United States Department of Agriculture

USDA

Federal Crop Insurance Corporation



Product Development Division CRAMBE
PILOT LOSS
ADJUSTMENT
STANDARDS
HANDBOOK

FCIC-25730 (12-2002)

2003 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HA	ANDBOOK	NUMBER: 25730
SUBJECT: CRAMBE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK	DATE: December OPI: Product Dev	velopment Division
2003 AND SUCCEEDING CROP YEARS	APPROVED: /S:/ Deputy Administrator	Tim B. Witt

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2003 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2003 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 highlighted. Three stars (***) identify information that has been removed.

Changes for the Crop Year 2003 (FCIC-25730) issued December 2002:

- A. Page 2, Subsection 3 A (3): Added statement to clarify that crambe must be initially planted in rows.
- B. Page 2, Subsection 3 A (4): Added statement to clarify that insurance will not be provided for any acreage that does not meet the rotation requirements contained in the Special Provisions.
- C. Page 3, Subsection 3 B (3): Revised statement to say that Hail and Fire Exclusion provisions are also not applicable if additional coverage is less than 65/100 or comparable coverage. Added a note to refer to the CIH and LAM for other provisions not applicable to CAT.
- D. Page 3, Subsection 3 D (4): Added a note instructing the adjuster to refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.
- E. Page 6, Subsection 5 B (4): Revised the instruction to take not less than the minimum number (count) of representative samples required in **TABLE A**.

CRAMBE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Page 6, Subsection 5 C (2): Revised the instructions for determining the average row width.
- G. Page 7, Subsection 5 C (4): Added a note stating broadcast crambe is an uninsurable practice unless otherwise provided in the Special Provisions, actuarial documents, or by written agreement.
- H. Page 7, Subsection 5 D (3): Moved table with Crambe stage descriptions to **EXHIBIT 1.**
- I. Page 8, Subsection 6 A: Added the statement "for planted acreage with no emerged seed, and ..." to the instructions for when to use the stand reduction appraisal method.
- J. Page 8, Subsection 6 B: Added a "Note" instructing the adjuster to refer to the LAM if the stand reduction is solely due to non-emerged seed due to insufficient soil moisture. Also, added language clarifying when to do stand reduction appraisals.
- K. Page 16, Subsection 9 A (3) (f): Removed reference to Prevented Planting.
- L. Page 16, Subsection 9 A (4): Added statement instructing adjuster to refer to the Prevented Planting Handbook for information on prevented planting.
- M. Page 20, Item E: Revised instructions to clarify that no entry is made if there is no rate class listed in the actuarial documents.
- N. Pages 21 and 22, Subsection 9 B; Items "H" and "I:": Changed instructions to refer the adjuster to the Prevented Planting Handbook for information on prevented planting codes and to the LAM for information on gleaning.
- O. Page 23, Item N: Clarified that entry is to be rounded to whole pounds.
- P. Page 23, Item P: Added a note instructing the adjuster to refer to the LAM for late planting procedures.
- Q. Page 24, Item "i:": Added language to show example.
- R. Page 25, Item "v:" Added instructions to document the name and address of the charitable organization when gleaned acreage is applicable.
- S. Page 26, Section II Subsection (7) (c): Changed the word "dockage" to "foreign material."
- T. Page 28, Item G: Clarified that factor is entered only if structure measurements are entered.
- U. Page 29, Item M₁: Changed the statement to instruct the adjuster to refer to the LAM for instructions on determining test weight.

CRAMBE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Char	Control Chart For: Crambe Pilot Loss Adjustment Standards Handbook													
SC Page(s) TC Page(s) Reference Material Date Number														
Current Index	1-4	1-2	1-34	35-39	12-2002	FCIC-25730								

CRAMBE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

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DECEMBER 2002

1. INTRODUCTION

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

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. <u>DISTRIBUTION</u>

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

Base Contract Price The price stipulated in the processor contract without regard to

discounts or incentives that may apply that will be used to

calculate the insured's price election.

Salvage Price The cash price per pound for crambe that qualifies for quality

adjustment in accordance with section 13 the crop provisions.

3. INSURANCE CONTRACT INFORMATION

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 crambe in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents; and
 - (a) That is planted for harvest as seed;
 - (b) That is 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; and
 - (c) That is not, unless allowed by Special Provisions or by written agreement:
 - 1 interplanted with another crop;
 - 2 planted into an established grass or legume;
 - 3 planted following the harvest of any other crop in the same crop year.
- (2) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant. Refer to the LAM for replanting provisions issues. Refer to section 4 of this handbook for replanting payment procedures.
- (3) Crambe seed must be initially planted in rows. Acreage planted in any other manner will not be insurable unless otherwise provided by the Special Provisions, actuarial documents, or by written agreement.
- (4) Insurance will not be provided for any acreage that does not meet the rotation requirements contained in the Special Provisions.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

NOTE: Refer to the CIH and LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

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

- (1) In addition to or instead of the requirements in the Basic Provisions, optional units may be by type, if type is designated on the Special Provisions.
- (2) For any processor contract that stipulates the amount of production to be delivered, in lieu of the Basic Provisions, a basic unit will consist of all acreage planted to the insured crop in the county that will be used to fulfill contracts with each processor.
 - (a) There will be no more than one basic unit for all production contracted with each processor contract.
 - (b) All production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has not been filled.

D. QUALITY ADJUSTMENT

- (1) Refer to the LAM for information on speculative type contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Crambe production will be eligible for quality adjustment if deficiencies in quality result in the crambe not meeting the requirements for acceptance under the processor contract because of kernel damage (excluding heat damage), or has a musty, sour, or commercially objectionable foreign odor.
- (3) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (Subsection 9B), or on a Special Report.
- (4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to the LAM and the North Dakota Grain Inspection, Inc. Crambe Grading Standards.
- (5) Crambe production is eligible for quality adjustment if certain deficiencies, substances, or conditions result in a loss in quality due to any insurable cause of loss occurring during the insurance period. Refer to the Crambe Pilot Crop Provisions for quality adjustment requirements.

NOTE: Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

- (6) For crambe eligible for quality adjustment, the salvage price of the qualifying damaged production is **NOT TO BE REDUCED** for:
 - (a) Moisture content;
 - (b) Damage due to uninsured causes; or
 - (c) Drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of crambe; except, if the salvage price can be increased by conditioning, we may reduce the salvage price after the production has been conditioned by the cost of conditioning but not lower than the salvage price before conditioning. Refer to the LAM for specific instructions.
- (7) If a salvage price cannot be found for the crambe production, refer to the LAM.
- (8) The quality adjustment factor will be calculated as stated in the Crambe Pilot Crop Provisions unless the Special Provisions contain quality adjustment factors.

NOTE: Moisture adjustment is applied prior to applying any qualifying adjustment for quality such as kernel damage (excluding heat damage) or has a musty, sour, or commercially objectionable foreign odor.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted by a practice that is 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 replanting 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 one replanting payment has already been allowed for the current crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a 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. Refer to the LAM.

(6) insurance provider must have given consent to replant.

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

C. MAXIMUM REPLANTING 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 (175 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)

30 acres replanted

Insured's actual cost to replant = \$11.00

Price election = \$0.10

20 % of the prod. guar. (650 pounds) = 130 lbs x \$0.10 (price election) = \$13.00

175 pounds (maximum lbs. allowed in the policy) x \$0.10 (price election) = \$17.50

The lesser of \$11.00, \$13.00 and \$17.50 is \$11.00

Actual pounds allowed = 110 (\$11.00 divided by \$0.10)

Enter 110 lbs. in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share

25.0 acres replanted

Insured's actual cost to replant = \$9.00

Price election = \$0.10

20 % of the prod. guar. $(650 \text{ lbs.}) = 130 \text{ lbs.} \times \$0.10 \text{ (price election)} \times .500 \text{ (share)} = \6.50

175 lbs. (maximum lbs. allowed in policy) x \$0.10 (price election) x .500 (share) = \$8.75

The lesser of \$9.00, \$6.50 and \$8.75 is \$6.50

Actual lbs. per acre allowed = 65 lbs. (\$6.50 divided by \$0.10)

Enter 65 lbs. In Section I "Adjusted Potential" column of the claim form.

NOTE: Enter 65 lbs. in Section I "Adjusted Potential" column of the claim form if share has been applied or 130 lbs. if share has yet to be applied. (Follow individual insurance provider guidelines.) Indicate in the narrative if the adjusted potential has/has not been reduced for share on claim form according to individual company guidelines.

D. REPLANTING PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. CRAMBE APPRAISALS

A. GENERAL INFORMATION

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

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

- (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.

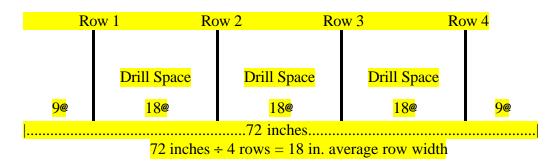
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (5) Sample Size by Appraisal Method:
 - (a) Immature Stage Appraisals: One sample is one square yard. One square yard can be measured on the basis of area or row length (refer to **TABLE B**).
 - (b) Seed Count: One sample is a one-square-yard area of hand harvested samples. For machine harvested samples, one sample is the number of square yards harvested by machine in the representative area.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods that require row width determinations.

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

EXAMPLE:



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) For broadcast acreage, use a 3-foot square grid (9 square feet).

NOTE: Broadcast crambe is an uninsurable practice unless otherwise provided in the Special Provisions, actuarial documents, or by written agreement.

(5) Apply average row width to **TABLE B** to determine the factor required for the sample row.

D. STAGES OF GROWTH

- (1) These instructions provide growth-stage information for use when appraising potential production during various stages of growth.
- (2) Growth Stage Determination and Designation:

The growth stage determination is based on at least 50 percent of plants having reached the stage described. Stage of growth is determined by the examination of 10 consecutive plants. Fields should be split into subfields to reflect distinctly different stages from different parts of the field.

(3) The various stage descriptions are given in **EXHIBIT 1**.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Stand Reduction Method	for planted acreage with no emerged seed, and on plants through the R2 Stage
Plant Damage Method	on plants from the R3 to the R5 stage. Plant damage calculations apply to the percent of the crop remaining (after stand reduction).
Seed Count Method	from the R6 stage through full maturity to determine the appraisal.***

B. STAND REDUCTION METHOD

NOTE: If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

(1) Damaged Plant Characteristics for Stand Reduction Appraisals.

Crambe plants injured in the vegetative stage may have either one or both cotyledons missing, the seedling beaten down, or the stem broken at the soil line. Plants with both cotyledons broken or torn off and plants broken off below the cotyledons usually do not survive. To qualify for stand reduction appraisals, damaged plants in the vegetative stage must:

- (a) Be cut off below the cotyledons;
- (b) Have both cotyledons removed;
- (c) Be dead; or
- (d) Be injured to such an extent they are in a non-recoverable condition.
- (2) Stand Reduction Appraisals Standards.
 - (a) In a representative sample area, determine the number of plants per one square yard in the original stand. Enter this number on the appraisal worksheet in item 8.

NOTE: A normal stand is approximately 105 to 210 plants per square yard.

- (b) In the representative sample areas with crop damage, count the number of surviving plants per one square yard. Enter this number on the appraisal worksheet in item 12.
- (c) Calculate the percent of stand remaining.
- (d) Refer to **TABLE C** to identify the percent yield loss based on the percent of stand remaining. Enter the percent yield loss as a decimal, rounded to hundredths, on the appraisal worksheet in item 14.
- (3) Stand reduction usually is not considered after the main stem starts elongating, approximately 52 days after planting.

C. PLANT DAMAGE METHOD

- (1) Plant Damage Characteristics.
 - (a) Defoliation and branch damage is that portion of the leaves and primary and secondary branches that have been removed or severely injured.
 - (b) Crambe leaves vary in size; it is better to assess the loss of leaf area rather than the number of leaves lost.
 - (c) Injury to the canopy includes:
 - 1 A partial loss-- leaves that are bruised or torn.
 - Total losses-- leaves that are bruised on the main vein, or torn, broken and wilting.
- (2) Standards for Plant Damage Appraisals.
 - (a) Determine the percentage of defoliation from a one square yard sample of plants.
 - (b) Include only the area removed or affected by a tear or bruise as indicated by browning of the tissues.

- (c) If a plant is cut off, consider it 100 percent defoliated.
- (d) Refer to **TABLE D** to determine the percent of yield loss from defoliation.

D. <u>SEED COUNT METHOD</u>

- (1) Damaged Plant Characteristics for Seed Count Appraisals.
 - (a) Leaf area is not considered at this stage.
 - (b) In the early seed formation stage when seeds are filling, if the green stems are severed, the breaks should be counted as lost. The stem will not heal, and the seeds above the break will not continue to fill.
 - (c) In the late seed formation stage when the stems are yellowing and drying up, if the yellowing stems are severed, but still accessible for harvesting, they should not be counted as lost. The seed will continue to mature.
- (2) Standards for Determining Seed Count Appraisals.
 - (a) In each of the representative areas required for the size of field, harvest the seeds from the plants from a one square yard area.
 - (b) Shell out each one square yard sample individually, pour each sample into a graduated cylinder and measure level in milliliters (ml). Use **TABLE E** to convert ml of seed to pounds per acre.

NOTE: Adjusters can obtain graduated cylinders, in milliliters from most chemical supply stores.

- (c) On the appraisal worksheet, record seed level, in ml, for each sample. Record corresponding yield in pounds per acre, to tenths.
- (d) If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of crambe to calculate the yield per acre using the formula below.

<u>Lbs. of crambe harvested</u> X 4840 sq. yd./A = Lbs./A Square yards harvested

NOTE: Document calculations in the "Remarks" section of the appraisal worksheet.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. <u>DEVIATIONS</u>

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each 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.
- (4) For every inspection, complete items 1 through 8 and items 28 through 30. Complete PART I and II as instructed below.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

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

- 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. **Claim Number:** Claim number as assigned by the insurance provider.
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
- 6. **Stage:** Determined stage of growth at time of damage (e.g., V1, R2, R6, etc.). **Refer to EXHIBIT 1.**
- 7. **Acres:** Number of determined acres, to tenths, in the field or subfield appraised.
- 8. **Orig. No. of Plants in One Square Yard:** Original number of crambe plants in one square yard.

NOTE: If the field has more than one plant population per one square yard, divide the field into subfields and complete a separate appraisal for each subfield, as applicable.

STAND REDUCTION AND PLANT DAMAGE

- 9. **Sample Number:** Sample identification numbers are on the appraisal form. If more than 6 samples are needed, use additional pages and number the samples 7, 8, 9, etc.
- 10. **Field ID:** Field identification symbol.
- 11. **Drill Space:** Measure across 4 or more rows, and enter average space to nearest half inch expressed as a decimal. Refer to subsection 5 C.
- 12. **Surviving Plants:** Number of live plants in one square yard.
- 13. **% Stand:** Surviving Plants (item 12) divided by Orig. No. of Plants in One Square Yard (item 8). Round to the nearest whole percent.
- 14. **Damage From Stand Reduction:** Percent yield loss based on the percent of remaining stand for stage of growth at time of damage. Express as a two-place decimal. Refer to **TABLE C**. Interpolate to the nearest whole percent. Document the interpolation calculations in the Remarks section of the appraisal worksheet.
- 15. **Potential Remaining:** 1.00 minus Damage From Stand Reduction (item 14).
- 16. **% Leaf Destroyed (Hail Only):** The average percent of leaf area destroyed from all plants in a one square yard sample. This includes parts of plants cut off.
- 17. **% Damage From Leaf Destruction:** Percent yield loss from defoliation. Refer to **TABLE D.**
- 18. **Net Damage:** Potential Remaining (item 15), times % Damage From Leaf Destruction (item 17). Round results to two-decimal places.
- 19. **Net Potential Remaining:** Potential Remaining (item 15) minus Net Damage (item 18).

- 20. **APH Yield:** Approved APH Yield in whole pounds from the APH form.
- 21. **Total Lbs. Per Sample:** Net Potential Remaining (item 19) times APH Yield (item 20). Express the result in whole pounds.
- 22. 24. MAKE NO ENTRY.
- 25. **Sub-total:** Total of all Total Lbs. per Sample (item 21) entries, in whole pounds.
- 26. **Number of Samples:** Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.
- 27. **Appraisal:** Divide Sub-total (item 25), by Number of Samples (item 26). Round result to whole pounds.
- 28. **Remarks:** Enter pertinent information about the appraisal. Include any appropriate calculations.
- 29. **Adjuster's Signature, Code Number and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 30. **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.

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

SEED COUNT APPRAISAL

- 1.-8. Same as Stand Reduction and Plant Damage Appraisals, above.
- 9.-21. MAKE NO ENTRY.
- 22. **Sample Number:** Sample identification numbers are pre-printed on the appraisal worksheet. If more than 6 samples are needed, use additional pages and number the samples 7, 8, 9, etc.
- 23. **Seed Level In Cylinder (ml):** Seed level in cylinder in milliliters (ml). **NOTE:** Use a graduated cylinder to measure seed samples.
- 24. **Pounds Per Acre:** Convert ml in cylinder to pounds per acre (refer to **TABLE E**) and enter the per-acre yield in pounds, to tenths.
- 25. **Sub-Total:** Total all Pounds Per Acre entries (item 24) as applicable.
- 26. **Number of Samples:** Enter the number of samples taken for all Seed Count Appraisals.

- 27. **Appraisal:** Divide Sub-total (item 25) by Number of Samples (item 26) Round result to whole pounds.
- 28. 30. Follow the instructions provided for Stand Reduction and Plant Damage Appraisals, above.

For Illu	stratio	n Purpose	es Only	COMPANY NAM	Е	1. INSURED'S NAME		2. POLICY NUMB	ER		3. UNIT NUMB	ER	
			nt Damage)	ANY CO	MPANY	I.M. Ins	sured		xxxxxx		0	0100	
ΔΡ		RAMBE AL WORKS	SHEET	4. CLAIM NUME		5. CROP YEAR 6. STAGE			7. ACRES		8. ORIG. NO. O	ARE YARD	
	1 1174107	L WORK	J. I.E.E. I	XXXX		YYYY	V6			24.2	180		
SAMPLE NUMBER 9	FIELD ID 10	DRILL SPACE 11	SURVIVING PLANTS 12	% STAND 13	DAMAGE FR STAND REDUCTIO 14	REMAINING	% LEAF DESTROYED (Hail Only) 16	% DAMAGE FROM LEAF DESTRUCTION 17	NET D AM A G E (15 x 17) 18	NET POTENTIAL REMAINING (15 - 18) 19	APH YIELD 20	TOTAL LBS. PER SAMPLE 21	
1	Α	6.0	25	14	.52	.48	40	.12	.06	.42	1000	420	
2	Α	6.0	30	17	.39	.61	40	.12	.07	.54	1000	540	
3	Α	6.0	26	14	.52	.48	30	.10	.05	.43	1000	430	
4	Α	6.0	29	16	.44	.56	30	.10	.06	.50	1000	500	
5													
6													
SAMPLE NUMBER 22		SEED LE	VEL IN CYLINDER 23			POUNDS PER ACRE	≣			SEED COUNT		EDUCTION OR T DAMAGE	
1													
2								25. SUB-	TOTAL			1890	
3													
4								26. NUMBER O	F SAMPLES			4	
5													
6								27. APPR	AISAL			473	
28. REMARI	KS												

Documentation for interpolation (item 14 entry - Refer to TABLE C):

1) $44 \times .4 = 17.6$;

70 - 17.6 = 52.4 (round to ".52")

2) $44 \times .7 = 30.8$

70 - 30.8 = 39.2 (round to ".39")

3) $44 \times .4 = 17.6$

70 - 17.6 = 52.4

(round to ".52")

4) $44 \times .6 = 26.4$;

Date

70 - 26.4 = 43.6

(round to ".44")

29. Adjuster's Signature and Code Number Date 30. Insured's Signature

I.M. ADJUSTER XXXXX MM/DD/YYYY

I.M. INSURED

Page 1 of 1

MM/DD/YYYY

For Illu	or Illustration Purposes Only			COMPANY NAM	E	1. INSURED'S NAME	2. POLICY NUMB	ER		3. UNIT NUMBER		
	(See	ed Count)	ANY CO	MPANY	I.M. INS	SURED		XXXXXX	(0	0100
	C	RAMBE		4. CLAIM NUME	BER	5. CROP YEAR	6. STAGE		7. ACRES		8. ORIG. NO. O	
AP	PRAISA	AL WORKS	SHEET	XXXX	XXX	YYYY		R6	1	18.0		180
SAMPLE NUMBER 9	FIELD ID 10	DRILL SPACE 11	SURVIVING PLANTS 12	% STAND 13	DAMAGE FF STAND REDUCTION 14	REMAINING	% LEAF DESTROYED (Hail Only) 16	% DAMAGE FROM LEAF DESTRUCTION 17	NET DAMAGE (15 x 17) 18	NET POTENTIAL REMAINING (15 - 18) 19	APH YIELD 20	TOTAL LBS. PER SAMPLE 21
1												
2												
3												
4												
5												
6												
SAMPLE NUMBER 22		SEED LE	VEL IN CYLINDER			POUNDS PER ACR 24	E			SEED COUNT		EDUCTION OR T DAMAGE
1			73			242.8						
2			72			239.4		25. SUB-	TOTAL	1160.6		
3		68				226.1						
4	63					209.5		26. NUMBER O	26. NUMBER OF SAMPLES 5			
5			73			242.8						
6								27. APPR	AISAL	232		

28. REMARKS

29. Adjuster's Signature and Code Number	Date	30. Insured's Signature	Date
I.M. ADJUSTER XXXXX	MM/DD/YYYY	I.M. INSURED	MM/DD/YYYY
			Page 1 of 1

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

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 uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late planting.***
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (6) 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. <u>Information Required</u>

- 1. **Crop/Code #:** "Crambe" (0068).
- 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:** Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: Refer to the 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" in 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 #:** Claim number as assigned by the insurance provider.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. 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. Est. Prod. Per Acre:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

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

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

15. **Companion Policy(s):**

- 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 crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."

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- (1) If the other person has a multiple-peril crop insurance 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 crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

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. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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:** Refer to 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.
- 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 underreported acres, draw a diagonal line in Column "C" as shown.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the insurance providers instructions. Refer to 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/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H. Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE EXPLANATION

"R"..... Acreage replanted and qualifying for replanting payment.

for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

"P"..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

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

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

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

<u>USE</u> <u>EXPLANATION</u>

"Replant"...... .. Acreage replanted and qualifying for replanting payment

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

"To Millet," etc..... Use made of the acreage

"WOC" Other use without consent

"SU" Solely uninsured

"ABA"..... Abandoned without consent

"H"..... Harvested "UH"..... Unharvested

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

PREVENTED PLANTING: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. **Appraised Potential:**

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4).

PRELIMINARY AND FINAL: Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised. Refer to section 5, "Crambe Appraisals" for additional instructions.

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

K_1 Moisture %:

REPLANT: MAKE NO ENTRY.

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

K_2 Factor:

REPLANT: MAKE NO ENTRY.

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

L. Shell and/or Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested crambe which due to insurable causes qualifies for quality adjustment as provided in the Crambe Pilot Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated by dividing the salvage price by the base contract price. The factor may not exceed 1.000. If appraised mature crambe has no value enter ".000." For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the North Dakota Grain Inspection, Inc. Crambe Grading Standards. Also refer to the quality adjustment instructions in the "Narrative," herein.

M. + Uninsured Causes:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre, in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

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

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole pounds for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. Adjusted Potential:

REPLANT: Enter the pounds per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: Column "J" times Column "K₂" times Column "L" plus Column "M," rounded to whole pounds.

- O. **Total to Count:** Column "C or C₁" (**actual** acres) times Column "N," rounded to whole pounds.
- P. **Per-Acre:** Per Acre Guarantee Enter the per-acre production guarantee from the insured's policy. **NOTE:** Refer to the LAM for late planting procedures.
- Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to whole pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres (Column "C" or ["C₁" if there are underreported 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 refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item "I" or item "B" "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent 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 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. Refer to 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 replanting payment have been met. Refer to 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" Quality Adjustment (QA) factor entered in Section I, items "L" and Section II, item "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 the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

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

NOTE: Any production harvested from plants growing in the insured crop will be counted as production of the insured crop on an unadjusted weight basis.

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

- Refer to the LAM for information on consolidating loads having the same quality adjustment factor for a single line entry on the production Worksheet.
- (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, refer to the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.
- (10) Any production harvested from plants growing in the Crambe may be counted as production on a weight basis.

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. Refer to 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. Refer to 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 an indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **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. Refer to 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, crossties, etc. Refer to LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).

- 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 BUSHELS in the bin.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs" in the column heading. Production in whole pounds before deductions for 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 production as follows: Column "H" times Column "M₁" (actual test weight) rounded to the nearest whole pound.

- J. Shell/Sugar Factor: MAKE NO ENTRY.
- K₁. **FM%:** Make entry to nearest tenth for ONLY foreign material (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged foreign material on the settlement/summary sheet, refer to the LAM for instructions.
 - **NOTE:** The terms "dockage" and "foreign material" are often used by buyers to describe the same non-seed material depending on the geographic area of the country. Refer to the North Dakota Grain Inspection, Inc. Crambe Grading Standards and the LAM.
- **Factor:** Enter the 3-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."
- L_{1.} **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.
- L_{2.} **Factor:** If seed moisture is more than 12.0 percent, enter the four-place moisture factor from the crambe moisture adjustment factor table (**TABLE F**).
- M_{1.} **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). Refer to the LAM for instructions on determining test weight.

M₂. **Test Wt. Factor:** MAKE NO ENTRY.

NOTE: The Crambe has been converted to **actual** pounds in column I above, no further adjustments are necessary.

- N. **Adjusted Production:** Result of multiplying "I" x "K₂" x "L₂." (Round to whole pounds).
- O. **Prod. Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

NOTE: Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the "Narrative" section. Refer to the example in the LAM.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to whole pounds.
- Value: Enter the salvage price (value) per pound, to four decimal places, of the damaged or conditioned crambe that, due to insurable causes, does not meet one or more of the quality standards as stated in the Crambe Pilot Crop Provisions. Refer to subsection 3 D, Quality Adjustment.
- Q_2 Mkt. Price: If an entry is in item " Q_1 ," enter the base contract price per pound to four decimal places.
- R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by dividing " Q_1 " by " Q_2 ."
- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" **in whole pounds.**

NOTE: FOR ITEMS 22 -24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARE, 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.

22. Section II Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

25. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

NOTE: Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **Page Numbers:**

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

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

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

-		2 Uni	t # 31			W		(FOR IL	LUST	RATIO	N PURF	POSES ON	ILY)	8 Name of Insured					
		0010	00				-	7 Compai	nv	Anv Com	panv				9 Claim #				rop Year	
			10					•	•						10 7 11				YYYY	<u> </u>
		_						Agei	ncy	Any	/ Agency_				10 Policy #	1 st	XXXXX	2 ⁿ		
					+										Notice of L	oss MM/	/DD/YYYY		MM	/DD/YYYY
12 Additio	nal Units	_						1. M. Insured												
13 Est. Pro	d Per Acre	65	0																	
		GE APPF	RAISED,	PRODUC	TION	AND AI	DJUSTME	ENTS		-								la : a a-		
ACTUARI.	AL I I				1			1	1	POT	ENTIAL			1				STAGE G	JARANTEE	
Column SW-968-30W 908-30W Any Company Any Compan			Q																	
					Risk	Practic		Stage										Per Acro		
	E25.0	24.2	1.0	000		003	997	UH	To Mill	et	473				473	11	1,447	650	1	15,730
B	E25.0	8.0	1.0	000		003	997	UH	P	\	woc -				650	5	,200	650	1	11,700
		66.0	1.0	000		003	997	н	н		н							650	3	36,400
16 TC	TAL	98.2													17 TOTAL	_{.S} 16	6,647		6	3,830
		_																•		
Acreage	determin	ed by wh	neel mea	asuremen	ts. F	Field b	was plow	ed witho	out consen	t. Cram	be at Ac	me Elevato	or had 9.7%	kernel damage. S	See attache	d N.D. Grai	in Inspection	n, Inc., ii	nspection co	ertificate.
			PRODU	CTION																
18. Date	Harvest Cor	•	M/DD/	YYYY				19. Is			er farms in				Indemnity?	No 🛮				
	REMENTS	1		1	GR	OSS PR	ODUCTI	ON	1	ADJUS				DUCTION				ı		
1	В	С	D	Е	1	F	G	Н	I	J	1	_ +		- N	О	P	$-\frac{Q_1}{Q_2}$		R	S
	of	Width	Denth				Sion	Prod.		Sugar	1	_		Production		tion		Fa	ector	Production To Count
	Diameter	width	Бери	tion	1,	cci	1 actor	(1 x 0)		1 actor				TIOTIAJAK 2AL 2AW12	To Count	(11-0)		(Q ₁	÷ Q ₂)	(PXR)
	Ar			te					10,000			-+		- 9,302		9,302	 	8	300	7,442
	10.0	RND	10.0		78	5.4	.8	628.3	15,708				25	- 15,708		15,708				15,708
														-						
																				23,150
																				16,647
under 18	U.S.C. §§10	SWI-96k-3-W Any Company		39,797																
		re and Co	de Numb	er					Date				ature				Date			
	•		1.	M. ADJ	USTER	S XXX	СХХ		MM/DI	D/YYYY		•		I. M. INS	JRED		MM/DD	/YYYY		
																			27 Page _	1 of 1
Final In	spection		provided above, to the best of my knowledge, to be true d supporting papers are subject to audit and approval by the United States. I understand that any false or inaccut and 1014, 7 U.S.C. §1506, 31 U.S.C. §§ 3729 and other that Code Number						MM/DI	D/YYYY	Final	Inspection		I. M. INS	JRED		MM/DD	/YYYY		

DECEMBER 2002 33 **FCIC-25730 (CRAMBE)**

PRODUCTION WORKSHEET

1 Crop/Code #	2 Unit #	3 Legal Description				(FOR II	LLUST	RAT	ION PURPOSES ONLY)	8 Name of Insured				
Crambe	00100	SW1-96N	-30W						•	I.M. Insured				
0068										9 Claim #		11 Crop `	Year	
4 Date of Damage	JUN 10					7 Compan	ny	Any	Company	XX	XXXXX		ΥΥΥΥ	
5 Cause of Damage	HAIL						Agency	Any	Agency	10 Policy #		XXXXX	XX	
6 Primary Cause %	100%									14 Date(s)	1st	2nd	Final	
12 Additional Units										Notice of Loss	MM/DD/YYYY		MM/DD/YYYY	
13 Est. Prod. Per Acre										15 Companion	Policy(s)			

EXAMPLE 1: (100% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIA	۸L								POTENTIAL	YIELD					STAGE GUARANTEE	
А	В	С	D	E	F	G	Н	I	J	K 1	L	М	N	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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)
M/D A	30.0	30.0	1.000		003	997	R	Replanted					110	3,300	650	19,500
		40.0	1.000		003	997	NR	Not Replanted							650	26,000
16	TOTAL	70.0											17 TOTALS	3,300		45,500

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 was \$11.00/acre. Price election is \$0.10. \$11.00 divided by \$0.10 = 110 lbs. (Less than 175 lbs. maximum allowed). Appraised production is less than 90 percent of the production guarantee (650 X 90% = 585 lbs/A; appraised production = 270 lbs.) 20% of the prod. Guar. (650 * .20 = 130 lbs.) Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Provisions for measurements and calculations

EXAMPLE 2: (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ΔΩΤΙΙΔΡΙ	ACTIIARIAI								POTENTIAL VIELD						STAGE GHARANTEE	
А	В	С	D	E	F	G	Н	I	J	K 1	L	М	N	0	Р	Q
Field ID M/D A	Prelim Acres 25.0	Final Acres 25.0	Interest or Share .500	Risk	Practice 002	Type Class Variety 997	Stage R	Intended or Final Use Replanted	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential 65	Total To Count (C x N) 1,625	Per Acre 650	Total (C x P) 16,250
		40.0	.500		002	997	NR	Not Replanted							650	26,000
16	TOTAL	65.0											17 TOTALS	1,625		42,250

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.

Insured's actual cost to replant is \$9.00/acre, Price election: \$0.10. Maximum allowed - \$8.75 (175 x \$0.10 x 500 share).

Appraised potential is less than 90 percent of the production guarantee. (650 X 90 percent = 585 lbs/A appraised potential is 270 lbs per acre). 20% of the prod. Guar. (650 lbs * .20 = 130 lbs.)

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40	.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW LENGTH TO EQUAL ONE SQUARE YARD

ROW LENGTH REQUIREMENTS IN RELATION TO DRILL SPACING AND CORRESPONDING SQUARE YARD FACTORS*									
Drill Spacing (in inches)	6	7	8	9	10	12	14	16	18
Length of Row (in feet)	18	15.4	13.5	12	10.8	9	7.7	6.8	6
Square Yard Factor	1	1	1	1	1	1	1	1	1

^{*}For row/drill spacing not shown, divide 9 by the drill spacing in feet (expressed as a 2-place decimal). Round to the nearest tenth foot row length.

Example for 15" spacing:

15 inches \div 12 inches = 1.25 feet. 9 divided by 1.25 = 7.2 feet of row.

TABLE C - PERCENT YIELD LOSS FROM CRAMBE STAND REDUCTION

		PERCENT OF STAND REMAINING								
STAGE	90	80	70	60	50	40	30	20	10	0
VE-V4	0	0	0	0	0	6	10	18	60	100
V5-V8	0	0	1	2	2	8	12	26	70	100
R1-R2	0	0	2	3	4	12	20	30	80	100

INTERPOLATION EXAMPLE - Use TABLE C and assume the V8 stage of growth.

For 14 % of the stand remaining:

- 1) 14 is .4 of the difference between 10 % and 20 %.
- 2) .4 X 44 (difference between 70 and 26) = 17.6
- 3) 70 17.6 = 52.4 rounded to 52

TABLE D - YIELD LOSS FROM CRAMBE DEFOLIATION AND BRANCH DAMAGE

STAGE		PER	CENT O	F DEFC)LIATI(ON AND	BRANC	CH DAM	AGE	
SINGL	10	20	30	40	50	60	70	80	90	100
VE-V4	1	3	4	5	5	6	7	8	12	16
V5-V8	4	6	10	12	13	17	18	20	24	35
R1-R5	12	14	16	17	18	22	26	30	36	42

TABLE E - CRAMBE YIELD PER ACRE DETERMINATION BASED ON MILLILITERS OF SEED PER SQUARE YARD

ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A
10	33.3	45	149.6	80	266.0	115	382.4	150	498.9	185	615.3
11	36.7	46	153.0	81	269.4	116	385.8	151	502.2	186	618.6
12	39.9	47	156.3	82	272.7	117	389.1	152	505.5	187	621.9
13	43.2	48	159.6	83	276.0	118	392.4	153	508.8	188	625.2
14	46.6	49	163.0	84	279.4	119	395.8	154	512.2	189	628.6
15	49.9	50	166.3	85	282.7	120	399.1	155	515.5	190	631.9
16	53.2	51	169.6	86	286.0	121	402.4	156	518.8	191	635.2
17	56.5	52	172.9	87	289.4	122	405.7	157	522.1	192	638.5
18	59.9	53	176.3	88	292.7	123	409.6	158	525.5	193	641.9
19	63.2	54	179.6	89	296.0	124	412.4	159	528.8	194	645.2
20	66.5	55	182.9	90	299.3	125	415.7	160	532.1	195	648.5
21	69.8	56	186.2	91	302.6	126	419.0	161	535.4	196	651.8
22	73.2	57	189.6	92	306.0	127	422.4	162	538.8	197	655.2
23	76.5	58	192.9	93	309.3	128	425.7	163	542.1	198	658.5
24	79.8	59	196.2	94	312.6	129	429.0	164	545.4	199	661.8
25	83.1	60	199.5	95	315.9	130	432.3	165	548.7	200	665.1
26	86.5	61	202.9	96	319.3	131	435.7	166	552.1		
27	89.8	62	206.2	97	322.6	132	439.0	167	555.4		
28	93.1	63	209.5	98	325.9	133	442.3	168	558.7		
29	96.4	64	212.8	99	329.2	134	445.6	169	562.0		
30	99.8	65	216.2	100	332.6	135	449.0	170	565.4		
31	103.1	66	219.5	101	335.9	136	452.3	171	568.7		
32	106.4	67	222.8	102	339.2	137	455.6	172	572.0		
33	109.7	68	226.1	103	342.6	138	458.9	173	575.3		
34	113.1	69	229.5	104	345.9	139	462.3	174	578.7		
35	116.4	70	232.8	105	349.2	140	465.6	175	582.0		
	119.7	71	236.1	106	352.5	141	468.9	176	585.3		
37 38 39	123.0	72	239.4	107	355.9	142	472.2	177	588.6		
38	126.4	73	242.8	108	359.2	143	475.6	178	592.0		
39	129.7	74	246.1	109	362.5	144	478.9	179	595.3		
40	133.0	75	249.4	110	365.8	145	482.2	180	598.6		
41	136.4	76	252.7	111	369.2	146	485.6	181	602.0		
42	139.7	77	256.1	112	372.5	147	488.9	182	605.3		
43	143.0	78	259.4	113	375.8	148	492.2	183	608.6		
44	146.3	79	262.7	114	379.1	149	495.5	184	611.9		

TABLE F - CRAMBE MOISTURE ADJUSTMENT FACTOR TABLE

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

EXHIBIT 1

CRAMBE STAGES OF GROWTH

PHASE	STAGE	DESCRIPTION
Vegetative	Vegetative Emergence	
	Vegetative Leaf Stages V(N)	Vegetative leaf stages based on the number of leaves (N) attached to the main stem that are at least 1 1/4 inches long. The plant stem is in a rosette with compacted leaf nodes.
Reproductive	R1	The terminal growing point is visible at several flower buds.
	R2	The main stem forms and rapidly elongates. The floral bud cluster raises above the uppermost leaf. The internodes begin to elongate.
	R3	Flowering begins on the main stem. The flowers are white, producing one seed each. The primary and secondary branches form with flowering on the primary branches.
	R4	Flowering increases on the primary and secondary branches with formation of tertiary branches. Pod development begins on the main stem.
	R5	Flowering continues on all branches with pod development progressing on primary, secondary and tertiary branches.
Ripening	R6	Flowering is completed. Seed formation and filling become the main plant functions.
	R7	Physiological maturity is evident when 50 percent of the seeds have turned brown. The appearance of the plant may vary from leaves turning yellow and dropping to the plant remaining green.