

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25430 (11-1999)  
FCIC-25430-1 (05-2002)

# **SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2003 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25430 (11-1999) 25430-1 (05-2002)</b>
<b>SUBJECT:  SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK 2003 AND SUCCEEDING CROP YEARS</b>	<b>DATE: May 30, 2002</b>
	<b>OPI: Product Development Division</b>
	<i>/S:/ Tim B. Witt</i> <b>Deputy Administrator, Research and Development</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2003 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2003 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

Changes:

- A. Page 1, Paragraph 2 B (3): Added definitions for headed and heading.
- B. Page 3, Paragraph 3 B (3): Added “unless coverage is 65/100 or greater”.
- C. Page 3, Paragraph 3 D: Added reference to the LAM for instructions on who can obtain samples for grading and making determinations for quality adjustment.
- D. Page 10, Paragraph 5 C (2): Revised procedures for determining the row width to match other crops in the LAM.
- E. Page 10, Paragraph 6 A: Added text for spring planted acreage with no emerged seed and clarified the time period on when to use after heading appraisal method.
- F. Page 11, Paragraph 6 B: Added a statement clarifying that this method is used for spring planted acreage with no emerged seed.
- G. Page 12 Paragraph 6 B (2): Clarified text in paragraph to describe the before and after heading appraisal methods.

## SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK

### SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Page 12, Paragraph 6 C (1): Clarified that the time period in using the after heading method is from the heading stage through maturity.
- I. Page 18, Paragraph 8 B, item 24: Clarified the calculations when using Table K.
- J. Page 27, Paragraph 9 A (3) (f): Removed the reference to “Prevented Planting.”
- K. Page 27, Paragraph 9 A (4): Added paragraph to instruct user to refer to the Prevented Planting Handbook for information on prevented planting.
- L. Pages 32 and 33, Items “H” and “T”: Changed reference from LAM to “Prevented Planting Handbook.” Added statement to refer to the LAM if any acreage is gleaned.
- M. Page 35, Paragraph 9 B, Section I, item N: Added rounding instructions for adjusted potential.
- N. Page 42, (Item M<sub>1</sub>): Revised wording to refer to the LAM for instructions on determining test weight.
- O. Page 46, Production Worksheet: Revised Production worksheet to reflect more current procedures for quality adjustment.
- P. Page 50 – 54, Tables C, E, F, and G: Added line in growth tables to clarify when heading stage is reached.
- Q. Page 55, Table H: Deleted tiller factor for Eastern Winter Barley and incorporated with All Barley.
- R. Page 56, Table I: Referenced states that Eastern Winter Barley tiller to bushel yield factors are applicable.
- S. Converted various editorial changes throughout the handbook to comply with current approved format.

**SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Small Grains Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		1-4	49-56	11-1999	FCIC-25430
			9-12		11-1999	FCIC-25430
			17-18		11-1999	FCIC-25430
			27-28		11-1999	FCIC-25430
			31-38		11-1999	FCIC-25430
			41-42		11-1999	FCIC-25430
			45-46		11-1999	FCIC-25430
Insert	1-4		1-4	49-56	05-2002	FCIC-25430-1
			9-12		05-2002	FCIC-25430-1
			17-18		05-2002	FCIC-25430-1
			27-28		05-2002	FCIC-25430-1
			31-38		05-2002	FCIC-25430-1
			41-42		05-2002	FCIC-25430-1
			45-46		05-2002	FCIC-25430-1
Current Index	1-4	1-4	1-4	49-56 57-63	05-2002	FCIC-25430-1
					11-1999	FCIC-25430
			5-8		05-2002	FCIC-25430-1
			9-12		11-1999	FCIC-25430
			13-16		05-2002	FCIC-25430-1
			17-18		11-1999	FCIC-25430
			19-26		05-2002	FCIC-25430-1
			27-28		11-1999	FCIC-25430
			29-30		05-2002	FCIC-25430-1
			31-38		11-1999	FCIC-25430
			39-40		05-2002	FCIC-25430-1
			41-42		11-1999	FCIC-25430
			43-44		05-2002	FCIC-25430-1
			45-46		11-1999	FCIC-25430
			47-48		05-2002	FCIC-25430-1
					11-1999	FCIC-25430

**SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

**(RESERVED)**

# 1. INTRODUCTION

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

# 2. SPECIAL INSTRUCTIONS

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

## A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

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

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

## B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

**Harvest** Combining or threshing the insured crop for grain or cutting for hay or silage on any acreage. A crop which is swathed prior to combining is not considered harvested.

**Headed** When the plant's head has emerged from the leaf sheath and is visible to the naked eye.

**Heading** At least 50 percent of the crop has headed.

<b>Nurse crop (companion crop)</b>	A crop planted into the same acreage as another crop, that is intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is grown.
<b>Swathed</b>	Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a windrow.

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

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

#### **A. INSURABILITY**

- (1) The crop insured will be each small grain you elect to insure for which a premium rate is provided by the actuarial documents, in which the insured has a share; and
  - (a) That is planted for harvest as grain (a grain mixture in which barley or oats is the predominate grain may also be insured if allowed by the Barley or Oat Special Provisions, or if the insurance provider agrees in writing to insure such mixture. The crop insured will be the grain which is predominate in the mixture. The production from such mixture will be considered as the predominate grain on a weight basis).
  - (b) That is not:
    - 1 Interplanted with another crop except as allowed in (1) (a), above;
    - 2 Planted into an established grass or legume; or
    - 3 Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain.
  - (c) The insurance provider agrees in writing to insure a crop prohibited under (1) (b) above if the insured requests. The insured's request to insure such crop must be in writing, and submitted to the insurance provider not later than 15 days after the acreage reporting date.
- (2) Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (3) 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. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.



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

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable unless coverage is 65/100 or greater.)
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

## **C. UNIT DIVISION**

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

## **D. QUALITY ADJUSTMENT**

- (1) Refer to the LAM for information on contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).

**NOTE:** Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

- (2) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (section 9 B), or on a Special Report.
- (3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Grain.
- (4) The adjuster must refer to the Special Provisions to determine if production is eligible for quality adjustment as identified in the Small Grains Crop Provisions.
- (5) When due to insurable cause(s), use of quality adjustment for small grains is handled by determining the appropriate discount factors, summing them together, if applicable, and subtracting from 1.000 to get the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, refer to the LAM for examples and guidance in determining reduction-in-values (RIV’s) needed to calculate non-chart discount factors.
- (6) If a local market cannot be found for the small grains, refer to the LAM.
- (7) For small grains for which RIV's apply, and which can be conditioned/reconditioned, see the Special Provisions for instructions.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.

**NOTE:** Moisture adjustment is applied prior to any qualifying quality adjustment factors such as test weight, kernel damage, etc.

## **E. MALTING BARLEY PRICE AND QUALITY ENDORSEMENT**

- (1) Malting Barley Price and Quality Endorsement provides two coverage options (Option A and Option B). A producer may select only one option to cover all acreage planted to approved varieties of malting barley in the county during the crop year.
  - (a) **Option A** provides insurance coverage for producers who do not grow malting barley under contract with a brewery or other business that makes or sells malt or processed mash to a brewery. Producers who grow a portion of their total production under contract or contract production after the sales closing date are also eligible.
    - 1 To be eligible for coverage under this option, the insured must provide acceptable malting barley production reports by practice, and the number of acres planted to malting varieties for at least the four most recent crop years prior to the crop year immediately preceding the current crop year.
    - 2 The amount of production to count against the malting barley production guarantee will be determined as stated in the Malting Barley Price and Quality Endorsement.
    - 3 If the malting barley production has been reconditioned to upgrade the quality, refer to the Malting Barley Price and Quality Endorsement.

### **EXAMPLE 1 - Under Option A:**

- (1) Feed barley APH = 53 bushels per acre
- (2) Historical malt sales per acre = 35 bushels
- (3) Selected insurance Coverage Level = 65%
- (4) Malt production guarantee per acre = 22.8 bushels
- (5) Maximum additional value price election = \$0.50 per bushel
- (6) Maximum feed barley price election = \$2.15
- (7) Maximum value for feed barley = \$2.65 (\$2.15 + \$ .50)

The insured has 160 acres that are planted to approved malting varieties, and produces 2,000 bushels of barley, all of which fail to meet the quality standards specified in Option A. However, 500 bushels are later sold for malting purposes at \$2.40 per bushel. The malting barley production guarantee is 3,648 bushels (22.8 bushels per acre x 160 acres). The value of the production guarantee is \$1,824.00 (3,648 bushels x \$0.50 per bushel). The production to count is 453.0 bushels (( $\$2.40 \div \$2.65$ ) x 500 bushels). All calculations are rounded to three places.

The value of the production to count is \$226.50 (453.0 x \$0.50). The indemnity for the malting barley unit is \$1597.50 (( $\$1,824.00 - \$226.50$ ) x 1.000 percent share). Any additional loss payment would be based on the production guarantee and production to count determined under the provisions of the basic (feed) barley coverage.

## **D. REPLANTING PAYMENT INSPECTIONS**

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

## **5. SMALL GRAINS APPRAISALS**

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### **A. GENERAL INFORMATION**

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

### **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

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

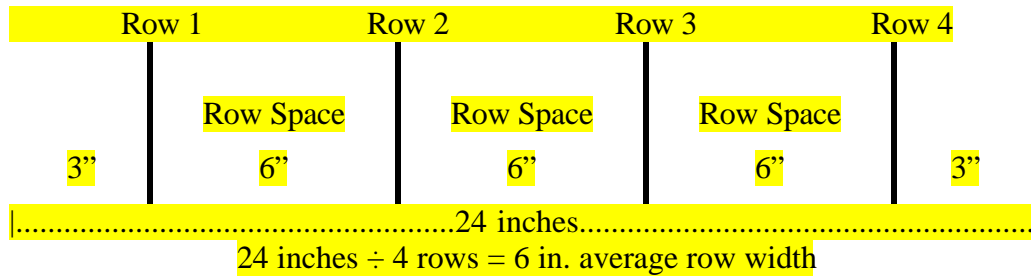
### **C. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

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

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (**refer** to the LAM for conversion table).

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

**EXAMPLE:**



- (3) Apply the average row width to **TABLE B** to determine the required length of sample row.
- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (6) For broadcast acreage, use a 3-foot square grid (9 square feet).

**D. ROW WIDTH FACTOR**

Apply the average row width to **TABLE B** to determine the length of row to use and the square foot factor required for the sample.

**E. STAGES OF GROWTH**

Refer to **TABLES C - G** for explanation of growth stages for the Small Grains crops.

**6. APPRAISAL METHODS**

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**A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>WHEAT, BARLEY, OATS, AND RYE</b>	
<b>Appraisal Method...</b>	<b>Use...</b>
Before heading - Tillering Incomplete	for spring planted acreage with no emerged seed, and from Seedling to Tillered stage.
Before heading - Tillering Complete	from Tillered stage through Boot stage.
After heading	from heading stage through maturity.

<b>FLAX</b>	
<b>Appraisal Method...</b>	<b>Use...</b>
Before boll development	for spring planted acreage with no emerged seed, and from Seedling to Tillered stage.
After boll development	from Tillered stage through Boot stage.

## **B. BEFORE HEADING METHOD**

Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method for wheat, barley, oats, and rye.

- (1) Tillering Incomplete (Seedling to Tillered Stage). Refer to TABLES C, E, F, or G.

**NOTE:** If the sample contains scattered late seedlings and the majority of plants are fully tillered or in the jointing stage, appraise under the tillering complete method.

**NOTE:** For spring planted acreage, if the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

- (a) This method is based on the number of **LIVE PLANTS** (out of dormancy for winter wheat, winter barley, winter oats or rye) in a designated sample row length. Refer to **TABLE B** for sample row-length requirements.
  - (b) Using the tiller factor table (**TABLE H**), convert single plant counts to tillers to count for the type of small grain being appraised.
  - (c) Convert tillers to potential bushels per acre using row-length and the square foot factor from **TABLE B** and the tiller-to-bushel yield-factor using **TABLE I**.
  - (d) For damage due to hail: Small grain in the seedling to tillered stage very rarely suffers damage due to hail. What appears to be cutoff stems is simply leaf material that will regenerate. Delay inspection 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base of the plant.
  - (e) For damage other than hail:
    - 1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete until the number of potential tillers can be identified. Use judgment as to the number of tillers that will produce a normal head.
    - 2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."
- (2) Before Heading - Tillering Complete for Barley, Oats, Rye or Wheat (Tillered Through Boot Stage).

**NOTE:** If less than 50% has begun to head, use Before Heading Appraisal Method, if more than 50% has begun to head use the After Heading Appraisal Method.

- (a) This method is based on the number of LIVE TILLERS with potential to produce a normal head in a designated sample row length (**TABLE B**).
- (b) For the type of small grain being appraised, convert each tiller counted to potential bushels per acre (**TABLE I**).
- (c) For damage due to hail, delay inspection 7 to 10 days after damage. DO NOT ATTEMPT to determine the potential of LIVE plants damaged by hail after tillering is complete. Defer the appraisal to the after-heading method. If deferral is not practical (such as the insured's need to graze the acreage), explain to the insured that ALL LIVE tillers with potential to produce a normal head of the insured crop (or insurable mixture) will be considered to have yield potential, and will be counted to determine the appraisal.
- (d) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (e) If the sample contains scattered late seedlings but the majority of the plants are fully tillered or in the jointing stage, count each seedling as one tiller.

### **C. AFTER HEADING METHOD**

Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method for wheat, barley, oats, and rye.

- (1) Use this method to appraise small grain from the heading stage through maturity. Base after-heading appraisals on:
  - (a) The number of harvestable heads in a designated sample row length (**TABLE B**). Harvestable heads are those that can be mechanically harvested. Terrain and the insured's farming practices must be considered when determining cutting height.
  - (b) The average number of kernels per head determined from **FIVE** representative heads in the sample.
  - (c) The average number of kernels from the five representative heads converted to bushels per acre by dividing the average number of kernels per square foot (Part II, item 35 of the appraisal worksheet) by the number of kernels in one square foot that equal **ONE** bushel per acre (**TABLE J**).

## PART I - BEFORE HEADING APPRAISALS

For samples not yet tillered, partially tillered and where tillering is complete. AFTER A SMALL GRAIN **HAS REACHED THE HEADING STAGE**, USE PART II.

6. **Field ID:** Field identification symbol.
7. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B". Refer to section 5 C and **TABLE B** for row length sample requirements.
8. **No. of Plants:** Number of live plants capable of producing grain in each sample where tillering is **incomplete**. If tillering is complete on the sample, MAKE NO ENTRY.
9. **Total:** Total number of plants in all samples from item 8.
10. **Tiller Factor:** Using the Tiller factor **TABLE H** convert single plant counts to tillers to count for the type of small grain being appraised.  
**NOTE:** Document in the remarks section or on a Special Report the type of wheat being appraised.
11. **Tillers to Count:** Multiply total plants (item 9) by tiller factor (item 10) and enter to the nearest WHOLE number.
12. **No. of Tillers:** Number of live tillers capable of producing grain in each sample where tillering is **complete**. If tillering is incomplete on the sample, MAKE NO ENTRY.  
**NOTE:** Scattered late seedlings in the sample row are to be counted as ONE tiller per seedling.
13. **Total:** Total number of tillers in all samples from item 12.
14. **Total No. Tillers:** Sum of items 11 and 13.
15. **Total No. of Plots:** Total number of sample plots in item 8 and 12.
16. **Avg. No. Tillers:** Results of dividing item 14 by item 15, rounded to the nearest tenth.
17. **Sq. Ft. Factor:** Square foot factor from **TABLE B** in relation to row spacing.
18. **Avg. Till. Per Sq. Ft.:** Result of dividing item 16 by item 17, rounded to the nearest tenth.
19. **Yield Factor:** Tiller to bushel yield factor **TABLE I**.
20. **Bu. Per Acre Appraisal:** Result of multiplying item 18 by item 19, rounded to the nearest tenth.





## PART II - AFTER HEADING APPRAISALS

21. **Field ID:** Field identification symbol.
22. **Drill Space:** Drill space (average space in inches). Measure across **four or more** spaces. If broadcast, enter "B." Refer to **TABLE B** for row length sample requirements.
23. **Number Heads:** Number of heads counted in each sample plot.
24. **No. Kernels:** Total number of kernels in FIVE representative heads from each sample plot in item 23 above.  
  
**NOTE:** If kernels are not filled, refer to **TABLE K** **and multiply the amount by 5**. If less than 5 heads are in the sample plot, increase the number of kernels to what would exist in 5 heads by dividing the total kernels by the number of heads and multiplying by 5.
25. **Total No. Heads:** Total number of heads in all samples from item 23.
26. **Total No. Kernels:** Total number of kernels in all representative heads from item 24.
27. **No. Plots:** Total number of sample plots.
28. **No. Kernels Counts:** Total number of sample kernel counts. Do NOT include "0" entries from item 24 if there is a "0" entry in item 23 of the same sample.
29. **Avg. No. Heads:** Result of dividing item 25 by item 27, rounded to the nearest tenth.
30. **Avg. No. Kernels:** Result of dividing item 26 by item 28, rounded to the nearest tenth.
31. **Avg. No. Heads:** Average number of heads per sample from item 29.
32. **Avg. No. Kernels:** Result of dividing item 30 by "5," rounded to the nearest tenth.
33. **Total Ker. All Plots:** Result of multiplying item 31 by item 32, rounded to the nearest tenth.
34. **Sq. Ft. Factor:** Square foot factor from **TABLE B**.
35. **Avg. Ker. Sq. Ft.:** Result of dividing item 33 by item 34, rounded to the nearest tenth.
36. **Yield Factor:** Enter the factor from **TABLE J** for "Not shriveled" (even if the kernels are not yet filled), unless you have sufficient justification to apply the "shriveled" small grain factor.
37. **Bu. Per Acre Appraisal:** Result of dividing item 35 by item 36, rounded to the nearest tenth (bushel per acre appraisal).

## 9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
  - (f) Late planting.
- (4) Refer to the Prevented Planting Loss Adjustment Standards Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

Verify or make the following entries:

### **Item**

### **No. Information Required**

1. **Crop/Code #:** “Barley” (0091), “Flax” (0031), “Oats” (0016), “Rye” (0094), or “Wheat” (0011).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

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

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**B. Preliminary Acres:**

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

**REPLANT AND FINAL:** MAKE NO ENTRY.

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

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

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

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

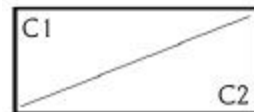
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance providers instructions. Refer to the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

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

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT:** Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“R” .....	Acreege replanted and qualifying for replanting payment.
“NR” .....	Acreege not replanted or not qualifying for a replanting payment. Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims.

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

<u>STAGE</u>	<u>EXPLANATION</u>
“P” .....	Acreege 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.

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

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

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

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

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

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

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

J. **Appraised Potential:**

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

**PRELIMINARY AND FINAL:** Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised. Refer to section 5 for additional instructions.

**NOTE:** If there is no potential on UH acreage, enter “0.”

**MALTING BARLEY:** For any acreage that is appraised **BEFORE** the grain is mature, the entire appraisal per acre will be counted. Any acreage that is appraised **AFTER** the grain reaches maturity is subject to adjustment based on standards contained in the Malting Barley Price and Quality Endorsement.

K<sub>1</sub>. **Moisture %:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture percent (if in excess of the percentage stated in the applicable crop provisions) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors. There is no moisture adjustment applicable to flax.

**MALTING BARLEY:** MAKE NO ENTRY for malting barley insured under the Malting Barley Price and Quality Endorsement.

**K<sub>2</sub>. Factor:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture factor - For appraised mature grain production in excess of amount allowed in the applicable crop provisions, obtain factor from **TABLE L, M, N, or O** for the applicable crop.

**L. Shell and/or Quality Factor:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** For mature unharvested small grains which due to insurable causes qualify for quality adjustment as provided in the Small Grains Crop Provisions, enter the Quality Adjustment factor (3-place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature small grains have no value enter “.000.” For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the “Narrative,” herein.

**MALTING BARLEY:**

- a. Enter .000 for mature, unharvested malting barley production which, due to insurable causes, WILL NOT meet the applicable standards in the Malting Barley Price and Quality Endorsement.
- b. MAKE NO ENTRY if the mature, unharvested malting barley production meets the applicable standards in the Malting Barley Price and Quality Endorsement.

**M. + Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
  - (1) Enter NOT LESS than the insured's production guarantee per acre in bushels, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

**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 bushels, to tenths, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

**N. Adjusted Potential:**

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

**PRELIMINARY AND FINAL:** Column “J” times Column “K<sub>2</sub>” times Column “L” plus Column “M”, rounded to tenths.

**O. Total to Count:** Column “C or C<sub>1</sub>” (actual acres) times Column “N,” rounded to tenths.

**P. Per Acre:** Per-Acre Guarantee - Enter the per-acre production guarantee from the insured’s policy. **NOTE:** Refer to the LAM for late planting procedures.

**Q. Total:** Column “C<sub>2</sub>” (reported acres; “C” if acreage is not under-reported) times Column “P”, to tenths.

**16. Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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





17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) For unusual or controversial cases.

**NOTE:** Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- u. Explain any “.000” QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV's and 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.
- v. Document field ID's and date and method of destruction of mycotoxin-infested small grains if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Document the type of wheat being appraised, if not indicated on the appraisal worksheet or on a Special Report.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **MALTING BARLEY ADDITIONAL REQUIREMENTS:**

- aa. Explain any uninsured causes, (including uninsurable rejection of malt barley by buyers) or unusual or controversial cases in this item, or on an attachment.
- bb. Explain any harvested production that is not accepted by a malt barley buyer and state the factors that make the production unacceptable.
- cc. Identify whether barley is two-rowed or six-rowed (by line, if differing), and indicate the variety name. Verify that the variety is an approved malting variety as specified in the Special Provisions.
- dd. Show all computations of bushels of malting barley before conditioning. The bushels after conditioning are divided by the cost of conditioning to determine the cost per bushel, which is subtracted from the additional value added price.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns “B” through “E.” Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
  - (a) Name and address of storage facility or buyer.
  - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.

- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
- H. **Gross Production:** Multiply Column “F” times Column “G,” rounded to tenths of a bushel.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Bu.” in column heading. Production in bushels, to tenths, before deductions for grain moisture and foreign material for production:
- a. Weighed and stored on the farm.
  - b. Sold and/or stored in commercial storage - 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 the narrative.)
  - c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

**NOTE:** For mycotoxin-infected grain, enter ALL production even if it has no market value.

- J. **Shell/Sugar Factor:** MAKE NO ENTRY.
- K<sub>1</sub>. **FM%:** Make entry to nearest tenth for ONLY foreign material (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged foreign material on the settlement/summary sheet, refer to the Official Standards for Grain and the LAM for instructions.

The terms “dockage” and “foreign material” are often used by buyers to describe the same non-grain material depending on the geographic area of the country. Refer to the Official U.S. Standards for Grain and the LAM.

- K<sub>2</sub>. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

- L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors. MAKE NO ENTRY for malting barley insured under the Malting Barley Price and Quality Endorsement and flax.
- L<sub>2</sub>. **Factor:** If grain moisture is more than the allowable limit, enter the four-place moisture factor from the moisture adjustment factor table (**TABLES L, M, N, or O**).
- M<sub>1</sub>. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.
- M<sub>2</sub>. **Factor:** Test Weight Factor - enter the result of dividing the actual test weight by the standard test weight, to three decimal places.
- N. **Adjusted Production:** Result of multiplying (“H” or “I”) x “K<sub>2</sub>” x “L<sub>2</sub>” x “M<sub>2</sub>”. Round to nearest tenth.
- O. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- NOTE:** Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. Refer to example in the LAM.
- P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” to tenths.
- Q<sub>1</sub>. **Value:** When applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed. Refer to the Special Provisions and the LAM for further instructions.
- NOTE:** DO NOT make an entry when the Quality Adjustment factor can be obtained from the charts in the Special Provisions.

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

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

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

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

27. **Page Numbers:**

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

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

## PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Wheat 0011	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage	JUN 10	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod Per Acre	40	

7 Company \_\_\_\_\_ Any Company \_\_\_\_\_  
Agency \_\_\_\_\_ Any Agency \_\_\_\_\_

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXX			
14 Date(s) Notice of Loss	1 <sup>st</sup> MM/DD/YYYY	2 <sup>n</sup>	Final MM/DD/YYYY
15 Companion Policy(s) NONE			

### SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Var.	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D	E10.0	10.0	.667		002	997	UH	To Gr. Sorg	4.2	-----			4.2	42.0	43.0	430.0
B	E25.0	18.0	.500		003	997	P	WOC		-----		20.0	20.0	360.0	20.0	360.0
C		70.2	.667		002	997	H	H		-----					43.0	3018.6
D M/D		19.0	.500		003	997	H	H		-----					20.0	380.0
16 TOTAL		117.2											17 TOTALS	402.0		4188.6

**NARRATIVE** (If more space is needed, attach a Special Report) Wheat at Acme Elevator weighed 47# per bushel and had 14.01% kernel damage. Fields B & C – Determined acres using permanent field measurements. Field A – wheel measured. See attachment for measurements and calculations. See attached FGIS Grade Certificate. Test Wt. = 47 # (DF=.062) + 14.01 % Defects (DF=.000) = .+ U.S. Sample Grade = (DF=.265) 1.000 - .327 = .673 Quality A djustment Factor. Field C carried to harvest.

### SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION										
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S		
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	(Bu.) Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorI x J x K <sub>2</sub> x L <sub>2</sub> x M <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)		
.500 D	Acme Elevator Anytown, Any State							530.1		1.0 .990	-----	-----	524.8		524.8	-----	.673	353.2		
.667 C	14.0	RND	10.0		1539.4	.8	1231.5			-----	16.7 .9556	52 .867	1020.3		1020.3	-----		1020.3		
										-----	-----	-----				-----				
										-----	-----	-----				-----				
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes															22 Section II Total		1373.5			
															23 Section I Total		402.0			
															24 Unit Total		1775.5			
25 Adjuster's Signature and Code Number								Date		26 Insured's Signature					Date					
1 <sup>st</sup> Inspection				I.M. Adjuster				xxxxx				MM/DD/YYYY		1 <sup>st</sup> Inspection		I.M. Insured			MM/DD/YYYY	
2 <sup>nd</sup> Inspection												2 <sup>nd</sup> Inspection								
Final Inspection				I.M. Adjuster				xxxxx				MM/DD/YYYY		Final Inspection		I.M. Insured			MM/DD/YYYY	
27 Page _1_ of _1_																				



## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

**TABLE B - ROW LENGTH, DRILL SPACING AND SQUARE FOOT FACTOR**

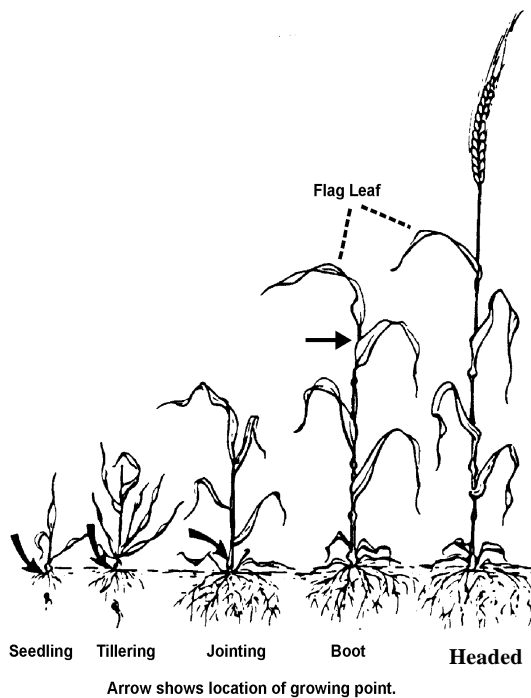
Drill Spacing (In.)	Broadcast	6	7	8	9	10	12	14	16	18
Length of Row (Ft.)	3 x 3	10.0	10.3	10.5	10.7	10.8	10.0	10.3	10.5	10.7
Square Foot Factor	9	5	6	7	8	9	10	12	14	16

**NOTE:** For drill spacing measurements other than those identified in **TABLE B**, utilize the following procedure. Because drill spacings smaller than 6 inches result in a small square foot factor, it will be necessary to utilize **TWO** rows to assure a representative sample. For a 3-inch drill spacing, use the square foot factor shown for the 6-inch drill spacing; for a 4-inch spacing use the square foot factor for an 8-inch spacing; etc. The row length for each of the two rows is the length shown in the table for the square foot factor. When the drill spacing is in ½-inch increments, the square foot factor can be calculated as in the following example, using a 10 foot length of row.

**EXAMPLE:** If the drill spacing is determined to be 7½-inches, divide 7 ½ by 12 inches = .6250 factor. Multiply this factor times 10 to determine the square foot factor. In this case .6250 X 10.0 feet = 6.25 (to the nearest tenth) = 6.3 Square Foot Factor for a 7½-inch drill spacing using a 10 foot length of row).

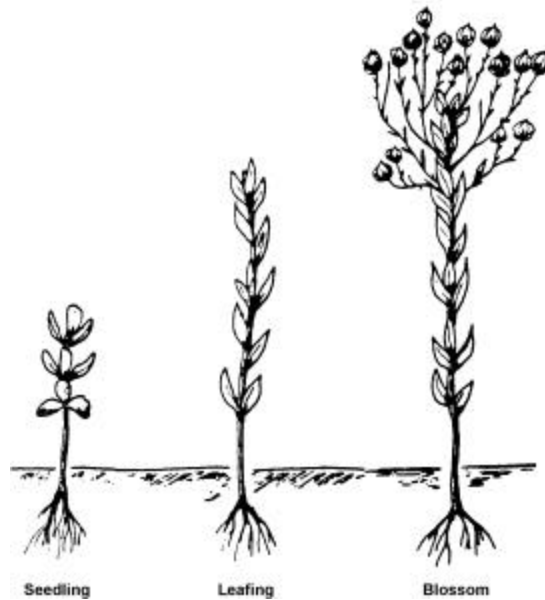
**TABLE C - GROWTH STAGES OF BARLEY**

STAGE	DEFINITION	Time Interval to Next Stage
Seedling	The early growth stage of a plant.	10 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	15 days
Jointing	When the tiller elongates and establishes individual nodes.	15 days
Boot	The head has begun to expand the leaf sheath and less than 50% of the heads have emerged from the boot. Barley will bloom during the boot stage.	7 days
<b>Heading</b>	<b>At least 50 percent of the crop has headed.</b>	
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	7 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	7 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	7 days
Combine Ripe	Barley has reached a hard flinty form and will crack rather than be mashed.	



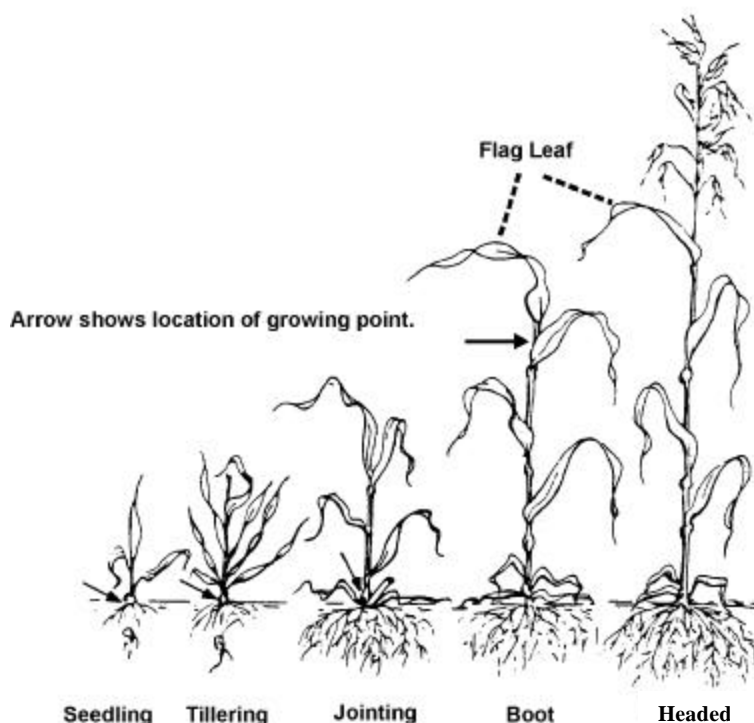
**TABLE D - GROWTH STAGES OF FLAX**

STAGE	DEFINITION	Time Interval to Next Stage
Seedling	From emergence to sixth leaf.	14 days
Leafing	From sixth leaf to first blossom.	30 days
Blossom	From first blossom to green boll.	12 days
Green Boll	Green bolls forming through development of white seeds.	18 days
Boll Ripening	When the bolls begin to turn color until kernels reach maturity.	22 days



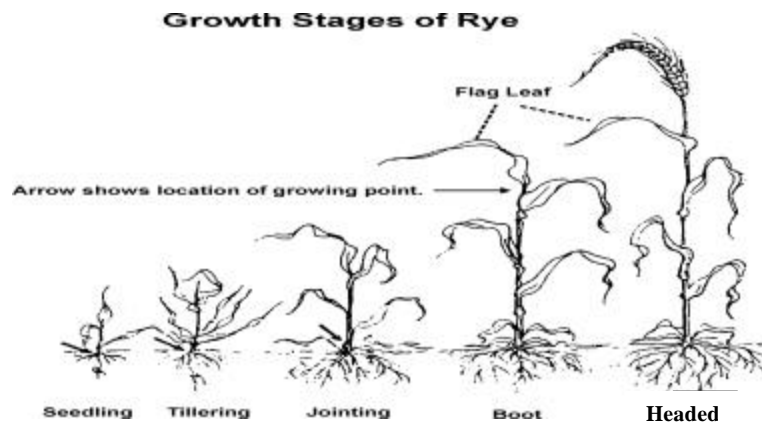
**TABLE E - GROWTH STAGES OF OATS**

STAGE	DEFINITION	Time Interval to Next Stage
Seedling	The early growth stage of a plant.	5 days
Tillering	When the Seedling begins to send erect shoots from the buds in the crown.	32 days
Jointing	When the tiller elongates and establishes individual nodes.	11 days
Boot	The head has begun to expand the leaf sheath and less than 50% of the heads have emerged from the boot.	8 days
Heading	At least 50 percent of the crop has headed.	
Bloom	At least 50% of all emerged heads are showing sign of bloom (anthers visible outside of the glumes).	4 days
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	8 days
Dough	When the kernels in the center portion of the head show evidence of a granular substance when crushed but with too much moisture to harvest	6 days
Combine Ripe	Oats have reached a hard flinty form and will crack rather than be mashed.	



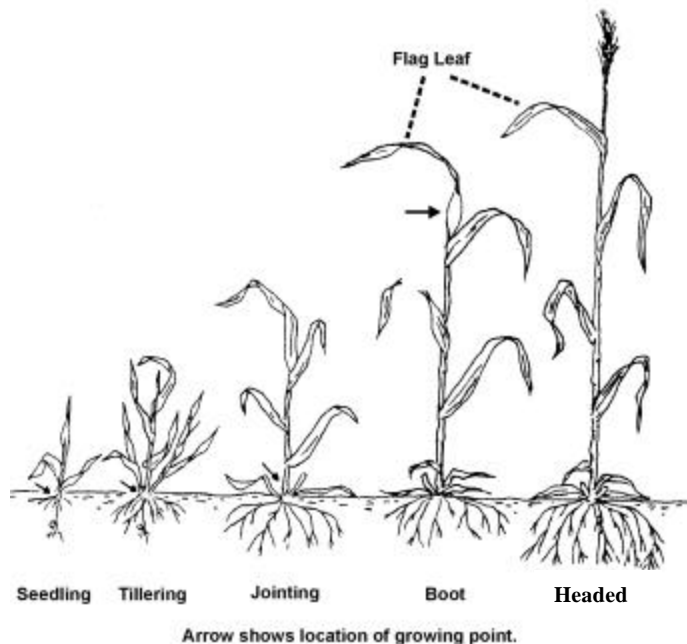
**TABLE F - GROWTH STAGES OF RYE**

STAGE	DEFINITION	Time interval to next stage
Seedling	The early growth stage of a plant.	10 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	15 days
Jointing	When the tiller elongates and establishes individual nodes.	15 days
Boot	The head has begun to expand the leaf sheath and less than 50% of the heads have emerged from the boot.	2 days
Heading	At least 50 percent of the crop has headed.	
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	10 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	11 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	10 days
Combine Ripe	Rye has reached a hard flinty form and will crack rather than be mashed.	



**TABLE G - GROWTH STAGES OF WHEAT**

STAGE	DEFINITION	Time interval to next stage
Seedling	The early growth stage of a plant.	16 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	17 days
Jointing	When the tiller elongates and establishes individual nodes.	12 days
Boot	The head has begun to expand the leaf sheath and less than 50% of the heads have emerged from the boot.	2 days
Heading	At least 50 percent of the crop has headed.	
Bloom	At least 50% of all emerged heads are showing sign of bloom (anthers visible outside of the glumes).	9 days
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	10 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	11 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	10 days
Combine Ripe	Wheat has reached a hard flinty form and will crack rather than be mashed.	



**TABLE H - TILLER FACTORS (BARLEY, OATS, RYE, AND WHEAT)**

TYPE OF SMALL GRAIN	TILLER FACTOR
Spring Wheat/Durum	4
Spring Wheat/Durum (North Dakota Only)	3
Hard Red Winter Wheat (North Dakota Only)	3
Eastern Soft Winter Wheat (Red or White)	5
Club Winter Wheat	6
Pacific Northwest Soft White Winter Wheat (Hill 81, Stephens and Dawnes) (Lewiain, Luke, Nugaines, and all others)	8 10
Pacific Northwest Soft White Spring Wheat Irrigated	6
Pacific Northwest Soft White Spring Wheat Non-Irrigated	4
Hard Winter Wheat (Red or White)	5
***	***
Spring Barley (North Dakota Only)	3
All Barley including Eastern Winter Barley	5
Oats	1.5
Rye	2

**TABLE I - TILLER TO BUSHEL YIELD FACTOR (BARLEY, OATS, RYE, AND WHEAT)**

TYPE OF SMALL GRAIN	YIELD FACTOR
Spring Wheat/Durum	.73
Eastern Soft Winter Wheat (Red or White) For AR, IL, MO, KY, TN, IN, NJ, MI, OH, PA, MD, AND NY	.50
All Other States	.73
Club Winter Wheat	.73
Pacific Northwest Soft White Winter Wheat	.73
Hard Winter Wheat (Red or White)	.73
Eastern Winter Barley for AR, IL, MO, KY, TN, IN, NJ, MI, OH, PA, MD, AND NY	.38
Other Barley	1.00
Oats	3.00
Rye	.73



