United States Department of Agriculture

USDA

Federal Crop Insurance Corporation

Product Development Division

FCIC- 25910

COST OF PRODUCTION (COP) INSURANCE PILOT PROGRAM

AUP COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

FINAL

Subject to Approval by the Federal Crop Insurance Corporation

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

FEDERAL CROP INSURANCE HANDBOOK	**NUMBER: 25910**
SUBJECT: **AUP COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS**	**DATE:**
	OPI:
	APPROVED: **Deputy Administrator, Research and Development**

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR AUP COTTON INSURED UNDER THE PILOT COST OF PRODUCTION (COP) INSURANCE POLICY 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 FOR COST OF PRODUCTION (COP) INSURANCE AUP COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

The majority of the standards contained in the FCIC 25090 AUP and ELS Cotton Loss Adjustment Standards Handbook also apply to the COP Insurance pilot cotton program. Most pertinent changes affecting COP Insurance general loss adjustment can be found in the COP Summary of Changes to the LAM. For example, yield/price elections do not apply to COP Insurance, nor do optional units. Written agreements are not available during the pilot phase of COP Insurance, and price/yield guarantees are not applicable. Refer to the COP Summary of Changes to the LAM for a complete list of changes, additions and deletions to the Loss Adjustment Manual (LAM) Standards Handbook (FCIC 25010).

In designing this document, a concerted effort was made to use as much material as possible from the FCIC 25090, on the premise that agent/producer understanding of the COP Insurance AUP Cotton Loss Adjustment Standards Handbook would be greater due to familiarity with the existing document. The significant reduction in necessary training time is an added benefit.

Significant revisions to the FCIC 25090, applicable to the COP Insurance Program are summarized below:

- All references to ELS cotton have been removed. However, items and exhibits pertaining solely to ELS cotton have been reserved for future addition.
- Quality A and B price quotations will not be available under COP Insurance. Therefore, Exhibits 5 and 6 have been removed.

COP AUP COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS

PAGE

1. INTRODUCTION 1

2. SPECIAL INSTRUCTIONS 1

A. DISTRIBUTION 1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS 1

3. INSURANCE CONTRACT INFORMATION 2

A INSURABILITY 2
B. UNIT DIVISION 2
C. QUALITY ADJUSTMENT 3

4. REPLANTING PROCEDURES 3

5. AUP COTTON APPRAISALS 4

A. GENERAL INFORMATION 4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS 4
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION 4
D. STAGES OF GROWTH 5

6. APPRAISAL METHODS 11

A. GENERAL INFORMATION 11
B. STAND REDUCTION METHOD 11
C. HAIL DAMAGE METHOD 14
D. BOLL COUNT METHOD 22

7. APPRAISAL DEVIATIONS AND MODIFICATIONS 26

A. DEVIATIONS 26
B. MODIFICATIONS 26

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES 26

A. GENERAL INFORMATION 26
B. WORKSHEET ENTRIES AND COMPLETION INFORMATION 27
STAND REDUCTION METHOD WORKSHEET 37
HAIL DAMAGE METHOD WORKSHEET- VEGETATIVE METHOD 39
HAIL DAMAGE METHOD WORKSHEET - REPRODUCTIVE METHOD 41
BOLL COUNT METHOD WORKSHEET 43

PAGE

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES 44

A. GENERAL INFORMATION 44
B. FORM ENTRIES AND COMPLETION INFORMATION 45
SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS 47
SECTION II - HARVESTED PRODUCTION 54
T-P-C WORKSHEET 60

10. REFERENCE MATERIAL 62

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS 62
TABLE B SINGLE ROW LENGTH FOR EACH SAMPLE 62
TABLE C AUP "PICKER" TYPE COTTON: 63
TABLE D AUP "STRIPPER" TYPE COTTON: 63
TABLE E AUP "PICKER" TYPE COTTON: 64
TABLE F AUP "PICKER" TYPE COTTON: 64
TABLE G AUP "STRIPPER" TYPE COTTON: 65
TABLE H AUP "PICKER" TYPE COTTON: 65
TABLE I AUP "PICKER" TYPE COTTON: 66
TABLE J AUP "PICKER" TYPE COTTON: 66
TABLE K AUP "STRIPPER" TYPE COTTON: 67
TABLE L AUP BOLL FACTORS 67

EXHIBITS

EXHIBIT 1 DEFINITIONS 69
EXHIBIT 2 INSURABILITY OF NONIRRIGATED COTTON GROWN UNDER A CONSERVATION TILLAGE PRACTICE 71
EXHIBIT 3 FSA RULES FOR SKIP-ROW PLANTING PATTERNS 73
EXHIBIT 4 YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS 76

1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Cost of Production (COP) Insurance AUP cotton 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 COP Summary of Changes to 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 insured. The original and all remaining copies as instructed by the insurance provider.

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

(1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions **specific** to COP **AUP** cotton loss adjustment and this handbook, which are not defined in this section, are defined either as they appear in the text or **EXHIBIT 1**.

(3) Abbreviations:

AMS	Agricultural Marketing Service
AUP	American Upland Cotton
COP	Cost of Production
LDP	Loan Deficiency Payment
UNR	Ultra-Narrow-Row
UNRC	Ultra-Narrow-Row Cotton

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. **AUP** cotton 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 cotton lint in the United States for which premium rates are provided by the actuarial documents:

(a) That is not (unless allowed by the Special Provisions):

1 Colored cotton lint (**AUP** only);

2 Planted into an established grass or legume;

3 Interplanted with another spring planted crop;

4 Grown on acreage from which a hay crop, including a harvested small grain hay crop regardless of the percentage of small grain plants that reached the headed stage, was harvested in the same calendar year unless the acreage is irrigated; or

5 Grown on acreage on which a small grain crop reached the heading stage in the same calendar year unless the acreage is irrigated or adequate measures are taken to terminate the small grain crop prior to heading and less than fifty percent (50%) of the small grain plants reach the heading stage.

NOTE: Refer to **EXHIBIT 2** for Insurability of Non-irrigated Cotton Grown Under A Conservation Tillage Practice.

(2) In addition to insurable acreage of the Basic Provisions, the acreage insured will be ONLY the land occupied by the rows of cotton when a skip-row planting pattern is utilized.

(3) Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that replanting it is not practical. Refer to section 4 for replanting provision issues.

B. UNIT DIVISION

For crops insured under COP Insurance, the only unit designation is an enterprise unit. An enterprise unit is defined as all insurable acreage of the insured crop in the county in which the insured has a share, on the date coverage begins for the crop year. Refer to section 2 of the COP Insurance Basic Provisions.

C. QUALITY ADJUSTMENT

The cotton crop insured under COP Insurance is covered for loss of value, which may be due to deficiencies in quality, based on the price per pound paid or offered for such production at the time the crop is sold or the loss is adjusted, whichever is earlier. These deficiencies in quality must be due to an insured cause of loss and occur during the insurance period. Refer to the COP Insurance AUP Cotton Crop Provisions for insured causes of loss.

4. REPLANTING PROCEDURES

An increase in covered expenses due to replanting may be made for AUP cotton. The provisions are as follows:

(1) The acreage replanted is 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).

(2) The insured crop must be damaged by an insurable cause of loss to the extent that the remaining crop will not produce at least 90% of the insured's approved yield times the insured's coverage level for the acreage.

(3) No increase in covered expenses due to replanting will be made on acreage:

(a) On which our appraisal of the potential production times the expected market price establishes that the value of production thus determined will exceed the covered expenses;
(b) Initially planted prior to the earliest planting date established by the Special Provisions; or
(c) On which one increase in covered expenses due to replanting has already been allowed for the crop year.

(4) The increase in covered expenses due to replanting per acre will be an amount stated on the Special Provisions.

(5) No increase in covered expenses due to replanting will be allowed if the insurance provider determines it is not practical to replant.

5. AUP COTTON APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

(1) Determine the minimum number of required samples for a field or subfield by the field size, average stage of growth, general capabilities of plants to recover, and variability of plant damage within the field or subfield.

(2) Split the field into subfields when:

(a) Variable damage causes the crop potential to be significantly different within the same field, or

(b) The insured wishes to destroy part of a field.

(3) Appraise each subfield separately.

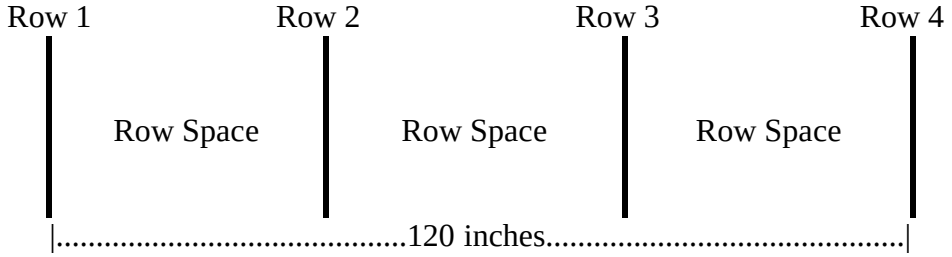
(4) Take not less than the minimum number (count) of representative samples as required in **TABLE A**.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions when the selection of the representative sample is based on row width.

(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 THREE OR MORE row 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 row spaces measured across, to determine an average row width in whole inches.
EXAMPLE:

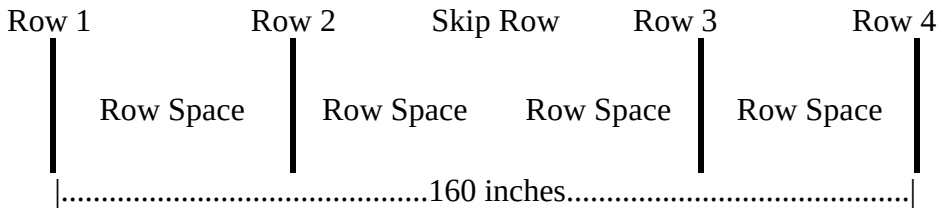


120 inches ÷ 3 row spaces = 40 inches average row width

(3) When the planting pattern is a skip-row pattern, measure across the pattern and divide the

total distance by the number of row spaces measured across, to determine "average row width" in whole inches.

EXAMPLE:



160 inches ÷ 4 row spaces = 40 in. average row width

NOTE: Caution is required when a planting pattern has varying row widths within the pattern, e.g., two 36" planted rows with a 27" skip. Measure each planted pattern to determine average row width. Use the average of the planted row width to select the single row width for each representative sample.

D. STAGES OF GROWTH

The **most** important part of **AUP** cotton loss adjustment is to first determine the **stage of growth at the date of damage.**

(1) Identifying Stages of Growth

(a) Select at least 10 plants that are representative of the field or subfield, to determine the average stage of growth.

(b) Use the main stem for stage determinations. The stage of growth is based on 50 percent of the plants **at** or **beyond** a given phase of development. Split acreage into subfields to reflect distinctly different stages of growth.

(c) Identify the stage of growth at date of damage for all appraisals that have a **specific date of damage**; (e.g., hail). Use the average time intervals to count back the days to the date of damage. For progressive damage (e.g., drought); identify the stage of growth on the date of appraisal.

(d) Determine the individual plant stage of growth using **AUP** Cotton Stages of Growth in section 5D(2).

(2) **AUP** Cotton Stages of Growth

Emergence normally occurs 7 to 10 days after planting. At the lowest node (joint) of the cotton stem, two cotyledonary (seedling) leaves are borne on opposite sides of the stem. The cotton plant then develops into two types of branches, vegetative and fruiting. The stages of growth are based on average full-season varieties and are the approximate time required for cotton plants to reach a specific growth stage.

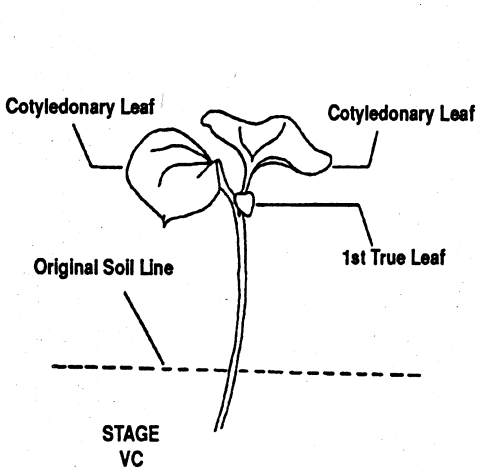
(a) **AUP** Vegetative Stages

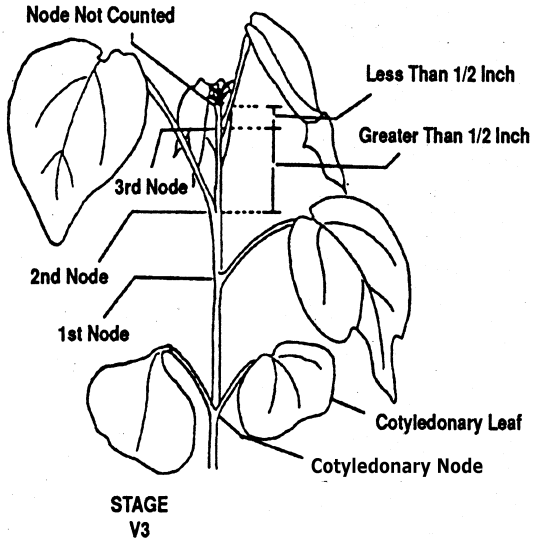
A plant is classified as the "Vegetative Stage" if "squaring" has **NOT** begun. Vegetative stage numbers are preceded by a "V" and are identified as "VC" (emergence) through V6 stages of growth.

1 Count the number of nodes above the cotyledonary node beginning at the bottom of the main stem where the two cotyledonary leaves (seed leaves) were attached.

2 The last node counted at the top of the plant is the node above which the internode has **not** elongated as much as ½ inch. At this node, the true leaf is approaching full size and the internode below will be elongated to ½ inch or more.

AUP VEGETATIVE STAGE ILLUSTRATIONS





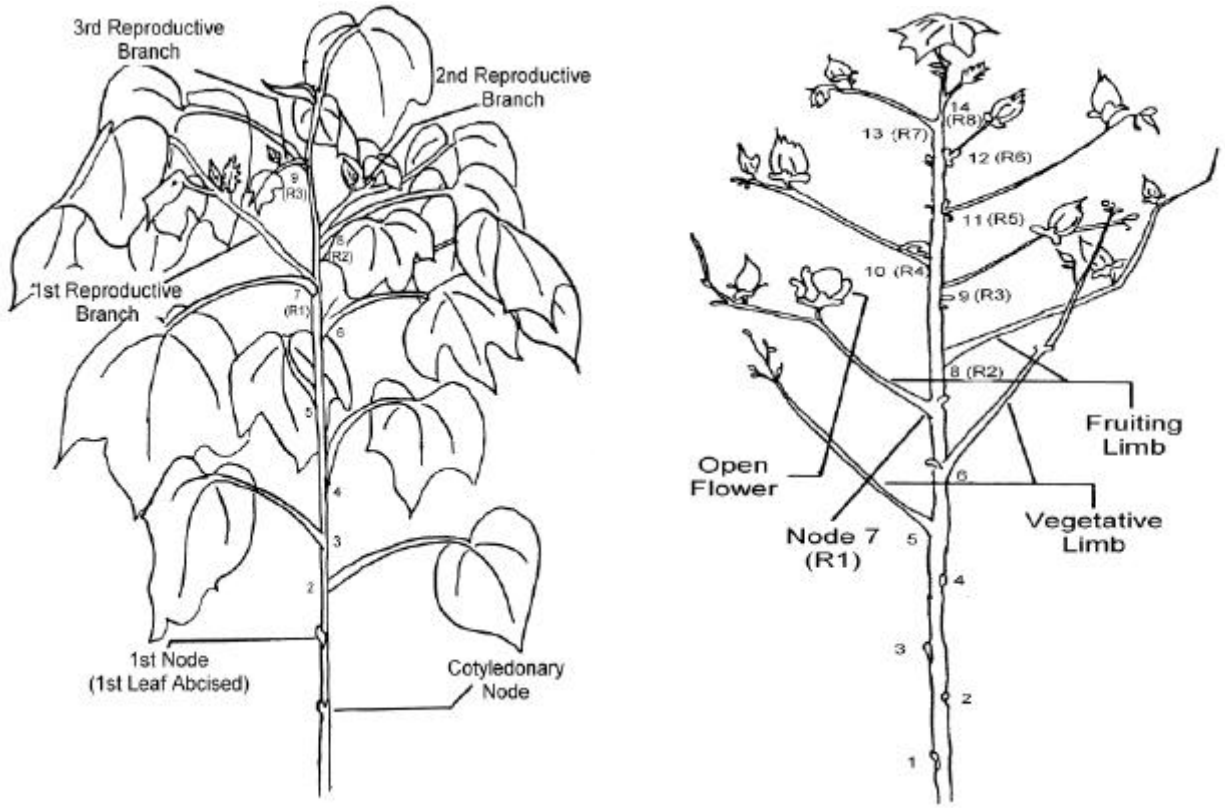
Stage Number	Average Time Interval	Characteristics
VC	9 days from emergence	Plants are 1 to 3 inches in height; terminal bud located at the junction of cotyledonary stem and main stem.
V1	4 days	Internode above cotyledonary node has elongated ½ inch or more; first true leaf approaching full size; second true leaf developing rapidly and approaching full size near the end of period.
V2	4 days	Second internode has elongated ½ inch or more.

V3	4 days	Third internode has elongated ½ inch or more.
V4	4 days	Fourth internode has elongated ½ inch or more.
V5	4 days	Fifth internode has elongated ½ inch or more.
V6	4 days	Sixth internode has elongated ½ inch or more.

(b) **AUP** Reproductive Stages

A plant is classified as in the "Reproductive Stage" when the first square appears, whether at the 5th, 6th, or 7th node stage. Begin counting the nodes above the cotyledonary node as described in **AUP** Vegetative Stages. Whenever the first square appears, start counting in the reproductive stage. An "R" precedes the number for the Reproductive stages.

AUP REPRODUCTIVE STAGE ILLUSTRATIONS



Stage Number	Average Time Interval	Characteristics
R1	4 days	The first square may appear on the plant as low as the fifth or as high as the seventh node under certain conditions. The square grows at an average rate of one millimeter per day. The plant is approximately 33 days post emergence.
R2	5 days	The next internode has elongated ½ inch or more. The first fruiting branch is beginning to elongate at the first "R" node. Cotyledonary leaves have shed from the plant.
R3	3 days	Two fruiting branches should be visible and a square appearing at the leaf axle of the third "R" node.
R4	3 days	The plant is approximately 54 days post emergence. Third "R" internode has elongated ½ inch or more.
R5	3 days	Fourth "R" internode has elongated ½ inch or more. Plant is squaring freely.
R6	3 days	Fifth "R" internode has elongated ½ inch or more.
R7	3 days	Sixth "R" internode has elongated ½ inch or more.
R8	3.5 days	The first white bloom normally appears at this stage on the fruiting branch elongated from the first "R" node. The plant is approximately 57 days post emergence.
R9	3.5 days	Eighth "R" internode has elongated ½ inch or more.
R10	3.5 days	Ninth "R" internode has elongated ½ inch or more.
R11	3.5 days	Tenth "R" internode has elongated ½ inch or more.
R12		Bolls are present on fruiting branches attached to first and second "R" nodes.
R12+		The plant now has twelve or more "R" nodes; squares and bolls continue to develop. Plants will be identified as R12+ throughout the remaining growth and development period.

(c) **AUP** Mature Stage

The plant has now "set" **ALL** bolls that will contribute to the ultimate yield. The plant is approximately 110 days post emergence. **Important:** Under certain conditions, this mature stage may be attained BEFORE the R12+ stage.

(d) **AUP** Fully Mature Stage

The plant now has **ALL** bolls that will contribute to the ultimate yield at the fully matured (open bolls) stage. The plant is approximately 150-155 days post emergence (90% open bolls).

(3) **RESERVED**

(4) Cotton Boll Characteristics

(a) A cotton boll will attain full size approximately 25 days after flowering. However, an additional 24 to 40 days are needed for the fibers inside to stretch, thicken, and mature and for the boll to open. Boll development, from open bloom to splitting of a boll requires between 40 to 80 days. Variation in boll development occurs mainly due to temperature.

(b) A mature boll is normally 1½ to 2 inches long with the earliest and latest bolls on the plant being smaller than the mid-season bolls.

(c) Upon maturity, the carpel walls split open at the seam and flare out, exposing the fluffy mass of cotton fibers.

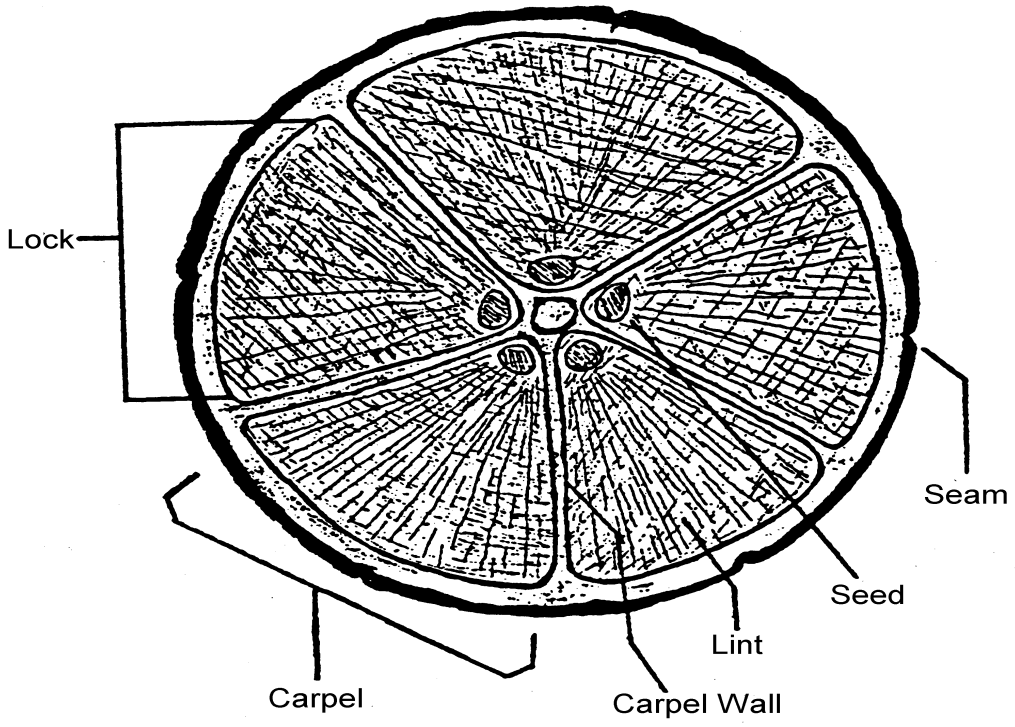
(d) The cotton fibers are slender single-celled hairs that grow out from epidermal cells of the cottonseed.

(e) Cotton fiber growth begins about the time the flower opens and is at full length in 15 to 25 days, when the seeds are also at approximate full size.

(f) After fibers attain their full length, growth continues, but only as a thickening of the cell walls.

(g) **AUP** cotton cultivars usually have four or five locks. Each lock of a mature cotton boll usually contains seven to nine seeds.

COTTON BOLL ILLUSTRATION



(5) Factors Influencing Time Between Stages of Growth

Major factors that influence the development of the cotton plant are variety, soil moisture, temperature, and sunlight. The principal effect of each is summarized as follows:

(a) Variety. Each variety may have specific characteristics in developmental periods.

(b) Soil Moisture. Low soil moisture prolongs plant emergence and may shorten the interval between other stages. It also reduces boll size, fiber length and strength, and increases boll drops.

(c) Temperature. Plant development is normal with day temperature of about 90 degrees Fahrenheit and night temperatures of about 70 degrees Fahrenheit. In general, higher temperatures decrease time intervals and lower temperatures increase the time intervals.

(d) Sunlight. Cloudy weather retards plant development. Retardation will depend upon the amount and duration of cloudy weather.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for **AUP** cotton.

Appraisal Method...	**Use...**
Stand Reduction Method	for planted acreage with no emerged seeds and from emergence until plants are classified in the Mature Stage.
Hail Damage Method	from V1 Stage until plants are classified in the Mature Stage.
Boll Count Method	from Mature Stage until harvest.

B. STAND REDUCTION METHOD

Use the Stand Reduction Method to appraise damage that occurs in the following stages of growth for **AUP** cotton.

IF the average stage of growth is identified as ...	**USE the Stand Reduction Method to appraise...**
Emergence through VC Stage (and planted acreage with no emerged seeds)	**ALL** damage that causes stand reduction or results in no emerged seeds, including plants destroyed by **hail**.
V1 through R12+ Stage for **AUP**	**ANY** stand reduction. If plant destruction has occurred from **hail**, use the Stand Reduction Method with the applicable Hail Damage Method (vegetative or reproductive).

NOTE: Use the Boll Count Method after all bolls are "set" that will contribute to the ultimate yield to appraise damage from hail or damage that results in stand reduction.

(1) Scheduling Appraisals

Delay the appraisal at least seven days after the date of hail damage (or blowing sand) for **AUP** Cotton. No delay is required if the cotton is in the Fully Mature Stage (open bolls).

(2) Row Width and Sampling

There are two methods of measuring a representative sample area based on how the cotton is planted and the determined row width.

(a) First, determine how the cotton is planted:

1 Two-narrow rows planted in a single bed of normal row width;
2 Single rows; or
3 Drilled rows or other narrow row planting methods for UNRC.

(b) Second, determine row width:

1 Measure the row width using the instructions in section 5C.

2 Select, from the chart below, the applicable representative sample method based on how the cotton is planted and the average row width measured.

IF the AUP cotton is planted...	**THEN consider as...**	**AND select each representative sample as...**
as two narrow rows, in a single bed of normal row width	one row	100-feet and **measure** the skips between **"live"*** plants.
as single rows, with row spacings **16 inches or more apart** (including drilled rows or other narrow row planting methods for UNRC)	separate rows	100-feet and **measure** the skips between **"live"*** plants.
with a drill or other narrow row planting methods for UNRC with row spacings **less than 16 inches apart**	UNRC	one square yard and **count** the number of **"live"*** plants.

***NOTE: "Live"** plants are plants that are capable of recovery and **can timely** contribute lint cotton to the ultimate yield at the time of harvest.

(c) Select the required number of representative samples using the instructions in section 5B.

(3) 100-Feet of Row Sample Method - Combined Length of Skips

Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 100-feet and then measure the skips between **"live"** plants.

(a) Defining a Skip

A skip is the space between **"live"** plants within the row which exceed the standard space as shown in the chart below.

An AUP skip is the space between "live" plants within the row of more than...	
	RESERVED
12 inches for cotton grown in Mississippi Delta Gumbo soil.	**RESERVED**
10 inches for picker cotton grown in Arizona, Imperial and Riverside Counties of California, New Mexico, and the Texas High Plains.	**RESERVED**
6 inches for stripper cotton.	
16 inches for hill dropped cotton.	
14 inches for all other cotton.	

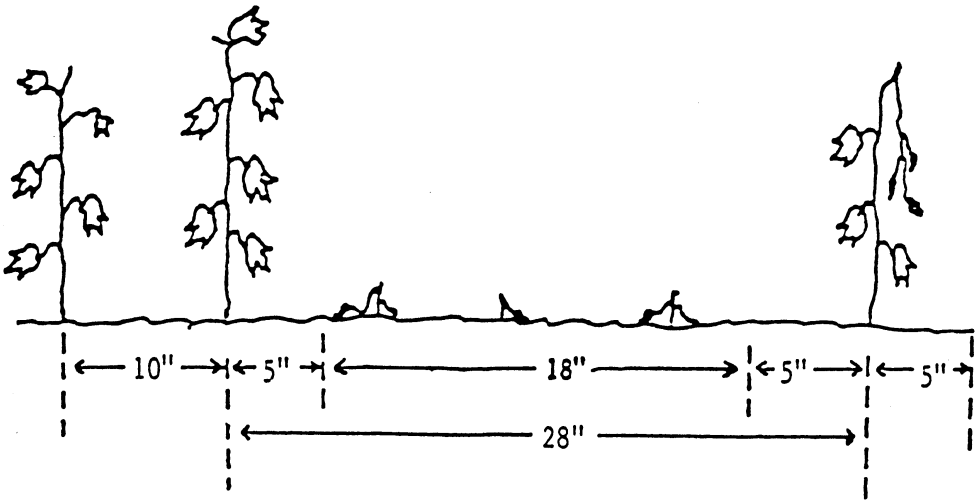
(b) Measuring a Skip

1 Determine the **AUP** standard plant spacing **within** the row (from 6B(3)(a) e.g., 12, 10 inches, etc.).

2 Using a measuring tape marked in inches, measure the total distance between **"live"** plants within the sample row.

3 Subtract the standard plant spacing from the total distance measured between existing **"live"** plants. The result is the "**net length**" of the skip.

EXAMPLE: 10" plant spacing within a row:



existing plants 28"

Distance between existing plants	28"
Less: One standard 10-inch space	10"
"Net Length" of the skip	18"

4 Compute the combined length of **all** skips by adding the **"net length"** of **all** skips within the 100-foot sample.

5 Convert the result to feet and tenths by dividing by 12 and rounding to the nearest tenth of a foot. **EXAMPLE:** Total combined length of all skips = 218" ÷ 12 = 18.2 ft.

6 Record results for each representative sample in Part I - Sample Determinations, Stand Reduction - Combined Length of Skips in 100-feet of Row of the appraisal worksheet.

7 Compute the pounds per acre appraisal using the instructions in Part I - Sample Determinations - Stand Reduction, 100-Feet of Row Sample Method - Combined Length of Skips in section 8.

(4) One Square Yard Sample Method (UNRC) - Plants Per Square Yard

(a) Measure one square yard for each representative sample.

(b) Count the number of **"live"* plants** in each representative sample.

*** "Live" plants** are plants that are capable of recovery and **can timely** contribute lint cotton to the ultimate yield at the time of harvest.

(c) Record the results for each representative sample in Part I - Sample Determinations, Plants Per Square Yard of the appraisal worksheet.

(d) Compute the pounds per acre appraisal using the instructions in Part I - Sample Determinations, Stand Reduction Method for the One Square Yard Sample Method of section 8.

C. HAIL DAMAGE METHOD

Use the Hail Damage Method to appraise any hail damage that occurs in the following stages of growth for **AUP** cotton.

IF the average stage of growth is identified as...	**USE the...**
V1 through V6 Stage	Stand Reduction Method with the Hail Damage Method for Vegetative Stages.
R1 through R12+ Stage for **AUP**	Stand Reduction Method with the Hail Damage Method for Reproductive Stages.

NOTE: Use the Boll Count Method after all bolls are "set" that will contribute to the ultimate yield to appraise damage from hail.

(1) Scheduling Appraisals

Delay the appraisal at least seven days after the date of hail damage (or blowing sand) for AUP cotton. No delay is required if the cotton is in the Fully Mature Stage (open bolls).

(2) Row Width and Sampling

Refer to Row Width and Sampling in the Stand Reduction Method in section 6B(2).

(3) Vegetative Stage Method - From V1 Through V6 Stages

(a) Plants Destroyed

Use the Stand Reduction Method to account for **plants destroyed**. Plants destroyed will include plants that are:

1 Cut off **below** the cotyledonary node; or
2 Otherwise killed.

Determine any stand reduction **before** appraising hail damage to **"live" plants partially destroyed**.

(b) Plants Partially Destroyed

Select 30 consecutive **"live" plants** from the representative sample area (expanded until 30 plants have been selected) used for the Stand Reduction Method.

1 Account for hail damage to **"live" plants partially destroyed**. Plants partially destroyed will include plants that are cut off:

a **Above** the cotyledonary node, or
b At the first through sixth node.

2 Determine the location of **"cut-off,"** and the **"cut-off" symbol**, for each plant by counting nodes between the cotyledonary node and the "cut off."

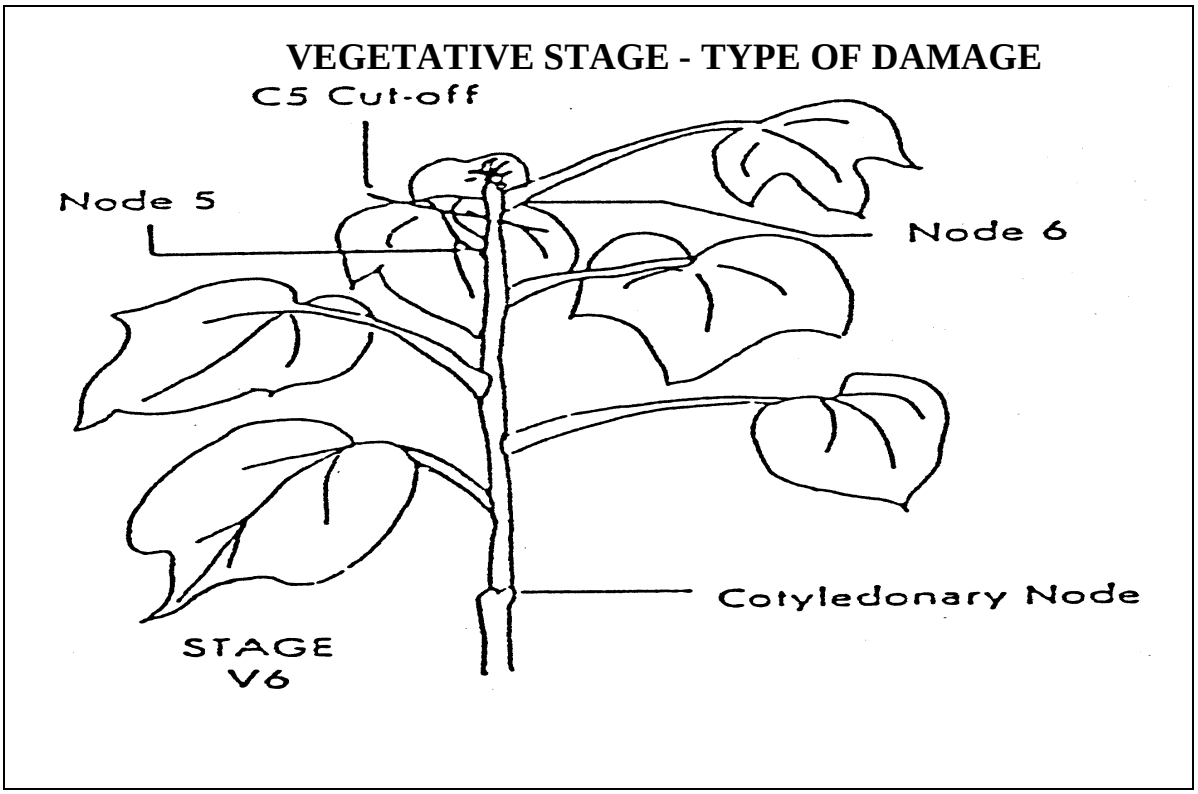
NOTE: Plants "cut-off" below the cotyledonary node have already been accounted for in the Stand Reduction Method.

(c) "Cut-off" Symbols

1 Designate plants cut off at the internode between the cotyledonary node and node 1 as "CC."

2 Designate plants cut-off at higher internodes, as (C1 through C6) by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the "cut-off."

3 Designate cut-off symbols as C1, C2, etc., through C6 as shown on the applicable factor chart.



(d) Factor Charts for Plants Partially Destroyed

1 Determine if the **AUP** cotton is a "Picker" or "Stripper" type cultivar. Refer to the Definitions for **AUP** Picker Cotton and **AUP** Stripper Cotton in **EXHIBIT 1**.

2 Select the applicable Plants Partially Destroyed Factor Chart for the type cultivar from section 10, using the instructions below.

NOTE: Select the chart based on the plant cultivar characteristics' **not** the method of harvesting.

IF the cotton is...	**USE...**
AUP "Picker"	TABLE C
AUP "Stripper"	TABLE D
RESERVED	**RESERVED**

3 Find the factor for plants cut offs **above** the cotyledonary node through the sixth node from the chart where the **Stage of Growth** at date of damage (horizontal line) intersects the **Cut off Symbol** (vertical line).

(e) Plant Damage Computations

1 Record cut off symbols, number of plants cut off and percent of loss factors for Plants Partially Destroyed in Part I - Plant Damage Computations section of the

cotton appraisal worksheet.

2 Compute the pounds per acre appraisal using the instructions in the Hail Damage Methods - Vegetative Stages section of section 8.

(4) Reproductive Stage Method - **AUP** From R1 Through R12+ Stages.

(a) Plants Destroyed

Use the Stand Reduction Method to account for **plants destroyed**. Plants destroyed will include plants that are:

1 Cut off **below** the cotyledonary node; or

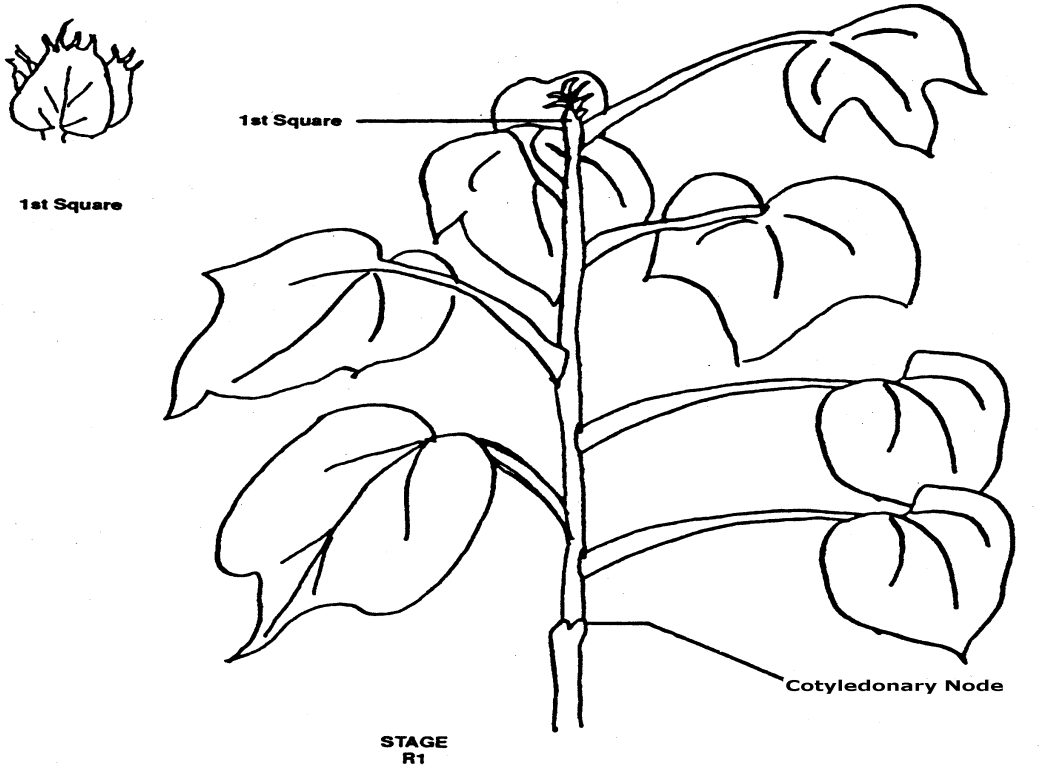
2 Damaged to the extent that they **cannot timely** recover and contribute lint cotton to the ultimate yield at the time of harvest; i.e., plants stripped of fruiting limbs, containing no squares, blooms or bolls; or

3 Otherwise killed.

Document, in the Narrative or on a Special Report, your determination that plants are **not** capable of contributing to the ultimate yield at the time of harvest; i.e., the number of days required to grow new fruiting limbs, bloom and produce fully mature bolls. Determine any stand reduction **before** appraising hail damage to **"live" plants**.

NOTE: If the plants' capability to timely recover cannot be determined, item 2 above **does not** prohibit the adjuster from considering these plants as **"live" plants partially destroyed** and accounting for plant and boll damage in the Plant Damage Computations section of the appraisal worksheet. However, if these plants have been considered as **plants destroyed** in the Stand Reduction Method, **do not** select these same plants again when determining plant and boll damage for the Plant Damage Computation section.

REPRODUCTIVE STAGE - 1ST SQUARE IN TERMINAL



A square is the first stage in the cotton boll formation. Squares follow a definite pattern in their development with the first square formed on the lowest reproductive branch of the plant. The leaf next to each square provides food needed for growth and maturity. White blooms will appear later for **AUP** cotton. (Refer to Stages of Growth in section 5D).

(b) Plants Partially Destroyed

Select 30 consecutive **"live" plants** from representative sample area (expanded until 30 plants have been selected), used for the Stand Reduction Method.

1 Account for hail damage to **"live" plants partially destroyed**. Plants partially destroyed will include plants that are cut off:

a **Above** the cotyledonary node; or
b First through eighteenth node.

2 Determine location of **"cut off"** and the **"cut off" symbol** for each plant by counting nodes between the cotyledonary node and the "cut off."

(c) "Cut off" Symbols for **AUP** Picker-type Cotton

1 Designate plants cut off at the internode between the cotyledonary node and node 1, as "CC."

2 Designate plants cut off at higher internodes, as (C1, C2, etc. through C18) by counting the nodes (node 1, node 2, etc.) between cotyledonary node and the cut off.

3 Designate cut off symbols as C1, C2, etc., through C18 as shown on the applicable factor chart.

(a) "Cut off" Symbols for **AUP** Stripper-type.

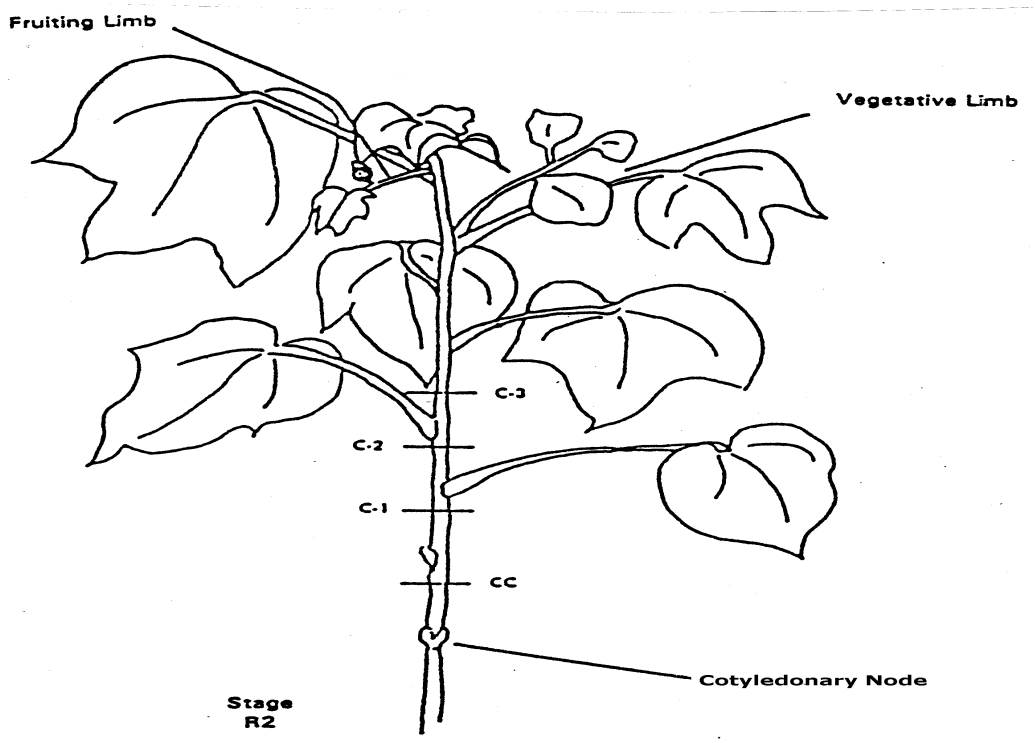
1 Designate plants cut off at the internode between the cotyledonary node and node 1, as "CC."

2 Designate plants cut off at higher internodes (C1, C2, etc., through C5), by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the cut off.

3 Designate cut off symbols as RR, R1, etc., through R12 with the cut off below the 1st fruiting limb as follows:

RR = cutoff below 1st fruiting limb;
R1 = cutoff above 1st fruiting limb;
R2 = cutoff above 2nd fruiting limb, etc.

REPRODUCTIVE STAGE - TYPE OF DAMAGE



(e) Factor Charts for Plants Partially Destroyed

1 Determine if the **AUP** cotton is a "Picker" or "Stripper" type cultivar. Refer to the Definitions for **AUP** Picker Cotton and **AUP** Stripper Cotton in **EXHIBIT 1**.

2 Select the Plants Partially Destroyed Factor Chart for the type cultivar and the state, if applicable, from section 10 using the instructions below.

NOTE: Select the factor chart based on the plant cultivar characteristics' **NOT** the method of harvesting.

IF the cotton is...	**AND the state is...**	**USE...**
AUP "Picker"	California or Arizona	TABLE E
AUP "Picker"	**any** state **except** California or Arizona	TABLE F
AUP "Stripper"		TABLE G
RESERVED		**RESERVED**

3 Find the factor for plants cut off above the cotyledonary node through eighteenth node from the table where the **Stage of Growth** at date of damage (horizontal line) intersects the **Cut Off Symbol** (vertical line).

(f) Counting the Number of Fruiting Limbs Destroyed

1 Select every third plant from the 30-plant sample until 10 plants have been selected. Save the sample to account for bolls and locks destroyed.

2 Account for hail damage to fruiting limbs by counting the number of **fruiting limbs destroyed**.

3 Round the actual number counted to the nearest number divisible by 5.

EXAMPLE: 18 fruiting limbs destroyed, rounded to 20; or 17 fruiting limbs destroyed, rounded to 15. Use the rounded figure to select the percent-of-loss for number of limbs destroyed from the applicable chart for **AUP.**

4 Select the applicable factor chart for **AUP** using the instructions in item (g) below.

(g) Factor Charts for Number of Fruiting Limbs Destroyed

1 Determine if the **AUP** cotton is a "Picker" or "Stripper" type cultivar.

2 Select the applicable Number of Limbs Destroyed Percent-of-Loss Chart, from section 10, for the type cultivar and the state using the following instructions.

NOTE: Select the factor chart based on the plant 'cultivar characteristics' **not**

the method of harvesting and, if applicable, the number of plants counted (including both "live" and destroyed plants) in the original stand.

IF the cotton is...	**AND the state is...**	**THEN...**	**IF the original stand...**	**USE...**
AUP "Picker"	California or Arizona			TABLE H
AUP "Picker"	**any** state **except** California or Arizona	Count the plants in 10 feet of sample row to find the original stand.	was 40 plants or less	TABLE I
			exceeded 40 plants	TABLE J
AUP "Stripper"				TABLE K
RESERVED				**RESERVED**

3 Find the percent-of-loss factor for the rounded Number of Limbs Destroyed from the chart where the **Number of Limbs Destroyed - 10 Plants** line (vertical) intersects the **Stage of Growth** at date of damage (horizontal line) for the sample.

(h) Counting the Number of Bolls and Locks Destroyed

Use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for the number of **bolls and locks destroyed** from hail if bolls have formed and boll damage has occurred.

1 Count the number of **small, large, and mature bolls** destroyed from the 10-plant representative sample.

2 Sample 5 or more bolls from the 10-plant representative sample to determine the average number of **locks per boll**. Refer to the Cotton Boll Characteristics section 5D(4).

3 Cut open green bolls to count the number of locks destroyed.

(i) Plant Damage Computations

1 Record cut off symbols, number of plants cut off, number of limbs destroyed, number of small, large, and mature bolls, locks destroyed, and percent-of-loss factors for Plants Partially Destroyed in Part 1 - Plant Damage Computations section of the appraisal worksheet.

2 Compute the pounds per acre appraisal using the instructions in the Hail Damage Method - Reproductive Stages of section 8.

D. BOLL COUNT METHOD

Use this method when plants have reached the Mature Stage, for any type of damage, including hail. Mature Stage is when **ALL** bolls are "set" that will contribute to the ultimate yield.

(1) Scheduling Appraisals

Delay the appraisal at least seven days for **AUP** cotton after the date of hail damage in the Mature Stage. No delay is required if the cotton is in the Fully Mature Stage (open bolls).

(2) Row Width and Sampling

There are two methods of measuring a representative sample area based on how the cotton is planted and the row width.

(a) First, determine how the cotton is planted:

1 Two narrow rows planted in a single bed of normal row width; or
2 Single rows; or
3 With a drill or other narrow row planting methods for UNRC.

(b) Second, determine row width:

1 Measure the row width using the instructions in section 5C.
2 Select, from the chart below, the applicable representative sample method based on how the cotton is planted and the average row width measured.

IF the AUP cotton is planted...	**THEN consider as...**	**AND select each representative sample as...**
as two narrow rows, in a single bed of normal row width	one row	1/100 of an acre for the row width.
as single rows, with row spacings **16 inches or more apart** (including drilled rows or other narrow row planting methods for UNRC)	separate rows	1/100 of an acre for the row width.
with a drill or other narrow row planting methods for UNRC with row spacings **less than 16 inches apart**	UNRC	one square yard.

(c) Select the required number of representative samples using the instructions in section 5B.

(3) 1/100 of an Acre Sample Method - Number of Bolls Remaining

(a) Select the single row length for the row width measured for each representative sample from section 10, **TABLE B**.

(b) Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 1/100 acre for the average row width.

(c) Account for damaged and undamaged bolls using the instructions in Appraising Damaged and Undamaged Bolls for **AUP** in section 6D(5).

(4) One Square Yard Sample Method - Number of Bolls Remaining

(a) Measure one square yard for each representative sample.

(b) Account for damaged and undamaged bolls using the following instructions in Appraising Damaged and Undamaged Bolls for **AUP** in section 6D(5).

(5) Appraising Damaged and Undamaged Bolls for **AUP** Cotton

The number of bolls required to produce a pound of lint cotton will vary according to their size. Only after bolls have opened can their ultimate size be determined.

(a) Measure across the top (diameter or from burr tip to burr tip) of the **OPEN** bolls to determine the **predominant boll size** for each representative sample. Apply the **predominant boll size** from the chart in item 6D(5)(d). Refer to **EXCEPTIONS** in item 6D(5)(g).

(b) Count the number of **undamaged** bolls. Include, in the count:

1 immature green and unopened bolls **ONLY** if they will contribute lint cotton in a **timely** manner to the ultimate yield at the time of harvest (using the **predominant boll size** of **GREATER** than 1½ inches but **LESS** than 2 inches **only**); and

2 **ONLY** bolls that, when mechanically harvested by the intended method of harvest (a picker or stripper), will contribute lint cotton to the ultimate yield at the time of harvest.

(c) Account for **undamaged locks** from **damaged bolls** using the Boll Count Computations in section 6D(7).

(d) Select, from the chart below, the **number of bolls per pound factor** (item 56 of the appraisal worksheet) based on the **predominant boll size** and how the cotton is planted.

IF the predominant OPEN boll size (diameter) is...	**THEN count the number of bolls per pound of lint cotton for...**		**AND use the number of bolls per pound factor** (item 56 of the appraisal worksheet) **for cotton...**			
			row-planted, drilled or other narrow row planting methods for UNRC with row spacings 16 inches or more apart of...		**drilled or other narrow row planting methods for UNRC with row spacings less than 16 inches apart of...**	
	PICKER cultivars as…	STRIPPER cultivars as…	PICKER cultivars as…	STRIPPER cultivars as…	PICKER cultivars as…	STRIPPER cultivars as…
Greater than 2½ in.	200 bolls	300 bolls	2.0	3.0	.04	.06
2 in. thru 2½ in.	250 bolls	325 bolls	2.5	3.25	.05	.07
Greater than 1½ in. but **less** than 2 in. (and immature green and unopened bolls)	350 bolls	375 bolls	3.5	3.75	.07	.08
1 inch thru 1½ in.	450 bolls	450 bolls	4.5	4.5	.09	.09
Less than 1 inch	550 bolls	550 bolls	5.5	5.5	.11	.11

(e) If the **predominant** boll size is the same for **all** representative samples, record the number of bolls counted for each sample in Part I - Sample Determinations, Number of Bolls Remaining column 14 of the appraisal worksheet.

(f) Compute the pounds per acre appraisal using the instruction for the Boll Count Method - Reproductive Stage in section 8.

(g) **EXCEPTIONS:**

1 If the **predominant** boll size is **not the same** for **two or more** representative samples, calculate each representative sample separately (in the "Remarks" section of the appraisal worksheet) by:

a Determining the total pounds of **all** samples and dividing by the number of samples taken, rounding the results to whole pounds.
b Record in the Pounds Per Acre column 57 of the appraisal worksheet.

EXAMPLE:

Sample 1: 87 bolls ÷ 2.5 factor = 34.8 = 35 lbs.
Sample 2: 64 bolls ÷ 3.5 factor = 18.3 = 18 lbs.
Sample 3: 54 bolls ÷ 4.5 factor = 12.0 = 12 lbs.
Total = 65 lbs.

Appraisal = 65 lbs. ÷ 3 samples = 21.7 = 22 lbs.

2 If **adverse weather conditions** cause a wide variation of boll sizes within the representative samples (e.g., the predominant boll size in the sample is less than 1 inch, with a 5.5 boll size factor, and there are also a smaller number of bolls with a 2.5 boll size factor). Using only the predominant factor results in a false appraisal, therefore, compute each boll size factor separately within a representative sample.

Determine the total pounds of **all sizes within the sample**. Add the pounds of **all samples** and divide by the number of samples taken, round the results to whole pounds. Record in the Pounds Per Acre column 57 of the appraisal worksheet.

EXAMPLE:

Sample 1: 68 bolls ÷ 2.5 factor = 27.2 = 27 lbs.
120 bolls ÷ 5.5 factor = 21.8 = 22 lbs.
Total = 49 lbs.

Sample 2: 79 bolls ÷ 2.5 factor = 31.6 = 32 lbs.
175 bolls ÷ 5.5 factor = 31.8 = 32 lbs.
Total = 64 lbs.

Sample 3: 60 bolls ÷ 2.5 factor = 24.0 = 24 lbs.
145 bolls ÷ 5.5 factor = 26.4 = 26 lbs.
Total = 50 lbs.

Total of ALL Samples = 49 + 64 + 50 = 163 lbs.
Appraisal = 163 ÷ 3 samples = 54.3 lbs. = 54 lbs.

(6) **RESERVED**

(7) Boll Count Computations

(a) Pick and separate **damaged** and **undamaged** bolls in the sample. Count the **undamaged** bolls.

(b) Pick and separate **all undamaged locks** from **damaged bolls**. Count the **undamaged** locks.

(c) Cut open immature green and unopened bolls to determine **damaged** and **undamaged locks** in the sample. Count the **undamaged** locks.

NOTE: Include immature green and unopened bolls **ONLY** if they would contribute lint cotton in a timely manner to the ultimate yield at the time of harvest.

(d) Determine the average number of locks per boll in the sample, usually four or five locks for **AUP.**

(e) Divide the **undamaged** locks (total of items (b) and (c) above) by the average

number of locks per boll, item (d), to arrive at an equivalent number of **undamaged** bolls. Round to a whole number.

(f) Add the equivalent number of **undamaged** locks, item (e), to the number of **undamaged** bolls, item (a), to arrive at total bolls per sample.

EXAMPLE: Using 21 damaged and undamaged bolls with the average number of locks per boll of 4.

15 damaged bolls with 20 undamaged locks
20 ÷ 4 locks per boll = 5 equivalent bolls

Undamaged bolls	6
Equivalent bolls	5
Bolls to count	11

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 included in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

(2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for each field or subfield, which has a differing approved yield or approved expenses. Refer to section 5B for sampling requirements.

NOTE: Standard appraisal worksheet items are numbered consecutively in section 8 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 company and agency servicing the contract.
	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 Number:** 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 Year:** Crop year, as defined in the policy, for which the claim is filed.
5.	**Field Number:** Field identification symbol.
6.	**Location/Farm Number:** FSA Farm Serial Number. If an FSN is not available, enter the location etc., section, township, and range or other appropriate identifier.
7.	**Stage of Growth:** Identify the stage of growth on the date of damage. Refer to section 5D(2) for **AUP** cotton.
8.	**Number of Acres:** Number of determined acres, to tenths, in the field or subfield being appraised.

STAND REDUCTION METHOD

Refer to Selecting Representative Samples and Stages of Growth section 5, and section 6B for the Stand Reduction Method appraisal instructions.

Part I - Sample Determinations - Stand Reduction

One Square Yard Sample Method - Plants Per Square Yard

9.	**Plants Per Square Yard:** Record the number of **"live" plants** counted in each selected representative sample.
	Total: Add the number of **"live" plants** counted in **all** samples to determine the **Total Plants Per Square Yard** counted.
	Average: Divide the **Total** plants counted by the number of samples taken, rounded to

tenths, to determine the **Average Plants Per Square Yard** (bottom line of item 9).

10. **Percent Crop Remaining:** Divide the **Average Plants Per Square Yard** (bottom line of item 9) by **23** (standard plant population for drilled or other planting methods for UNRC), equals **Average Percent of Crop Remaining**, rounded to tenths.

If stand reduction is the **ONLY** damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to **Average Percent Crop Remaining** (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for **all** damage that causes stand reduction (from emergence until mature and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.

NOTE: When hail damage occurs in V1 through R12+ stage for **AUP**, transfer results to **Average Percent of Crop Remaining** of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

100 Feet of Row Sample Method - Combined Length of Skips

11. **Combined Length of Skips in 100 Ft. of Row:** Record the **Combined Length of Skips in 100 Ft. of Row** (in feet, to tenths) of **all** skips for each selected representative sample.

Total: Add the **Combined Length of Skips in 100 Ft. of Row** for **all** samples to determine the **Total Combined Length of Skips** (in feet, to tenths).

Average: Divide the **Total Combined Length of Skips** for **all** samples by the number of samples taken, (in feet, to tenths) to determine the **Average Combined Length of Skips in 100 Ft. of Row** (bottom line of item 11).

12. **Percent Crop Remaining:** Subtract the **Average Combined Length of Skips in 100 Ft. of Row** (bottom line of item 11) from **100** (length of sample), rounded to tenths, to determine the **Average Percent of Crop Remaining**.

If stand reduction is the **only** damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to **Average Percent Crop Remaining** (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for **all** damage that causes stand reduction (from emergence until mature, and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.

NOTE: When hail occurs in the V1 through R12+ stage for **AUP**, transfer results to **Average Percent Crop Remaining** of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

HAIL DAMAGE METHOD - VEGETATIVE STAGE DAMAGE

Refer to Selecting Representative Sample and Stages of Growth section 5, and section 6C for additional instructions. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for **Plants Destroyed**. Next complete **Plant Damage Computations** (items

19 through 26) to account for hail damage to **"live" plants partially destroyed** and transfer results for each representative sample to **Gross Percent Partially Destroyed** (item 13).

Part I - Sample Determinations - Vegetative Stages

13. **Gross Percent Partially Destroyed:** Result of transferring **% Loss** (item 26) for each representative sample in the **Plant Damage Computations** section.

Total: Add the **% Loss** entries for **all** samples, to determine the **Total Gross Percent Partially Destroyed**.

Average: Divide the **Total Gross Percent Partially Destroyed** by the number of samples taken, rounded to tenths, to determine the **Average Gross Percent Partially Destroyed** (bottom line of item 13). Omit items 14 through 18 and items 27 through 46.

Transfer results as a 3-place decimal fraction to **Average Gross Percent Partially Destroyed** (item 48) of Part III - Computations - Stand Reduction and Plant Damage Method - Vegetative Stages. Complete items 49 through 54.

BOLL COUNT METHOD - REPRODUCTIVE STAGES

Refer to Selecting Representative Samples and Stages of Growth section 5, and Boll Count Method section 6D for additional instructions. Use this method for any type of damage, including hail (Stand Reduction and Hail Damage Methods are **NOT** used). Omit items 9 through 13.

Part I - Sample Determinations - Reproductive Stages

14. **Number of Bolls Remaining:** Record the **Number of Bolls Remaining** for each representative sample. **NOTE:** For **AUP** cotton record the **Number of Bolls Remaining** when samples have the SAME **Number of Bolls Per Pound Factor** for the **Predominant** boll size. Refer to **Exceptions** in section 6D(5)(g).

Total: Add the **Number of Bolls Remaining** entries for **all** samples to determine the **Total Number of Bolls Remaining**.

Average: Divide the **Total Number of Bolls Remaining** by the number of samples taken, rounded to tenths, to determine the **Average Number of Bolls Remaining** (bottom line of item 14). Omit items 15 through 54.

Transfer results to **Average Number of Bolls Remaining** (item 55) of Part IV - Boll Count Method - Reproductive Stages and complete items 56 and 57.

HAIL DAMAGE METHOD - REPRODUCTIVE STAGE DAMAGE

Refer to Selecting Representative Samples and Stages of Growth section 5, and Appraisal Methods section 6C for additional instructions. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for **Plants Destroyed**. Next complete **Plant Damage Computations** (items 19 through 43) to account for hail damage to **"live" plants partially destroyed**

and **totally/partially destroyed** fruiting limbs, bolls, and locks.

Part I - Sample Determinations - Reproductive Stages

15. **Gross Destroyed (30 Plant Test):** Result of transferring **% Loss** (item 26) for each representative sample in the **Plant Damage Computations** section.

Total: Add the **% Loss** entries for **all** samples to determine the **Total Gross Destroyed (30 Plant Test)**.

Average: Divide the **Total Gross Destroyed (30 Plant Test)** by the number of samples taken, rounded to tenths, to determine the **Average Gross Destroyed (30 Plant Test)**.

Transfer results as a 3-place decimal fraction to **Average Gross Destroyed (30 Plant Test)** (item 59) in Part V - Computations - Stand, Plant and Boll Damage Methods - Reproductive Stages.

16. **Percent Limbs Destroyed:** Result of transferring **% Loss** (item 28) for each representative sample in the **Plant Damage Computations** section.

Total: Add the **% Loss** entries for **all** samples to determine the **Total Percent Limbs Destroyed**.

Average: Divide the **Total Percent Limbs Destroyed** by the number of samples taken, rounded to tenths, to determine the **Average Percent Limbs Destroyed**.

Transfer results as a 3-place decimal fraction to **Average Percent Limbs Destroyed** (item 60) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.

17. **Percent Bolls Destroyed:** Result of adding the **% Loss** entries for **Small Bolls** (item 31), **Large Bolls** (item 34), and **Mature Bolls** (item 37) for each representative sample in the **Plant Damage Computations** section.

Total: Add **Percent Bolls Destroyed** entries for **all** samples to determine the **Total Percent Bolls Destroyed**.

Average: Divide the **Total Percent Bolls Destroyed** by the number of samples taken, rounded to tenths, to determine the **Average Percent Bolls Destroyed**.

Transfer results as a 3-place decimal fraction to **Average Percent Bolls Destroyed** (item 61) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.

18. **Percent Locks Destroyed:** Result of transferring **% Loss** (item 43) for each representative sample in the **Plant Damage Computations** section.

Total: Add the **% Loss** entries for **all** samples to determine the **Total Percent Locks Destroyed**.

Average: Divide the **Total Percent Locks Destroyed** by the number of samples taken, rounded to tenths, to determine the **Average Percent Locks Destroyed**.

Transfer results as a 3-place decimal fraction to **Average Percent Locks Destroyed** (item 62) in Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.

Part I - Sample Determinations - Plant Damage Computations

For hail damage to Vegetative Stage plants (V1 through V6), complete items 19 through 26. For hail damage to Reproductive Stage plants and bolls (R1 through R12+ for **AUP**), complete items 19 through 43. Refer to section 6C for additional instructions.

19. **Cut-Off Symbol:** Record the **Cut-Off Symbol** for **AUP** (CC, C1, C2, etc., or RR, R1, R2, etc) that identifies the location of the cut-off for **"Live" Plants Partially Destroyed** determined from the 30 consecutive **"live"** plants.

20. **Plants Cut-Off:** Record one mark across from the **Cut-Off Symbol**, entered in item 19, that identifies the location of the **Cut-Off** determined for each cut off plant from the 30 consecutive **"live"** plants.

21. **Factor:** Record the cut-off **Factor** determined for **Plants Partially Destroyed** (cut-off above the cotyledonary node through eighteenth node) from the applicable **AUP** table where the **Stage of Growth** at date of damage (horizontal line) intersects the **Cut-Off Symbol** (vertical line) for plants cut off. For table selection instructions, refer to Factor Charts for Plants Partially Destroyed in section 6C(3)(d) for vegetative stages and section 6C(4)(e) for reproductive stages.

22. **Result:** Multiply the number of **Plants Cut-Off** (item 20) times the determined **Factor** (item 21).

23. **Total:** Add the **Result** column (item 22) entries. Transfer results to **Total Column** (item 24).

24. **Total Column:** Result of transferring **Total** (item 23).

25. **Factor:** The constant **Factor 30** for the number of consecutive **"live"** plants selected.

26. **% Loss:** Divide the **Total Column** (item 24) by the constant **Factor 30** (item 25), rounding to tenths.

    Transfer each representative sample **% Loss** (item 26) results to **Gross Destroyed (30 Plant Test)** (item 15) of Part I - Sample Determinations - Reproductive Stages.

27. **Limbs Destroyed** (Fruiting)**:** Record the actual number of fruiting **Limbs Destroyed** determined from the 10-plant sample selected from the 30-plant sample. Refer to section 6C(4)(f). Save the 10-plant sample to determine boll damage (items 29 through 43).

28. **% Loss:** Record the **Percent of Loss for Limbs Destroyed** selected from the applicable table (for the type cultivar and/or state), where the Number of Limbs Destroyed 10 Plants line (vertical) intersects the Stage of Growth line (horizontal) for each representative sample. For table selection instructions, refer to Factor Charts for Number of Fruiting Limbs Destroyed in section 6C(4)(g).

Transfer **% Loss** results for each representative sample to **Percent Limbs Destroyed** (item 16) of Part I - Sample Determinations - Reproductive Stages.

Boll Damage Computations - Reproductive Stages

If bolls have formed and boll damage has occurred from hail, use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for **destroyed** bolls and locks. Complete the following items:

29. **Small Bolls:** Result of counting the number of **Small Bolls** destroyed from the 10-plant sample. Small bolls are less than ½ of mature boll size.

30. **Factor:** Constant **Factor .25** for **Small Bolls**.

31. **% Loss:** Multiply the number of **Small Bolls** destroyed (item 29) times the constant **Factor .25** (item 30), rounding to tenths.

32. **Large Bolls:** Result of counting the number of **Large Bolls** destroyed from the 10-plant sample. Large bolls are ½ or more of the mature boll size, but not a mature boll.

33. **Factor:** Constant **Factor .50** for **Large Bolls**.

34. **% Loss:** Multiply the number of **Large Bolls** (item 32) times the constant **Factor .50** (item 33), rounding to tenths.

35. **Mature Bolls:** Result of counting the number of **Mature Bolls** destroyed from the 10-plant sample. Mature bolls are maximum size with low moisture content.

36. **Factor:** Constant **Factor 1.00** for **Mature Bolls**.

37. **% Loss:** Multiply the number of **Mature Bolls** destroyed (item 35) times the constant **Factor 1.00** (item 36), rounding to tenths.

38. **Locks Destroyed:** Result of counting the number of **Locks Destroyed**, determined from the 10-plant sample.

39. **Locks Per Boll:** Record the average number of **Locks Per Boll** (usually 4 or 5 for **AUP**) determined from 10 or more bolls from the 10-plant sample.

40. **Equiv. Bolls:** Divide the number of **Locks Destroyed** (item 38) by the number of **Locks Per Boll** (item 39), rounding to tenths. Transfer results to **Equivalent Bolls** (item 41).

41. **Equivalent Bolls:** Result of transferring entry from **Equiv. Bolls** (item 40).

42. **Factor:** Record the **Factor** selected, from section 10, **TABLE L** for **AUP** cotton, that represents the size of the boll (small, large, or mature) converted from **Locks Destroyed** (item 38).

43. **% Loss:** Multiply **Equivalent Bolls** (item 41) times **Factor** (item 42), rounding to tenths.

Transfer **% Loss** results for each representative sample to **Percent Locks Destroyed** (item 18) of Part I - Sample Determinations - Reproductive Stages.

Part II - Computations - Stand Reduction (ONLY) Method

44. **Average Percent Crop Remaining:** Result of transferring **Average Percent Crop Remaining**, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction.

45. **Yield Per Acre:** Record the appropriate **Yield Per Acre** (maximum appraisal) for the field or subfield. If the acreage is:

(a) Irrigated, non-irrigated solid-planted, or non-irrigated skip-row acreage planted in a pattern that **does not qualify** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the per acre approved yield from the Production and Yield Report form.

(b) Non-irrigated skip-row acreage planted in a pattern that **qualifies** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the results obtained by multiplying the approved yield from the Production and Yield Report form times the applicable **Skip-Row Yield Conversion Factor** for the planting pattern and row-width from **EXHIBIT 4**.

NOTE: The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is **not** insurable unless allowed by the Special Provisions. Refer to section 3A.

46. **Pounds Per Acre:** Multiply the **Average Percent Crop Remaining** (item 44) times the **Yield Per Acre** (item 45), rounding to the nearest **whole** pound.

Part III - Computations - Stand Reduction And Plant Damage Method – Vegetative Stages

47. **Average Percent Crop Remaining:** Result of transferring **Average Percent Crop Remaining**, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I -Sample Determinations - Stand Reduction Method.

48. **Average Gross Percent Partially Destroyed:** Result of transferring **Average Gross Percent Partially Destroyed**, converted to a 3-place decimal fraction, from the bottom line of item 13 of Part I - Sample Determinations - Vegetative Stages.

49. **Net Loss Plant Damage:** Multiply **Average Percent of Crop Remaining** (item 47) times **Average Gross Percent Partially Destroyed** (item 48), rounding to nearest 3-place decimal.

50. **Average Percent Crop Remaining:** Result of transferring entry from **Average Percent Crop Remaining** (item 47).

51. **Net Loss Plant Damage:** Result of transferring entry from **Net Loss Plant Damage** (item 49).

52. **Percent Crop Remaining:** Subtract **Net Loss Plant Damage** (item 51) from **Average Percent Crop Remaining** (item 50).

53. **Yield Per Acre:** Record the appropriate **Yield Per Acre** (maximum appraisal) for the field or subfield. If the acreage is:

(a) Irrigated, non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that **does not qualify** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the per acre approved yield from the Production and Yield Report form.

(b) Non-irrigated skip-row acreage planted in a pattern that **qualifies** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the result obtained by multiplying the approved yield from the Production and Yield Report form times the applicable **Skip-row Yield Conversion Factor** for the planting pattern and row-width from **EXHIBIT 4**.

NOTE: The yield conversion factor will not apply to nonirrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is **not** insurable unless allowed by the Special Provisions. Refer to section 3A.

54. **Pounds Per Acre:** Multiply **Percent Crop Remaining** (item 52) times **Yield Per Acre** (item 53) rounding to the nearest **whole** pound.

Part IV - Boll Count Method - Reproductive Stages

55. **Average Number of Bolls Remaining:** Result of transferring **Average Number of Bolls Remaining**, to tenths, from bottom line of item 14 in Part I - Sample Determinations - Reproductive Stages.

56. **Number Bolls Per Pound Factor:** Record the **Number Bolls Per Pound Factor**, from the chart in Boll Count Appraisal Method section 6D(5)(d) for **AUP**.

57. **Pounds Per Acre:** Divide **Average Number of Bolls Remaining** (item 55) by the **Number Bolls Per Pound Factor** (item 56), rounding to the nearest whole pound **OR** record the **Pounds Per Acre** appraisal from calculations in the "Remarks" section (omitting items 55 and 56).

Part V - Computations - Stand, Plant, and Boll Damage Methods – Reproductive Stages

58. **Average Percent Crop Remaining:** Result of transferring **Average Percent Crop Remaining**, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations -Stand Reduction.

59. **Average Gross Destroyed (30 Plant Test):** Result of transferring **Average Gross Destroyed (30 Plant Test)**, converted to a 3-place decimal fraction, from bottom line of item 15 of Part I - Sample Determinations - Reproductive Stages.

60. **Average Percent Limbs Destroyed:** Result of transferring **Average Percent Limbs Destroyed**, converted to a 3-place decimal fraction, from bottom line of item 16 of Part I - Sample Determinations - Reproductive Stages.

61. **Average Percent Bolls Destroyed:** Result of transferring **Average Percent Bolls Destroyed**, converted to a 3-place decimal fraction, from bottom line of item 17 of Part I - Sample Determinations - Reproductive Stages.

62. **Average Percent Locks Destroyed:** Result of transferring **Average Percent Locks Destroyed**, converted to a 3-place decimal fraction, from bottom line of item 18 of Part 1- Sample Determinations - Reproductive Stages.

63. **Net Loss Plant Damage:** Multiply **Average Percent Crop Remaining** (item 58) times the sum of **Average Gross Destroyed (30 Plant Test)** (item 59), **Average Percent Limbs Destroyed** (item 60), **Average Percent Bolls Destroyed** (item 61), and **Average Percent Locks Destroyed** (item 62). Round to the nearest 3-place decimal.

64. **Average Percent Crop Remaining:** Result of transferring **Average Percent of Crop Remaining**, as a 3-place decimal fraction, from item 58.

65. **Net Loss Plant Damage:** Result of transferring **Net Loss Plant Damage**, as a 3-place decimal fraction, from item 63.

66. **Percent Crop Remaining:** Subtract **Net Loss Plant Damage** (item 65) from **Average Percent Crop Remaining** (item 64).

67. **Yield Per Acre:** Record the **Yield Per Acre** (maximum appraisal) for the field or subfield. If the acreage is:

    (a) Irrigated, nonirrigated solid-planted or nonqualifying nonirrigated skip-row acreage planted in a pattern that **does not qualify** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the per acre approved yield from the Production and Yield Report form.

    (b) Nonirrigated skip-row acreage planted in a pattern that **qualifies** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the results obtained by multiplying the approved yield from the Production and Yield Report form times the applicable **Skip-**

row Yield Conversion Factor for the planting pattern and row-width from **EXHIBIT 4**.

NOTE: The yield conversion factor will not apply to nonirrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is **NOT** insurable unless allowed by the Special Provisions. Refer to section 3A.

68. **Pounds Per Acre:** Multiply **Percent Crop Remaining** (item 66) times the **Yield Per Acre** (item 67), rounded to **WHOLE** pounds.

69. **Remarks:** Document the following:

(a) Calculations for the pounds per acre appraisal when the **AUP** predominant boll size is different for each representative sample.

(b) Document:

1 The planting pattern and row-widths within the planting pattern for any skip-row planted acreage; or

2 The row-width of any "UNR" planted cotton.

(c) Unusual information pertinent to the appraisal.

(d) Entries as required by the insurance provider.

(e) Calculations for any approved deviation or modification, bulletin number, and date of authorization.

70. **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.

71. **Adjuster's Signature, Code Number, 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 TPC Worksheet.

Page Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

STAND REDUCTION METHOD - AUP (SHORT FORM)

Company __Any Company_____ **Claim No.** __XXXXXXX_____

For Illustration Purposes ONLY	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
APPRAISAL WORKSHEET COTTON	I. M. Insured	XXXXXXX	00100	YYYY
	5 Field Number	6 Loc/Farm Number	7 Stage of Growth	8 No. Acres
	8	430	V1	39.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	**STAND REDUCTION**				**VEGETATIVE STAGES**	**REPRODUCTIVE STAGES**				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1	6									
2	3									
3	0									
4	4									
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL	13	Percent Crop Remaining		Percent Crop Remaining						
AVERAGE	3.3	14.3								

NOTE: Use long form when hail damage occurs to AUP cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
	.143	X	325	=	46.4 = 46

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Bolls Per Sample		56 Number Bolls Per Pound Factor		57 Pounds Per Acre
		÷		=	

69 Remarks

UNRC 15-inch row spacings

70 Insured's Signature	Date	71 Adjuster's Signature/Code Number	Date
I. M. Insured	MM - DD - YYYY	I. M. Adjuster XXXXX	MM - DD - YYYY

STAND REDUCTION METHOD - AUP (SHORT FORM)

Company __Any Company_____ **Claim No.** __XXXXXXX_____

For Illustration Purposes ONLY	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
APPRAISAL WORKSHEET COTTON	I. M. Insured	XXXXXXX	00100	YYYY
	5 Field Number	6 Loc/Farm Number	7 Stage of Growth	8 No. Acres
	H	430	V3	10.8

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	**STAND REDUCTION**				**VEGETATIVE STAGES**	**REPRODUCTIVE STAGES**				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			89.7							
2			87.5							
3			74.2							
4			82.9							
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining	334.3	Percent Crop Remaining						
AVERAGE			83.6	16.4						

NOTE: Use long form when hail damage occurs to AUP cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
APPRAISED PRODUCTION	.164	X	425	=	70

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

	55 Average Bolls Per Sample		56 Number Bolls Per Pound Factor		57 Pounds Per Acre
APPRAISED PRODUCTION		÷		=	

69 Remarks

30-inch row spacings

70 Insured's Signature	Date	71 Adjuster's Signature/Code Number	Date
I. M. Insured	MM - DD - YYYY	I. M. Adjuster XXXXX	MM - DD - YYYY

HAIL DAMAGE METHOD - VEGETATIVE METHOD - AUP (LONG FORM)

Company ___Any Company_____ **Claim No.** _XXXXXXX_____

For Illustration Purposes ONLY	1 Insured's Name		2 Policy Number	3 Unit Number	4 Crop Year
APPRAISAL WORKSHEET COTTON	I. M. Insured		XXXXXXX	00100	YYYY
	5 Field Number	6 Loc/Farm Number		7 Stage of Growth	8 No. Acres
	10B	430		V5	10.0

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 ft. of Row		Gross Percent Partially Destroyed	No. Of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			58.2		23.7					
2			56.8		19.7					
3			61.0		20.7					
4										
TOTAL		Percent Crop Remaining	176.0	Percent Crop Remaining	64.1					
AVERAGE			58.7	41.3	21.4					

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1

19 Cut-Off Symbol	20 Plants Cut-Off	21 Factor	22 Result
CC	~~IIII~~ I	50	300
C1	IIII	40	160
C2	~~IIII~~	30	150
C3	~~IIII~~	20	100
23 **TOTAL**			710

24 Total Column	25 Factor	26 % Loss
710	? **30**	= 23.7

27 Limbs Destroyed	28 % Loss
	=

29 Small Bolls	30 Factor	31 % Loss
	X **.25**	=

32 Large Bolls	33 Factor	34 % Loss
	X **.50**	=

35 Mature Bolls	36 Factor	37 % Loss
	X **1.00**	=

38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls
	?	=

41 Equivalent Bolls	42 Factor	43 % Loss
	X	=

SAMPLE NO. 2

19 Cut-Off Symbol	20 Plants Cut-Off	21 Factor	22 Result
CC	~~IIII~~	50	250
C1	IIII	40	160
C2	IIII	30	120
C3	III	20	60
23 **TOTAL**			590

24 Total Column	25 Factor	26 % Loss
590	? **30**	= 19.7

27 Limbs Destroyed	28 % Loss
	=

29 Small Bolls	30 Factor	31 % Loss
	X **.25**	=

32 Large Bolls	33 Factor	34 % Loss
	X **.50**	=

35 Mature Bolls	36 Factor	37 % Loss
	X **1.00**	=

38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls
	?	=

41 Equivalent Bolls	42 Factor	43 % Loss
	X	=

SAMPLE NO. 3

19 Cut-Off Symbol	20 Plants Cut-Off	21 Factor	22 Result
CC	~~IIII~~ I	50	300
C1	~~IIII~~	40	200
C2	II	30	60
C3	III	20	60
23 **TOTAL**			620

24 Total Column	25 Factor	26 % Loss
620	? **30**	= 20.7

27 Limbs Destroyed	28 % Loss
	=

29 Small Bolls	30 Factor	31 % Loss
	X **.25**	=

32 Large Bolls	33 Factor	34 % Loss
	X **.50**	=

35 Mature Bolls	36 Factor	37 % Loss
	X **1.00**	=

38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls
	?	=

41 Equivalent Bolls	42 Factor	43 % Loss
	X	=

SAMPLE NO. 4

19 Cut-Off Symbol	20 Plants Cut-Off	21 Factor	22 Result
CC			
C1			
23 **TOTAL**			

24 Total Column	25 Factor	26 % Loss
	? **30**	=

27 Limbs Destroyed	28 % Loss
	=

29 Small Bolls	30 Factor	31 % Loss
	X **.25**	=

32 Large Bolls	33 Factor	34 % Loss
	X **.50**	=

35 Mature Bolls	36 Factor	37 % Loss
	X **1.00**	=

38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls
	?	=

41 Equivalent Bolls	42 Factor	43 % Loss
	X	=

(Reverse) HAIL DAMAGE METHOD - VEGETATIVE STAGES - AUP (LONG FORM)

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre	
APPRAISED PRODUCTION		X		=		

PART III- COMPUTATIONS- STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES

	47 Average Percent Crop Remaining		48 Average Gross Percent Partially Destroyed		49 Net Loss Plant Damage		50 Average Percent Crop Remaining		51 Net Loss Plant Damage		52 Percent Crop Remaining		53 Yield Per Acre		54 Pounds Per Acre
APPRAISED PRODUCTION	.413	X	.214	=	.088		.413	-	.088	=	.325	X	603	=	196

PART IV - BOLL COUNT METHOD - REPRODUCTIVE STAGE

	55 Average Number Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre	
APPRAISED PRODUCTION		÷		=		

PART V - COMPUTATIONS - STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES

	58 Average Percent Crop Remaining		59 Average Gross Destroyed (30 Plant Test)		60 Average Percent Limbs Destroyed		61 Average Percent Bolls Destroyed		62 Average Percent Locks Destroyed		63 Net Loss Plant Damage	
APPRAISED PRODUCTION		X (		+		+		+		) =		

	64 Average Percent Crop Remaining		65 Net Loss Plant Damage		66 Percent Crop Remaining		67 Yield Per Acre		68 Pounds Per Acre	
		-		=		X		=		

69 Remarks

Picker type cotton planted in 38 inch rows.

70 Insured's Signature	Date	71 Adjuster's Signature/Code Number	Date
I. M. Insured	MM - DD - YYYY	I. M. Insured XXXXX	MM - DD - YYYY

HAIL DAMAGE METHOD - REPRODUCTIVE METHOD - AUP (LONG FORM)

Company ____Any Company_____ **Claim No.** ___XXXXXXX_____

For Illustration Purposes ONLY **APPRAISAL WORKSHEET COTTON**	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop YEAR
	I. M. Insured	XXXXXXX	00100	YYYY
	5 Field Number	6 Loc/Farm Number	7 Stage of Growth	8 No. Acres
	C	430	R12+	9.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 ft. of Row		Gross Percent Partially Destroyed	No. Of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			50.2				37.0	12.0	12.0	1.5
2			50.8				58.5	12.0	11.5	4.0
3			50.1				45.7	9.0	11.0	3.4
4										
TOTAL		Percent Crop Remaining	151.1	Percent Crop Remaining			141.2	33.0	34.5	8.9
AVERAGE			50.4	49.6			47.1	11.0	11.5	3.0

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1				SAMPLE NO. 2				SAMPLE NO. 3				SAMPLE NO. 4			
19	20	21	22	19	20	21	22	19	20	21	22	19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	IIII	100	400	CC	III	100	300	CC	III	100	300	CC			
C1				C1				C1	III	100	300	C1			
C3	III	100	300	C2	IIII	100	400	C4	II	100	200				
C7	IIII	75	300	C5	~~IIII~~	100	500	C7	III	75	225				
C11	II	45	90	C7	~~IIII~~	75	375	C9	II	60	120				
C17	II	10	20	C11	IIII	45	180	C11	~~IIII~~	45	225				
23 **TOTAL**			1110	23 **TOTAL**			1755	23 **TOTAL**			1370	23 **TOTAL**			
24 Total Column	25 Factor		26 % Loss	24 Total Column	25 Factor		26 % Loss	24 Total Column	25 Factor		26 % Loss	24 Total Column	25 Factor		26 % Loss
1110	? **30**		= 37.0	1755	? **30**		= 58.5	1370	? **30**		= 45.7		? **30**		=
27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss		
20	= 12.0			20	= 12.0			15	= 9.0				=		
29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss
24	X **.25**		= 6.0	20	X **.25**		= 5.0	24	X **.25**		= 6.0		X **.25**		=
32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss
12	X **.50**		= 6.0	13	X **.50**		= 6.5	10	X **.50**		= 5.0		X **.50**		=
35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss
	X **1.00**		=		X **1.00**		=		X **1.00**		=		X **1.00**		=
38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls	38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls	38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls	38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls
15	? 5		= 3.0	40	? 5		= 8.0	34	? 5		= 6.8		?		=
41 Equivalent Bolls	42 Factor		43 % Loss	41 Equivalent Bolls	42 Factor		43 % Loss	41 Equivalent Bolls	42 Factor		43 % Loss	41 Equivalent Bolls	42 Factor		43 % Loss
3.0	X .50		= 1.5	8.0	X .50		= 4.0	6.8	X .50		= 3.4		X		=

FINAL

Subject to Approval by the Federal Crop Insurance Corporation

(Reverse) HAIL DAMAGE METHOD - REPRODUCTIVE STAGES – AUP (LONG FORM)

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre	
APPRAISED PRODUCTION		X		=		

PART III- COMPUTATIONS - STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES

	47 Average Percent Crop Remaining		48 Average Gross Percent Partially Destroyed		49 Net Loss Plant Damage		50 Average Percent Crop Remaining		51 Net Loss Plant Damage		52 Percent Crop Remaining		53 Yield Per Acre		54 Pounds Per Acre
APPRAISED PRODUCTION		X		=		-		=		X		=			

PART IV - BOLL COUNT METHOD - REPRODUCTIVE STAGE

	55 Average Number Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre	
APPRAISED PRODUCTION		?		=		

PART V - COMPUTATIONS - STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES

	58 Average Percent Crop Remaining		59 Average Gross Destroyed (30 Plant Test)		60 Average Percent Limbs Destroyed		61 Average Percent Bolls Destroyed		62 Average Percent Locks Destroyed		63 Net Loss Plant Damage
APPRAISED PRODUCTION	.496	X (	.471	+	.110	+	.115	+	.030	) =	.360

	64 Average Percent Crop Remaining		65 Net Loss Plant Damage		66 Percent Crop Remaining		67 Yield Per Acre		68 Pounds Per Acre
	.496	-	.360	=	.136	X	416	=	57

69 Remarks

AUP Picker - Solid Planted 40 inch rows.

70 Insured's Signature	Date	71 Adjuster's Signature/Code Number	Date
I.M. Insured	MM-DD-YYYY	I.M. Adjuster XXXXX	MM-DD-YYYY

BOLL COUNT METHOD - AUP (SHORT FORM)

Company ___Any Company_____ **Claim No.** __XXXXXXX_____

For Illustration Purposes ONLY	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
APPRAISAL WORKSHEET COTTON	I. M. Insured	XXXXXXX	00100	YYYY
	5 Field Number	6 Loc/Farm Number	7 Stage of Growth	8 No. Acres
	9A	430	Mature	9.2

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	**STAND REDUCTION**				**VEGETATIVE STAGES**	**REPRODUCTIVE STAGES**				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1						See				
2										
3						Remarks				
4										
5						Section				
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining		Percent Crop Remaining						
AVERAGE										

NOTE: Use long form when hail damage occurs to AUP cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
APPRAISED PRODUCTION		X		=	

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

	55 Average Bolls Per Sample		56 Number Bolls Per Pound Factor		57 Pounds Per Acre
APPRAISED PRODUCTION		?		=	19

69 Remarks

38-inch row spacings

76 bolls ? 2.5 factor = 30.4 = 30 lbs.
64 bolls ? 3.5 factor = 18.3 = 18 lbs.
54 bolls ? 4.5 factor = 12.0 = 12 lbs.
89 bolls ? 5.5 factor = 16.2 = 16 lbs.
76 lbs. ? 4 samples = 19

70 Insured's Signature	Date	71 Adjuster's Signature/Code Number	Date
I. M. Insured	MM - DD - YYYY	I. M. Adjuster XXX	MM - DD - YYYY

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1) The claim form (hereafter referred to as the "TPC Worksheet") is a progressive form containing all notices of loss for all preliminary, replant, and final inspections on a unit.

(2) If a claim form has been prepared on a prior inspection, verify each entry and enter additional information as needed. 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 the acreage is being appraised for an increase in covered expenses due to replanting and all acreage on the unit has been partially planted, or other reasons as described in the LAM).

(e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the total income exceeded the covered expenses).

(f) Late planting.

(4) Refer to the Prevented Planting Loss Adjustment Standards Handbook and the COP Summary of Changes to the Prevented Planting Loss Adjustment Standards Handbook for information on prevented planting.

(5) The adjuster is responsible for determining if the insured has complied with all of the 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 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 #:** Cotton (XXXX)
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(s).
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 COP Insurance Basic Provisions and the COP Insurance AUP Cotton Crop Provisions 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 the 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.	**MAKE NO ENTRY.**
13.	**MAKE NO ENTRY.**

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

PRELIMINARY:

a. Date the notice of damage was given.

b. A third preliminary inspection (if needed) requires an additional set of TPC 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 TPC Worksheets for the date of notice of 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 TPC Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy/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 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: Refer to the LAM for further information regarding companion contracts.

Make separate line entries for varying:

(1) Rate classes or farming practices;
(2) Appraisals;
(3) Stages or intended use(s) of acreage;
(4) Shares (e.g., 50 percent and 75 percent share on the same unit); or

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.

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 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 and/or expenses.
e. On which the cotton stalks are destroyed prior to inspection.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE).

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 location of this acreage (from a map or aerial photo) in the Narrative.

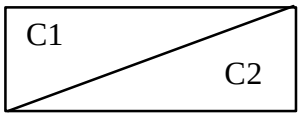
b. Account for all planted acreage in the unit.

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."

C_1 Enter the ACTUAL acres for the field or subfield.
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.

E. **Risk:** If the acreage is not considered to be high-risk land, **MAKE NO ENTRY**. If the insured acreage is on high-risk land, the insured has less than six (6) years of production, and the high risk land exceeds 30% of the acreage in the unit, enter the correct rate class from the actuarial documents. Verify with acreage report and if the rate class is found to be incorrect, prepare a revised acreage report.

NOTE: Unrated land is uninsurable.

F. **Practice:** Three-digit code number exactly as shown on the actuarial documents, for the practice used by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents. If different practices are used on the same UNIT, use separate line entries.

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 the 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 an increase in covered expenses.
"NR"……..…….	Acreage not replanted or not qualifying for an increase in covered expenses. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the approved yield times the coverage level for replant 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, stalks destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"H"	Harvested.
"UH"	Unharvested or put to other use with consent.

PREVENTED PLANTING: Refer to the Prevented Planting Loss Adjustment Standards Handbook and the COP Summary of Changes to the Prevented Planting Loss Adjustment Standards Handbook for information on prevented planting.

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

PRELIMINARY, REPLANT AND FINAL: Intended use of the acreage at time of appraisal. Use the following "Intended Use" abbreviations:

USE	EXPLANATION
"To soybeans," etc.	Use made of the acreage.
"WOC"	All or part of the crop is found to have been put to other use without consent (no longer insured).
"SU"	Solely uninsured.
"ABA"	All or part of the crop is found to have been abandoned without consent (no longer insured).
"H"	Harvested and a claim **can** be completed at the time of stalk inspection.
"H-Cut Stalks"	Harvested and a claim **cannot** be completed at the time of the stalk inspection.
"UH"	Unharvested or put to other use with consent.
"R"	Acreage replanted or intended to be replanted and qualifying for an increase in covered expenses.
"NR"	Acreage replanted but NOT qualifying for increased covered expenses.

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

NOTE: If at the time of a stalk inspection on harvested acreage, production records for net weight or records for quality adjustment **are not available**, instruct the insured to notify their agent when the records do become available so that the claim can be completed.

PREVENTED PLANTING: Refer to the Prevented Planting Loss Adjustment

Standards Handbook and the COP Summary of Changes to the Prevented Planting Loss Adjustment Standards Handbook for information on prevented planting.

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY.
PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 5 "AUP Cotton Appraisals" for additional instructions.

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

NOTE: For any "P" stage acreage, make no entry.

K. **MAKE NO ENTRY**.

L. **MAKE NO ENTRY.**

M. **(+) Uninsured Causes:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

a. For any acreage damaged solely by uninsured causes, enter NOT LESS than the insured's covered expenses per acre, in dollars and cents.

NOTE: Verify that the entry matches the covered expenses shown on the current Covered Expenses Worksheet at the time of inspection.

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

NOTE: The cotton stalks must not be destroyed until the earlier of an inspection or 15 days after harvest is completed and a notice of probable loss is given. However, upon authorization from the insurance provider to the adjuster, consent to destroy stalks without a stalk inspection may be given to the insured by a phone call or letter. Document date of insurance provider's authorization, your initials and code number in the Narrative.

b. For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds.

NOTE: Cotton acreage planted with Bt (gene-altered) seed (e.g., Bollgard ™) is insurable with no restrictions. Cotton acreage planted in required Bollgard ™ "refuge" areas is insurable. However, any loss of production due to insect damage resulting from compliance with "refuge" insect control requirements will be considered an uninsured cause of loss. The difference in production per acre between

the Bt seeded acres and the "refuge" (non Bt) seeded acres due to insect damage will be considered lost due to an uninsured cause. ("Refuge" areas are the acreage on which the required number of acres are planted with non-Bt cotton seed.)

If damage results from hail or fire, regardless of whether a hail and fire exclusion is in effect, the adjuster will record on the claim form as "Other Allowable Income" the amount of the hail or fire indemnity.

N. **Potential Counted:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Column "J" plus Column "M," rounded to whole pounds.

NOTE: For any "P" stage acreage, make no entry.

O. **Value per Pound:** Line through "Value per Pound" and enter "Price per Unit" in column heading.

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter the price per pound, in dollars and cents to four decimal places. Refer to the COP Insurance AUP Cotton Crop Provisions. Include any applicable LDP.

NOTE: If all acreage of a unit is immature appraised production, according to the crop provisions, enter the expected market price in dollars and cents to four decimal places. **No LDP will be counted as allowable income.**

NOTE: For any "P" stage acreage, make no entry.

P. **Total Potential to Count:** Line through "Total Potential to Count" and enter "Value of Appraised Production" in column heading. Enter the result of Column "C" times Column "D" times Column "N" times Column "O" minus Column "R." **If less than zero, enter 0.** For any "P" stage acreage, multiply Column "C" times Column "M." Round to whole dollars.

Q. **Per Acre:** Line through "Per Acre" and enter "Per Acre Expenses Approved But Not Expended" in column heading. Determine the dollar amount of any non-expended expenses (per acre) from the insured's copy of the Covered Expenses Worksheet. Multiply this amount times the insured's coverage level (shown on Covered Expenses Worksheet), and enter the result in dollars and cents. Document the specific non-expended expenses and corresponding amounts in the Narrative.

NOTE: The insured should have already recorded the **actual** expenses on his/her copy of the Covered Expenses Worksheet at the time of the field visit. It is the adjuster's responsibility to transfer the **actual** amounts recorded on the insured's copy of the Covered Expenses Worksheet onto the file copy of the Covered Expenses Worksheet. The file copy should be initialed and dated by both the insured and the adjuster.

R. **Total:** Column "C" times Column "Q." Round to whole dollars.

16. **Total:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Sum of Column "C", in acres to tenths.

17. **Totals:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Sum Columns "P" and "R," in whole dollars.

Narrative:

If more space is needed, document on additional pages. Attach these pages to the TPC Worksheet and number them sequentially (1 of 2, 2 of 2, etc) if necessary.

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. 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.

e. 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.

f. Explain any errors found on the Summary of Coverage.

g. Explain any commingled production. Refer to the LAM.

h. Explain any entry for "Production Not to Count" in Section II, Item "J," and/or any production not included in Section II, Items "B-D" (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

i. Explain "NO" checked in item 19.

j. Attach a sketch map or aerial photograph to identify the total unit and identify acreage:

1. If consent is or has been given to put part of the unit to another use, or replant;
2. If uninsured causes are present; or

3. 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.

k. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the TPC Worksheet for signature.

l. 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.

m. 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.

n. Explain any delayed notices or delayed claims as instructed in the LAM.

o. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."

p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

q. 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.

r. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for increased covered expenses have been met. Also document the amount allowed for replant as specified in the actuarial table.

s. If any acreage to be replanted does not qualify for increased covered expenses, enter the affected acreage, "NOT QUAL. FOR INCREASED EXPENSES," the date of inspection, adjuster's initials, and the reason not qualified.

t. Document any other pertinent information, including any data to support any factors used to calculate the production.

u. Itemize any non-expended expenses (type of expense and corresponding amount) listed in Section I-Column Q. Document any additional non-expended expenses on a Statement of Facts form.

v. Document the type of expected market price when used for immature appraised production (e.g., FSA loan rate, FCIC issued established price or additional price election, or contract price if requested and approved by the insurance provider prior to the sales closing date). The type of expected market price should match the type used to determine expected gross income on the Covered Expenses Worksheet.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

(1) If, at the time of final claim, no entries have been made in Section I - Acreage Appraised, Production and Adjustments, validate the Summary of Coverage and Acreage Report information. If there are no discrepancies or adjustments, make the appropriate entries in Columns A through I, and enter total acres in Item 16. If determined acreage does not match reported acreage, refer to the LAM- section 4 paragraph 32C and 9B as well as the instructions for Section I Item C of this manual.

(2) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop). This includes all cotton retrieved from the ground by the use of a "Rudd" (brand name) or any other method.

(3) For production that has already been ginned, enter the name of the gin, town, and state where cotton was ginned. If acceptable sales or weight tickets are not available, refer to the LAM.

(4) For production harvested, but not yet ginned, refer to the LAM.

(5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

(a) Separate disposition; e.g., bales, remnants.
(b) Varying determinations of the value of production; e.g., prices.
(c) Varying shares; e.g., 50% and 75% shares on the same unit.
(d) Varying amounts of additional income which applies to the crop (Other Allowable Income). Refer to the COP Insurance AUP Cotton Crop Provisions. Include the total of any LDP received or requested, and if there is any production for which an LDP has not been received or requested, include the applicable LDP on the date of final loss adjustment. If the LDP was reduced due to payment limitation, include the amount of the reduction. Note the amount of the payment limitation reduction in the Narrative.

(6) If there is harvested production from more than one insured practice and a separate covered expenses per acre has been established for each, the harvested production also must be entered on separate lines in items A through N by practice. If production has been commingled, refer to the LAM.

(7) Determine the insured's share of the value of production for all harvested production.

(8) There will generally be no harvested production entries in Section II, for preliminary and replant inspections.

Verify or make the following entries:

Item No.	Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was either:

(1) harvested,
(2) totally destroyed,
(3) put to other use,
(4) a combination of destroyed, put to other use, or harvested and the cotton (modules) removed from the field (unit), 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 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 claim involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.

19. **Damage Similar to Other Farms in Area:**

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 producers in the area. If "No" is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check "Yes" 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" if a transfer of right to indemnity is in effect for the crop year, otherwise, check "No." Refer to the LAM.

A_1. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A_2. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").

B. - D. **Row Width, Tractor, Est. Yield:** In the column heading line out "Row Width, Tractor, Est. Yield" and enter "Disposition." For production sold, or ginned but not yet sold, enter the name, town and state of the ginner.

E. **MAKE NO ENTRY.**

F. **MAKE NO ENTRY.**

G. **Production:**

a. Enter the total production (in pounds) from the summary sheets or settlement sheets for sold or ginned cotton. (Attach all Summary or Settlement Sheets.)

b. Determine the NET WEIGHT of all bales, remnants, or unginned cotton on a line basis as follows:

(1) For bales of cotton, the **Net Weight** is the **bonded warehouse weight** in which the cotton is sold, and which is also required for placing cotton into the CCC Loan Support program. **NOTE:** In some areas, gins own the warehouse which provide the bonded warehouse weight and in other areas gins ship the cotton bales to a warehouse which weigh the bales and issue the bonded weight.

EXCEPTION: An exception to using the bonded warehouse weight is that in some areas, a gin may have a purchase contract direct with a mill. In this case, the cotton does **not** go to a warehouse, but direct to a mill. **ONLY** in these situations will gin weights be used. Explain in the Narrative that gin weights were used and why and for any other unusual circumstances in which gin weights were used.

(2) For remnants, the **Net Weight** is the gin weight.

NOTE: For bales and remnants, deduct the weight of bagging and ties unless already deducted at the gin or warehouse.

(3) For small amounts of harvested unginned cotton (not in a module or trailer), determine the **Net Weight** by estimating the gross weight of the unginned cotton, then multiply by the percent of turnout (from the gin) of the last module (or trailer) ginned on the unit = Net Weight (Lbs.) of production.

EXAMPLE: 300 lbs. (gross weight estimate) X .15 (percent of turnout) = 45 lbs.

(4) For harvested unginned cotton in a trailer, determine the **Net Weight** of small amounts by using the tare weight of the cotton in the trailer (Lbs.) X the percent of turnout (from the gin) of the last trailer (or module) ginned on the unit = Net Weight (Lbs.) of production.

EXAMPLE: 1800 lbs. (tare weight) X .20 (percent of turnout) = 360 lbs.

(5) For harvested unginned cotton in a module, determine the **Net Weight** by measuring the module in feet, to tenths, **after receiving approval** from the insurance provider:

Length X Width X Height X Cubic Foot Factor* X Percent of Turnout from the most recent module (or trailer) ginned on the unit = Net Weight (Lbs.) of Production

*Average number of pounds of seed cotton in a cubic foot. For stripper and picker cotton cultivars harvested with a stripper, use a factor of 8.5. For stripper cotton cultivars harvested with a burr extractor stripper, and **AUP** picker cotton cultivars harvested with a picker, use a factor of 11.

EXAMPLE: 32ft. X 7.5ft. X 5.5ft. = 1320 X 8.5 factor X 15% turnout = 1683 lbs.

NOTE: If no cotton has been ginned nor will be ginned from the unit, use the Average Percent of Turnout, on the date of final inspection, from the gin where the cotton would have been delivered for ginning.

Document, on a Special Report, the calculations used to determine the Net Weight of any unginned cotton in items (3), (4), and (5) above. Explain the reason requiring their use and the date of approval from the insurance provider when required.

NOTE: Enter total amount of production (in pounds) eligible for an LDP. Refer to Section II, General Information, Item 5(d).

H. - I. **MAKE NO ENTRY.**

J. **Production Not to Count:** Production NOT to count, to nearest whole pound, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the covered expenses per acre, or from other sources in the same module or trailer, or where stalks were destroyed without consent.

K. **Production to Count:** Column "G" minus Column "J," to tenths.

L. **Value of Production:** In the column heading, line out "Value of Production," and enter "Price per Unit."

(a) For sold production, enter the price per pound as shown on the summary or settlement sheet, in dollars and cents to four decimal places. If the price received was reduced due to uninsured causes, add the amount of the reduction to the price received.
(b) For classed, but unsold, production, enter price per pound, in dollars and cents, to four decimal places. If the price determined was reduced due to uninsured causes, add the amount of the reduction to the price determined.

NOTE: Enter the amount of applicable LDP, in dollars and cents to four decimal places (per pound) for any production entered in Column "G."

M. **Production/Value Not to Count: MAKE NO ENTRY.**

N. **Production/Value to Count:** In the column heading, line out "Production/Value to Count" and enter "Value of Production."

(a) For sold production, enter the net payment as shown on the summary or settlement sheet(s). (If an insured has less than 100% share and the net payment represents 100% share, enter the result of multiplying the net payment by Column "A_1.") Round to whole dollars.
(b) For classed, but unsold production, multiply Column "A_1" times Column "K" times Column "L." Round to whole dollars.

ALL FINAL INSPECTIONS

22. **Section II Total:** Sum of Section II Column "N," in whole dollars.

23. **Section I Total:** Enter the sum of Section I, Column "P," in whole dollars.

24. **Unit Total:** Sum of Item 22 and Item 23, in whole dollars.

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 TPC Worksheet.

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 TPC Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections should be signed on bottom line (by insured and adjuster).

27. **Page Numbers:**

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

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

T-P-C WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1. Crop/Code #	2. Unit #	3. Legal Description	7. Company	8. Name of Insured
Cotton / XXXX	00100	SEC 9 T12N R15W / FSA/FSN 4344	XYZ	I.M. INSURED

9. Claim #	11. Crop Year
XXXXXXX	YYYY

4. Date of Damage	APR	JUN 8	JUL - AUG	Agency: ABC
5. Cause of Damage	Flood	Hail	Drought	10. Policy #: XXXXXXXX
6. Primary Cause %		X	85%	
12. Additional Units				14. Date(s) Notice of Loss: 1st MM/DD/YYYY; 2nd MM/DD/YYYY; Final MM/DD/YYYY
13. Est. Prod. Per Acre				15. Companion Policy(ies):

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield							Stage Guarantee	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	~~Value~~ Price Per ~~Pound~~ Unit	~~Total Potential to Count~~ Value of Appraised Prod.	Per Acre Expenses Approved but not Expended	Total
B MM/DD		9.8	1.000		003	997	P	SU				$220.50			$2,161		
C MM/DD	E 20.0	20.0	1.000		003	997	UH	To Soybeans	70.0				70.0	$0.5250	$0	$45.00	$765
D&F MM/DD		106.0	1.000		003	997	H	H									
16. TOTAL		135.8													$2,161	17. TOTALS	$765

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

Ginning costs @$35/ac, 2 insect sprays @ $7.50/ac, and fuel costs @ $2.50/ac= $45/ac expenses not incurred. Field C released to soybeans. Field B damaged by herbicide. LDP = $0.3250. Covered expenses = $220.50.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED	19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA?	20. ASSIGNMENT OF INDEMNITY?	21. TRANSFER OF RIGHT TO INDEMNITY?
MM/DD/YYYY	X Yes ☐ No	☐ Yes X No	☐ Yes X No

Stalk Inspection						Adjustments to Harvested Production								
A1 A2	B	C	D	E		F	G	H1 / H2	I	J	K	L	M	N
Share Field ID	~~Row Width~~ Disposition	~~Tractor~~	~~Est. Yield~~	Leaf Quality G	F	P	Quota (Q), Non-Quota (NQ), or Bale No.	Production	Value Per Pound Local Mkt. Price	Quality Factor (H1 ÷ H2)	Production Not to Count (lbs.)	Production to Count (lbs.)	~~Value of Production~~ Price per Unit ($)	Production/ Value Not to Count ($)	~~Production/ Value to Count~~ Value of Production
	Farmers Gin Any Town, State							14,590				14,590	$0.3000		$4,377
	Farmers Gin Any Town, State							1,894				1,894	$0.2000		$379
	Add. Income-LDP							16,484				16,484	$0.3250		$5,357

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C.§§ 3729 and 3730 and other federal statutes.

22. SECTION II TOTAL	$10,113
23. SECTION I TOTAL	$2,161
24. UNIT TOTAL	$12,274

25. Adjuster's Signature (1st inspection)	Code #	Date	26. Insured's Signature (1st inspection)	Date
I. M. ADJUSTER	XXXXX	MM/DD/YYYY	I. M. INSURED	MM/DD/YYYY
(2nd inspection)	Code #	Date	(2nd inspection)	Date
(Final inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	(Final inspection) I. M. INSURED	Date MM/DD/YYYY

27. Page 1 of 1

T-P-C WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1. Crop/Code #	2. Unit #	3. Legal Description	7. Company	8. Name of Insured
Cotton / XXXX	00100	SEC 9 T12N R15W / FSA/FSN 4344	XYZ	I.M. INSURED

9. Claim #	11. Crop Year
XXXXXXX	YYYY

4. Date of Damage	5. Cause of Damage	6. Primary Cause %	Agency	10. Policy #
MAY	Hail	100%	ABC	XXXXXXXX

14. Date(s) Notice of Loss	1st	2nd	Final
	MM/DD/YYYY		

12. Additional Units											
13. Est. Prod. Per Acre											

15. Companion Policy(ies)	

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

		Actuarial							Potential Yield							Stage Guarantee	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	~~Value~~ Price Per ~~Pound~~ Unit	~~Total Potential to Count~~ Value of Appraised Prod.	Per Acre Expenses Approved but not Expended	Total
A MM/DD		30.0	1.000		003	997	R	R									
		105.8	1.000		003	997	NR	NR									
16. TOTAL		135.8														17. TOTALS	

NARRATIVE (If more space is needed, attach a Special Report)
Increase in covered exp. due to replant is $20/ac.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED	19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA?	20. ASSIGNMENT OF INDEMNITY?	21. TRANSFER OF RIGHT TO INDEMNITY?
	☐ Yes ☐ No	☐ Yes ☐ No	☐ Yes ☐ No

Stalk Inspection							Adjustments to Harvested Production								
A1 A2	B	C	D	E			F	G	H1 / H2	I	J	K	L	M	N
Share / Field ID	Row Width	Tractor	Est. Yield	Leaf Quality G	Leaf Quality F	Leaf Quality P	Quota (Q), Non-Quota (NQ), or Bale No.	Production	Value Per Pound Local Mkt. Price	Quality Factor (H1 ÷ H2)	Production Not to Count (lbs.)	Production to Count (lbs.)	~~Value of Production~~ Price per Unit ($)	Production/ Value Not to Count ($)	~~Production/ Value to Count~~ Value of Production

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C.§§ 3729 and 3730 and other federal statutes.

22. SECTION II TOTAL	
23. SECTION I TOTAL	
24. UNIT TOTAL	

25. Adjuster's Signature (1st inspection)	Code #	Date	26. Insured's Signature (1st inspection)	Date
I. M. ADJUSTER	XXXXX	MM/DD/YYYY	I. M. INSURED	MM/DD/YYYY
(2nd inspection)	Code #	Date	(2nd inspection)	Date
(Final inspection)	Code #	Date	(Final inspection)	Date

27. Page 1 of 1

NOTES

10. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Field or Subfield	Minimum No. of Samples
0.1 -- 10.0	3
10.1 -- 40.0	4

One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B SINGLE ROW LENGTH FOR EACH SAMPLE

Row Width	1/100 Acre
42 inches	125 feet
40 inches	131 feet
38 inches	138 feet
36 inches	145 feet
34 inches	154 feet
32 inches	163 feet
30 inches	174 feet
28 inches	187 feet
26 inches	201 feet
24 inches	218 feet
22 inches	238 feet
20 inches	262 feet
18 inches	290 feet
16 inches	326 feet

TABLE C AUP "PICKER" TYPE COTTON:

Vegetative Stages - Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL						
	CC	C1	C2	C3	C4	C5	C6
V1	25	15					
V2	30	25	15				
V3	40	30	20	10			
V4	45	35	25	15	10		
V5	50	40	30	20	15	10	
V6	55	45	35	25	20	15	10

TABLE D AUP "STRIPPER" TYPE COTTON:

Vegetative Stages - Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL						
	CC	C1	C2	C3	C4	C5	C6
V1	30	20					
V2	40	30	20				
V3	50	40	30	20			
V4	60	50	40	30	20		
V5	70	60	50	45	35	25	
V6	85	75	65	60	50	40	40

TABLE E AUP "PICKER" TYPE COTTON:

Reproductive Stages -Plants Partially Destroyed Factor Chart –

California and Arizona ONLY

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	15			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	15		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	20	15	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	20	15	15

TABLE F AUP "PICKER" TYPE COTTON:

Reproductive Stages - Plants Partially Destroyed Factor Chart –

ALL States EXCEPT California and Arizona

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	10			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	10		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	15	10	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	15	10	5

TABLE G AUP "STRIPPER" TYPE COTTON:

Reproductive Stages -Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	RR	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12
R1	100	90	80	75	70	65	60	50											
R2	100	100	90	80	75	70	65	55	45										
R3	100	100	100	90	80	75	70	60	50	40									
R4	100	100	100	100	90	80	75	65	55	45	35								
R5	100	100	100	100	100	90	80	70	60	50	40	30							
R6	100	100	100	100	100	100	90	80	65	55	45	35	25						
R7	100	100	100	100	100	100	100	90	80	70	60	50	35	20					
R8	100	100	100	100	100	100	100	90	80	70	60	50	35	20	10				
R9	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5			
R10	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5	2		
R11	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	
R12	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	0

Stripper Type Cut-off Symbols: RR = cutoff <u>below</u> 1st fruiting limb; R1 = cutoff <u>above</u> 1st fruiting limb; R2 = cutoff <u>above</u> 2nd fruiting limb, etc.

TABLE H AUP "PICKER" TYPE COTTON:

Reproductive Stages -Limbs Destroyed Percent of Loss Chart –
California and Arizona ONLY

STAGE OF GROWTH	NUMBER LIMBS DESTROYED 10 PLANTS																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
R1	0																			
R2	1	2																		
R3	1	2	5	7																
R4	1	2	5	7	9	11														
R5	1	2	5	7	9	11	13	15												
R6	2	3	5	7	9	11	13	15	17	19										
R7	2	3	5	7	9	11	13	15	17	19	21	23								
R8	2	3	6	8	10	12	14	16	18	20	22	24	26	28						
R9	2	3	6	8	10	12	14	16	18	20	22	24	26	28	30	32				
R10	2	3	6	8	10	12	14	16	18	20	22	24	26	28	31	33	35	37		
R11	2	3	6	8	10	12	15	17	19	21	23	25	27	29	32	34	36	38	40	42
R12	2	4	7	9	11	13	16	18	20	22	24	26	29	31	33	36	38	40	42	44
R12+	3	5	8	10	12	15	17	20	22	25	27	30	32	35	37	40	42	45	47	50

TABLE I AUP "PICKER" TYPE COTTON:

Reproductive Stages - Original Stand 40 Plants or Less In 10 Feet - Limbs Destroyed Percent of Loss Chart - **ALL States EXCEPT California and Arizona**

STAGE OF GROWTH	NUMBER OF LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	3	6																						
R3	3	6	8	11																				
R4	3	6	8	11	14	17																		
R5	3	6	8	11	14	17	20	22																
R6	3	6	8	12	15	18	20	23	25	29														
R7	3	6	9	12	15	18	21	24	26	30	32	35												
R8	4	7	9	12	15	19	22	25	27	31	33	36	38	42										
R9	4	7	9	12	16	20	23	27	29	32	34	37	40	44	45	48								
R10	4	7	10	13	17	21	24	28	31	34	36	39	43	46	48	51	53	56						
R11	4	7	10	14	18	22	25	29	32	36	38	42	46	49	52	55	58	62	64	67				
R12	4	7	12	16	20	23	26	30	34	38	41	45	49	53	56	60	64	68	71	75	79	82		
R12+	5	8	13	17	22	25	29	34	37	41	45	49	53	57	62	66	70	74	78	82	86	90	94	98

TABLE J AUP "PICKER" TYPE COTTON:

Reproductive Stages -Original Stand **EXCEEDS** 40 Plants in 10 Feet - Limbs Destroyed Percent of Loss Chart - **ALL States EXCEPT California and Arizona**

STAGE OF GROWTH	NUMBER OF LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	2	4																						
R3	2	4	6	8																				
R4	2	4	6	8	11	12																		
R5	2	4	6	8	11	12	15	16																
R6	2	4	6	9	12	13	15	17	19	21														
R7	2	4	7	9	12	13	16	17	20	22	23	26												
R8	3	5	7	9	12	12	16	17	20	23	24	27	29	30										
R9	3	5	7	9	12	13	16	18	21	24	25	28	30	32	34	35								
R10	3	5	7	9	12	14	16	19	21	24	26	29	31	33	36	38	39	41						
R11	3	5	7	10	13	15	17	20	22	25	27	30	32	34	37	39	42	44	47	49				
R12	3	6	8	11	14	17	20	22	25	28	31	34	37	39	42	45	48	51	53	56	59	62		
R12+	4	7	9	12	16	19	22	25	28	31	34	37	40	43	47	50	53	56	59	62	65	68	71	74

TABLE K AUP "STRIPPER" TYPE COTTON:

Reproductive Stages -Limbs Destroyed Percent of Loss Chart

STAGE OF GROWTH	NUMBER LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	1	2																						
R2	1	2	4	5																				
R3	3	6	9	12	15	18																		
R4	3	6	9	12	15	18	21	24																
R5	4	8	12	16	20	24	28	32	36	40														
R6	4	8	12	16	20	24	28	32	36	40	44	48												
R7	5	10	15	20	25	30	35	40	45	50	55	60	65	70										
R8	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80								
R9	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91						
R10	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91	94	96				
R11	2	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98		
R12	1	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98	99	100

TABLE L AUP BOLL FACTORS

Small Bolls	0.25	(Bolls are less than ½ mature size.)
Large Bolls	0.50	(Bolls are more than ½ mature size.)
Mature Bolls	1.00	(Bolls are maximum size, of 1½ to 2 inches long, low moisture content, carpel walls fully developed.)

RESERVED

EXHIBIT 1
DEFINITIONS

AUP Cotton — American Upland cotton of a botanical group known as *Gossypium hirsutum*, native to Mexico and Central America.

AUP "Picker" Cotton — A cotton cultivar with characteristics conducive to efficient picking, a relatively large plant with dispersed fruiting habit, a high-yielding cultivar of early-maturing, slightly storm-resistant bolls borne well off the ground on a strong central stem. Harvesting is usually accomplished by a machine-picker with revolving spindles that removes the lint and seeds from open bolls and leaves unopened bolls and empty burrs on the plant. Machine-picking can be used more than once per season to harvest the crop as it progressively matures. Machine-picking can be used on cotton plants of practically any size.

AUP "Stripper" Cotton — A cotton cultivar with characteristics conducive to efficient stripping, a small plant with a fairly compact zone of relatively determinant fruiting habit and either storm-resistant or storm-proof bolls. Determinacy is considered necessary because of moisture and temperature factors that limit the effective growing season; storm resistance or storm proofness provides protection to open bolls until the entire crop is matured and ready for once-over harvest by machine-stripper. Stripper harvesting strips the entire plant of both open and unopened bolls. Therefore, harvesting is a once-over operation after all of the crop is mature. Stripping can be used when conditions are such that plant size is not excessive and the crop matures uniformly and early, and where satisfactory desiccation or defoliation can be achieved either by chemicals or frost.

Bagging and Ties — The wrapping materials used to secure a bale of cotton.

Bale — The cotton lint (that has been separated from the seed in the ginning process) that is tightly compressed into a bale and secured with bagging and ties.

Boll — A fruit of a cotton plant containing seed and lint.

Carpel — Ovary or ovule-bearing structure of the flower bud. A cotton flower contains 3 to 5 carpels, each of which at maturity contain a single lock, and collectively make the boll.

Cotton Module — A bulk cube of cotton compacted by manual or mechanical controls on the module builder. Cotton modules provide temporary storage for unginned cotton that is transported from the field to the gin by a module truck.

Colored Cotton — Cotton lint that grows naturally in dye-free colored bolls (e.g., brown, green, and red) right on the stalk.

EXHIBIT 1

Cotton Trailer	Provides temporary storage for unginned cotton for transporting to the gin.
Cotyledonary Node	The site to which the cotyledonary leaves (seed leaves) are attached to the plant stem. In all cases, the cotyledonary node will be the bottom-most node of the plant and appear directly opposite each other on the stem.
Cultivar	A group of individual plants within a species that differ in certain characters from others within the species. A contraction of the words "cultivated variety."
Emergence	Fifty percent (50%) or more of the seedling plants visible above the ground with cotyledonary leaves unfolded.
Ginning	The process of separating the cotton lint (fiber) from the seed, cleaning the lint to remove plant residue and other foreign material.
Hill Dropped	A method of spacing cottonseed in the furrow at the time of planting. Generally, several seeds are dropped together in a "hill" as an alternative to equally spacing seed. Hill-dropped seed allow several emerging seedlings to break through the soil crust.
Internode	That part of a stem or branch between two nodes.
Lint	The product separated from the seed in the ginning process.
Lock	The seed and lint in a carpel.
Node	A slightly enlarged place on a stem (joint) from which buds arise and which bear a leaf and/or limb(s) or fruit.
Open Boll	Lint exposed.
Remnant	A portion of a bale weighing less than normal bale weight.
Square	Unopened cotton flower bud, together with surrounding bracts.
Stage Code	Code denoting stage of crop growth or period of development at time of loss.
Ultra Narrow Row Cotton	Cotton planted with a grain drill or any other narrow row planting method used to attain the ultra narrow row spacing of 20 inches or less.
Variety	Refer to cultivar.

EXHIBIT 2
INSURABILITY OF NONIRRIGATED COTTON GROWN UNDER A CONSERVATION TILLAGE PRACTICE

1. GENERAL INFORMATION

In order to comply with highly erodible land conservation provisions (the sodbuster/swampbuster provisions of the 1990 Farm Bill), the Natural Resources Conservation Service, in cooperation with local soil and water conservation districts, has assisted land users in the development of conservation plans for their farms. In high-wind areas, these plans may require that a small grain, usually wheat or rye, be planted during the fall to prevent soil erosion during the winter and spring months. The small grain is then chemically terminated but remains standing between the rows of cotton to reduce wind-caused damage to the cotton seedlings and soil erosion. The small grain should be terminated in the early-to-mid boot stage of growth, in order to provide maximum erosion reduction and yet not use excessive amounts of soil moisture needed to produce the cotton crop.

Under some conditions, although herbicide practices are properly applied to terminate the small grain crop, the plants may produce seed heads. This may occur when the small grain is stressed and is not sufficiently translocating the herbicide to cause quick termination. The Cotton (**AUP**) Crop Provisions contain a provision that makes any cotton **uninsurable** that is grown where a small grain crop has reached the heading stage in the same calendar year, unless:

A. The acreage is irrigated; or

B. Adequate measures are taken to terminate the small grain crop prior to heading (**if nonirrigated**); and

C. Less than fifty percent (50%) of the small grain plants reach the heading stage.

2. STANDARD PROCEDURES FOR A CONSERVATION TILLAGE PRACTICE

A. Any small grain crop utilized in a conservation tillage practice under a conservation plan developed by the NRCS will not be considered headed out unless fifty percent (50%) or more of the small grain plants have reached the heading stage. If proper herbicide practices are utilized to terminate the small grain crop, this threshold should not be reached. Proper practices include applying recommended amounts of herbicide at a time that, under normal growing conditions, will result in the termination of the small grain plants before plants reach the heading stage.

B. The land in the insured unit must be covered by a conservation plan that requires this conservation tillage practice. In addition, the small grain acreage must not be reported to the FSA as a crop intended for harvest as grain or be insured under any crop insurance policy.

C. When the above conservation tillage practice exists and the acreage is ALL or PART of a claim for indemnity, the loss adjuster must document, on a Special Report, that:

(1) A conservation plan requiring the conservation tillage practice be followed is in effect for the crop year;

(2) The FSA acreage report does not indicate a small grain crop planted for harvest as grain on the acreage;

(3) The insured does not have an insurance policy in effect for the small grain on the acreage;

(4) The operator (producer) complied with ALL requirements of the conservation plan, including but not limited to applying a recommended herbicide in the required amounts at the proper stage of growth to achieve vegetative kill before 50 percent or more of the small grain plants reached the heading stage; and

(5) The actual percentage of small grain plants that have reached the heading stage on the acreage.

Distribution:

One copy to the insured.
Original attached to the claim.

EXHIBIT 3
FSA RULES FOR SKIP-ROW PLANTING PATTERNS

1. GENERAL INFORMATION

From the Definitions section of the Cotton (**AUP**) Crop Provisions, "Skip-row" means a planting pattern that:

A. Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and

B. Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

2. FSA RULES

The rules, from FSA Acreage Compliance Determinations Handbook, for determining the area devoted to the crop for skip-row planting are as follows:

3. VERIFYING ROW WIDTHS AND PLANTING PATTERNS

Adjusters are **to verify** the insured producer's reported and determined **row widths and planting patterns with the FSA rules** before determining percent of acres planted and that yield conversion factors have been applied correctly to approved yields when completing the claim for indemnity. See **TABLE 4** for percent of acres planted to cotton. Use the following information when applying FSA rules.

A. Nonirrigated and Irrigated Cotton. **IF the insured acreage is:**

(1) **Nonirrigated cotton** and the skips in **any** skip-row planting pattern **do not meet** the qualifications according to FSA rules as a skip-row pattern **and** the entire area is considered devoted to the crop, **USE a yield conversion factor of 1.00 and the percent planted factor of 1.000**.

(2) **Irrigated cotton** and the skips in **any** skip-row planting pattern **do not meet** the qualifications according to FSA rules as a skip-row pattern **and** the entire area is considered devoted to the crop, **USE the percent planted factor of 1.000**.

EXHIBIT 3

For any acreage that was NOT defined and reported correctly on the acreage report according to FSA rules and this procedure, adjusters are to follow current procedure for revising acreage reports before and after the final acreage reporting date in subparagraph C.

B. Establishing Planting Patterns Before and After the Final Planting Date

Occasions do occur when an insured initially plants cotton in a skip-row pattern OR a solid planted pattern, the crop is damaged or destroyed and the insured replants to a new (or different) planting pattern. **For acreage report and claim for indemnity purposes, the planting pattern established on the final planting date is used for determining acreage and yield**. Use the following examples and instruction for recording planting patterns OR changes in planting patterns occurring before OR after the final planting date.

(1) **EXAMPLE 1 - Before The Final Planting Date:**

The insured **initially plants** cotton in a skip-row planting pattern of 2 in X 1 out (40-inch rows), the acreage is damaged or destroyed and the insured **replants** acreage in a new planting pattern, solid planted (40-inch rows). On the final planting date, the new planting pattern of solid planted (40-inch rows) is the planting pattern established and is used to determine percent of acres planted and yield.

(2) **EXAMPLE 2 - After The Final Planting Date:**

The insured's cotton planting pattern established and reported on the final planting date was 2 in X 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants to a new planting pattern of solid planted (40-inch rows). **IF at a later date the insured files a claim for indemnity, the planting pattern established on the final planting date is retained for determining acreage and yield. Adjusters are to record the new planting pattern in the Narrative of the claim form and explain**.

(3) **EXAMPLE 3 - Use Of FSA Certified Acres:**

CAUTION is required in the use of FSA-certified acres to avoid overpayment or underpayment of indemnities. Adjusters are to compare the planting pattern row width(s) reported for crop insurance purposes with the planting pattern row width(s) certified at FSA, if available. A planting pattern could have been reported for insurance as a skip-row planting pattern, as in **EXAMPLE 2** above, and certified as solid planted at FSA. Since FSA requires the producer to report the planting pattern established at the time of certification, in this example the producer reported correctly to the insurer and FSA. Adjusters are to explain the reason for the difference in the Narrative of the claim form.

EXHIBIT 3

For any acreage REPLANTED that was NOT defined and reported correctly, according to FSA rules AND the BEFORE or AFTER the final planting date examples above, adjusters are to revise the acreage report to correct the acreage and yield.

C. Reporting Acreage and Production for Approved Yield

Acreage and production reported for approved yield purposes must also be reported according to the applicable FSA rules for skip-row planting patterns for the crop year.

EXHIBIT 4
YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS

1. GENERAL INFORMATION

A. Acreage determinations and qualifying skip-row planting patterns must agree with the FSA Rules and Verifying Row-widths and Planting Patterns in **EXHIBIT 3**.

B. Refer to **TABLE 4** for Percent Planted Factors for 30- to 40-inch row planting patterns.

2. YIELD CONVERSION FACTOR TABLES

To compute the acreage report yield for non-irrigated skip-row planting pattern(s) carried out, multiply the approved solid-planted yield from the APH form times the yield conversion factor for the qualifying skip-row planting pattern. Irrigated acreage does not qualify for skip-row yield conversion factors.

If the entire area is considered devoted to cotton (solid planted) by FSA, a yield conversion factor of 1.00 must be used. Use the following tables to convert qualifying non-irrigated skip-row cotton yields to a solid-planted basis:

TABLES

TABLE 1 - These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

Planting Pattern [1]	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA.	1.00
2 planted X 1 skipped	1.33
2 planted X 1 Narrow Skip (40-40-24*)	1.23
2 planted X 1 Narrow Skip (38-38-26*)	1.25
2 planted X 2 skipped	1.50
2 planted X 4 or more skipped (fallowed rows) (2 X 4, 2 X 6, etc.)	1.67[2]
4 planted X 1 skipped	1.20
4 planted X 2 skipped	1.33
4 planted X 4 skipped	1.33
6 planted X 1 skipped	1.14
6 planted X 2 or more skipped	1.20[2]
All Other	As computed below

EXHIBIT 4

[1] Row widths are equal unless otherwise indicated.
[2] Factors limited by procedure.
* Fallow strip (plus one-half row width on either side).

For planting patterns of unequal row widths within the pattern, or row patterns other than those listed in **TABLE 1**, compute the yield conversion factor as follows:

A. Divide the width in inches of the area skipped in the pattern (as defined by FSA) by the width in inches of the whole pattern, rounded to 2 decimals.

B. Add 1.00 to the results obtained in item A.

EXAMPLE: 3 planted X 1 skipped (40" rows) = 40 ÷ 160 = .25 + 1.00 = 1.25

In some areas, mixed patterns are planted such as 4 planted X 1 skipped X 2 planted X 1 skipped. To calculate the factor for these patterns, determine the factor for each part (4 X 1 and 2 X 1) and compute a weighted factor based on the number of planted rows.

EXAMPLE: 4 X 1 X 2 X 1 (40" rows)
4 X 1 = 40 ÷ 200 = .20 + 1.00 = 1.20 X 4 = 4.80
2 X 1 = 40 ÷ 120 = .33 + 1.00 = 1.33 X 2 = 2.66
7.46 ÷ 6 rows = 1.24

C. The result of item B must not exceed:

(1) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.

(2) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.

(3) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.

(4) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.

(5) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

EXHIBIT 4

TABLE 2 - These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

NOTE: < = less than

Planting Pattern	Yield Conversion Factor
Solid-planted (solid drilled-62") or non-qualifying skip-row patterns as determined by FSA.	1.00
1 planted X 1 or more skipped (30" - 35")	1.14
1 planted X 1 or more skipped (36" - 62")	1.28
1 planted (38") X 1 skipped (34")	1.28
1 planted (< 30") X 1 skipped (< 30")	1.00
2 planted X 1 skipped (36" - 62")	1.42
2 planted X 1 skipped (30" - 35")	1.26
2 planted (30" - 62") X 1 skipped (< 30")	1.00
2 planted (36" - 62") X 1 skipped (30" - 35")	1.26
2 planted (30" - 35") X 1 skipped (36" - 62")	1.26
2 planted X 2 or more skipped (36" - 62")	1.80
2 planted X 2 or more skipped (30" - 35")	1.60
2 planted (30" - 35") X 2 skipped (36" - 62")	1.70
2 planted (36" - 62") X 2 skipped (30" - 35")	1.70
3 planted X 1 skipped (36" - 62")	1.35
3 planted X 2 or more skipped (36" - 62")	1.69
3 planted X 1 skipped (30" - 35")	1.20
3 planted X 2 or more skipped (30" - 35")	1.50
4 planted X 1 skipped (36" - 62")	1.28
4 planted X 2 or more skipped (36" - 62")	1.57
4 planted X 1 skipped (30" - 35”)	1.14
4 planted X 2 or more skipped (30" - 35")	1.40
5 planted X 1 skipped (36" - 62")	1.14
5 planted X 2 or more skipped (36" - 62")	1.43

TABLE 2 continued on next page.

EXHIBIT 4

TABLE 2 - continued

Planting Pattern	Yield Conversion Table
5 planted X 1 skipped (30" - 35")	1.07
5 planted X 2 or more shipped (30" - 35")	1.27
6 planted X 1 skipped (30" - 62")	1.00
6 planted X 2 or more skipped (36" - 62")	1.28
6 planted X 2 or more skipped (30" - 35")	1.14
7 planted X 1 skipped (30" - 62")	1.00
7 planted X 2 or more skipped (30" - 62")	1.10
8 planted X 1 skipped (30" - 62")	1.00
8 planted X 2 or more skipped (30" - 62")	1.06
9 planted X 1 or more skipped (30" - 62")	1.00
10 or more planted X 1 or more skipped (30" - 62")	1.00

In some areas, mixed patterns are planted such as 3 X 2, 4 X 1, 2 X 2. To calculate yield conversion factor for these patterns, determine factor for each pattern (3 X 2, 4 X 1, & 2 X 2) and compute a yield conversion factor based on a simple average. If a pattern(s) (within a mixed pattern) does not qualify as a skip-row planting pattern as determined by FSA, 1.00 is used for that pattern.

EXAMPLE: 3 X 2, 4 X 1, 2 X 2 planted in 40" rows

3 X 2 = 1.69
4 X 1 = 1.28
2 X 2 = 1.80
4.77 ÷ 3 = 1.59

EXHIBIT 4

TABLE 3 - These factors apply to Kansas, Oklahoma, and all Texas counties for which **TABLE 2** does not apply. **NOTE:** < = less than

Planting Pattern	Yield Conversion Factor
Solid planted (solid drilled-62") or non-qualifying skip-row patterns as determined by FSA.	1.00
1 planted X 1 or more skipped (30" - 35")	1.14
1 planted X 1 or more skipped (36" - 62")	1.28
1 planted (38") X 1 skipped (34")	1.28
1 planted (< 30") X 1 skipped (< 30")	1.00
2 planted X 1 skipped (36" - 62")	1.33
2 planted X 1 skipped (30" - 35")	1.26
2 planted (30" - 62") X 1 skipped (< 30")	1.00
2 planted (30" - 35") X 1 skipped (36" - 62")	1.26
2 planted X 2 or more skipped (36" - 62")	1.50
2 planted X 2 or more skipped (30" - 35")	1.41
2 planted (30" - 34") X 2 skipped (35" - 62")	1.46
2 planted (35" - 62") X 2 skipped (30" - 34")	1.46
3 planted X 1 skipped (36" - 62")	1.31
3 planted X 2 or more skipped (36" - 62")	1.45
3 planted X 1 skipped (30" - 35")	1.20
3 planted X 2 or more skipped (30" - 35")	1.37
4 planted X 1 skipped (36" - 62")	1.28
4 planted X 2 or more skipped (36" - 62")	1.40
4 planted X 1 skipped (30" - 35")	1.14
4 planted X 2 or more skipped (30" - 35")	1.33
5 planted X 1 skipped (36" X - 62")	1.14
5 planted X 2 or more skipped (36"-62")	1.34
5 planted X 1 skipped (30" - 35")	1.07
5 planted X 2 or more skipped (30" - 35")	1.27

All other skip row patterns having 6 or more planted rows with 1 or more qualifying skip (fallow) row(s) will have the same factors as those shown in **TABLE 2**.

In some areas, mixed patterns are planted such as 3 X 2, 4 X 1, 2 X 2. To calculate yield conversion factor for these patterns, determine factor for each pattern (3 X 2, 4 X 1, & 2 X 2) and compute a yield conversion factor based on a simple average. If a pattern(s) (within a mixed pattern) does not qualify as a skip-row planting pattern as determined by FSA, 1.00 is used for that pattern.

EXHIBIT 4

EXAMPLE: 3 X 2, 4 X 1, 2 X 2 planted in 40" rows

3 X 2 = 1.45
4 X 1 = 1.28
2 X 2 = 1.50
4.23 ÷ 3 = 1.41

3 - TABLE 4 - ACRES CONSIDERED PLANTED BY FSA TABLE

Cropping Definition	Row Width	Percent Planted to Cotton
1 planted 1 skipped	40 inch	50.00%
1 planted 1 skipped	36 inch	55.56%
1 planted 1 skipped	32 inch	62.50%
1 planted 4 skipped	40 inch	20.00%
1 planted 4 skipped	36 inch	22.22%
1 planted 1 skipped Double at the Turn	36 or 40 inch	55.56%
2 planted 1 skipped 1 planted 1 skipped 1 planted	30 to 40 inch	66.67%
1 skipped 2 planted 1 skipped 2 planted 1 skipped 2 planted	30 to 40 inch	66.67%
4 planted 1 skipped 2 planted 1 skipped	30 to 40 inch	75.00%
2 planted 1 skipped 2 planted 1 skipped 2 planted 2 skipped	30 to 40 inch	60.00%
2 planted 1 skipped	30 to 40 inch	66.67%
2 planted 2 skipped	30 to 40 inch	50.00%
3 planted 1 skipped	30 to 40 inch	75.00%
4 planted 2 skipped	30 to 40 inch	66.67%
6 planted 2 skipped	30 to 40 inch	75.00%
8 planted 1 skipped	30 to 40 inch	88.89%
8 planted 2 skipped	30 to 40 inch	80.00%

Note: For all skip-row cotton (irrigated and non-irrigated), the acreage of cotton will be the planted portion of the field as defined by FSA (See Cotton AUP and ELS Crop Provisions). Contact the applicable county FSA office for the correct percent planted factor for any row widths and planting patterns or varying row widths and planting patterns not listed in this table.