United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

2004 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25080
SUBJECT:	DATE: Nove	ember 26, 2003
CORN LOSS ADJUSTMENT	OPI: Product Development Division	
STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	APPROVED /S:/ Tim B. V Deputy Adminis	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for Crop Year 2004 (FCIC-25080) issued November 2003:

- A. Converted entire handbook to the new format currently in use for loss adjustment standards handbooks.
- B. Page 1, Subsection 1: Added text that "this handbook must be used in conjunction with the Loss Adjustment Manual (LAM)."
- C. Page 1, Subsection 2 B (3): Added abbreviations for Catastrophic Risk Protection (CAT), Crop Insurance Handbook (CIH), and Federal Grain Inspection Service (FGIS).
- D. Page 2, Subsection 3 A (1) (b): Added text that crop insured will be "That is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area."
- E. Page 2, Subsection 3 A (2) (c): Added that high protein corn is not insurable unless allowed in the Special Provisions or a written agreement.
- F. Page 2, Subsection 3 A (3): Added text stating the criteria when replanting is required.
- G. Page 4, Subsection 3 B (3): Change wording to clarify that Hail and Fire Exclusion provisions are not applicable if additional coverage is less than 65/100 or equivalent coverage.
- H. Page 4, Subsection 3 B: Added a note instructing the adjuster to refer to the CIH and LAM for other provisions not applicable to CAT.

SUMMARY OF CHANGES/CONTROL CHART (CONTINUED)

- I. Page 4, Subsection 3 D (2): Added "or (2) substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health."
- J. Page 4, Subsection 3 D (2): Added "NOTE" that references the LAM on who can obtain samples for grading and who can make determinations for quality purposes.
- K. Page 8, Subsection 4 C (3): Changed text in "NOTE" to clarify the computation of replant payments. Also changed some data in replant examples for illustration purposes.
- L. Page 8, Subsection 4 C: Deleted text that described calculation of replant payment when share is considered prior to entry on the claim form.
- M. Page 11, Subsection 5 B (4): Revised to add words "for each field or subfield" to the end of the statement for clarification.
- N. Page 11, Subsection 5 C (2): Revised procedures for determining the row width to coincide with procedure in the LAM for measuring row width skipped row pattern.
- O. Page 12 to 13, Subsection 6 A and B (1): Added instructions for non-emerged seed to stand reduction method, and added a note to instruct adjusters to refer to the LAM if the stand reduction is solely due to non-emerged seed.
- P. Page 21, Subsection 8 A (3): Revised to add words "applicable to replant, preliminary, and final claims."
- Q. Page 24, Subsection 8 B: Added a revised stand reduction appraisal worksheet and added worksheet entry items accordingly.
- R. Page 26, Subsection 8 B (Hail Damage Method): Deleted "NOTE" in item 14 instructions which referred to TABLE C if less than 80 plants remaining. The Hail Stand Reduction Loss Chart now contains data for less than 80 plants remaining.
- S. Page 38, Subsection 9 A (4): Added instructions to refer to the "Prevented Planting Handbook" for information on prevented planting.
- T. Page 41, Subsection 9 B Section I, item A: Added a "NOTE" to refer to the LAM for instructions regarding required entry of first crop, second crop, and subsequent crop codes.
- U. Page 42, Subsection 9 B, item E: Revised to match current standard language.

SUMMARY OF CHANGES/CONTROL CHART (CONTINUED)

- V. Page 43, Subsection 9 B (Part I item H): Changed statement to refer the user to the "Prevented Planting Handbook." Also added a statement to refer the user to the LAM for information on gleaning.
- W. Page 44, Subsection 9 B (Part I item I): Changed statement to refer the user to the "Prevented Planting Handbook." Also added a statement to refer the user to the LAM for information on gleaning.
- X. Page 51, Subsection 9 B Section II, item "A₂" b.: Added a "NOTE" to refer to the LAM for instructions regarding required entry of first crop, second crop, and subsequent crop codes.
- Y. Page 52, Subsection 9 B (Part II item K_1): Changed text to only reference the LAM when making entry for foreign material.
- Z. Page 63, Subsection 10, Table B: Updated row length to tenths for 1/100 acre and corrected some row length requirements for 1/1000 and 1/2000 acre. Added interpolation instructions for row widths not shown in the table.
- AA. Pages 64 and 65, Subsection 10, Tables C and D: Incorporated new tables to account for corn plant populations exceeding 32,000 plants per acre.

Control Chart For: Corn Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-4	1-61	63-78	11-2003	FCIC-25080

SUMMARY OF CHANGES/CONTROL CHART (CONTINUED)

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TABLE OF CONTENTS

1.	IN	FRODUCTION	<u>PAGE</u> 1
•	CD		
2.	SP	ECIAL INSTRUCTIONS	1
	A.	DISTRIBUTION	
	B.	TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3.	INS	SURANCE CONTRACT INFORMATION	2
	A.	INSURABILITY	
	B.	PROVISIONS NOT APPLICABLE TO CAT COVERAGE	4
	C.	UNIT DIVISION	4
	D.	QUALITY ADJUSTMENT	
	E.	CALCULATING QUANTITY OF CORN SILAGE	5
4.	RE	PLANTING PAYMENT PROCEDURES	7
	A.	GENERAL INFORMATION	
	B.	QUALIFICATION FOR REPLANTING PAYMENT	
	C.	MAXIMUM REPLANTING PAYMENT	
	D.	REPLANTING PAYMENT INSPECTIONS	10
5.	CC	ORN APPRAISALS	10
	A.	GENERAL INFORMATION	
	B.	SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	
	C.	MEASURING ROW WIDTH FOR SAMPLE SELECTION	
	D.	STAGES OF GROWTH	11
6.	AP	PRAISAL METHODS	12
	A.	GENERAL INFORMATION	
	B.	STAND REDUCTION METHOD	
	C.	HAIL DAMAGE METHOD	
	D	MATURITY LINE WEIGHT METHOD	
	E.	WEIGHT METHOD	
	F.	TONNAGE METHOD OF APPRAISING SILAGE	
	G.	DETERMINING WHETHER TO MAKE CORN OR SILAGE APPRAISALS	17

TABLE OF CONTENTS (Continued)

PAGE

7.	AP	PRAISAL DEVIATIONS AND MODIFICATIONS	17
	A.	DEVIATIONS	17
	B.	MODIFICATIONS	17
8.	AP	PRAISAL WORKSHEET ENTRIES AND COMPLETION	
	PR	OCEDURES	21
	A.	GENERAL INFORMATION	21
	B.	WORKSHEET ENTRIES AND COMPLETION INFORMATION	21
		STAND REDUCTION METHOD	21
		APPRAISAL WORKSHEET EXAMPLE	24
		HAIL DAMAGE METHOD	25
		APPRAISAL WORKSHEET EXAMPLE	
		MATURITY LINE WEIGHT METHOD	
		APPRAISAL WORKSHEET EXAMPLE	31
		WEIGHT METHOD	
		APPRAISAL WORKSHEET EXAMPLE	
		CORN TONNAGE METHOD.	35
		APPRAISAL WORKSHEET EXAMPLE	37
9.	CL	AIM FORM ENTRIES AND COMPLETION PROCEDURES	
	A.	GENERAL INFORMATION	
	B.	FORM ENTRIES AND COMPLETION INFORMATION	
		SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	41
		SECTION II – HARVESTED PRODUCTION	
		CLAIM FORM EXAMPLES	56-58
		CLAIM FORM EXAMPLE (REPLANT)	
10.	RE	FERENCE MATERIAL	63
	TA	BLE A – MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	63
		BLE B – ROW LENGTH FACTORS	
		BLE C – CORN STAND REDUCTION – PERCENT OF POTENTIAL REMAINING	
		BLE D – HAIL STAND REDUCTION LOSS	
		BLE E – LEAF LOSS	
		BLE F – STAGE MODIFICATION	
		BLE G – SHELLING PERCENTAGE FAC TORS – EAR CORN	
		BLE H – SILAGE TEST WEIGHT FACTORS	

TABLE OF CONTENTS (Continued)

PAGE

TABLE I – UNPACKED, SETTLED CORN SILAGE CONVERSIONS	
TABLE J – UNPACKED, UNSETTLED SILAGE CAPACITY OF ROUND UPRIGHT	
SILOS (TONS)	71-72
TABLE K – SILAGE MOISTURE FACTORS	73
TABLE L – GRAIN-DEFICIENT SILAGE: APPRAISAL FACTORS	74
TABKE M – CORN MOISTURE ADJUSTMENT FACTORS	75
EXHIBIT 1 – STAGE CHARACTERISTICS	76-77
EXHIBIT 2 – CORN PLANT AND KERNEL CHARACTERISTICS	78

TABLE OF CONTENTS (Continued)

(RESERVED)

1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

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

A. **DISTRIBUTION**

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

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

NOTE: It is the insurance providers= 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 corn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:
 - CAT Catastrophic Risk Protection
 - CIH Crop Insurance Handbook
 - FGIS Federal Grain Inspection Service

3. INSURANCE CONTRACT INFORMATION

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

A. **INSURABILITY**

- (1) The crop insured will be all the corn in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share, and:
 - (a) Planted for harvest either as grain or as silage (Refer to the Coarse Grains Crop Provisions);
 - (b) That is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area;
 - (c) That is yellow dent or white corn, including mixed yellow and white, waxy, or high-lysine corn.
- (2) Unless allowed in the Special Provisions or a written agreement, corn is not insurable if it is:
 - (a) Interplanted with another crop, except a mixture of corn and sorghum (grain or forage-type) will be insured as corn silage if the sorghum does not constitute more than twenty percent (20%) of the plants.
 - (b) Planted into an established grass or legume.
 - (c) High-amylose, high-oil, high-protein, flint, flour, Indian, or blue corn, or a variety genetically adapted to provide forage for wildlife or any other open pollinated corn, unless a written agreement allows insurance of such excluded crops.

NOTE: Refer to the Special Provisions for corn high-oil blends and high protein restrictions to insurability.

- (d) A variety of corn adapted for silage use only, when the corn is reported for insurance as grain, e.g., TMF (Totally Managed Feedstuffs) corn, etc.
- (3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to Section 4 of this handbook for replanting payment procedures.

- (4) <u>Basis of insurance</u>: Generally, if the actuarial documents for the county provides a premium rate for:
 - (a) Grain but not silage, all insurable acreage will be insured, appraised, and adjusted on a grain basis. Corn harvested as silage must be appraised as grain prior to harvest. Failure to obtain a grain appraisal before harvesting the acreage for silage will result in a declaration that such acreage is destroyed without consent and not less than the production guarantee will be assessed for those acres.
 - (b) Silage but not grain, all insurable acreage will be insured, appraised, and adjusted on a silage basis. Corn harvested as grain must be appraised as silage prior to harvest. The silage appraisal will be eligible for grain deficiency quality adjustment, as applicable, and will be adjusted for low silage moisture as required. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is destroyed without consent and not less than the production guarantee will be assessed for those acres.
 - (c) Grain and silage:
 - 1 For all insurable acreage which will remain unharvested or is harvested as the type reported on the acreage report, all insurable corn will be insured, appraised and adjusted on the basis shown on the acreage report (exception a silage-only corn variety is insurable only as silage). Normal quality adjustment procedures apply.
 - <u>a</u> In counties for which the actuarial documents provides a non-irrigated silage premium rate but not a non-irrigated grain premium rate, if the insured reports acreage for non-irrigated silage but plans to harvest such acreage for grain, the Special Provisions require that silage appraisals be made. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is put to other use without consent and at least the production guarantee will be assessed for those acres.
 - b The production must be corrected to standard moisture (harvested and appraised silage is adjusted up to at least 65 percent moisture, while grain is adjusted down to 15.0 percent moisture).
 - <u>c</u> Unharvested production (that will remain unharvested) is adjusted appropriately for the type reported on the acreage report.
 - <u>2</u> APH yields are to reflect the reported type.

- <u>3</u> Acreage reports are not to be revised to change corn types after the final acreage reporting date.
- 4 Corn planted for silage which produces few or no ears due to UNINSURED causes (i.e., growing season length requirements longer than that normally available in the area, varieties genetically selected to not produce grain, etc.) is NOT eligible for adjustment for grain deficiency.

NOTE: Please refer to the Special Provisions for additional information.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or equivalent coverage.
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

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

C. <u>UNIT DIVISION</u>

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

- Refer to the LAM for information on speculative type contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Corn production will be eligible for quality adjustment if, (1) deficiencies in quality (due to insurable causes of loss), in accordance with the Official United States Standards for Grain, result in corn not meeting the grade requirements for U.S. No. 5 (grades U.S. Sample Grade) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor, or (2) substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health.

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.

(3) The adjuster must refer to the Special Provisions if production is eligible for quality adjustment as identified in the Coarse Grains Crop Provisions.

- (4) When due to insurable cause(s), use of quality adjustment for corn is handled by determining the appropriate discount factors from the Special Provisions, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). Refer to 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) to determine non-chart discount factors.
- (5) Moisture adjustment is applied prior to applying any qualifying quality adjustment factors such as test weight, kernel damage, etc. A corn moisture adjustment chart is in **TABLE M**. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 15 percent through 30 percent and 0.2 percent reduction for each 0.1 percent above 30 percent.
- (6) If a local market cannot be found for the damaged corn, refer to the LAM.
- (7) Refer to the LAM for special instructions regarding mycotoxin infected grain (quality adjustment is not allowed for corn silage).
- (8) Document quality adjustment information as described in the instruction for the Anarrative@ section of the claim form (subsection 9 B), or on a Special Report.
- (9) For additional quality adjustment definitions, instructions, sampling requirements, graders, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Grain.

E. <u>CALCULATING QUANTITY OF CORN SILAGE</u> – SEE WARNING BELOW!

WARNING: THERE IS DANGER OF GASES IN TIGHTLY CONSTRUCTED SILOS. The insurance provider shall establish methods to be used, depending on the TYPE OF STRUCTURE INVOLVED.

Quantity of silage in storage is calculated by determining the volume, in cubic feet, occupied by the silage, correcting for packing depth (sample weight factor) and test weight per cubic foot. The silage test weight corrects the gross weight to reflect the individual character of the silage (fineness of chop, moisture, leaf percent, ear percent, etc.). **TABLES I and J** provide the gross weight of silage in upright silos according to diameter and depth. For other structures:

- (1) Determine volume, in cubic feet, occupied by the silage.
- (2) Multiply the volume, in cubic feet, by the silage weight factor, then divide by 2000 to determine tons.
- (3) Silage factors are determined as follows:
 - (a) For PACKED silage such as that in a trench, bunker or mechanically packed piles, use the factor of 40 POUNDS per cubic foot.

- (b) For UNPACKED, UNSETTLED silage in round structures, use the tonnage recorded for depth from **TABLE J**. If only part of the unmeasured silage has been stored for two weeks in the structure, defer measurement until all silage in the structure has been undisturbed for at least two weeks. Item (c) is then applicable.
- (c) For UNPACKED, SETTLED silage in round structures, use the silage weight factor for the silage depth from **TABLE I**. Silage is to be considered settled if it is of normal silage moisture and the silage has been undisturbed for at least two weeks.
- (d) For FRESH CHOPPED SILAGE not going into storage:
 - <u>1</u> Use weight records, if satisfactory weight records were maintained.
 - 2 Use number of loads fed if satisfactory records have been maintained. Determine the cubic foot volume per load and multiply by;
 - <u>a</u> 10 pounds per cubic foot for corn that was under 4 feet tall, drought stricken, or frozen.
 - <u>b</u> 15 pounds per cubic foot for corn that was of uneven height, partially dry or frozen, and contained few ears.
 - <u>c</u> 20 pounds per cubic foot for all other corn.
- (e) For silage stored in a trench, bunker or mechanically packed piles. Determine quantity of silage by multiplying the average width, depth, and length to determine the total cubic feet. Use 40 pounds per cubic foot.

EXAMPLE: Trench silage storage with a top width 12.0 ft., bottom width 8.0 ft., depth 8.0 ft., and a length of 50.0 ft.

The gross tonnage of packed silage is: $\frac{8.0 \text{ ft.} + 12.0 \text{ ft.}}{2} \times 8.0 \text{ ft.} \times 50.0 \text{ ft.} = 4000.0 \text{ cu. ft.}$

 $\frac{4000.0 \text{ cu. ft. x } 40 \text{ lb./cu. ft.}}{2000 \text{ lbs./ton}} = 80 \text{ tons}$

Short Method

 $\frac{8.0 \text{ ft.} + 12.0 \text{ ft.}}{2} \text{ x } 8.0 \text{ ft. x } 50.0 \text{ ft. x } .02 = 80 \text{ tons}$

(40 lbs./cu. ft. ÷ 2000 lbs./ton = .02 tons/cu. ft.)

(f) For upright silos containing other production.

EXAMPLE: An upright silo has a diameter of 20.0 ft. and a filled depth of 30.0 ft. Prior measurement determined 5.0 ft. of old silage in the silo. The gross tonnage in the silo is 223 tons (from **TABLE J**):

30 ft. total depth (223 tons) – 5 ft. depth (old silage) = 25 ft. depth (181 tons new silage)

223 tons - 181 tons = 42 tons production not to count.

Gross production recorded on the claim form could be new silage 25-ft. depth OR oldand-new silage 30-ft. depth with 42 tons listed as production not to count. ACTUAL old silage tonnage will be greater than 42 tons (due to pack) but by listing 42.0 tons, we effectively remove old silage VOLUME from the total silage volume.

NOTE: Where new silage is stored on premeasured, unpacked new silage (from another unit, etc.), compute gross tonnage using the unpacked silage method. THE ENTIRE SILO WILL BE MEASURED AND THE EARLIER SILAGE WILL BE SHOWN AS PRODUCTION NOT TO COUNT.

- (4) All gross weight silage determinations involving structure measurements will be adjusted by use of a silage test weight factor.
 - (a) If the insured refuses to permit test weight sampling, or it is not possible to determine the test weight, record the test weight factor as "1.00."
 - (b) If the insured chooses to harvest "low moisture" silage, the reduction in moisture is not due to an insurable cause and "1.00" should be entered as the test weight factor. Low moisture silage must be adjusted to 65 percent moisture by a factor from **TABLE K** (recorded in item L₂ of the claim form).
 - (c) The actual test weight factor is determined from representative silage samples. It is especially important that freshly chopped silage is representative of the production.

To determine the test weight factor:

Weigh an empty FIVE-gallon bucket. Fill the bucket to slightly more than level with FLUFFED silage (DO NOT PACK). Using a yardstick or similar object, level with zigzag sweeps. Subtract weight of the empty bucket, determine test weight factor from **TABLE H**, and record, to hundredths, in item M_2 of the claim form.

4. REPLANTING PAYMENT PROCEDURES

A. <u>GENERAL INFORMATION</u>

(1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.

(2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. <u>QUALIFICATIONS FOR REPLANTING PAYMENT</u>

To qualify for replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres being replanted must have been initially planted on or after the "Initial Planting" date established by the Special Provisions;
- (4) per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (refer to Section 5, "Corn Appraisals");
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

NOTE: Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.

(6) insurance provider has given consent to replant.

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

C. MAXIMUM REPLANTING PAYMENT

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

- (1) the insured's actual replanting cost;
- (2) the product of multiplying the maximum bushels allowed in the policy (8 bushels for grain, 1 ton for silage) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times the insured's share.

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

The following illustrate replant examples for grain corn:

EXAMPLE 1

Owner/operator (100 percent share) 25 acres replanted Insured's actual cost to replant = 20.00/acre Price election = 2.45/bu. 20% of prod. Guar. (100.0 bu. x 20%) = 20.0 x 2.45 (price election) x 1.000 (share) = 49.008.0 bu. (Maximum bu. allowed in policy) x 2.45 (price election) x 1.000 (share) = 19.60The lesser of 49.00, 19.60 and 20.00 is 19.60Actual bushels per acre allowed = 8.0 bu. ($19.60 \div 2.45$) Enter 8.0 bu. in Section I, "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on (50/50 percent share) No agreement exists that allows the tenant to have the landlords share of the replanting payment 25 acres replanted Insured's actual cost to replant = 10.00/acrePrice election = 2.45/bu. 20% of prod. Guar. (100.0 bu. x 20%) = 20.0 x 2.45 (price election) x .500 (share) = 24.508.0 bu. (Maximum bu. allowed in policy) x 2.45 (price election) x .500 (share) = 9.80The lesser of 10.00, 24.50 and 9.80 is 9.80Actual bushels per acre allowed = 4.0 bu. ($9.80 \div 2.45$)

NOTE: Enter 4.0 bu. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 8.0 bu. if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on claim form according to individual company guidelines.

The following illustrate replant examples for corn silage:

EXAMPLE 3

Owner/operator (100 percent share) 25 acres replanted Insured's actual cost to replant = 20.00/acrePrice election = 16.70/ton20% of prod. Guar. (15.0 ton x 20%) = 3.0 x 16.70 (price election) x 1.000 (share) = 50.101.0 ton (Maximum tons allowed in the policy) x 16.70 (price election) x 1.000 (share) = 16.70The lesser of 50.10, 16.70 and 20.00 is 16.70Actual tons per acre allowed = 1.0 ton (16.70 ? 16.70) Enter 1.0 ton in Section I, "Adjusted Potential" column of the claim form.

EXAMPLE 4

Landlord/tenant (50/50 percent share) No agreement exists that allows the tenant to have the landlords share of the replanting payment 25 acres replanted Insured's actual cost to replant = 10.00/acrePrice election = 16.70/ton20% prod. Guar. (15.0 ton x 20%) = 3.0 x 16.70 (price election) x .500 (share) = 25.051.0 ton (Maximum tons allowed in policy) x 16.70 (price election) x .500 (share) = 8.35The lesser of 8.35, 25.05 and 10.00 is 8.35Actual tons per acre allowed = .5 ton ($8.35 \div 16.70$)

NOTE: Enter .5 ton in Section I, "Adjusted Potential" column of the claim form if share has been applied or 1.0 ton if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on claim form according to individual company guidelines.

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

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

NOTE: For replanting payments, in grain and silage counties where both grain and silage types have been reported, the type applicable to the replanted acreage is to be provided by the insured. The adjuster is cautioned to ensure the stated replanting payment acreage for a type does not exceed the reported acreage for the type for the field and unit.

5. CORN APPRAISALS

A. <u>GENERAL INFORMATION</u>

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

NOTE: Appraisals are to be made on the basis of the type (grain or silage) reported on the acreage report.

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

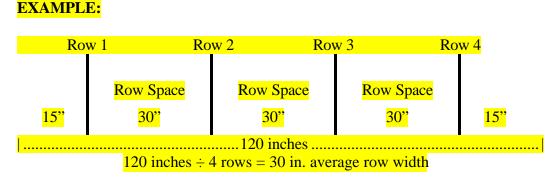
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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 field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to 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.



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (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) Apply average row width in **TABLE B** to determine the factor required for the sample row.

D. STAGES OF GROWTH

Corn growth stages identify the time interval to next stage in relation to appraisal methods.

- (1) Actual leaf count is used to determine stages of growth from emergence to tasseling.
 - (a) Starting with the rounded tip leaf, count all leaves developed up to, and including, the stage indicator leaf. The stage indicator leaf is that leaf which is 40 to 50 percent exposed. It is usually the uppermost leaf that is pointing below a horizontal line.

- (b) If the rounded tip leaf cannot be determined, the node identification system will be used as follows (refer to **EXHIBIT 2, Figure A**):
 - <u>1</u> Pull up the entire plant and carefully split stalk to expose stalk nodes and root whorls.
 - 2 The FIFTH leaf attaches to the top of the first noticeable elongation between the stalk nodes (an internode).
 - $\underline{3}$ After the fifth leaf node is identified, count upward to the stage indicator leaf.
 - 4 In the early stages of the plant's development, the internodes are very compact and, therefore, difficult to distinguish. By stage seven or eight, the internode elongation should be easily found.
- (2) Ear development is used to determine stage of growth from tassel to maturity (100 percent stage).
- (3) Stage Definitions. The definitions listed in EXHIBIT 1 are based on normal or average conditions in the Corn Belt Area for 120-day or full season corn. There are approximately 7 days from planting to emergence, and 21 days from emergence to the 7th leaf stage.

6. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Stand Reduction Method	for planted acreage with no emerged seed, and from emergence through the milk stage.
Hail Damage Method	for hail damaged corn beginning with the 7 th leaf stage and until the corn reaches the milk stage.
Maturity Line Weight Method	from the milk stage until kernel moisture drops below 40 percent.
Weight Method	for all corn appraisals after the corn kernels are physiologically mature and kernel moisture drops below 40 percent.

B. STAND REDUCTION METHOD

(1) Use for all appraisals from emergence to the milk stage (stand reduction appraisals for hail damage begin with the 7th leaf stage). This method is based on the number of surviving plants in a designated sample row length.

NOTE: If the reduction in stand is partly 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) Surviving plant counts at the time of appraisal are converted to bushels or tons per acre by multiplying the percent of potential remaining by the base yield. Base yield is the appropriate verified yield for the acreage from the APH form.
- (b) Prior to the 11th leaf stage, the "Stand Reduction Chart" is used to determine the percent of potential remaining (**TABLE C**).
- (c) In the 11th leaf stage to the milk stage, the yield and stand reductions are on a one-toone ratio. (Example: 80 percent stand = 80 percent potential.)
- (d) Samples size is 1/100 acre.

C. HAIL DAMAGE METHOD

(1) Use for hail-damaged corn appraisals beginning with the 7th leaf stage and until the corn reaches the milk stage. This method is based on the calculation of direct and indirect damage from hail to determine percent of potential remaining, converted to a bushel or ton-per-acre appraisal.

NOTE: For damage due to hail, inspections shall be delayed 7 to 10 days after damage for a more accurate damage assessment.

- (2) Direct damage includes loss from stand reduction, crippled plants, and damage to the ear and stalk.
 - (a) Stand Reduction:
 - <u>1</u> Prior to the 11th leaf stage, the "Hail Stand Reduction Loss" (**TABLE D**) is used to determine percent of damage due to stand reduction.
 - <u>2</u> Beginning with the 11^{th} leaf stage, stand reduction and yield are on a one-to-one ratio. (Example: 80 percent stand = 80 percent potential).
 - (b) Crippled Plants:
 - 1 Cripples are plants which grow to approximately normal height or less but do not produce a normal, harvestable ear. Naturally barren stalks should not be counted as cripples.

- <u>2</u> Crippled plants must be individually evaluated to determine their contribution to potential yield. CRIPPLES ARE NOT COUNTED AS TOTALLY DESTROYED PLANTS. For example, in a particular sample it may take three ears from crippled plants to make an average ear (3-for-1). If 30 cripples were counted out of 100 remaining plants and evaluated on a 3-for-1 basis (.67 factor, since 2 of every 3 plants are considered damaged), the gross cripple damage would be 20 percent (.67 x 30).
- (c) Ear Damage:

Ear damage is determined by comparing the number of damaged kernels to the number of total kernels, in a sample of all ears from 10 consecutive representative plants.

(d) Stalk Damage:

Plants having bruises on the stalk should not be counted as destroyed until such time as they actually fall over and become unharvestable. Young bruised plants usually will produce a normal (or near normal) ear. When considerable bruising is evident, the adjustment should be deferred until the actual loss can be determined.

- (3) Indirect damage is caused by defoliation (the loss of leaf area) due to hail. To determine defoliation or leaf destruction:
 - (a) select representative plants;
 - (b) remove the leaves which were exposed at the time of damage;
 - (c) determine the percent of leaf area destroyed (missing or brown areas) for each leaf;
 - (d) total the percentages; and
 - (e) divide by the number of leaves (round to the nearest 5 percent) to determine the average percent. Apply the percent to the Leaf Loss, **TABLE E**.
- (4) Stage Modification Procedure:

Plant stages may not be accurate for leaf area determination when short season (short statured) field varieties which produce less than 19-21 actual leaves in a season are appraised. The stages used for defoliation determination are modified to reflect this lower potential leaf area. Determine the ultimate number of leaves to be produced by tearing the plant down. After the stage indicator leaf has been identified, dissect the plant and count the nodes or leaves not yet emerged to determine the ultimate number.

(a) If the actual number of leaves to be produced cannot be determined, defer the appraisal until the actual number of leaves can be determined. AT THE TIME OF DEFERRAL, ACCURATELY DETERMINE PERCENT OF DEFOLIATION AS OF DATE OF LOSS. (b) When the actual leaves to be produced can be determined, refer to **TABLE F**, to obtain the modified stage for use with the Leaf Loss (**TABLE E**).

NOTE: No further determination of defoliation should be made at the time of a later inspection unless further damage occurs.

D. MATURITY LINE WEIGHT METHOD

- (1) Use for all grain appraisals from the milk stage until kernel moisture drops below 40 percent. If at all possible, defer appraisal to the weight method.
 - (a) Select representative samples of:
 - 1 1/100 acre if potential appears to be 20 bushels per acre or less.
 - $\underline{2}$ 1/1000 acre if potential appears to be in excess of 20 bushels per acre.
- (2) This method is based on weighing ear samples which are grouped according to maturity and converting this production to bushels per acre.
- (3) The stage of maturity is established by determining where the line separating the solids and the liquid is located in the grain kernel. The solids start to form at the end opposite the kernel tip. The five stages of maturity and the number of pounds of immature ear corn required to make a bushel of mature shelled corn are as illustrated in **EXHIBIT 2, Figure C**.
- (4) Pick and husk all harvestable ears in the sample area. Discard portions of ears without kernels.
- (5) Break the ears in half. Take the butt end of each ear, and using a sharp pocket knife, flip out two kernel rows from the broken end to expose at least five representative kernels in an adjacent row. With the knife, make a single cut to dissect the kernels to expose a cross-section of the kernels in the row. With the knife blade tip, locate the line separating the solids and liquid. This will determine the location of the maturity line.

Place both parts of each ear in an appropriate stage pile to determine the stage weights. In most samples, the ears will be in only two stages. (Refer to **EXHIBIT 2**, **Figure C**.)

(6) Use the appropriate factor on the appraisal worksheet for converting the stage weight to bushels per acre of mature potential production.

E. WEIGHT METHOD

- (1) Use for all corn grain appraisals after the corn kernels are physiologically mature (some kernels have developed the black or brown abscission layer in the kernel tip, signifying the end of dry matter accumulation) and kernel moisture drops **below 40 percent**.)
 - (a) This method is based on weighing the ears in a fraction of an acre, then converting this production to bushels per acre.

- (b) Select representative samples of:
 - 1/100 acre if potential appears to be 20 bushels per acre or less.
 - $\underline{2}$ 1/1000 acre if potential appears to be in excess of 20 bushels per acre.
- (c) Pick and husk all harvestable ears in the sample area. Weigh production.
- (d) Multiply average sample weight by:
 - $\underline{1}$ 1.43 if sample size selected was 1/100 acre.
 - $\underline{2}$ 14.3 if sample size selected was 1/1000 acre.

The results will be the bushels-per-acre of potential production (not corrected for moisture, test weight, etc.).

- (e) Determine shelling percentage factor for ear corn as follows:
 - <u>1</u> Select and husk a **five**-pound representative ear corn sample, shell, and weigh grain.
 - $\underline{2}$ Divide the weight of the shelled corn by 4 and round to two decimal places; or
 - <u>3</u> Determine in accordance with **TABLE G**.

NOTE: Shelling percent (and shelling factor) is ONLY applicable to corn in the EAR such as weight-method appraisals (or stored as ear corn). The standard shelling percent assumes 70 lbs. Per bushel of ear corn equals 56 lbs. Per bushel of shelled corn (80 percent shell, 100 percent shelling factor). If the corn is already shelled, no shelling percent or shelling factor is used.

F. TONNAGE METHOD OF APPRAISING SILAGE

- (1) Use for silage appraisals of field corn from the milk stage to maturity when silage is indicated as the basis of insurance on the acreage report and silage production will not be determinable later. Refer to Section G, below, to determine when to make silage appraisals.
 - (a) This method is based on weighing the production in a fraction of an acre, then converting this production to tons per acre.
 - (b) Select representative samples of:
 - $\underline{1}$ 1/2000 acre if the stand is uniform and high tonnage is expected.
 - $\underline{2}$ 1/1000 acre for other silage.
 - (c) Measure all production in the sample area by cutting the stalks at normal machine harvesting height for silage, and weighing.

- (d) Multiply average sample weight by:
 - <u>1</u> 1.0 if sample size selected was 1/2000 acre.
 - $\underline{2}$ 0.5 if sample size selected was 1/1000 acre.

The result will be tons per acre of potential production.

- (e) For silage appraisals made after the normal time of harvest or after September 30, determine the tonnage appraisal and convert to equivalent tons of 65 percent moisture silage, utilizing factors from **TABLE K**.
- (f) Concurrent grain and silage appraisals or grain appraisals from representative sample areas for fields otherwise harvested for silage MUST be used if adjustments to production are to be allowed for GRAIN DEFICIENT SILAGE. If, due to insurable causes, the silage contains less than 4.5 bushels of grain per ton of silage, apply the appropriate factor from TABLE L. Adjustment for grain-deficient silage is allowed ONLY FOR CORN INSURED AS SILAGE (including corn appraised as silage and the silage tonnage will not be determinable later) with grain production based upon maturity-line or weight-method appraisals, as appropriate.

G. <u>DETERMINING WHETHER TO MAKE CORN GRAIN OR SILAGE</u> <u>APPRAISALS</u>.

- The acreage report will be the primary tool for determining when to appraise as grain or silage. The crop will be appraised on the basis of type reported on the acreage report. Refer to the Special Provisions for additional guidance.
- (2) In a "grain and silage" county, if a pre-harvest release of acreage to another use is required, the insured must designate which areas within the unit were planted for grain and which were planted for silage. The adjuster is cautioned to ensure the stated acreage for a type does not exceed the reported acreage for the type for the field and unit.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. **DEVIATIONS**

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

B. MODIFICATIONS

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

When applicable, with the insurance provider approval, use the following instructions in conjunction with the appropriate appraisal methods for damage due to insurable causes.

(1) No Pollination Due To Drought, Heat, Hot Winds, And/Or Insects:

Appraise corn insured as grain as "0" (for the actual acreage so affected) if, after a general survey of the crop, the adjuster finds:

- (a) Ear shoots, and the pollination period:
 - <u>1</u> Has ended. Blisters on the cob are enlarged (wart-like); or
 - $\underline{2}$ Is in progress. Blisters on the cob are not enlarged, and all the silk has been eaten below the husk by insects.
- (b) No ear shoots, and the pollination period:
 - <u>1</u> Is in progress or has ended; or
 - $\underline{2}$ Has not begun. The tassel is exposed and the still unexposed ear bud is less than 2 inches in length.
- (2) Poor Pollination Due To Drought, Heat, Hot Winds, And/Or Insects:

Appraise corn insured as grain based upon stand reduction ONLY if the appraisal cannot be deferred. After normal silking to milk stage, stalks with partial pollination are considered surviving plants but only to the extent they contribute to the production of a normal 1/2 pound ear of corn, i.e., if 3 ears are required to produce the grain equivalent of one normal ear, count only 1/3 of such plants. Barren stalks are not counted as surviving. Individually evaluate ears to determine total surviving plants to be entered on the appraisal worksheet. Document adjustment in the "Notes and Calculation Section" of the stand reduction appraisal worksheet or on an attached Special Report.

(3) Severely Drought-Stunted Corn:

Defer the appraisal until the milk stage, at which time the maturity line method or tonnage method may be used. The appraisal method must agree with the type reported on the acreage report. If the insured does not wish to leave representative sample areas for this appraisal or it is impractical to do so, use the stand reduction method.

(4) Permanently Wilted Corn:

Note on appraisal worksheet "no production potential due to permanent wilt" and enter zero appraisal for the affected acres. For acreage with no or minimal damage due to permanent wilt, but wilt conditions have been determined to be in the area, appraise in the normal manner unless the insured agrees to leave representative sample areas for later appraisal. Inform insured to request another appraisal within 30 days of this inspection.

NOTE: Permanent wilt is caused by extremely dry soil conditions and can occur at any immature stage of growth. It is a condition where plants are stressed from lack of moisture to the extent that all leaves remain tightly rolled throughout the night. Lower plant leaves become dry and brittle and will crumble when rolled between the hands. Permanently wilted plants are damaged to the extent that they will die even if supplied moisture.

(5) Irregular Germination Or Crop Development Due To Insured Causes:

Use the stand reduction method of appraisal based upon the number of plants capable of reaching the milk stage prior to a killing frost.

- (a) Count all plants to determine the plant population and enter in item 11 of the stand reduction appraisal worksheet.
- (b) Determine stage of growth for EARLY-GERMINATING corn and record in item 19.
- (c) Determine the stage of growth for EACH LATE-GERMINATING corn plant and record, in item 23 ("NOTES AND CALCULATIONS" section):
 - <u>1</u> The stage of each plant; and
 - 2 The computation of the number of days from the current stage to the milk stage for each plant and add FIVE days (the additional five days are to account for slower plant development as the frost date approaches).
- (d) Compute the number of days from the appraisal date to the average killing frost date for the area (contact local State Extension Service) and show calculation in item 23.
- (e) Count and record in item 12 as "surviving," those plants which will reach the milk stage before the average killing frost date (include early-germinated plants).
- (f) The percent of potential, item 15, is equal to the percent of "surviving" plants ("surviving" plant number divided by original plant population).
- (g) Percent of potential (item 15) multiplied by the applicable APH yield (see note above) results in the per-acre appraisal.

EXAMPLE:

Some plants are in the 5th, 8th, and 10th leaf stages. Date of the appraisal is July 24. Frost date is September 25, 63 days from the date of appraisal. Late developing plants which will not reach the milk stage prior to the frost date will not be counted as surviving plants.

Plants in the 10th leaf stage will be counted as surviving, since they will reach the milk stage in 60 days (allowing the additional FIVE days for maturity retardation). Plants in the 8th leaf and earlier stage would not be counted as surviving, as they would not reach the milk stage prior to the frost date.

STAGE DAYS TO MILK STAGE

5 th leaf	75
8 th leaf	66
10 th leaf	60

(6) Appraisal Modification For Early Freeze Damage:

WHEN AUTHORIZED BY THE INSURANCE PROVIDER, the maturity line appraisal method may be modified to more closely reflect the actual potential remaining after freeze damage. Apply the following procedure on a case-by-case basis ONLY as circumstances warrant. Document on a Special Report, all pertinent information regarding the loss such as the corn hybrid planted, the maturity rating of the variety, whether the late planting provisions apply, planting (and any replanting) dates, the practicality of any late replanting, the extent of freeze damage to corn in the area (whether general or isolated), date of normal freeze, date(s) of damaging freeze(s), and specifically why the corn did not escape freeze damage. DO NOT APPLY the appraisal modification for early freeze damage if the adjuster determines that the insured could have prevented the damage through proper farming practices.

The conditions that determine the extent of damage are the maturity of the plant at the time of freeze and the number of leaves killed above the ear-stalk attachment. If the freeze occurs when the maturity line method of appraisal is applicable (except doughy and extended stages), adjustments to the maturity line appraisal are allowed IF ALL the leaves above the base of the ears are killed by the freeze. For:

- (a) $\frac{1}{4}$ stage count 25 percent of the appraisal.
- (b) $\frac{1}{2}$ stage count 50 percent of the appraisal.
- (c) $\frac{3}{4}$ stage count 75 percent of the appraisal.

The adjustments do not apply if:

- $\underline{1}$ Kernels are in the doughy or extended stage at the time of freeze use normal appraisal.
- 2 Any leaves remain alive above the base of the ear (regardless of stage) use normal appraisal.
- $\underline{3}$ Kernels are in the pre-1/4 stage (leaves are all killed above the base of the ear) ear has no potential. If all ears are in this category, appraise at zero.

4 The corn is insured as silage (reported for silage on the Acreage Report). Adjustment can be used if silage is eligible to be adjusted for grain deficiency and meets the above criteria.

NOTE: For purposes of this appraisal modification, "early freeze damage" refers to a freeze which occurs early enough in the corn's growth stages to cause damage to the developing ears, without regard to its relationship to the calendar date of occurrence. The calendar date of the freeze is important, however, in determining whether the insured could have prevented the damage through proper farming practices.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield, which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to Section 5 for sampling requirements.

NOTE: Standard appraisal worksheet items are numbered consecutively in Subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

STAND REDUCTION METHOD

Verify or make the following entries:

Item

No. Information Required

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

- 1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 2. **Policy Number:** Insured's assigned policy number.

3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

Claim Number: Claim number as assigned by the insurance provider.

- 4. **Crop:** "Corn Grn." Or "Corn Sil."
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
- 6. **FSA Farm No.:** FSA farm serial number, if applicable.
- 7. **Field No.:** Field or subfield identification symbol.

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

- 8. **Row Width:** Row width to nearest inch. Refer to subsection 5 C for row width determination information.
- 9. **Base Yield:** Enter the approved APH yield to nearest whole bushel or tons to tenths from the APH form, after verifying to be correct.
- 10. **Sample No.:** MAKE NO ENTRY.
- 11. **Normal Plant Population 1/100 acre:** Determine by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre.
- 12. **No. of Surviving Plants 1/100 acre:** Number of surviving plants in the same sample.
- 13. **Percent of Stand:** MAKE NO ENTRY.
- 14. **Round Col. 13 to nearest 5 percent:** MAKE NO ENTRY.
- 15. **Percent of Potential:** Enter percent of potential as follows:
 - a. Determine stage of growth at time of damage and enter in item 19.
 - b. Before 11th leaf stage, use Stand Reduction (**TABLE C**) and enter percent potential to nearest whole percent, after interpolating.
 - c. In 11th leaf stage and beyond, enter result of dividing number of surviving plants (item 12) by normal plant population (item 11) to whole percent.
- 16. **Base Yield:** Repeat entry from item 9.
- 17. **Appraisal for Sample:** Result, to nearest tenth, of multiplying percent of potential (item 15) expressed as a decimal by the base yield (item 16).
- 18. **Total:** Sum of entries in item 17 (to nearest tenth).

- 19. Stage of Growth at Time of Damage: Stage of growth at time of damage (refer to Section 5 D).
- 20. **Total Appraisals for all Samples:** Repeat entry from item 18.
- 21. **No. of Samples:** Enter total number of samples.
- 22. **Appraisal per Acre/Field:** Result (to nearest tenth) by dividing total appraisals for all samples (item 20) by the total number of samples (item 21).
- 23. **Notes and Calculations:** Remarks pertinent to the appraisal, sampling, and conditions in general (e.g. very hot and dry), etc.
- 24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 25. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

STAND REDUCTION ANY COMPANY APPRAISAL WORKSHEET 3. UNIT NO. CLAIM NUMBER (Corn and Grain Sorghum, 00100 XXXXXX HYBRID SEED CORN, 6. FSA FARM NO. 7. FIELD NO.	I.M. INSURED CROP	5. CROP YEAR
APPRAISAL WORKSHEET (Corn and Grain Sorghum, 00100 XXXXXX	CROP	
(Corn and Grain Sorghum, 00100 XXXXXX		5. GRUP TEAK
HYBRID SEED CORN, [6. FSA FARM NO. 7. FIELD NO. NO. OF ACRE	Corn Grn	YYYY
HYBRID SORGHUM SEED, POPCORN)	S 8. ROW WIDTH 9. BAS	SE YIELD
123 A 10.0	36"	100
COMPUTATIONS HYBRID SORGHUM SEED AND		
GRAIN SORGHUM ONLY		
NORMAL PLANT NO. OF ROUND COL. 13 TO SAMPLE POPULATION SURVIVING PLANTS PERCENT OF NEAREST 5 PERI	CENT OF	APPRAISAL FOR SAMPLE
NO. 1/100 ACRE 1/100 ACRE STAND PERCENT POT	ENTIAL BASE YIELD	(COL. 15 X 16) 17
	15 16	
1 220 36	37 X 100	= 37.0
² 220 32	34 X 100	= 34.0
³ 220 23	27 X 100	= 27.0
⁴ 220 42	41 X 100	= 41.0
5	47 X 100	= 47.0
6		
7	X	=
	X	=
8 After 11 th leaf stage, percent potential is in direct proportion to percent stand: Col. 12 ÷	Col. 11 X	
9	l X	=
10	 X	=
11	×	=
12		
	X 18. TC	
		186.0
19. STAGE OF GROWTH AT TIME OF DAMAGE 20. TOTAL APPRAISALS FOR ALL 21. NO. OF SAMPL SAMPLES	ES 22. APPRAISAL P	'ER ACRE/FIELD
8 th Leaf 186.0 ÷ 5	= 37.2	BU.
23. NOTES AND CALCULATIONS		
24 <mark>. INSURED-S SIGNATURE</mark>	DATE	
I.M. INSURED	MM	/DD/YYYY
25. ADJUSTER'S SIGNATURE CODE NO.	DATE	
	XX MM	/DD/YYYY
I.M. ADJUSTER XXX		

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

HAIL DAMAGE METHOD

Verify or make the following entries: Item			
<u>No.</u>	Information Required		
	Company: Name of insurance provider, if not preprinted on the worksheet (Company Name).		
	Claim No.: Claim number as assigned by the insurance provider.		
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 Number: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).		
4.	Crop: "Corn Grn." Or "Corn Sil."		
5.	Crop Year: Crop year, as defined in the policy, for which the claim is filed.		
6.	FSA Farm No.: FSA Farm Serial Number, if applicable.		
7.	Field No.: Field or subfield identification symbol.		
8.	Ultimate No. of Leaves: MAKE NO ENTRY.		
9.	Base Yield: The approved yield, in whole bushels or tons to tenths, from the APH form after verifying to be correct.		
10.	Sample No.: MAKE NO ENTRY.		
11.	Normal No. of Plants 1/100 acre: Normal plant population (original stand) – determine by counting the potential (living, dead, missing or non-emerged) plants in a length of row equivalent to 1/100 acre.		
12.	No. Plants Totally Destroyed 1/100 acre: Number of plants totally destroyed. If totally destroyed plants cannot be accurately counted, complete item 13 and enter result of subtracting remaining stand (item 13) from normal number of plants (item 11).		
13.	Remaining Stand No. Plants 1/100 acre: Determine the number of remaining plants or enter the result of subtracting number of plants totally destroyed (item 12) from normal number of plants (item 11).		

- 14. **% Damage from Stand Reduction (TABLE C):** Determine and enter percent of damage (to whole percent).
 - a. From 7th through 10th leaf stages, use "Hail Stand Reduction Loss" (**TABLE D**) based on entries in items 11 (normal number of plants) and item 13 (remaining stand). Interpolate to nearest whole percent.
- *** b. After 10th leaf stage, divide number of plants totally destroyed (item 12) by normal number of plants (item 11), round to nearest whole percent.
- 15. **% Cripples (Corn Only):** Determine entry as follows (refer to sample on worksheet for calculations and Section 6 C (2) (b) for definition):
 - a. Count the number of cripples in 100 remaining live plants.
 - b. Individually evaluate the ears on the crippled plants to determine the GROSS damage from cripples. (Percent of cripples which will not produce a normal harvestable ear.) Multiply number of cripples (a) by percent of cripples (b).
 - c. Multiply this Gross percent times the remaining crop (100 percent damage from stand reduction (item 14)) to obtain the NET percent of damage. Round to nearest tenth.

16. % Ear Damage (Corn):

- a. If no ear damage MAKE NO ENTRY.
- b. If ear damage:
 - (1) Select all ears from 10 consecutive representative plants.
 - (2) Determine the total number of kernels on all ears.
 - (3) Determine the total number of damaged kernels on sample ears. The GROSS percent of ear damage is determined by dividing the total number of kernels damaged by the total number of kernels.
 - (4) Determine NET percent of ear damage by multiplying the gross percent times the remaining crop (100 percent damage from stand reduction (item 14) percent cripples (item 15) and enter the results in item 16).
- 17. **Total Direct Damage:** Sum of items 14, 15 and 16.
- 18. **Potential Remaining:** Result of subtracting total direct damage (item 17) from 100.
- 19. **% Leaf Area Destroyed:** Determine and enter percent of leaf area destroyed.

- 20. **% Damage for Leaf Destruction:** Percent of damage for leaf destruction based on **TABLE E**, percent leaf area destroyed (items 19) and stage of plant (item 27). Refer to Subsection 6 C (3).
- 21. **Net Indirect Damage:** Result (to tenths) of multiplying potential remaining (item 18) by percent damage for leaf destruction (item 20).
- 22. **% Damage from Hail:** Sum of total direct damage (item 17) and net indirect damage (item 21), to nearest tenths.
- 23. **% Potential Production Remaining:** Result of subtracting percent damage from hail (item 22) from 100 (to nearest tenths).
- 24. **Base Yield:** Repeat entry from item 9.
- 25. **Appraisal For Sample:** Result, to nearest tenth, of multiplying percent potential production remaining (item 23) expressed as a decimal by the base yield (item 24).
- 26. **Total:** Sum of entries in item 25.
- 27. **Stage of Plant Growth at Time of Damage:** Stage of growth at time of damage.
- 28. **Total All Samples:** Repeat entry from item 26.
- 29. **No. Samples:** Enter total number of samples.
- 30. **Per Acre Appraisal Bu.:** Result, to nearest tenth, of dividing total appraisals for all samples (item 28) by the total number of samples (item 29).
- 31. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general (e.g. very hot and dry), etc.
- 32. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 33. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

APP (Co		ION PURP	OSES ONLY) 1. INSU	IDED'S N										
(Co	HAIL				JKED 5 N	AME		2. POL	LICY NO.		3. U	NIT NUM	BER	4. CROP	
(Co	HAIL					INSURE	D		XXXX	XXX		0010	0	COR	N GRN
(Co	RAISAL	DAMAC WORK		5. CRO	P YEAR	6. FSA	FARM NO	. 7. FIEL	D NO.	8. UL	TIMATE	NO. OF L	EAVES	9. BASE	YIELD
COMPU	rn and G			Y	YYY		106		В					1	00
6	TATION	S					<u>г т</u>		1	1		1	1		1
SAMPLE NO.	NORMAL NO. OF PLANTS 1/100 ACRE	NO. PLNTS TOTALLY DESTROYED 1/100 ACRE	REMAINING STAND NO. PLANTS	% DAMAAGE FROM STAND REDUCTION (CHART)	%CRIPPLE (CORN ONLY)	% EARDAMAGE (CORN) %HEAD DAMAGE (GRAIN SORGHUM)	TOTAL DIRECT DAMAGE (14+15+16)	POTENTIAL REMAINING (100-17)	% LEAF AREA DESTROYED	% DAMAGE FOR LEAF DESTRUCTION (CHART)	NET INDIRECT DAMAGE (18 X 20)	% DAMAGE FROM HAIL (17 + 21)	% POTENTIAL PRODUCTION REMAINING (100 – 22)	BASE YIELD	APPRAILSAL FOR SAMPLE (23 X 24)
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	240	201	39	63	6.2		69.2	30.8	45	1	0.3	69.5	30.5	100	30.5
2	230	189	41	61	7.8		68.8	31.2	40	1	0.3	69.1	30.9	100	30.9
3	240	198	42	61	7.3		68.3	31.7	42	1	0.3	68.6	31.4	100	31.4
4	235	216	19	77	1.5		78.5	21.5	46	1	0.2	78.7	21.3	100	21.3
5	240	205	35	65	5.9		70.9	29.1	44	1	0.3	71.2	28.8	100	28.8
6															
7															
8															
9															
												26.	. TOTAL	14	2.9
27. STAGI	E OF PLAN	T GROWT	H AT TIME	OF DAMA	GE	28. TOTA	L ALL SAM	PLES	29. NO.	SAMPLES		30. PER	ACRE API	PRAISAL I	3U.
		7 TH	leaf				142.9		÷	5		=	28.6		
31. REN	MARKS														
Net perc Sample Number 1 2 3 4 5		rcent oples 5 x 0 x 8 x 0 x		Percent Damage Factor .67 .67 .67 .67 .67	= = = =	Perce Dama from 16.8 20.1 18.8 6.7 16.8	nge cripples x x x x x x	R	Percent emaining lants 37 39 39 23 35	; = = = =	Net Per cripple damag 6.2 7.8 7.3 1.5 5.9				
32. INS	URED'S	SIGNAT	URE								DATE	3			
				I. M. I	NSURE	D					j	MM/DD	YYYYY/		
33. ADJ	USTER'	S SIGN	ATURE &								DATE	8			
			I.M.	ADJUS	STER	XXXXX					M	1M/DD/	YYYY		

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION

MATURITY LINE WEIGHT METHOD

Complete HEADING items 1 through 7, and PART II items 20 through 32.

Verify or make the following entries:

Item No. **Information Required Company:** Name of insurance provider, if not preprinted on the worksheet (Company Name). **Claim Number:** Claim number as assigned by the insurance provider. 1. **Insured's Name:** Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued. 2. **Policy No.:** Insured's assigned policy number. 3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g. 00100). Crop: "Corn Grn." 4. 5. **Crop Yr.:** Crop year as defined in the policy for which the claim has been filed. 6. FSA Farm No.: FSA farm serial number. 7. Circle Appraisal Code and enter in col. 10 part 1: Circle "EC" for ear corn. 8-19 MAKE NO ENTRY. PART II – MATURITY LINE WEIGHT METHOD (from milk stage to 40 percent grain moisture). 20. **Field ID:** Field or subfield identification symbol 21. Acreage in Field to tenths: Number of determined acres, to tenths, in field or subfield being appraised. 22. Stage: MAKE NO ENTRY. 23. **Fraction of Acre:** Use "1/100," if potential appears to be 20 bushels per acre or less, or

"1/1000," if potential appears to be in excess of 20 bushels or more per acre.

- 24. **Weight by Stage:** Pound weight, to tenths, for each sample by stage of maturity. Determine weights by:
 - (1) Picking and husking all harvestable ears from the sample.
 - (2) Discarding portions of ears having no kernels.
 - (3) Dissecting each ear in order to determine its stage.
 - (4) Sorting ears by stage and weighing all ears in stage (pounds to tenths).
- 25. **Total Weight All Sample Plots:** Total of sample weights from all sample plots for that stage (to tenths).
- 26. **Yield Factor:** Use appropriate factor for fraction of an acre used.
- 27. **Appraisal Per Stage:** Result of multiplying Total Weight All Sample Plots (item 25) by appropriate yield factor (item 26), rounded to tenths.
- 28. **Total Appr. All Stages:** Sum of entries in item 27 (Appraisal Per Stage), to tenths.
- 29. **Total No. Rep. Sample Plots:** Number of sample plots.
- 30. **Acre Appraisal:** Result of dividing Total Appraisals All Stages (item 28) by number of Total Number of Representative Sample Plots (item 29).

Remarks: Remarks pertinent to the appraisal, sampling, conditions in general (e.g. – very hot and dry), etc.

- 31. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured=s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 32. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

((FOR II	LUSTRA	ATION	PURPO	SES O	NLY)		MA	TURIT	Y LINE	– WEI	IGHT M	ETH(OD APP	RAISA	L				
COMPAN Any Comp		CLAIM NU xxxx		1. INS	SURED'S I. M.	NAME Insured		2. POLIC		XXXX		3. UNIT I	NO. 00100)			and e GRAI	enter in (APPRAISAL COE Col. 10 Part 1 HUM – GS (EC)	DE
4. CRO COI	P RN GRN	5. CROI Y	P YR. YYY		100	1000 if s	mple size sele ample size se	elected was 1	/1000 acre	14.3 if sat	(mple size se mple size se	D FACTOR CORN lected was 1/10 lected was 1/10	00 acre.3	13.4 if san	mple size sele nple size sele	SORGHUM cted was 1/100 a ccted was 1/100	POPC CORN GRAI 0 acre	CORN – P N SILAG	EC	s
				PART I	– MATUI	RE EAR C	ORN – PO	PCORN -	HYBRID S	SEED (corn	ı, grain so	orghum) – GH	RAIN SO	ORGHUM	AND SILA	GE WEIGH	IT METHOD			
FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR 10.	FRACTION OF ACRE 11	N			EACH BLO MPLE PLO 12		THS	ALL	WEIGHT SAMPLE PLOTS 13		PLE TS	AVG. SA WEIGHT FIEL 15	ΓPER D	YIELD FACTOR 16	PER ACRE YI (CIRCLE ON 17		POPCO	FURE CORN DRN AND SORGHUM
										=		÷	 = 	=	x	=	= BUSHELS TONS POUNDS		PERCEN 18. MOISTURE	T/FACTOR 19. SHELLING
										=		÷	=	=	x	:	BUSHELS TONS POUNDS		PERCEN 18. MOISTURE	T/FACTOR 19. SHELLING
																	1001120		PERCEN	T/FACTOR
										=		÷	- = 	=	x	:	= BUSHELS TONS POUNDS		18. MOISTURE	19. SHELLING
											HOD (For	ear corn fro		0		1				
FIELD ID	STAGE	FRAC- TION O ACRE		R	ecord in Ea	ach Block t	he Pounds p 24	er Sample		ths			L WEIG SAMPL PLOTS		YIE	ELD FACTOR 26	APPRAISA PER STAC	AL		corn)
20	22	23	Plot 1 0.0	Plot 2 3.3	Plot 3 6.1	Plot 4 3.3	Plot 5 0.0	Plot 6	Plot 7	Plot 8	Plot 9		25 12.7		Corr .7092	-	n 27	1.	500 lbs/acre or	
В	1⁄4	1/1000		5.5	0.1	5.5	0.0				<u> </u>	=	12./	x	7.092		= 9.0	2.	be in excess of	potential appears to 500 lbs/acre.
Acreage in Field to tenths	1/2	1/100	7.1	6.5	4.4	5.2	6.3					 	29.5	x	.7463	3 42.0	= 22.0	0	REPRESENTA (Corn, Grai	FIVE SAMPLES n Sorghum)
21		1/1000	_								-				7.463	_		1.	1/100 acre if p 20 bushels/acr	otential appears to be
10.0	3⁄4	1/100	6.9	4.1	3.2	5.8	0.0					=	20.0	x	.8000		= 16.0	0 ^{2.}	1/1000 acre if	potential appears to 20 bushels/acre.
		1/100	3.5	0.0	0.0	0.0	0.0						3.5		.8475					
	Doughy	1/1000										=		x	8.475	0 470.0	= 3.0			
		1/100												x	1.063	8 59.0	=		TOTAL NO. REP. SAMPLE PLOTS	ACRE APPRAISAL
	Extended	1/1000										Ī			10.638	30 590.0			29	30
REMARKS	5:																28 TOTAL APPR. ALL STAGES 50.0	 ÷	5	 = 10.0
31 INSURE	ED'S SIGNA	ATURE							DATE		3	32 ADJUSTE	R'S SIG	NATURE			CODE NO.		Dz	ATE
			I. M. Inst	ured					MM	/DD/YYYY		I. M. A	Adjuster	r		•	XXXXX		М	M/DD/YYYY PAGE 1 of 1

E. WORKSHEET ENTRIES AND COMPLETION INFORMATION

WEIGHT METHOD

Complete heading, items 1 through 7, Part I items 8 through 19, and Part II items 31 and 32.

Verify or make the following entries:

Item No. **Information Required Company:** Name of insurance provider, if not preprinted on the worksheet (Company Name). **Claim Number:** Claim number as assigned by the insurance provider. 1. Insured's Name: Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued. 2. **Policy No.:** Insured's assigned policy number. 3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). 4. Crop: "Corn Grn." 5. Crop Yr.: Crop year as defined in the policy for which the claim has been filed. 6. FSA Farm No.: FSA farm serial number. 7. Circle Appraisal Code and enter in Col. 10 Part 1: Circle "EC" and enter in item 10, Part I. **PART I – WEIGHT METHOD** Use this method for corn for grain when grain moisture is 40 percent or below, through maturity. 8. **Field ID:** Field or subfield identification symbol 9. Acres in Field: Number of determined acres, to tenths, in field or subfield being appraised. 10. Kind of Appr.: Enter "EC."

- 11. **Fraction of Acre:** Enter "1/100," if potential appears to be less than 20 bushels per acre. Enter "1/1000," if potential appears to be 20 bushels or more per acre.
- 12. Weight per Sample: Weight for each sample (pounds, to tenths).

- 13. **Total Weight All Sample Plots:** Sum of entries in item 12 (pounds, to tenths).
- 14. **No. of Sample Plots:** Number of sample plots.
- 15. **Avg. Sample Weight per Field:** Result, to tenths, of dividing total weight of all samples (item 13) by the number of sample plots (item 14).
- 16. **Yield Factor:** If entry in item 11 is 1/100, enter "1.43." If entry in item 11 is 1/1000, enter "14.3."
- 17. **Per Acre Yield:** Result, to tenths, of multiplying average sample weight per field (item 15) by the yield factor (item 16). Circle appropriate unit of measure.
- 18. **Moisture:** Record moisture percentage, if in excess of 15.0 (through 40) percent, rounded to tenths.
- 19. Shelling: Shelling percentage factor (to whole percent). Refer to TABLE G.
- 31. **Insured's Signature and Date:** Insured=s (or insured=s authorized representative=s) signature and date. BEFORE obtaining insured=s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 32. **Adjuster's Signature, Code No. and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured=s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

COMPANY Any Com		CLAIM N XXXX		1. IN	ISURED' I. M.	S NAME Insured		2. POLIC	Y NO. XXXX	xxxx	3.	UNIT NO. 00100)				and enter	LE APPRAISAL CODI in Col. 10 Part 1 RGHUM – GS N – (EC)	<u>-</u>
L CRO COI	OP. RN GRN	5. CRO Y	P YR. YYY		100	1000 if	ample size sel sample size s	elected was 1	/1000 acre	14.3 if sa	CO mple size select mple size select	ed was 1/100 acre ed was 1/1000 acre.3	13.4 if s	ample size s ample size s	IN SORGHUN elcted was 1/100 elected was 1/100	acre 0 acre	POPCORN CORN SIL GRAIN SO	-PEC	
FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR 10.	FRACTION OF ACRE 11		R	ECORD II	VEACH BL MPLE PLO 12	OCK THE		TOTAL	n, grain sorg WEIGHT SAMPLE PLOTS 13	num) – GRAIN S NO. OF SAMPLE PLOTS 14	AVG. S. WEIGH FIE 1	AMPLE IT PER LD	YIELD FACTOR 16	PER ACR (CIRCL	E YIELD E ONE) 7	POPCO	JRE CORN RN AND ORGHUM
F	10.0	EC	1/100	4.3	6.2	2 5.	1 3.9	5.0		=	24.5	÷ 5 =	= 4	9 :	× 1.43			- PERCENT 18. MOISTURE 20.5	T/FACTOR 19. SHELLING 80
										=		÷ =		2	x	= BUSHEL TONS POUNDS	s	18. MOISTURE	
										 = 		 ÷ =	=	2	x	= BUSHEL TONS POUNDS		18. MOISTURE	T/FACTOR 19. SHELLING
-	•										HOD (For ea	r corn from milk st							
FIELD ID	STAGE	FRAC- TION OF ACRE			1	1	the Pounds					TOTAL WEIG SAMPL PLOTS	Æ		IELD FACTO	APPR PER S	AISAL STAGE	REPRESENTATIVE (Popce	orn)
20	22	23 1/100	Plot 1	Plot 2	Plot 3	Plot 4	Plot 5	Plot 6	Plot 7	Plot 8	Plot 9	25		.70	92 40.0	n 2	27	 1/100 acre if pote 500 lbs/acre or less. 1/1000 acre if pot 	
		1/1000									_	= I		x 7.0	920 400.0	=		in excess of 500 lbs/ac	re.
creage in Field to	1/2	1/100										 =		.74 x		=		REPRESENTAT (Corn, Grain	
tenths 21		1/1000												7.4				1. 1/100 acre if pote	
	3⁄4	1/100												.80 x		=		20 bushels/acre or less 2. 1/1000 acre if pot	ential appears to
		1/1000	_											8.0				in excess of 20 bushels	s/acre.
	Doughy	1/100										=		x		=			
		1/1000												1.0				TOTAL NO. REP.	ACRE
	Extended	1/1000										=		x 10.6		=		SAMPLE PLOTS 29	APPRAISAL 30
REMARKS	:	<u> </u>	1	1	1	1	1	1	1	1	1	1		1	I	28 TOTA APPR. Al STAG	LL	 :	=
1 INSURE	D'S SIGNA	TURE							DATE		32	ADJUSTER'S SIC	INATURE			CODE N	0.	DA	TE
			I. M. Insu	red					MM/	DD/YYYY	7	I. M. Adjuste	r			XXX	xxx	M	1/DD/YYYY

F. WORKSHEET ENTRIES AND COMPLETION INFORMATION

CORN TONNAGE METHOD

Complete heading, items 1 through 7, Part I, items 8 through 19, and Part II items 31 and 32.

Verify or make the following entries:

Item <u>No.</u>	Information Required
	Company: Name of insurance provider, if not preprinted on the worksheet. (Company Name)
	Claim Number: Claim number as assigned by the insurance provider.
1.	Insured's Name: Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.	Policy No.: Insured's assigned policy number.
3.	Unit No.: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4.	Crop: "Corn Sil."
5.	Crop Year: Crop year as defined in the policy for which the claim has been filed.
6.	FSA Farm No.: FSA farm serial number.
7.	Circle Appraisal Code and enter in Col 10 Part 1: Circle "EC" and enter in item 10, Part I.
	PART I – WEIGHT METHOD
	Use this method for corn for silage (tonnage) from milk stage through maturity.
8.	Field ID: Field or subfield identification symbol.
9.	Acres in Field: Acreage (to tenths) in field identified by item 8.
10.	Kind of Appr.: "CS."
11.	Fraction of Acre: Enter "1/1000." If the stand is uniform across the field and tonnage is expected to be high, enter "1/2000."
12.	Weight per Sample: Weight for each sample (pounds, to tenths).
13.	Total Weight for All Samples: Sum of entries in item 12 (pounds, to tenths).

- 14. **No. of Sample Plots:** Number of sample plots.
- 15. **Average Sample Weight per Field:** Result of dividing total weight of all samples (item 13) by the number of sample plots (item 14), rounded to tenths.
- 16. **Yield Factor:** If the entry for fraction of acre (item 11) is "1/2000," enter "1.00;" if entry for fraction of acre (item 11) is "1/1000," enter ".5."
- 17. **Per Acre Yield:** Result of multiplying average sample weight (item 15) by yield factor (item 16), rounded to tenths. Circle appropriate unit of measure.

NOTE: For grain-deficient silage (less than 4.5 bushels per ton based on grain appraisal of the standing crop), apply the appropriate factor from **TABLE L**. No reduction for grain deficiency is to be made if a grain appraisal cannot be made prior to harvest or a representative unharvested sample is not left in accordance with the policy provisions. Corn planted for harvest as silage which produces few or no ears due to uninsurable causes (i.e., growing season requirements which are longer than that normally available for the area, corn genetically selected to not produce grain, etc.) is not eligible for adjustment due to grain deficiency.

- 18. **Moisture:** Use only when silage moisture must be corrected silage moisture percent (to tenths).
- 19. **Shelling:** MAKE NO ENTRY.

Remarks: Remarks pertinent to the appraisal, sampling, conditions in general (e.g. – very hot and dry), etc.

- 31. **Insured's Signature and Date:** Insured=s (or insured=s authorized representative=s) signature and date. BEFORE obtaining insured=s signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood
- 32. **Adjuster's Signature, Code No. and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured=s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page: Page numbers – (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

			FOR	ILLUS	STRAT	TION PU	JRPOS	ES ON	LY - M	ATURE	E CORN	N TON	NAGE	METHO	DD API	PRASIAL	, WORKS	HEET		
COMPAN		CLAIM N		1. INS	URED'S I			2. POLIC			3	3. UNIT					7.		APPRAISAL COI	DE
Any Comp	any	XXXX	XX		I. M.	Insured			XXXX	XXXX			00200)					Col. 10 Part 1 GHUM – GS	
																	EA	AR CORN -	EC	
4. CROF	, RN GRN	5. CROI		5. FSA FA								D FACTC	DR				C)PCORN –)RN SILAC		
COF	(IN GRIN	Y	YYY	1	.00	100 :6		OPCORN ected was 1	/100 0000	1 42 :6	C mple size selo	CORN	1/100 0 000	1.24 :6		SORGHUM lected was 1/100	G		GHUM, SILAGE – GS	SS
								elected was			imple size selo					ected was 1/100				
				PART I	– MATU	RE EAR C	ORN – PO	OPCORN	– HYBRID	SEED (cor	n, grain so	rghum) –	- GRAIN S	ORGHUM	AND SIL	AGE WEIGI	IT METHOD			
	ACRES	KIND	FRACTION	1							WEIGHT		NO. OF	AVG. SA						
FIELD ID	IN FIELD	OF APPR	OF ACRE			ECORD IN DS PER SAI					L SAMPLE PLOTS		AMPLE PLOTS	WEIGHT FIEL		YIELD FACTOR	PER ACRE (CIRCLE			TURE CORN ORN AND
8	9	10.	11		FOUN	DOFEROAL	12	JI IO IE	NINS	1	13	г	14	15	J	16	I7	UNE)		SORGHUM
				9.2	8.1	1 7.4	9.1	6.3												NT/FACTOR
В	10.0	CS	1/1000		0.1	. ,.4	,,,	0.0		=	40.4	÷	-	- 0.0	x		= BUSHELS TONS -	4.0 T	18. MOISTURE	19. SHELLING
										I	40.1	5	,	8.0	1	0.5	POUNDS			
Ex. 2: C	onversion	of dry sil	age after r	normal h	arvest t	ime or Se	ptember	r 30, to 6	5%											NT/FACTOR
moisture	silage. Y	ield in to	ns multipli	ed by ac	ljustme	nt factor (TABLE	K)		=		÷	=	=	x	:	BUSHELS	4.0 T	18. MOISTURE	19. SHELLING
Example	: 4.0 tons	x 2.29 fa	ctor = 9.2	tons app	oraisal.					1		1		I	1		TONS - POUNDS	9.2 T		
Ex. 3: C	onversion	of grain	deficient s	ilage tor	nage to	o reflect le	ss than	4.5				l			l		DUCUELO	40.77		NT/FACTOR
bushels c	of grain pe	r ton for a	corn going	into sila	age. Th	e yield in	tons mu	ıltiplied		=		÷	=	=	x	:	= BUSHELS TONS -	<u>4.0 T</u>	18. MOISTURE	19. SHELLING
by adjust	ment fact	or (TABL	EL). Exa	ample: 4	4.0 tons	x .90 fac	tor $= 3.6$	i apprais	al.	1		1		I	1		POUNDS	3.6 T		
Ex. 4: C	onversion	for BOT	H dry silag	ge and g	rain def	iciency.	Multiply	the									DUGUEL C	4.0 T	PERCE	NT/FACTOR
moisture	adjustmen	nt factor b	by the grain	n deficie	ency adj	justment f	actor. N	Multiply		=		÷		=	I		BUSHELS = TONS	4.0 1	-	
			combined							I		I		I	x		POUNDS	8.2 T	18 MOISTURE	19. SHELLING
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

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); and
 - (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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 Required1.Crop/Code #: "Corn" (0041).2.Unit #: Five-digit unit number from the Summary of Coverage after it is verified to be
correct (e.g., 00100).

- 3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

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.

12. Additional Units:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the Narrative or on an attached Special Report.

13. Est. Prod. Per Acre:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." Instead of the date.

REPLANT AND FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."

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

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries: Item No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

NOTE: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.

B. **Preliminary Acres:**

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

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

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

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

FINAL: Determined acres to tenths.

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.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C1 C2
- C_2 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 provider=s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

NOVEMBER 2003

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE EXPLANATION

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

FINAL: Stage abbreviation as shown below.

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 for grain if insured for grain or harvested as silage if insured for silage.

NOTE: There will be no "H" entries for appraisals.

"UH"..... Unharvested or put to other use with consent.

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

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

USE EXPLANATION

"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
"Н"	Harvested
"UH"	Unharvested
"HM/G"	High moisture grain
"S"	Appraised silage going into a sealed upright silo.

EXAMPLE: Corn insured as grain but requiring a grain appraisal because it is going into high moisture storage would have "UH" entered in Section I, item H under "Stage" and "HM/G" entered in Section I, item I under "Intended Use." Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

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

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

J. Appraised Potential:

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

PRELIMINARY AND FINAL: Per-acre appraisal in bushels or tons to tenths, of POTENTIAL production for the acreage appraised. Refer to Section 5, "Corn Appraisals" for additional instructions.

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

K_{1.} **Moisture %:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture percent (if in excess of 15.0 percent) to nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

K_{2.} Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture factor – For appraised mature grain production in excess of 15.0 percent, obtain factor from **TABLE M.**

NOVEMBER 2003

L. Shell and/or Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: If a Weight Method appraisal is made in bushels, enter:

- a. The shelling percentage factor rounded to a two-place decimal (refer to TABLE G).
- b. For Weight Method appraisals (for mature unharvested grain corn) which due to insurable causes qualify for quality adjustment as provided in the Coarse Grains Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature corn has 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 refer to the quality adjustment instructions in the "Narrative," herein.

NOTE: If both the shell factor and quality factor apply, multiply the shelling factor times the quality factor to three decimal places and enter.

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 or tons, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

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

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 or tons per acre allowed for replanting. (Refer to Section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: Column "J" times Column "K₂" times Column "L" plus Column "M."

- O. **Total to Count:** Column "C or C_1 " (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_2 " (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.

NOTE: The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column "Q." Tons will be totaled and entered in upper part of box and bushels will be totaled and entered in the lower part of box.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT and FINAL: Total Actual Acres [Column "C" or (" C_1 "if there are underreported 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."

NOTE: The following instructions apply if the Insurance Provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in item 17. Tons will be totaled and entered in upper part of box and bushels will be totaled and entered in the lower part of box.

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster=s initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, Column "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" and/or any production not included in Section II, Column "I" or Columns "B" through "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 photo 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 sketch map or aerial photo, the disposition of acreage destroyed or put to other use with or without consent.

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the 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, Column "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, adjusters initials, and reason not qualified.
- u. Explain any ".000" quality adjustment (QA) factor entered in Section I, Column "L" and Section II, Column "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 corn if they have 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 any other pertinent information, including any data to support any factors used to calculate the production.
- y. Explain harvested tonnage silage calculations, identifying the silage as packed, unpacked settled, unpacked unsettled, fresh chopped, etc., to validate calculations.
- z. Specify in the Narrative when separate production worksheets are used for (each) grain and silage within a unit.

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.). If possible, use silage appraisals rather than harvest production derived from structure measurements. Tonnage determinations based on volume vary widely due to varying pack, settling with time, moisture content, and coarseness of chop.
- (2) Columns "B" through "E" are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in Columns "B" through "E." Refer to the LAM for acceptable weight tickets. Convert weighed ear corn to a shelled corn basis before entering production in item I (divide ear corn weight by 70 to get grain bushels to enter in item I, and make usual entries for shelled corn).
- (4) For production commercially stored, sold, etc., make entries in Columns "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.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, foreign material (FM), test weight, value, etc.).

NOTE: Average percent of **FM** or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Production from first (original) or second (substitute) crop acreage when a second crop will be or is planted on the first crop acreage within the same crop year.

- (f) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in Columns "A" through "S" for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in Columns "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item

No. Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **'Incomplete**."
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest**."
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, Column "A.")

NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.

- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
 - a. Length if rectangular or square.
 - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
- 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. **Deduction:** 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 follows:

Corn (Shelled).....0.8 Corn (Ear).....0.4 Corn (Ground Shelled)...0.7 Corn (Ground Ear)....0.6

H. **Gross Prod.:** Multiply Column "F" times Column "G," rounded to tenths of a bushel for grain or ton for silage.

- I. **Bu., Ton, Lbs., Cwt.:** Circle "Bu." for grain or "ton" for silage. Grain production in bushels, to tenths, before deductions for grain moisture and foreign material or silage in tons, to tenths, before deduction for grain deficiency or increase due to low silage moisture, 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.
 - d. **SILAGE**—Refer to Subsection 3E to determine quantity of corn silage.

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

J. Shell/Sugar Factor: Enter the shelling percentage factor for ear corn. Refer to Subsection 6 E (1) (e).

SILAGE—MAKE NO ENTRY.

K₁. **FM %:** Make entry to nearest tenth. Refer to the LAM for instructions. ***

NOTE: Refer to the LAM for FGIS definition of "FM."

SILAGE—MAKE NO ENTRY.

K_{2.} **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."

SILAGE – MAKE NO ENTRY.

- L_{1.} **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying quality adjustment for quality.
- L_{2.} **Factor:** If grain moisture is more than 15.0 percent, enter the four-place moisture factor from the corn moisture adjustment factors (**TABLE M**).

SILAGE – If silage moisture is below 65 percent, enter the two-place factor from the silage moisture factors in **TABLE K**, (it is applied prior to any adjustment for quality).

- M_{1.} **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_{2.} Factor: Test Weight Factor enter the result of dividing the actual test weight by the standard test weight (ear corn must be shelled for sample), to three decimal places. Refer to the LAM for other test weights. For corn silage divide the actual test weight by 12.0. Refer to Section 3 E for silage test weight determination instructions.

- N. Adjusted Production: Result of multiplying ("H" or "I") $x "K_2" x "L_2" x "M_2$." (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" section. Refer to the example in the LAM.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to tenths.
- Q_{1.} **Value:** When applicable, enter the Reduction in Value (RIV). RIV must be limited to amounts that are usual, customary, and reasonable. (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.

 Q_2 . **MKT. Price:** If an entry is in Column " Q_1 ," enter the Local Market Price for U.S. Grade No. 2 corn (refer to the crop provisions). Refer to 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.

R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of " Q_1 " divided by " Q_2 " from 1.000, or **1.000 minus the discount factor(s) obtained from the Special Provisions.**

Silage: For corn insured as silage which due to insurable causes, qualifies for quality adjustment for grain deficiency (as documented by a standing-corn grain appraisal), enter the two-place decimal from **TABLE L.**

S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" in bushels or tons to tenths.

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

22. Section II Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

NOTE: The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Item 22. Tons, to tenths, will be totaled from Column "S" and entered in upper part of box and bushels, to tenths, will be totaled and entered in the lower part of box.

23. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, Column "O" total. **NOTE:** The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Item 23. Tons, to tenths, from Section I, Column "O" total will be entered in upper part of box and bushels, to tenths, will be entered in the lower part of box.

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

NOTE: The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Item 24. Tons, to tenths, from 22 and 23 will be totaled and entered in upper part of box and bushels, to tenths, will be totaled and entered in the lower part of box.

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:**

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.).

									PRO	DUCTIC	DN WORK	SHEET	1						
1 Crop/Cod	le#	2 Unit #		al Descri			(]	FOR IL	LUSTI	RATION	PURPOS	ES ONL	.Y)	8 Name of In	sured		_		
CORN		00100	SW1	-9N-30V	<u>N</u>	_				RAIN EX			<i>,</i>			I. M. Insu			
0041							7 Compan	У	Any C	Company				9 Claim #	XXXXXX	vv	11 Cr	op Year YYY	v
4 Date of Da	amage	AUG 1				_								10 Policy #		XXXXXX		111	1
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13 Est. Proc	d. Per Acre	90																	
·					11		SECTIO	DN I- AC	REAGE	APPRAIS	ED, PRODUC	TION AN	D ADJUSTME	ENTS					
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Field	Prelim	Final	Intere			Type		Intend		Appraised	Moisture %	Shell ar				Total to Count	Pe		Total
ID	Acres	Acres	or Shar	Ri	sk Practi	ce Class Variety		e Final	Use	Potential	Factor	Quality I	Factor Cau	ise Pot	ential	(C x N)	Acı	e	(C x P)
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В		10.0	1.00	0	003	016	5 UH	I SIL	AGE	10.0		-			10.0	100.0	100).0	1000.0
C M/D		30.0	1.00	0	003	016	5 Н		Н								100).0	3000.0
16 T(OTAL	50.0												17	TOTALS	472.0			5,000.0
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5 percent the unit.	. See attach	ned FGIS C	Frade Ce	ertificate	e. Test WT.	= 46#(D	F=.063) +	- 13.0% K	ernel Da	mage(DF =	.074) = .137	1.0001	37 = .863 Quali	ty Adjustment	Factor. Pag	e 1 of 2 repres	ents the g	rain determ	ined for
								S	ECTION	II-HAR	VESTED PRC	DUCTIO	N						
	1	8 Date Ha	rvest Co	mpleted	1		19	Is dama	ge simila	r to other f	arms in the are	a?	20 Ass	ignment of Ind	emnity?	21 Tr	ansfer of	Right To Iı	ndemnity?
			D/YYY	-			-	Yes 🗵	0		No 🗆		Yes [-			es 🗆	•	No 🛛
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Share	Length or	Width D	epth I	Deduc-	Net Cubic	Conver- sion	Gross Prod.	(Bu.) Ton	Shell/	FM%	Moisture%	Test Wt.	Adjusted Production	Prod. Not	Productio			uality	Production
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under 18 U	J.Ś.C. §§ 100	6 and 1014,	7 U.S.C.	§ 1506, 3	31 U.S.C. §§ :	729 and 3	730 and ot	her federal	statues			51: · · J ····		,			24	Unit Total	2016.0
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									PRO	DUCTI	ION W	ORKS	HEI	ET							
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B		10.0) 1	.000		003	,	026	UH	PASTUR	ED	4.0					4.0	40.0	\	15.0	150.0
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NA	ARRATIVE	E (If mo	re spac	e is need	ed, atta	ch a Sp	oecial R	eport)	Silage wa	s packed a	and calcu	lated using	ng 40)lbs/cu.ft.	Determined acres	s using MPCI	acreage repo	ort- would me	asure w	ithin 5 perc	cent.
Page 2 of	2 represen	ts the sil	age det	ermined	for the u	ınit.															
									S	ECTION	II – HAR	VESTEI	D PRO	DUCTIO	N						
	1	8 Date	Harvest	Comple	ted			22	Is dama	ge similar	to other f	arms in t	the ar	ea?	23 Assign	ment of Inder	nnity?	24 Tran	sfer of]	Right To In	demnity?
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A ₂	B	С	D	E	F		G	H Gross	I Bu.(Ton)	J Shell/	K ₂ FM%	L ₂		M ₂	N	0	P Production	Q ₂ Value			
Share Field ID	Length or	Width	Depth	Deduc-	Net C		Conver- sion	Bross Prod.	Lbs. Cwt.	Sugar		Moistu		Test Wt. Factor	Adjusted Production	Prod. Not	Production	Mkt. Price	-	ality	Production
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I certify th	e informatio	n provide	d above,	to the bes	t of my ki	nowledg	e, to be the	rue and co	mplete and t	hat it will	be used to	determine	e my lo	ss, if any, to	o my insured crops. I I reinsured by the Fee	understand tha	t this			on II Total	115.2
Corporatio	n, an agency	of the Ur	ited Stat	tes. I unde	erstand th	at any fa	alse or ina	iccurate in	formation m	ay result in					d administrative, civi				23 Sect	on I Total	40.0
under 18 U	J.S.C. §§ 100	6 and 10	4, 7 U.S	S.C. § 1500	5, 31 U.S.	.C. §§ 31	729 and 3	730 and o	ther federal s	statues									24	Unit Total	155.2
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Final Ins				Adjuster			XXXX					nspection			I. M. Insu I. M. Insu			MM-DD-YY		27 Page <u>2</u>	of

							_			PRODU	CTION W	ORKSH	EET							
1 Crop/Code#		2 Unit #		egal Descri				(FOR I	LLUSTE	RATION	PURPOS	ES ONL	Y)	8 Name of Insur	red				
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16 TOTA			50.0	0								Agency XXXXXXX YYY 10 Policy # XXXXXXX Final 14 Date(s) 1^{st} MMDD/YYY 2^{st} PRAISED, PRODUCTION AND ADJUSTMENTS POTENTIAL YIELD STAGE GUARANTEE I J Value M N O P Q nded or Appraised Moisture % Shell and/or + Uninsured Adjusted Total to Per Total all Use Potential Quality Factor Cause Potential Total to Count (C x P) Silage Quality Factor 4.0 T 40.0 T 15.0T 150.0T H I 4.0 T 40.0 T 3000.0 bu 3000.0 bu situred 4.0 T I 100.0bu 3000.0 Du 3000.0 T adjustment Factor. Silage was packed and calculated using 40 lbs./cu.ft. 17 TOTALS 40.0 T 300.0 T 3000.0 T Adjustment Factor. Silage was packed and calculated using 40 lbs./cu.ft. No P -Q No B H </td								
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		MM	DD/YY	YYY					Yes 🛛		No 🗖			Yes 🗖	No 🗵		Yes		No 🖻	3
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A ₂	В	С	D	E	F		G	Н	Ι	J	K_2	L_2	M2	Ν	0	Р	Q2	R		S
Share I	Length						Conver-	Gross	Bu. To		FM%	Moisture%	Test Wt.	5		Production	Value	Qua	lity	Production
Field ID	or	Width I	Depth	Deduc-	Net Cu Feet		sion	Prod. (F x G)	Lbs. Cv	vt. Sugar Factor	Factor	Factor	Factor				Mkt. Price			
L	Diameter			tion	Feet		Factor	(F X G)		Factor				· · · ·	To Count	(N - O)		$(Q_1 \div$	Q ₂)	(P X R)
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under 18 U.S.	.C. §§ 100	6 and 1014	, 7 U.S.	C. § 1506,	31 U.S.C	C. §§ 37	29 and 37	730 and (other feder	al statues								25 Sectio	li i i otai	40.01
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25 Adjuster's	ē		1.14				de #		Date			Ũ						73737		
1 st Inspect				Adjuster Adjuster			XXX			DD-YYYY										
2 nd Inspec						XX	XXX		N/I N/I -	DD-YYYY	2 nd Inen	ection		I M Inc	ured		MM-DD-V	YYY		

								PRO	DUCT	ION V	VORKSH	IEET						
1 Crop/Code#			3 Legal				(F	OR ILLU	STRA	TION	PURPOS	SES ONLY)		8 Name of Insured				
CORN	(00100	SW1-9	<u>N-30W</u>				RE	EPLANT	GRAI	N EXAMPI	Æ			I. N	M. Insured		
0041						7	Company_	A	Any Com	pany				9 Claim #		11 0	Crop Year	
							1			<u>.</u>					XXXXXX		YYY	Y
4 Date of Damage	-	UN 1					Agency		Anv	Agency				10 Policy #	XXXXX	XX		
5 Cause of Damage		EXCESS IOISTURE					8							14 Date(s) 1 Notice of Loss	st MM/DD/YYYY	2 ⁿ	Final	/DD/YYYY
6 Primary Cause %		100%												Notice of Loss	WIWI/DD/1111		IVIIVI	/DD/1111
12 Additional Units														15 Companion Poli	icy(s)			
13 Est. Prod. Per Acr	e																	
					SEC	CTION I – A	CREAGE	E APPRAISE	ED, PRO	DUCTIO	ON AND AI	DJUSTMENTS	(EXAMPLE	1A PAGE 1 of 2))			
			ACT	ΓUARI	AL							POTEN	TIAL YIELD			STA	GE GUARA	NTEE
												K1	L					
А	В	C	2	D	Е	F	G	Н	1	I	J	K ₂	Value	М	Ν	0	Р	Q
Field	Preli	n Fin	al In	terest			Type		Intend	ed or	Appraised	Moisture %	Shell and/or	+ Uninsured	Adjusted	Total to Count	Per	Total
ID	Acre	s Acr		or Share	Risk	Practice	Class Variety	Stage	Final	Use	Potential	Factor	Quality Factor	Cause	Potential	(C x N)	Acre	(C x P)
1							,											
M/D	25.0	25.	.0 1	.000		003	016	R	Repl	anted					<mark>8.0</mark>	<mark>200.0</mark>	100.0	2500.0
		25.	.0 1	.000		003	016	NR	Not Re	planted							100.0	2500.0
16 TOTAL		50.	.0				1								17 TOTALS	200.0	-	5000.0
NARRATIVE (If	more s	space is n	needed, a	ttach a	Special	Report)											-	
Example above s	hows a	llowanc	e when	the act	ual cost	and/or 20%	of the p	roduction g	uarantee	e is grea	ter than the	e maximum allo	owance.					
Insured's actual c	ost to 1	eplant-	<mark>\$20.00</mark> /a	cre Prio	ce electio	on - \$2.45 \$	<mark>20.00</mark> ÷ \$	\$2.45 = <mark>8.2</mark> t	ou. 100.0) bu./acr	$e \ge 20\% = 2$	0.0 bu/acre (bot	h greater than	8.0 bu. Maximun	n allowed).			
Appraised potenti	al less	than 90 p	percent o	of produ	iction gu	arantee. 100).0 x 90%	= 90 bu./a -	- acre app	praised p	otential 10	bu./acre. Total a	acreage from I	FSA permanent fi	eld measurem	ent. Field A w	heel measur	ed.
Cas attached Space				-	-									-				

See attached Special Report for measurements and calculations. Page 1 of 2 represents grain replant for the unit.

SECTION I- ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS (EXAMPLE 1B PAGE 1 of 2)

			ACT	ΓUARIA	L						POTI	ENTIAL YIELI)		STAGE G	UARANTEE
А	В	С	D	Е	F	G	Н	Ι	J	$\frac{K_1}{K_2}$	L Value	М	Ν	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potenti al	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D	25.0	25.0	.500		003	016	R	Replanted					<mark>4.0</mark>	100.0	100.0	2500.0
		25.0	.500		003	016	NR	Not Replanted							100.0	2500.0
16 TO	ΓAL	50.0										•	17 TOTALS	<mark>100.0</mark>		5000.0
NARRAT	TVE (If n	nore space	e is needed, a	ttach a S	pecial Repo	ort)										
Example	above sh	ows allov	vance when	the actu	al cost and	/or 20%	of the j	production gu	arantee is g	reater than	the maximum	allowance whe	n share is consid	lered.		
Insured's	actual cos	st to repla	nt- <mark>\$20.00</mark> /a	cre Pric	e election -	\$2.45	5 <mark>20.00</mark> ÷	$$2.45 = \frac{8.2}{5}$ by	u. 100.0 bu./	acre x 20% x	.500 share = 10	0.0 bu/acre (bot	h greater than ma	ximum allowed - 8.	0 bu./acre x .500	0 share = 4.0
bu./acre).	Appraise	ed potenti	al less than 9	0% of th	e productio	n guarar	ntee 100	$0.0 \ge 90\% = 90$.0 bu./acre	appraised pot	ential = 10.0 bu	1./acre. Total ac	reage from FSA p	permanent field mea	surement	
Field A w	heel meas	sured. Se	e Attached S	pecial R	eport for m	easurem	ents and	calculations.	Page 1 of 2	represents gra	ain replant for th	he unit.				

								PRODU	UCTION	WORKSI	HEET					
1 Crop/Code# CORN		KEPLANI SILAGE EXAMPLE					Insured	sured								
0041		-				- KEFLANT SILAGE EXAMPLE 7 Company Any Company							9 Claim # 11 Crop Year			
						,	company	<u></u>	ny company							YYYY
4 Date of Da mage		JUN 1 EXCESS			Agency_		Any Age	ency			10 Policy # XXXXXXX					
5 Cause of I	Damage	MOISTU											14 Date(s)	1 st MM/DD/YYYY	2 ⁿ	Final MM/DD/YYYY
6 Primary C	ause %	1009	6			1							Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Addition	al Units												15 Companion F	Policy(s)		
13 Est. Proc	l. Per Acre															
			I		SECTION	ON I– A	CREAG	E APPRAISE	D, PRODUC	CTION AND	ADJUSTMEN	TS (EXAMPL	E 1A PAGE 1 of	f 2)		
ACTUARIAL								POTENTIAL YIELD STAGE GU						GE GUARANTEE		
А	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L Value	М	Ν	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D	25.0	25.0	1.000		003	026	R	Replanted					<mark>1.0</mark>	<mark>25.0</mark>	15.0	375.0
		25.0	1.000		003	026	NR	Not Replanted							15.0	375.0
16 TOTAL 50.0 17 TOTALS 2								25.0		750.0						
NARRA	NARRATIVE (If more space is needed, attach a Special Report)															
Example	above sho	ws allow	ance when	the actu	ial cost and	l/or 20%	6 of the	production gu	arantee is g	greater than	the maximum	allowance.				
Insured's actual cost to replant- $\frac{20.00}{\text{acre}}$ Price election - 16.70 $\frac{20.00}{20.00}$ ÷ $16.70 = 1.2$ ton 15.0 ton/acre x 20% = 3.0 ton/acre (both greater than 1.0 ton maximum allowed)																
Appraise	Appraised potential less than 90 percent of production guarantee. 15.0 X 90 percent = 13.5 ton/a – acre appraised potential 6.0 tons. Total acreage from FSA permanent field measurement. Field A wheel measured.															
See attacl	ned Special	Report f	or measurer	nents an	d calculatio	ons. Page	e 2 of 2 1	represents grain	n silage repl	ant for the un	iit.					

SECTION I- ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS (EXAMPLE 1B PAGE 1 of 2)

ACTUARIAL										POTENTIAL YIELD						STAGE GUARANTEE	
Α	В	С	D	Е	F	G	Н	Ι	J	K ₁ K ₂	L Value	М	Ν	0	Р	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
B M/D	25.0	25.0	.500		003	026	R	Replanted					<mark>.5</mark>	12.5	15.0	375.0	
		25.0	.500		003	026	NR	Not Replanted							15.0	375.0	
16 TO	TAL	50.0						•					17 TOTALS	12.5		750.0	
NARRAT	ΓIVE (If n	nore space	e is needed, a	ttach a S	Special Rep	ort)											
Example	above sh	ows allov	vance when	the actu	al cost and	/or 20%	of the p	production gu	arantee is g	reater than	the maximum	allowance whe	en share is consid	ered.			
Insured's actual cost to replant $\frac{10.00}{\text{acre.}}$ Price election - 16.70 $\frac{10.00}{2}$ + $16.70 = .6$ ton 15.0 ton/acre x 20% x .500 share = 1.5 ton/acre (both greater than maximum allowed - 1.0 ton/acre x .500 share = .5 ton/ac																	
Appraise	Appraised potential less than 90 percent of production guarantee. 15.0 ton/a X 90 percent = 13.5 tons/acre appraised potential = 6.0 tons.																
Total acre	Total acreage from FSA permanent field measurement. Field B wheel measured. Page 2 of 2 represents grain silage replant for the unit. See attached Special Report for measurements and calculations.																

1 Crop/Code# CORN	2 Unit # 00100	3 Legal SW1-9		(F			
0041				 	7	Company	′_
4 Date of Damage	JUN 1					Agency_	
5 Cause of Damage	HAIL					. igeney_	
6 Primary Cause %	100%						
12 Additional Units							
13 Est. Prod. Per Acre							

	PRODUCTION WORKSHEET
(F	OR ILLUSTRATION PURPOSES ONLY)
	REPLANT CORN AND SILAGE EXAMPLE
npany_	Any Company

Any Agency

I. N	1. Insured	l				
9 Claim #		11 Crop Year				
XXXXXXXX		YYYY				
10 Policy # XXXXXX	ΧX					
14 Date(s) Notice of Loss 1 st MM/DD/YYYY	2 ⁿ	Final MM/DD/YYYY				

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS (EXAMPLE 1A PAGE 1 of 1)

ACTUARIAL										POTENTIAL YIELD						STAGE GUARANTEE	
А	В	С	D	Е	F	G	Н	Ι	J	K ₁ K ₂	L Value	М	Ν	0	Р	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
B M/D	25.0	25.0	1.000		003	026	R	Replanted			-		<mark>1.0</mark> Т	25.0 T	15.0 T	375.0 T	
		25.0	1.000		003	026	NR	Not Replanted			-				15.0 T	375.0 T	
A M/D	25.0	25.0	1.000		003	016	R	Replanted			-		<mark>8.0</mark> Bu	200.0Bu	100.0 Bu	2500.0 Bu	
		25.0	1.000		003	016	NR	Not Replanted			-				100.0 Bu	2500.0 Bu	
16 TO										750.0 T 5000.0 BU.							
Example Insured's	NARRATIVE (If more space is needed, attach a Special Report) Example above for silage shows allowance when the actual cost/or 20% of the production guarantee is greater than the maximum allowance. Insured's actual cost to replant- \$20.00/acre Price election - \$16.70 \$20.00 ÷ 16.70 = 1.2 15.0 ton/acre x 20% = 3 ton/acre (both greater than 1.0 ton maximum allowed) Appraised potential less than 90 percent of production guarantee. 15.0 X 90 percent = 13.5 ton/a – acre appraised potential 6.0 tons.																
	potentia			n produc	ción guarar	. 15.	077.70 p			appraised po							
		0						×	0	5		naximum allow					
		1									,	8	8.0 bu. maximun	n allowed)			
Appraised	Appraised potential less than 90 percent of production guarantee. 100.0 X 90 percent = 90 bu/A – acre appraised potential 10 bushels.																

NOTES

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD	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 FACTORS

ROW WIDTH (INCHES)	ROW LENGTH (FEET) FOR 1/100 ACRE	ROW LENGTH (FEET) FOR 1/1000 ACRE	ROW LENGTH (FEET) FOR 1/2000 ACRE
42	<u>124.5</u>	12.4	<mark>6.2</mark>
40	<mark>130.7</mark>	13.1	<mark>6.5</mark>
38	<mark>137.6</mark>	13.8	6.9
36	<mark>145.2</mark>	14.5	7.3
34	<mark>153.7</mark>	15.4	7.7
32	<mark>163.4</mark>	16.3	8.2
30	<mark>174.2</mark>	17.4	8.7
28	<mark>186.7</mark>	18.7	<mark>9.3</mark>
26	<mark>201.0</mark>	20.1	10.1
24	<mark>217.8</mark>	21.8	10.9
22	<mark>237.6</mark>	23.8	11.9
20	<mark>261.4</mark>	<mark>26.1</mark>	13.1
18	<mark>290.4</mark>	29.0	14.5
16	<mark>326.7</mark>	32.7	16.3
14	<mark>373.4</mark>	<mark>37.3</mark>	18.7

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

<mark>43,56</mark>	0 sq. ft./acre	e ÷ <mark>row wi</mark>	<mark>dth in</mark>	inches
100 ft.	or 10	00 ft.	<u>12'</u> or	2000 ft.
(for 1/100 acre)	(for 1/1	000 acre)		(for 1/2000 acre)

EXAMPLE:

43,560 sq. ft./acre ÷ <u>25"</u>				
<u> 12" = </u>	<u>43,560 sq. ft. ÷ 2.083</u> =	20,912.146 =	= 209.121 ft. or	209.1 ft. row length
100 ft.	100 ft.	100 ft.		

TABLE C - CORN STAND REDUCTION - PERCENT OF POTENTIAL REMAINING

Use from emergence through 10th leaf stage. Interpolate as necessary and round to the nearest whole percent. (DO NOT USE AFTER 10TH LEAF STAGE.)

REMAINING	PLANTS	IN SAMPLE	(1/100)	ACRE
-----------	--------	-----------	---------	------

					r					r	r		r				ATTA	GF		119				(/100) AU		1							r		r		r			
-		390	380	370	360	350	340	330	320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170	160	150	140	130	120	110	100	90	80	70	60	50	40	30	20	10		
	400	100	100	99	98	98	97	97	97	96	95	94	92	91	89	87	86	84	82	80	78	76	74	72	69	67	64	61	58	55	52	48	43	37	31	24	19	14	10	5	400	
	390	100	100	100	99	98	97	97	97	96	95	94	93	91	89	87	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	38	32	25	20	15	10	5	390	
	380		100	100	99	99	98	98	97	96	95	94	93	91	89	87	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	39	33	26	21	16	10	5	380	
	370			100	100	99	99	98	97	96	95	94	93	92	90	88	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	39	34	27	22	16	11	5	370	
	360				100	100	99	99	98	97	96	94	93	93	91	89	87	85	83	81	78	76	74	72	69	67	65	62	59	56	53	50	46	41	35	28	22	17	11	6	360	
	350					100	100	99	99	98	97	96	95	94	92	90	88	86	84	81	79	77	75	73	71	69	66	64	61	58	55	51	47	42	36	29	23	17	12	6	350	
	340						100	100	99	99	98	97	96	95	94	92	90	88	85	83	81	79	76	74	72	69	67	64	61	58	55	51	47	42	36	30	24	18	12	6	340	
	330							100	100	99	98	97	96	95	94	92	91	89	86	84	82	80	78	75	73	70	68	65	62	59	55	51	47	42	37	31	25	19	12	6	330	
	320								100	99	98	97	96	95	94	93	92	91	89	87	84	82	79	77	74	71	68	65	62	59	55	51	47	43	38	32	26	20	14	8	320	
	310									100	99	98	97	96	95	94	93	92	90	88	86	84	81	79	76	73	70	67	64	61	57	53	48	44	39	33	27	21	15	9	310	
	300										100	99	98	97	96	95	94	93	91	89	88	86	83	80	77	75	72	69	66	63	59	55	50	45	40	34	29	23	17	11	300	
0	290											100	99	98	97	96	95	94	92	90	89	87	85	82	79	77	74	71	68	65	61	57	52	47	42	36	31	25	19	11	290	0
R	280												100	99	98	97	95	94	93	91	90	88	86	84	81	79	76	73	70	66	63	59	54	49	43	37	33	27	21	12	280	R
Ι	270													100	99	97	96	95	94	93	91	90	88	86	84	82	79	76	72	69	65	60	55	50	45	39	34	28	22	13	270	Ι
G	260														100	99	97	96	95	94	93	91	90	88	86	84	81	78	75	71	67	62	57	52	47	41	36	30	23	14	260	G
Ι	250															100	99	98	97	96	94	93	92	90	88	86	83	80	77	73	69	64	59	54	49	43	37	30	23	15	250	Ι
Ν	240																100	99	98	97	96	95	94	91	90	88	85	82	78	74	71	66	60	55	50	44	38	31	24	15	240	Ν
Α	230																	100	99	98	97	96	95	92	91	89	86	83	79	75	71	67	61	56	51	45	38	31	24	15	230	А
L	220																		100	99	98	97	96	93	92	90	87	84	80	76	72	67	62	57	52	46	40	33	25	16	220	L
	210																			100	99	98	96	94	93	91	88	84	80	76	73	68	63	58	53	47	41	34	25	16	210	
S	200																-				100	99	97	95	94	92	89	85	81	77	73	69	64	59	54	48	42	35	26	17	200	S
Т	190																					100	98	96	95	93	90	86	83	79	75	70	65	60	55	49	43	36	27	17	190	Т
Α	180			FV	AMI	ыБ	_										-						100	98	96	94	91	88	85	81	77	72	67	62	57	51	45	36	27	17	180	A
Ν	170				inter			r 30	rom	ainii	na ni	anto	and	1 240	`									100	98	96	93	90	87	83	79	74	69	64	59	53	46	37	27	18	170	Ν
D	160				inal						<u> </u>						-								100	98	95	92	89	85	81	76	71	66	61	55	46	38	28	18	160	D
	150			-	40;	-					1010	nee	000	cen	50											100	97	95	92	88	84	79	74	69	64	58	47	38	28	18	150	
	140				olus (```				o 37)															100	97	94	90	86	82	77	72	67	61	48	39	29	19	140	
_	130				min								ıbtra	icted	ł		-											100	97	94	90	85	80	75	70	64	49	39	29	19	130	
_	120				n 10					-							-												100	97	93	88	83	78	73	67	50	40	30	21	120	
	110			REN	MAI	NIN	G =	63%	5).																					100	97	92	88	83	78	72	51	40	30	23	110	
	100				1	1	1	1	1	1																					100	96	92	88	83	77	52	41	31	23	100	
	90																															100	96	92	87	81	53	41	31	24	90	
	80				<u> </u>					<u> </u>																							100		91	85	54	42	32	25	80	
		390	380	370	360	350	340	330	320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170	160	150	140	130	120	110	100	90	80	70	60	50	40	30	20	10		

REMAINING PLANTS IN SAMPLE (1/100 ACRE)

TABLE D – HAIL STAND REDUCTION LOSS – CORN

г		r	1			r	1	1	1	r	1			LIVIA	1	1	1	1	1	1				ì	- í					1				1				1	1	7
	390	380	370	360	350	340	330	320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170				130		110	100	90		70	60	50	40	30	20	10	
400	0	0	1	2	2	3	3	3	4	5	6	8	9	11	13	14	16	18	20	22	24	26	28	31	33	36	39	42	45	48	52	57	63	69	76	81	86	90	95	400
390	0	0	0	1	2	3	3	3	4	5	6	7	9	11	13	14	16	18	20	22	24	26	28	31	33	35	38	41	44	47	51	56	62	68	75	80	85	90	95	390
380		0	0	1	1	2	2	3	4	5	6	7	9	11	13	14	16	18	20	22	24	26	28	31	33	35	38	41	44	47	51	56	61	67	74	79	84	90	95	380
370			0	0	1	1	2	3	4	5	6	7	8	10	12	14	16	18	20	22	24	26	28	31	33	35	38	41	44	47	51	56	61	66	73	78	84	89	95	370
360				0	0	1	1	2	3	4	6	7	7	9	11	13	15	17	19	22	24	26	28	31	33	35	38	41	44	47	50	54	59	65	72	78	83	89	94	360
350					0	0	1	1	2	3	4	5	6	8	10	12	14	16	19	21	23	25	27	29	31	34	36	39	42	45	49	53	58	64	71	77	83	88	94	350
340						0	0	1	1	2	3	4	5	6	8	10	12	15	17	19	21	24	26	28	31	33	36	39	42	45	49	53	58	64	70	76	82	88	94	340
330							0	0	1	2	3	4	5	6	8	9	11	14	16	18	20	22	25	27	30	32	35	38	41	45	49	53	58	63	69	75	81	88	94	330
320								0	1	2	3	4	5	6	7	8	9	11	13	16	18	21	23	26	29	32	35	38	41	45	49	53	57	62	68	74	80	86	92	320
310									0	1	2	3	4	5	6	7	8	10	12	14	16	19	21	24	27	30	33	36	39	43	47	52	56	61	67	73	79	85	91	310
300										0	1	2	3	4	5	6	7	9	11	12	14	17	20	23	25	28	31	34	37	41	45	50	55	60	66	71	77	83	89	300
290											0	1	2	3	4	5	6	8	10	11	13	15	18	21	23		29	32	35	39	43	48	53	58	64	69	75	81	89	290
280												0	1	2	3	5	6	7	9	10	12	14	16	19	21	24	27	30	34	37	41	46	51	57	63	67	73	79	88	280
270													0	1	3	4	5	6	7	9	10	12	14	16	18	21	24	28	31	35	40	45	50	55	61	66	72	78	87	270
260														0	1	3	4	5	6	7	9	10	12	14	16	19	22	25	29	33	38	43	48	53	59	64	70	77	86	26
250								1	1						0	1	2	3	4	6	7	8	10	12	14	17	20	23	27	31	36	41	46	51	57	63	70	77	85	250
240																0	1	2	3	4	5	6	9	10	12	15	18	22	26	29	34	40	45	50	56	62	69	76	85	240
230																	0	1	2	3	4	5	8	9	11	14	17	21	25	29	33	39	44	49	55	62	69	76	85	230
220								1	1									0	1	2	3	4	7	8	10	13	16	20	24	28	33	38	43	48	54	60	67	75	84	220
210																			0	1	2	4	6	7	9	12	16	20	24	27	32	37	42	47	53	59	66	75	84	210
200																				0	1	3	5	6	8	11	15	19	23	27	31	36	41	46	52	58	65	74	83	200
190								1	1												0	2	4	5	7	10	14	17	21	25	30	35	40	45	51	57	64	73	83	190
180		EX	AM	PLE	: T	o int	terp	olate	e for	89	rem	ainir	ng pl	lants	s an	d 24	0					0	2	4	6	9	12	15	19	23	28	33	38	43	49	55	64	73	83	180
170			ginal																				0	2	4	7	10	13	17	21	26	31	36	41	47	54	63	73	82	170
160			is .9					twee	en 90) and	d 80	;												0	2	5	8	11	15	19	24	29	34	39	45	54	62	72	82	160
150			X 6(4 plus					hah	to 3	0)															0	3	5	8	12	16	21	26	31	36	42	53	62	72	82	150
140		ן דין	pius	J. T	- 59	• • (1	Juli	acu	10 5)																0	3	6	10	14	18	23	28	33	39	52	61	71	81	14(
130		0 3 6 10 15 20 25 30 36 51 61 71 81 130																																						
120																												0	3	7	12	17	22	27	33	50	60	70	79	120
110																													0	3	8	12	17	22	28	49	60	70	77	110
100																														0	4	8	12	17	23	48	59	69	77	100
90																															0	4	8	13	19	47	59	69	76	90
80																																0	4	9	15	46	58	68	75	80
	200	380							310	200										L												80	70	60	50	40	30	20	10	1

REMAINING PLANTS IN SAMPLE (1/100) ACRE

REMAINING PLANTS IN SAMPLE (1/100) ACRE

	Percent Leaf Area Destroyed																		
	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Stage of Growth									P	ercent P	roductio	n Lost							
7-leaf	0	0	0	0	0	0	1	1	2	3	4	4	5	5	6	7	8	9	9
8-leaf	0	0	0	0	0	1	1	2	3	4	5	5	6	6	7	8	9	10	11
9-leaf	0	0	0	1	1	2	2	3	4	5	6	6	7	7	9	10	11	12	13
10-leaf	0	0	0	1	2	3	4	5	6	7	8	8	9	9	11	13	14	15	16
11-leaf	0	0	1	1	2	3	5	6	7	8	9	10	11	12	14	16	18	20	22
12-leaf	0	0	1	2	3	4	5	7	9	10	11	13	15	16	18	20	23	26	28
13-leaf	0	1	1	2	3	4	6	8	10	11	13	15	17	19	22	25	28	31	34
14-leaf	0	1	2	3	4	6	8	10	13	15	17	20	22	25	28	32	36	40	44
15-leaf	1	1	2	3	5	7	9	12	15	17	20	23	26	30	34	38	42	46	51
16-leaf	1	2	3	4	6	8	11	14	18	20	23	27	31	36	40	44	49	55	61
17-leaf	2	3	4	5	7	9	13	17	21	24	28	32	37	43	48	53	59	65	72
18-leaf	2	3	5	7	9	11	15	19	24	28	33	38	44	50	56	62	69	76	84
19-21 leaf	3	4	6	8	11	14	18	22	27	32	38	43	51	57	64	71	79	87	96
Tassel	3	5	7	9	13	17	21	26	31	36	42	48	55	62	68	75	83	91	100
Silked	3	5	7	9	12	16	20	24	29	34	39	45	51	58	65	72	80	88	97
Silks brown	2	4	6	8	11	15	18	22	27	31	36	41	47	54	60	66	74	81	90
Pre-blister	2	3	5	7	10	13	16	20	24	28	32	37	43	49	54	60	66	73	81
Blister	2	3	5	7	10	13	16	19	22	26	30	34	39	45	50	55	60	66	73
Early milk	2	3	4	6	8	11	14	17	20	24	28	32	36	41	45	50	55	60	66
Milk	1	2	3	5	7	9	12	15	18	21	24	28	32	37	41	45	49	54	59
Late milk	1	2	3	4	6	8	10	12	15	18	21	24	28	32	35	38	42	46	50
Soft dough	1	1	2	2	4	6	8	10	12	14	17	20	23	26	29	32	35	38	41
Early dent	0	0	1	1	2	3	5	7	9	11	13	15	18	21	23	25	27	29	32
Dent	0	0	0	1	2	3	4	6	7	8	10	12	14	15	17	19	20	21	23
Late dent	0	0	0	0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Nearly mature	0	0	0	0	0	0	0	0	1	2	3	4	5	5	6	6	7	7	8
Mature	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

TABLE E Leaf Loss: Production percent loss for leaf area destroyed at stage of growth.

TABLE F - STAGE MODIFICATION

Actual				TOTAL	ACTUAL	LEAVES T	O BE PRO	DUCED (I	JLTIMATI	E NO. OF L	LEAVES)			
Leaves at	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Date of Loss	<u>.</u>						MODIFIE	ED STAGE						
5	11	10	9	8	8	7	6	5	5	5				
6	13	12	11	10	9	8	7	6	6	6	5			
7	14	13	12	11	10	9	8	7	7	7	6	5		
8	15	14	13	12	11	10	9	8	8	8	7	6	5	
9	16	15	14	13	12	11	10	9	9	9	8	7	6	5
10	17	16	15	14	13	12	11	10	10	10	9	8	7	6
11	18	17	16	15	14	13	12	11	11	11	10	9	8	7
12	19/21	18	17	16	15	14	13	12	12	12	11	10	9	8
13		19/21	18	17	16	15	14	13	13	13	12	11	10	9
14			19/21	18	17	16	15	14	14	14	13	12	11	10
15				19/21	18	17	16	15	15	15	14	13	12	11
16					19/21	18	17	16	16	16	15	14	13	12
17						19/21	18	17	17	17	16	15	14	13
18							19/21	18	18	18	17	16	15	14
19								19/21	19/21	19/21	18	17	16	15
20									19/21	19/21	19/21	18	17	16
21										19/21	19/21	19/21	18	17
22											19/21	19/21	19/21	18
23												19/21	19/21	19/21
24													19/21	19/21
25														19/21

Wt. Of Ear Corn Sample: (lbs.)	Wt of Shelled Corn Sample: (lbs.)	Shelling Percentage Factor
5	4.4	1.10
5	4.3	1.08
5	4.2	1.05
5	4.1	1.03
5	4.0	1.00
5	3.9	.98
5	3.8	.95
5	3.7	.93
5	3.6	.90
5	3.5	.88
5	3.4	.85
5	3.3	.83
5	3.2	.80
5	3.1	.78
5	3.0	.75
5	2.9	.73
5	2.8	.70
5	2.7	.68
5	2.6	.65
5	2.5	.63
5	2.4	.60
5	2.3	.58
5	2.2	.55
5	2.1	.53
5	2.0	.50

TABLE G - SHELLING PERCENTAGE FACTORS - EAR CORN

Sample Weight Pounds	Factor	Sample Weight Pounds	Factor	Sample Weight Pounds	Factor
14.4 and up	1.20	10.9	.91	7.9	.66
14.4 and up 14.3	1.20	10.9	.91	7.8	.00 .65
14.3	1.19	10.3	.89	7.7	.03 .64
14.2	1.18	10.7	.89	7.6	.63
14.1	1.18	10.0	.00 .88	7.5	.03 .63
14.0	1.17	10.5	.00	7.5	.03
13.9	1.16	10.4	.87	7.4	.62
13.8	1.15	10.3	.86	7.3	.61
13.7	1.14	10.2	.85	7.2	.60
13.6	1.13	10.1	.84	7.1	.59
13.5	1.13	10.0	.83	7.0	.58
13.4	1.12	9.9	.83	6.9	.58
13.3	1.11	9.8	.82	6.8	.57
13.2	1.10	9.7	.81	6.7	.56
13.1	1.09	9.6	.80	6.6	.55
13.0	1.08	9.5	.79	6.5	.54
	4.00		-0	<i>.</i>	
12.9	1.08	9.4	.78	6.4	.53
12.8	1.07	9.3	.78	6.3	.53
12.7	1.06	9.2	.77	6.2	.52
12.6	1.05	9.1	.76	6.1	.51
12.5	1.04	9.0	.75	6.0	.50
12.4	1.03	8.9	.74	5.9	.49
12.3	1.03	8.8	.73	5.8	.48
12.2	1.02	8.7	.73	5.7	.48
12.1	1.01	8.6	.72	5.6	.47
12.0	1.00	8.5	.71	5.5	.46
11.9	.99	8.4	.70	5.4	.45
11.8	.98	8.3	.69	5.3	.44
11.7	.98	8.2	.68	5.2	.43
11.6	.97	8.1	.68	5.1	.43
11.5	.96	8.0	.67	5.0 & below	.40
11.4	.95				
11.4	.95 .94				
11.5	.94 .93				
11.2	.93				
11.1 11.0	.93 .92				
11.0	.74				

TABLE H - SILAGE TEST WEIGHT FACTORS

Depth of Settled	Average Weight Per Cubic	Depth of Settled	Average Weight Per Cubic
Silage (Feet) <u>1</u> /	Foot	Silage (Feet) <u>1</u> /	Foot
	(Pounds)		(Pounds)
1	17.7	41	49.7
2	23.5	42	49.9
3	26.9	43	50.0
4	29.5	44	50.2
5	31.6	45	50.3
6	33.3	46	50.5
7	34.7	47	50.6
8	36.0	48	50.8
9	37.1	49	50.9
10	38.1	50	51.0
11	39.0	51	51.2
12	39.8	52	51.3
13	40.6	53	51.5
14	41.2	54	51.6
15	41.8	55	51.7
16	42.4	56	51.9
17	43.0	57	52.0
18	43.5	58	52.1
19	43.9	59	52.2
20	44.3	60	52.4
21	44.7	61	52.5
22	45.1	62	52.6
23	45.5	63	52.7
24	45.8	64	52.8
25	46.1	65	52.9
26	46.4	66	53.0
27	46.7	67	53.2
28	46.9	68	53.3
29	47.2	69	53.4
	47.4	70	53.5
31	44.7	71	53.6
32	47.9	72	53.7
33	48.1	73	53.8
34	48.3	74	53.9
35	48.5	75	54.0
36	48.7	76	54.1
37	48.9	77	54.1
38	49.1	78	54.2
39	49.3	79	54.3
40	49.5	80	54.4

TABLE I - UNPACKED, SETTLED CORN SILAGE CONVERSION (ROUND STRUCTURES)

Depth is ROUNDED DOWN to nearest whole foot. $\underline{1}$ / Conical piles use 1/3 of the actual depth.

		DIAMETER (Round to nearest foot)																			
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Depth feet	TONS																				
11	16	19	23	28	35	41	46	52	59	66	73	80	88	96	105	114	123	133	143	154	165
12	17	22	25	30	39	45	51	58	65	72	80	88	97	106	116	125	136	147	158	169	181
13	19	23	28	33	42	49	56	63	71	79	87	96	106	116	126	137	148	160	178	185	198
14	20	25	30	36	46	53	60	68	77	85	95	105	115	126	137	149	161	174	187	201	215
15	22	28	33	39	50	57	65	74	83	92	102	113	124	136	148	161	174	188	202	217	232
16	23	30	36	42	53	61	70	79	89	99	110	121	133	146	159	173	187	202	217	233	250
17	27	31	38	44	57	65	75	84	95	106	118	130	143	156	170	185	200	216	233	250	267
18	28	33	41	47	61	70	79	90	101	113	125	138	152	166	181	197	213	230	248	266	285
19	30	36	42	50	64	74	84	96	107	120	133	147	162	177	193	210	227	245	264	283	303
20	31	38	45	53	68	78	89	101	114	127	141	156	171	187	204	222	241	260	280	300	322
21	33	39	47	56	72	83	94	107	120	134	149	164	181	198	216	235	254	275	296	318	340
22	34	42	50	59	75	87	99	112	126	141	157	173	191	209	228	248	268	290	312	335	359
23	36	44	53	63	79	91	104	118	133	148	165	182	200	220	240	260	282	305	328	353	378
24	38	45	55	66	83	96	109	124	139	156	173	191	210	230	252	273	296	320	345	370	397
25	39	48	58	69	87	100	114	130	146	163	181	200	220	241	264	287	311	335	361	388	416
26	41	50	61	72	91	105	119	135	152	170	189	209	230	253	276	300	325	351	378	406	436
27	42	53	63	75	94	109	125	141	159	178	198	219	241	264	288	313	339	367	395	425	455
28	45	55	66	78	98	113	130	147	166	185	206	228	251	275	300	326	354	382	412	443	475
29	47	56	69	81	102	118	135	153	172	193	214	237	261	286	313	340	369	398	429	461	494
30	48	59	70	84	106	122	140	159	179	200	223	247	271	298	325	354	383	414	446	480	514
31	50	61	73	88	110	127	145	165	186	208	231	256	282	309	337	367	398	430	464	498	534
32	52	63	77	91	114	132	151	171	192	215	240	265	292	320	350	381	413	446	481	517	554
33	53	66	78	94	118	136	156	177	199	223	248	275	303	332	363	395	428	463	499	536	575
34	55	67	81	97	122	141	161	183	206	231	257	284	313	344	375	408	443	479	516	555	595
35	56	70	84	100	126	145	166	189	213	238	265	294	324	355	388	422	458	495	534	574	615
36	59	72	88	103	130	150	172	195	220	246	274	304	334	367	401	436	473	512	551	593	636
37	61	73	89	106	133	154	177	201	227	254	283	313	345	379	414	450	488	528	569	612	657
38	63	77	92	109	137	159	182	207	234	262	291	323	356	390	426	464	504	545	587	631	677
39	64	78	95	113	141	164	188	213	241	270	300	332	366	402	439	478	519	561	605	651	698
40	66	81	97	116	145	168	193	219	247	277	309	342	377	414	452	492	534	578	623	670	719
41	67	83	100	119	149	173	198	225	254	285	318	352	388	426	465	507	550	595	641	690	740
42	69	86	103	122	153	178	204	232	261	293	326	362	399	438	478	521	565	611	659	709	761
43	70	88	106	125	157	182	209	238	268	301	335	371	410	449	491	535	581	628	678	729	782
44	73	89	108	128	161	187	214	244	275	309	344	381	420	461	504	549	596	645	696	749	803
45	75	92	111	133	165	192	220	250	282	317	353	391	431	473	518	564	612	662	714	769	824

TABLE J - UNPACKED, UNSETTLED SILAGE CAPACITY OF ROUND UPRIGHT SILOS (TONS)

TABLE J - UNPACKED, UNSETTLED SILAGE CAPACITY OF ROUND UPRIGHT SILOS (TONS)(CONTINUED)

		DIAMETER (Round to nearest foot)																			
	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Depth feet				ſ							TONS		1		1	ſ	ſ	ſ		ſ	
46	77	94	114	136	169	196	225	256	289	325	362	401	442	485	531	578	628	679	733	788	846
47	78	97	116	139	173	201	231	263	297	333	371	411	453	498	544	593	643	696	751	808	868
48	80	98	119	142	177	206	236	269	304	340	380	421	464	510	557	607	659	713	770	828	889
49	81	100	122	145	181	210	242	275	311	348	388	431	475	522	571	622	675	731	788	848	911
50	83	103	125	148	185	215	247	281	318	356	397	441	486	534	584	636	691	748	807	869	932
51	86	105	127	152	189	220	252	288	325	364	406	451	497	546	597	651	707	765	826	889	954
52	88	108	130	155	193	224	258	294	332	372	415	460	508	558	611	665	723	782	845	909	976
53	89	109	133	158	198	229	263	300	339	380	424	470	519	570	624	680	739	800	863	929	998
54	91	113	136	161	202	234	269	306	346	388	433	480	530	583	637	695	755	817	882	950	1020
55	92	114	138	164	206	239	274	313	353	396	442	490	541	595	651	710	771	835	901	970	1042
56	94	116	141	169	210	243	280	319	360	404	451	501	553	607	664	724	787	852	920	991	1064
57	95	119	144	172	214	248	285	325	368	413	460	511	564	619	678	739	803	870	939	1011	1086
58	98	120	147	175	218	253	291	331	375	421	469	521	575	632	691	754	819	887	958	1032	1108
59	100	123	148	178	222	258	296	338	382	429	478	531	586	644	704	769	835	905	977	1052	1130
60	102	125	152	181	226	262	302	344	389	437	487	541	597	656	719	784	852	922	996	1073	1153
61	103	128	155	184	230	267	307	350	396	445	496	551	608	669	732	799	868	940	1015	1094	1175
62	105	130	158	188	234	272	313	357	403	453	505	561	620	681	746	813	884	958	1035	1114	1197
63	106	131	159	191	238	277	318	363	410	461	515	571	631	694	759	828	900	976	1054	1135	1220
64	108	134	163	194	242	281	324	369	418	469	524	581	642	706	773	843	917	993	1073	1156	1242
65	111	136	166	198	246	286	329	376	425	477	533	591	653	718	787	858	933	1011	1092	1177	1265
66	113	139	169	202	250	291	335	382	432	485	542	602	665	731	801	873	950	1029	1112	1198	1287
67	114	141	170	205	254	296	340	388	439	493	551	612	676	743	814	888	966	1047	1131	1219	1310
68	116	144	173	208	258	301	346	395	446	502	560	622	687	756	828	903	982	1065	1151	1240	1332
69	117	145	177	211	262	305	352	401	454	510	569	632	699	768	842	919	999	1083	1170	1261	1355
70	119	147	180	214	267	310	357	407	461	518	578	642	710	781	856	934	1015	1101	1189	1282	1378
71	120	150	181	217	271	315	363	414	468	526	587	653	721	793	869	949	1032	1119	1209	1303	1401
72	123	152	184	220	275	320	368	420	475	534	597	663	733	806	883	964	1048	1137	1228	1324	1423
73	125	155	188	225	279	324	374	426	482	542	606	673	744	819	897	979	1065	1155	1248	1345	1446
74	127	156	191	228	283	329	379	433	490	550	615	683	755	831	911	994	1082	1173	1268	1366	1469
75	128	159	192	231	287	334	385	439	497	559	624	693	767	844	925	1009	1098	1191	1287	1388	1492
76	130	161	195	234	291	339	390	445	504	567	633	704	778	856	938	1025	1115	1209	1307	1409	1515
77	131	163	198	238	295	344	396	452	511	575	642	714	789	869	952	1040	1131	1227	1327	1430	1538
78	133	166	202	241	299	348	401	458	519	583	652	724	801	881	966	1055	1148	1245	1346	1452	1561
79	136	167	205	244	303	353	407	464	526	591	661	734	812	894	980	1070	1165	1263	1366	1473	1584
80	138	170	206	248	307	358	413	471	533	599	670	745	824	907	994	1086	1181	1281	1386	1494	1607

To determine the production for depth not listed in the chart, use the following procedure:

The difference between 39.0 and 39.8 is 0.8 or 80% of the difference between values for 39.0 and 40.0 foot depth. The table value difference between 39.0 and 40.0 is 15.0 tons, 0.8 or 80% of which is 12.0 tons. The table value tonnage for 39.0-foot depth is added to the 0.8 foot depth tonnage (519.0 & 12.0) to provide the tonnage for 39.8 feet of silage depth (531.0 tons).

NOVEMBER 2003

TABLE K - SILAGE MOISTURE FACTORS

Moisture factors used to determine normal tonnage of dry silage appraised or harvested after normal time of harvest, or September 30.

Percent Moisture	Adjustment Factor	Percent Moisture	Adjustment Factor
1	2.83	33	1.91
2	2.80	34	1.89
3	2.77	35	1.86
4	2.74	36	1.83
5	2.71	37	1.80
6	2.69	38	1.77
7	2.66	39	1.74
8	2.63	40	1.71
9	2.60	41	1.69
10	2.57	42	1.66
11	2.54	43	1.63
12	2.51	44	1.60
13	2.49	45	1.57
14	2.46	46	1.54
15	2.43	47	1.51
16	2.40	48	1.49
17	2.37	49	1.46
18	2.34	50	1.43
19	2.31	51	1.40
20	2.29	52	1.37
21	2.26	53	1.34
22	2.23	54	1.31
23	2.20	55	1.29
24	2.17	56	1.26
25	2.14	57	1.23
26	2.11	58	1.20
27	2.09	59	1.17
28	2.06	60	1.14
29	2.03	61	1.11
30	2.00	62	1.09
31	1.97	63	1.06
32	1.94	64	1.03

Example: Determined moisture is 20 percent. Multiply factor 2.29 X tons of dry silage = tons at normal time of harvest (65 percent moisture equivalent).

TABLE L - GRAIN-DEFICIENT SILAGE: APPRAISAL FACTORS

For use whenever a grain appraisal (made concurrently with a silage appraisal) shows LESS than 4.5 bushels per ton of silage and the acreage is insured or harvested as silage.

Bushels Per Ton	Factor	Bushels Per Ton	Factor
4.4	.99	2.1	.76
4.3	.98	2.0	.75
4.2	.97	1.9	.74
4.1	.96	1.8	.73
4.0	.95	1.7	.72
3.9	.94	1.6	.71
3.8	.93	1.5	.70
3.7	.92	1.4	.69
3.6	.91	1.3	.68
3.5	.90	1.2	.67
3.4	.89	1.1	.66
3.3	.88	1.0	.65
3.2	.87	0.9	.64
3.1	.86	0.8	.63
3.0	.85	0.7	.62
2.9	.84	0.6	.61
2.8	.83	0.5	.60
2.7	.82	0.4	.59
2.6	.81	0.3	.58
2.5	.80	0.2	.57
2.4	.79	0.1	.56
2.3	.78	0.0	.55
2.2	.77		

Example: 10 tons per acre - silage appraisal

40 bushels per acre - grain appraisal

<u>40</u>

10 = 4.0 bu./ton = .95 factor to multiply times the production.

Whole	Tenths of Percent - Moisture												
Moisture Percent	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9			
15	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892			
16	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772			
17	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652			
18	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532			
19	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412			
20	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292			
21	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172			
22	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052			
23	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932			
24	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812			
25	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692			
26	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572			
27	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452			
28	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332			
29	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212			
30	.8200	.8180	.8160	.8140	.8120	.8100	.8080	.8060	.8040	.8020			
31	.8000	.7980	.7960	.7940	.7920	.7900	.7880	.7860	.7840	.7820			
32	.7800	.7780	.7760	.7740	.7720	.7700	.7680	.7660	.7640	.7620			
33	.7600	.7580	.7560	.7540	.7520	.7500	.7480	.7460	.7440	.7420			
34	.7400	.7380	.7360	.7340	.7320	.7300	.7280	.7260	.7240	.7220			
35	.7200	.7180	.7160	.7140	.7120	.7100	.7080	.7060	.7040	.7020			
36	.7000	.6980	.6960	.6940	.6920	.6900	.6880	.6860	.6840	.6820			
37	.6800	.6780	.6760	.6740	.6720	.6700	.6680	.6660	.6640	.6620			
38	.6600	.6580	.6560	.6540	.6520	.6500	.6480	.6460	.6440	.6420			
39	.6400	.6380	.6360	.6340	.6320	.6300	.6280	.6260	.6240	.6220			
40	.6200	.6180	.6160	.6140	.6120	.6100	.6080	.6060	.6040	.6020			

TABLE M - CORN MOISTURE ADJUSTMENT FACTORS

EXHIBIT 1

STAGE CHARACTERISTICS

All Stage are based on 50 percent of the plants in the sample at or beyond a given phase of development.

STAGE OF GROWTH (LEA F IS 40 TO 50 PERCENT EXPOSED AND IS USUALLY THE UPPERMOST LEAF TIP POINTING BELOW A HORIZONTAL LINE	AVERAGE TIME INTERVAL (THIS STAGE TO NEXT)	COLLAR OF THIS LEAF IS VISIBLE	TIP OF THIS LEAF IS VISIBLE	PERCENT OF LEAF AREA EXPOSED		
7 th Leaf	3 days	5 th	9 th	6		
8 th Leaf	3 days	6 th	10 th	10		
9 th Leaf	3 days	7 th	11 th	16		
10 th Leaf	3 days	7 th	12 th	23		
11 th Leaf	3 days	8 th	13 th	31		
12 th Leaf	3 days	9 th	14 th	41		
13 th Leaf	3 days	10 th	15 th	50		
14 th Leaf	3 days	11 th	$16^{\rm th}$	60		
15 th Leaf	3 days	12 th	17 th	69		
16 th Leaf	3 days	13 th	18 th	77		
17 th Leaf	3 days	14 th		84		
18 th Leaf	2 days	15 th		94		
19-21 Leaf	19-21 Leaf2 daysTassel and ear shoot emerging but not fully extended. Removal of husks will show the silk to be shorter than cob. The last leaves of the plant are in the process of becoming fully extended. Elongation of upper nodes is not complete.					

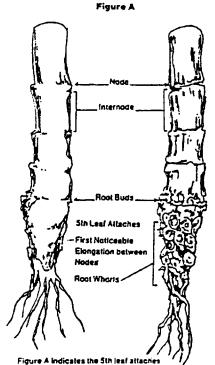
EXHIBIT 1 STAGE CHARACTERISTICS (CONTINUED)

NAME OF STAGE	AVERAGE TIME INTERVAL (THIS STAGE TO NEXT)	CHARACTERISTICS	PERCENT OF LEAF AREA EXPOSED
Tasseled	4 days	Tassel fully extended; ear shoot exposed but no silk showing. Husks opened on the ear shoot would show the silk longer than cob. No pollen evident. Plant has reached maximum size.	99
Silked	4 days	Pollination period. Silks have emerged. Tassel is shedding pollen.	100
Silks Brown	5 days	Pollination period almost complete. Seventy-five percent of silks on ear shoot showing a purple to brown color. Silks are not dry to the touch even though the color has changed to purplish brown.	
Pre-Blister	4 days	Pollination period is complete. Silks are brown but not dry. No fluid in seed coat and kernel has appearance of a pimple.	
Blister	4 days	Kernels on cob appear as watery blisters. Kernel is white fluid is colorless. Removal of fluid from kernel would leave only hull.	
Early Milk	4 days	Beginning of roasting ear stage. Kernels changing in color from white to yellow. Kernels of seed coat starting to show slight yellow appearance. Thin chalky or milky substance in kernels.	
Milk	5 days	Prime roasting ear stage. Full yellow color. Cob has reached its maximum length. Milky fluid in kernel, no solid substance.	
Late Milk	4 days	Milky fluid thickening and solids forming at the end opposite point of kernel.	
Soft Dough	5 days	Past prime roasting ear stage. Pasty or semi-solid. First few dents are showing near butt end. Kernels still produce a milky substance when squeezed.	
Early Dent	5 days	Kernels along entire ear beginning to dent. Thick gummy substance will be evident when kernel is squeezed but kernels will squirt milk when mashed.	
Dent	5 days	Most kernels dented or denting. Kernel can be cut easily with fingernail. While most kernels will not squirt milk when squeezed, there will be evidence of milk in the top of some kernels.	
Late Dent	5 days	All kernels are dented. The kernels are drying down from the top where a small hard white layer of starch is forming.	
Nearly Mature	5 days	Hull on opposite side of embryo has a shiny hardened appearance nearly halfway to cob. Kernel is not hard or brittle.	
Mature		Physiological maturity has been reached and the moisture level is below 40 percent on most Corn Belt hybrids. Shiny hardened appearance of hull on opposite side of embryo has extended to the cob. Dry matter accumulation has ceased.	

NOTE: See Figure A, B, and C Descriptive Pictures of the Corn Plant.

EXHIBIT 2

CORN PLANT AND KERNEL CHARACTERISTICS



at the first noticeable elongation between nodes starting at the root and.

Figure B

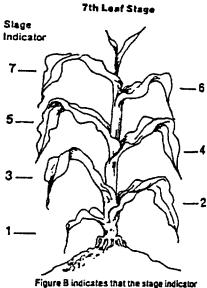


Figure 5 indicates that the stage indicator leaf is that leaf which is 40 to 50 percent exposed and is usually the uppermost leaf that is pointing below a horizontal line.



