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Federal Crop  
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Product  
Development  
Division

FCIC-25410 (1-1999)

# **RICE LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25410</b>
<b>SUBJECT:</b>  <b>RICE LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>DATE: January 27, 1999</b>	
	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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 information that has been removed.

Changes:

- A. Moves the table for Minimum Sample Requirements for Representative Samples to **TABLE A**.
- B. Moves the Row Width Factor Table from text to **TABLE B**.

Control Chart For: Rice Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-39	(40-42)	1-1999	FCIC-25410

**RICE LOSS ADJUSTMENT STANDARDS HANDBOOK  
SUMMARY OF CHANGES/CONTROL CHART (Continued)**

**(RESERVED)**

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# **1. INTRODUCTION**

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

# **2. SPECIAL INSTRUCTIONS**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

## **A. DISTRIBUTION**

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

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

**NOTE:** It is the insurance 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to rice loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

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

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

#### **A. INSURABILITY**

- (1) The crop insured will be all the rice in the county for which a premium rate is provided by the actuarial documents:

- (a) that is planted for harvest as grain;

**NOTE:** Refer to the Rice Crop Provisions and the Special Provisions for definition of “planted” (e.g., in some areas, rice acreage may be uninsurable unless certain flood irrigation activities/requirements have been met immediately following seeding).

- (b) that is flood irrigated; and

**NOTE:** Refer to the Rice Crop Provisions for definition of “flood irrigation” and the LAM for specific instructions regarding irrigation.

- © that is not wild rice.

- (2) Rice acreage is not insurable:

- (a) which is planted to rice the preceding crop year unless allowed by the Special Provisions; or

- (b) That does not meet the rotation requirements shown in the Special Provisions.

- (3) Loss of production due to application of saline water is not an insurable cause of loss.

- (4) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. See Section 4 of this handbook for replanting payment procedures.

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

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.



## C. UNIT DIVISION

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

## D. QUALITY ADJUSTMENT

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000. Refer to the LAM regarding contract prices in regard to quality adjustment.
- (2) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (section 9B), or on a Special Report.
- (3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; see the LAM and the Official United States Standards for Rice.
- (4) Mature rough rice production is eligible for quality adjustment if certain deficiencies, substances, or conditions result in a loss in quality due to any insurable cause of loss. Refer to the Rice Crop Provisions for quality adjustment requirements.
- (5) For rice production eligible for quality adjustment, the local market price of the qualifying damaged production is **NOT TO BE REDUCED** for:
  - (a) moisture content;
  - (b) damage due to uninsured causes; or
  - © drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the rice; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (6) If a local market cannot be found for the rice, refer to the LAM.
- (7) Quality adjustment factors will be calculated as stated in the Rice Crop Provisions unless the Special Provisions contain quality adjustment factors. Currently, no quality adjustment factors are contained in the Special Provisions.
- (8) See the LAM for special instructions regarding mycotoxin infected grain.

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

## **E. SECOND RICE CROP HARVESTED IN THE SAME CROP YEAR**

Ask the insured whether a second crop may be produced and harvested in the same crop year.

- (1) If no second crop is to be produced:
  - (a) The claim will be completed and processed in a normal manner.
  - (b) The adjuster is to explain to the producer that the following steps occur if a second crop of rice is harvested: the producer must report the additional production to the insurance provider; another farm visit will be necessary; a corrected claim will be prepared; and the insured will be responsible to repay any overpaid indemnity.
  - © Prepare a Special Report, outlining the provisions in (b) above, which the adjuster and insured sign.
- (2) If a second crop is to be produced:
  - (a) Complete the inspection to determine acreage, cause of loss, production, etc., and prepare a claim for indemnity. Advise the insured that the claim will be held until final disposition of acreage is determined.
  - (b) Leave a Certification Form with the insured, providing instructions for its completion and return. The insured returns the Certification Form indicating the disposition of acreage as one of the following:
    - 1 Second harvest completed (include in the Remarks Section any production from the second harvest).
    - 2 Other use made of acreage.
    - 3 No second harvest carried out.
- (3) If a second harvest was indicated, an additional farm visit will be required to account for additional production.
  - (a) When the total production is less than the guarantee, the insured will initial the claim in the left margin beside the additional production entry.
  - (b) When the total production is more than the guarantee, the original claim will be voided and a No Indemnity Due claim prepared for crop record keeping.
- (4) If there is no second harvest, the claim can be processed upon return of the Certification Form.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replant 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 a prior replant payment has been made during the current crop year.

### **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

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 must have been planted on or after the earliest planting date established by the Special Provisions;
- (4) replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted into a partially damaged stand of rice, the acreage will not be eligible for a replant payment);
- (5) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;
- (6) 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. See the LAM.

- (7) insurance provider has given consent to replant.

**NOTE:** In the narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

## C. MAXIMUM REPLANT 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 pounds allowed in the policy (400 pounds) 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 pounds per acre allowed for a replanting payment by dividing the insured's cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the narrative of the claim form or on a Special Report.

### **EXAMPLE 1**

Owner/operator (100 percent share).

40 acres replanted.

Insured's actual cost to replant = \$26.60.

Price election = \$0.07.

20% of prod. guar. (2545 lbs.) =  $509 \times \$0.07$  (price election) = \$35.63.

400 lbs. (maximum lbs. allowed in policy)  $\times$  \$0.07 (price election) = \$28.00.

The lesser of \$28.00, \$26.60 and \$35.63 and is \$26.60.

Actual pounds per acre allowed = 380 lbs. ( $\$26.60 \div \$0.07$ ).

Enter 380 lbs. in Section I, "Adjusted Potential" column of the claim form.

### **EXAMPLE 2**

Landlord/tenant (both insured) on 50/50 share.

40 acres replanted.

Insured's actual cost to replant = \$14.50

Price election = \$0.07.

20% of prod. guar. (2545 lbs.) =  $509 \times \$0.07$  (price election) = \$35.63  $\times$  .500 (share) = \$17.82.

400 lbs. (maximum lbs. allowed in policy)  $\times$  \$0.07 (price election) = \$28.00  $\times$  .500 (share) = \$14.00.

The lesser of \$14.50, \$17.82 and \$14.00 is \$14.00

Actual pounds per acre allowed = 200 lbs ( $\$14.00 \div \$0.07$ ).

**NOTE:** Enter 200 lbs. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 400 lbs. if share has yet to be applied. (Follow individual insurance provider guidelines.) Indicate in the narrative if the adjusted potential has/has not been reduced for share on claim form according to individual company guidelines.

## **D. REPLANT PAYMENT INSPECTIONS**

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18, the date the acreage was replanted to rice (from a completed Certification Form, returned by the insured).

## **5. RICE APPRAISALS**

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### **A. GENERAL INFORMATION**

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

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

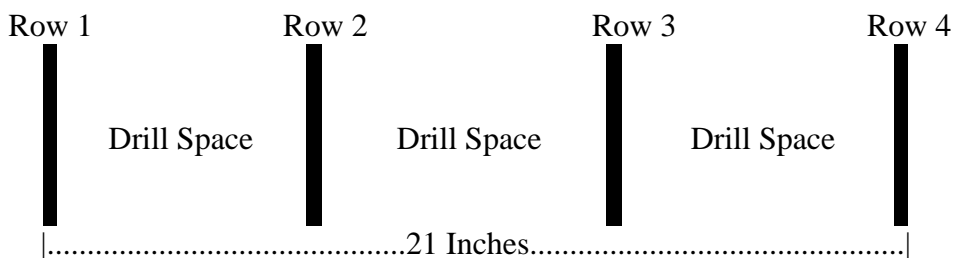
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

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

Use these instructions for all appraisal methods:

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across **THREE OR MORE** drill spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of drill spaces measured across, to determine an average row width in whole inches.

**Example:**



- (a)  $21 \text{ inches} \div 3 \text{ drill spaces} = 7 \text{ in. average row width}$
- (b) For broadcast acreage, use a 3-foot square grid (9square feet).

**D. ROW WIDTH FACTOR**

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

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

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

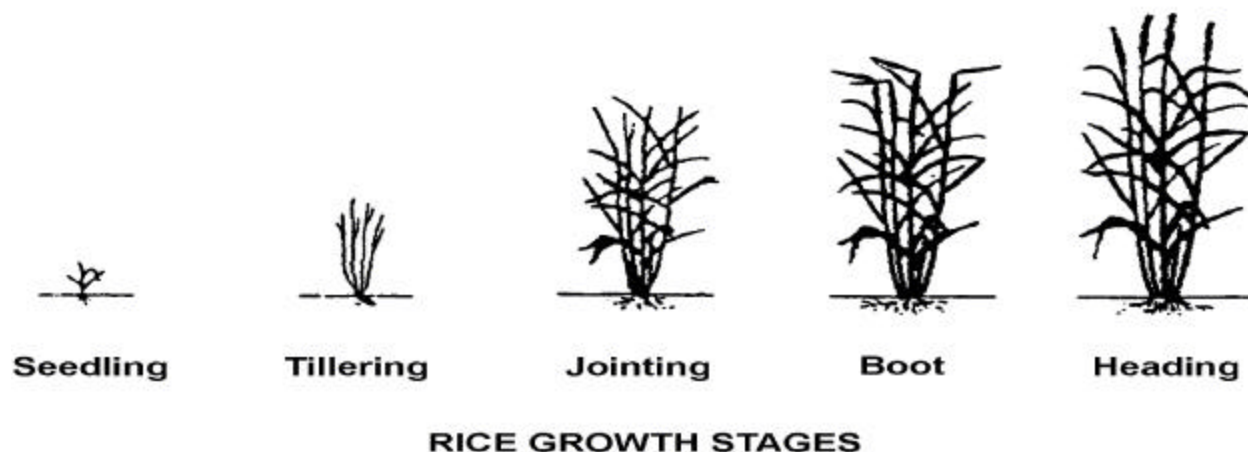
**E. STAGES OF GROWTH**

These instructions detail growth stages and directions for appraising potential production of rice utilizing before-heading and after-heading appraisal methods.

- (1) Before Heading:
  - (a) Seedling stage to the tillered stage.
  - (b) Tillered stage through the boot stage.

(2) After Heading:

Rice from the time the head can be counted through maturity.



## 6. APPRAISAL METHODS

### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Before heading - Tillering Incomplete	from Seedling to Tillered stage.
Before heading - Tillering Complete	from Tillered stage through Boot stage.
After heading	from the time the heads can be counted through maturity.

### B. BEFORE HEADING METHOD

Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.

- (1) **Tillering Incomplete** (Seedling to Tillered Stage).
  - (a) This method is based on the number of LIVE PLANTS in a designated sample row length. (Refer to **TABLE B** for sample row-length requirements.)
  - (b) Using the tiller factor from **TABLE C**, convert single plant counts to tillers to count.

(c) Convert tillers to potential pounds per acre using the row-length and square foot factor from, **TABLE B** and the tiller-to-pounds yield factor from **TABLE D** for the type of rice being appraised.

(d) For damage due to hail:

Delay inspections 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base. Determine number of old plants and new tillers.

(e) For damage other than hail:

1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgment as to the number of tillers that will produce a normal head.

2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."

(2) **Tillering Complete** (Tillered Through Boot Stage).

**NOTE:** If sample consists of over 50% headed plants, delay appraisal for one week, if possible, to allow for after heading appraisal.

(a) This method is based on the number of **LIVE TILLERS** with potential in a designated sample row length. (Refer to **TABLE B**).

(b) For the type of rice being appraised, convert each tiller counted to potential pounds per acre (Refer to **TABLE D**).

(c) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.

(d) If the sample row contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.

## **B. AFTER HEADING METHOD**

Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.

(1) Use this method to appraise rice from the time the heads can be counted through maturity. Base after-heading appraisals on:

(a) The number of heads in a designated sample row length (Refer to **subsection 5 D and TABLE B**).



- (b) The average number of kernels per head determined from FIVE representative heads in the sample.
- (c) The average number of kernels from the five representative heads converted to pounds per acre (by type) by dividing the number of kernels in one square foot that equal ONE pound per acre (Refer to **TABLE E**).

**NOTE:** For harvested acreage the number of kernels per square foot on the ground may indicate the need for an appraisal for uninsured causes.

(2) Selection of representative heads.

- (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample row. Do not select large heads and sucker heads to get an average.



- (b) IF KERNELS ARE NOT YET FILLED, have the insured leave representative samples to make the determinations.
- (c) You may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use production to determine the yield per acre.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **A. DEVIATIONS**

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

## **B. MODIFICATIONS**

There are no pre-established modifications contained in this handbook. See the LAM for additional information.

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

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### **A. GENERAL INFORMATION**

- (1) Include the insurance provider name in the rice appraisal worksheet title if not preprinted on the insurance provider worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number of the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (2) 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. Refer to section 5 for sampling requirements.
- (3) For every inspection, complete items 1 through 6 and items 38 and 39. Complete PART I and II as instructed below.

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

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

Verify or make the following entries:

#### **Item**

#### **No.      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 insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.      **Policy Number:** Insured's assigned policy number.
3.      **Unit:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).

4. **Crop:** "Rice" (0018) and variety name.
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

### **PART I - BEFORE HEADING**

**For samples not yet tillered, partially tillered and where tillering is complete. AFTER RICE IS HEADED, USE PART II**

6. **Field ID:** Field identification symbol.
7. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B". Refer to section 5 C and **TABLE B** for row length sample requirements.
8. **Number of Plants:** Number of LIVE plants capable of producing rice in each sample where tillering is incomplete. If tillering is complete on the sample, **MAKE NO ENTRY**.
9. **Total Plants:** Total number of plants in all samples from item 8.
10. **Tiller Factor:** Tiller factor: "2.5" for all varieties.
11. **Tillers to Count:** Multiply total plants (item 9) by tiller factor (item 10) and enter to the nearest **WHOLE** number.
12. **Number of Tillers:** Number of tillers capable of producing rice in each sample where tillering is complete. If tillering is incomplete on the sample, **MAKE NO ENTRY**.
13. **Total Tillers:** Total number of tillers in all samples from item 12.
14. **Total Number of Tillers:** Sum of tillers to count (item 11) and total number of tillers (item 13).
15. **Total Number of Plots:** Total number of sample plots in items 8 and 12.
16. **Average Number of Tillers:** Divide total number of tillers (item 14) by the total number of sample plots (item 15). Enter result to nearest tenth.
17. **Square Foot Factor:** Square foot factor from **TABLE B**.
18. **Average Tillers per Square Foot:** Divide average number of tillers (item 16) by the square foot factor (item 17). Enter result to nearest tenth.
19. **Yield Factor:** Tiller-to-pound yield factor from **TABLE D**.
20. **Pounds per Acre Appraisal:** In the column heading, line out "Bu" and enter "Lbs". Enter in whole pounds the result of multiplying the average number of tillers per square foot (item 18) by the yield factor (item 19).

## PART II - AFTER HEADING

21. **Field ID:** Field identification symbol.
22. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B". Refer to section 5 C and **TABLE B** for row length sample requirements.
23. **Number of Heads:** Number of heads in each sample.
24. **Number of Kernels:** Total number of kernels in FIVE representative heads from each sample plot in item 23 above.  
  
**NOTE:** If only one to four heads are in the same plot, increase the number of kernels to what would exist in five heads by dividing the total kernels by the number of heads and multiplying by 5. If kernels are not filled, have the insured leave representative samples to make the determination.
25. **Total Number of Heads:** Total number of heads in all samples from item 23.
26. **Total Number of Kernels:** Total number of kernels in all representative heads from item 24.
27. **Number of Sample Plots:** Total number of sample plots.
28. **Number of Kernel Counts:** Total number of sample kernel counts. Do NOT include "0" entries from item 24, if there is a "0" entry in item 23 of the same sample.
29. **Average Number of Heads:** Divide the total number of heads (item 25) by the number of plots (item 27). Enter the result to the nearest tenth.
30. **Average Number of Kernels:** Divide the total number of kernels (item 26) by the number of kernel counts (item 28). Enter the result to the nearest tenth.
31. **Average Number of Heads:** Average number of heads per sample from item 29.
32. **Average Number of Kernels:** Divide the average number of kernels (item 30) by "5". Enter the result to the nearest tenth.
33. **Total Kernels All Plots:** Multiply the average number of heads (item 31) by the average number of kernels (item 32). Enter the result to the nearest tenth.
34. **Square Foot Factor:** Square foot factor from **TABLE B**.
35. **Average Kernels per Square Foot:** Divide the total kernels from all plots (item 33) by the square foot factor (item 34). Enter the result to the nearest tenth.

36. **Yield Factor:** Kernel-to-pounds per acre yield factor for the variety and type from **TABLE E**.
37. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs”. Enter in whole pounds the result of multiplying the average number of kernels per square foot (item 35) by the yield factor (item 36).
38. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
39. **Adjuster’s Signature, Code, 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
40. **Page Number:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

**NOTES**

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**RICE ---- BEFORE HEADING**

**Company:**

**Claim No.**

(For Illustration Purposes Only) <b>APPRAISAL WORKSHEET</b> (Wheat-Barley-Oats-Rye-Rice)		1 INSURED'S NAME				2 POLICY NUMBER				3 UNIT NUMBER			4 CROP		5 CROP YEAR							
		I.M. INSURED				XXXXXXX				00100			Rice, Dawn		YYYY							
<b>PART I BEFORE HEADING</b>																						
Field ID	Drill Space	Tillering Incomplete Col.					Tiller Factor	Tillers To Count	Tillering Completed Col.					Total No. Tillers	Total No. of Plots	Avg. No. Tillers	Sq. Ft. Factor	Avg. Till Per Sq. Ft.	Yield Factor	Lbs Bu. Per Acre		
		No. Plants - Block Equals 1 sample							No. Tillers - Each Block =1 Sample Plot													
A2	8	29							88	78												
		9. TOTAL 29							13. TOTAL 166					= 239 ÷ 3 = 79.7 ÷ 7 = 11.4								X 105 = 1197
		9. TOTAL					X	=	+	13. TOTAL					=	+	=	+	=	X	=	
		9. TOTAL					X	=	+	13. TOTAL					=	+	=	+	=	X	=	
		9. TOTAL					X	=	+	13. TOTAL					=	+	=	+	=	X	=	
<b>PART II AFTER HEADING</b>																						
Field ID	Drill Space	23. Number Heads From Each Sample Plot					25. Total No. Heads	26. Total No. Kernels	27. No. Plots	28. No. Kernels Counts	29. Avg. No. Heads	30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X	32. Avg. No. Kernels	Total Ker. All Plots	Sq. Ft. Factor	Avg. Ker. Sq. Ft.	Yield Factor	Bu. Per Acre Appraisal		
		24. No. Kernels (Five Heads) From Each Sample Plot																				
		23					25	26	27	28	29	30	31	32	33	34	35	36	37			
		=																		+	=	+
		24										5	X	-								
		=					+	=	+	=	+	=	+	=	+	=	+	=	+	=		
		23					25	26	27	28	29	30	31	32	33	34	35	36	37			
		=																		+	=	+
		24										5	X	-								
		=					+	=	+	=	+	=	+	=	+	=	+	=	+	=		
		23					25	26	27	28	29	30	31	32	33	34	35	36	37			
		=																		+	=	+
		24										5	X	-								
		=					+	=	+	=	+	=	+	=	+	=	+	=	+	=		
38. PRODUCER'S SIGNATURE							DATE		39. CODE NO. & SIGNATURE OF ADJUSTER							DATE						
I. M. INSURED							MM/DD/YYYY		XXXXX I. M. ADJUSTER							MM/DD/YYYY						
PAGE NUMBER: Page 1 of 1																						

**RICE --- AFTER HEADING**

**Company:**

**Claim No.**

(For Illustration Purposes Only) <b>APPRAISAL WORKSHEET</b> (Wheat-Barley-Oats-Rye-Rice)		1 INSURED'S NAME  I.M. Insured				2 POLICY NUMBER  XXXXXXX		3 UNIT NUMBER  00100		4 CROP  Rice, Dawn		5 CROP YEAR  YYYY									
		<b>PART I BEFORE HEADING</b>																			
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8					Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12					Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Lbs. Per Acre Appraisal 20	
		9. TOTAL					<b>X</b>	=	+	13. TOTAL					=	÷	=	÷	=	<b>X</b>	=
		9. TOTAL					<b>X</b>	=	+	13. TOTAL					=	÷	=	÷	=	<b>X</b>	=
		9. TOTAL					<b>X</b>	=	+	13. TOTAL					=	÷	=	÷	=	<b>X</b>	=
		9. TOTAL					<b>X</b>	=	+	13. TOTAL					=	÷	=	÷	=	<b>X</b>	=
<b>PART II AFTER HEADING</b>																					
Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot					25. Total No. Heads 26. Total No. Kernels	27. No. Plots 28. No. Kernels Counts	29. Avg. No. Heads 30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X 32. Avg. No. Kernels	Total Ker. All Plots 33	Sq. Ft. Factor 34	Avg. Ker. Sq. Ft. 35	Yield Factor 36	Bu. Per Acre Appraisal 37					
B-1	8	23					25	27	29		31										
		60	55	62	41		= 218	÷ 4 =	54.5	<	54.5	2517.9	7	359.7	.58	620					
		24					26	28	30		32										
		228	221	240	235		= 924	÷ 4 =	231.0	5	= 46.2										
		23					25	27	29		31										
		24					26	28	30		32										
							=	÷	=	<	x										
		23					25	27	29		31										
		24					26	28	30		32										
							=	÷	=	<	x										
38. PRODUCER'S SIGNATURE I. M. INSURED							DATE MM-DD-YYYY	39. CODE NO. & SIGNATURE OF ADJUSTER XXXXXX I. M. ADJUSTER					DATE MM/DD/YYYY								
PAGE NUMBER: Page <u>1</u> of <u>1</u>																					



## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections made 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 concealment, misrepresentation, or litigation.
  - (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).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

Verify or make the following entries:

### **Item**

### **No. Information Required**

1. **Crop/Code#:** "Rice" (0018).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

**NOTE:** See 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 Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** 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. **Estimated Production Per Acre:**

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

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

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

**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 Policies:**

- 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 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 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 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:** See 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.

**Item**

**No.      Information Required**

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See 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.

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

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

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

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

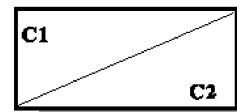
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

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

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

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



**D. Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance providers instructions. See the LAM.

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

F. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.

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

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

<u>STAGE</u>	<u>EXPLANATION</u>
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“R” ..... Acreage replanted and qualifying for replant payment.

“NR”..... Acreage not replanted or not qualifying for a replant payment. Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replant claims.

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

<u>STAGE</u>	<u>EXPLANATION</u>
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“P”..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

“H”..... Harvested.

“UH”..... Unharvested or put to other use with consent.

**PREVENTED PLANTING:** See the LAM for proper codes for any eligible prevented planting acreage.

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

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

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

**PREVENTED PLANTING:** See the LAM for proper codes for any eligible prevented planting acreage.

J. **Appraised Potential:**

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

**PRELIMINARY AND FINAL:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

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

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture percent (if in excess of 12.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture factor - For appraised mature grain production in excess of 12.0 percent, obtain factor from **TABLE F**.

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** For mature, unharvested rough rice which due to insurable causes qualify for quality adjustment as provided in the Rice Crop Provisions, enter the quality adjustment factor (three place decimal) calculated by dividing the value of the damaged or conditioned production per pound by the local market price per pound. Explain in the narrative. For additional quality adjustment definitions, instructions, qualifications and testing requirements, see the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the "Narrative," herein.

Refer to section 3 D, Quality Adjustment.

**NOTE:** The local market price is the cash price per pound of U. S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed at the time of inspection.

Do not allow any reduction in price due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature rice has no value, enter ".000."

**NOTE:** Quality adjustment is allowable for red rice infestation on the first year of infestation. In the succeeding years, efforts must be made to control the red rice. Document, in the Narrative or on a Special Report, the control method(s) used during any year of infestation.

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

**NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.



- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds, for any such acreage.
- 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 pounds per acre allowed for replanting. (See section 4 for qualifications and computations.)

**PRELIMINARY AND FINAL:** Column "J" times Column "K<sub>2</sub>" times Column "L" plus Column "M", rounded to whole pounds.

**O. Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," rounded to whole pounds.

**P. Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy.

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

**16. Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT and FINAL:** Total Actual Acres [Column "C" total or ("C<sub>1</sub>" if there are under-reported acres)], rounded 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 THE TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**Narrative:**

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

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

(4) For unusual or controversial cases.

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

- l. Explain any difference between the 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 1, item C, as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replant payment have been met. See section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. 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-infected rice if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).

**NOTE:** Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.

- (2) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, conical pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure . Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns “B” through “E.” See LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
  - (a) Name and address of storage facility or buyer.
  - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replant 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, dockage, test weight, value, etc.).

**NOTE:** Average percent of dockage and 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. See the LAM for instructions.

- (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (e) 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, see the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.

**Item  
No.**

**Information Required**

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

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested rice production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested rice 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, item “A”).

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. See 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. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computation instructions.

F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as .8.

H. **Gross Production:** Multiply Column “F” times Column “G,” rounded to bushels to tenths.

**NOTE:** This entry, Column “F” times Column “G”, equals the amount of gross BUSHELS in the bin.

- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." Enter the gross production in whole pounds, before deductions for moisture and foreign material for production:
- a. Weighed and stored on the farm.
  - b. Sold or Stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
  - c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

**NOTE: For farm stored production, calculate the pounds of production as follows: Column "H" times Column "M<sub>1</sub>" (actual test weight), rounded to the nearest whole pound.**

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

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K<sub>1</sub>. **FM%:** Make entry to nearest tenth for foreign material (as applicable), for foreign material ONLY which the BUYER has deducted (or will deduct if such production has not been sold). If elevator has averaged foreign material on the settlement/summary sheet, see the LAM for instructions.

The terms "dockage" and "foreign material" are often used by buyers to describe the same non-grain material depending on the geographic area of the country. See official U.S. Standards For Rice and the LAM.

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

L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

L<sub>2</sub>. **Factor:** If rice moisture is more than 12.0 percent, enter the four-place moisture factor from the Rice Moisture Adjustment Factor Table (**TABLE F**).

M<sub>1</sub>. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material is removed.

M<sub>2</sub>. **Factor:** MAKE NO ENTRY.

**NOTE:** The rice has been converted to **actual** pounds in Column "I" above; therefore, no further adjustment is necessary.

N. **Adjusted Production:** Result of multiplying "I" x "K<sub>2</sub>" x "L<sub>2</sub>". (**Round to whole pounds**).

**NOTE:** The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I c").

O. **Production Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN 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. See example in the LAM.

P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to whole pounds.

Q<sub>1</sub>. **Value:** Refer to section 3 D, Quality Adjustment.

Enter the price (value) per pound, to four decimal places, of the damaged or conditioned rice that, due to insurable causes, does not meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, for the applicable type of rice. (See the LAM for details on determining prices (values)).

Quality adjustment is allowable for red rice infestation on the first year of infestation. The second and succeeding years of infestation, efforts must be made to control the red rice. Document, in the Narrative or on a Special Report, the control method(s) used during any year of infestation.

Q<sub>2</sub>. **Market Value:** If an entry is in item Q<sub>1</sub>, enter the applicable local market price per pound, to four decimal places, on the earlier of the day the loss is adjusted (final inspection) or the day the rice was sold.

**NOTE:** The local market price is the cash price per pound of U. S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed.



- R. **Quality Factor:** For mature, harvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, divide the price of the damaged or conditioned production per pound by the local market price per pound ( $Q_1 \div Q_2$ ). Enter the result to three decimal places and explain in the narrative.
- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R," rounded to whole pounds.

**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 INSURANCE PROVIDER INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

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

**FINAL:** Total of Column "S," to whole pounds.

23. **Section I Total:**

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

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

24. **Unit Total:**

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

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

25. **Adjuster's Code Number and Signature:** 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 inspection and final replant payment inspections should be signed on the 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 replant payment inspections should be signed on the bottom line.

27. **Page Numbers:**

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

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

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

1 Crop/Code RICE 0018	2 Unit 00100	3 Legal Description SW10 - 42N - 44W
4 Date of Damage JULY		
5 Cause of Damage HOT WIND		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 1000		

7 Company Any Company  
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of	1st	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count © x N	Per Acre	Total © x P
M/D A		57.4	1.000	2	1	997	H	H							2546	146,140
16 TOTAL		57.4											17 TOTALS		146,140	

NARRATIVE (If more space is needed, attach a Special Report) Determined acres using MPC1 acreage report-would measure within 5 percent.  
Quality adjustment due to rice grading U.S. No. 4 because of chalky kernels.

**SECTION II - HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY      19 Is damage similar to other farms in the area? Yes  No       20 Assignment of Indemnity? Yes  No       21 Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A 1 A 2	B	C	D	E	F	G	H	I	J	K 1 K 2	L 1 L 2	M 1 M 2	N	O	P	Q 1 Q 2	R	S	
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Hor) x J x K 2 x L 2 x M 2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)	
	L & L MILLING CO.							106,362		1.2 .988				105,086	0	105,086	.0855 .0905	.945	99,306
	ANYTOWN. USA																		

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total 99,306  
23 Section I Total 0  
24 Unit Total 99,306

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection			1st Inspection		
2nd Inspection			2nd Inspection		
Final Inspection		I. M. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured

**PRODUCTION WORKSHEET**

1 Crop/Code Rice 0018	2 Unit 00100	3 Legal Description SW10 - 42N - 44W
4 Date of Damage MAY 10		
5 Cause of Damage HAIL		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre		

**(FOR ILLUSTRATION PURPOSES ONLY)**

7 Company Any Company  
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of	1st	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count @ x N	Per Acre	Total @ x P
M/D A1		40.0	1.000	R05	002	997	R	Replant					390	15600	2545	101800
M/D A2		10.0	1.000	R05	002	997	NR	Not Replanted							2545	25450
<b>16 TOTAL</b>		<b>50.0</b>												<b>17 TOTALS</b>	<b>15600</b>	<b>127250</b>

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

Example above shows allowance when the actual cost is less than the maximum allowed.

Insured's actual cost to replant - \$26.60/acre Price election - \$0.07 \$26.60 ÷ \$0.07 = 380 lbs./acre (less than 400 lbs./acre maximum allowed)

Appraised potential less than 90% of production guarantee. (2545 x 90% = 2291 lbs/acre - appraised potential = 2000 lbs.)

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count @ x N	Per Acre	Total @ x P
M/D A1		40.0	.500	R05	002	997	R	Replant					400	8000	2545	101800
M/D A2		10.0	.500	R05	002	997	NR	Not Replanted							2545	25450
<b>16 TOTAL</b>		<b>50.0</b>												<b>17 TOTALS</b>	<b>8000</b>	<b>127250</b>

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

Example above shows allowance when actual cost is more than the maximum allowed.

Insured's actual cost to replant - \$14.50/acre Price election - \$0.07 Maximum allowed - \$28.00 (400 lbs. x \$0.07 x 50%)

Appraised potential less than 90% of production guarantee. (2545 x 90% = 2291 lbs/acre - appraised potential = 2000 lbs/acre)

## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES**

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, DRILL SPACING AND SQUARE FOOT FACTOR TABLE**

MEASURING TABLE										
Drill Spacing (In.)	Broadcast	6	7	8	9	10	12	14	16	18
Length of Row (Ft.)	3 x 3	10.0	10.3	10.5	10.7	10.9	10.0	10.3	10.5	10.7
Square Foot Factor	9	5	6	7	8	9	10	12	14	16

**TABLE C - TILLER FACTOR (SEEDLING TO TILLERING)**

Type	Tiller Factor
All Varieties	2.5

**TABLE D - TILLER TO POUNDS YIELD FACTOR (BEFORE HEADING)**

Type of Rice	Grain Size Factor
Short or Medium Grain	120
Long Grain	105

**TABLE E - AVERAGE KERNELS PER SQUARE FOOT TO POUNDS PER ACRE YIELD FACTOR TABLE**

Variety	Grain Type	Kernels per Sq. Ft. to Lbs. Per Acre Yield Factor
Calpearl	Short	.34
Nortai	Short	.45
S-201	Short	.39
Bengal	Medium	.38
Brazos	Medium	.39
Calrose	Medium	.42
M-101	Medium	.37
M-103	Medium	.38
M-201	Medium	.43
M-202	Medium	.44
M-204	Medium	.36
M-401	Medium	.34
Mars	Medium	.41
Nate	Medium	.50
Rico	Medium	.40
Saturn	Medium	.35
Vista	Medium	.42
Alan	Long	.48
Bond	Long	.42
Bonnet 73	Long	.60
California Belle	Long	.52
Cypress	Long	.41
Dawn	Long	.58
Della	Long	.48
Dixiebell	Long	.46
Gulfmont	Long	.39
L-201	Long	.39
L-202	Long	.44
L-203	Long	.40
Labelle	Long	.50
Lagrue	Long	.41
Leah	Long	.37
Lebonnet	Long	.40
Lemont	Long	.39
Jasmine 85	Long	.42
Jefferson	Long	.36
Jodon	Long	.42
Katy	Long	.50
Kaybonnet	Long	.50
Newbonnet	Long	.48
Newrex	Long	.47
Rexmont	Long	.46
Starbonnet	Long	.51
Skybonnet	Long	.40
Tebonnet	Long	.43
Toro II	Long	.36

For varieties not listed, divide 10.4132 by the dry (12.0% moisture or less) weight in grams to tenths, of 1000 rough rice kernels. Document source of kernel weight and calculations on a Special Report or the back of the appraisal worksheet. Retain in insured's file

**TABLE F - RICE MOISTURE ADJUSTMENT FACTOR TABLE**

WHOLE PERCENT MOISTURE	TENTHS OF PERCENT - MOISTURE									
	0	.1	.2	.3	.4	.5	.6	.7	.8	.9
12	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652
40	.6640									