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Division

FCIC-25350 (01-1999)  
FCIC-25350-1 (05-1999)

# **POPCORN LOSS ADJUSTMENT STANDARDS HANDBOOK**

**1999 and Succeeding Crop Years**

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25350 (01-1999) 25350-1 (05-1999)</b>	
<b>SUBJECT:</b>  <b>POPCORN LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>DATE: May 4, 1999</b>		
	<b>OPI: Product Development Division</b>		
	<b>APPROVED: <i>R.E. Waggoner</i> <i>for Tim B. Witt</i> Deputy Administrator, Research and Development</b>		

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

Changes:

Corrected entries in Replant Production Worksheet, Example 2, Column O and item 17 to reflect 50 % share instead of 100% share.

Control Chart for: Popcorn Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		53-54		01-1999	FCIC-25350
Insert	1-2		53-54		05-1999	FCIC-25350-1
Current Index	1-2	1-2	1-52 53-54	55-61	05-1999 01-1999 05-1999	FCIC-25350-1 FCIC-25350 FCIC-25350-1

**POPCORN LOSS ADJUSTMENT STANDARDS HANDBOOK**

**SUMMARY OF CHANGES/CONTROL CHART (Continued)**

**(RESERVED)**

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# **1. INTRODUCTION**

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

# **2. SPECIAL INSTRUCTIONS**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

## **A. DISTRIBUTION**

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

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

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

## **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to popcorn loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

**Base contract price**            The price stipulated on the contract executed between the insured and the processor before any adjustments for quality.

**Merchantable popcorn**    Popcorn that meets the provisions of the processor contract.

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

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

#### **A. INSURABILITY**

- (1) The crop insured will be all the popcorn grown in the county by the insured for which a premium rate is provided by the actuarial documents; and that is planted for harvest as popcorn;
- (2) Insurable popcorn acreage must be grown under, and in accordance with the requirements of a processor contract executed on or before the acreage reporting date and is not excluded from the processor contract at any time during the crop year;
- (3) Popcorn acreage is not insurable (unless allowed by the Special Provisions or by written agreement) if it is:
  - (a) interplanted with another crop; or
  - (b) planted into an established grass or legume.
- (4) The insured will be considered to have a share in the insured popcorn crop if, under the processor contract:
  - (a) the insured retains control of the acreage on which the popcorn is grown;
  - (b) the insured has a risk of loss; and
  - (c) the processor contract provides for delivery of popcorn under specified conditions and at a stipulated base contract price.
- (5) A popcorn producer who is also a processor may be able to establish an insurable interest in the popcorn crop. See the Popcorn Crop Provisions for requirements.
- (6) The total production to count (in pounds) from all insurable acreage in the unit includes (but is not limited to):
  - (a) for processor contracts that stipulate the amount of production to be delivered, all harvested popcorn production from any other insurable unit that has been used to fulfill the processor contract applicable to the unit;
  - (b) any production from yellow or white dent corn on a weight basis and any production harvested from plants growing in the insured crop may be counted as popcorn on a weight basis.

- (7) See the LAM for instructions for irrigation.

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

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

## **C. UNIT DIVISION**

See the Popcorn Crop Provisions for unit division requirements.

## **D. QUALITY ADJUSTMENT**

Mature popcorn may be adjusted for excess moisture and quality deficiencies.

**NOTE:** Moisture adjustment is applied prior to any qualifying quality adjustment factors.

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 OR LESS THAN ZERO (.000). Refer to the LAM regarding contract prices in regard to quality adjustment.
- (2) Popcorn production will be eligible for quality adjustment, if due to an insurable cause of loss that occurs within the insurance period, it is not merchantable popcorn and is rejected by the processor. The production will be adjusted by:
  - (a) dividing the value per pound of the damaged popcorn by the base contract price per pound for undamaged popcorn; and
  - (b) multiplying the result by the number of pounds of such popcorn.
- (3) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (section 9B) or on a Special Report.
- (4) If a local market cannot be found for the popcorn, or when determining a salvage value, see the LAM.
- (5) See the LAM for special instructions regarding mycotoxin infected popcorn.
- (6) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, see the LAM.



## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

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

### **B. QUALIFICATONS FOR REPLANT PAYMENT**

To qualify for replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres must have been planted on or after the initial planting date established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals 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

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

- (6) insurance provider has given consent to replant after verifying that the processor contract terms can accept delivery, or the processor agrees in writing that it will accept the production from the replanted acreage.

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

## C. MAXIMUM REPLANT PAYMENT

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

- (1) the insured's actual replanting cost;
- (2) the product of multiplying the maximum pounds allowed in the policy (150 pounds) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times the insured's share.

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

### **EXAMPLE 1**

Owner/operator (100 percent share).

25 acres replanted.

Insured's actual cost to replant = \$12.90.

Price election = \$0.10.

20 percent of prod. guar. (2000 pounds) =  $400 \times \$0.10$  (price election) = \$40.00.

150 pounds (maximum pounds allowed in the policy)  $\times$  \$0.10 (price election) = \$15.00

The lesser of \$15.00, \$12.90 and \$40.00 is \$12.90.

Actual pounds per acre allowed = 129 pounds ( $\$12.90 \div \$0.10$ ).

Enter 129 pounds in Section I, "Adjusted Potential" column of the claim form.

### **EXAMPLE 2**

Landlord/tenant on 50/50 share.

25 acres replanted.

Insured's actual cost to replant = \$18.00.

Price election = \$0.10.

20 percent of prod. guar. (2000 pounds) =  $400 \times \$0.10$  (price election) = \$40.00  $\times$  .500 (share) = \$20.00

150 pounds (maximum pounds allowed in the policy)  $\times$  \$0.10 (price election) = \$15.00  $\times$  .500 (share) = \$7.50.

The lesser of \$18.00, \$20.00 and \$7.50 is \$7.50.

Actual pounds per acre allowed = 75 pounds ( $\$7.50 \div \$0.10$ ).

**NOTE:** Enter 75 pounds in Section I, “Adjusted Potential” column of the claim form if share has been applied, or 150 pounds, 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 the claim form according to individual company guidelines.

#### **D. REPLANT PAYMENT INSPECTIONS**

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

### **5. POPCORN APPRAISALS**

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#### **A. GENERAL INFORMATION**

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

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

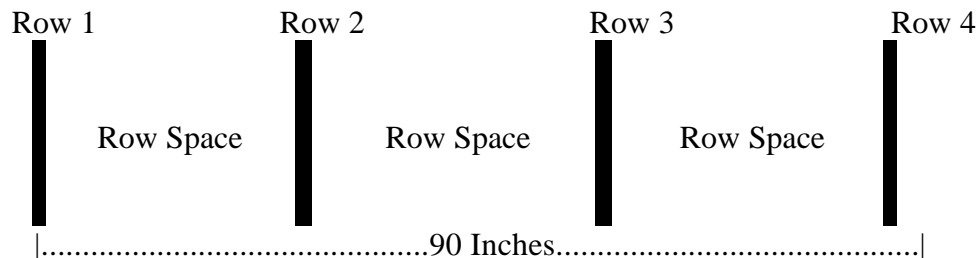
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
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

## C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods.

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

### **EXAMPLE:**



$$90 \text{ inches} \div 3 \text{ row spaces} = 30 \text{ in. average row width}$$

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

**NOTE:** For row widths other than those shown in **TABLE B**, determine the appropriate row length by for samples by:

- (1) Dividing 43,560 (sq. ft. in an acre) by 100.
- (2) Dividing the row width, in inches, by 12. Round to two decimal places.
- (3) Dividing the result in (1) by the result in (2). Round to the next whole number.

**EXAMPLE:** 17 inch row width

1/100 acre

- (1)  $43,560 \div 100 = 435.6$
- (2)  $17 \div 12 = 1.42$

(3)  $435.6 \div 1.42 = 307$  ft. (length of row sample)

For 1/1000 acre, divide the result in (3) by 10. Round to the nearest tenth.

## **D. STAGES OF GROWTH**

- (1) These instructions provide growth-stage information for use when appraising potential production during various stages of growth.
- (2) Sampling Procedures.
  - (a) Determine average popcorn growth stage in selected representative samples.
  - (b) Establish the stage of growth as the most advanced stage of development in which at least 50% of the plants in the representative sample have reached.
  - (c) Use the stage of growth at the date of adjustment (the date when the adjuster first appraises crop damage) when determining yield loss.
- (3) 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 Figure A below):
    - 1 Pull up the entire plant and carefully split stalk to expose stalk nodes and root whorls.
    - 2 The SIXTH leaf attaches to the top of the first noticeable elongation between the stalk nodes (an internode).
    - 3 After the sixth 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 the seventh or eighth leaf stage, the internode elongation should be easily found.
- (4) Ear development is used to determine stage of growth from tasseling to maturity (100 percent stage) See (3) above.
- (5) Stage Definitions. The definitions listed below are based on normal or average conditions in the Corn Belt Area for 120-day or full season popcorn. There are approximately 7 days from planting to emergence, and 21 days from emergence to the 7th actual leaf stage.

### STAGE DEFINITIONS

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 From This Stage to Next Stage	Collar of This Leaf is Visible	Tip of This Leaf is Visible	Percent of Leaf Area Exposed
7 Leaf	3 days	5th	9th	6
8 Leaf	3 days	6th	10th	10
9 Leaf	3 days	7th	11th	16
10 Leaf	3 days	7th	12th	23
11 Leaf	3 days	8th	13th	31
12 Leaf	3 days	9th	14th	41
13 Leaf	3 days	10th	15th	50
14 Leaf	3 days	11th	16th	60
15 Leaf	3 days	12th	17th	69
16 Leaf	3 days	13th	18th	77
17 Leaf	3 days	14th	--	84
18 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.		94 +

### STAGE DEFINITIONS

Name of Stage	Average Time Interval From This Stage to Next Stage	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 the 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.	
Blister	4 days	Kernels on cob appear as watery blisters. Kernel is white and fluid is colorless. Removal of fluid from kernel would leave only hull.	

Name of Stage	Average Time Interval From This Stage to Next Stage	Characteristics	Percent of Leaf Area Exposed
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.	
Early Milk	4 days	Kernels changing in color from translucent to yellow. Kernels of seed coat starting to show slight yellow appearance. Thin chalky or milky substance in kernels.	
Milk	5 days	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 tip of kernel. Crush kernel to determine existence of vitreous (glassy) starch deposits.	
Soft Dough	5 days	Pasty or semi-solid. Deposits of dense or horny endosperm give the impression of a small lens or incomplete cap to the kernel. Kernels still produce a milky substance when squeezed.	
25 percent Stage	5 days	Thick gummy substance will be evident when kernel is squeezed but kernels will still squirt some milk when mashed. Glazing or (capping) evident near the butt end of the ear.	
50 percent Stage	5 days	Capping evident in most kernels. While most kernels will not squirt milk when squeezed, there will be evidence of milk in the top of some kernels. the endosperm has shown signs of hardening.	
75 percent Stage	5 days	All kernels are capped. Kernels showing distinct brown coloration. Drying of the husks.	
95 percent stage	5 days	Kernels have full coloration. Dry matter has accumulated in all but the tips of the kernels.	
100 percent stage	--	Physiological maturity and the point of maximum grain dry matter has been reached. Loss in weight from this point to full maturity (15 percent moisture) reflects reduction in moisture from approximately 40 percent to 15 percent.	

ALL STAGES ARE BASED ON 50 PERCENT OF THE PLANTS BEING AT OR BEYOND A GIVEN PHASE OF DEVELOPMENT.

Modifications to the late reproductive stage characteristics of field corn provided by E. J. Stevens, S. J. Stevens, A. D. Flowerday. University of Nebraska - Lincoln.

**FIGURE A**

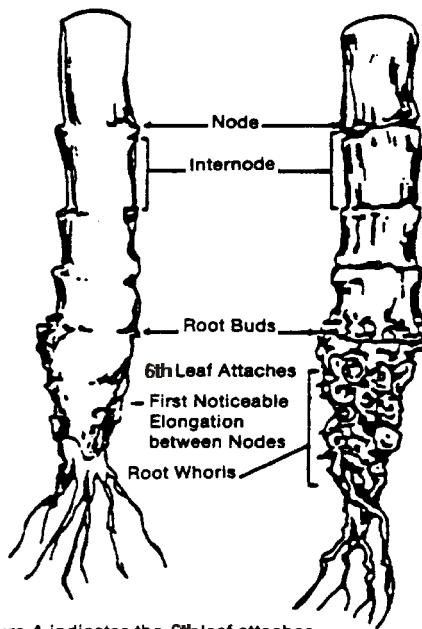


Figure A indicates the 6th leaf attaches at the first noticeable elongation between nodes starting at the root end.

**FIGURE B**

**7th Leaf Stage**

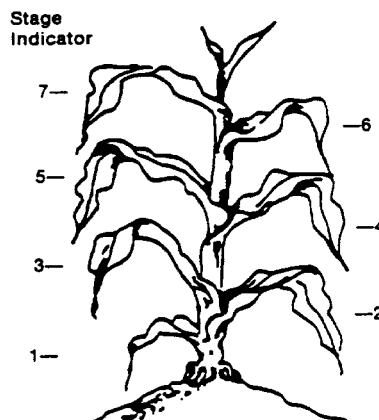
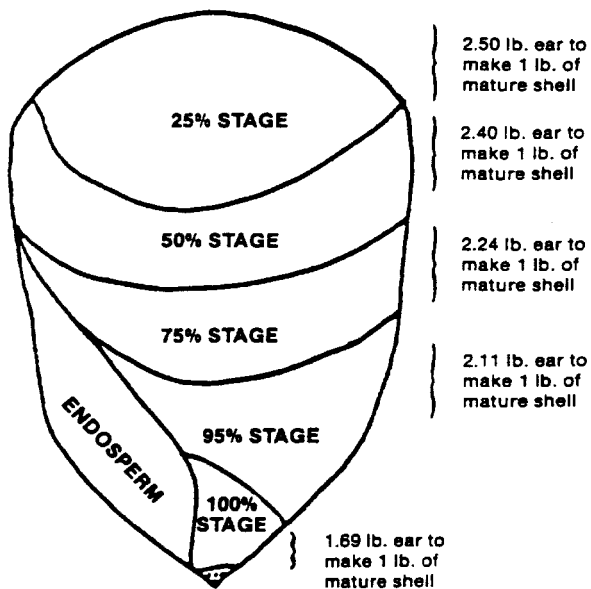


Figure B indicates that the stage indicator leaf is that leaf which is 40 to 50 percent exposed and is usually the uppermost leaf that is pointing below a horizontal line.

**FIGURE C**



**FULL MATURITY**

Figure C indicates the stages of maturity by determining in which quarter of the kernel that the line separating the solids and the milk is located.



## 6. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method	for all appraisals from emergence to the milk stage.
Hail Damage Method	for hail-damaged appraisals beginning with the 7th leaf stage and until popcorn reaches the milk stage.
Maturity Line Weight Method	for all appraisals from the milk stage <b>until</b> kernel moisture drops below 40 percent. If at all possible, defer appraisals to weight method.
Weight Method	for all appraisals after the kernels are physiologically mature and the kernel moisture drops below 40 percent.

### B. STAND REDUCTION METHOD

- (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 pounds 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 (**TABLE C**).
- (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.

### C. HAIL DAMAGE METHOD

- (1) This method is based on the calculation of direct and indirect damage from hail to determine percent of potential remaining, converted to a pounds-per-acre appraisal.
- (2) For damage due to hail, inspections for immature popcorn 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" (**TABLE D**) 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 harvestable 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 (**TABLE E**)

(5) Stage Modification Procedure:

Plant stages may not be accurate for leaf area determination when short season (short stature) 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 the Stage Modification Chart (**TABLE F**), to obtain the modified stage for use with the Leaf Loss Chart (**TABLE E**).

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

## **D. MATURITY LINE METHOD**

Complete heading items 1 through 7 and Part II, items 20-32

- (1) Select representative samples of:
  - (a) 1/100 acre, if potential appears to be less than 500 pounds per acre.
  - (b) 1/1000 acre, if potential appears to be 500 pounds or more per acre.
- (2) This method is based on weighing the samples which are grouped according to maturity and converting this production to pounds 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 popcorn required to make a pound of mature shelled popcorn are as illustrated in Figure C above.
- (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 the adjacent row. With the knife, make a single cut to dissect the kernels to expose the 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 (section 5D, Figure C.).

- (6) Use the appropriate factor for converting the stage weight to pounds per acre of mature potential production. (Refer to items 12 - 16 of Maturity Line Weight Method Appraisal Worksheet instructions). Total the stage weight pounds per acre to obtain the appraisal for the sample.

## **E. WEIGHT METHOD.**

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

- (1) This method is based on weighing the ears in a fraction of an acre, then converting this production to pounds-per-acre.
- (2) Select representative samples of:
  - (a) 1/100 acre, if potential appears to be less than 500 pounds per acre.
  - (b) 1/1000 acre, if potential appears to be 500 pounds or more per acre.
- (3) Pick and husk all harvestable ears in the sample area. Weigh production.
- (4) Multiply average sample weight by:
  - (a) 100 if sample size was 1/100 acre.
  - (b) 1000 if sample size selected was 1/1000 acre.

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

- (5) Determine shelling percentage factor as follows:
  - (a) Select a five-pound representative ear popcorn sample, shell, and weigh.
  - (b) Divide the weight of the shelled popcorn by 5 and round to two decimal places; or
  - (c) Determine in accordance with **TABLE G**.

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

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

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:**

**NOTE:** Insect damage must be due to insurable causes. See the Crop Provisions.

Appraise popcorn as "0" (for the stand reduction method of appraisal) if, after a thorough 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:**

**NOTE:** Insect damage must be due to insurable causes. See the Crop provisions.

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

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

Defer the appraisal until the milk stage, at which time the maturity line method is used. 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 Popcorn:**

Note on appraisal worksheet "no production potential due to permanent wilt" and enter zero appraisal for the affected acres. For acreage with minimal or no 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 normal plant population per 1/100 acre (item 11, Stand Reduction Appraisal Worksheet).
- (b) Determine stage of growth for EARLY-GERMINATING popcorn and record in item 19 (Stage of Growth at Time of Damage).

- (c) Determine the stage of growth for EACH LATE-GERMINATING popcorn plant and record in "NOTES AND CALCULATIONS" section (item 23, Stand Reduction Appraisal Worksheet):
- 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 State Extension Service) and show calculation in "NOTES AND CALCULATIONS" SECTION (item 23, Stand Reduction Appraisal Worksheet).
- (e) Count and record the number of surviving plants per 1/100 acre (item 12, Stand Reduction Appraisal Worksheet) which will reach the milk stage before the average killing frost date (include early-germinated plants.)
- (f) The percent of potential (item 15, Stand Reduction Appraisal Worksheet) is equal to the percent of "surviving" plants ("surviving" plant number divided by original plant population) on a "one for one" basis.
- (g) The percent of potential (item 15) multiplied by the applicable APH yield (see note above) results in the pound-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.

<u>STAGE</u>	<u>DAYS TO MILK STAGE</u>
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 popcorn hybrid planted, the maturity rating of the popcorn, whether the late planting provisions apply, planting (and any replanting) dates, the practicality of any late replanting, extent of freeze damage to popcorn in the area (whether general or isolated), date of normal freeze, date(s) of damaging freeze(s), and specifically why the popcorn did not escape freeze damage. Do not apply the appraisal modification for early freeze damage if it is determined 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 100 percent 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) 25 percent stage - count 25 percent of the appraisal.
- (b) 50 percent stage - count 50 percent of the appraisal.
- (c) 75 percent stage - count 75 percent of the appraisal.
- (d) 95 percent stage - count 95 percent of the appraisal.

The adjustments do not apply if:

- (a) Kernels are in the 100 percent stage -- use normal appraisal.
- (b) Any leaves remain alive above the base of the ear (regardless of stage) -- use normal appraisal; or
- (c) Kernels are in the pre-25 percent 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.

**NOTE:** For purposes of this appraisal modification, "early freeze damage" refers to a freeze which occurs early enough in the popcorn'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.

**NOTE:** Freeze is NOT an insurable cause of loss if the freeze or frost occurs after the date designated in the Special Provisions.



## 8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

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

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

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

#### STAND REDUCTION METHOD

Verify or make the following entries:

#### **Item**

#### **No.      Information Required**

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

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

1.      **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.      **Policy Number:** Insured's assigned policy number.
3.      **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100)
4.      **Crop:** "Popcorn" (0043).
5.      **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

6. **Farm Number:** FSA Farm Serial Number, if applicable.
7. **Field No.:** Field identification symbol.  
**No. of Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
8. **Row Width:** Row width to nearest inch. See **TABLE B** for row length sample requirements.
9. **Base Yield:** The approved yield, to the nearest whole pound, from the APH form, after verifying to be correct..
10. **Sample Number:** If there are preprinted sample numbers, MAKE NO ENTRY.
11. **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 Plants:** Number of surviving plants in the same sample.
13. **Percent of Stand:** MAKE NO ENTRY.
14. **Nearest 5 Percent:** MAKE NO ENTRY.
15. **Percent of Potential:** Enter the percent of potential as follows:
  - a. Determine the stage at time of damage and enter in stage of growth at time of damage (item 19).
  - b. Before the 11th leaf stage, use the Stand Reduction table (**TABLE C**), and enter the percent potential to the nearest whole percent, after interpolating.
  - c. In the 11th leaf stage and beyond, enter result of dividing the number of surviving plants (item 12) by the 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 (to whole pounds) of multiplying percent of potential (item 15) (expressed as a decimal) by the base yield (item 16).
18. **Total:** Sum of all “Appraisal For Sample” entries (item 17), in whole pounds.
19. **Stage of Growth at Time of Damage:** See section 5D.
20. **Total Appraisal for All Samples:** Repeat the entry from item 18.
21. **Total Number of Samples:** Total Number of Samples.

22. **Appraisal Per Acre/Field:** Result (to whole pounds) of dividing the total appraisals for all samples (item 20) by the total number of samples (item 21).
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 Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Notes and Calculations section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page Number:** Page numbers - (EXAMPLE: Page 1 of 1, 1 of 2, 2 of 2, etc.).

(FOR ILLUSTRATION PURPOSES ONLY)

**STAND REDUCTION APPRAISAL WORKSHEET**  
(Corn, Popcorn, Hybrid Seed Corn, Grain Sorghum)

COMPANY <b>ANY COMPANY</b>		1. INSURED'S NAME <b>I. M. INSURED</b>			2. POLICY NUMBER <b>XXXXXXXX</b>		3. UNIT NO. <b>00100</b>	4. CROP <b>POPCORN</b>
CLAIM NUMBER <b>XXXX</b>		5. CROP YEAR <b>YYYY</b>	6. FSA FARM NO. <b>106</b>	7. FIELD NO. <b>A</b>	NO. OF ACRES <b>90.0</b>		8. ROW WIDTH <b>36"</b>	9. BASE YIELD <b>2000</b>
<b>COMPUTATIONS</b>								
SAMPLE NUMBER 10	NORMAL PLANT POPULATION 1/100 ACRE 11	NUMBER OF SURVIVING PLANTS 1/100 ACRE 12	GRAIN SORGHUM ONLY		PERCENT OF POTENTIAL 15	BASE YIELD 16	APPRaisal FOR SAMPLE (COL. 15 X 16) 17	
			PERCENT OF STAND 13	ROUND COL. 13 TO NEAREST 5 PERCENT 14				
<b>1</b>	220	36			37	X 2000	= 740	
<b>2</b>	220	32			34	X 2000	= 680	
<b>3</b>	220	23			27	X 2000	= 540	
<b>4</b>	220	42			41	X 2000	= 820	
<b>5</b>	220	51			47	X 2000	= 940	
<b>6</b>						X	=	
<b>7</b>	After 10th leaf stage percent potential is in direct proportion to percent stand:							
<b>8</b>	220	100	Column 12 ÷ Column 11 = 45				X 2000 = 900	
<b>9</b>								
<b>10</b>						X	=	
<b>11</b>						X	=	
							18. TOTAL	<b>3720</b>
19. STAGE OF GROWTH AT TIME OF DAMAGE <b>8<sup>TH</sup> LEAF</b>		20. TOTAL APPRAISALS FOR ALL SAMPLES <b>3720</b>		21. NUMBER OF SAMPLES <b>5</b>		22. APPRAISAL PER ACRE/FIELD <b>= 744 BU LBS.</b>		
23. NOTES AND CALCULATIONS								
24. SIGNATURE OF INSURED <b>I. M. INSURED</b>						DATE <b>MM-DD-YYYY</b>		
25. ADJUSTER'S CODE NUMBER & SIGNATURE <b>XXXXX I. M. ADJUSTER</b>						DATE <b>MM-DD-YYYY</b>		

## HAIL DAMAGE METHOD

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100)
4. **Crop:** "Popcorn" (0043)
5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
6. **FSA Farm Number:** FSA Farm Serial Number, if applicable.
7. **Field Number:** Field identification symbol.  
  
**No. of Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
8. **Ultimate Number of Leaves:** MAKE NO ENTRY.
9. **Base Yield:** The approved yield, to the nearest whole pound, from the APH form after verifying to be correct.
10. **Sample Number:** If there are preprinted sample numbers, MAKE NO ENTRY.
11. **Normal Number of Plants:** Normal plant population (original stand). determine by counting the potential (living, dead, missing or non-emerged) plants in a length of row equivalent to 1/100 acre.
12. **Number of Plants Totally Destroyed:** Number of plants totally destroyed. If totally destroyed plants cannot be accurately counted, complete item 13 and enter result of subtracting remaining stand (item 13) from normal number of plants (item 11).

13. **Remaining Stand Number Plants:** Determine the number of remaining plants or enter the result of subtracting number of plants totally destroyed (item 12) from normal number of plants (item 11).
14. **Percent of Damage from Stand Reduction (Table):** Determine and enter percent of damage, to whole percent.
- From 7th through 10th leaf stages, use "Hail Stand Reduction Loss Table" (**TABLE D**) based on entries in items 11 (normal number of plants) and item 13 (remaining stand number of plants). Interpolate to nearest whole percent.
  - After 10th leaf stage, divide number of plants totally destroyed (item 12) by normal number of plants (item 11).
15. **Percent Cripples:** Determine entry as follows (see item 31 for calculations and **section 6 C (3) (b)** for definition):
- Count the number of cripples in 100 remaining live plants.
  - Individually evaluate the ears on the crippled plants to determine the **gross** damage from cripples.
  - Multiply this **gross** percent times the remaining crop (100 - percent of damage from Stand Reduction table (item 14)) to obtain the **net** percent of damage. Round to nearest tenth.
16. **Percent Ear Damage:**
- If no ear damage - MAKE NO ENTRY.
  - If ear damage:
    - Select all ears from 10 consecutive representative plants.
    - Determine the total number of kernels on these ears.
    - 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.
    - Determine NET percent of ear damage by multiplying the **gross** percent times the remaining crop (100 - item 14 - item 15) and enter the result in item 16, to tenths.
17. **Total Direct Damage:** Sum of items 14, 15, and 16.

18. **Potential Remaining:** Result of subtracting entry in total direct damage (item 17) from 100.
19. **Percent Leaf Area Destroyed:** Determine and enter percent of leaf area destroyed.
20. **Percent Damage for Leaf Destruction:** Percent of damage for leaf destruction based on **TABLE E**, percent leaf area destroyed (item 19) and stage of plant growth at time of damage (item 27).
21. **Net Indirect Damage:** Result (to tenths) of multiplying potential remaining (item 18) by percent damage for leaf destruction (item 20).
22. **Percent Damage from Hail:** Sum of total direct damage (item 17) and net indirect damage (item 21) to tenths.
23. **Percent Potential Production Remaining:** Result (to tenths) of subtracting percent damage from hail (item 22) from 100.
24. **Base Yield:** Repeat the approved yield entry from item 9 (Base Yield).
25. **Appraisal For Sample:** Result (to whole pounds) of multiplying percent potential production remaining (item 23, expressed as a decimal), by base yield (item 24).
26. **Total:** Sum of appraisal for sample entries (item 25).
27. **Stage of Plant Growth at Time of Damage:** Refer to section 5D (3).
28. **Total All Samples:** Repeat item 26 entry.
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 whole pounds.
31. **Remarks:** 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. See example on worksheet.

- a. No. of cripples in 100 plants, expressed as a percent.
- b. Percent of cripples which will not produce a normal harvestable ear (this example shows a "3 for 1" situation).
- c.  $a \times b =$  percent damage from cripples.

- d. 100 minus percent of damage from Stand Reduction (item 14) entry.
- e. Resulting net cripple damage against remaining stand.

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

**Page Number:** Page numbers - (EXAMPLE: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).



COMPANY **ANY COMPANY**

CLAIM NUMBER **XXXX**

<b>(FOR ILLUSTRATION PURPOSES ONLY)</b>  <b>HAIL DAMAGE APPRAISAL WORKSHEET</b> (Corn and Grain Sorghum)	1. INSURED'S NAME  I. M. INSURED		2. POLICY NUMBER  XXXXXXXX		3. UNIT NUMBER  00100		4. CROP  POPCORN 0043	
	5. CROP YEAR  YYYY		6. FSA FARM NO.  106		7. FIELD NO. NO. OF ACRES  A 90.0		8. ULTIMATE NO. OF LEAVES	
							9. BASE YIELD  2000	

COMPUTATIONS															
SAMPLE NO.	NORMAL NO. OF PLANTS 1/100 ACRE	NO. PLANTS TOTALLY DESTROYED 1/100 ACRE	REMAINING STAND NO. PLANTS 1/100 ACRE ROW	% 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	2000	610
2	230	189	41	61	7.8		68.8	31.2	40	1	0.3	69.1	30.9	2000	618
3	240	198	42	61	7.3		68.3	31.7	42	1	0.3	68.6	31.4	2000	628
4	235	216	19	77	1.5		78.5	21.5	46	1	0.2	78.7	21.3	2000	426
5	240	205	35	65	5.9		70.9	29.1	44	1	0.3	71.2	28.8	2000	576
6															
7															
8															
9															
10															
11															
12															
26. TOTAL														2858	

27. STAGE OF PLANT GROWTH AT TIME OF DAMAGE 7 <sup>TH</sup> LEAF	28. TOTAL ALL SAMPLES 2858	29. NO. SAMPLES 5	30. PER ACRE APPRAISAL = 572
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31. REMARKS							
<u>NET PERCENT CRIPPLE DAMAGE</u>							
	(a)	(b)	(c)	(d)	(e)		
	PERCENT CRIPPLES	PERCENT DAMAGE FACTOR	PERCENT DAMAGE FROM CRIPPLES	PERCENT REMAINING PLANTS	NET PERCENT CRIPPLE DAMAGE		
SAMPLE NO.							
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. SIGNATURE OF INSURED  I. M. INSURED	DATE  MM-DD-YYYY
33. ADJUSTER'S CODE NO. & SIGNATURE  XXXXX I. M. ADJUSTER	DATE  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:**

**Item**

**No.**

**Information Required**

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

3. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
4. **Policy Number:** Insured's assigned policy number.
5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100)
- 3a. **Claim Number:** Claim number as assigned by the insurance provider.
6. **Crop:** "Popcorn" (0043)
7. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
8. **FSA Farm No.:** FSA Farm Serial Number, if applicable.
9. **Kind of Appraisal:** Circle "PEC" for ear popcorn.

## **PART II - MATURITY LINE WEIGHT METHOD**

**Verify or make the following entries:**

**Item**

**No.**

**Information Required**

20. **Field ID:** Field identification symbol.
21. **Acres in Field:** Number of determined acres, to tenths, in field or sub-field being appraised.
22. **Stage:** MAKE NO ENTRY.
23. **Fraction of Acre:** Use "1/100" if potential appears to be less than 500 pounds per acre. Use "1/1000" if potential appears to be 500 pounds or more per acre.

24. **Weight by Stage:** Weight for each sample by stage of maturity. Determine weights by:
- Picking and husking all ears from the sample.
  - Discarding portions of ears having no kernels.
  - Dissecting each ear in order to determine its stage.
  - Sorting ears by stage and weighing all ears in stage (pounds to tenths).
- NOTE:** Enter 95 percent stage ears in the “Doughy” portion of the appraisal worksheet. Enter 100 percent stage ears in the “Extended” portion of the appraisal worksheet.
25. **Total Weight of All Sample Plots:** Total of sample weights from all sample plots for that stage (to tenths).
26. **Yield Factor:** Appropriate factor for popcorn for the fraction of an acre used, if factors are not preprinted on the appraisal worksheet.
27. **Appraisal Per Stage:** Result of multiplying the total weight of all sample plots (item 25) by appropriate yield factor (item 26), rounded to whole pounds.
28. **Total Appraisal All Stages:** Sum of entries for the appraisal per stage (item 27), in whole pounds.
29. **Total Number Representative Sample Plots:** Number of sample plots.
30. **Acre Appraisal:** Result of dividing the total appraisal for all stages (item 28) by the total number of representative sample plots (item 29), to whole pounds.

**Remarks:**

Enter pertinent information about the appraisal. Include any appropriate calculations on a Special Report and attach to the claim **when remarks section is not on the form.**

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

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

(FOR ILLUSTRATION PURPOSES ONLY)

MATURITY LINE WEIGHT METHOD APPRAISAL WORKSHEET

COMPANY ANY COMPANY		1. INSURED'S NAME I.M. INSURED			2. POLICY NUMBER XXXXXXXX		3. UNIT NUMBER 00100		3a. CLAIM NUMBER XXXX		7. KIND OF APPRAISAL CIRCLE APPRAISAL CODE	
4. CROP POPCORN 0043		5. CROP YR YYYY	6. FSA FARM NO. 100		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		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	
													BUSHEL TONS POUNDS	18. MOISTURE	19. SHELLING
													BUSHEL TONS POUNDS	18. MOISTURE	19. SHELLING

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

FIELD ID 20	STAGE 22	FRAC-TION 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	REPRESENTATIVE SAMPLES (Popcorn)
			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	6.1	3.3	3.3	0.0	0.0					12.7	.7092	40.0	508	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.
		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	1239	
		1/1000											7.4630	420.0		
20.0	3/4	1/100	6.9	4.1	3.2	0.0	0.0					14.2	.8000	45.0	639	
		1/1000											8.0000	450.0		
	Doughy	1/100	3.5	0.0	0.0	0.0	0.0					3.5	.8475	47.0	165	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.
		1/1000											8.4750	470.0		
	Extended	1/100											1.0638	59.0		
		1/1000											10.6380	590.0		

REMARKS:

28. TOTAL APPR. ALL STAGES 2551	÷	5	=	510
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31. INSURED'S SIGNATURE I.M. INSURED		DATE MM/DD/YYYY	32. CODE NUMBER & ADJUSTER'S SIGNATURE XXXXX I.M. ADJUSTER		DATE MM/DD/YYYY
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## WEIGHT METHOD

Complete heading items 1 through 7, Part I items 5 through 16 and Part II items 31 and 32.

**Verify or make the following entries:**

- | <b>Item<br/>No.</b> | <b><u>Information Required</u></b>   |
|---------------------|--|
|                     | <b>Company:</b> Name of insurance provider, if not preprinted on the worksheet. (Company Name)                             |
| 1.                  | <b>Insured's Name:</b> Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued. |
| 2.                  | <b>Policy Number:</b> Insured's assigned policy number.  |
| 3.                  | <b>Unit Number:</b> Five-digit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100)       |
| 3a.                 | <b>Claim Number:</b> Claim number as assigned by the insurance provider.   |
| 4.                  | <b>Crop Name:</b> "Popcorn" (0043)   |
| 5.                  | <b>Crop Year:</b> Crop year, as defined in the policy, for which the claim is filed.                                       |
| 6.                  | <b>FSA Farm No.:</b> FSA Farm Serial Number, if applicable.  |
| 7.                  | <b>Kind of Appraisal:</b> Circle "PEC" for ear popcorn and enter in item 10, Part I.                                       |

## **PART II - WEIGHT METHOD**

**Verify or make the following entries:**

- | <b>Item<br/>No.</b> | <b><u>Information Required</u></b>  |
|---------------------|---|
| 8.                  | <b>Field ID:</b> Field identification symbol.   |
| 9.                  | <b>Acres in Field:</b> Number of determined acres, to tenths, in field or sub-field being appraised.  |
| 10.                 | <b>Kind of Appraisal:</b> Enter "PEC".  |
| 11.                 | <b>Fraction of Acre:</b> Enter "1/100" if the potential appears to be less than 500 pounds per acre. Enter "1/1000" if the potential appears to be 500 pounds 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) in pounds, to tenths.
14. **Number of Sample Plots:** Number of sample plots.
15. **Average Sample Weight per Field:** Result ( to tenths) of dividing the total weight of all sample plots (item 13) by the number of sample plots (item 14).
16. **Yield Factor:** If the entry for fraction of an acre (item 11) is "1/100", enter "100"; if entry for fraction of an acre (item 11) is "1/1000", enter "1000".
17. **Per Acre Yield:** Result (to whole pounds) of multiplying the average sample weight per field (item 15) by the yield factor (item 16). Circle "Pounds".
18. **Moisture:** Moisture percentage (to tenths) if in excess of 15.0 (through 40 percent).
19. **Shelling Percent:** To determine shelling percentage for ear popcorn:
  - a. Husk 5 lbs. of ear popcorn.
  - b. Shell all ears and weigh grain.
  - c. Apply weight to **TABLE G**, column (3) to get shelling percent.
  - d. Enter shelling percent to whole percent.

**Remarks:**

Enter pertinent information about the appraisal. Include any appropriate calculations on a Special Report and attach to the claim **when remarks section is not on the form.**

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

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

(FOR ILLUSTRATION PURPOSES ONLY)

WEIGHT METHOD APPRAISAL WORKSHEET

COMPANY ANY COMPANY		1. INSURED'S NAME I.M. INSURED		2. POLICY NUMBER XXXXXXXX		3. UNIT NUMBER 00100		3a. CLAIM NUMBER XXXX		7. KIND OF APPRAISAL CIRCLE APPRAISAL CODE	
4. CROP POPCORN 0043		5. CROP YR YYYY		6. FSA FARM NO. 106		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	

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	
				4.3	6.2	5.1	3.9	5.0						18. MOISTURE	19. SHELLING
B	10.0	PEC	1/100						= 24.5	÷ 5	= 4.9	x 100	= 490	BUSHEL TONS POUNDS	PERCENT/FACTOR
									=	÷	=	x	=	BUSHEL TONS POUNDS	PERCENT/FACTOR

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	REPRESENTATIVE SAMPLES (Popcorn)	
			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										=	x	.7092	40.0	=	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.
		1/1000										=	x	7.0920	400.0	=	
Acres in Field to tenths 21	1/2	1/100										=	x	.7463	42.0	=	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.
		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	=	

REMARKS:

28. TOTAL APPR. ALL STAGES ÷

31. INSURED'S SIGNATURE I.M. INSURED			DATE MM/DD/YYYY	32. CODE NUMBER & ADJUSTER'S SIGNATURE XXXXX I.M. ADJUSTER			DATE MM/DD/YYYY
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## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as "Production Worksheet) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee.
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**REPLANT**" apply to replant inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.



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

Verify or make the following entries:

### **Item**

### **No. Information Required**

1. **Crop/Code #:** "Popcorn" (0043)
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number, or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other", explain in the "Narrative".  
  
**NOTE:** See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**  
  
**PRELIMINARY: MAKE NO ENTRY.**  
  
**REPLANT AND FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.
7. **Company /Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY AND REPLANT: MAKE NO ENTRY**

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

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

13. **Estimated Production Per Acre:**

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

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

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

**PRELIMINARY:**

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

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
  - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

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

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

Make separate line entries for varying:

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

**Verify or make the following entries:**

**Item**

**No.      Information Required**

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

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

**B. Preliminary Acres:**

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

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

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

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

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

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

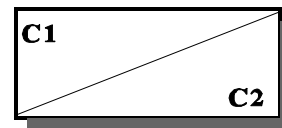
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

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

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

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



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

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

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

<u>STAGE</u>	<u>EXPLANATION</u>
"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  
"To Soybeans," . . . . . Use made of the acreage  
“Pastured”  
Plowed” etc.  
"WOC" . . . . . Other use without consent  
"SU" . . . . . Solely uninsured  
"ABA" . . . . . Abandoned without consent  
"H" . . . . . Harvested  
"UH" . . . . . Unharvested

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

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

J. **Appraised Potential:**

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

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

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

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

**REPLANT: MAKE NO ENTRY.**

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

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

**REPLANT: MAKE NO ENTRY.**

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

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

**REPLANT:** MAKE NO ENTRY.

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

- a. The shelling percentage factor rounded to a two-place decimal (See **TABLE G**). If the shelling percent cannot be determined, enter “.80” and explain why not available on a Special Report or in the narrative.

**NOTE:** Popcorn production is measured in pounds, therefore, the 0.4 volume to bushel factor is not used when using the Weight Method appraisal. It will, therefore, be necessary to multiply the gross pounds (ear popcorn pounds) by the actual shelling percentage as specified in (**TABLE G**, column [4]).

- b. For Weight Method appraisals of mature popcorn, which due to insurable causes, is not of merchantable popcorn quality and is rejected by the processor, divide the value per pound of the damaged popcorn by the base contract price per pound for undamaged popcorn. Enter the factor to three decimal places.

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

M. **Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage:

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

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre, in whole pounds, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.

- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:**

**REPLANT:** Enter the whole pounds per acre allowed for replanting. (See section 4 for qualifications and computations.)

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

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

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

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

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are under-reported acres]), to tenths.

**NOTE:** FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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



## **NARRATIVE:**

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

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

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

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

- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replant payment have been met. See section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field ID's and date and method of destruction of mycotoxin-infested popcorn if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment" .

## 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.
- (2) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, **conical pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns “B” through “E.” See the 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 or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. 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.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**REPLANT AND FINAL:**

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

19. **Similar Damage:**

**PRELIMINARY: MAKE NO ENTRY.**

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No”. See the LAM.
21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No”. See the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.
- A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”),
- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
- a. Length, if rectangular or square.
  - b. Diameter, if round or conical pile. See the LAM to convert circumference to diameter, if internal diameter measurement is not possible.
- C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure, if rectangular or square. If round enter “RND”. If conical pile, enter “Cone.”
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet, to tenths, of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as follows:
- |                             |       |
|-----------------------------|-------|
| Shelled Popcorn.....        | 0.8.  |
| Ground Shelled Popcorn..... | 0.7.  |
| Ground Ear Popcorn.....     | 0.6.* |
| Ear Popcorn.....            | 0.4.  |
- \*Unless otherwise directed
- 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.

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

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

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

- J. **Shell/Sugar Factor:** Shelling percentage for EAR popcorn production recorded in:
- a. Gross weight from settlement sheets, or other weight records acceptable to the insurance provider, (item I), enter shelling percentage from **TABLE G**, column (3)—as two-place decimal. If shelling percentage is not on the settlement sheets or other weight records, or is otherwise unavailable, enter standard shelling percentage of “.80.”
- NOTE:** Standard shelling percent (“.80”) is included in the bushel factor (0.4) used to convert EAR bushel by volume to pounds of popcorn by multiplying grain bushels by the actual test weight of the grain.) Use of the actual-determined shelling percent (as in “a” above) would result in double adjustment in this case (“b” below). The shelling percentage FACTOR, **TABLE G**, column (3), corrects the calculated production to reflect the shelling-percent deviation from the standard.
- b. Volume/structure measurements (items B-E), enter the shelling FACTOR from **TABLE G**, column (4) as two-place decimal. If not available, enter the standard shelling FACTOR of “1.00”

- K<sub>1</sub>. **FM%:** 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 the LAM.

- K<sub>2</sub>** **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000 or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960”.
- L<sub>1</sub>** **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
- L<sub>2</sub>** **Factor:** If grain moisture is more than 15.0 percent enter the four-place moisture factor from the Popcorn Moisture Adjustment Factor Table (**TABLE H**).
- M<sub>1</sub>** **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material is removed.
- M<sub>2</sub>** **Factor:** Test Weight Factor - MAKE NO ENTRY.
- NOTE:** The popcorn has been converted to **actual** pounds in Column “I” above; therefore, no further adjustment is necessary.
- N.** **Adjusted Production:** Result of multiplying “I” x “J” x “K<sub>2</sub>” x “L<sub>2</sub>”. (**Round to whole pounds**).
- O.** **Production Not to Count:** Net production NOT to count, in pounds to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- NOTE:** Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. See example in the LAM.
- P.** **Production:** Result of subtracting the entry in column “O” from Column “N” rounded to whole pounds.
- Q<sub>1</sub>** **Value:** Sold or otherwise disposed of - Enter the actual dollar-and-cents value per pound received or local market price per bushel on the earlier of the day of adjustment or the date such production is sold, taking into account reduction in value due to insurable causes (including mycotoxin). See the LAM for further instructions.

- Q<sub>2</sub>. **Market Price:** If entry is made in “Q<sub>1</sub>”, enter the base contract price per pound, to three decimal places.
- R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by dividing “Q<sub>1</sub>” by “Q<sub>2</sub>”. Explain in the narrative. If moisture adjustment is applicable, it will be made prior to any adjustment for quality. See section 3D, Quality Adjustment and the Crop Provisions for additional information on quality adjustment.
- S. **Production to Count:** Enter result from multiplying Column “P” times Column “R”. Rounded to nearest whole pound.

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

22. **Section II Total:**

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

**FINAL:** Total of Column “S”, in whole pounds.

23. **Section I Total:**

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

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

24. **Unit Total:**

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

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

25. **Adjuster’s 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’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

**NOTE:** Final indemnity inspection and final replant 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 inspection and final replant inspections should be signed on bottom line.

27. **Page Numbers:**

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

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

1. Crop/Code POPCORN 0043	2. Unit 00100	3. Legal Description SW1-9N-30W
4. Date of Damage JULY		
5. Cause of Damage DROUGHT		
6. Primary Cause % 100		
12. Additional Units 00200		
13. Est. Prod Per Acre 2000 LBS.		

# PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

7. Company ANY COMPANY  
Agency ANY AGENCY

8. Name of Insured I. M. INSURED			
9. Claim Number XXXXXXXXXX		11. Crop Year YYYY	
10. Policy Number XXXXXXXXXX			
14. Date(s) Notice of Loss	1 <sup>st</sup> MM/DD/YYYY	2 <sup>nd</sup> 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 <sub>1</sub> K <sub>2</sub>	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)					
MM/DD/YYYY A	10.0	10.0	1.000	R03	003	997	UH	PASTURED	744				744	7440	1300	13,000					
MM/DD/YYYY B	10.0	10.0	1.000	R03	003	997	UH	SILAGE	490	20.5 .9340	.80		366	3660	1300	13,000					
MM/DD/YYYY C		60.0	1.000	R03	003	997	H	H							1300	78,000					
16. TOTAL														80.0			17. TOTALS		11,100		104,000

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

SEE ATTACHED PHOTOS FOR FIELD ID'S. ACRES DETERMINED BY WHEEL MEASUREMENTS - SEE ATTACHED MAPS. FARM STORED PRODUCTION WILL BE DELIVERED TO PROCESSOR AT LATER DATE.

### SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or 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 (H or I)xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
Settlement Sheet For Popcorn								10,500	0.80		15.5 .9940		8,350		8,350			8,350
	10.0	10.0	9.0		900.0	.4	360.0	23,040	1.00		16.0 .9880	64	22,764		22,764			22,764

"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 31,114  
23. Section I Total 11,100  
24. Unit Total 42,214

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

# PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code POPCORN 0043	2 Unit 00100	3 Legal Description SW1-96N-30W					7 Company <u>ANY COMPANY</u>  Agency <u>ANY AGENCY</u>					8 Name of Insured I.M. INSURED												
4 Date of Damage MAY												9 Claim Number XXXXXXXXXX				11 Crop Year YYYY								
5 Cause of Damage FREEZE												10 Policy Number XXXXXXXXXX												
6 Primary Cause % 100%												14 Date(s) Notice of Loss		1st MM/DD/YYYY		2nd MM/DD/YYYY		Final MM/DD/YYYY						
12 Additional Units																								
13 Est. Prod Per Acre																								
15 Companion Policy(s)																								

**EXAMPLE 1:**

**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	25.0	25.0	1.000	R03	003	997	R	REPLANTED		.....			129	3225	2000	50,000	
		25.0	1.000	R03	003	997	NR	NOT REPLANTED		.....					2000	50,000	
16 TOTAL		50.0											17 TOTALS	3225		100,000	

**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 - \$12.90/acre. Price election - \$0.10.       $\$12.90 \div \$0.10 = 129$  pounds (less than 150 pounds maximum allowed)      Appraised potential less than 90 percent of the production  
 $2000 \times 90$  percent = 1800 pounds/acre.      Appraised Potential = 900 pounds.      Field A - Wheel measured by FSA.

**EXAMPLE 2: (50% SHARE)**

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	997	R	REPLANTED		.....			75	1875	2000	50,000	
		25.0	.500	R03	003	997	NR	NOT REPLANTED		.....					2000	50,000	
16 TOTAL		50.0											17 TOTALS	1875		100,000	

**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 the production guarantee.       $2000 \times 90$  percent = 1800 pounds/acre.      Appraised potential = 900 pounds.  
 Insured's actual cost to replant = \$18.00/acre. Price election = \$0.10. Maximum allowed = \$7.50 (150 pounds x \$0.10 x 50 percent )  
 $\$7.50 \div \$0.10 = 75$  pounds.      Field A - Wheel measured by FSA.

## 10. REFERENCE MATERIAL

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

ACRES IN FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

**TABLE B - ROW WIDTH AND LENGTH TABLE**

ROW WIDTH	1/100 ACRE	1/1000 ACRE
42"	125'	12.5'
40"	131'	13.1'
38"	138'	13.8'
36"	145'	14.5'
34"	154'	15.4'
32"	163'	16.3'
30"	174'	17.4'
28"	187'	18.7'
26"	202'	20.2'
24"	218'	21.8'
22"	238'	23.8'
20"	262'	26.2'
18"	290'	29.0'
16"	326'	32.6'
14"	374'	37.4'

When 2 or more rows are used for a pattern, divide the length of a single row (above) by the number of rows in the pattern. The combined length of all rows must equal the single row length.

**TABLE C - POPCORN STAND REDUCTION TABLE - 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 the 10th leaf stage.)

REMAINING PLANTS IN SAMPLE (1/100 A.)																NORMAL STAND	
320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170		
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
REMAINING PLANTS IN SAMPLE (1/100 A.)																NORMAL STAND	
160	150	140	130	120	110	100	90	80	70	60	50	40	30	20	10	0	
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	150
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

Example:

To interpolate for 39 remaining plants and 240 original plants: 39 is .9 of difference between 30 and 40;  $.9 \times 7 (38-31) = 6.3$ .  
 $31 + 6.3 = 37.3$  (rounded to 37).  
 $100 - 37 = 63\%$  damage.  
 (37 is subtracted from 100 because 37% POTENTIAL REMAINING = 63% DAMAGE).

**TABLE D - HAIL STAND REDUCTION LOSS TABLE**

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	Original Stand		
	PERCENT OF DAMAGE																											
O	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	320	
R	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	310	
I	300			0	1	2	3	4	5	6	7	9	11	12	14	17	20	23	25	29	31	34	37	41	45	50	300	
G.	290				0	1	2	3	4	5	6	8	10	11	13	15	18	21	23	26	29	32	35	39	43	48	290	
	280					0	1	2	3	4	5	6	7	9	10	12	14	16	19	21	24	27	30	34	37	41	46	280
P	270						0	1	3	4	5	6	7	9	10	12	14	16	18	21	24	28	31	35	40	45	270	
L	260							0	1	3	4	5	6	7	9	10	12	14	16	19	22	25	29	33	38	43	260	
A	250								0	1	2	3	4	6	7	8	10	12	14	17	20	23	27	31	36	41	250	
N	240									0	1	2	3	4	5	6	9	10	12	15	18	22	26	29	34	40	240	
T	230										0	1	2	3	4	5	8	9	11	14	17	21	25	29	33	39	230	
S	220											0	1	2	3	4	7	8	10	13	16	20	24	28	33	39	220	
	210												0	1	2	4	6	7	9	12	16	20	24	27	32	37	210	
I	200													0	1	3	5	6	8	11	15	19	23	27	31	36	200	
N	190														0	2	4	5	7	10	14	17	21	25	30	35	190	
	180															0	2	4	6	9	12	15	19	23	28	33	180	
1	170																0	2	4	7	10	13	17	21	26	31	170	
/	160																	0	2	5	8	11	15	19	24	29	160	
1	150																		0	3	5	8	12	16	21	26	150	
0	140																			0	3	6	10	14	18	23	140	
0	130																				0	3	6	10	15	20	130	
	120																					0	3	7	12	17	120	
A	110																						0	3	8	12	110	
C	100																							0	4	8	100	
R	90																								0	4	90	
E	80																									0	80	

EXAMPLE: To interpolate for 89 remaining plants and 240 original plants: 89 is .1 of difference between 90 and 80;  
 .1 X 6(40 - 34) = .6                      34 plus .6 = 34.6 (rounded to 35)  
 NOTE: For less than 80 plants per 1/100 acre remaining, use Stand Reduction Table "C" and enter the remainder of 100 minus the percent of potential.

**TABLE E - LEAF LOSS TABLE - 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
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	43	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
	<b>PERCENT PRODUCTION LOSS</b>																		

**TABLE F - STAGE MODIFICATION TABLE**

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 STAGES													
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



**TABLE G - SHELLING PERCENTAGES - EAR POPCORN**

(1) Wt. of Ear Popcorn Sample: (lbs.)	(2) Wt. of Shelled Popcorn Sample: (lbs.)	(3) EAR POPCORN Shelling Percentage For Weight Method Appraisals and Gross Weight Entries in Section II, Item I of the Production Worksheet	(4) EAR POPCORN Shelling Percentage Factor For Structural Measurement Entries
5	4.4	.88	1.10
5	4.3	.86	1.08
5	4.2	.84	1.05
5	4.1	.82	1.03
5	4.0	.80	1.00
5	3.9	.78	.98
5	3.8	.76	.95
5	3.7	.74	.93
5	3.6	.72	.90
5	3.5	.70	.88
5	3.4	.68	.85
5	3.3	.66	.83
5	3.2	.64	.80
5	3.1	.62	.78
5	3.0	.60	.75
5	2.9	.58	.73
5	2.8	.56	.70
5	2.7	.54	.68
5	2.6	.52	.65
5	2.5	.50	.63
5	2.4	.48	.60
5	2.3	.46	.58
5	2.2	.44	.55
5	2.1	.42	.53
5	2.0	.40	.50

**TABLE H - POPCORN MOISTURE ADJUSTMENT FACTOR TABLE**

WHOLE PERCENT MOISTURE	TENTHS OF PERCENT - MOISTURE									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
15	1.0000	.9988	.9976	.9664	.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	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
31	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
32	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
33	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
34	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
35	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
36	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
37	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
38	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
39	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
40	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892