD FACTOR TABLE				
COMMERCIAL CLASSES:				
NAME	ABBREVIATION		YIELD FACTOR	BEAN PLANT-TO-POD FACTOR
	ALPHA	NUMERIC		
Adzuki	ADZ	321	.092	21.0
Blackeye	BEYE	315	.043	21.0
Black Turtle Soup	BTS	303	.057	64.0
Cranberry	CBRY	304	.021	21.0
Dark Red Kidney	DRK	305	.021	21.0
Flat Small White	FSW	312	.064	21.0
Garbanzo	GARB	306	.020	6.5
Great Northern	GRNO	307	.031	43.0
Light Red Kidney	LRK	308	.021	25.0
Lima, Large	LLIMA	319	.009	25.0
Lima, Baby	BLIMA	320	.028	25.0
Marrow	MRW	317	.021	21.0
Mung	MU	322	.191	21.0
Pea & Medium White (Navy)	P&MW	309	.057	64.0
Pink	PNK	310	.035	55.0
Pinto	PTO	311	.029	41.0
Small Red	SMR	313	.035	21.0
Small White	SMW	314	.068	79.0
White Kidney	WK	318	.028	21.0
Yellow Eye	YEYE	316	.024	21.0
All Other	O	561	Use "Contract Seed Bean" factors shown below	21.0

CONTRACT SEED (BUSH) VARIETIES (seeds per pound)	BU	062	SEE BELOW	
900 - 1,250			.025	21.0
1,275 - 1,525			.032	21.0
1,550 - 1,900			.040	21.0
1,925 - 2,300			.049	21.0
2,325 - 2,700			.058	21.0

14 APPRAISAL FORM ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The Dry Beans appraisal form herein contains the required standards items and information required for documenting appraisals. Insurance provider Dry Beans appraisal forms must contain at least the required standard items.
- (2) Insurance providers can format Dry Beans appraisal forms as applicable provided all required standard items are on the FCIC-approved appraisal form.

B Standard items and numbers contained in this section correspond with the sample appraisal form.

C Prepare original and one copy. Separate appraisal forms are required for each unit appraised.

D APPRAISAL FORM INSTRUCTIONS - DRY BEANS (BEFORE PODDING)

- (1) Refer to Table A, for sampling requirements.
- (2) Always complete items 1 through 5 and items 35 and 36. Complete Part I as required.

Make the following entries:

Standard Items

Information Required

- 1 **Insured's Name** Identifies the person or legal entity to whom the policy is issued.
- 2 **Policy Number** Number assigned to the insured by the insurance provider.
- 3 **Unit Number** Four-digit unit number from the acreage report.
- 4 **Crop** "Dry Beans - Comm.." and the class abbreviation, or "Dry Beans - Contract Seed" as appropriate.

5	Crop Year	Crop year for which the claim has been filed, as defined in the policy.
6	Field Identification	Field identification symbol.
7	Row Space	Measure across 3 or more spaces and enter average space in whole inches.
8	Number of plants	Number of plants per sample from which a normal yield can be expected under favorable growing conditions (determined by converting damaged plants to a lesser number of plants from which a normal yield can be expected).
9	Total	Total number of plants in all samples in item 8.
10	Total No. of Samples	Enter the number of samples taken. (See Table A for minimum number of samples.)
11	Average number of plants	Result of dividing the total number of plants (item 9) by the total number of samples (item 10), rounded to the nearest tenth.
12	Square foot factor	Square foot factor for the row width. (See Table B.)
13	Average plants per square foot	Result of dividing the average number of plants (item 11) by the square foot factor (item 12), rounded to the nearest tenth.
14	Bean to pod factor	Bean-to-pod factor (average number of seeds per plant) for the varietal group. (See Table D.)
15	Beans per square foot	Result of multiplying the average plants per square foot (item 13) by the Pea-to-Pod factor (item 14), rounded to the nearest tenth.
16	Yield factor	Yield factor for the varietal group. (See Table D.)
17	Pounds per acre appraisal	Result of dividing the beans per square foot (item 15) by the yield factor for the varietal group (item 16), rounded to the nearest whole pound.
35	Insured's Signature and Date	Insured's or insured's authorized representative's signature and date.
36	Adjuster's Signature, Code Number and Date	Adjusters signature, code number and date.

SAMPLE WORKSHEET - DRY BEANS (BEFORE PODDING)

FCI-74-A (Beans-Peas) (Rev. 6-91) OMB No. 0563-0016

U. S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

APPRAISAL WORKSHEET

1. INSURED'S NAME I. M. Insured	2. CONTRACT NO. XX-XXX-XXXXX	3. UNIT NO. 0200	4. CROP DRY BEANS COMM./PTO	5. CROP YEAR 1997
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PART I - BEFORE PODDING															
FIELD ID AND ACRES	ROW SPACE	NO. PLANTS (Each block equals total plants for one sample)					TOTAL PLANTS	NO. SAM- PLES	AVG. NO. PLANTS	SO. FT. FACTOR	AVG. PLANTS PER SQ. FT.	BEANS OR PEAS TO POD PER SQ. FT.	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.
A	22	7	10	4	8	6	35	5	7.0	22	.3	41.0	12.3	.029	424

PART II - AFTER PODDING														
FIELD ID AND ACRES	ROW SPACE	NO. PLANTS (Each block equals total plants for one sample)					TOTAL	NO. SAM- PLES	AVG. PLANTS, PODS, BEANS, OR PEAS	SO. FT. FACTOR	TOTAL AVG. BEANS OR PEAS	BEANS OR PEAS PER SQ. FT.	YIELD FACTOR	POUNDS PER ACRE APPR.
	19						23	26		27				
							24		X					
							25		X					

35. INSURED'S SIGNATURE I. M. INSURED	DATE MM-DD-YY	36. ADJUSTER'S CODE NO. & SIGNATURE XXXXX I.M. ADJUSTER
		DATE MM-DD-YY

C APPRAISAL FORM INSTRUCTIONS - DRY BEANS (AFTER PODDING)

- (1) Prepare a separate appraisal form for each unit inspected. Refer to Table A, for sampling requirements.
- (2) Always complete items 1 through 5 and items 35 and 36. Complete Part II as required.
- (3) Prepare original and one copy. Separate appraisal forms are required for each unit appraised.

Make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Identifies the person or legal entity to whom the policy is issued.
2 Contract No.	Number assigned to the insured by the insurance provider.
3 Unit No.	Four-digit unit number from the acreage report.
4 Crop	<i>"Dry Beans - Comm."</i> and the class abbreviation, or <i>"Dry Beans - Contract Seed"</i> as appropriate.
5 Crop Year	Crop year for which the claim has been filed, as defined in the policy.
18 Field Id. and Acres	Field identification symbol.
19 Row Space	Measure across 3 or more spaces and enter average space in whole inches.
20 Plants Per Sample Row	Number of plants per sample row.
21 Average Pods per Plant	Average number of pods per plant from FIVE or more average plants from each sample.
22 Average Beans or Peas per Pod	Average number of beans per pod on plants used in item 21.
23 Total (Plants Per Sample Row)	Total number of plants in all samples in item 20.
24 Total (Average Pods Per Plant)	Total average number of pods per plant in item 21.

- 25 **Total (Average Number of Beans per Pod)** Total average number of beans per pod in item 22.
- 26 **No. of Samples** Enter the number of samples taken. (number of entries in items 20, 21, and 22)
- NOTE: A "0" entry for a sample in item 22 (Average Beans Per Pod) will not be counted as a sample in step 26. (See sample worksheet.)**
- 27 **Average Number of Plants** Result of dividing the number of plants per sample row (item 23) by the total number of samples in item 20.
- 28 **Average Number of Pods per Plant** Result of dividing the total average number of pods per plant (item 24) by the total number of samples in item 21.
- 29 **Average Number of Beans per Pod** Result of dividing the total average number of beans per pod (item 25) by the total number of samples in item 22 **(DO NOT INCLUDE "0" ENTRIES)**.
- 30 **Total Avg. Beans per Sample** Result of multiplying the average number of plants (item 27) by the average number of pods per plant (item 28) by the average number of beans per pod (item 29), rounded to the nearest tenth.
- 31 **Sq. Ft. Factor** Square foot factor for the row width from Table B.
- 32 **Beans Per Sq. Ft.** Result of dividing the total average beans per sample (item 30) by the square foot factor (item 31), rounded to the nearest tenth.
- 33 **Yield Factor** Yield factor for the varietal group from Table D.
- 34 **Pounds Per Acre Appr.** Result of dividing the beans per square foot (item 32) by the yield factor for the varietal group (item 33), rounded to the nearest whole pound.
- 35 **Insured's Signature and Date** Insured's or insured's authorized representative's signature and date.
- 36 **Adjuster's Code Number, Signature, and Date** Adjusters signature, code number and date.

15 APPRAISAL CALCULATION STANDARDS

See section 14, APPRAISAL FORM ENTRIES AND COMPLETION STANDARDS for form entries, appraisal calculations and rounding rules.

16 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

Any modification or deviation in appraisal standards must have prior authorization from an authorized insurance provider representative.

17 (RESERVED)**18 (RESERVED)**

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(RESERVED)

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(RESERVED)

PART 3 DRY BEAN CLAIMS**19 GENERAL CLAIM STANDARDS**

The insurance provider is to determine that the insured has complied with all provisions of the insurance contract. Dry Bean provisions which are to be considered in this determination include (but are not limited to):

A Insurability

- (1) In accordance with the Basic Provisions, the crop insured will be all the beans in the county for which a premium rate is provided by the actuarial table:
 - (a) In which the insured has a share;
 - (b) That are planted for harvest as dry beans or, if applicable, contract seed beans provided that the seed bean processor contract is executed before the acreage reporting date;
 - (c) That are not volunteer beans; and
 - (d) That are not interplanted with another crop or planted into an established grass or legume (unless allowed by the Special Provisions or by written agreement).
- (2) For contract seed beans only:
 - (a) An instrument in the form of a "lease" under which the insured retains control of the acreage on which the insured crop is grown and that provides for delivery of the crop under substantially the same terms as a seed bean processor contract may be treated as a contract under which the insured has an insurable interest in the crop.
 - (b) Contract seed beans must be planted for harvest as seed and must be grown under a contract executed before the acreage reporting date. Contract seed beans excluded from a processor contract are not insurable. "Open-ended" contracts (where a purchase price is not stated) are not considered bona-fide contracts for insurance purposes. A copy of the contract must be submitted with the acreage report.

If a contract is revised for price by a processor, a revised acreage report is necessary. Claims will be based on the revised price for units so affected.
 - (c) Any acreage of contract seed beans produced by a seed

company will not be insured.

- (3) In addition to the types of beans designated in the Special Provisions, the insurance provider will insure other types provided:
- (a) The type the insured intends to plant has been demonstrated to be adapted to the area.
 - (b) The insured must submit, on or before the sales closing date, production reports and prices received, or the test plot results and evidence of market potential, including the price buyers are willing to pay for the type; and
 - (c) The insurance provider provides the insured a written agreement allowing insurance on the type.
- (4) Any acreage of beans that is destroyed and replanted to a different insurable type of beans will be considered insured acreage.
- (5) The acreage must NOT have been excluded by the "High-Risk" Land Exclusion Option. (This option is available for dry beans in all states except Idaho, Oregon, Utah, and Washington.)
- (6) Crop rotation requirements and conditions of insurability stated in the Special Provisions, must be met.
- (7) Failure to follow good dry bean farming practices will result in the assessment of an appraisal for uninsured cause(s) rather than considering the acreage uninsured. Good bean farming practices include proper harvesting to minimize damage and defects. Specific harvesting practices to maximize quality, as practical, include:
- (a) harvesting beans at the correct moisture content,
 - (b) reducing the combine's threshing-cylinder speed,
 - (c) maintaining as great a cylinder-concave clearance as possible while still doing a good job of threshing, and
 - (d) waiting for moisture if conditions are too dry to do an adequate job of harvesting.

If uninsured causes of damage are present, document properly after consulting with local extension sources and other bean authorities.

- (1) **(NACAT→** In addition to the definition of "Unit" in section 1 (Definitions) of the Basic Provisions all acreage of contract seed beans qualifies as a separate basic unit. **←NACAT)**
- (a) For production based seed bean processor contracts, the unit will consist of all the acreage needed to produce the amount of production under contract, based on the actual production history of the acreage.
- (b) For acreage based seed bean processor contracts, the unit will consist of all acreage specified in the contract.
- (2) **(NACAT→** Dry beans may be divided into optional units if, for each optional unit requested, all conditions (as stated in Section 2 of the Dry Bean Crop Provisions) are met; or, if a written agreement to such division exists.
- (a) Contract seed beans may only qualify for optional units if the seed bean processor contract specifies the number of acres under contract. Contract seed beans produced under a seed bean processor contract that specifies only an amount of production are not eligible for optional units.
- (b) Each optional unit must meet one or more of the following criteria, as applicable:
- (i) Optional units by bean type;
- (ii) Optional units by section, section equivalent, or FSA farm serial number; or,
- (iii) Optional units on acreage including both irrigated and non-irrigated practices. **←NACAT)**

C Replanted Acreage Unit Designation

Where it is NO LONGER PRACTICAL to replant to the same varietal group of garden-seed bean or the same varietal group within a class (type) of dry edible bean (as specified in the Dry Bean Crop Provisions), the following instructions apply for use of a different (shorter season) commercial class (type) or contract seed variety bean for replanting.

(1) Applicability

A revised acreage report is necessary:

- (a) Where replanting will result in ANY change in the number of insured acres and/or the class (type) of commercial beans on

any or all of the original unit because of the probable effect on coverage, premium, and the applicable APH. A revised acreage report must be prepared PRIOR to the processing of a replant claim.

- (b) If there is any change in the total number of contract seed bean acres on a unit; i.e., not all of the unit is replanted to Contract seed beans. **(NACAT→** Replant payments are NOT allowed for Contract seed bean acreage replanted to Commercial beans (see subparagraph B, below). **←NACAT)**
- (c) WHEN ALL OF THE UNIT IS REPLANTED:
- (1) Continue to use the original unit number (no revised acreage report) when all of the unit is replanted to:
 - (i) the same commercial class (type) originally planted; or,
 - (ii) the same contract seed bean variety or any contract seed bean variety (or varieties).
 - (2) Use a different unit number on a revised acreage report (new or combined unit number as applicable) when all of the unit is replanted for:
 - (i) that PART of a "Commercial bean" unit that is replanted to a DIFFERENT Commercial class (type) than the original (replanted to the same class (type)) Commercial bean planting; or,
 - (ii) that PART of a "Contract seed bean" unit that is replanted to a Commercial class (type) when part of the original planting is replanted to a contract seed bean variety (or varieties).
- (d) WHEN PART OF A UNIT IS REPLANTED:
- (1) Use the SAME (original) unit number for the part of the unit replanted to -
 - (i) the same Commercial class (type) as the original planting, or
 - (ii) ANY contract seed bean variety (or varieties) when that part of the unit was originally planted to a contract seed bean variety (or varieties).

- (2) Use a different unit number (new or combined unit number as applicable) for the PART of a unit that is replanted to:
- (i) a different Commercial class (type) than the remaining original planting of a Commercial class (type); or,
 - (ii) any Commercial class (type) when the original planting was a contract seed bean variety (or varieties) or vice versa.
- (e) NOTE: Regular rules for revision of acreage reports apply. The price election of the replanted class (type) will be used to **(NACAT→** determine any replant payment and **←NACAT)** establish the premium and liability for the replanted acreage. (Replanted acreage liability may increase or decrease from that originally reported.)
- (f) When a replanted commercial class (type) differs from the original planting (Commercial class (type) or contract seed bean variety), the acreage may qualify as a separate policy unit, by type, if:
- (1) no other policy unit exists for that particular commercial class (type); or,
 - (2) guideline/optional units are in effect (acreage qualifies for guideline/optional units and the acreage report and premium reflect such election).
- (g) If the replanted commercial class (type) acreage does NOT qualify as a separate unit, the acreage must be combined into an existing unit of the same class (type). A revised acreage report is necessary in either case.
- (2) Exception

(NACAT→ WHERE AN INSURED WILL REPLANT DAMAGED OR DESTROYED CONTRACT SEED BEAN ACREAGE TO A COMMERCIAL CLASS(ES) OF DRY BEANS, AND IT IS CONSIDERED PRACTICAL TO REPLANT, **NO REPLANT PAYMENT WILL BE MADE ←NACAT)**. If it is impractical to replant the affected contract seed bean acreage back to contract seed beans, insurance is considered to have attached on a unit basis to the entire acreage as originally planted. Coverage will continue until harvest on any remaining acreage of contract seed beans as shown by a revised acreage report. Any production from such acreage, plus any appraised contract seed bean potential on

acreage released for other use (for replanting to Commercial beans in this instance), would be counted for the unit in any loss determinations. The released contract seed bean acreage, when planted to insurable Commercial beans, would constitute a NEW unit for each Commercial bean class for (revised) acreage report purposes, **if otherwise qualifying for separate units** (see NOTE, above).

D Harvest Definition

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

E Quality Adjustment

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

(1) Production will be eligible for quality adjustment if:

- (a) A pick is designated in the Special Provisions and the pick of the damaged production exceeds this designation; or
- (b) A pick is not designated in the Special Provisions and deficiencies in quality, in accordance with the United States Standards for Beans, result in dry beans not meeting the grade requirements for **U.S. No. 2** (grades U.S. No. 3 or worse) because the beans are damaged or badly damaged; or
- (c) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

(2) Quality will be a factor in determining the insured's loss only if:

- (a) The deficiencies, substances, or conditions resulted from an insurable cause of loss that occurs within the insurance period;
- (b) The deficiencies, substances, or conditions result in a net price for the damaged production that is less than the local market price;
- (c) All determinations of these deficiencies, substances, or

conditions are made using samples of the production obtained by the insurance provider representative or by a disinterested third party approved by the insurance provider; and

- (d) The samples are analyzed by a grader licensed to grade dry beans under the authority of the United States Agricultural Marketing Act or the United States Warehouse Act with regard to deficiencies in quality, or by a laboratory approved by the insurance provider with regard to substances or conditions injurious to human or animal health. (Test weight for quality adjustment purposes may be determined by the loss adjuster.)
- (3) Dry bean production that is eligible for quality adjustment, as specified in the Dry Bean Crop Provisions, will be reduced:
- (a) If a conversion factor is designated by the Special Provisions, by multiplying the number of pounds of eligible production by the conversion factor designated in the Special Provisions for the applicable grade or pick; or
 - (b) If a conversion factor is not designated by the Special Provisions as follows:
 - (i) The market price of the qualifying damaged production and the local market price will be determined on the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit. If a local market price is not available for the insured crop year, the current years' maximum price election available for the applicable type will be used. The price for the qualifying damaged production will be the market price for the local area to the extent feasible. The insurance provider may obtain prices from any buyer of their choice. If the insurance provider obtains prices from one or more buyers located outside the insured's local market area, the insurance provider will reduce such prices by the additional costs required to deliver the dry beans to those buyers. Discounts used to establish the net price of the damaged production will be limited to those that are usual, customary, and reasonable.
 - (ii) The price of the damaged production will not be reduced for:
 - (A) Moisture content;
 - (B) Damage due to uninsured causes; or

- (C) Drying, handling, processing, including trading tare for grade to obtain a higher grade and price, or any other costs associated with normal harvesting, handling, and marketing of the dry beans; except, if the price of the damaged production can be increased by conditioning, The insurance provider may reduce the price of the production after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning;
- (iii) The value per pound of the damaged or conditioned production will be divided by the local market price to determine the quality adjustment factor; and
- (iv) The number of pounds remaining, after any reduction due to excessive moisture (the moisture-adjusted gross pounds), of the damaged or conditioned production will then be multiplied by the quality adjustment factor to determine the net production to count.
- (c) Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (4) Quality adjustment is allowed ONLY for damage due to insurable causes. If clear and specific identification and levels of factors affecting quality adjustment are not identified, quality adjustment will not be allowed.

Example:

Elevator/buyer-listed deductions may include foreign material, off-sized beans, splits, moisture dock, "dockage (See item 55, Exhibit 2, page 20-21)," checked skins, and damage. Since moisture is handled as a separate adjustment, allowing "moisture dock" would be inappropriate. Likewise, "splits" through uninsured causes (included in dockage) must not be included in quality adjustment.

G General Provisions Not Applicable to CAT Coverage (NACAT)

Items or provisions that are not applicable to Catastrophic Risk Protection (CAT) coverage are identified with the following identifier: **(NACAT→)**

←NACAT). These general provisions do not apply to CAT:

- (1) Replanting payments. The policy requirements to replant damaged acreage (when determined practical) DOES APPLY;
- (2) Optional Units;
- (3) High Risk Land Exclusion;
- (4) Hail and File exclusion provisions (also not applicable to limited buy-up); and,
- (5) Written agreements.

20 (NACAT→ REPLANTING PAYMENTS.

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insured will not be required to replant if it is not practical to replant to the same type of beans as originally planted.

B To qualify for replanting payment:

- (1) the Dry Beans must be damaged by an insurable cause;
- (7) the insurance provider determines that it is practical to replant.
- (4) the acres must have been planted on or after the initial planting date established by the County Actuarial Table.
- (2) the appraisal must be less than 90 percent of the production guarantee for the acreage;
- (3) the acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured acreage for the unit; and,
- (5) contract seed bean acreage must be replanted to the same class(es) of contract seed beans; and,
- (6) the insurance provider has given consent to replant.

C The replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost; OR
- (2) the product of multiplying the lesser of 10 percent (10%) of the production guarantee or 120 pounds, by the insured's price election,

times the insured's share in the crop.

- D Replanting payment inspections shall be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections are to be handled as preliminary inspections. If qualified for a replant payment a Certification Form may be prepared on the initial farm visit. Refer to the LAM.
- E 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 replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced. ←NACAT)

21 CLAIM FORM ENTRIES AND COMPLETION STANDARDS

The FCI-74 has been used to identify Standard Items required to be on all claims. However, a generic Standard Item identifier has been assigned to each required item, and that Standard item identifier may (e.g., - "Crop") or may not (e.g., - "Insured's Name") be exactly as shown on the FCI-74. Insurance providers are, in such cases, to ensure that their claim form provides the same information consistent with the standard. Insurance providers may wish to provide separate columns, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry on the FCI-74. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC-required information.

A Instructions:

- (1) The claim form is a progressive form containing all notices of damage for all preliminary, (NACAT→ replant ←NACAT), and final inspections on a unit.
- (2) If a claim form has been prepared on a prior inspection, verify each entry and enter additional information as needed. Give the insured a copy after each inspection.
- (3) If the acreage report contains errors, handle in accordance with the Acreage Report Handbook and the LAM.
- (4) For delayed notices and delayed claims, refer to the LAM.
- (5) For corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation, refer to the LAM.

- (6) At the completion of the Final Claim, in the upper right of the Heading box, enter the appropriate transmittal code: **(NACAT→** "001 - Replant Claim"; "002 - Corrected Replant"; **←NACAT)** "005 - Final Claim"; "006 - Corrected Final"
- (7) For claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use **(NACAT→** or when acreage is being appraised for a replanting payment **←NACAT)** and all acreage on the unit has been initially planted), handle in accordance with the LAM. Enter "CERTIFICATION FORM" in the heading of the FCI-74 and "C" in item 24.
- (8) Each "No Indemnity Due" claim must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee.
- ***
- (9) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the insurance provider.
- (10) Verify or make the entries on the claim form as instructed in sub-paragraphs B, C and D for Parts I, II and III.
- (a) Entries and provisions which are not applicable to catastrophic coverage have been identified herein, although some may have been missed.
- (b) All entries must be clearly PRINTED IN INK or TYPEWRITTEN.
- (c) Item numbers on the preparation instructions correspond with the item numbers on the claim form.
- (d) Instructions designated "P" apply to preliminary inspections only.
- (e) **(NACAT→** Instructions designated "R" apply to replant inspections only **←NACAT)** and final inspections.
- (f) Instructions designated "F" apply to final inspections only.
- (g) Undesignated instructions apply to preliminary, **(NACAT→** replant **←NACAT)** , and final inspections.
- (11) If corrections on the original claim form are not legible, prepare a replacement claim form and void the original. Date, initial, and file the

voided copy in the insured's folder.

(12) "Commercial" and "Contract Seed Bean" Designations:

(a) Items labeled:

- (1) COMMERCIAL, apply to inspections of commercial classes (types) only.
- (2) Contract seed bean, apply to inspections of contract seed bean varieties only.

(b) Item numbers NOT so labeled apply to BOTH commercial class (type) and contract seed bean variety inspections.

(13) If additional lines are necessary, the data may be entered on a claim form continuation sheet (numbered "PAGE 2 of 2 PAGES"), and attached to a single-page claim form.

B Part I - Notice of Damage

(1) General Information.

(a) If notice of damage was given and "No Inspection" is necessary, enter in item 60 the unit number(s), "No Inspection," date, and your initials. The insured's signature is not required.

(b) If none of the units require an immediate inspection, enter the unit number(s), "No Inspection," date, and your initials, and return the file to the service office. The insured's signature is not required.

(c) When a notice of damage was filed, the insurance provider should have already completed Part I of the claim form for one unit. For cases where damage was reported on more than one unit, the insurance provider should have recorded the remaining DAMAGED unit(s) in item 15.

(2) Verify or make the following entries:

Standard Items

Information 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.** Four-digit unit number from the acreage report, after it is verified to be correct.
- 4 **Insured Crop** "Dry Beans (0047)"
- 5 **Crop Year** Crop year for which the claim is filed, as defined in the policy.
- 6 **Conflict** "X" ONLY if the insured is an insurance provider employee, agent, contractor or representative.
- 7 **Native American** MAKE NO ENTRY
- 8 **Assignment** "X" ONLY if an assignment of a Dry Bean indemnity is in effect for the CROP YEAR.
- 9 **Transfer** "X" ONLY if a transfer of right to a Dry Bean indemnity is in effect for the UNIT for the CROP YEAR. Refer to the LAM.
- 10 **Contact** Legal description or location where the insured or the insured's representative can be reached.
- 11 **Telephone No.** Telephone number (including area code) where the insured or the insured's representative can be reached.
- 12 **Companion Contract** Entries in this item are for the purpose of ensuring that losses are adjusted timely and equitably between companion contracts, and that duplication of effort is minimized.
- a If no other person has a share in the unit, enter "NONE"
- 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 companion contract (i.e., not crop-hail, fire, etc.).
- (1) If the OTHER person does not have a contract, enter "NONE".
- (2) If the OTHER person has a multiple-peril contract (companion contract) and it is serviced by the SAME office, enter the contract number. Prepare a claim form for the companion contract(s) with the same insurance provider.
- (3) If the other person has a multiple-peril contract and it is serviced by a DIFFERENT office or agent, enter contract number if known, or if not known enter "FSA" or "MPCI Agent" as applicable. In item 60,

enter the code number, name, address, and telephone number of the OTHER office or agent, if known. Contact the insurance provider for further instructions.

- (4) If the existence of a contract or the agent for the OTHER person cannot be verified, enter "Agent Unknown" and include (in item 60) the name, address and telephone number of the OTHER PERSON sharing in the crop.

13 Estimated Production

R&P MAKE NO ENTRY.

F Insured's estimate of HARVESTED production to the nearest whole pound on this unit, if available. If there are variable types in the unit, enter the estimate by type.

14 Notice Date

P a Enter the date the notice of damage was given for the unit in item 3, and use the same date for any claim forms prepared for other damaged units shown in item 15.

b A fourth preliminary inspection (if needed) requires an additional set of claim forms. Enter date of notice for a fourth preliminary inspection in the 1st space of item 14 on second set.

c Reserve the "Final" space on the first page of the first set of claim forms for the date of notice for the final inspection.

d If the inspection is initiated by the insurance provider, enter "FSA" or "Company" as applicable, followed by "Insp." instead of the date.

R&F Adjusters: Transfer the last date in the 1st, 2nd, or 3rd space to the FINAL space if a final inspection should be made as a result of the notice. Use the date entered in the "Final" notice of damage for all damaged units shown in item 15 unless an earlier notice has been filed on any unit. Always enter the complete date of notice for the "FINAL" inspection in the final space on the first page of the first set of claim forms (month, day, year). For a delayed notice of loss or delayed claim, refer to the LAM.

15 Damaged Units

This item is reserved strictly for "tracking" DAMAGED units on the "master claim form" in loss adjustment control. (The

"master claim form" is the one prepared for the FIRST unit of the crop upon which damage was reported.) See item 60 instructions for proper handling of UNDAMAGED units. Handle DAMAGED units as follows:

- a Enter on the master claim form the unit number(s) for any DAMAGED unit(s) of the crop not already entered if a loss is probable.
- b Perform an inspection and complete a claim form for all damaged units that need an immediate inspection.
- c When a claim form is prepared for a unit, "X" out the unit number in this item on the master claim form.
- d Explain (in item 60 of the master claim form) why a claim form was NOT prepared for any unit shown in item 15.
- e If you determine that a previously reported unit is uninsurable or was combined with another unit (fails to qualify for unit division), prepare a REVISED acreage report deleting the unit.

Note: If more spaces are needed for additional damaged units, enter the unit numbers on an attached Statement of Facts form and identify them as "Damaged." When a claim form is prepared for any additional unit, "X" out the unit number on the Statement of Facts form. Explain (on the Statement of Facts form) why a claim form was NOT prepared for any of the additional damaged units.

- F DAMAGED units: At the time of FINAL inspection, enter ALL additional DAMAGED units of the CROP in item 15 of the master claim form. Complete item 25 to show the estimated yield for each unit NOT X'd out.

UNDAMAGED units: Refer to item 60 instructions regarding the unit number and estimated yield of all additional UNDAMAGED units.

Note: If the master claim form is transmitted for processing before all damaged units can be accounted for, utilize a non-finalized claim form as a substitute master claim form to assure that all damaged units are cleared. (Enter the previous master claim form unit number X'd out in item 15).

C **Part II- Acreage Appraised, Appraised Production and Adjustments**

Verify or make the following entries:

Standard Items

Information Required

16 **Primary Loss Cause**

P MAKE NO ENTRY.

R&F Enter the primary insured cause of loss EXACTLY as listed below and the whole percent of loss (always over 50%).

IF IT IS EVIDENT THAT NO INDEMNITY IS DUE, ENTER "NONE." ALSO ENTER "NO INDEMNITY DUE," IN BOLD PRINT, IN THE HEADING OF THE CLAIM FORM.

- | | |
|--|------------------------------------|
| Cold-Wet Weather (44) | Hail (21) |
| Cold Winter (43) | Heat (12) |
| Cyclone (63) | Hot Wind (62) |
| Drought (11) | Hurricane/Tropical Depression (92) |
| Earthquake (97) | Insects (71)* |
| Excess Moisture/
Precipitation (31) | Mycotoxins (82)* |
| Failure of Irrigation Water
Supply (13) | Plant Disease (81)* |
| Fire (91) | Poor Drainage (32) |
| Flood (51) | Tornado (64) |
| Freeze (42) | Volcanic Eruption (98) |
| Frost (41) | Wildlife (93) |
| | Wind/Excess Wind (61) |
| | Other (99) |

(NACAT → Replant ← NACAT)

*** Damage or loss of production due to disease or insect infestation will not be insurable unless an insured cause of loss prevents the proper application of control measures. Specify the type of insects, disease or mycotoxins in item 60.**

If a primary or secondary insured cause of loss is shown as "Other," explain in item 60.

17 **Secondary Loss Cause**

P MAKE NO ENTRY.

R&F IF ENTRY IN ITEM 16 IS LESS THAN 100%, enter the secondary insured cause of loss from the list in item 16. Enter "None" if no indemnity is due.

(NACAT→ Replant ←NACAT)

- 18 **Claim Number** Enter the claim number as assigned by the insurance provider representative. In preparing a corrected claim, the claim number must be the same as on the original claim.

- 19 **Practice** R&P MAKE NO ENTRY.
 - F Make an entry only if the insured harvested production from two or more insured practices. Enter the 3-digit code number from the County Actuarial Table and the percent (in whole percent) of HARVESTED production for each practice. Percentages from all practices must total 100%.

- 20 **Cause of Damage**
 - P Primary insured cause of damage for EACH inspection. Refer to item 16 for entries.
 - R&F Primary insured cause of damage during the crop year (entered in the "4th or FINAL" space). Delete "4th or." Refer to item 16 for entries.

- 21 **Date of Damage**
 - P Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
 - R&F Enter (under the "4th or FINAL" heading) the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable (e.g., AUG 11).

- 22 **Date of Disposition**
 - P MAKE NO ENTRY.
 - R **(NACAT→** Date the acreage was replanted to Dry Beans (from a completed Certification Form, returned by the insured). **←NACAT)**
 - F Enter the date when the entire acreage in the unit was (1) totally destroyed, or (2) a combination of harvested, destroyed, put to other use. For cases involving a certification form, when the entire unit is put to other use, enter the date from item 15 of the Certification Form.

Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested. If none of the acreage is harvested nor will be harvested, enter "No Harvest".

23 Lapse of Time

R&P MAKE NO ENTRY.

- F This item is used to determine if the insured complied with the contract provisions regarding notices of damage and submission of a claim. If the number of days elapsed through the final NOTICE exceeds 15 days (after the end of the insurance period), or if the number of days elapsed through the CLAIM exceeds 60 days, handle as a delayed notice or delayed claim, respectively, in accordance with the LAM.
- a Begin counting the day after the EARLIEST OF:
- (1) completion of harvest on the unit;
 - (2) total destruction of the entire crop on the unit;
 - (3) the calendar date for the end of the insurance period (use this date if harvest is incomplete);
or
 - (4) abandonment of the crop on the unit.
- b Count through BOTH dates of:
- (1) final NOTICE of loss; and
 - (2) final signature date of the CLAIM. (Use date in item 68. If "C" is entered in item 24, use date in item 69.)
- c If the number of days elapsed is:
- (1) "61" or more for the CLAIM, enter the number of days elapsed through the final signature date of the CLAIM.
 - (2) "60" or less for the CLAIM, enter the number of days elapsed through the final NOTICE of loss. (If final notice was given on or before the earliest of paragraph a (1), (2), (3), or (4) above, enter "0").

- (3) If the number of days elapsed through the final NOTICE exceeds 15, handle as a delayed notice. If the number of days elapsed through the CLAIM exceeds 60, handle as a delayed claim. (See the LAM.)

d Enter Type of Coverage:

- (1) "C" Catastrophic Coverage (CAT)
- (2) "L" Limited Buy-up
- (3) "A" Additional Buy-up

To show both entries in this box, separate them with a diagonal line. EXAMPLE: C/3 is entered for CAT Coverage and a 3-day lapse of time.

24 **Miscellaneous**

P MAKE NO ENTRY.

R&F a Enter "C" for any of the following situations:

- (1) An FCI-73, Certification Form, has been used on this unit.
- (2) The insured is an absentee insured.
- (3) This is an unusual or controversial claim.

Attach all necessary documentation to any claim forms which have unusual or controversial type claims and transmit (original copies of the claim form) to the insurance provider.

b **(NACAT→** Enter "L" if ANY acreage on the unit has been replanted in any practice which is uninsurable for an original planting AND a replanting payment was made. **←NACAT)**

c Enter "Rev" if a revised acreage report is or has been prepared FOR THE UNIT at ANY time.

d Enter "APH record" if the form is being completed for APH records only. See Catastrophic Risk

Protection Handbook (or Crop Insurance Handbook for Limited or Additional Coverage) for distribution.

25 **Estimated Yield per Acre**

R&P MAKE NO ENTRY.

F Enter (on the master claim form) the insured's estimate of the total harvested and unharvested production per acre in whole pounds for each DAMAGED unit listed in item 15 for which no claim form has been prepared. If more spaces are needed, enter the additional unit yields with the unit numbers on an attached Statement of Facts form. Identify the units as "DAMAGED" on the Statement of Facts form.

If moisture, and quality have been taken into consideration and the yield still exceeds the per-acre guarantee, preparation of a claim form for those units is not required.

GENERAL INSTRUCTIONS FOR ITEMS 26 THROUGH 42

If a correction is necessary in items 26 through 42, strike out all entries on the line. The insured AND adjuster should then initial the line deletion in the margin beside item 26. Make the correct entries on a new line.

Make separate line entries in items 26 through 42 for varying:

- a rate class, types, or farming practices;
- b APH yields;
- c appraisals;
- d adjustments to appraised production (moisture or quality adjustment factors);
- e stages or intended use(s) of acreage;
- f shares (e.g., 50% and 75% shares on the same unit); or
- g appraisals for damage due to hail or fire if hail and fire exclusion is in effect. **(Hail-Fire exclusion NA CAT/Limited)**

Standard Items

Information Required

26 **Field ID**

Enter the field identification symbol from a sketch map or an aerial photo. See item 60. In the margin (or in a separate column), enter the DATE of inspection for the LAST line entry of each inspection.

NOTE: **(NACAT→** If only part of the acreage is replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry. See item 28, "Replant". **←NACAT)**

27 **Preliminary Acres**

P Enter the number of acres, to tenths, (include "E" if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determinable later.

R&F MAKE NO ENTRY.

28 **Final Acres**

See the LAM for the definition of acceptable determined acres as used herein.

P Determined acres, to tenths, for acreage:

- a abandoned;

- b destroyed without prior consent; or
- c damaged by uninsured causes.

R **(NACAT→** Determined total acres, to tenths, of replanted acreage (do NOT estimate). Make a separate line entry for any PART of a field NOT replanted.

- a To qualify for a replant payment, the acreage replanted must be AT LEAST the lesser of 20 areas or 20 percent of the insured acreage on the unit.
- b Determine the acreage of any field not replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate entries apply. Record the field identities (from a map or aerial photo) in item 60.
- c Account for all acreage in the unit. **←NACAT)**

F Determined total acres, to tenths. ACCOUNT FOR ALL INSURABLE ACREAGE IN THE UNIT.

If it is determined that the measured acreage differs from FSA (ASCS)-recorded acreage, notify the local FSA (ASCS) office accordingly. Attempt to resolve the differences, then document findings on a Statement of Facts form. Include the reasons why you consider your measurements to be correct.

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 representative. Document authorization in item 60.

29 **Rate Class**

The correct rate class. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report. Note: Unrated land is uninsurable.

(NACAT→ Written Agreements and High-risk Land Exclusion **←NACAT)**

30 **Insured Share**

Insured's share (to THREE decimal places) as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

31 **Practice**

Practice, entered as a 3-digit code number exactly as specified

on the County Actuarial Table, as carried out by the insured. If "No Practice Specified," enter the appropriate 3-digit code number.

32 **Type, Class, Variety**

Type, entered as a 3-digit code, exactly as specified on the County Actuarial Table which is the type grown by the insured. If "No Type Specified", enter the appropriate 3-digit code number.

33 **Stage**

P MAKE NO ENTRY.

R&F STAGE abbreviation(s) as shown below.

R STAGE EXPLANATION

"R" (NACAT→ Acreage replanted and qualifying for replant payment.

"NR" Acreage not replanted or not qualifying for a replant payment. ←NACAT)

F STAGE EXPLANATION

"P" Acreage abandoned without consent, put to other use 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, or put to other use with consent.

NOTE: (NACAT→ Replant claims are handled on separate Claim forms from routine final claims. Any claim form with a combination of stage-letter entries for replant and final claims will be rejected. ←NACAT)

34 **Intended or Final Use**

P Enter the intended use from the abbreviations shown below.

R (NACAT→ Enter "Replant" or "Not Replanted," as applicable for the acreage on separate lines. Account for all acreage in the unit. ←NACAT)

F 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."

<u>USE</u>	<u>EXPLANATION</u>
"To soybeans," etc.	Use made of the acreage
"WOC"	Without Consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	Harvested
"UH"	Unharvested

Note: See the LAM for Prevented Planted acreage information.

Enter the Line Net Unharvested Production from appraisals. This entry is determined by multiplying the acreage (item 28) times the sum of all appraisals for the line in whole pounds. (See Claim Form Production Entries and Calculations" in section 21.)

35 **Potential Production**

P Per-acre appraisal, in WHOLE POUNDS per acre, of POTENTIAL production for acreage in item 27 (See section 13, APPRAISAL METHODS for additional instructions).

R **(NACAT→** Per acre appraisal in whole pounds of POTENTIAL production for acreage in item 28.

Add any appraisals determined above to any appraisals in items 36 and 37 to determine if appraisals equal or exceed 90% of the guarantee. If they do, the insured is ineligible for a replant payment, and you enter NR in item 33 for the acreage. Inform the insured that the acreage is ineligible for replant payment. Also see item 60 instructions. **←NACAT)**

F Per acre appraisal in whole pounds of POTENTIAL production for acreage in item 28.

Note: If there is no potential on UH acreage (item 33) enter "0."

P&F Contract Seed Beans - Enter the potential production as

clean seed equivalent, determined as follows:

Note: If there is no potential on UH acreage (item 33) enter "0".

Show all calculations on a Statement of Facts.

a For IMMATURE appraised production:

(1) Multiply the gross pounds per acre of IMMATURE appraised production, by the seed company's historical average gradeout percentage, for the variety, to calculate the determined pounds of clean seed production. The remaining appraised production is the determined pounds of production which is not clean seed.

(2) Convert the determined pounds of production which is not clean seed to clean seed equivalent by multiplying the pounds of such seed by a factor obtained by dividing the value of such beans, by the contract price. Add the resulting pounds to the determined pounds of clean seed to obtain the determined pounds of clean seed equivalent.

EXAMPLE:

2000	lbs./acre appraisal
<u>x .80</u>	seed company's historical gradeout percentage
1600	pounds of clean seed equivalent

2000 lbs - 1600 lbs clean seed = 400 lbs NOT clean seed

.1500 (value/lb not clean seed) divided by .3000 (value per lb of clean seed) = .500 factor

400 lbs/acre not clean seed X .500 = 200 lbs/acre clean seed equivalent

1600 lbs + 200 lbs = **1800 lbs/acre of clean seed equivalent** (Enter this sum in item 35.)

b For **MATURE** appraised production:

- (1) Add the value of appraised clean seed production, to the value of appraised production which is not clean seed (nearest whole dollar for each).
- (2) Divide the value of the appraised production by the contract price to determine the whole pounds of clean seed equivalent.

36 Late Planting (LP) Code

For acreage planted in the late planting period, enter the "LP" code as appropriate for the number of days planted late. The code is a 3-position code with "L" (designating "late") followed by a two-position number (01 through 25 designating the number of days the acreage was planted after the final planting date (i.e. L10 = planted 10 days after the final planting date). Note: Separate line entries are required for:

- each day planted in the late planting period, and
- timely planted acreage.

Hail/Fire

a **(NACAT/Limited→** Make an entry, as described below, ONLY IF ALL of the following conditions have been met:

- (1) Hail or fire damage has occurred on the unit;
- (2) Hail and fire exclusion is in effect; and
- (3) The original amount of hail or fire liability has NOT been reduced.

b Enter the appraisal determined as follows:

- (1) Determine the weighted AVERAGE (based upon gross acres) percent of hail or fire damage (from the hail or fire claim) for the unit.
- (2) For each coverage level, the deductible is 100% minus the coverage level percent (e.g., 100% - 65% = 35%). Subtract the percent deductible from the average percent of hail or fire damage (e.g., 40% hail damage - 35% deductible = 5%).
- (3) Multiply the result in step 2 times the applicable 2-decimal level factor to determine a 4-place factor. Determine the 2-place factor as follows: 100 divided by the coverage level percent in step 2 (e.g., $100 \div 65 = 1.54$ for the 65% coverage level).

Determine the 4-place factor as follows: $(.05 \times 1.54 = .0770)$.

- (4) Multiply the factor determined in step 3 times the per-acre guarantee for the acreage, and enter the result in item 36 of the claim form. (e.g., Approved Yield 1000 pounds @ 65 percent coverage level = 650 pound guarantee \times .0770 = 50 pound appraisal). Make no entry for "0" appraisals.

Make NO ENTRY in item 37 for such hail/fire damage. Appraisals for hail/fire damage (when hail/fire exclusion is in effect and the original hail/fire liability HAS been reduced) and for other uninsured causes are, however, required in item 37. **←NACAT/Limited**

37 Uninsured Causes

Explain any uninsured causes in item 60.

a Hail and fire exclusion NOT in effect.

- (1) For acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production: enter not less than the insured's 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 such acreage. (Note: Late and prevented planting acreage guarantees are reduced as provided in the insurance contract.)

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.

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

b **(NA CAT/Limited**→ Hail and fire losses - HAIL AND FIRE EXCLUSION IN EFFECT.

(1) For hail or fire damage ONLY:

- (a) If the original amount of hail and fire liability HAS NOT BEEN REDUCED, make NO entry.
- (b) If the original amount of hail and fire LIABILITY HAS BEEN REDUCED, enter the appraised amount of UNINSURED hail or fire damage per acre calculated as follows: Divide the hail or fire insurance indemnity per acre by the original hail and fire insurance liability per acre and multiply the result by the 2-decimal deductible (e.g., 100 minus the coverage level %) times the production guarantee per acre.

(2) For hail or fire damage AND OTHER UNINSURED causes of loss:

- (a) If the original amount of hail and fire liability has NOT been reduced, enter ONLY the whole pounds per acre of OTHER uninsured damage.
- (b) If the original amount of hail and fire liability HAS BEEN REDUCED, calculate the appraised amount of UNINSURED hail or fire damage per acre as in subparagraph b (1) (b) above. ADD to it the appraisal per acre in whole pounds, for any OTHER uninsured damage. Enter the total appraisal of UNINSURED damage per acre. ←NA CAT/Limited)

38 **REPLANT COST - (Contract seed beans)**

R Commercial - MAKE NO ENTRY

(NACAT→ Contract Seed Beans - Enter the insured's actual cost to replant (per acre) to the nearest whole dollar. (Example: \$18.75 will be shown as "19"). ←NACAT)

P&F MAKE NO ENTRY

39 **MOISTURE FACTOR**

R MAKE NO ENTRY

P & F COMMERCIAL - For appraised MATURE dry bean production, enter the four place factor from the Commercial Dry Beans Moisture Adjustment Factor

Table in Exhibit 1 when:

- a moisture exceeds 18.0 percent; AND
- b the pick is equal to 4 percent or less for the classes pea and medium white beans, OR
- c the beans are U.S. No.2 or better, as determined in accordance with the United States Standards for Beans, for all other classes (see Exhibit 4 for grading factors).

MAKE NO ENTRY FOR PRODUCTION ELIGIBLE FOR QUALITY ADJUSTMENT.

Contract Seed Beans - MAKE NO ENTRY

40 Replant Percent

R&P MAKE NO ENTRY

F **(NACAT→** If applicable, enter the percent (to tenths) of a replanting payment attributable to originally-uninsurable-practice replanted acreage. This is determined by dividing the uninsurable-practice replant payment by the total replant payment. If "L" is entered in item 24, 100 percent will be considered the default value when item 40 is left blank.**←NACAT)**

41 Replant Cost

R **(NACAT→** Commercial - Enter insured's actual cost to replant (per acre) to the nearest whole dollar. (Example: \$18.75 will be shown as 19) Do not include costs not actually incurred. Example: Do not include replanting costs on the landlord's claim if the expenses were incurred by only the tenant (whether or not insured). In such case, do not prepare a final replanting claim form. If a claim form has been started (Part I or more has been completed) prepare as a preliminary and clear the notice of damage as appropriate,

NOTE: Use the price election of the replanted class (type) to calculate payment limits under the policy.

Contract Seed Beans - MAKE NO ENTRY**←NACAT)**

CONTRACT PRICE

P&F Contract Seed Beans - Enter the contracted price per pound, to THREE decimal places. (The entry must be

identical to column 1 of the FCI-19 Crop Insurance Acreage Report.)

QUALITY FACTOR P&F QUALITY ADJUSTMENT

COMMERCIAL:

- a When a conversion factor is designated by the actuarial table for the actual grade or pick of the beans:
- (1) Mature unharvested beans eligible for quality adjustment due to INSURED damage are beans of ANY class that fail to meet the U.S. Grade or pick designated for it on the actuarial table (or would fail to meet this requirement if properly handled).
 - (2) Enter the factor from the actuarial table AS A 3-DIGIT DECIMAL FRACTION (do this by adding a "0" after the two digits shown on the table) as of the date of loss adjustment.
- b When a conversion factor is not designated by the actuarial table for the actual grade or pick of the beans:
- (1) Mature unharvested beans eligible for quality adjustment due to INSURED damage are beans of ANY class (EXCEPT pea or medium white) that fail to grade at least U.S. No.2 in accordance with the U.S. Standards for Beans. For pea or medium white beans, eligibility means beans with a pick in EXCESS of 4 percent.
 - (2) When the beans of ANY class (except pea or medium white) do NOT grade at least U.S. No.2, divide the actual value per pound of such beans by the local market price of U.S. No.2 beans of the same class. For any PEA or MEDIUM WHITE beans with a pick in EXCESS of 4 percent, divide the actual value per pound of such beans by the local market price per pound for such beans WITH A 4 PERCENT PICK. Make all entries to three decimal places.

NOTE: Enter in item 60 the reasons for quality adjustment or, where a conversion factor applies, the reason(s) why the beans failed to meet the designated grade or pick. Include moisture and any other factor(s) that affected the bid price for the damaged dry beans even though such factors (alone) may not have qualified the dry beans for quality adjustment.

42 **APH Yield**

The adjuster making the first inspection on the crop contract is to perform APH responsibilities. Refer to the Crop Insurance Handbook (Limited and Additional coverage) and Catastrophic Risk Protection Handbook (CAT coverage) for the adjuster's responsibilities.

P MAKE NO ENTRY

R&F Commercial - Enter the approved yield per acre for the acreage in whole pounds from the APH form.

Contract Seed Beans - Enter the derived yield per acre for the acreage in whole pounds from the Acreage Report. (See the Crop Insurance Handbook.)

43 **Total Acres**

P MAKE NO ENTRY.

R&F Total acres, to tenths, for the unit on LAST SET OF CLAIM FORMS prepared for the unit. LEAVE BLANK ON PREVIOUS SETS.

D Part III - Harvested Production

(1) General Information

(a) There generally will be no "harvested production" entries in items 44 through 59 for preliminary inspections.

(b) **(NACAT→** There will be no "harvested production" entries for replant payments. **←NACAT)**

(c) If acceptable sales or weight tickets are not available, obtain a representative sample to determine quality. Refer to the LAM.

(d) If additional lines are necessary, the data may be entered on a claim form continuation sheet. Number a single-page continuation sheet attached to a single-page claim form "PAGE 2 of 2 PAGES". Use SEPARATE LINES for:

- (1) Separate storage structures.
- (2) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

Note: Average percent of dockage can be entered as a factor on the claim form when the buyer has calculated the average on the summary sheet, separate claim form line entries are not otherwise required, and when the determined average is acceptable to the adjuster. See the LAM for instructions.

- (3) Production from acreage with varying guarantees.
 - (4) Varying shares; e.g., 40% and 75% shares on same unit.
 - (5) Conical piles. Do NOT add the cone in the top or bottom of the bin to the height of other beans in the structure. For computing the production in the cones and conical piles, see the LAM.
- (e) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest (and shown in Part II) because the quantity cannot later be determined. (Example: acreage released for other uses, etc.)
 - (f) Items 44 through 47 are for structure measurement entries (RECTANGULAR, ROUND OR SQUARE). If structures are a combination of shapes, break into a series of average measurements, if possible.
 - (g) Enter "Odd Shape" or "Conical Pile" in items 44 through 47 if production is stored in odd-shaped structures or conical piles. Field computations of production stored in these structures are required as instructed in item 51.
 - (h) 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 items 44 through 47.
 - (i) For production that is commercially stored, sold, etc., make entries in items 44 through 47 as follows:
 - (1) Name and address of processor or buyer. Do not enter zip codes.

- (2) "Seed."
 - (3) "Fed".
 - (j) If there is harvested production from more than one practice or type and a separate approved APH yield has been established for each, the production also must be entered on separate lines in items 44 through 59 by type, and the ACTUAL percent of production by practice must be shown in item 19. If the production has been commingled, see the LAM.
 - (k) For mycotoxin damage, see the LAM for special instructions.
 - (l) If a correction is necessary in items 44 through 59, strike out all entries on the line. The insured and adjuster should then initial the line deletion in the margin beside item 44. Make corrected entries on a new line.
- (2) Verify or make the following entries:

Standards Items

Information Required

44	Length or Diameter	Internal measurement in feet, to tenths, of structural space occupied by the crop. <ul style="list-style-type: none"> a Length if rectangular or square. b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.
45	Width	Internal width measurement in feet, to tenths, of space occupied by the crop in the structure if rectangular or square. If round, enter "RND."
46	Depth	Depth measurement in feet, to tenths, of space occupied by the crop (production to count) in rectangular, round, or square structures. If production from other units or sources CANNOT be satisfactorily determined, include such production as production to count. If the production from other units or sources CAN be satisfactorily determined, the adjuster may deduct the depth of the production not to count and explain in item 60. In such cases, enter the NET depth for the production to count. See item 59 for production not to count instructions.
47	Deduction	Cubic feet, to tenths, of space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computations.

- 48 **Type** Type, entered as a 3-digit code number exactly as shown on the County Actuarial Table, and is the type grown by the insured. If "No Type Specified", enter the appropriate 3-digit code number.
- 49 **Shelled, Ear, Ground, Silage** MAKE NO ENTRY
- 50 **Share** Enter ONLY VARYING SHARES on SAME unit, to three decimal places.
- 51 **Gross Harvested Production** COMMERCIAL - Enter the gross production (adjusted gross production in (d) below) in whole pounds before deductions for moisture 1/ and dockage, for production:
- 1/ For moisture in EXCESS of 18.0 percent in counties where CONVERSION FACTORS (from County Actuarial Table) already apply:
- (1) Obtain the appropriate factor from the "Moisture Adjustment Factor Table" in Exhibit 1, and enter the product of multiplying that factor times the gross production. Consider such beans as having 18 percent moisture. (Make no entry in item 53.)
 - (2) Show the field source, moisture content, and moisture factor for the beans, plus the calculation of the adjusted production on this form (or a Statement of Facts).
 - a Weighed and stored on the farm.
 - b Sold - obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in item 60.)
 - c Stored in commercial storage - Obtain gross production for the UNIT from summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in item 60.)
 - d Stored in farm-stored structures, conical piles, or cones on top or bottom of bin. The adjuster must compute the

amount of gross production. Refer to the LAM for cubic footage and production computations. A copy of ALL production computations should be left in the contract folder.

- e For mycotoxin-infected Dry Beans, enter ALL production even if it has no market value. See item 60 for additional required entries.

Contract Seed Beans - Enter in whole pounds of clean seed equivalent, the production as computed below:

- a Determine the value of harvested contract seed bean production to count, by variety, on a line basis. For both clean seed production, and production which is not clean seed, add the amount received for sold production to the dollar value of unsold production (nearest whole dollar).
 - (1) The value of contract seed bean production to count for each variety in the unit will be determined as follows:
 - (i) For production meeting the minimum quality requirements contained in the seed bean processor contract and for production that does not meet such requirements due to uninsured causes: Multiplying the actual value per pound or base price per pound, whichever is greater, by the number of pounds of such production.
 - (ii) For production not meeting the minimum quality requirements contained in the seed bean processor contract due to insurable causes: Multiplying the actual value per pound by the number of pounds of such production.
- b Sum the results obtained in a(1)(i) and a(1)(ii) above. The result is the total value of the contract seed production to count.
- c Divide the total value of production to count by the base price to determine whole pounds of clean seed equivalent, and enter the result in item 51.
- d Include in the narrative a statement which indicates the basis for pounds to count of clean seed equivalent entered in step (c) above.

- 52 MAKE NO ENTRY.
- 53 **Moisture Factor** COMMERCIAL - Enter the four place factor from the dry bean moisture chart in Exhibit 1 for MATURE dry edible bean production ONLY when moisture exceeds 18.0 percent.
- Make no entry for production eligible for quality adjustment.
- Contract seed beans - MAKE NO ENTRY.
- 54 **Test Weight** When structure measurements are entered in items 44 - 47, enter the actual test weight, in whole pounds, after removal of dockage, from a representative sample.
- 55 **Dockage** For dockage (as applicable, for foreign material ONLY, which the BUYER has deducted or will deduct), enter the three place factor arrived at by subtracting the percent of dock from 1.000. Example: For 4 percent, enter ".960". If elevator has averaged dockage on settlement/summary sheet, see the LAM for instructions.
- DETERMINING DOCKAGE FOR DRY BEANS WHERE A CONVERSION TABLE IS NOT AVAILABLE:
- DOCKAGE will include all material (except checked seedcoats) which the buyer deducted or will deduct on a weight basis. Foreign material remaining in the sample after screening may also be deducted provided such beans are not quality adjusted and the foreign material percentage can be documented. If the buyer deducts split beans ("splits") on a weight basis, rather than considering the splits in grade or pick under quality adjustment, deduct the splits as dockage.
- NOTE: Improper farming practices (including poor harvest methods) may can increase the percentage of dockage (including splits and broken beans). If the percentage of dockage (including splits and broken beans) does not accurately reflect the damage caused adverse weather, additional inspection of the acreage and/or surrounding area should be made to assure that only dockage percentages (including splits and broken beans) due to insurable causes are allowed.
- 56 **Net Harvested Production** Enter net harvested production for the line in whole pounds. See production calculation instructions (Section 21).

57 **Quality Adjustment
/Base Price**

DISREGARD CONTRACT PRICES. (For FIRE damage, refer to the LAM.)

COMMERCIAL: Separate the box with a diagonal line.

- a Mature harvested beans are eligible for quality adjustment, due to INSURED damage, when:
- (1) The pick exceeds 4 percent for pea and medium white classes;
 - (2) Any OTHER class fails to grade at least U.S. No. 2 in accordance with the United States Standards for Beans (this grade requirement also applies to ALL classes if a CONVERSION FACTOR for the actual grade or pick of the beans IS NOT DESIGNATED by the actuarial table) OR;
 - (3) ANY class of beans fails to meet any U.S. Grade or pick shown for it on the actuarial table (or would not meet this requirement even if properly handled).

NOTE: The elevator may mill the gross production to improve the grade of the beans, and reflect the bean value through a weight reduction rather than quoting a price for the gross production and grade of the beans as delivered. For claim purposes, the adjuster must use the weight, grade, and value per pound of the beans as delivered to the elevator (BEFORE MILLING). Refer to Exhibit 2.

b Form entries: (Place the dollar value per pound, to four decimal places, in the upper left.)

- (1) Where a conversion factor is designated by the actuarial table for the actual grade or pick of any eligible beans, MAKE NO ENTRY (see item 58).
- (2) Where NO conversion factor is designated by the actuarial table AND the beans of ANY class do not grade at least U.S. No. 2 OR where the beans (of any class) do not meet a U.S. Grade or pick shown in the actuarial table, enter the value per pound as outlined below.

For production:

- (a) Sold or otherwise disposed of; enter the actual value per pound received or the local market price per pound on the date of disposition, whichever is higher. If there is no value, enter "0" and explain it in item 60.
- (b) Stored on farm; enter the actual value per pound at the local market on the date the loss is adjusted. If a higher price is available at a market within a reasonable distance outside the local market area, this price is used, and transportation costs in excess of transportation costs to the local market are deducted from such price.
- (c) Commercially stored; enter the local market price per pound on the date the loss is adjusted (final inspection).
- (d) Fed to livestock; if acceptable weight records are available showing the necessary quality adjustment information or if a sample for grading is available, enter the local market price per pound on the date the loss is adjusted (final inspection).

NOTE: Identify in item 60 the reasons for quality adjustment, such as moisture and any other factor(s) that affected the bid price (value) for the damaged dry beans even though such factors may not have qualified the dry beans for quality adjustment. Specify whether or not the factors were allowed in establishing the value. If buyer/receiver reflects bean value through a weight reduction, see Exhibit 2.

c If there is an entry in the upper left portion of the box, enter, in the lower right, the local market price per pound, to four decimal places, on the earlier of the date production was sold or the date of final inspection for:

- (1) U.S. No. 2 dry beans of the applicable class, for all classes except pea and medium white.
- (2) Dry beans with a 4 percent pick for the classes pea and medium white.

Contract seed beans - Enter the base price per pound to THREE decimal places. Entry must be identical to the verified corresponding item on the Acreage Report.

58 **Quality Adjustment Factor**

COMMERICAL - If a conversion factor is shown on the actuarial table for the grade or actual percent of pick, enter the factor for the class. In cases where no conversion factor is shown on the actuarial table, enter the result of dividing the value per pound by the local market price (from item 57, rounded to three decimal places).

Contract Seed Beans - MAKE NO ENTRY

59 **Production Not to Count**

Production NOT to count (in whole pounds) 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 bin contents (bin grain depth, etc.) and any "Production not to Count" in item 60. Make no entry if only the depth for production to count has been entered in item 46, and the depth of production not to count has been entered in item 60. See sample in the exhibits section of the LAM.

60 **Narrative**

a Enter in the left portion of the narrative block, on page 1, the "harvested production" for the unit and "net production" for the unit (separated by type and varying shares if applicable). See production calculations in section 20. Below the production entries, enter the five-digit location state and county code (LSC) for the physical location of the land.

b **(NACAT→** 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, your initials, and reason not qualified. **←NACAT)**

c Enter "No acreage released," your initials, and date, if no acreage is released on the unit in item 3.

d Enter (on the master claim form) the unit number(s), "No inspection," the date, and your initials for any DAMAGED units entered in item 15 for which a claim form was not

completed.

- e Explain any uninsured causes, unusual or controversial cases in this item, or on an attachment. If you prepare an attachment, so indicate.
- f **(Hail-Fire exclusion NACAT/LIMITED→)** If there is an appraisal in item 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- g State that there is "No other fire insurance" when fire damages or destroys the insured dry bean crop and you have determined that the insured has no other fire insurance. Also see the LAM.
- h Explain any errors found on the acreage report.
- i Explain any commingled production. See the LAM.
- j Explain any entry for "Production Not to Count" and/or any production not included in item 51 or items 44-47.
- k Explain any ".000" QA factor entered in items 41, or 58. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the value of the dry beans and the local market price used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- l Explain a "NO" circled in item 61.
- m 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 **(NACAT→** or to replant **←NACAT)** ;
 - (2) **(NACAT→** if acreage has been replanted to a practice uninsurable as an original planting; **←NACAT)**
 - (3) if uninsured causes are present; or
 - (4) for unusual or controversial cases.

Note: Indicate, on a sketch map or aerial photo, any crop planted on acreage put to other use with or without consent.

- n Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the form for signature.
- o Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- p Explain the reason for a "No Indemnity Due" Claim. "No Indemnity Due" claims are to be distributed in the normal manner, except that they will not be transmitted for processing.
- q Explain any delayed notices or delayed claims as instructed in the LAM.
- r Enter (on the master claim form) the unit number and estimated yield per acre of all UNDAMAGED UNITS at the time of final inspection. If there is insufficient space, enter this information on an attached Statement of Facts form, (attached to the master claim form), identifying such units as "UNDAMAGED."
- s Document any authorized estimated acres shown in item 28 as follows: "Line 3 "E" acres authorized by (Indicate representative) MM/DD/YY."
- t Document, in the narrative or on a Statement of Facts form, the method and calculation of the unit determined acres. See the LAM.
- u Document (in the narrative or on an attachment) any other pertinent information, including the raw data (e.g., test weight pounds, etc.) to support the factors used to calculate the production. Example: Line 1 TW = 43 lbs.;. If on an attachment, enter "See attachment."
- v Specify the type of insects or plant disease when the insured cause of damage or loss is listed as insects or plant disease.

x For mycotoxin claims, document field ID's and date and method of destruction of mycotoxin-infested dry beans if they have no market value. For further documentation instructions refer to the LAM. Enter the names of the mycotoxins present, and the basis of determining the degree of toxicity (i.e.; the types of tests performed, the determined parts per million (ppm) or parts per billion (ppb) of each mycotoxin, etc.) Document which field ID's have been affected and if they were harvested.

61 Similar Damage

P MAKE NO ENTRY.

F Circle "Yes" or "No." Circle "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 circled, explain it in item 60.

CERTIFICATION, CLAIM, AND RELEASE BY CLAIMANT: BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

62 Insured's Signature and Date

P Signature of the insured (or other claimant) and date of signature.

R&F MAKE NO ENTRY.

63 Adjuster's Signature, Code and Date

P Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.

R&F MAKE NO ENTRY.

64 Insured's Signature and Date

P Signature of the insured (or other claimant) and date of signature.

R&F MAKE NO ENTRY.

65 Adjuster's Signature, Code and Date

P Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.

R&F MAKE NO ENTRY.

- 66 **Insured's Signature and Date** P Signature of the insured (or other claimant) and date of signature.
R&F MAKE NO ENTRY.
- 67 **Adjuster's Signature, Code and Date** P Enter your code number, signature and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
R&F MAKE NO ENTRY.
- 68 **Insured's Signature and Date** P Delete "or FINAL" on 4th preliminary inspection before insured (or other claimant) signs and dates.
R&F Delete "4th or" before the insured (or other claimant) signs and dates on the LAST SET of claim forms. When a Certification Form is involved, the insured enters his/her signature and the date at the time of inspection.
- 69 **Adjuster's Signature, Code and Date** P On a 4th preliminary inspection: Delete "or Final" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "or Final" will be done AFTER the absentee has signed and returned the form.
R&F When a Certification Form is used: AFTER the Certification Form is RETURNED by the insured (and the adjuster has reviewed it, concurred, and completed the claim by entering in item 22 of the claim form the date of OTHER USE from the Certification Form), the adjuster deletes "4th or" and enters his/her code number, signature, and date of the signature on the LAST SET of claim forms.
If not in agreement with all data on the Certification Form and the claim, the adjuster does not sign the claim and another farm visit is necessary.

When no Certification Form is involved, delete "4th or" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "4th or" will be done AFTER the absentee has signed and returned the form.

- 70 **Page Numbers** P Page numbers: Enter Page "1," "2," etc. at the time of inspection.
- R&F Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.).
- 71 **Reviewer** P Reviewer enters code number and date of the review for each inspection reviewed. Reviewer deletes "or Final" before code number and date on 4th preliminary inspection. DO NOT ENTER ANY INITIALS IN ITEM 71.
- R&F Reviewer deletes "4th or" and enters his/her code number and date of review on the LAST SET of claim forms.
- E **Distribution** Unless instructed otherwise by the insurance provider, the following applies:
- ALL inspections.
- One copy to the insured.
- The original and all remaining copies to the contract folder (return folders to the insurance provider daily). The contract folder may be forwarded to the local insurance provider's office through a loss coordinator or other insurance provider representative responsible for loss adjustment coordination and review as otherwise instructed by the insurance provider.
- Note: "No Indemnity Due" claims are not to be transmitted for processing.

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22 CLAIM FORM ENTRIES AND CALCULATIONS

Dry Beans - Contract Seed/Commercial (Pounds)

- A These instructions show how to make the following required production calculations and entries on the FCI-74:
 - (1) Line Net Unharvested Production (item 34)
 - (2) Line Net Harvested Production (item 56)
 - (3) Unit Net Harvested Production (item 60)
 - (4) Unit Net Production (item 60)
 - (5) Location State and County Code (LSC) for the physical location of the land (Item 60)

- B For Line Net Unharvested Production and Line Net Harvested Production, complete the steps in sections 1 and 2 below. Calculate each line separately, using a step ONLY if an entry is made in the column for the line. If not, skip to the next step. Apply the rounded result for a step to the calculation instructions for the next applicable step to complete the calculations.

- C The form headings are shown above the column entries in the examples below. Revised column usages are shown below the column entries.

- D LINE NET UNHARVESTED PRODUCTION CALCULATIONS

Example:

Final Acres		Area No.	Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre				Adjustment to Appraised Production			
Whole	10 ths					Stage	Intended or Final Use	Potential	% Hail Damage	Uninsured Causes	% Shell	% Mois.	Test Wt.	Factor or Contract Price	
28		29	30	31	32	33	34	35	36	37	38	39	40	41	42
25	5	R05	1.000	002	307	UH	Plow 5100	200	L05						2000
10	0	R05	1.000	002	311	H	H 4500			450					2000
15	0	R05	1.000	002	062	H	H 1950			130				.300	1415
							Use/ Net Prod		LP Code*			Factor	Factor	QA Factor	

Calculations

Step	Calculation	Decimal	Entry/Item	Rounding of Result	Rounded Result for:		
					(Line 1)	(Line 2)	(Line 3)
1	NA	(x.)	Potential/35	(x.)	200		
2	Times	(.xxxx)	Mois Factor/39	(x.)			
3	Times	(.xxx)	QA Factor/41**	(x.)			
4	Plus	(x.)	Unins Causes*/37	(x.)		450	130
5	Times	(.x)	Acres/28	(x.)	5100	4500	1950
6	Line Net Unharvested Production			(x.)	5100	4500	1950

Enter the Line Net Unharvested Production (from step 6) in item 34 of the line.

*Also calculate and include appraisals for Hail/Fire Exclusion if applicable. (Additional Buy-up only) See crop handbook.

**For contract seed beans, enter the base price to three decimal places.

E LINE NET HARVESTED PRODUCTION CALCULATIONS

(1) Line Gross Harvested Production (without structure measurements)

(a) In items 44 through 47, enter the disposition of the production as instructed in the crop handbook.

(b) Enter the Gross Amount of Harvested Production in whole pounds in item 51.

(2) Line Gross Harvested Production (with structure measurements entered in items 44 through 47)

This production must now be calculated by the adjuster by following steps (1), (2), (3), and (4) below.

(a) Calculate square footage of storage structures as follows:

(i) Round bins - Multiply the diameter (item 44) squared times .7854 (or use the Round Bin Conversion Chart in the LAM).

(ii) Square or rectangular bins - Multiply the length (item 44) times the width (item 45).

(iii) Unusual storage configurations - See the LAM.

- (b) Multiply the determined square footage by the depth (item 46), to determine cubic footage.
- (c) Calculate the cubic footage of space displaced by vents, studs, etc. in accordance with the LAM.
- (d) Calculate the Line Gross Harvested Production (as shown in the example below) by multiplying the net cubic feet of production (after subtracting cubic footage deductions) times the conversion factor, times the actual test weight (Volume to Pounds) in the LAM. Enter the result (from step 10) in item 51 of the line.

Example:

Length or Dia.	Width	Depth	Deduction	Type Class or Variety	Shelled Ear Ground Silage	Share	Bu. Lbs. Cwt. or Tons
44	45	46	47	48	49	50	51
10 0	10 0	10 0	15 0	307			42552
YOUR PROCESSOR, CITY, STATE				311			25012
YOUR PROCESSOR, CITY, STATE				062			9652
				Type			Gross Stored Production

Calculations:

Step	Calculation	Decimal	Entry/Item	Rounding of Result	Rounding Result for: (Line 1)	(Line 2)
7	NA	(.x)	Sq Ft/ 44-45	(.x)	<u>100.0</u>	_____
8	Times	(.x)	Depth/46	(.x)	<u>1000.0</u>	_____
9	Minus	(.x)	Deduction/47	(.x)	<u>985.0</u>	_____
10	Times	(.x)	Conv Factor (.8)/LAM	(.x)	<u>788.0</u>	_____
11	Times	(x.)	Test Wt/54	(x.)	<u>35460</u>	_____

(3) Line Net Harvested Production Calculations

- (a) Determine test weight, moisture, and dockage factors as follows:
 - (i) Actual test weight.
 - (ii) Moisture factor - Use the Moisture Adjustment Factor Table in the LAM
 - (iii) Dockage factor - Subtract the dockage percentage (expressed as a 3-place decimal) from 1.000.

(b) Enter the contract price per pound (to three decimal places) for bush beans in item 57.

Example:

Bu. Lbs. Cwt. or Tons	Adjustments to Harvested Production							Production Not to Count
	% Shell or Sugar	% Mois.	Test Wt.	% Dock	Value	Mkt.- Cont. Price	Factor	
51	52	53	54	55	56	57	58	59
42552		.9880	54	.996	41873			
25012			52	.995	20955	0.16/0.19	.842	
9652					9652	.300		
Gross Stored Production					Line Net Harv Prod	Val/Mkt Pr or Cont Pr	QA Factor	

Calculations

Step	Calculation	Decimal	Entry/Item	Rounding of Result	Rounded Result for:		
					(Line 1)	(Line 2)	(Line 3)
12	NA	(x.)	Gross Lbs./51	(x.)	<u>42552</u>	<u>25012</u>	<u>9652</u>
13	Times	(.xxxx)	Mois. Factor/53	(x.)	<u>42041</u>	_____	_____
14	Times	(.xxx)	Dock Factor/55	(x.)	<u>41873</u>	<u>24887</u>	_____
15	Times	(x.)	QA Factor/58	(x.)	_____	<u>20955</u>	_____
16	Minus	(.x)	PNTC/59	(x.)	_____	_____	_____
17	Line Net Harvested Production			(x.)	<u>41873</u>	<u>20955</u>	<u>9652</u>

Enter the Line Net Harvested Production (from step 17) in item 56 of the line.

F UNIT NET HARVESTED PRODUCTION CALCULATION

- (1) Add all the Line Net Harvested Production entries from item 56. Enter the result in whole pounds, (identified as "Harv Prod") in item 60. (See example 1 below.)
- (2) If varying shares are entered in Part III of the claim form, add all the Line Net Harvested Production entries, in item 56, for each varying share in the unit. Enter the results, in whole pounds, separately for each varying share (identified as "Harv Prod") in item 60. The sum of all "Harv Prod" entries in the narrative must equal 100% of the Unit Net Harvested Production for the unit. (See example 2 below.)

G UNIT NET PRODUCTION CALCULATION

- (1) Add all the Line Net Unharvested Production entries from item 34.
- (2) Add the Line Net Unharvested Production total (4A) to the Unit Net Harvested Production (3A or 3B), and enter the result (identified as "Net Prod") in item 60. (See example 1 below.)
- (3) If varying shares are entered in Part II and/or Part III of the claim form, add the Line Net Unharvested Production to the Line Net Harvested Production for the share, and enter the result separately for each varying share (identified as "Net Prod"). The sum of all "Net Prod" entries in the narrative must equal 100% of the Unit Net Production. (See example 2 below.)

EXAMPLE 1 - Shares not varied within the unit

60 NARRATIVE			
<u>Type</u>	<u>Harv Prod</u>	<u>Net Prod</u>	<u>Contract Price \$</u>
307	41873	46973	
311	20955	25455	
062	9652	11602	.300
LSC	xxxxx		

EXAMPLE 2 - Varying Shares

60 NARRATIVE				
<u>Share</u>	<u>Type</u>	<u>Harv Prod</u>	<u>Net Prod</u>	<u>Contract Price \$</u>
.750	307	xxxx	xxxx	
.667	307	xxxx	xxxx	
.750	311	xxxx	xxxx	
.667	311	xxxx	xxxx	
.750	062	xxxx	xxxx	.300
LSC	xxxxx			

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WHOLE PERCENT MOISTURE	TENTHS OF PERCENT - MOISTURE									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
18	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
19	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
20	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
21	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
22	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
23	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
24	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
25	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
26	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
27	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
28	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
29	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
30	.8560	.8458	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
31	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
32	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
33	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
34	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
35	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7867	.7864	.7852
36	.7840	.7828	.7818	.7804	.7792	.7780	.7768	.7756	.7744	.7732
37	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612

COMMERCIAL BEANS MOISTURE ADJUSTMENT FACTOR TABLE

Original

(RESERVED)

BEAN VALUE REFLECTED THROUGH WEIGHT REDUCTION:

If the buyer/receiver reflects the bean value through a weight reduction rather than quoting a price for the gross production and grade of the beans as delivered, use the following procedure and example for calculation of bean value for item 57, FCI-74.

- A Subtract the percentage of foreign material from gross production.
- B Determine the total cash value (dollar payment) that could have been paid the insured. Remember to include value for production damaged by uninsured causes (such as checked skins, etc.).
- C Divide the total cash value by the adjusted production (after removal of foreign material (FM)) to determine the local market price of the damaged production.
- D Divide this local market value by the price for U.S. No. 2 dry beans of the same class (4-percent pick for the classes pea and medium white).
- E Show all calculations in the narrative of the FCI-74, or on an attached FCI-6.

SEE NEXT PAGE FOR EXAMPLE:

DATE

025032

NAME						
ADDRESS					VARIETY	
GROSS 49360					NAVY	
TARE (TRUCK WEIGHT) 15020					BOARD PRICE / (CWT)	
NET DELIVERED WEIGHT 34340					COMMENT	
					\$15.00	
FACTOR		PERCENT	TOTAL %	WEIGHT DEDUCTED	NET PRICE / (CWT)	
					\$14.50	
S C R E E N O U T	SPLITS	11.2	22.8 - 5.0 17.8	6112.5	APPLIED TO:	
	CHECKED SKIN 10% OR LESS	8.1			CONTRACT	
	FM	3.5			SALE	
P I C K	DAMAGE	3.4	3.4	NO WEIGHT DEDUCTED	STORAGE	
	CHECKED SKIN 10% OR LESS	-0-			GRADED BY:	
	FM	-0-				
MOISTURE		11.43				
NET GROWER WEIGHT				28,227.5		

EXAMPLE: NOTE: In this example, the buyer/receiver allowed (did not count) the first 5 percent checked skins.

STEP 1 Add to the net weight, the production subtracted by the buyer/receiver for uninsured damage (checked skins).

$$28,228 \text{ lbs.} + [(8.1\% - 5.0\%) \times 34,340 \text{ lbs.}]$$

$$28,228 \text{ lbs.} + (3.1\% \times 34,340 \text{ lbs.}) =$$

$$28,228 \text{ lbs.} + 1065 \text{ lbs.} = 29,293$$

STEP 2 Multiply the pounds for which the insured could have been paid by the net price or market value.

$$29,293 \text{ lbs.} \times \$0.1450 = \$4,247.49$$

STEP 3 Divide the amount the insured could have been paid by the net delivered weight (item 51) minus FM. ENTER RESULT IN THE UPPER LEFT PORTION OF ITEM 57 AS THE DOLLAR VALUE PER POUND.

$$34,340 \text{ lbs.} - 3.5\% \text{ FM} = 34,340 \text{ lbs.} \times .965\% = 33,138 \text{ lbs.}$$

$$\$4,247.49 \text{ divided by } 33,138 \text{ lbs.} = \$0.128 \text{ per lb.}$$

STEP 4 Enter board price IN THE LOWER RIGHT PORTION OF ITEM 57 AS THE

TABLE 1 - BLACK EYE BEANS

MAXIMUM LIMITS OF --						
GRADE		Moisture <u>1/</u>	Total Defects (DKT, FM, CCL, & SP)	Total Damage	Foreign Material	
					Total	Stones
		(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	18.0	4.0	2.0	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	6.0	4.0	1.0	0.4
U.S. No. 3	<u>4/</u>	18.0	8.0	6.0	1.5	0.6
MAXIMUM LIMITS OF -						
GRADE		Con- <u>2/</u> trasting Classes	Classes that Blend <u>3/</u>			
				(%)	(%)	
U.S. No. 1	<u>4/</u>	0.5	5.0			
U.S. No. 2	<u>4/</u>	1.0	10.0			
U.S. No. 3	<u>4/</u>	2.0	15.0			

U.S. Substandard 4/ U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

U.S. Sample grade 4/ U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

1/ Beans with more than 18.0 percent moisture are graded High moisture.

2/ Beans with more than 2.0 percent contrasting classes are graded Mixed beans.

3/ Beans with more than 15.0 percent classes that blend are graded Mixed beans.

4/ The Special grade "Off-color" may be applied after the removal of total defects.

LOCAL MARKET PRICE PER POUND (\$0.150).

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 2 - PEA BEANS						
MAXIMUM LIMITS OF --						
GRADE		Moisture <u>1/</u>	Total Defects (DKT, FM, CCL, & SP)	Badly Damaged	Foreign Material	
		(%)	(%)	(%)	Total (%)	Stones (%)
U.S. Choice Handpicked	<u>4/</u>	18.0	1.5	0.3	0.01	0.01
U.S. Prime Handpicked	<u>4/</u>	18.0	3.0	0.3	0.01	0.01
U.S. No. 1	<u>4/</u>	18.0	2.0	2.0	0.4	0.2
U.S. No. 2	<u>5/</u>	18.0	3.0	3.0	0.8	0.4
MAXIMUM LIMITS OF -						
GRADE		Con- <u>2/</u> trasting Classes	Classes that Blend <u>3/</u>			
		(%)	(%)			
U.S. Choice Handpicked	<u>4/</u>	0.01	2.0			
U.S. Prime Handpicked	<u>4/</u>	0.01	2.0			
U.S. No. 1	<u>4/</u>	0.5	4.0			
U.S. No. 2	<u>5/</u>	1.0	4.0			
U.S. Substandard <u>5/</u>		U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. Choice Handpicked through U.S. No. 2 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.				
U.S. Sample grade <u>5/</u>		U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.				
<u>1/</u>	Beans with more than 18.0 percent moisture are graded High moisture.					
<u>2/</u>	Beans with more than 2.0 percent contrasting classes are graded Mixed beans.					
<u>3/</u>	Beans with more than 15.0 percent classes that blend are graded Mixed beans.					
<u>4/</u>	Beans of this grade may not grade "Off-color."					
<u>5/</u>	The Special grade "Off-color" may be applied after the removal of total defects.					

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 3 - YELLOWEYE BEANS AND CRANBERRY BEANS						
MAXIMUM LIMITS OF --						
GRADE		Moisture <u>1/</u>	Total Defects (DKT, FM, CCL, & SP)	Total Damage	Foreign Material	
					Total	Stones
		(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	18.0	4.0	2.0	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	6.0	4.0	1.0	0.4
U.S. No. 3	<u>4/</u>	18.0	8.0	6.0	1.5	0.6
MAXIMUM LIMITS OF --						
GRADE		Con- <u>2/</u> trasting Classes	Classes that Blend <u>3/</u>	In addition to classes that blend, white beans similar in size and shape in the class Yelloweye beans		
				(%)		
U.S. No. 1	<u>4/</u>	0.5	5.0	5.0		
U.S. No. 2	<u>4/</u>	1.0	10.0	5.0		
U.S. No. 3	<u>4/</u>	2.0	15.0	---		
U.S. Substandard <u>4/</u>		U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.				
U.S. Sample grade <u>4/</u>		U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.				
<u>1/</u>	Beans with more than 18.0 percent moisture are graded High moisture.					
<u>2/</u>	Beans with more than 2.0 percent contrasting classes are graded Mixed beans.					
<u>3/</u>	Beans with more than 15.0 percent classes that blend are graded Mixed beans.					
<u>4/</u>	The Special grade "Off-color" may be applied after the removal of total defects.					

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 4 - PINTO BEANS						
MAXIMUM LIMITS OF --						
GRADE		Moisture ^{1/}	Total Defects (DKT, FM, CCL, & SP)	Total Damage	Foreign Material	
		(%)	(%)	(%)	Total	Stones
		(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	18.0	3.0	3.0	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	5.0	5.0	1.0	0.4
U.S. No. 3	<u>4/</u>	18.0	7.0	7.0	1.5	0.6
MAXIMUM LIMITS OF --						
GRADE		Con- ^{2/} trasting Classes	Classes that Blend ^{3/}			
		(%)	(%)			
U.S. No. 1	<u>4/</u>	0.5	5.0			
U.S. No. 2	<u>4/</u>	1.0	10.0			
U.S. No. 3	<u>4/</u>	2.0	15.0			

U.S. Substandard 4/ U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

U.S. Sample grade 4/ U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

^{1/} Beans with more than 18.0 percent moisture are graded High moisture.
^{2/} Beans with more than 2.0 percent contrasting classes are graded Mixed beans.
^{3/} Beans with more than 15.0 percent classes that blend are graded Mixed beans.
^{4/} The Special grade "Off-color" may be applied after the removal of total defects.

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 5
MARROW, GREAT NORTHERN, SMALL WHITE, FLAT SMALL WHITE, WHITE KIDNEY,
LIGHT RED KIDNEY, DARK RED KIDNEY, SMALL RED, PINK, BLACK TURTLE SOUP,
AND MISCELLANEOUS BEANS

MAXIMUM LIMITS OF --						
GRADE		Moisture <u>1/</u>	Total Defects (DKT, FM, CCL, & SP)	Total Damage	Foreign Material	
					Total	Stones
		(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	18.0	2.0	2.0	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	4.0	4.0	1.0	0.4
U.S. No. 3	<u>4/</u>	18.0	6.0	6.0	1.5	0.6

MAXIMUM LIMITS OF --			
GRADE		Con- <u>2/</u> trasting Classes	Classes that Blend <u>3/</u>
U.S. No. 1	<u>4/</u>	0.5	5.0
U.S. No. 2	<u>4/</u>	1.0	10.0
U.S. No. 3	<u>4/</u>	2.0	15.0

U.S. Substandard 4/ U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

U.S. Sample grade 4/ U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

- 1/ Beans with more than 18.0 percent moisture are graded High moisture.
- 2/ Beans with more than 2.0 percent contrasting classes are graded Mixed beans.
- 3/ Beans with more than 15.0 percent classes that blend are graded Mixed beans.
- 4/ The Special grade "Off-color" may be applied after the removal of total defects.

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 6 - MUNG BEANS							
MAXIMUM LIMITS OF --							
GRADE		Moisture ^{1/}	Total Defects (DKT, FM, CCL, & SP)	Total Damage	Clean Cut ^{2/} weevil bored	Foreign Material	
		(%)	(%)	(%)	(%)	Total	Stones
U.S. No. 1	<u>5/</u>	18.0	2.0	2.0	0.1	0.5	0.2
U.S. No. 2	<u>5/</u>	18.0	4.0	4.0	0.2	1.0	0.4
U.S. No. 3	<u>5/</u>	18.0	6.0	6.0	0.5	1.5	0.6
MAXIMUM LIMITS OF --							
GRADE		Con- ^{3/} trasting Classes	Classes that Blend ^{4/}				
		(%)	(%)				
U.S. No. 1	<u>5/</u>	0.5	5.0				
U.S. No. 2	<u>5/</u>	1.0	10.0				
U.S. No. 3	<u>5/</u>	2.0	15.0				
U.S. Substandard <u>5/</u>		U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.					
U.S. Sample grade <u>5/</u>		U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.					
<u>1/</u>	Beans with more than 18.0 percent moisture are graded High moisture.						
<u>2/</u>	Beans with more than 0.5 percent clean cut weevil bored beans are graded U.S. Sample grade.						
<u>3/</u>	Beans with more than 2.0 percent contrasting classes are graded Mixed beans.						
<u>4/</u>	Beans with more than 15.0 percent classes that blend are graded Mixed beans.						
<u>5/</u>	The Special grade "Off-color" may be applied after the removal of total defects.						

U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 7 - LARGE LIMA BEANS							
MAXIMUM LIMITS OF --							
GRADE		Moisture <u>1/</u>	Total blistered, wrinkled, & defects	Damaged Beans		Foreign Material	
				Total	Badly damaged	Total	Stones
		(%)	(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	18.0	6.0	2.0	0.5	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	9.0	3.0	1.0	1.0	0.3
MAXIMUM LIMITS OF --							
GRADE		Con- <u>2/</u> trasting Classes	Splits	Broken	Classes that <u>3/</u> blend	Beans Through	
						28/64"	24/64"
		(%)	(%)	(%)	(%)	(%)	(%)
U.S. No. 1	<u>4/</u>	0.5	3.0	5.0	5.0	25	5
U.S. No. 2	<u>4/</u>	1.0	5.0	5.0	10.0	40	5

<p>U.S. Substandard <u>4/</u></p> <p>U.S. Sample grade <u>4/</u></p> <p><u>1/</u> Beans with more than 18.0 percent moisture are graded High moisture.</p> <p><u>2/</u> Beans with more than 2.0 percent contrasting classes are graded Mixed beans.</p> <p><u>3/</u> Beans with more than 15.0 percent classes that blend are graded Mixed beans.</p> <p><u>4/</u> The Special grade "Off-color" may be applied after the removal of total defects.</p>	<p>U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 2 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.</p> <p>U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.</p>
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U.S. STANDARDS FOR COMMERCIAL BEANS

TABLE 8 - BABY LIMA AND MISCELLANEOUS LIMA BEANS

MAXIMUM LIMITS OF --						
GRADE		Moisture <u>1/</u>	Total Defects (DKT, FM, CCL, & SP)	Badly Damaged	Foreign Material	
		(%)	(%)	(%)	Total	Stones
U.S. No. 1	<u>4/</u>	18.0	2.0	1.0	0.5	0.2
U.S. No. 2	<u>4/</u>	18.0	4.0	1.5	1.0	0.3
U.S. No. 3	<u>4/</u>	18.0	6.0	2.0	1.5	0.6

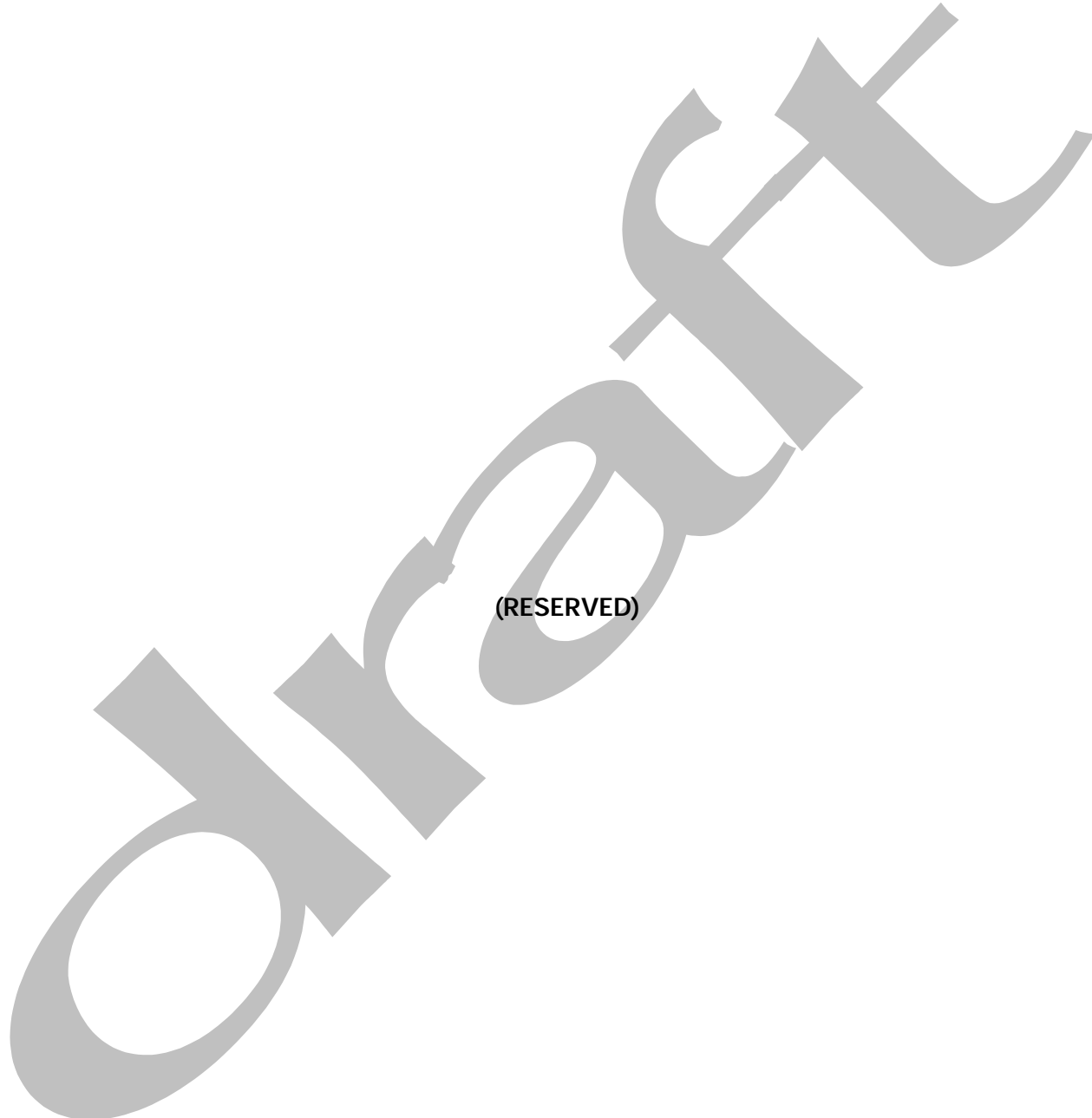
MAXIMUM LIMITS OF -						
GRADE		Con- <u>2/</u> trasting Classes	Blistered, wrinkled, and/or broken	Splits	Classes that Blend <u>3/</u>	
		(%)	(%)	(%)	(%)	
U.S. No. 1	<u>4/</u>	0.5	2.0	2.0	5.0	
U.S. No. 2	<u>4/</u>	1.0	4.0	4.0	10.0	
U.S. No. 3	<u>4/</u>	2.0	6.0	6.0	15.0	

U.S. Substandard 4/ U.S. Substandard shall be beans which do not meet the requirements for the grades U.S. No. 1 through U.S. No. 3 or U.S. Sample grade. Beans which are not well screened shall also be U.S. Substandard, except for beans which meet the requirements for U.S. Sample grade.

U.S. Sample grade 4/ U.S. Sample grade shall be beans which are musty, sour, heating, materially weathered, or weevily; which have any commercially objectionable odor; which contain insect webbing or filth, animal filth, any unknown foreign substance, broken glass, or metal fragments; or which are otherwise of distinctly low quality.

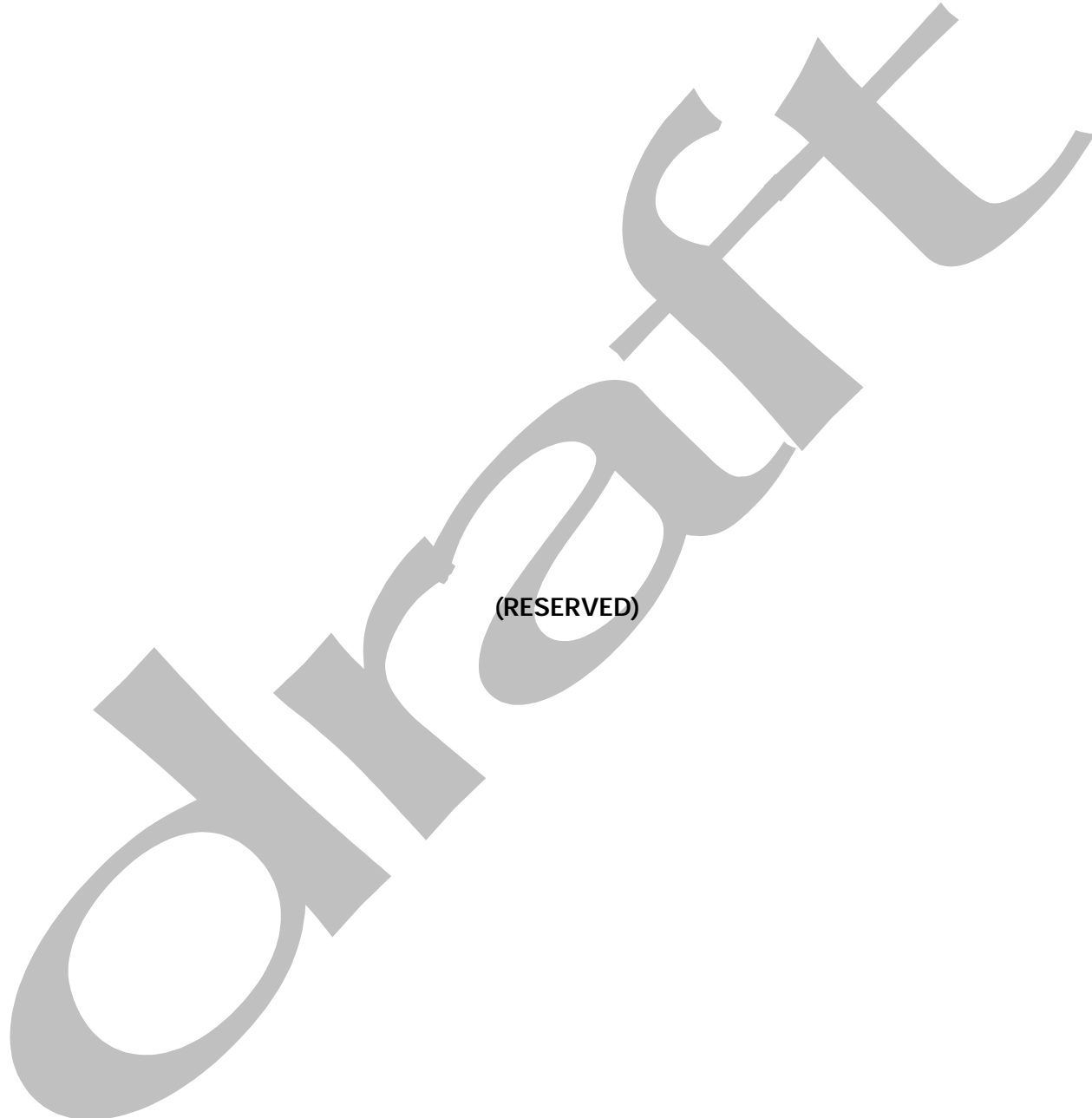
- 1/ Beans with more than 18.0 percent moisture are graded High moisture.
- 2/ Beans with more than 2.0 percent contrasting classes are graded Mixed beans.
- 3/ Beans with more than 15.0 percent classes that blend are graded Mixed beans.
- 4/ The Special grade "Off-color" may be applied after the removal of total defects.

U.S. STANDARDS FOR COMMERCIAL BEANS



(RESERVED)

U.S. STANDARDS FOR COMMERCIAL BEANS



(RESERVED)