

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25410

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

RICE 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 Adds:
 - A Section 8 to include general claims information on insurability, unit division, and quality adjustment.
 - B Section 9 to include information necessary to work replant claims.
 - C Language to allow reduction for moisture, if applicable, prior to any adjustment for quality.
 - D Kernels/Sq. Ft. To Lbs./Acre Yield Factors for new varieties of rice.
 - H Instructions and example for measuring row width for sample selections.
- 2 Changes:

Claim form completion instructions based on a "Production Worksheet" which resembles that currently used by the insurance industry.
- 3 Deletes:
 - A The FCI-74 Production Entries and Calculations example from the handbook.
 - B All references to FCI-74A, now referenced as an appraisal worksheet.
 - C All references to the FCI-74.
- 4 Incorporates:

BULLETIN NO.: MGR98-004 to allow acreage planted to rice the preceding crop year to be insurable for the 1998 crop year ONLY. See subsection 8 A (5) (a).
- 4 Moves:
 - A The table for Minimum Sample Recommendations for Representative Samples from an exhibit to Part 2, subsection 13.
 - B The Row Width Factor Table from an exhibit to Part 2, subsection 13 D.

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (continued)

| CONTROL CHART FOR: RICE LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25410 | | | | | | |
|---|--|------------|--------------|-------------------------|----------------------|--|
| | SC Page(s) | TC Page(s) | Text Page(s) | Exhibit(s) | Date | Directive Number |
| Remove | FCIC-30410 and Replace with FCIC-25410 | | | | | |
| Current Index | 1-2 | 1-2 | 1-48 | 1(49) 2(51) 3(53) | 2-98 2-98 2-98 | FCIC-25410 FCIC-25410 FCIC-25410 |

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

| | | |
|---|---|---------------|
| FEDERAL CROP INSURANCE HANDBOOK | | NUMBER: 25410 |
| SUBJECT: RICE LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS | DATE: February 26, 1998 | |
| | OPI: Product Development Division | |
| | APPROVED: 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) rice 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 is the initial loss adjustment standards handbook for rice. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

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 the 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. The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop specific) to loss adjustment in the LAM.
- B Specific. Terms and definitions specific to rice loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

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 rice 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. Rice provisions which are to be considered in this determination include (but are not limited to):

A Insurability:

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

- (1) in which the insured has a share;
- (2) that is planted for harvest as grain;

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

- (3) that is flood irrigated; and

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

- (4) that is not wild rice.
- (5) Rice acreage is not insurable:
 - (a) which is planted to rice the preceding crop year unless allowed by the Special Provisions, except that such acreage will be insurable for the 1998 crop year ONLY; or
 - (b) that does not meet the rotation requirements shown in the Special Provisions.
- (6) Loss of production due to application of saline water is not an insurable cause of loss.

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

NOTE: Unless limited by the Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units, except that optional units by irrigated and non-irrigated practices are not applicable, as provided in the Rice Crop Provisions.

C Quality Adjustment:

- (1) Mature rough rice production is eligible for quality adjustment if certain deficiencies, substances, or conditions result in a loss in quality due to any insurable cause of loss. Refer to the Rice Crop Provisions for quality adjustment requirements and Part 3, section 21.
- (2) For rice production eligible for quality adjustment, the market price of the qualifying damaged production is **NOT TO BE REDUCED** for:
 - (1) moisture content;
 - (2) damage due to uninsured causes; or
 - (3) drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the rice; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (3) 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.
- (4) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 21).
- (5) For additional quality adjustment definitions, instructions, qualifications and testing requirements; see the LAM and the Official United States Standards for Rice.
- (6) If a local market cannot be found for the rice, refer to the LAM.
- (7) Quality adjustment factors will be calculated as stated in the Rice Crop Provisions unless the Special Provisions contain quality adjustment factors. Currently, no quality adjustment factors are contained in the Special Provisions.
- (8) See the LAM for special instructions regarding mycotoxin infected grain.

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

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.

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) rice must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres must have been planted on or after the earliest planting date established by the Special Provisions;
- (4) replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted into a partially damaged stand of rice, the acreage will not be eligible for a replant payment);
- (5) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;
- (6) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and
- (7) insurance provider has given consent to replant.

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

- C The replanting payment per acre will be the LESSER OF:
- (1) the insured's actual replanting cost;
 - (2) the product of multiplying the maximum pounds allowed in the policy (400 pounds) by the insured's price election, times the insured's share in the crop; or
 - (3) 20 percent of the production guarantee times applicable price election times the insured's share.

NOTE: Compute the number of pounds per acre allowed for a replanting payment (entered in the "Adjusted Potential" column of the claim form), by dividing the insured's cost to replant by the price election, and multiplying this result by the share. This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share).

40 acres replanted.

Actual cost to replant = \$26.60.

Price election = \$0.07.

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

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

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

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

Enter 380 lbs. in the "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 landlord's share of the replant payment.

40 acres replanted.

Actual cost to replant = \$30.40.

Price election = \$0.07.

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

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

The lesser of \$30.40, \$28.00 and \$35.63 is \$28.00.

Actual pounds per acre allowed = 400 lbs ($\$28.00 \div \0.07).

Enter 400 pounds in the "Adjusted Potential" column of the claim form.

NOTE: 400 pounds is entered in the "Adjusted Potential" column of the claim form because the replant payment will be reduced by the insured's share (50%) when the payment is calculated.

- 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 rice (from a completed Certification Form, returned by the insured).
- E Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- F No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 RICE APPRAISALS**12 GENERAL APPRAISAL STANDARDS****A General Instructions**

- (1) The following are directions for appraising potential production of rice according to growth stages through maturity.
- (2) ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE FCIC'S 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) 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 narrative of the claim form or on a Special Report.

B Minimum Sample Recommendations for Representative Samples

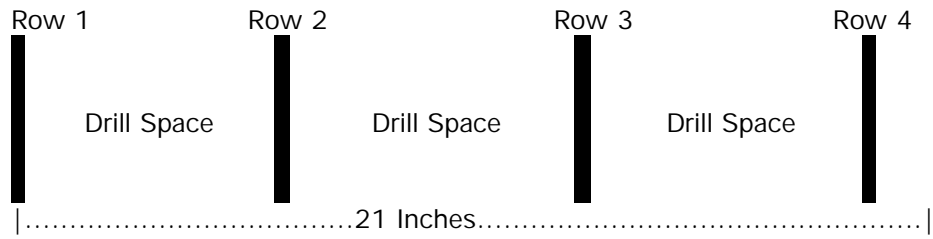
| ACRES IN FIELD | MINIMUM NO. OF SAMPLES |
|--|------------------------|
| 0.1 - 10.0 | 3 |
| 10.1 - 40.0 | 4 |
| Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield. | |

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 drill spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of drill spaces measured across, to determine an average row width in whole inches.

Example:



$$21 \text{ inches} \div 3 \text{ drill spaces} = 7 \text{ in. average row width}$$

D Row Width Factor Table

Apply the average row width to the table below to determine the square foot factor required for the sample row.

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

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

ROW LENGTH, DRILL SPACING AND SQUARE FOOT FACTOR TABLE

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

14 STAGES OF GROWTH

A General Instructions

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

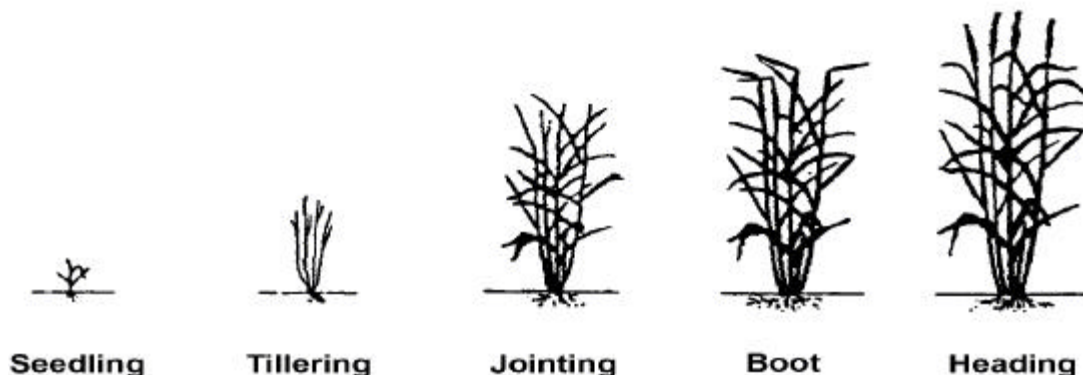
B Stages of Growth

(1) Before Heading:

- (a) Seedling stage to the tillered stage.
- (b) Tillered stage through the boot stage.

(2) After Heading:

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



RICE GROWTH STAGES

15 APPRAISAL METHODS

A Appraisal Methods Before Heading

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

- (1) Before Heading - Tillering Incomplete (Seedling to Tillered Stage).
 - (a) This method is based on the number of LIVE PLANTS in a designated sample row length. (Refer to subsection 13 D for sample row-length requirements.)
 - (b) Using the tiller factor from the table below, convert single plant counts to tillers to count.

Tiller Factor (Seedling to Tillering)

| Type | Tiller Factor |
|---------------|---------------|
| All Varieties | 2.5 |

- (c) Convert tillers to potential pounds per acre using the row-length and square foot factor from subsection 13 D and the tiller-to-pounds yield factor from the table below for the type of rice being appraised.

Tiller to Pounds Yield Factor (Before Heading)

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

- (d) For damage due to hail:

Delay inspections 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base. Determine number of old plants and new tillers.
- (e) For damage other than hail:
 - 1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
 - 2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."

- (2) Before Heading - Tillering Complete (Tillered Through Boot Stage).

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

- (a) This method is based on the number of LIVE TILLERS with potential in a designated sample row length. (Refer to subsection 13 D).
- (b) For the type of rice being appraised, convert each tiller counted to potential pounds per acre (Refer to subsection 15 A (1) (c)).
- (c) For damage due to hail, delay inspections 7 to 10 days after damage unless crop is mature, in which case the appraisals may be done immediately.
- (d) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (e) If the sample row contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.

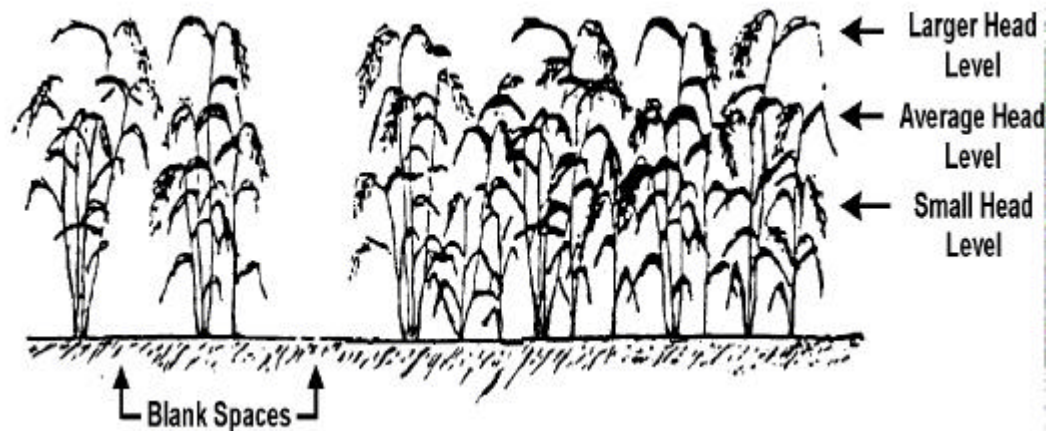
B Appraisal Methods After Heading

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

- (1) Use this method to appraise rice from the time the heads can be counted through maturity. Base after-heading appraisals on:
 - (a) The number of heads in a designated sample row length (Refer to subsection 13 D).
 - (b) The average number of kernels per head determined from FIVE representative heads in the sample.
 - (c) The average number of kernels from the five representative heads converted to pounds per acre (by type) by dividing the number of kernels in one square foot that equal ONE pound per acre (Exhibit 1).

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

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



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

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The rice appraisal worksheet herein contains the required standard items and information required for documenting appraisals. Insurance provider rice appraisal worksheets must contain at least the required standard items.
- (2) Insurance providers can format rice appraisal worksheets as applicable provided all required standard items are on the FCIC-approved appraisal worksheet.

B Separate appraisal worksheets are required for each unit appraised. Refer to section 13 for sampling requirements.

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

Verify or make the following entries:

| <u>Standard Items</u> | <u>Information Required</u> |
|-------------------------|---|
| 1 Insured's Name | Name of insured that identifies exactly the person (legal entity) to whom the policy is issued. |
| 2 Policy Number | Insured's assigned policy number. |
| 3 Unit Number | Five-digit unit number from the acreage report. |
| 4 Crop | "Rice" (0018) and variety name. |
| 5 Crop Year | Crop year, as defined in the policy, for which the claim has been filed. |

PART I - BEFORE HEADING - for samples not yet tillered, partially tillered and where tillering is complete. AFTER RICE IS HEADED, USE PART II

| | |
|-------------------------------------|--|
| 6 Field ID | Field identification symbol. |
| 7 Drill Space | Drill space (average space in inches). If broadcast, enter "B". Refer to subsection 13 D for row length sample requirements. |
| 8 Number of Plants | Number of LIVE plants capable of producing rice in each sample where tillering is incomplete. If tillering is complete on the sample, MAKE NO ENTRY. |
| 9 Total Plants | Total number of plants in all samples from item 8. |
| 10 Tiller Factor | Tiller factor: "2.5" for all varieties. |
| 11 Tillers to Count | Multiply total plants (item 9) by tiller factor (item 10) and enter to the nearest WHOLE number. |
| 12 Number of Tillers | Number of tillers capable of producing rice in each sample where tillering is complete. If tillering is incomplete on the sample, MAKE NO ENTRY. |
| 13 Total Tillers | Total number of tillers in all samples from item 12. |
| 14 Total Number of Tillers | Sum of tillers to count (item 11) and total number of tillers (item 13). |
| 15 Total Number of Plots | Total number of sample plots in items 8 and 12. |
| 16 Average Number of Tillers | Divide total number of tillers (item 14) by the total number of sample plots (item 15). Enter result to nearest tenth. |

| | | |
|----|--|--|
| 17 | Square Foot Factor | Square foot factor from Part 2, subsection 13 D. |
| 18 | Average Tillers per Square Foot | Divide average number of tillers (item 16) by the square foot factor (item 17). Enter result to nearest tenth. |
| 19 | Yield Factor | Tiller-to-pound yield factor from Part 2, subsection 15 A (1) (C). |
| 20 | Pounds per Acre Appraisal | In the column heading, line out "Bu" and enter "Lbs". Enter in whole pounds the result of multiplying the average number of tillers per square foot (item 18) by the yield factor (item 19). |

PART II - AFTER HEADING

| | | |
|----|----------------------------------|---|
| 21 | Field ID | Field identification symbol. |
| 22 | Drill Spaces | Drill spaces (average space in inches). If broadcast, enter "B". Refer to subsection 13 D for row length sample requirements. |
| 23 | Number of Heads | Number of heads in each sample. |
| 24 | Number of Kernels | Total number of kernels in FIVE representative heads from each sample plot in item 23 above. NOTE: If only one to four heads are in the same plot, increase the number of kernels to what would exist in five heads by dividing the total kernels by the number of heads and multiplying by 5. If kernels are not filled, have the insured leave representative samples to make the determination. |
| 25 | Total Number of Heads | Total number of heads in all samples from item 23. |
| 26 | Total Number of Kernels | Total number of kernels in all representative heads from item 24. |
| 27 | Number of Sample Plots | Total number of sample plots. |
| 28 | Number of Kernel Counts | Total number of sample kernel counts. Do NOT include "0" entries from item 24, if there is a "0" entry in item 23 of the same sample. |
| 29 | Average Number of Heads | Divide the total number of heads (item 25) by the number of plots (item 27). Enter the result to the nearest tenth. |
| 30 | Average Number of Kernels | Divide the total number of kernels (item 26) by the number of kernel counts (item 28). Enter the result to the nearest tenth. |
| 31 | Average Number of Heads | Average number of heads per sample from item 29. |

- 32 **Average Number of Kernels** Divide the average number of kernels (item 30) by "5". Enter the result to the nearest tenth.
- 33 **Total Kernels All Plots** Multiply the average number of heads (item 31) by the average number of kernels (item 32). Enter the result to the nearest tenth.
- 34 **Square Foot Factor** Square foot factor from Part 2, subsection 13 D.
- 35 **Average Kernels per Square Foot** Divide the total kernels from all plots (item 33) by the square foot factor (item 34). Enter the result to the nearest tenth.
- 36 **Yield Factor** Kernel-to-pounds per acre yield factor for the variety and type from Exhibit 1.
- 37 **Pounds per Acre Appraisal** In the column heading, line out "Bu" and enter "Lbs". Enter in whole pounds the result of multiplying the average number of kernels per square foot (item 35) by the yield factor (item 36).
- 38 **Insured's Signature and Date** Insured's (or authorized claimant's) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
- 39 **Adjuster's Signature, Code Number and Date** Signature of adjuster, code number, and date signed **after** the insured (or authorized claimant) has signed.

RICE ---- BEFORE HEADING

Company Name

| (For Illustration Purposes Only) APPRAISAL WORKSHEET (Wheat-Barley-Oats-Rye-Rice) | | 1 INSURED'S NAME I.M. INSURED | | | | 2 CONTRACT XXXXXXXX | | 3 UNIT NUMBER 00100 | | 4 CROP Rice, Dawn | | 5 CROP YEAR YYYY | | | | | | | | | | | | | | |
|--|-------------------|--|--|--|--|------------------------|--|---|--|----------------------|--|----------------------------|--------------------------|-------------------------|----------------------|------------------------------|--------------------|-------------------------------|---|---|---|------|---|-----|---|------|
| | | PART I BEFORE HEADING | | | | | | | | | | | | | | | | | | | | | | | | |
| Field ID 6 | Drill Space 7 | Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8 | | | | Tiller Factor 10 | Tillers To Count 11 | Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12 | | | | Total No. Tillers 14 | Total No. of Plots 15 | Avg. No. Tillers 16 | Sq. Ft. Factor 17 | Avg. Till Per Sq. Ft. 18 | Yield Factor 19 | Lbs. Per Acre Appraisal 20 | | | | | | | | |
| A2 | 8 | 29 | | | | | | 88 | 78 | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL 29 | | | | X 2.5 = | 73 | + | 13. TOTAL 166 | | | | = | 239 | ÷ | 3 | = | 79.7 | ÷ | 7 | = | 11.4 | X | 105 | = | 1197 |
| | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | | | | | | X | = | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | | | | | | X | = | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | | | | | | X | = | | |
| PART II AFTER HEADING | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Field ID 21 | Drill Space 22 | 23. Number Heads From Each Sample Plot | | | | | 25. Total No. Heads 26. Total No. Kernels | 27. No. Plots 28. No. Kernels Counts | 29. Avg. No. Heads 30. Avg. No. Kernels | Sample Heads | 31. Avg. No. Heads X 32. Avg. No. Kernels | Total Ker. All Plots 33 | Sq. Ft. Factor 34 | Avg. Ker. Sq. Ft. 35 | Yield Factor 36 | Bu. Per Acre Appraisal 37 | | | | | | | | | | |
| | | 23 | | | | | 25 | 27 | 29 | | 31 | | | | | | | | | | | | | | | |
| | | | | | | | = | + | = | = | ▶ | | | | | | | | | | | | | | | |
| | | 24 | | | | | 26 | 28 | 30 | 5 | 32 | X | - | = | ÷ | = | ÷ | = | | | | | | | | |
| | | | | | | | = | + | = | 5 | = | | | | | | | | | | | | | | | |
| | | 23 | | | | | 25 | 27 | 29 | | 31 | | | | | | | | | | | | | | | |
| | | | | | | | = | + | = | = | ▶ | | | | | | | | | | | | | | | |
| | | 24 | | | | | 26 | 28 | 30 | 5 | 32 | X | - | = | ÷ | = | ÷ | = | | | | | | | | |
| | | | | | | | = | + | = | 5 | = | | | | | | | | | | | | | | | |
| | | 23 | | | | | 25 | 27 | 29 | | 31 | | | | | | | | | | | | | | | |
| | | | | | | | = | + | = | = | ▶ | | | | | | | | | | | | | | | |
| | | 24 | | | | | 26 | 28 | 30 | 5 | 32 | X | - | = | ÷ | = | ÷ | = | | | | | | | | |
| | | | | | | | = | + | = | 5 | = | | | | | | | | | | | | | | | |
| 38. PRODUCER'S SIGNATURE I. M. INSURED | | | | | | DATE MM/DD/YYYY | | 39. CODE NO. & SIGNATURE OF FIELDPERSON XXXXXX I. M. ADJUSTER | | | | | | DATE MM/DD/YYYY | | | | | | | | | | | | |

20

FCIC-25410

FEBRUARY 1998

RICE --- AFTER HEADING

Company Name

| | | | | | | |
|--|--|----------------------------------|-------------------------------|------------------------|----------------------|---------------------|
| (For Illustration Purposes Only) APPRAISAL WORKSHEET (Wheat-Barley-Oats-Rye-Rice) | | 1 INSURED'S NAME I.M. Insured | 2 CONTRACT NUMBER XXXXXXXX | 3 UNIT NUMBER 00100 | 4 CROP Rice, Dawn | 5 CROP YEAR YYYY |
|--|--|----------------------------------|-------------------------------|------------------------|----------------------|---------------------|

| PART I BEFORE HEADING | | | | | | | | | | | | | | | | | | | |
|-----------------------|------------------|--|--|--|--|---------------------|------------------------|--|-----------|--|--|-------------------------|--------------------------|------------------------|----------------------|-----------------------------|--------------------|-------------------------|---|
| Field ID 6 | Drill Space 7 | Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8 | | | | Tiller Factor 10 | Tillers To Count 11 | Tillering Completed Col. No. Tillers - Each Block = 1 Sample Plot 12 | | | | Total No. Tillers 14 | Total No. of Plots 15 | Avg. No. Tillers 16 | Sq. Ft. Factor 17 | Avg. Till Per Sq. Ft. 18 | Yield Factor 19 | Lbs. Per Acre Appraisal | |
| | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | X | = |
| | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | X | = |
| | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | X | = |
| | | | | | | | | | | | | | | | | | | | |
| | | 9. TOTAL | | | | X | = | + | 13. TOTAL | | | | = | ÷ | = | ÷ | = | X | = |

| PART II AFTER HEADING | | | | | | | | | | | | | | | | |
|-----------------------|-------------------|--|-----|-----|-----|--|-----------------------|------------------------|----------------------|--------------|----------------------|----------------------|----------------|-------------------|--------------|------------------------|
| Field ID 21 | Drill Space 22 | 23. Number Heads From Each Sample Plot | | | | | 25. Total No. Heads | 27. No. Plots | 29. Avg. No. Heads | Sample Heads | 31. Avg. No. Heads X | Total Ker. All Plots | Sq. Ft. Factor | Avg. Ker. Sq. Ft. | Yield Factor | Bu. Per Acre Appraisal |
| | | 24. No. Kernels (Five Heads) From Each Sample Plot | | | | | 26. Total No. Kernels | 28. No. Kernels Counts | 30. Avg. No. Kernels | | 32. Avg. No. Kernels | | | | | |
| B-1 | 8 | 23 | | | | | 25 | 27 | 29 | 31 | | | | | | |
| | | 60 | 55 | 62 | 41 | | = 218 | ÷ 4 | = 54.5 | ▶ | 54.5 | 2517.9 | 7 | 359.7 | .58 | 620 |
| | | 24 | | | | | 26 | 28 | 30 | 32 | | | | | | |
| | | 228 | 221 | 240 | 235 | | = 924 | ÷ 4 | = 231.0 | 5 | 46.2 | | | | | |
| | | 23 | | | | | 25 | 27 | 29 | 31 | | | | | | |
| | | | | | | | = | ÷ | = | ▶ | | | | | | |
| | | 24 | | | | | 26 | 28 | 30 | 32 | | | | | | |
| | | | | | | | = | ÷ | = | 5 | | | | | | |
| | | 23 | | | | | 25 | 27 | 29 | 31 | | | | | | |
| | | | | | | | = | ÷ | = | ▶ | | | | | | |
| | | 24 | | | | | 26 | 28 | 30 | 32 | | | | | | |
| | | | | | | | = | ÷ | = | 5 | | | | | | |

| | | | |
|---|--------------------|---|--------------------|
| 38. PRODUCER'S SIGNATURE I. M. INSURED | DATE MM-DD-YYYY | 39. CODE NO. & SIGNATURE OF FIELDPERSON XXXXX I. M. ADJUSTER | DATE MM/DD/YYYY |
|---|--------------------|---|--------------------|

21

17 APPRAISAL CALCULATION STANDARDS

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

18 APPRAISAL MODIFICATIONS AND DEVIATION STANDARDS

There are no pre-established modifications or deviations in this handbook. SEE THE LAM for additional information.

19 (RESERVED)**20 (RESERVED)**

(RESERVED)

(RESERVED)

PART 3 RICE 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 FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have 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. Adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for a 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 of the policy 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.

B Heading Information

Verify or make the following entries:

| <u>Standard Items</u> | <u>Information Required</u> |
|----------------------------|--|
| 1 Crop/Code | "Rice" (0018). |
| 2 Unit | 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 description 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 | <p>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."</p> <p>If an insured cause of loss is coded as "Other," explain in the "Narrative."</p> <p>NOTE: See the Basic Provisions and Rice Crop Provisions for information pertaining to insured and uninsured causes of loss.</p> |
| 6 Primary Cause Percent | <p>P MAKE NO ENTRY.</p> <p>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.</p> |
| 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 representative. |
| 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 on an attached Special Report identified as "Non-Loss Units." |
| 13 | Estimated Production Per Acre | P&R | MAKE NO ENTRY. |
| | | F | Enter the estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection. |
| 14 | Date(s) of Notice | P | <p>a Enter the date the notice of damage was given for the unit in item 2.</p> <p>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.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp" instead of the date.</p> |
| | | 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 classes 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 | <p>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.</p> <p>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.</p> |
| B | Preliminary Acres | <p>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.</p> <p>R&F MAKE NO ENTRY.</p> |
| C | Final Acres | <p>See the LAM for definition of acceptable determined acres used herein.</p> <p>Determined acres to tenths for acreage:</p> <ul style="list-style-type: none"> a Put to other use without prior consent; b Abandoned; or c Damaged by uninsured causes. <p>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.</p> <ul style="list-style-type: none"> 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. |

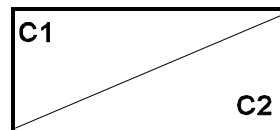
F Determined acres to tenths.

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

C₁ Enter the ACTUAL acres for the field or subfield.

C₂ 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 in 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 in the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H Stage

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.

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

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

I Intended or Final Use

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

USE **EXPLANATION**

"Replant" Acreage replanted and qualifying for replant payment.

"Not Replanted" Acreage not replanted or not qualifying for a replant payment.

"WOC" Without Consent

"SU" Solely uninsured

"ABA" Abandoned without consent
 "H" Harvested
 "UH" Unharvested

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

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

J Appraised Potential

R MAKE NO ENTRY.

P&F Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

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

K₁ Moisture %

R MAKE NO ENTRY.

P&F Enter moisture percent (if in excess of 12.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

K₂ Factor

R MAKE NO ENTRY.

P&F Moisture factor - For appraised mature grain production in excess of 12.0 percent, obtain factor from Exhibit 2.

L Shell and/or Quality Factor

R MAKE NO ENTRY.

P&F Quality factor: For mature, unharvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, divide the price of the damaged or conditioned production per pound by the local market price per pound. Enter the result to three decimal places and explain in the narrative.

Refer to section 8 C, Quality Adjustment.

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

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

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

M **Uninsured 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 whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any 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 whole pounds, 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 pounds per acre allowed for replanting. (See Part 1, section 9 for qualifications and computations.) |
| | | P&F | Column "J" times Column "K ₂ " times Column "L" plus Column "M", rounded to whole pounds. |
| O | Total to Count | | Column "C ₁ " (actual acres) times Column "N," rounded to whole pounds. |
| P | Per Acre | | Per Acre Guarantee - Enter the production guarantee from the insured's policy. |
| Q | Total | | Column "C ₂ " (reported acres) times Column "P" ("C" if acreage is not under-reported). |
| 16 | Total Acres | P | MAKE NO ENTRY. |
| | | R&F | Total Actual Acres [Column "C" or ("C ₁ " if there are under-reported acres) total], rounded to tenths. |
| 17 | Totals | P | MAKE NO ENTRY. |
| | | F | Totals of Column "O" and Column "Q." |

Narrative:

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

- a Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replant payment have been met. See Part 1, 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 adjuster's 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 I, item M, for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- g State that there is "No other fire insurance" when fire damages or destroys the insured rice crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- 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 II, item I, or 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. 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 the date of 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-infected rice 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 1, item C, as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- t Document the method and calculation used to determine acres for the unit. See the LAM.
- u Document any other pertinent information, including any data to support any factors used to calculate the production.
- v 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.

SECTION II - HARVESTED PRODUCTION

General Information:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop). Ask the insured whether a second crop may be produced and harvested in the same crop year (refer to Exhibit 3).

NOTE: Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, 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 LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (5) There will be no "harvested production" entries for replant payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

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

- (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, see the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
- (10) For mycotoxin damage, see the LAM for special instructions.
- (11) If a correction is necessary in items A through S, strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside A. Make corrected entries on a new line.

Verify or make the following entries:

Standard Items

Information Required:

| | | | |
|----|-------------------------------|-----|---|
| 18 | Date Harvest Completed | P | MAKE NO ENTRY. |
| | | R&F | <ul style="list-style-type: none"> a Enter the date the ENTIRE acreage on the unit was either: <ul style="list-style-type: none"> (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 case 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 a rice 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 a rice indemnity is in effect for the unit for the crop year; otherwise, check "NO." Refer to the LAM. |
| A ₁ | Share | | ENTER ONLY VARYING SHARES on the SAME unit to three decimal places. |
| A ₂ | Field ID | | <p>If only one practice and/or type of harvested rice production is listed in Section I, MAKE NO ENTRY.</p> <p>If more than one practice and/or type of harvested rice production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").</p> |
| B | Length or Diameter | | <p>Internal measurement in feet to tenths of structural space occupied by crop.</p> <p>a Length if rectangular or square.</p> <p>b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p> |
| 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, crossties, etc. Refer to the LAM for computation instructions. |
| F | Net Cubic Feet | | Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions. |

- G **Conversion Factor** Enter Conversion Factor as .8.
- H **Gross Production** Multiply Column "F" times Column "G," **rounded to tenths of a bushel.**
- NOTE:** This entry, Column "F" times Column "G", equals the amount of gross BUSHELS in the bin. **Bushels must be converted to whole pounds by multiplying by the actual test weight** (see **NOTE** in Column "I d" below.
- I **Bu., Ton, Lbs., Cwt.** Circle Lbs. Enter the gross production in whole pounds, before deductions for moisture and foreign material, for production:
- a Weighed and stored on the farm.
- b Sold - 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 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.)
- d 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 farm stored production, calculate the pounds of production as follows: Column "H" times Column "M₁" (actual test weight). rounded to the nearest whole pound.

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

| | | |
|----------------|----------------------------|--|
| J | Shell/Sugar Factor | MAKE NO ENTRY. |
| K ₁ | FM% | <p>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.</p> <p>The terms "dockage" and "foreign material" are often used by buyers to describe the same non-grain material depending on the geographic area of the country. See official U.S. Standards For Rice and the LAM.</p> |
| K ₂ | Factor | Enter the three place factor determined by subtracting the percent of FM from 1.000. Example: For 4 percent, enter ".960." Subtract the entry in K ₁ from 100 and divide by 100. |
| L ₁ | Moisture % | Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors. |
| L ₂ | Factor | If rice moisture is more than 12.0 percent, enter the four place moisture factor from the Rice Moisture Adjustment Factor Table (Exhibit 2). Apply moisture adjustment prior to any adjustment for quality. |
| M ₁ | Test Wt. | Enter test weight in pounds to tenths (ONLY when storage structure measurements are entered) after any foreign material is removed. |
| M ₂ | Factor | MAKE NO ENTRY. |
| | | NOTE: Do not enter a factor when there are bin measurements. The rice has been converted to actual pounds in Column "I" above; therefore, no further adjustment is necessary. Column "H" instructions require bushels to tenths. |
| N | Adjusted Production | <p>Result of multiplying "I" x "K₂" x "L₂" (Round to whole pounds).</p> <p>NOTE: The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I d").</p> |

- O Production Not to Count** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.
- NOTE:** MAKE NO ENTRY if only the depth for production to count has been entered in Column D, and the depth for production not to count has been entered in the narrative. See example in the LAM.
- P Production** Result of subtracting the entry in Column "O" from Column "N," to whole pounds.
- Q₁ Value** Refer to section 8 C, Quality Adjustment.
- Enter the price (value) per pound, to four decimal places, of the damaged or conditioned rice that, due to insurable causes, does not meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, for the applicable type of rice. (See the LAM for details on determining prices (values)).
- Quality adjustment is allowable for red rice infestation on the first year of infestation. The second and succeeding years of infestation, efforts must be made to control the red rice. Document, in the Narrative or on a Special Report, the control method(s) used during any year of infestation.
- Q₂ Market Value** If an entry is in item Q₁, enter the applicable local market price per pound, to four decimal places, on the earlier of the day the loss is adjusted (final inspection) or the day the rice was sold.
- NOTE:** The local market price is the cash price per pound of U. S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed.

| | | | |
|----|---|-----|---|
| R | Quality Factor | | Quality factor: For mature, harvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, divide the price of the damaged or conditioned production per pound by the local market price per pound ($Q_1 \div Q_2$). Enter the result to three decimal places and explain in the narrative. |
| S | Production to Count | | Enter result from multiplying Column "P" times Column "R," rounded to whole pounds. |
| 22 | Section II Total | F | Total of Column "S," to whole pounds. |
| 23 | Section I Total | F | Enter figure from Section I Column "O" total. |
| 24 | Unit Total | F | Total of 22 and 23, to whole pounds. |
| 25 | Adjuster's Code Number and Signature | P | Signature of adjuster, code number and date signed after the insured (or authorized claimant) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. |
| | | R&F | NOTE: Final inspection should be signed on the bottom line. |
| 26 | Insured's Signature and Date | | Insured's (or authorized claimant'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. |
| | | R&F | NOTE: Final inspection should be signed on the bottom line. |
| 27 | Page Numbers | P | Page numbers - "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.) |

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

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

7 Company Any Company
Agency Any Agency

| | | | |
|-----------------------------------|-----|----------------------|--------------------|
| 8 Name of Insured I.M. Insured | | | |
| 9 Claim Number XXXXXX | | 11 Crop Year YYYY | |
| 10 Policy Number XXXXXXXX | | | |
| 14 Date(s) Notice of Loss | 1st | 2nd | Final 7-20-YYYY |
| 15 Companion Policy(s) | | | NONE |

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| ACTUARIAL | | | | | | | | | POTENTIAL YIELD | | | | | | STAGE GUARANTEE | |
|-----------|--------------|-------------|-------------------|------|----------|------------|-------|-----------------------|---------------------|-------------------|-----------------------------|-----------------|--------------------|------------------------|-----------------|---------------|
| A | B | C | D | E | F | G | H | I | J | 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 | | 57.4 | 1.000 | 2 | 1 | | H | H | | | | | | | 2546 | 146,140 |
| 16 TOTAL | | 57.4 | | | | | | | | | | | | 17 TOTALS | | 146,140 |

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

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed 04-30-YYYY 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity? Yes No 21 Transfer of Right To Indemnity? Yes No

| MEASUREMENTS | | | | | GROSS PRODUCTION | | | | ADJUSTMENTS TO HARVESTED PRODUCTION | | | | | | | | | |
|-------------------|--------------------|-------|-------|-----------|------------------|-------------------|---------------------|------------------|-------------------------------------|-------------|-----------------|----------------|---------------------------------------|--------------------|--------------------|------------------|--------------------------|-----------------------------|
| A 1 A 2 | B | C | D | E | F | G | H | I | J | K 1 K 2 | L 1 L 2 | M 1 M 2 | N | O | P | Q 1 Q 2 | R | S |
| Share Field ID | Length of Diameter | Width | Depth | Deduction | Net Cubic Feet | Conversion Factor | Gross Prod. (F x G) | Bu. Ton Lbs. CWT | Shell/ Sugar Factor | FM % Factor | Moisture Factor | Test WT Factor | Adjusted Production (Hor1)xJxK2xL2xM2 | Prod. Not to Count | Production (N - O) | Value Mkt. Price | Quality Factor (Q1 ÷ Q2) | Production to Count (P x R) |
| L & L MILLING CO. | | | | | | | | 106,362 | | 1.2 | | | 105,086 | 0 | 105,086 | .0855 | .945 | 99,306 |
| ANYTOWN. USA | | | | | | | | | | .988 | | | | | | .0905 | | |

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

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

| | | | | | | | | | |
|---|----------------------|--|--|-----------|------------------------|--------------|--|-----------|----------------|
| 25 Adjuster's Signature and Code Number | | | | Date | 26 Insured's Signature | | | | Date |
| 1st Inspection | | | | | 1st Inspection | | | | |
| 2nd Inspection | | | | | 2nd Inspection | | | | |
| Final | I. M. Adjuster 12345 | | | 7-22-YYYY | Final Inspection | I.M. Insured | | 7-22-YYYY | 27 Page 1 of 1 |

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

| | | | | | |
|------------------------------|---------------------------|---|---------------------------|--|-----------------------------------|
| 1 Crop/Code Rice 0018 | 2 Unit 00100 | 3 Legal Description SW10 - 42N - 44W | 7 Company Any Company | | 8 Name of Insured I.M. Insured |
| 4 Date of Damage MAY 10 | 5 Cause of Damage HAIL | 6 Primary Cause % 100% | 7 Agency Any Agency | | 9 Claim Number XXXXXX |
| 12 Additional Units 00200 | 13 Est. Prod Per Acre | | 11 Crop Year YYYY | | 10 Policy Number XX-XXX-XXXXX |
| | | | 14 Date(s) Notice of Loss | | 1st 2nd Final 5-15-YYYY |
| | | | 15 Companion Policy(s) | | NONE |

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| ACTUARIAL | | | | | | | | | POTENTIAL YIELD | | | | | | STAGE GUARANTEE | |
|-----------|--------------|-------------|-------------------|------|----------|------------|-------|-----------------------|---------------------|-------------------|-----------------------------|-----------------|--------------------|------------------------|-----------------|---------------|
| A | B | C | D | E | F | G | H | I | J | 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) |
| A1 | | 40.0 | 1.000 | R05 | 002 | | R | Replant | | | | | 390 | 15600 | 2545 | 101800 |
| A2 | | 10.0 | 1.000 | R05 | 002 | | NR | Not Replanted | | | | | | | 2545 | 25450 |
| 16 TOTAL | | 50.0 | | | | | | | | | | | 17 TOTALS | | 15600 | 127250 |

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

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

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

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

| ACTUARIAL | | | | | | | | | POTENTIAL YIELD | | | | | | STAGE GUARANTEE | |
|-----------|--------------|-------------|-------------------|------|----------|------------|-------|-----------------------|---------------------|-------------------|-----------------------------|-----------------|--------------------|------------------------|-----------------|---------------|
| A | B | C | D | E | F | G | H | I | J | 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) |
| A1 | | 40.0 | 1.000 | R05 | 002 | | R | Replant | | | | | 400 | 8000 | 2545 | 101800 |
| A2 | | 10.0 | 1.000 | R05 | 002 | | NR | Not Replanted | | | | | | | 2545 | 25450 |
| 16 TOTAL | | 50.0 | | | | | | | | | | | 17 TOTALS | | 8000 | 127250 |

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

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

Insured's actual cost to replant - \$30.40/ acre Price election - \$0.07 Maximum allowed - \$28.00 $(400$ lbs. x \$0.07 x 50%)

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

(RESERVED)

(RESERVED)

(RESERVED)

Average Kernels per Square Foot to Pounds per Acre Yield Factor Table

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

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

(RESERVED)

RICE MOISTURE ADJUSTMENT FACTOR TABLE

| Whole Percent Moisture | TENTHS OF PERCENT - MOISTURE | | | | | | | | | |
|------------------------------|------------------------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| | 0 | .1 | .2 | .3 | .4 | .5 | .6 | .7 | .8 | .9 |
| 12 | 1.0000 | .9988 | .9976 | .9964 | .9952 | .9940 | .9928 | .9916 | .9904 | .9892 |
| 13 | .9880 | .9868 | .9856 | .9844 | .9832 | .9820 | .9808 | .9796 | .9784 | .9772 |
| 14 | .9760 | .9748 | .9736 | .9724 | .9712 | .9700 | .9688 | .9676 | .9664 | .9652 |
| 15 | .9640 | .9628 | .9616 | .9604 | .9592 | .9580 | .9568 | .9556 | .9544 | .9532 |
| 16 | .9520 | .9508 | .9496 | .9484 | .9472 | .9460 | .9448 | .9436 | .9424 | .9412 |
| 17 | .9400 | .9388 | .9376 | .9364 | .9352 | .9340 | .9328 | .9316 | .9304 | .9292 |
| 18 | .9280 | .9268 | .9256 | .9244 | .9232 | .9220 | .9208 | .9196 | .9184 | .9172 |
| 19 | .9160 | .9148 | .9136 | .9124 | .9112 | .9100 | .9088 | .9076 | .9064 | .9052 |
| 20 | .9040 | .9028 | .9016 | .9004 | .8992 | .8980 | .8968 | .8956 | .8944 | .8932 |
| 21 | .8920 | .8908 | .8896 | .8884 | .8872 | .8860 | .8848 | .8836 | .8824 | .8812 |
| 22 | .8800 | .8788 | .8776 | .8764 | .8752 | .8740 | .8728 | .8716 | .8704 | .8692 |
| 23 | .8680 | .8668 | .8656 | .8644 | .8632 | .8620 | .8608 | .8596 | .8584 | .8572 |
| 24 | .8560 | .8548 | .8536 | .8524 | .8512 | .8500 | .8488 | .8476 | .8464 | .8452 |
| 25 | .8440 | .8428 | .8416 | .8404 | .8392 | .8380 | .8368 | .8356 | .8344 | .8332 |
| 26 | .8320 | .8308 | .8296 | .8284 | .8272 | .8260 | .8248 | .8236 | .8224 | .8212 |
| 27 | .8200 | .8188 | .8176 | .8164 | .8152 | .8140 | .8128 | .8116 | .8104 | .8092 |
| 28 | .8080 | .8068 | .8056 | .8044 | .8032 | .8020 | .8008 | .7996 | .7984 | .7972 |
| 29 | .7960 | .7948 | .7936 | .7924 | .7912 | .7900 | .7888 | .7876 | .7864 | .7852 |
| 30 | .7840 | .7828 | .7816 | .7804 | .7792 | .7780 | .7768 | .7756 | .7744 | .7732 |
| 31 | .7720 | .7708 | .7696 | .7684 | .7672 | .7660 | .7648 | .7636 | .7624 | .7612 |
| 32 | .7600 | .7588 | .7576 | .7564 | .7552 | .7540 | .7528 | .7516 | .7504 | .7492 |
| 33 | .7480 | .7468 | .7456 | .7444 | .7432 | .7420 | .7408 | .7396 | .7384 | .7372 |
| 34 | .7360 | .7348 | .7336 | .7324 | .7312 | .7300 | .7288 | .7276 | .7264 | .7252 |
| 35 | .7240 | .7228 | .7216 | .7204 | .7192 | .7180 | .7168 | .7156 | .7144 | .7132 |
| 36 | .7120 | .7108 | .7096 | .7084 | .7072 | .7060 | .7048 | .7036 | .7024 | .7012 |
| 37 | .7000 | .6988 | .6976 | .6964 | .6952 | .6940 | .6928 | .6916 | .6904 | .6892 |
| 38 | .6880 | .6868 | .6856 | .6844 | .6832 | .6820 | .6808 | .6796 | .6784 | .6772 |
| 39 | .6760 | .6748 | .6736 | .6724 | .6712 | .6700 | .6688 | .6676 | .6664 | .6652 |
| 40 | .6640 | | | | | | | | | |

(RESERVED)

SECOND RICE CROP HARVESTED IN THE SAME CROP YEAR

The adjuster questions the insured whether a second crop may be produced and harvested in the same crop year.

A If no second crop is to be produced:

- (1) The claim will be completed and processed in a normal manner.
- (2) The adjuster explains to the producer that the following steps occur if a second crop of rice is harvested: the producer must report the additional production to the insurance provider; another farm visit will be necessary; a corrected claim will be prepared; and the insured will be responsible to repay any overpaid indemnity.
- (3) Prepare a Special Report, outlining the provisions in (2) above, which the adjuster and insured sign.

B If a second crop is to be produced:

- (1) Complete the inspection to determine acreage, cause of loss, production, etc. and prepare a claim for indemnity. Advise the insured that the claim will be held until final disposition of acreage is determined.
- (2) Leave a Certification Form with the insured, providing instructions for its completion and return. The insured returns the Certification Form indicating the disposition of acreage as one of the following:
 - (a) Second harvest completed (include in the Remarks Section any production from the second harvest).
 - (b) Other use made of acreage.
 - (c) No second harvest carried out.

C If a second harvest was indicated, an additional farm visit will be required to account for additional production.

- (1) When the total production is less than the guarantee, the insured will initial the claim in the left margin beside the additional production entry.
- (2) When the total production is more than the guarantee, the original claim will be voided and a No Indemnity Due claim prepared for crop record keeping.

D If there is no second harvest, the claim can be processed upon return of the Certification Form.

(RESERVED)