United States
Department of
Agriculture

Federal Crop
Insurance
Corporation

Product
Development
Division

FCIC-25080 (7-98)

CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

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

1 Changes:

***

A Added newly developed standards language for, Part 1, section 2, Special Instructions, section 8, subsection D, General Provisions not Applicable to Catastrophic Risk Protection (CAT), Deleted all NACAT identifiers.

B Added newly developed standards language for Part 1, section 3, Operating Policy; section 4, Abbreviations; section 5, Forms and Procedures; section 6, Definitions; section 7, Responsibilities.

C Added newly developed standards language for Part 2, section 12, General Appraisal Standards; and section 13, Sample Selection Standards. Also in section 13, moved table regarding Minimum Samples for Representative Samples from exhibits to text and developed example on measuring row width for sample selection. Moved Row Width Factor Table from exhibit to text.

D Reformatted information in section 14, Stages of Growth, and section 15, Appraisal Methods.

E Deleted all references to FCI-74A, referenced as appraisal worksheet now.

F Changed all references to the “FCI-74 Field Inspection and Claim for Indemnity” to “claim form.”

G Claim form completion instructions are based on a “Production Worksheet” which resembles that currently used by the insurance industry.

H The FCI-74 Production Entries and Calculations example has been deleted from the handbook.

I Section 8 was added to include general claims information on insurability, unit division, and quality adjustment.

J Section 9 was added to include information necessary to work replant claims.

CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (con't)

K Part 3, section 21 was converted to a Standards format. The completion instructions are based on a NCIS-M912 Production Worksheet. All references to the FCI-74 have been removed. For this example, entry fields for Crop Year, Additional Units, Date(s) of Damage, Assignment of Indemnity, Transfer of Right to Indemnity, Estimated Production Per Acre, and Companion Policy(s), have been added as Standard items.

L Maturity line chart factors were deleted from handbook. The factor per stage has been incorporated into the appraisal worksheet.

CONTROL CHART FOR: CORN LOSS ADJUSTMENT STANDARDS HANDBOOK						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC-30080 Replace with FCIC-25080					
Current Index	1-2	1-2	1-84	1-(85-86) 2-(87-88) 3-(89-90) 4-(91-92) 5-(93-94) 6-(95-96) 7-(97-98) 8-(99-100) 9-(101-102) 10-(103-104) 11-(105-106)	7-98 7-98 7-98 7-98 7-98 7-98 7-98 7-98 7-98 7-98 7-98	FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080 FCIC-25080

CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25080
SUBJECT: **CORN LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS**	**DATE: July 7, 1998** **OPI: Product Development Division** **APPROVED:** **/s/ R. E. Waggoner for Tim B. Witt** **Deputy Administrator, Research and Development**

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) corn losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) standards for loss adjustment identified in the FCIC-25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

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

3 OPERATING POLICY

A Insurance Providers. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with these standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.

B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
FSA	Farm Service Agency
FCIC	Federal Crop Insurance Corporation
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
RMA	Risk Management Agency
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the FCIC-24030, Submission Standards Handbook.

B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.

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

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

6 DEFINITIONS

A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.

B Specific. Terms and definitions specific to corn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

7 RESPONSIBILITIES

A FCIC Product Development Division

(1) Establish the minimum standards and guidelines for loss adjustment.

(2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.

(3) Provide guidance and clarification, as needed, regarding these standards.

B Insurance Providers

(1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.

(2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.

(3) Provide input to FCIC regarding the loss adjustment standards.

(4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different than those identified in the standards issued by FCIC.

(5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.

(6) Ensure that the required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form as specified in approved standards and procedures.

(7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for corn apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

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

(a) In which the insured has a share;

(b) Planted for harvest either as grain or as silage (Refer to section 5 (c) of the Coarse Grains Crop Provisions);

(c) Which is yellow dent or white corn, including mixed yellow and white, waxy, single cross high-protein, or high-lysine corn.

(2) Unless allowed in the Special Provisions or a written agreement, corn is not insurable if it is:

(a) Interplanted with another crop, except a mixture of corn and sorghum (grain or forage-type) will be insured as corn silage if the sorghum does not constitute more than twenty percent (20%) of the plants.

(b) Planted into an established grass or legume.

(c) High-amylose, high-oil, flint, flour, Indian, or blue corn, or a variety genetically adapted to provide forage for wildlife or any other open pollinated corn.

NOTE: See Special Provisions for corn high-oil blends and restrictions to insurability.

(d) A variety of corn adapted for silage use only, when the corn is reported for insurance as grain, e.g., TMF (Totally Managed Feedstuffs) corn, etc.

(3) Basis of insurance: Generally, if the actuarial documents for the county provides a premium rate for:

(a) Grain but not silage, all insurable corn acreage will be insured, appraised, and adjusted on a grain basis. Corn harvested as silage must be appraised as grain prior to harvest. Failure to obtain a grain appraisal before harvesting the acreage for silage will result in a declaration that such acreage is destroyed without consent and at least the production guarantee will be assessed for those acres.

(b) Silage but not grain, all insurable corn acreage will be insured, appraised, and adjusted on a silage basis. Corn harvested as grain must be appraised as silage prior to harvest. The silage appraisal will be eligible for grain deficiency quality adjustment, as applicable, and will be adjusted for low silage moisture as required. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is destroyed without consent and at least the production guarantee will be assessed for those acres.

(c) Grain and silage:

1 For all insurable acreage which will remain unharvested or is harvested as the type reported on the acreage report, all insurable corn will be insured, appraised and adjusted on the basis shown on the acreage report (exception--a silage-only corn variety is insurable only as silage). Normal quality adjustment procedures apply.

a In counties for which the actuarial documents provides a non-irrigated silage premium rate but not a non-irrigated grain premium rate, if the insured reports acreage for non-irrigated silage but plans to harvest such acreage for grain, the Special Provisions require that silage appraisals be made. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is put to other use without consent and at least the production guarantee will be assessed for those acres.

b The production must be corrected to standard moisture (harvested and appraised silage is adjusted up to at least 65 percent moisture, while grain is adjusted down to 15.0 percent moisture).

c Unharvested production (that will remain unharvested) is adjusted appropriately for the type reported on the acreage report.

2 APH yields are to reflect the reported type.

3 Acreage reports are not to be revised to change corn types after the final acreage reporting date.

4 Corn planted for silage which produces few or no ears due to UNINSURED causes (i.e., growing season length requirements longer than that normally available in the area, varieties genetically selected to not produce grain, etc.) is NOT eligible for adjustment for grain deficiency.

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

B Unit Division. See the insurance contract for unit provisions. Only basic policy units are applicable to Catastrophic Coverage.

C Quality Adjustment

(1) DISREGARD CONTRACT PRICES IN QUALITY ADJUSTMENT. Processor or processor-broker prices are considered contract prices and are disregarded for quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000.

(2) Document quality adjustment information as described in the instruction for the "Narrative" section of the claim form (section 21).

(3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; see the LAM and the Official United States Standards for Grain.

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

(5) Moisture adjustment is applied prior to any qualifying quality adjustment factors such as test weight, kernel damage, etc. A corn moisture adjustment chart is in Exhibit 11. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 15.0 through 30.0 percent and 0.2 percent reduction for each 0.1 percent above 30.0 percent.

(6) When due to insurable cause(s), use of quality adjustment for corn is handled by determining separate discount factors, summing them together and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also see the LAM for examples and guidance in determining reduction in values (RIV's) to determine non-chart discount factors.

(7) If a local market cannot be found for the corn, refer to the LAM.

(8) For corn for which RIV's apply, and which can be conditioned/reconditioned, see the Special Provisions for instructions.

(9) See the LAM for special instructions regarding mycotoxin infected grain (quality adjustment for mycotoxin is not allowed for corn silage).

D General Provisions Not Applicable to (CAT) coverage:

(1) Optional Units.

(2) High Risk Land Exclusion.

(3) Written Agreements.

(4) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).

(5) Replanting Payments.

E Calculating Quantity of Corn Silage - SEE WARNING BELOW!

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

Quantity of silage in storage is calculated by determining the volume, in cubic feet, occupied by the silage, correcting for packing depth (sample weight factor) and test weight per cubic foot. The silage test weight corrects the gross weight to reflect the individual character of the silage (fineness of chop, moisture, leaf percent, ear percent, etc.). Exhibits 7 and 8 provide the gross weight of silage in upright silos according to diameter and depth. For other structures:

(1) Determine volume, in cubic feet, occupied by the silage.

(2) Multiply the volume, in cubic feet, by the silage weight factor, then divide by 2000 to determine tons.

(3) Silage factors are determined as follows:

(a) For PACKED silage such as that in trench, bunker or mechanically packed silos, use the factor of 40 POUNDS per cubic foot.

(b) For UNPACKED, UNSETTLED silage in round structures, use the tonnage recorded for depth from Exhibit 8. If only part of the unmeasured silage has been stored for two weeks in the structure, defer measurement until all silage in the structure has been undisturbed for at least two weeks. Item (c) is then applicable.

Example: To determine the production for 39.8 foot depth in a 26-foot diameter upright silo:

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

(c) For UNPACKED, SETTLED silage in round structures, use the silage weight factor for the silage depth from exhibit 7. Silage is to be considered settled if it is of normal silage moisture and the silage has been undisturbed for at least two weeks.

(d) For FRESH CHOPPED SILAGE not going into storage:

1 Use weight records, if satisfactory weight records were maintained.

2 Use number of loads fed if satisfactory records have been maintained. Determine the cubic foot volume per load and multiply by;

a 10 pounds per cubic foot for corn that was under 4 feet tall, drought stricken, or frozen.

b 15 pounds per cubic foot for corn that was of uneven height, partially dry or frozen, and contained few ears.

c 20 pounds per cubic foot for all other corn.

(e) For silage stored in trench or bunker silos or mechanically packed piles. Determine quantity of silage by multiplying the average width, depth, and length to determine the total cubic feet. Use 40 pounds per cubic foot.

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

The gross tonnage of packed silage is:

$$\frac{8 + 12}{2} \times 8 \times 50 = 4000 \text{ cu. ft.}$$

$$\frac{4000 \times 40 \text{ lb./cu. ft}}{2000 \text{ lbs. /ton}} = 80 \text{ tons}$$

Short Method

$\frac{8 + 12}{2}$ x 8 x 50 x .02 = 80 tons

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

(f) For upright silos containing other production.

EXAMPLE : An upright silo has a diameter of 20.0 ft. and a filled depth of 30.0 ft. Prior measurement determined 5.0 ft. of old silage in the silo. The gross tonnage in the silo is 223 tons (from Exhibit 8):

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

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

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

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

(4) All gross weight silage determinations involving structure measurements will be adjusted by use of a silage test weight factor.

(a) If the insured refuses to permit test weight sampling, or it is not possible to determine the test weight, record the test weight factor as "1.00".

(b) If the insured chooses to harvest "low moisture" silage, the reduction in moisture is not due to an insurable cause and "1.00" should be entered as the test weight factor. Low moisture silage must be adjusted to 65 percent moisture by a factor from Exhibit 9 (recorded in item L_2 of the claim form).

(c) The actual test weight factor is determined from representative silage samples. It is especially important that freshly chopped silage is representative of the production.

To determine the test weight factor:

Weigh an empty FIVE-gallon bucket. Fill the bucket to slightly more than level with FLUFFED silage (DO NOT PACK). Using a yardstick or similar object, level with zigzag sweeps. Subtract weight of the empty bucket, determine test weight factor from Exhibit 6, and record, to hundredths, in item M_2 of the claim form.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the **LAM** for replanting provision issues.

B To qualify for replanting payment, the:

(1) corn must be damaged by an insurable cause;

(2) insurance provider determines that it is practical to replant.

(3) acres must have been planted on or after the initial planting date established by the Special Provisions.

(4) appraisal (or appraisal plus any appraisal for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;

(5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

(6) insurance provider has given consent to replant.

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

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

(1) the insured's actual replanting cost;

(2) the product of multiplying the applicable maximum bushels/tons allowed in the Coarse Grains Crop Provisions (8 bushels for grain, 1 ton for silage) by the insured's price election, times the insured's share in the crop; or

(3) 20 percent of the per-acre production guarantee times applicable price election times the insured's share.

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

The following illustrate replant examples for grain corn:

EXAMPLE 1

Owner/operator (100 percent share).
25 acres replanted.
Actual cost to replant = $13.00/acre
Price election = $2.45/bu.
20 percent of prod. guar. (100.0 bu.) = 20.0 X $2.45 (price election) = $49.00.
8.0 bu. (Maximum bu. allowed in the policy) X $2.45 (price election) = $19.60
The lesser of $49.00, $19.60 and $13.00 is $13.00
Actual bushels per acre allowed = 5.3 bu. ($13.00 ÷ $2.45).
Enter 5.3 bu. in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant (both insured) on 50/50 share.
No agreement exists that allows the tenant to have the landlords share of the replant payment.
25 acres replanted.
Actual cost to replant = $21.00.
Price election = $2.45/bu.
20 percent of prod. guar. (100.0 bu.) = 20.0 X $2.45 (price election) = $49.00
8.0 bu. (maximum bu. allowed in policy) X $2.45 (price election) = $19.60
The lesser of $49.00, $21.00 and $19.60 is $19.60.
Actual bushels per acre allowed = 8.0 bu. ($19.60 ÷ $2.45)

Use the following additional calculation only if your insurance provider guidelines are to apply share prior to entry on the claim form.
$19.60 X .500 (share) = $9.80 $9.80 ÷ $2.45 = 4.0 bu.

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

The following illustrate replant examples for corn silage:

EXAMPLE 3

Owner/operator (100 percent share).
25 acres replanted.
Actual cost to replant = $13.00/acre
Price election = $16.70/ton.
20 percent of prod. guar. (15.0 ton) = 3.0 X $16.70 (price election) = $50.10.
1.0 ton (Maximum tons allowed in the policy) X $16.70 (price election) = $16.70
The lesser of $50.10, $16.70 and $13.00 is $13.00
Actual tons per acre allowed = .8 ton ($13.00 ÷ $16.70).
Enter .8 ton in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 4

Landlord/tenant (both insured) on 50/50 share.
No agreement exists that allows the tenant to have the landlords share of the replant payment.
25 acres replanted.
Actual cost to replant = $21.00.
Price election = $16.70/ton.
20 percent of prod. guar. (15.0 ton) = 3.0 X $16.70 (price election) = $50.10
1.0 ton (maximum tons allowed in policy) X $16.70 (price election) = $16.70
The lesser of $50.10, $21.00 and $16.70 is $16.70.
Actual tons per acre allowed = 1.0 ton ($16.70 ÷ $16.70)

Use the following additional calculation only if your insurance provider guidelines are to apply share prior to entry on the claim form.
$16.70 X .500 (share) = $8.35 $8.35 ÷ $16.70 = .5 ton

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

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

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

F No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

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

10 (RESERVED)

11 (RESERVED)

(RESERVED)

PART 2 - CORN APPRAISALS

12 GENERAL APPRAISAL STANDARDS

A General Instructions

(1) The following are directions for appraising potential production of corn according to growth stages through maturity. Appraisals are to be made on the basis of the type (grain or silage) reported on the acreage report.

(2) ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, appraisals are to be made:

(1) For uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional information contact the insurance provider.

(2) For damage such as hail, flooding, etc., defer such appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instruction on deferred appraisals.

(3) See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS

A Selecting Representative Samples for Appraisals

(1) Determine the number of recommended samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.

(2) Split the field into subfields when:

(a) variable damage causes the crop potential to appear to be significantly different within the same field; or

(b) the insured wishes to destroy a portion of a field.

(3) Each subfield must be appraised separately.

(4) Take as many samples as necessary for an accurate appraisal, but use of fewer than the recommended minimum number of samples shown in subsection B, below, must be explained in the remarks section of the appraisal worksheet.

B Minimum Sample Recommendations for Representative Samples

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

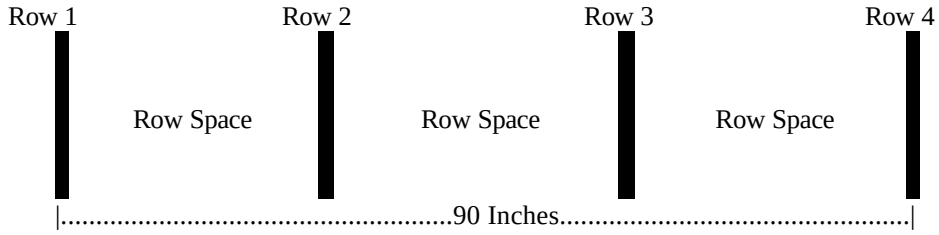
C Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods.

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

(2) Measure across THREE OR MORE 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:



90 inches ÷ 3 row spaces = 30 in. average row width

(3) Apply the average row width to the table in Subparagraph D, to determine the sample row length required for the sample row.

(4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

(5) Where rows are skipped for tractor and planter tire, measure across one pattern of this type and divide the number of rows by the total distance in order to determine "average row width."

D Row Length Table

Apply average row width to the table below to determine the sample row length required for the sample row.

ROW LENGTH TABLE

Row Width (Inches)	Row Length (Feet) for 1/100 Acre	Row Length (Feet) for 1/1000 Acre	Row Length (Feet) for 1/2000 Acre
42	125	12.5	6.3
40	131	13.1	6.6
38	138	13.8	6.9
36	145	14.5	7.3
34	154	15.4	7.7
32	163	16.3	8.2
30	174	17.4	8.7
28	187	18.7	9.4
26	202	20.2	10.1
24	218	21.8	10.9
22	238	23.8	11.9
20	262	26.2	13.1
18	290	29.0	14.5
16	326	32.6	16.3
14	374	37.4	18.7

14 STAGES OF GROWTH

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

A Stages of Growth for Corn

(1) Actual leaf count is used to determine stages of growth from emergence to tasseling.

(a) Starting with the rounded tip leaf, count all leaves developed up to, and including, the stage indicator leaf. The stage indicator leaf is that leaf which is 40 to 50 percent exposed. It is usually the uppermost leaf that is pointing below a horizontal line.

(b) If the rounded tip leaf cannot be determined, the node identification system will be used as follows (see section 14, subparagraph C, Figure A):

1 Pull up the entire plant and carefully split stalk to expose stalk nodes and root whorls.

2 The FIFTH leaf attaches to the top of the first noticeable elongation between the stalk nodes (an internode).

3 After the fifth leaf node is identified, count upward to the stage indicator leaf.

4 In the early stages of the plant's development, the internodes are very compact and, therefore, difficult to distinguish. By stage seven or eight, the internode elongation should be easily found.

(2) Ear development is used to determine stage of growth from tassel to maturity (100 percent stage) **(**section 14, subparagraph B**)**.

(3) Stage Definitions. The definitions listed below are based on normal or average conditions in the Corn Belt Area for 120-day or full season corn. There are approximately 7 days from planting to emergence, and 21 days from emergence to the 7th actual leaf stage.

B Stage Characteristics

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

Stage of Growth (Leaf is 40 to 50 percent exposed and is usually the uppermost leaf tip pointing below a horizontal line	Average Time Interval (This Stage to Next)	Collar of this leaf is visible	Tip of this leaf is visible	Percent of leaf area exposed
7th Leaf	3 days	5th	9th	6
8th Leaf	3 days	6th	10th	10
9th Leaf	3 days	7th	11th	16
10th Leaf	3 days	7th	12th	23
11th Leaf	3 days	8th	13th	31
12th Leaf	3 days	9th	14th	41
13th Leaf	3 days	10th	15th	50
14th Leaf	3 days	11th	16th	60
15th Leaf	3 days	12th	17th	69
16th Leaf	3 days	13th	18th	77
17th Leaf	3 days	14th	---	84
18th Leaf	2 days	15th	----	94
19-21 Leaf	2 days	Tassel and ear shoot emerging but not fully extended. Removal of husks will show the silk to be shorter than cob. The last leaves of the plant are in the process of becoming fully extended. Elongation of upper nodes is not complete.		96

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

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

C Figure A, B, and C: Descriptive Pictures of Corn Plant

Figure A

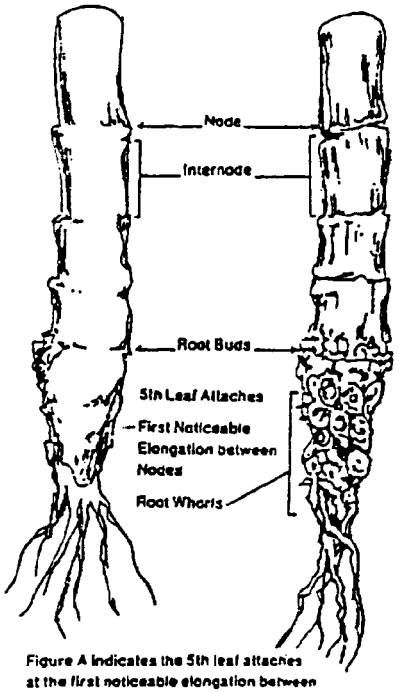


Figure A indicates the 5th leaf attaches at the first noticeable elongation between nodes starting at the root end.

Figure B

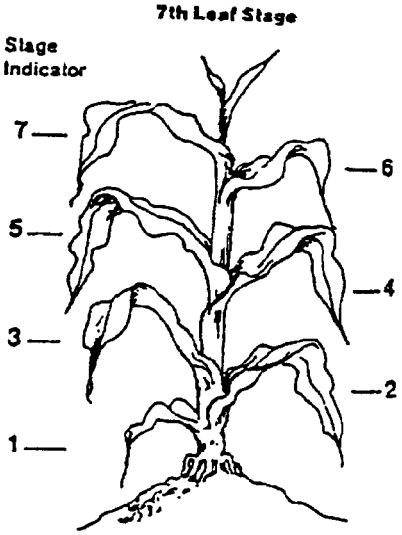
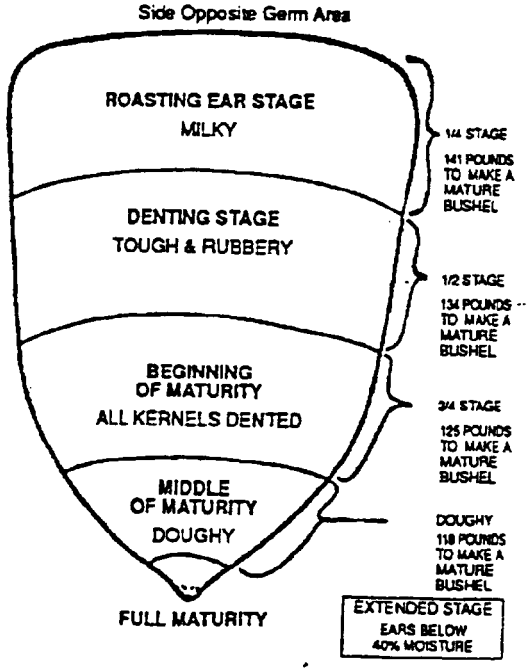


Figure B indicates that the stage indicator leaf is that leaf which is 40 to 50 percent exposed and is usually the uppermost leaf that is pointing below a horizontal line.

FIGURE C



(RESERVED)

15 APPRAISAL METHODS

A Stand Reduction Method

Use the Stand Reduction Appraisal Worksheet for all appraisals from emergence to the milk stage (stand reduction appraisals for hail damage begin with the 7th leaf stage).

(1) This method is based on the number of surviving plants in a designated sample row length.

(2) Surviving plant counts at the time of appraisal are converted to bushels or tons per acre by multiplying the percent of potential remaining by the base yield. Base yield is the appropriate verified yield for the acreage from the APH form.

(3) Prior to the 11th leaf stage, the "Stand Reduction Chart" is used to determine the percent of potential remaining (Exhibit 1).

(4) In the 11th leaf to the milk stage, the yield and stand reductions are on a one-to-one ratio. (Example: 80 percent stand = 80 percent potential.)

(5) Samples consist of 1/100 acre.

B Hail Damage Method

Use the Hail Damage Appraisal Worksheet for hail-damaged corn appraisals beginning with the 7th leaf stage and until the corn reaches the milk stage.

(1) This method is based on the calculation of direct and indirect damage from hail to determine percent of potential remaining, converted to a bushel or ton-per-acre appraisal.

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

(3) Direct damage includes loss from stand reduction, crippled plants, and damage to the ear and stalk.

(a) Stand Reduction:

1 Prior to the 11th leaf stage, the "Hail Stand Reduction Loss Chart" (Exhibit 2) is used to determine percent of damage due to stand reduction.

2 Beginning with the 11th leaf stage, stand reduction and yield are on a one-to-one ratio. (Example: 80 percent stand = 80 percent potential).

(b) Crippled Plants:

1 Cripples are plants which grow to approximately normal height or less but do not produce a normal, harvestable ear. Naturally barren stalks should not be counted as cripples.

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

(c) Ear Damage:

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

(d) Stalk Damage:

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

(4) Indirect damage is caused by defoliation (the loss of leaf area) due to hail. To determine defoliation or leaf destruction:

(a) select representative plants;

(b) remove the leaves which were exposed at the time of damage;

(c) determine the percent of leaf area destroyed (missing or brown areas) for each leaf;

(d) total the percentages; and

(e) divide by the number of leaves to determine the average percent.

Apply this percent to the Leaf Loss Chart, Exhibit 3.

(5) Stage Modification Procedure:

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

(a) If the actual number of leaves to be produced cannot be determined, defer the appraisal until the actual number of leaves can be determined. AT THE TIME OF DEFERRAL, ACCURATELY DETERMINE PERCENT OF DEFOLIATION AS OF DATE OF LOSS**.**

(b) When the actual leaves to be produced can be determined, refer to, Exhibit 4, to obtain the modified stage for use with the Leaf Loss Chart (Exhibit 3).

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

C Maturity Line Weight Method

Use the Appraisal Worksheet for all grain appraisals from the milk stage until kernel moisture drops below 40 percent. If at all possible, defer appraisal to the weight method.

(1) Select representative samples of:

(a) 1/100 acre if potential appears to be less than 20 bushels per acre.

(b) 1/1000 acre if potential appears to be 20 bushels or more per acre.

(2) This method is based on weighing ear samples which are grouped according to maturity and converting this production to bushels per acre.

(3) The stage of maturity is established by determining where the line separating the solids and the liquid is located in the grain kernel. The solids start to form at the end opposite the kernel tip. The five stages of maturity and the number of pounds of immature ear corn required to make a bushel of mature shelled corn are as illustrated in section 14, subparagraph C, Figure C.

(4) Pick and husk all harvestable ears in the sample area. Discard portions of ears without kernels.

(5) Break the ears in half. Take the butt end of each ear, and using a sharp pocket knife, flip out two kernel rows from the broken end to expose at least five representative kernels in an adjacent row. With the knife, make a single cut to dissect the kernels to expose a cross-section of the kernels in the row. With the knife blade tip, locate the line separating the solids and liquid. This will determine the location of the maturity line.

Place both parts of each ear in an appropriate stage pile to determine the stage weights. In most samples, the ears will be in only two stages. (Refer to section 14, subparagraph C, Figure C.)

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

D Weight Method

Use the Weight Method Appraisal Worksheet for all corn grain appraisals after the corn kernels are physiologically mature (some kernels have developed the black or brown abscission layer in the kernel tip, signifying the end of dry matter accumulation) and kernel moisture drops **below 40 percent.)**

(1) This method is based on weighing the ears in a fraction of an acre, then converting this production to bushels per acre.

(2) Select representative samples of:

(a) 1/100 acre if potential appears to be less than 20 bushels per acre.

(b) 1/1000 acre if potential appears to be 20 bushels or more per acre.

(3) Pick and husk all harvestable ears in the sample area. Weigh production.

(4) Multiply average sample weight by:

(a) 1.43 if sample size was 1/100 acre.

(b) 14.3 if sample size selected was 1/1000 acre.

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

(5) Determine shelling percentage factor for ear corn as follows:

(a) Select and husk a **five**-pound representative ear corn sample, shell, and weigh grain.

(b) Divide the weight of the shelled corn by 4 and round to two decimal places; or

(c) Determine in accordance with Exhibit 5.

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

E Tonnage Method of Appraising Silage

Use Part I of the Appraisal Worksheet for silage appraisals of field corn from the milk stage to maturity when silage is indicated as the basis of insurance on the acreage report and silage production will not be determinable later. See section F, below, to determine when to make silage appraisals.

(1) This method is based on weighing the production in a fraction of an acre, then converting this production to tons per acre.

(2) Select representative samples of:

(a) 1/2000 acre if the stand is uniform and high tonnage is expected.

(b) 1/1000 acre for other silage.

(3) Measure all production in the sample area by cutting the stalks at normal machine harvesting height for silage, and weighing.

(4) Multiply average sample weight by:

(a) 1.0 if sample size selected was 1/2000 acre.

(b) 0.5 if sample size selected was 1/1000 acre.

The result will be the tons per acre of potential production.

(5) For silage appraisals made after the normal time of harvest or after September 30, determine the tonnage appraisal and convert to equivalent tons of 65 percent moisture silage, utilizing factors from Exhibit 9.

(6) Concurrent grain and silage appraisals or grain appraisals from representative sample areas for fields otherwise harvested for silage MUST be used if adjustments to production are to be allowed for GRAIN DEFICIENT SILAGE. If, due to insurable causes, the silage contains less than 4.5 bushels of grain per ton of silage, apply the appropriate factor from Exhibit 10. Adjustment for grain-deficient silage is allowed ONLY FOR CORN INSURED AS SILAGE (including corn appraised as silage and the silage tonnage will not be determinable later) with grain production based upon maturity-line or weight-method appraisals, as appropriate.

F Determining Whether to Make Corn Grain or Silage Appraisals.

(1) The acreage report will be the primary tool for determining when to appraise as grain or silage. The crop will be appraised on the basis of type reported on the acreage report. See the Special Provisions.

(2) In a "grain and silage" county, if a pre-harvest release of acreage to another use is required, the insured must designate which areas within the unit were planted for grain and which were planted for silage. The adjuster is cautioned to ensure the stated acreage for a type does not exceed the reported acreage for the type for the field and unit.

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A Separate appraisal worksheets are required for each unit appraised. For stand reduction and hail damage methods, separate appraisal worksheets are required for each field or subfield which has a differing base yield or farming practice. Refer to section 13 for sampling requirements.

B Complete the appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

STAND REDUCTION METHOD

Verify or make the following entries:

Standard Items		Information Required
1	**Insured's Name**	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2	**Policy Number**	Insured's assigned policy number.
3	**Unit Number**	Five-digit (e.g., 00100) unit number from the acreage report.
4	**Crop**	"Corn Grn" or "Corn Sil".
5	**Crop Year**	Crop year, as defined in the policy, for which the claim has been filed.
6	**FSA Farm Number**	FSA Farm Serial Number (if applicable).
7	**Field No.**	Field identification symbol.
8	**Row Width**	Row width to nearest inch. Refer to **section 13, D** for row length sample requirements.
9	**Base Yield**	Enter the approved yield to nearest whole bushel or tons, to tenths, from the APH form, after verifying to be correct.
10	**Sample Number**	MAKE NO ENTRY.
11	**Normal Plant Population 1/100 Acre**	Normal plant population - determine by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre.
12	**Number of Surviving Plants 1/100 Acre**	Number of surviving plants in the same sample.
13 - 14		MAKE NO ENTRY.

15	**Percent of Potential**	Enter the percent of potential as follows: a Determine the stage of growth at time of damage and enter in item 19. b Before 11th leaf stage, use Stand Reduction Chart (Exhibit 1) and enter percent potential to nearest whole percent, after interpolating. c In 11th leaf stage and beyond, enter result of dividing number of surviving plants (item12) by normal plant population (item 11) to whole percent.
16	**Base Yield**	Repeat the entry from the base yield (item 9).
17	**Appraisal for Sample**	Result of multiplying percent of potential (item 15) (expressed as a decimal) by the base yield (item 16), rounded to tenths.
18	**Total Appraisal Samples**	Sum of appraisal for sample in (item 17) to tenths.
19	**Stage of Growth**	Stage of growth at time of damage (Refer to Section 14).
20	**Total Appraisal for All Samples**	Repeat the entry for "total appraisal samples" from item 18.
21	**Total Number of Samples**	Total number of samples.
22	**Appraisal Per Acre/Field**	Result of dividing the total appraisals for all samples (item 20) by the total number of samples (item 21), rounded to tenths.

Remarks and Signatures:

23	**Notes and Calculations**	Enter pertinent information about the appraisal, including any appropriate calculations, or on a Special Report and attach to the claim when needed.
24	**Insured's Signature and Date**	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
25	**Adjuster's Signature, Code 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

(FOR ILLUSTRATION PURPOSES ONLY)	1. INSURED'S NAME	2. POLICY NO.	3. UNIT NO.	4. CROP.
STAND REDUCTION APPRAISAL WORKSHEET (Corn and Grain Sorghum)	I.M. INSURED	XXXXXXX	00200	Corn

5. CROP YR.	6. FSA FARM NO.	7. FIELD NO.	8. ROW WIDTH	9. BASE YIELD
YYYY	B - 200	A2	36"	100

COMPUTATIONS

SAMPLE NUMBER	NORMAL PLANT POPULATION 1/100 ACRE	NUMBER OF SURVIVING PLANTS 1/100 ACRE	GRAIN SORGHUM ONLY		PERCENT OF POTENTIAL		BASE YIELD		APPRAISAL FOR SAMPLE (COL. 15 X 16)
			PERCENT OF STAND	ROUND COL. 13 TO NEAREST 5 PERCENT					
10	11	12			15		16		17
1	220	36			37	X	100	=	37.0
2	220	32			34	X	100	=	34.0
3	220	23			27	X	100	=	27.0
4	220	42			41	X	100	=	41.0
5	220	51			47	X	100	=	47.0
6						X		=	
7						X		=	
8	After 11th leaf stage, percent potential is in direct proportion to percent stand: Col. 12 ÷ Col. 11								
9	220	100			45	X	100	=	45.0
10						X		=	
11						X		=	
12						X		=	
13						X		=	
							18. TOTAL		186.0

19. STAGE OF GROWTH AT TIME OF DAMAGE	20. TOTAL APPRAISALS FOR ALL SAMPLES		21. NUMBER OF SAMPLES		22. APPRAISAL PER ACRE/FIELD
8th leaf	186.0	÷	5	=	37.2 BU

23. NOTES AND CALCULATIONS

24. PRODUCER'S SIGNATURE	DATE
I.M. INSURED	MM/DD/YYYY
25. ADJUSTER'S CODE NUMBER & SIGNATURE	**DATE**
XXXXX I.M. ADJUSTER	MM/DD/YYYY

HAIL METHOD APPRAISAL WORKSHEET INSTRUCTIONS

Verify or make the following entries:

Standard Items		Information Required
1	Insured's Name	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2	Contract (Policy) Number	Insured's assigned contract (policy) number.
3	Unit Number	Five-digit (e.g.,00100) unit number from the acreage report.
4	Crop Name	"Corn Grn" or "Corn Sil".
5	Crop Year	Crop year, as defined in the policy, for which the claim has been filed.
6	FSA Farm Number	FSA Farm Serial Number (if applicable).
7	Field Number	Field identification symbol.
8	Ultimate Number of Leaves	MAKE NO ENTRY.
9	Base Yield	Enter the approved yield to nearest whole bushel, or tons to tenths, as applicable from the APH form, after verifying to be correct.
10	Sample Number	MAKE NO ENTRY.
11	Normal Number of Plants for 1/100 Acre	Normal plant population - determine by counting the potential (living, dead, missing or non-emerged) plants in a length of row equivalent to 1/100 acre.
12	Number Plants Totally Destroyed 1/100 Acre	Number of plants totally destroyed. (If totally destroyed plants cannot be accurately counted, complete (item 13) and enter result of subtracting remaining stand number plants (item 13) from normal number of plants (item 11).)
13	Remaining Stand Number Plants	Number of remaining plants - determine number of remaining plants or enter the result of subtracting number of plants totally destroyed (item 12) from normal number of plants (item 11).

14 Percent Damage from Stand Reduction

Determine and enter percent of damage (to whole percent).

a From 7th through 10th leaf stages, use "Hail Stand Reduction Loss Chart" (Exhibit 2) based on entries in items 11 (normal number of plants) and item 13 (remaining stand). Interpolate to nearest whole percent.

NOTE: If less than 80 plants remain, use stand reduction chart (Exhibit 1). Subtract result from 100 to determine percent of stand reduction loss.

b After 10th leaf stage, divide number of plants totally destroyed (item 12) by normal number of plants (item 11), round to nearest whole percent.

15 Percent Cripples

Percent Cripples - Determine entry as follows (see sample on worksheet for calculations and section 15 B (3) (b) for definition):

a Count the number of cripples in 100 remaining live plants.

b Individually evaluate the ears on the crippled plants to determine the GROSS damage from cripples. (Percent of cripples which will not produce a normal harvestable ear.) Multiply number of cripples (a) by percent of cripples (b).

c Multiply this Gross percent times the remaining crop (100 - percent damage from stand reduction (item 14)) to obtain the NET percent of damage. Round to nearest tenth.

16 Percent Ear Damage

Percent Ear Damage (Net):

a If no ear damage - MAKE NO ENTRY.

b If ear damage -

(1) Select all ears from 10 consecutive representative plants.

(2) Determine the total number of kernels on all ears.

(3) Determine the total number of damaged kernels on these ears. The GROSS percent of ear damage is determined by dividing the total number of kernels damaged by the total number of kernels.

(4) Determine NET percent of ear damage by multiplying the gross percent times the remaining crop (100 - percent damage from stand reduction (item 14) - percent cripples (item 15)) and enter the results in item 16.

17	**Total Direct Damage**	**Sum of percent damage from stand reduction (items 14), percent cripples (item 15), and percent damage (item16).**
18	**Potential Remaining**	**Result of subtracting total direct damage (item 17) from 100.**
19	**Percent Leaf Area Destroyed**	**Determine and enter percent of leaf area destroyed. Refer to section 15 B (4).**
20	**Percent Damage for Leaf Destruction**	**Percent of damage for leaf destruction based on Exhibit 3**, percent leaf area destroyed (items 19) and stage of plant (item 27).
21	**Net Indirect Damage**	Result of multiplying potential remaining (item 18) by percent damage for leaf destruction (item 20), rounded to tenths.
22	**Percent Damage from Hail**	Sum of total direct damage (items 17) and net indirect damage (item 21) to tenths.
23	**Percent Potential Production Remaining**	Result of subtracting percent damage from hail (item 22) from 100, rounded to tenths.
24	**Base Yield**	Repeat the approved base yield (item 9).
25	**Appraisal For Sample**	Result of multiplying percent potential production remaining (item 23), by the base yield (item 24), rounded to tenths.
26	**Total**	Sum of appraisal for sample entries in (item 25).
27	**Stage of Plant**	Stage of growth at time of damage. Refer to **section 14.**
28	**Total All Samples**	Repeat item 26 entry (sum of appraisal for sample).
29	**Number of Samples**	Total number of samples.
30	**Bushel Per Acre Appraisal**	Result of dividing total all samples (item 28) by number of samples (item 29), rounded to the nearest tenth.
31	**Remarks and Notes**	Enter pertinent information about the appraisal. Include any appropriate calculations on a **Special Report** and attach to the claim when more space is needed.

		Show calculations converting cripples to net percent of damage as shown on sample worksheet.

Signatures

32	**Producer's (Insured's) Signature and Date**	**Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.**
33	**Adjuster's Signature, Code Number and Date**	**Signature of adjuster, code number, signature, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.**

(FOR ILLUSTRATION PURPOSES ONLY)	1. INSURED'S NAME	2. CONTRACT NUMBER	3. UNIT NUMBER	4. CROP
HAIL DAMAGE APPRAISAL WORKSHEET (Corn and Grain Sorghum)	**I.M. INSURED**	**XXXXXXX**	**00100**	**Corn Grn**
	5. CROP YEAR	**6. FSA FARM NO.**	**7. FIELD NO.**	**8. ULTIMATE NO. OF LEAVES**	**9. BASE**
	YYYY	**C - 106**	**A**		**100**

COMPUTATIONS

SAMPLE NO.	NORMAL NO. OF PLANTS 1/100 ACRE	NO. PLANTS TOTALLY DESTROYED 1/100 ACRE	REMAINING STAND NO. PLANTS	% DAMAGE FROM STAND REDUCTION (Chart)	% CRIPPLE (Corn Only)	% EAR DAMAGE (Corn) % HEAD DAMAGE (Grain Sorghum)	TOTAL DIRECT DAMAGE (14+15+16)	POTENTIAL REMAINING (100 - 17)	% LEAF AREA DESTROYED	% DAMAGE FOR LEAF DESTRUCTION (Chart)	NET INDIRECT DAMAGE (18 X 20)	% DAMAGE FROM HAIL (17 + 21)	% POTENTIAL PRODUCTION REMAINING (100 - 22)	BASE YIELD	APPRAISAL FOR SAMPLE (23 X 24)
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	**240**	**201**	**39**	**63**	**6.2**		**69.2**	**30.8**	**45**	**1**	**0.3**	**69.5**	**30.5**	**100**	**30.5**
2	**230**	**189**	**41**	**61**	**7.8**		**68.8**	**31.2**	**40**	**1**	**0.3**	**69.1**	**30.9**	**100**	**30.9**
3	**240**	**198**	**42**	**61**	**7.3**		**68.3**	**31.7**	**42**	**1**	**0.3**	**68.6**	**31.4**	**100**	**31.4**
4	**235**	**216**	**19**	**77**	**1.5**		**78.5**	**21.5**	**46**	**1**	**0.2**	**78.7**	**21.3**	**100**	**21.3**
5	**240**	**205**	**35**	**65**	**5.9**		**70.9**	**29.1**	**44**	**1**	**0.3**	**71.2**	**28.8**	**100**	**28.8**
6															
7															
8															
9															
													26. TOTAL	**142.9**	

27. STAGE OF PLANT GROWTH AT TIME OF DAMAGE	28. TOTAL ALL SAMPLES		29. NO. SAMPLES		30. PER ACRE APPRAISAL BU.
7th leaf	**142.9**	**÷**	**5**	**=**	**28.6**

31. REMARKS

Net percent cripple damage

Sample Number	Percent Cripples		Percent Damage Factor		Percent Damage from cripples		Percent Remaining plants		Net Percent cripple damage
1	25	X	.67	=	16.8	X	37	=	6.2
2	30	X	.67	=	20.1	X	39	=	7.8
3	28	X	.67	=	18.8	X	39	=	7.3
4	10	X	.67	=	6.7	X	23	=	1.5
5	25	X	.67	=	16.8	X	35	=	5.9

32. PRODUCER'S SIGNATURE	DATE
I.M. INSURED	**MM/DD/YYYY**
33. ADJUSTER'S CODE NO. & SIGNATURE	**DATE**
XXXXX I.M. ADJUSTER	**MM/DD/YYYY**

MATURITY LINE WEIGHT METHOD

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

Verify or make the following entries:

Standard Items		Information Required
1	**Insured's Name**	**Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.**
2	**Policy Number**	**Insured's assigned policy number.**
3	**Unit Number**	**Five-digit (e.g., 00100) unit number from the acreage report.**
3a	**Claim Number**	**Enter claim number.**
4	**Crop Name**	**"Corn Grn".**
5	**Crop Year**	**Crop year, as defined in the policy, for which the claim has been filed.**
6	**FSA Farm Number**	**FSA Farm Serial Number (if applicable).**
7	**Kind of Appraisal**	**Circle "EC" for ear corn.**
8-19		**MAKE NO ENTRY.**

PART Il - MATURITY LINE WEIGHT METHOD (from milk stage to 40 percent grain moisture).

Standard Items		Information Required
20	**Field ID**	**Field identification symbol.**
21	**Acres in Field**	**Acres in field identified by field ID (item 20) to tenths.**
22	**Stage**	**MAKE NO ENTRY.**
23	**Fraction of Acre**	**Use "1/100" if potential appears to be less than 20 bushels per acre or 1/1000 if potential appears to be 20 bushels or more per acre.**
24	**Weight by Stage**	a Pound weight, to tenths, for each sample by stage of maturity. Determine weights by: (1) Picking and husking all harvestable ears from the sample.

(2) Discarding portions of ears having no kernels.

(3) Dissecting each ear in order to determine its stage.

(4) Sorting ears by stage and weighing all ears in stage (pounds to tenths).

25	**Total Weight All Sample Plots**	Total of sample weights from all sample plots for that stage (to tenths).
26	**Yield Factor**	Use appropriate factor for fraction of an acre used.
27	**Appraisal Per Stage**	Result of multiplying Total Weight All Sample Plots (item 25) by appropriate yield factor (item 26), rounded to tenths.
28	**Total Appraisal All Stages**	Sum of entries in item 27 (Appraisal Per Stage), to tenths.
29	**Total No. Rep. Sample Plots**	Number of sample plots.
30	**Acre Appraisal**	Result of dividing Total Appraisals All Stages (item 28) by number of Total Number of Representative Sample Plots (item 29).
31	**Insured's Signature**	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
32	**Adjuster's Code Number, Signature, and Date**	Signature of adjuster, code number, signature, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Remarks

Enter pertinent information about the appraisal. Include any appropriate calculations. Attach a Special Report when more space is needed.

(FOR ILLUSTRATION PURPOSES ONLY) **MATURITY LINE WEIGHT METHOD APPRAISAL WORKSHEET**

COMPANY	1. INSURED'S NAME	2. POLICY NUMBER	3. UNIT NUMBER	3a. CLAIM NUMBER	7. KIND OF APPRAISAL
	I.M. Insured	XXXXXXX	00100	XXXX	CIRCLE APPRAISAL CODE

4. CROP	5. CROP YR	6. FSA FARM NO.	YIELD FACTOR		
			Popcorn	Corn	Grain Sorghum
CORN GRN	YYYY	F100	100 if sample size selected was 1/100 acre 1000 if sample size selected was 1/1000 acre	1.43 if sample size selected was 1/100 acre 14.3 if sample size selected was 1/1000 acre	1.34 if sample size selected was 1/100 acre 13.4 if sample size selected was 1/1000 acre

GRAIN SORGHUM - GS
EAR CORN - (EC)
POPCORN - PEC
CORN SILAGE - CS
GRAIN SORGHUM, SILAGE - GSS

PART I - MATURE EAR CORN - POPCORN - HYBRID SEED (corn, grain sorghum) - GRAIN SORGHUM AND SILAGE WEIGHT METHOD

FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR. 10	FRACTION OF ACRE 11	RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT TO TENTHS 12						TOTAL WEIGHT ALL SAMPLE PLOTS 13		NO. OF SAMPLE PLOTS 14		AVG. SAMPLE WEIGHT PER FIELD 15		YIELD FACTOR 16		PER ACRE YIELD (CIRCLE ONE) 17	FOR MATURE CORN POPCORN AND GRAIN SORGHUM
																		BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE 19. SHELLING
																		BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE 19. SHELLING
																		BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE 19. SHELLING

PART II - MATURITY LINE WEIGHT METHOD (For ear corn from milk stage to 40% moisture)

FIELD ID 20	STAGE 22	FRACTION OF ACRE 23	Record in Each Block the Pounds per Sample Plot to Tenths 24									TOTAL WEIGHT ALL SAMPLE PLOTS 25	YIELD FACTOR 26		APPRAISAL PER STAGE 27
			Plot 1	Plot 2	Plot 3	Plot 4	Plot 5	Plot 6	Plot 7	Plot 8	Plot 9		Corn	Popcorn	
C	1/4	1/100	0.0	3.3	6.1	3.3	0.0					12.7	.7092	40.0	9.0
		1/1000											7.0920	400.0	
Acres in Field to tenths 21	1/2	1/100	7.1	6.5	4.4	5.2	6.3					29.5	.7463	42.0	22.0
		1/1000											7.4630	420.0	
32.0	3/4	1/100	6.9	4.1	3.2	5.8	0.0					20.0	.8000	45.0	16.0
		1/1000											8.0000	450.0	
	Doughy	1/100	3.5	0.0	0.0	0.0	0.0					3.5	.8475	47.0	3.0
		1/1000											8.4750	470.0	
	Extended	1/100											1.0638	59.0	
		1/1000											10.6380	590.0	

REPRESENTATIVE SAMPLES (Popcorn)

1. 1/100 acre if potential appears to be less than 500 lbs./acre.
2. 1/1000 acre if potential appears to be in excess of 500 lbs./acre.

REPRESENTATIVE SAMPLES (Corn, Grain Sorghum)

1. 1/100 acre if potential appears to be less than 20 bushels/acre.
2. 1/1000 acre if potential appears to be in excess of 20 bushels/acre.

REMARKS:	28. TOTAL APPR. ALL STAGES	TOTAL NO. REP. SAMPLE PLOTS 29	ACRE APPRAISAL 30
		5	10.0

31. INSURED'S SIGNATURE	DATE	32. CODE NUMBER & ADJUSTER'S SIGNATURE	DATE
I.M. Insured	MM/DD/YYYY	XXXXX I.M. Adjuster	MM/DD/YYYY

(RESERVED)

CORN WEIGHT METHOD WORKSHEET INSTRUCTIONS

Complete HEADING items 1 through 7, PART 1 items 8 through 19, and Part II items 31 and 32.

Verify or make the following entries:

Standard Items		Information Required
1	**Insured's Name**	Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2	**Policy Number**	Insured's assigned policy number.
3	**Unit Number**	Five-digit (e.g., 00100) unit number from the acreage report.
3a	**Claim Number**	Enter claim number.
4	**Crop Name**	"Corn Grn".
5	**Crop Year**	Crop year, as defined in the policy, for which the claim has been filed.
6	**FSA Farm Number**	FSA Farm Serial Number.
7	**Kind of Appraisal**	Circle "EC" for **ear corn** and enter in item 10, Part 1.

PART l - WEIGHT METHOD

Use this method for corn for grain when grain moisture is **40 percent or below, through maturity**.

Verify or make the following entries:

Standard Items		Information Required
8	**Field ID**	Field identification symbol.
9	**Acres in Field**	Acres in field identified by field ID (item 8), to tenths.
10	**Kind of Appraisal**	Enter "EC" for ear corn.
11	**Fraction of Acre**	Enter **"1/100"** if the potential appears to be **less** than 20 bushels per acre. Enter **"1/1000"** if the potential appears to be 20 bushels or **more** per acre.

12	**Weight Per Sample**	Weight for each sample (pounds, to tenths).
13	**Total Weight All Sample Plots**	Sum of entries in item 12 (weight per sample) pounds, to tenths.
14	**Number of Sample Plots**	Number of sample plots.
15	**Average Sample Weight per Field**	Result of dividing total weight all samples (item 13) by the number of sample plots (item 14), rounded to tenths.
16	**Yield Factor**	If the entry in item 11 is "1/100", enter **"1.43"**; if entry in item 11 is "1/1000", enter **"14.3"**.
17	**Per Acre Yield**	Result to tenths, of multiplying average sample weight (item 15) by yield factor (item 16). Circle appropriate unit of measure.
18	**Moisture**	Moisture percentage if in excess of 15 (through 40) percent, rounded to tenths.
19	**Shelling**	Shelling percentage factor (to whole percent). Refer to Exhibit 5.

Signatures

31	**Insured's Signature**	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
32	**Adjuster's Code Number, Signature, and Date**	Signature of adjuster, code number, signature, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Remarks

Enter pertinent information about the appraisal. Include any appropriate calculations. Attach a Special Report when more space is needed.

(FOR ILLUSTRATION PURPOSES ONLY) MATURE CORN WEIGHT METHOD APPRAISAL WORKSHEET

COMPANY	1. INSURED'S NAME	2. POLICY NUMBER	3. UNIT NUMBER	3a. CLAIM NUMBER	7. KIND OF APPRAISAL
	I.M. Insured	XXXXXXX	00100	XXXX	CIRCLE APPRAISAL CODE

4. CROP	5. CROP YR	6. FSA FARM NO.	YIELD FACTOR		
			Popcorn 100 if sample size selected was 1/100 acre 1000 if sample size selected was 1/1000 acre	Corn 1.43 if sample size selected was 1/100 acre 14.3 if sample size selected was 1/1000 acre	Grain Sorghum 1.34 if sample size selected was 1/100 acre 13.4 if sample size selected was 1/1000 acre
CORN GRN	YYYY	F100			

GRAIN SORGHUM - GS
EAR CORN - (EC)
POPCORN - PEC
CORN SILAGE - CS
GRAIN SORGHUM, SILAGE - GSS

PART I - MATURE EAR CORN - POPCORN - HYBRID SEED (corn, grain sorghum) - GRAIN SORGHUM AND SILAGE WEIGHT METHOD

FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR. 10	FRACTION OF ACRE 11	RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT TO TENTHS 12						TOTAL WEIGHT ALL SAMPLE PLOTS 13		NO. OF SAMPLE PLOTS 14		AVG. SAMPLE WEIGHT PER FIELD 15		YIELD FACTOR 16		PER ACRE YIELD (CIRCLE ONE) 17		FOR MATURE CORN POPCORN AND GRAIN SORGHUM
F	10.0	EC	1/100	4.3	6.2	5.1	3.9	5.0		=	24.5	÷	5	=	4.9	x	1.43	=	(BUSHELS) TONS POUNDS	7.0	PERCENT/FACTOR 18. MOISTURE 20.5 / 19. SHELLING 80
										=		÷		=		x		=	BUSHELS TONS POUNDS		PERCENT/FACTOR 18. MOISTURE / 19. SHELLING
										=		÷		=		x		=	BUSHELS TONS POUNDS		PERCENT/FACTOR 18. MOISTURE / 19. SHELLING

PART II - MATURITY LINE WEIGHT METHOD (For ear corn from milk stage to 40% moisture)

FIELD ID 20	STAGE 22	FRACTION OF ACRE 23	Record in Each Block the Pounds per Sample Plot to Tenths 24									TOTAL WEIGHT ALL SAMPLE PLOTS 25	YIELD FACTOR 26		APPRAISAL PER STAGE 27
			Plot 1	Plot 2	Plot 3	Plot 4	Plot 5	Plot 6	Plot 7	Plot 8	Plot 9		Corn	Popcorn	
	1/4	1/100										=	x .7092	40.0	=
		1/1000										=	x 7.0920	400.0	=
Acres in Field to tenths 21	1/2	1/100										=	x .7463	42.0	=
		1/1000										=	x 7.4630	420.0	=
	3/4	1/100										=	x .8000	45.0	=
		1/1000										=	x 8.0000	450.0	=
	Doughy	1/100										=	x .8475	47.0	=
		1/1000										=	x 8.4750	470.0	=
	Extended	1/100										=	x 1.0638	59.0	=
		1/1000										=	x 10.6380	590.0	=

REPRESENTATIVE SAMPLES (Popcorn)

1. 1/100 acre if potential appears to be less than 500 lbs./acre.
2. 1/1000 acre if potential appears to be in excess of 500 lbs./acre.

REPRESENTATIVE SAMPLES (Corn, Grain Sorghum)

1. 1/100 acre if potential appears to be less than 20 bushels/acre.
2. 1/1000 acre if potential appears to be in excess of 20 bushels/acre.

TOTAL NO. REP. SAMPLE PLOTS 29	ACRE APPRAISAL 30

REMARKS:

28. TOTAL APPR. ALL STAGES ÷ =

31. INSURED' S SIGNATURE	DATE	32. CODE NUMBER & ADJUSTER'S SIGNATURE	DATE
I.M. Insured	MM/DD/YYYY	XXXXX I.M. Adjuster	MM/DD/YYYY

(RESERVED)

CORN TONNAGE METHOD WORKSHEET INSTRUCTIONS

Complete heading items 1 through 7, PART 1 items 8 through 19, PART II items 31-32.

Verify or make the following entries:

Standard Items		Information Required
1	**Insured's Name**	Name of the insured that identifies **exactly** the person (legal entity) to whom the policy is issued.
2	**Policy Number**	Insured's assigned contract (policy) number.
3	**Unit Number**	Five-digit (e.g., 00100) unit number from the acreage report.
3a	**Claim Number**	Enter claim number.
4	**Crop Name**	"Corn Sil".
5	**Crop Year**	Crop year as defined in the policy for which the claim has been filed.
6	**FSA Farm Number**	FSA Farm Serial Number.
7	**Kind of Appraisal**	Circle "CS" for corn silage and enter in item 10, Part 1.

PART l - WEIGHT METHOD

Use this method for corn for silage (tonnage) from **milk stage through maturity**.

Verify or make the following entries:

Standard Items		Information Required
8	**Field ID**	Field identification symbol.
9	**Acres in Field**	Acres in field or subfield identified by field ID (item 8) to tenths.
10	**Kind of Appraisal**	Enter "CS".
11	**Fraction of acre**	Enter **"1/1000".** If the stand is uniform across the field and tonnage is expected to be high, enter "1/2000".
12	**Weight Per Sample**	Weight for each sample (pounds to tenths).
13	**Total Weight All Sample Plots**	Sum of entries in item 12 (weight per sample) pounds, to tenths.

14	**Number of Sample Plots**	Number of sample plots.
15	**Average Sample Weight per Field**	Result of dividing total weight all samples (item 13) by the number of sample plots (item 14), rounded to tenths.
16	**Yield Factor**	If the entry for fraction of acre (item 11) is "1/2000", enter **"1.00"**; if entry for fraction of acre (item 11) is "1/1000", enter **"0.5"**.
17	**Per Acre Yield**	Result of multiplying average sample weight (item 15) by yield factor (item 16), rounded to tenths. Circle appropriate unit of measure. **NOTE:** For grain-deficient silage (less than 4.5 bushels per ton based on grain appraisal of the standing crop), apply the appropriate factor from Exhibit 10. No reduction for grain deficiency is to be made if a grain appraisal cannot be made prior to harvest or a representative unharvested sample is not left in accordance with the policy provisions. Corn planted for harvest as silage which produces few or no ears due to uninsurable causes (i.e., growing season requirements which are longer than that normally available for the area, corn genetically selected to not produce grain, etc.) is not eligible for adjustment due to grain deficiency.
18	**Moisture**	Use only when silage moisture must be corrected -- silage moisture percent (to tenths).
19	**Shelling**	MAKE NO ENTRY.

Signatures

31	**Insured's Signature**	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
32	**Adjuster's Code Number, Signature, and Date**	Signature of adjuster, code number, signature, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Remarks--Enter pertinent information about the appraisal. Include any appropriate calculations. Attach a Special Report when more space is needed.

FOR ILLUSTRATION PURPOSES ONLY MATURE CORN TONNAGE METHOD APPRAISAL WORKSHEET

COMPANY	1. INSURED'S NAME	2. POLICY NUMBER	3. UNIT NUMBER	3a. CLAIM NUMBER	7. KIND OF APPRAISAL CIRCLE APPRAISAL CODE
	I.M. INSURED	XXXXXXX	00200	XXXX	GRAIN SORGHUM - GS EAR CORN - EC POPCORN - PEC CORN SILAGE - (CS) GRAIN SORGHUM, SILAGE - GSS

4. CROP	5. CROP YR	6. FSA FARM NO.	YIELD FACTOR Popcorn 100 if sample size selected was 1/100 acre 1000 if sample size selected was 1/1000 acre	Corn 1.43 if sample size selected was 1/100 acre 14.3 if sample size selected was 1/1000 acre	Grain Sorghum 1.34 if sample size selected was 1/100 acre 13.4 if sample size selected was 1/1000 acre
CRN SIL	YYYY	F100			

PART I - MATURE EAR CORN - POPCORN - HYBRID SEED (corn, grain sorghum) - GRAIN SORGHUM AND SILAGE WEIGHT METHOD

FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR. 10	FRACTION OF ACRE 11	RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT TO TENTHS 12						TOTAL WEIGHT ALL SAMPLE PLOTS 13	NO. OF SAMPLE PLOTS 14	AVG. SAMPLE WEIGHT PER FIELD 15	YIELD FACTOR 16	PER ACRE YIELD (CIRCLE ONE) 17		FOR MATURE CORN POPCORN AND GRAIN SORGHUM	
																PERCENT/FACTOR	
H	12.0	CS	1/1000	9.2	8.1	7.4	9.1	6.3		= 40.1	÷ 5	= 8.0	x 0.5	=	BUSHELS (TONS) **4.0T** POUNDS	18. MOISTURE	19. SHELLING
Conversion of dry silage AFTER normal harvest time or September 30, to 65% moisture silage. The yield in tons multiplied by adjustment factor (Exhibit 9). EXAMPLE: 4.0 tons X 2.29 factor = 9.2 tons appraisal.														=	BUSHELS (TONS) ~~4.0~~ 9.2 T POUNDS	PERCENT/FACTOR 18. MOISTURE 20.2	19. SHELLING
										=	÷	=	x	=	BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING
Conversion of grain deficient silage tonnage to reflect less than 4.5 bushels of grain per ton for corn going into silage. The yield in tons multiplied by adjustment factor (Exhibit 10). EXAMPLE: 4.0 tons X .90 factor = 3.6 tons appraisal.														=	BUSHELS (TONS) ~~4.0~~ 3.6 T POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING
										=	÷	=	x	=	BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING
Conversion for BOTH dry silage and grain deficiency. Multiply the moisture adjustment factor by the grain deficiency adjustment factor. Multiply the yield in tons by the new combined factor. EXAMPLE: 2.29 (moisture factor) X .90 (grain-deficiency factor) = 2.06 (new combined factor). New factor, 2.06 X 4.0 tons = 8.2 tons appraisal.														=	BUSHELS (TONS) ~~4.0~~ 8.2 T POUNDS	PERCENT/FACTOR 18. MOISTURE 20.2	19. SHELLING
										=	÷	=	x	=	BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING
										=	÷	=	x	=	BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING
										=	÷	=	x	=	BUSHELS TONS POUNDS	PERCENT/FACTOR 18. MOISTURE	19. SHELLING

(RESERVED)

17 APPRAISAL CALCULATION STANDARDS

See Section 16, Appraisal Worksheet Entries and Completion Standards for form entries, appraisal calculations, and rounding rules.

18 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

A Appraisal Deviation or Modification for Corn

(1) Deviations require **written notification from FCIC** before the adjuster applies the deviation **(See the LAM).** Document on a Special Report that the authorization to use the appraisal deviation has been given.

(2) Modifications require authorization from the insurance provider. They are to be used **ONLY** when conditions warrant.

B **Corn -** Appraisal Modifications

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

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

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

(a) Ear shoots, and the pollination period:

1 Has ended. Blisters on the cob are enlarged (wart-like); or

2 Is in progress. Blisters on the cob are not enlarged, and all the silk has been eaten off below the husk by insects.

(b) No ear shoots, and the pollination period:

1 Is in progress or has ended; or

2 Has not begun. The tassel is exposed and the still unexposed ear bud is less than 2 inches in length.

(2) **Poor Pollination Due to Drought, Heat, Hot Winds, and/or Insects**:

Appraise corn insured as grain based upon stand reduction ONLY if the appraisal cannot be deferred. After normal silking to milk stage, stalks with partial pollination are considered surviving plants but only to the extent they contribute to the production of a normal 1/2 pound

ear of grain, i.e., if 3 ears are required to produce the grain equivalent of one normal ear, count only 1/3 of such plants. Barren stalks are not counted as surviving. Individually evaluate ears to determine total surviving plants to be entered on the appraisal worksheet. Document adjustment in the "Note and Calculation section" of the stand reduction appraisal worksheet or on an attached Special Report.

(3) **Severely Drought-Stunted Corn**:

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

(4) **Permanently Wilted Corn**

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

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

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

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

(a) Count all plants to determine the plant population and enter in item 11 of the stand reduction worksheet.

(b) Determine stage of growth for EARLY-GERMINATING corn and record in item 19.

(c) Determine the stage of growth for EACH LATE-GERMINATING corn plant and record, in item 23 ("NOTES AND CALCULATIONS" section):

1 The stage of each plant; and

2 The computation of the number of days from the current stage to the milk stage for each plant and add FIVE days (the additional five days are to account for slower plant development as the frost date approaches).

(d) Compute the number of days from the appraisal date to the average killing frost date for the area (contact local State Extension Service) and show calculation in item 23.

(e) Count and record in item 12 as "surviving," those plants which will reach the milk stage before the average killing frost date (include early-germinated plants).

(f) The percent of potential, item 15, is equal to the percent of "surviving" plants ("surviving" plant number divided by original plant population).

(g) Percent of potential (item 15) multiplied by the applicable APH yield (see note above) results in the per-acre appraisal.

EXAMPLE:

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

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

STAGE	DAYS TO MILK STAGE
5th leaf	75
8th leaf	66
10th leaf	60

(6) **Appraisal Modification for Early Freeze Damage**:

WHEN AUTHORIZED BY THE INSURANCE PROVIDER, the Maturity Line Appraisal method may be modified to more closely reflect the actual potential remaining after freeze damage. Apply the following procedure on a case-by-case basis ONLY as circumstances warrant. Document on a Special Report, all pertinent information regarding the loss such as the corn hybrid planted, the maturity rating of the variety, whether the late planting provisions apply, planting (and any replanting) dates, the practicality of any late replanting, the extent of freeze damage to corn in the area (whether general or isolated), date

of normal freeze, date(s) of damaging freeze(s), and specifically why the corn did not escape freeze damage. DO NOT APPLY the appraisal modification for early freeze damage if the adjuster determines that the insured could have prevented the damage through proper farming practices.

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

(a) 1/4 stage - count 25 percent of the appraisal.

(b) 1/2 stage - count 50 percent of the appraisal.

(c) 3/4 stage - count 75 percent of the appraisal.

The adjustments do not apply if:

1 Kernels are in the doughy or extended stage at the time of freeze--use normal appraisal.

2 Any leaves remain alive above the base of the ear (regardless of stage) -- use normal appraisal.

3 Kernels are in the pre-1/4 stage -- (leaves are all killed above the base of the ear) ear has no potential. If all ears are in this category, appraise at zero.

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

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

19 (RESERVED)

20 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 CORN CLAIMS

21 CLAIM FORM ENTRIES AND CALCULATION STANDARDS

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate column, items, or entries for information which, by necessity, has been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC required information.

A Instructions

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

(2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions in the left margin of the line deleted.

(3) Refer to the LAM for instructions regarding the following:

(a) Acreage report errors.

(b) Delayed notices and delayed claims.

(c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for replanting payment and all acreage on the unit has been initially planted).

(e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

(4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.

(5) Instructions labeled "P" apply to preliminary inspections only.

(6) Instructions labeled "R" apply to replant inspections only.

(7) Instructions labeled "F" apply to final inspections only.

(8) Instructions not labeled apply to ALL inspections.

NOTE: A SEPARATE PRODUCTION WORKSHEET SHOULD BE PREPARED FOR EACH TYPE (GRAIN-016 AND SILAGE-026) WHEN INSURANCE IS AVAILABLE AND BASED ON BOTH TYPES WITHIN THE SAME UNIT, UNLESS OTHERWISE INSTRUCTED BY THE INSURANCE PROVIDER. IF THE INSURANCE PROVIDER ELECTS TO HAVE A ONE PAGE PRODUCTION WORKSHEET, THE INSTRUCTIONS WILL BE FOUND IN THE ITEM ENTRIES. BUSHELS WILL BE ABBREVIATED BY BU. AND TONS WILL BE SHOWN AS T. AND INDICATED TO THE SIDE OF THE RECORDED PRODUCTION. SEE PRODUCTION WORKSHEET FOR AN EXAMPLE.

B Heading information

Verify or make the following entries:

Standard Items		**Information Required**
1	**Crop/Code**	"Corn" (0041).
2	**Unit Number**	Five digit unit number from the acreage report after it is verified to be correct (e.g., 00100).
3	**Legal Description**	Section, township, and range numbers, or other legal descriptions, that identifies the location of the unit.
4	**Date of Damage**	Enter the 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**	Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative. **NOTE**: See the Basic Provisions and Coarse Grains Crop Provisions for information pertaining to insured and uninsured causes of loss.

6	**Primary Cause Percent**	P	MAKE NO ENTRY.	
		R&F	Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.	
7	**Company Name Agency Name**		Company name and agency name.	
8	**Name of Insured**		Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.	
9	**Claim Number**		Enter the claim number as assigned by the insurance provider.	
10	**Policy Number**		Insured's assigned policy number.	
11	**Crop Year**		Crop year for which the claim is filed, as defined in the policy.	
12	**Additional Units**	P&R	MAKE NO ENTRY.	
		F	Enter the unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. **NOTE:** If more spaces are needed for non-loss units, enter the unit numbers, identified as "Non-Loss Units," in the narrative or on an attached Special Report.	
13	**Estimated Production Per Acre**	P&R	MAKE NO ENTRY.	
		F	Enter the estimated yield per acre, in whole bushels or tons to tenths of all non-loss units for the crop at the time of final inspection.	
14	**Date(s) Notice of Loss**	P	a	Enter the date the notice of damage was given for the unit in item 2.
			b	A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.

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

d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

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

15 **Companion Policies**

a If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."

(1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.

(2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

(1) Rate class, types, or practices;

(2) APH Yields;

(3) Appraisals;

(4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);

(5) Stages or intended use(s) of acreage;

(6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or

(7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Standard Items		**Information required**	
A	**Field ID**		The field identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection. **NOTE**: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.
B	**Preliminary Acres**	P	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.
		R&F	MAKE NO ENTRY.
C	**Final Acres**		See the LAM for definition of acceptable determined acres used herein. Determined acres to tenths for acreage: a Put to other use without prior consent; b Abandoned; or c Damaged by uninsured causes.
		R	Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

a Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.

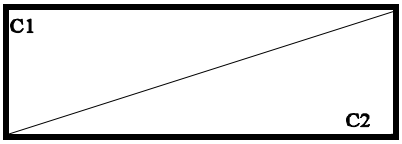
b ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

F 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 company policy. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

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. If shares vary on the same UNIT, use separate line entries.

E **Risk** The correct rate class from the actuarial documents. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report.

NOTE: Unrated land is uninsurable without a written agreement.

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

G **Type Class**

Type, entered as a 3-digit code number, exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3 digit code number from the actuarial documents. (Also see section 15 F on determining whether to make grain or silage appraisals).

H **Stage**

P MAKE NO ENTRY.

R Replant stage abbreviation as shown below.

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

F Stage abbreviation as shown below.

STAGE	**EXPLANATION**
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"H"	Harvested for "grain" if insured for grain or harvested as "silage" if insured for silage (See Note below).
"UH"	Unharvested or put to other use with consent.

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

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

I **Intended or Final Use**

Use of acreage. Use the following "Intended Use" abbreviations.

USE	**EXPLANATION**
"Replant"	Acreage replanted and qualifying for replant payment
"Not Replanted"	Acreage not replanted or not qualifying for a replant payment
"To Soybeans," "Pastured", etc.	Use made of the acreage
"WOC"	Without Consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"H"	Harvested
"UH"	Unharvested
"HM/G"	High moisture grain
"S"	Appraised silage going into a sealed upright silo

EXAMPLE: Corn insured as grain but requiring a grain appraisal because it is going into high moisture storage would have "UH" entered in Section I, item H under "Stage" and "HM/G" entered in Section I, item I under "Intended Use".

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

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

J **Appraised Potential**

R MAKE NO ENTRY.

P&F Per-acre appraisal in bushels or tons, to tenths, of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

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

K_1 **Moisture %**

R MAKE NO ENTRY.

P&F Enter moisture percent (if in excess of 15.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factor.

K_2 **Factor**

R MAKE NO ENTRY.

P&F Moisture factor - for appraised mature grain production in excess of 15.0 percent, obtain factor from (**Exhibit 11**).

L **Shell and/or Quality Factor**

R MAKE NO ENTRY.

P&F If a Weight Method appraisal is made in bushels, enter:

a The shelling percentage factor rounded to a two-place decimal (see exhibit 5).

b For Weight Method appraisals (for mature unharvested grain corn) which due to insurable causes qualify for quality adjustment as provided in the Coarse Grains Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature corn has no value enter ".000". For additional quality adjustment definitions, instructions, qualifications and testing requirements, see the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the "Narrative," herein.

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

M **Uninsured Causes**

R MAKE NO ENTRY.

P&F EXPLAIN IN THE NARRATIVE.

a Hail and Fire Exclusion NOT in effect.

(1) Enter NOT LESS than the insured's production guarantee per acre in bushels or tons, to tenths, for the line, (calculated

by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any acreage:

(a) abandoned without consent;

(b) put to other use without consent;

(c) damaged SOLELY by uninsured causes; or

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

(d) for which the insured failed to provide acceptable records of production.

NOTE: When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in bushels or tons, to tenths, for any such acreage.

b **Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.**

c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N **Adjusted Potential**

R Enter the bushels or tons per acre, to tenths, allowed for replanting. (See Section 9 for qualifications, rounding, and computations.)

P&F Column "J" times Column "K_2" times Column "L" plus Column "M", to tenths.

O	**Total to Count**		Column "C or C_1" (actual acres) times Column "N" rounded to tenths.
P	**Per Acre**		Per Acre Guarantee - Enter the per-acre production guarantee (to tenths) from the insured's policy.
Q	**Total**		Column "C_2" (reported acres) times Column "P" ("C" if acreage is not under-reported). **NOTE:** The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column Q. Tons will be totalled and entered in upper part of box and bushels will be totalled and entered in the lower part of box.
16	**Total Acres**	P	MAKE NO ENTRY.
		R&F	Total Actual Acres (Column "C" and ["C_1" if there are under reported acres]), to tenths.
17	**Totals**	P	MAKE NO ENTRY.
		R&F	Totals of Column "O" and Column "Q." **NOTE:** The following instructions apply if the Insurance Provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column 17. Tons will be totalled and entered in upper part of box and bushels will be totalled and entered in the lower part of box.

NARRATIVE:

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

a Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replant payment have been met. See section 9.

b If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.

c Enter "No acreage released," adjuster's initials, and date if no acreage is released on the unit.

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

e Explain any uninsured causes, unusual, or controversial cases.

f If there is an appraisal in Section l item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

g State that there is "No other fire insurance" when fire damages or destroys the insured corn crop and is determined that the insured has no other fire insurance. Also see the LAM.

h Explain any errors found on the acreage report.

i Explain any commingled production. See the LAM.

j Explain any entry for "Production Not to Count" and/or any production not included in Section ll, item I or item B - E entries.

k Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV's and PCP's used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.

l Explain a "NO" checked in item 19.

m Attach a sketch map or aerial photograph to identify the total unit:

(1) If consent is or has been given to put part of the unit to another use or to replant;

(2) If acreage has been replanted to a practice uninsurable as an original practice;

(3) If uninsured causes are present; or

(4) For unusual or controversial cases.

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

n Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection AND the date of mailing the form for signature.

o Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.

p Explain the reason for a "No Indemnity Due" claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.

q Document field ID's and date and method of destruction of mycotoxin-infested corn if it has no market value. For further documentation instructions, refer to the LAM.

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

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

t Document, in the narrative or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.

u 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.

v Explain harvested-tonnage silage calculations, identifying the silage as packed, unpacked settled, unpacked unsettled, fresh chopped, etc., to validate calculations.

w For additional non-loss units for corn insured as grain and/or silage, show unit numbers and estimated production per acre.

x Specify in the narrative when separate production worksheets are used for (each) grain and silage within a unit.

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

z Indicate for replant payments whether adjusted potential has/has not been reduced for share according to individual company guidelines.

aa 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.

SECTION II - HARVESTED PRODUCTION

General Information:

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

structure measurements. Tonnage determinations based on volume vary widely due to varying pack, settling with time, moisture content, and coarseness of chop.

(2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" or "Conical Pile" if production is stored in an odd shaped structure or conical pile. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.

(3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." See the LAM for acceptable weight tickets. Convert weighed ear corn to a shelled corn basis before entering production in item I (divide ear corn weight by 70 to get grain bushels to enter in item I, and make usual entries for shelled corn).

(4) For production commercially stored, sold, etc., make entries in items B through E as follows:

(a) Name and address of storage facility or buyer.

(b) "Fed", etc.

(5) There will be no "harvested production" entries for replant payments.

(6) If acceptable sales or weight tickets are not available, refer to the LAM.

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

(a) Separate storage structures.

(b) Varying names and addresses of buyers of sold production.

(c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

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

(d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

(e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, see the LAM.

(8) There will generally be no harvested production entries in items A through S for preliminary inspections.

(9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in item A through S by type or practice. If production has been commingled, see the LAM.

(10) For mycotoxin damage, See the LAM for special instructions.

Verify or make the following entries:

Standard Items		**Information Required**		
18	**Date Harvest Completed**	P	MAKE NO ENTRY.	
		R&F	a	Enter the date the ENTIRE acreage on the unit was either: (1) totally destroyed, or (2) a combination of destroyed, put to other use, or harvested.
			b	Enter the date from the Certification Form, if the cases involves a Certification Form, when the entire unit is replanted, put to another use, etc. See the LAM.
			c	Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested.
			d	Enter "No Harvest" if none of the acreage was harvested nor will be harvested.
19	**Similar Damage**	P	MAKE NO ENTRY.	
		R&F	Check “Yes” or “No”. Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the narrative.	
20	**Assignment of Indemnity**		Check “Yes” **only** if an assignment of “Corn” indemnity is in effect for the **crop year**; Otherwise, check “No”. Refer to the LAM.	

21	**Transfer of Right to Indemnity**	Check "Yes" **only** if a transfer of right to "Corn" indemnity is in effect for the unit for the crop year; otherwise, check "No". Refer to the LAM.
A	**Share**	ENTER ONLY VARYING SHARES on the SAME unit to three decimal places.
A2	**FIELD ID**	If only one practice and/or type of harvested corn production is listed in Section l, MAKE NO ENTRY. If more than one practice and/or type of harvested corn production is listed in Section l, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section 1, (item "A").
B	**Length or Diameter**	Internal measurement in feet to tenths of structural space occupied by crop. a Length if rectangular or square. b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.
C	**Width**	Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter "RND".
D	**Depth**	Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If there is production in the storage structure from other units or sources, refer to the LAM.
E	**Deductions**	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossbraces, etc. Refer to the LAM for computation instructions.
F	**Net Cubic Feet**	Net cubic feet, to tenths, of crop in the storage structure. Refer to the LAM for computation instructions.
G	**Conversion Factor**	Enter Conversion Factor as follows: Corn (Shelled).....0.8 Corn (Ear).....0.4 Corn (Ground Shelled)..... 0.7 Corn (Ground Ear)..... 0.6
H	**Gross Production**	Multiply Column "F" times Column "G", rounded to tenths of a bushel for grain or ton for silage.

I **Bu., Ton, Lbs., Cwt.**

Circle "Bu." for grain or "ton" for silage.
Grain production in bushels, to tenths, before deductions for grain moisture and foreign material or silage in tons, to tenths, before deduction for grain deficiency or increase due to low silage moisture, for production:

a Weighed and stored on the farm.

b Sold and/or stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)

c Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

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

d **SILAGE** -- See section 8F to determine quantity of corn silage.

J **Shell/Sugar Factor**

GRAIN -- Enter the shelling percentage factor for ear corn. Refer to section 15 D (5).

SILAGE -- MAKE NO ENTRY.

K_1 **FM%**

GRAIN -- Make entry to nearest tenth for foreign material ONLY (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If elevator has averaged foreign material on the settlement / summary sheet, see the LAM for instructions.

The terms "dockage" and "foreign material" are often used by buyers to describe the **same non-grain** material depending on the geographic area of the country. (See official U.S. Grain Standards Handbook and the LAM). Adjustment for other factors (damaged/broken kernels, moisture, etc.), **should not** be included in this entry.

		SILAGE -- MAKE NO ENTRY.
K_2	**Factor**	**GRAIN** -- Enter the three place factor determined by subtracting the percent of FM from 1.000. Example: For 4 percent, enter ".960". Subtract the entry in K_1 from 100 and divide by 100.
		SILAGE -- MAKE NO ENTRY.
L_1	**Moisture %**	Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
L_2	**Factor**	**GRAIN --** If grain moisture is more than 15.0 percent enter the four-place factor from the Corn Moisture Adjustment Factor Table **(Exhibit 11)**. Apply moisture adjustment prior to any adjustment for quality.
		SILAGE -- If silage moisture is below 65 percent, enter the two-place factor from the silage moisture factor chart in Exhibit 9, (it is applied prior to any adjustment for quality).
M_1	**Test Wt.**	Enter test weight (ONLY when storage structure measurements were entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material removed.
M_2	**Factor**	Test Weight Factor - enter the result of dividing the actual test weight by the standard test weight (ear corn must be shelled for sample), to three decimal places. See LAM for other test weights. For corn silage divide the actual test weight by 12.0. See section 8 (F) for silage test weight determination instructions.
N	**Adjusted Production**	Result of multiplying ("H" or "I") x "J" x "K_2" x"L_2" x "M_2". (Round to nearest tenth). "J" will be used for ear corn and "M_2" for stored production.
O	**Production Not to Count**	Net production NOT to count, in bushels to tenths for grain and tons to tenths for silage, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

		THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (BIN GRAIN DEPTH, ETC.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE. **NOTE:** Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. See sample in the LAM.
P	**Production**	Result of subtracting the entry in Column "O" from Column "N," to tenths.
Q_1	**Value**	When applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed (See the Special Provisions and the LAM for further instructions). **NOTE:** DO NOT make an entry when the Quality Adjustment factor can be obtained from the charts in the Special Provisions.
Q_2	**Market Value**	If an entry is in item "Q_1", enter the Posted County Price (PCP) established by the Commodity Credit Corporation for U.S. Grade No. 2 Corn for the county where the crop is grown. (See the LAM for further instructions). **NOTE:** DO NOT make an entry when the Quality Adjustment factor can be obtained from the charts in the Special Provisions.
R	**Quality Factor**	For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q_1 divided by Q_2 from 1.000, **or 1.000 minus the discount factor(s) obtained from the Special Provisions.** **NOTE:** When RIV's are used in conjunction with Discount Factors (DF Chart), add the RIV's together and divide the sum by the Posted County Price (PCP) to obtain the non-chart Discount Factor. Then subtract from 1.000, the chart discount factors and non-chart discount factors. The result is the Quality Adjustment Factor to three decimal places. Explain and enter equation in the NARRATIVE**.**

			SILAGE -- For corn insured as silage which due to insurable causes, qualifies for quality adjustment for grain deficiency (as documented by a standing-corn grain appraisal), enter the two-place decimal from Exhibit 10.
S	**Production to Count**		Enter result from multiplying Column "P" times Column "R" in bushels or tons, to tenths.
22	**Section II Total**	F	Total of Column "S" to tenths. **NOTE:** The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column 22. Tons, to tenths, will be totalled from Column S and entered in upper part of box and bushels, to tenths, will be totalled and entered in the lower part of box.
23	**Section I Total**	F	Enter figure from Section I Column "O" total. **NOTE:** The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column 23. Tons, to tenths, from Section I Column O total will be entered in upper part of box and bushels, to tenths, will be entered in the lower part of box.
24	**Unit Total**	F	Total of 22 and 23, to tenths. **NOTE:** The following instructions apply if the insurance provider has given instructions for a one page production worksheet for corn insured as grain and silage within the same unit. Draw a horizontal line in Column 24. Tons, to tenths, from 22 and 23 will be totalled and entered in upper part of box and bushels, to tenths, will be totalled and entered in the lower part of box.
25	**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. For an absentee insured, enter adjuster code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. **NOTE:** Final indemnity inspections and final replant payment inspections should be signed on bottom line.

26	**Insured's Signature and Date**	Insured's (or insured's authorized representative's signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood. **NOTE:** Final indemnity inspections and final replant payment inspections should be signed on bottom line.	
27	**Page Numbers**	P	Page number - "1", "2", etc., at the time of inspection.
		F	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

(RESERVED)

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)
GRAIN EXAMPLE

1 Crop/Code	CORN 0041	2 Unit	00100
3 Legal Description	SW1-9N-30W		
4 Date of Damage	AUG 1		
5 Cause of Damage	HAIL		
6 Primary Cause %	100		
12 Additional Units	00200		
13 Est. Prod Per Acre	90		
7 Company	Any Company		
Agency	Any Agency		
8 Name of Insured	I.M. Insured		
9 Claim Number	XXXXXXX	11 Crop Year	YYYY
10 Policy Number	XXXXXXX		
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd MM/DD/YYYY	Final MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
D		10.0	1.000	R03	003	016	UH	silage	37.2				37.2	372.0	100.0	1000.0
E		10.0	1.000	R03	003	016	UH	pastured	7.2				7.2	72.0	100.0	1000.0
C		30.0	1.000	R03	003	016	H	H							100.0	3000.0
16 TOTAL		50.0											17 TOTALS	444.0		5,000.0

NARRATIVE (If more space is needed, attach a Special Report) Corn at Acme Elevator weighed 43# per bushel and had 12.0% kernel damage. Determined acres using MPCI acreage report - would measure within within 5 percent. See attached FGIS Grade Certificate. Test Wt. = 43#(DF=.114) + 12.0% Kernel Damage(DF=.036) = .150 1.000 - .150 = .850 Quality Adjustment Factor. Page 1 of 2 represents the grain grain determined for the unit.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY

19 Is damage similar to other farms in the area? Yes [X] No [ ]

20 Assignment of Indemnity? Yes [ ] No [X]

21 Transfer of Right To Indemnity? Yes [ ] No [X]

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A 1 / A 2	B	C	D	E	F	G	H	I	J	K 1 / K 2	L 1 / L 2	M 1 / M 2	N	O	P	Q 1 / Q 2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (HorI)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	Acme Elevator Anytown, Any State							530.1					530.1		530.1		.850	450.6
	14.0	RND	10.0		1539.0	.8	1231.2				16.0 .9880	50 .893	1086.2		1086.2			1086.2

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

22 Section II Total	1536.8
23 Section I Total	444.0
24 Unit Total	1980.8

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

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PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)
SILAGE EXAMPLE

1 Crop/Code	2 Unit	3 Legal Description
CORN	00100	SW1-9N-30W
0041		

4 Date of Damage	Aug 1
5 Cause of Damage	HAIL
6 Primary Cause %	100
12 Additional Units	00200
13 Est. Prod Per Acre	6.0

7 Company: Any Company
Agency: Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		10.0	1.000	R03	003	026	H	silage							15.0	150.0
B		10.0	1.000	R03	003	026	UH	pastured	6.2				6.2	62.0	15.0	150.0
16 TOTAL		20.0											17 TOTALS	62.0		300.0

NARRATIVE (If more space is needed, attach a Special Report) Silage was packed and calculated using 40 lbs/cu.ft. Determined acres using MPCI acreage report - would measure within 5 percent.

Page 2 of 2 represents the silage determined for the unit.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY

19 Is damage similar to other farms in the area? Yes [X] No [ ]

20 Assignment of Indemnity? Yes [ ] No [X]

21 Transfer of Right To Indemnity? Yes [ ] No [X]

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A 1 / A 2	B	C	D	E	F	G	H	I	J	K 1 / K 2	L 1 / L 2	M 1 / M 2	N	O	P	Q 1 / Q 2	R	S
Share / Field ID	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % / Factor	Moisture % / Factor	Test WT / Factor	Adjusted Production (HorI)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value / Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	50.0	10.0	8.0		4000.0			80.0			44.0 1.60	10.8 .90	115.2		115.2			115.2

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

22 Section II Total	115.2
23 Section I Total	62.0
24 Unit Total	177.2

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

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PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)
SILAGE AND GRAIN EXAMPLE

1 Crop/Code	2 Unit	3 Legal Description
CORN	00100	SW1-9N-30W
0041		

4 Date of Damage	Aug 1
5 Cause of Damage	HAIL
6 Primary Cause %	100
12 Additional Units	00200
13 Est. Prod Per Acre	90

7 Company: Any Company
Agency: Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		10.0	1.000	R03	003	026	H	silage							15.0T	150.0 T
B		10.0	1.000	R03	003	026	UH	silage	6.2 T				6.2 T	62.0 T	15.0T	150.0 T
C		30.0	1.000	R03	003	016	H	H							100.0Bu	3000.0 Bu
16 TOTAL		50.0											17 TOTALS	62.0 T		300.0 T / 3000.0 Bu.

NARRATIVE (If more space is needed, attach a Special Report) Corn at Acme Elevator weighed 43# per bushel and had 12.0% kernel damage. Determined acres using MPCI acreage report - would measure within within 5 percent. See attached FGIS Grade Certificate. Test Wt. = 43#(DF=.114) + 12.0% Kernel Damage(DF=.036) = .150 1.000 - .150 = .850 Quality Adjustment Factor.

Silage was packed and calculated using 40 lbs./cu.ft.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY

19 Is damage similar to other farms in the area? Yes [X] No [ ]

20 Assignment of Indemnity? Yes [ ] No [X]

21 Transfer of Right To Indemnity? Yes [ ] No [X]

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A 1 / A 2	B	C	D	E	F	G	H	I	J	K 1 / K 2	L 1 / L 2	M 1 / M 2	N	O	P	Q 1 / Q 2	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
C	Acme Elevator Anytown, Any State							530.1BU					530.1BU		530.1Bu		.850	450.6 Bu
A	50.0	10.0	8.0		4000.0			80.0 T			44.0 / 1.60	10.8 / .90	115.2 T		115.2 T			115.2 T

22 Section II Total: 115.2 T / 450.6 Bu.

23 Section I Total: 62.0T

24 Unit Total: 177.2 T / 450.6 Bu.

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

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

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(RESERVED)

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)
REPLANT GRAIN EXAMPLE

1 Crop/Code	2 Unit	3 Legal Description
corn 0041	00100	SW1-96N-30W

4 Date of Damage	Jun 1
5 Cause of Damage	EXCESS MOIST
6 Primary Cause %	100%
12 Additional Units	
13 Est. Prod Per Acre	

7 Company: Any Company
Agency: Any Agency

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

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	25.0	25.0	1.000	R03	003	016	R	Replanted					5.3	132.5	100.0	2500.0
		25.0	1.000	R03	003	016	NR	Not Replanted							100.0	2500.0
16 TOTAL		50.0											17 TOTALS	132.5		5000.0

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

Example above shows allowance when the actual cost is less than the maximum allowance
Insured's actual cost to replant - $13.00/acre Price election - $2.45 $13.00 ÷ $2.45 = 5.3 bushels (less than 8 bushels maximum allowed)
Appraised potential less than 90 percent of production guarantee. 100.0 X 90 percent = 90 bu./a -- acre appraised potential 10 bushels..
Page 1 of 2 represents grain replant for the unit.

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	25.0	25.0	.500	R03	003	016	R	Replanted					4.0	100.0	100.0	2500.0
		25.0	.500	R03	003	016	NR	Not Replanted							100.0	2500.0
16 TOTAL		50.0											17 TOTALS	100.0		5000.0

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

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered.
Appraised potential less than 90 percent of production guarantee. 100.0bu./a X 90 percent = 90 bushels/acre ---appraised potential = 10 bushels.
Insured's actual cost to replant - $21.00/acre Price election - $2.45 Maximum allowed (to tenant only) - $9.80 (8 bushels X $2.45 x 50 percent share)
$9.80 ÷ $2.45 = 4.0 bu. Page 1 of 2 represents grain replant for the unit. Share has been applied to adjusted potential.

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)
REPLANT SILAGE EXAMPLE

1 Crop/Code	2 Unit	3 Legal Description
corn 0041	00100	SW1-96N-30W

4 Date of Damage	Jun 1
5 Cause of Damage	EXCESS MOIST
6 Primary Cause %	100%
12 Additional Units	
13 Est. Prod Per Acre	

7 Company: Any Company
Agency: Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS **(EXAMPLE 1 A, PAGE 2 OF 2)**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
B	25.0	25.0	1.000	R03	003	026	R	Replanted					.8	20.0	15.0	375.0
		25.0	1.000	R03	003	026	NR	Not Replanted							15.0	375.0
16 TOTAL		50.0											17 TOTALS	20.0		750.0

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

Example above shows allowance when the actual cost is less than the maximum allowance.
Insured's actual cost to replant - $13.00/acre Price election - $16.70 $13.00 ÷ $16.70 = .8 ton (less than 1 ton maximum allowed)
Appraised potential less than 90 percent of production guarantee. 15.0 X 90 percent = 13.5 ton./a -- acre appraised potential 6.0 tons..
Page 2 of 2 represents grain silage replant for the unit.

SILAGE PART

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
B	25.0	25.0	.500	R03	003	026	R	Replanted					.5	12.5	15.0	375.0
		25.0	.500	R03	003	026	NR	Not Replanted							15.0	375.0
16 TOTAL		50.0											17 TOTALS	12.5		750.0

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

Example above shows allowance when the actual cost is more than the maximum allowance when share is considered.
Appraised potential less than 90 percent of production guarantee. 15.0 ton/a X 90 percent = 13.5 tons/acre ---appraised potential = 6.0 tons.
Insured's actual cost to replant - $21.00/acre Price election - $16.70 Maximum allowed (to tenant only) - $8.35 (1 ton X $16.70 x 50 percent share)
$8.35 ÷ $16.70 = .5 ton. Page 2 of 2 represents grain silage replant for the unit. Share has been applied to adjusted potential.

PRODUCTION WORKSHEET

1 Crop/Code	2 Unit	3 Legal Description
corn 0041	00100	SW1-96N-30W

(FOR ILLUSTRATION PURPOSES ONLY)
REPLANT CORN AND SILAGE EXAMPLE

4 Date of Damage	Jun 1
5 Cause of Damage	HAIL
6 Primary Cause %	100%
12 Additional Units	
13 Est. Prod Per Acre	

7 Company: Any Company
Agency: Any Agency

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS **(EXAMPLE 1 PAGE 1 OF 1)**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 / K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % / Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
B	25.0	25.0	1.000	R03	003	026	R	Replanted					.8 T	20.0 T	15.0T	375.0T
		25.0	1.000	R03	003	026	NR	Not Replanted							15.0T	375.0T
A	25.0	25.0	1.000	R03	003	016	R	Replanted					5.3 Bu	132.5 Bu	100.0Bu	2500.0Bu
		25.0	1.000	R03	003	016	NR	Not Replanted							100.0Bu	2500.0Bu
16 TOTAL		100.0											17 TOTALS	20.0 T 132.5 Bu.		750.0 T 5000.0 BU.

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

Example above for silage shows allowance when the actual cost is less than the maximum allowance
Insured's actual cost to replant - $13.00/acre Price election - $16.70 $13.00 ÷ $16.70 = .8 ton (less than 1 ton maximum allowed)
Appraised potential less than 90 percent of production guarantee. 15.0 X 90 percent = 13.5 ton./a -- acre appraised potential 6.0 tons..

Example above for grain shows allowance when the actual cost is less than the maximum allowance
Insured's actual cost to replant - $13.00/acre Price election - $2.45 $13.00 ÷ $2.45 = 5.3 bushels (less than 8 bushels maximum allowed)
Appraised potential less than 90 percent of production guarantee. 100.0 X 90 percent = 90 bu./A --acre appraised potential 10 bushels.

(RESERVED)

Corn Stand Reduction Chart - Percent of Potential Production Remaining.

Use from emergence through 10th leaf stage. Interpolate as necessary and round to the nearest whole percent. (Do not use after 10th leaf stage.)

Remaining plants in sample (1/100 A.)																Normal
320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170	Stand
100	99	98	97	96	95	94	93	92	91	89	87	84	82	79	77	320
	100	99	98	97	96	95	94	93	92	90	88	86	84	81	79	310
		100	99	98	97	96	95	94	93	91	89	88	86	83	80	300
			100	99	98	97	96	95	94	92	90	89	87	85	82	290
				100	99	98	97	95	94	93	91	90	88	86	84	280
					100	99	97	96	95	94	93	91	90	88	86	270
						100	99	97	96	95	94	93	91	90	88	260
							100	99	98	97	96	94	93	92	90	250
								100	99	98	97	96	95	94	91	240
									100	99	98	97	96	95	92	230
										100	99	98	97	96	93	220
											100	99	98	96	94	210
												100	99	97	95	200
													100	98	96	190
														100	98	180
															100	170

*EXAMPLE:

To interpolate for 39 remaining plants and 24 0 original plants: 39 is .9 of difference between 30 and 40; .9 x 7 (38-31) = 6.3 31 plus 6.3 = 37.3 (rounded to 37) 100 minus 37 = 63% damage (37 is subtracted from 100 because 37% POTENTIAL REMAINING = 63% DAMAGE).

Remaining plants in sample (1/100 A.)																	Normal
160	150	140	130	120	110	100	90	80	70	60	50	40	30	20	10	0	Stand
74	71	68	65	62	59	55	51	47	42	37	32	26	20	14	8	0	320
76	73	70	67	64	61	57	53	48	43	38	33	27	21	15	9	0	310
77	75	72	69	66	63	59	55	50	45	40	35	29	23	17	11	0	300
79	77	74	71	68	65	61	57	52	47	42	37	31	25	19	11	0	290
81	79	76	73	70	66	63	59	54	49	44	39	33	27	21	12	0	280
84	82	79	76	72	69	65	60	55	50	45	40	34	28	22	13	0	270
86	84	81	78	75	71	67	62	57	52	47	42	36	30	23	14	0	260
88	86	83	80	77	73	69	64	59	54	49	43	37	30	23	15	0	250
90	88	85	82	78	74	71	66	60	55	50	44	38	31	24	15	0	240
91	89	86	83	79	75	71	67	61	56	50	44	38	31	24	15	0	230
92	90	87	84	80	76	72	67	62	57	52	46	40	33	25	16	0	220
93	91	88	84	80	76	73	68	63	58	53	47	41	34	25	16	0	210
94	92	89	85	81	77	73	69	64	59	54	48	42	35	26	17	0	200
95	93	90	86	83	79	75	70	65	60	55	49	43	36	27	17	0	190
96	94	91	88	85	81	77	72	67	62	57	51	45	36	27	17	0	180
98	96	93	90	87	83	79	74	69	64	59	53	46	37	27	18	0	170
100	98	95	92	89	85	81	76	71	66	61	55	46	38	28	18	0	160
	100	97	94	92	88	85	79	74	69	63	57	47	38	28	18	0	150
		100	97	94	90	85	80	77	72	66	59	48	39	29	19	0	140
			100	97	94	90	85	80	75	69	61	49	39	29	19	0	130
				100	97	93	88	83	78	72	63	50	40	30	21	0	120
					100	97	92	88	83	74	65	51	40	30	23	0	110
						100	96	92	86	79	67	52	41	31	23	0	100
							100	96	91	88	69	53	41	31	24	0	90
								100	97	91	70	54	42	32	25	0	80

(RESERVED)

Hail Stand Reduction Loss Chart - Corn.

		REMAINING PLANTS - 1/100 ACRE																								
		320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170	160	150	140	130	120	110	100	90	80
		PERCENT OF DAMAGE																								
ORIG. PLANTS IN 1/100 ACRE	320	0	1	2	3	4	5	6	7	8	9	11	13	16	18	21	23	26	29	32	35	38	41	45	49	53
	310		0	1	2	3	4	5	6	7	8	10	12	14	16	19	21	24	27	30	33	36	39	43	47	52
	300			0	1	2	3	4	5	6	7	9	11	12	14	17	20	23	25	28	31	34	37	41	45	50
	290				0	1	2	3	4	5	6	8	10	11	13	15	18	21	23	26	29	32	35	39	43	48
	280					0	1	2	3	5	6	7	9	10	12	14	16	19	21	24	27	30	34	37	41	46
	270						0	1	3	4	5	6	7	9	10	12	14	16	18	21	24	28	31	35	40	45
	260							0	1	3	4	5	6	7	9	10	12	14	16	19	22	25	29	33	38	43
	250								0	1	2	3	4	6	7	8	10	12	14	17	20	23	27	31	36	41
	240									0	1	2	3	4	5	6	9	10	12	15	18	22	26	29	34	40
	230										0	1	2	3	4	5	8	9	11	14	17	21	25	29	33	39
	220											0	1	2	3	4	7	8	10	13	16	20	24	28	33	38
	210												0	1	2	4	6	7	9	12	16	20	24	27	32	37
	200													0	1	3	5	6	8	11	15	19	23	27	31	36
	190														0	2	4	5	7	10	14	17	21	25	30	35
	180															0	2	4	6	9	12	15	19	23	28	33
	170																0	2	4	7	10	13	17	21	26	31
	160																	0	2	5	8	11	15	19	24	29
	150																		0	3	5	8	12	16	21	26
	140																			0	3	6	10	14	18	23
	130																				0	3	6	10	15	20
	120																					0	3	7	12	17
	110																						0	3	8	12
	100																							0	4	8
	90																								0	4
	80																									0

EXAMPLE: To interpolate for 89 remaining plants and 240 original plants:
89 is .9 of difference between 90 and 80;
.9 X 6(40 - 34) = 5.4
34 plus 5.4 = 39.4 (rounded to 39)

NOTE: For less than 80 plants per 1/100 acre remaining, use Stand Reduction Chart (Exhibit 1) and enter the remainder of 100 minus the percent of potential.

(RESERVED)

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

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

(RESERVED)

Stage Modification Chart

Actual Leaves at Date of Loss	TOTAL ACTUAL LEAVES TO BE PRODUCED (ULTIMATE NO. OF LEAVES)													
	12	13	14	15	16	17	18	19	20	21	22	23	24	25
	MODIFIED STAGE													
5	**11**	**10**	**9**	**8**	**8**	**7**	**6**	**5**	**5**	**5**				
6	**13**	**12**	**11**	**10**	**9**	**8**	**7**	**6**	**6**	**6**	**5**			
7	**14**	**13**	**12**	**11**	**10**	**9**	**8**	**7**	**7**	**7**	**6**	**5**		
8	**15**	**14**	**13**	**12**	**11**	**10**	**9**	**8**	**8**	**8**	**7**	**6**	**5**	
9	**16**	**15**	**14**	**13**	**12**	**11**	**10**	**9**	**9**	**9**	**8**	**7**	**6**	**5**
10	**17**	**16**	**15**	**14**	**13**	**12**	**11**	**10**	**10**	**10**	**9**	**8**	**7**	**6**
11	**18**	**17**	**16**	**15**	**14**	**13**	**12**	**11**	**11**	**11**	**10**	**9**	**8**	**7**
12	**19/21**	**18**	**17**	**16**	**15**	**14**	**13**	**12**	**12**	**12**	**11**	**10**	**9**	**8**
13		**19/21**	**18**	**17**	**16**	**15**	**14**	**13**	**13**	**13**	**12**	**11**	**10**	**9**
14			**19/21**	**18**	**17**	**16**	**15**	**14**	**14**	**14**	**13**	**12**	**11**	**10**
15				**19/21**	**18**	**17**	**16**	**15**	**15**	**15**	**14**	**13**	**12**	**11**
16					**19/21**	**18**	**17**	**16**	**16**	**16**	**15**	**14**	**13**	**12**
17						**19/21**	**18**	**17**	**17**	**17**	**16**	**15**	**14**	**13**
18							**19/21**	**18**	**18**	**18**	**17**	**16**	**15**	**14**
19								**19/21**	**19/21**	**19/21**	**18**	**17**	**16**	**15**
20									**19/21**	**19/21**	**19/21**	**18**	**17**	**16**
21										**19/21**	**19/21**	**19/21**	**18**	**17**
22											**19/21**	**19/21**	**19/21**	**18**
23												**19/21**	**19/21**	**19/21**
24													**19/21**	**19/21**
25														**19/21**

(RESERVED)

Shelling Percentage Factors - Ear Corn

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

(RESERVED)

Silage Test Weight Factors

Sample Weight Pounds	Factor	Sample Weight Pounds	Factor	Sample Weight Pounds	Factor
14.4 and up	1.20	10.9	.91	7.9	.66
14.3	1.19	10.8	.90	7.8	.65
14.2	1.18	10.7	.89	7.7	.64
14.1	1.18	10.6	.88	7.6	.63
14.0	1.17	10.5	.88	7.5	.63
13.9	1.16	10.4	.87	7.4	.62
13.8	1.15	10.3	.86	7.3	.61
13.7	1.14	10.2	.85	7.2	.60
13.6	1.13	10.1	.84	7.1	.59
13.5	1.13	10.0	.83	7.0	.58
13.4	1.12	9.9	.83	6.9	.58
13.3	1.11	9.8	.82	6.8	.57
13.2	1.10	9.7	.81	6.7	.56
13.1	1.09	9.6	.80	6.6	.55
13.0	1.08	9.5	.79	6.5	.54
12.9	1.08	9.4	.78	6.4	.53
12.8	1.07	9.3	.78	6.3	.53
12.7	1.06	9.2	.77	6.2	.52
12.6	1.05	9.1	.76	6.1	.51
12.5	1.04	9.0	.75	6.0	.50
12.4	1.03	8.9	.74	5.9	.49
12.3	1.03	8.8	.73	5.8	.48
12.2	1.02	8.7	.73	5.7	.48
12.1	1.01	8.6	.72	5.6	.47
12.0	1.00	8.5	.71	5.5	.46
11.9	.99	8.4	.70	5.4	.45
11.8	.98	8.3	.69	5.3	.44
11.7	.98	8.2	.68	5.2	.43
11.6	.97	8.1	.68	5.1	.43
11.5	.96	8.0	.67	5.0 & below	.40
11.4	.95				
11.3	.94				
11.2	.93				
11.1	.93				
11.0	.92				

(

(RESERVED)

Unpacked, Settled Corn Silage Conversion Table (Round Structures)

Depth of Settled Silage (Feet) 1/	Average Weight Per Cubic Foot (Pounds)	Depth of Settled Silage (Feet) 1/	Average Weight Per Cubic Foot (Pounds)
1	17.7	41	49.7
2	23.5	42	49.9
3	26.9	43	50.0
4	29.5	44	50.2
5	31.6	45	50.3
6	33.3	46	50.5
7	34.7	47	50.6
8	36.0	48	50.8
9	37.1	49	50.9
10	38.1	50	51.0
11	39.0	51	51.2
12	39.8	52	51.3
13	40.6	53	51.5
14	41.2	54	51.6
15	41.8	55	51.7
16	42.4	56	51.9
17	43.0	57	52.0
18	43.5	58	52.1
19	43.9	59	52.2
20	44.3	60	52.4
21	44.7	61	52.5
22	45.1	62	52.6
23	45.5	63	52.7
24	45.8	64	52.8
25	46.1	65	52.9
26	46.4	66	53.0
27	46.7	67	53.2
28	46.9	68	53.3
29	47.2	69	53.4
30	47.4	70	53.5
31	44.7	71	53.6
32	47.9	72	53.7
33	48.1	73	53.8
34	48.3	74	53.9
35	48.5	75	54.0
36	48.7	76	54.1
37	48.9	77	54.1
38	49.1	78	54.2
39	49.3	79	54.3
40	49.5	80	54.4

Depth is ROUNDED DOWN to nearest whole foot.

1/ Conical piles use 1/3 of the actual depth.

(RESERVED)

Unpacked, Unsettled Silage Capacity of Round Upright Silos (Tons)

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

Unpacked, Unsettled Silage Capacity of Round Upright Silos (Tons) (Continued)

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

Silage Moisture Factor Table

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

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

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

(RESERVED)

Grain-Deficient Silage: Appraisal Factor Table

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

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

Example: 10 tons per acre - silage appraisal
40 bushels per acre - grain appraisal

$\frac{40}{10}$ = 4.0 bu./ton = .95 factor to multiply times the production.

(**RESERVED)**

CORN MOISTURE ADJUSTMENT FACTOR TABLE

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

(RESERVED)