

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25740 (11-2003)

MUSTARD PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2004 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25740
SUBJECT: MUSTARD PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS	DATE: November 25, 2003	
	OPI: Product Development Division	
	APPROVED: /S:/ TIM B. WITT Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for the Crop Year 2004 (FCIC -25770) issued November 2003:

- A. Page 1, Section 1: Inserted the following statement: **“THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).”**
- B. Page 1, Subsection 2 B (3): Added abbreviations for Catastrophic Risk Protection (CAT) and the Crop Insurance Handbook (CIH).
- C. Page 1 & 2, Subsection 2 B (4): Revised the definition of “Base Contract Price” and “Salvage Price” to match the policy definitions.
- D. Page 2, Subsection 3 A (1) (b): Added a “NOTE” referring the adjuster to the LAM for information on determining the insurable acreage and production guarantee when a processor contract is in force.
- E. Page 2 & 3, Subsection 3 B (3): Revised statement to clarify that CAT coverage is not applicable if additional coverage is less than 65/100 or equivalent coverage. Also added a “NOTE” to refer to the CIH and LAM for other provisions not applicable to CAT.

MUSTARD PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Page 3, subsection 3 D (3) & (4): Revised language to more closely reflect policy language. 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.
- G. Page 4, Subsection 3 D (6): Added the instructions from the policy for calculating the quality adjustment factor.
- H. Page 4, Subsection 4 B (3): Clarified that the acres must have been planted on or after the “Initial Planting” date established by the Special Provisions.
- I. Page 4, Subsection 4 B (4): Revised statement to clarify that appraisal must be less than 90 percent of the “**per acre**” production guarantee for the acreage “**intended to be replanted.**” This was added to help establish uniformity in the way appraisals for replants are being done.
- J. Page 5, Subsection 5 C (3): Revised “NOTE” to clarify how to compute the number of pounds per acre allowed for a replanting payment. Revised the “EXAMPLES” for clarification.
- K. Page 6, Subsection 5 B (1): Revised for clarification.
- L. Page 6, Subsection 5 B (3): Revised for clarification.
- M. Page 7, Subsection 5 B (4): Revised statement to instruct the adjuster to take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.
- N. Page 8, Subsection 6 A: Revised statement to clarify the stand reduction method is used for planted acreage with no emerged seed, and on plants until the main stem begins to elongate.
- O. Page 9, Subsection 6 B: Added a “NOTE” stating 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 and refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.
- P. Page 11, subsection 6 C (2) (b) 7: Revised to instruct the adjuster to calculate the percentage of branches lost and rounded to the nearest 5%, and enter the result in item 22 of the appraisal worksheet.
- Q. Page 15, Subsection 8 B items 22: **% of Branches Lost**: Revised to show entry rounded to the nearest 5%.
- R. Page 15, Subsection 8 B items 28 & 29: Revised to clarify that entry is to be rounded to the nearest hundredth.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- S. Page 16, Subsection 8 B items 39, **Remarks:** Revised to instruct the adjuster to enter the field identification symbol
- T. Page 17, Appraisal Worksheet Example: Revised entries to add example with stand reduction.
- U. Page 19, Subsection 9 A (4): Added statement instructing the adjuster to refer to the Prevented Planting Handbook for information on prevented planting.
- V. Page 22, Subsection 9 B Section I, item A: Added the following NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.
- W. Page 23, Subsection 9 B Section I, item E: Revised to match current approved language for other crops.
- X. Page 24, Subsection 9 B Section I, item H and I: Added statements instructing the adjuster to refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage, and to refer to the LAM for information on gleaning.
- Y. Page 25, Subsection 9 B Section I, item K₁: Added statement to clarify that moisture adjustment is applied prior to applying any qualifying adjustment for quality.
- Z. Page 26, Subsection 9 B Section I, item P: Added a “NOTE” instructing the adjuster to refer to the LAM for late planting procedure.
- AA. Page 28, Subsection 9 B Narrative I, item “w”: Added statement instructing the adjuster to document the name and address of the charitable organization when gleaned acreage is applicable.
- BB. Page 31, Subsection 9 B Section II, item A₂: Added the following NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.
- CC. Page 32, Subsection 9 B Section II, item G: Revised statement to clarify that the conversion factor is entered only if structure measurements are entered.
- DD. Page 32, Subsection 9 B Section II, item K₁: Revised statement to instruct adjuster to make the entry to the nearest tenth, and to refer to the North Dakota Official Standards for Grain and the LAM for instructions.
- EE. Page 32, Subsection 9 B Section II, item M₁: Added statement instruction to the adjuster to refer to the LAM for instructions on determining test weight.
- FF. Page 37, Section 10 **TABLE B:** Revised the interpolation example.
- GG. Page 38, Section 10 **TABLE C:** Added an interpolation example.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Mustard Pilot Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire handbook					
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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 LAM.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

NOTE: It is the insurance 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 mustard loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook

(4) Definition(s):

Base Contract Price	The price per pound (U.S. dollars) stipulated in the processor contract without regard to discounts or incentives that may apply, that will be used to determine the insured price election.
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Salvage Price

The cash price per pound (U.S. dollars) for mustard that qualifies for quality adjustment in accordance with section 13 of 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 mustard in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share; and
 - (a) That is planted for harvest as seed to be processed into products for human consumption;
 - (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

NOTE: Refer to the LAM for information on determining the insurable acreage and production guarantee when a processor contract is in force.

 - (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 normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provisions issues. Refer to section 4 of this handbook for replanting payment procedures.

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 equivalent 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. Optional units may also be established by type, if types are designated on the Special Provisions.

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) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (subsection 9B), or on a Special Report.

(3) Mustard will be eligible for quality adjustment only if:

(a) Deficiencies in quality result in the mustard not meeting the requirements for acceptance under the processor contract because of damaged seeds (excluding heat damage), or a musty, sour, or commercially objectionable foreign odor; or

(b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health.

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.

(4) For mustard 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 mustard; 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.

NOTE: Moisture adjustment is applied prior to any qualifying quality adjustment factors such as damaged seeds and objectionable odors.

(5) If a salvage price cannot be found, refer to the LAM.

(6) The quality adjustment factor will be calculated as follows (unless the Special Provisions contain quality adjustment factors):

(a) Divide the salvage price by the base price to determine the quality adjustment factor (not to exceed 1.000).

(b) The number of pounds remaining after any reduction due to excess moisture (the moisture adjusted gross pounds) of the damaged or conditioned production will be multiplied by the quality adjustment factor to determine the net production to count.

NOTE: The salvage price will be determined at the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.

(7) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to the LAM, the Agricultural Marketing Act of 1946, as amended, and the Official Mustard Grading Standards of the State of North Dakota (unless otherwise provided for in the Special Provisions).

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted using a practice that was uninsurable as an original planting will require the deduction of the replanting payment attributable to the insured's share 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 a prior replanting payment has been made during the current crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment:

- (1) The insured crop must be damaged by an insurable cause;
- (2) The insurance provider determines that it is practical to replant;
- (3) The acres must have been planted on or after the "Initial Planting" date established by the Special Provisions;
- (4) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, "Mustard Appraisals");

- (5) The 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) The insurance provider has given consent to replant.

NOTE: In the Narrative of the claim form or on a **Special Report**, show the appraisal **for each field or subfield** and **the** calculations to document that qualifications for a replant 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 **the insured's** price election times the insured's share.

NOTE: Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. 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 = \$**18.00**

Price election = \$0.15

20 % of the prod. guar. (650 lbs. **x 20%**) = 130 lbs x \$0.15 (price election) **x 1.000 (share)** = \$19.50

175 pounds (maximum lbs. allowed in the policy) x \$0.15 (price election) **x 1.000 (share)** = \$26.25

The lesser of \$**18.00**, \$19.50 and \$26.25 is \$**18.00**

Actual **lbs. per acre** allowed = **120 lbs.** (**\$18.00** ÷ \$0.15)

Enter **120** lbs. in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share

30.0 acres replanted

Insured's actual cost to replant = \$9.00

Price election = \$0.15

20 % of the prod. guar. (650 lbs. x 20%) = 130 lbs. x \$0.15 (price election) x 0.500 (share) = \$9.75

175 lbs. (maximum lbs. allowed in policy) x \$0.15 (price election) x 0.500 (share) = \$13.13

The lesser of \$9.00, \$9.75 and \$13.13 is \$9.00

Actual lbs. per acre allowed = 60 lbs. (\$9.00 divided by \$0.15)

Enter 60 lbs. In the "Adjusted Potential" column of the claim form.

NOTE: Enter 60 lbs. in Section I "Adjusted Potential" column of the claim form if share has been applied or 120 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 the 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. MUSTARD APPRAISALS

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 **minimum** 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 **field or** subfield must be appraised separately.

- (4) Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.
- (5) Sample Size by Appraisal Method
 - (a) Immature Stage Appraisals: One sample is 10 feet of row.
 - (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. 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 sub-fields to reflect distinctly different stages from different parts of the field.

- (3) The various stage descriptions are given below.

STAGE	DURATION	NARRATIVE
Seedling	2-3 weeks after emergence	Emerges 7 to 10 days after planting. The above ground plant consists of the hypocotyl and two cotyledons. They appear about 7 days after planting. The growing point is above the soil between the two cotyledons. Mustard seedlings develop somewhat slower than canola. The leaves are smaller than argentine canola, somewhat lobed and hairy.
Vegetative	3-6 weeks	The period between the seedling and flowering stage is the vegetative or rosette stage. Four to six true leaves are apparent approximately 21 days after planting. The healthy plant will grow fairly large leaves and quickly cover the ground with a rosette. When stressed, mustard will tend to bolt and flower earlier before the plants have an opportunity to provide ground cover with leaf growth.

STAGE	DURATION	NARRATIVE
Reproductive	2 weeks to 4 weeks	<p>There are approximately 8 to 15 true leaves.</p> <p>Mustard stems elongate into flowering bolts (an indeterminate central raceme with branch racemes) which, under good conditions, fill all the available space between plants. Four to 5 flowers open per day. The flower bolts continue to grow up and outward, flowering and producing pods as they grow.</p> <p>Mustard pods form from the bottom up.</p> <p>Flower blasting or abortion is a natural occurrence.</p>
Ripening	2 to 3 weeks	<p>The podding stage of development overlaps, to some extent, with the flowering stage. Older pods at the base of the flowering stems are well along in development when new flowers are still being initiated at tops.</p> <p>During the first couple of weeks the seed coat expands until the seed is almost full size. The seed embryo within has not yet begun to develop. The seed, at this stage, is somewhat translucent and resembles a water balloon from about 14 days through 35 days after flowering.</p> <p>Ripening is terminated by drying or senescence of the raceme and pods. Physiological maturity is indicated when the stems and seed pod's color changes from greenish purple to brownish tan.</p>

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 until the main stem begins to elongate.
Plant Damage Methods	<p>(1) in the vegetative stage when there is defoliation (leaf loss) AND plants are cut off or broken over. Defoliation calculations apply to the percent of the crop remaining (after stand reduction).</p> <p>(2) in the flowering stage when there is defoliation, branch and pod damage. Stand reduction is not applicable at this point.</p>
Seed Count Method	when the plant has reached full maturity to determine the appraisal after any insured cause of damage.

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.

Mustard plants are very susceptible to hail damage if damage occurs up to and including the two leaf stage. After the two leaf stage and prior to blooming, when the crop is leafing, mustard can be very hardy and recover considerably. Mustard 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 those broken off below the cotyledons 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) Standards for Stand Reduction Appraisals.

- (a) In a representative sample area, determine the number of plants per 10 feet of row in the original stand. Enter this number on the appraisal worksheet in item 9.

NOTE: A normal stand is approximately 60 to 70 plants per 10 feet of row.

- (b) In the representative sample areas with crop damage, count the number of surviving plants per 10 feet of row. Enter this number on the appraisal worksheet in item 12.
- (c) Calculate the percent of stand remaining (item 12 divided by item 9).
- (d) Refer to **TABLE B** to identify the percent yield loss based on the percent of stand remaining. Enter the percent yield loss, expressed as a decimal rounded to hundredths, on the appraisal worksheet in item 14.

C. PLANT DAMAGE METHODS

(1) Plant Damage Characteristics.

(a) Defoliation

- 1 Defoliation is that portion of the leaves that has been removed or severely injured.

- 2 Mustard leaves vary in size, it is better to assess the loss of leaf area rather than the number of leaves lost.
- 3 Loss of leaves includes:
 - a A partial loss -- leaves that are bruised or torn.
 - b Total losses -- leaves that are bruised on the main vein, or torn and broken and wilting.

(b) Branch Damage

- 1 Recovery from injury in the early stage of flowering depends on the injury to leaves which supply the nutrients for growth and flower development. As the stems and pods develop, they take over as the major source of food and supply of the developing seeds.
- 2 A mustard crop in the flowering stage can lose most of its petals without seriously reducing the yield. Fertilization takes place in a relatively short period (several hours) and usually before the flower is fully open. The mustard crop will bloom ordinarily over a two to three week period and damage at any given time will only affect fertilization of those flowers which are in the critical stage. Losses in the flowering stage can be adjusted on the basis of loss of stems and branches, and to a lesser extent, defoliation.
- 3 Branch loss is considered once the canopy of primary and secondary stems and pods begins to establish.
- 4 When counting branches on damaged plants, partially severed branches or hangers are not counted as lost unless the portion above the break will not be retained until harvest. Branches still flowering possess the ability to form calluses around the breaks and heal themselves. However, towards the end of flowering, branches lose the ability to heal themselves and, if partially severed, the portion above the break is usually lost.
- 5 Branch bruising does not contribute to loss of seed unless the bruise is severe enough to result in loss of the branch above the bruise. The portion lost is counted as part of the branch loss.

(c) Pod Damage

- 1 Since pod filling overlaps flowering it is necessary in the later stages of flowering to account for the loss of individual pods from branches which otherwise are intact.
- 2 Young pods on the tops of branches which are lost along with flowers, buds and a portion of the stem (tipping) should have been already accounted for in the estimate of branch loss and are not counted again.

(2) Standards for Plant Damage Appraisals

(a) Defoliation

- 1 Determine the percentage of defoliation from a sample of 10 representative plants.
- 2 Include only the area removed or affected by a tear or bruise as indicated by browning of the tissues.
- 3 If a plant is cut off, consider it 100 percent defoliated.
- 4 Refer to **TABLE C** to determine the percent of loss.

(b) Branch Damage

- 1 Before you start, determine whether it is appropriate to count actual numbers of branches or if a standard size branch (stem with a given number of pods) should be used as the basis for counting branches.
- 2 If a standard size branch is chosen as the basis for counting branches, determine what size to call a standard size branch and stick to that size as nearly as possible. Include together 2 or 3, etc., small branches to equal a standard size branch when necessary.
- 3 Where tops of branches have been removed, reconstruct cut off portions by using pieces from adjoining rows which you break off at the point where the stalk is comparable size.
- 4 Where a plant is totally cut off decide by the size of the stump whether it was a 1, 2, 3, 4, or 5 branch plant.
- 5 Determine the original number of branches from a representative sample of 10 plants and enter in item 20 of the appraisal worksheet.
- 6 Determine the number of branches lost and enter in item 21 of the appraisal worksheet.
- 7 Calculate the percentage of branches lost, rounded to the nearest 5%, and enter in item 22 of the appraisal worksheet.
- 8 Refer to **TABLE D** to determine the yield loss and enter in item 23 of the appraisal worksheet.

(c) Pod Damage

- 1 Select average plants. Do not use very large or very small plants.
- 2 Count as lost individual pods which are:

- a split or splitting as a result of bruising.
 - b partially severed.
 - c removed from the branch. Look for the oval-shaped marks or a skinning effect on the stem, indicators that pods have been removed.
- 3 Make two types of counts: 1) the original number of pods in the sample and 2) the number of individual pods lost in the sample. Record these counts in items 26 and 27, respectively.

D. SEED COUNT METHOD

(1) Damaged Plant Characteristics for Seed Count Appraisals.

- (a) Leaf area, branch and pod damage are not considered at this stage.
- (b) Seed is 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: Use a graduated cylinder to measure seed samples. Adjusters can obtain graduated cylinders, in ml, from most chemical supply stores.

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

NOTE: Document calculations in the “Remarks” section of the appraisal form.

(Lbs. of mustard harvested x 4840 sq. yd./A) ÷ Square yards harvested = Lbs./A

EXAMPLE: **(30 lbs. x 4840 sq. yd./A) ÷ 450 Square yards harvested = 323 Lbs./Acre**

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

There are no pre-established modifications 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, when a worksheet entry is not provided.
- (2) Include the claim number of 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 (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 9 and items 40 and 41. Complete PART I and II as instructed below.

NOTE: Standard appraisal worksheet items are numbered consecutively in paragraph 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 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. **Type:** 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.
7. **Stage:** Determined stage of growth at time of damage (e.g., Seedling, Vegetative, Reproductive, or Ripening).
8. **Acres:** Acres, to tenths, in the field or subfield appraised.
9. **Original Number of Plants (10 Feet Row):** Original number of mustard plants in 10 feet of row.

NOTE: If the field has more than one plant population per 10 feet of row, divide the field into subfields and complete a separate appraisal for each, as applicable.

STAND REDUCTION AND PLANT DAMAGE

10. **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.
11. **Field ID:** The field identification symbol.
12. **Surviving Stand:** Number of live plants in 10 feet of row.
13. **% Stand:** Item 12, Surviving Stand, divided by Item 9, Original Number of Plants in 10 Feet of Row. Round to the nearest whole percent.
14. **Yield Loss From Stand Reduction:** Percent yield loss based on the percent of remaining stand. Refer to TABLE B. Interpolate to the nearest whole percent. Express the result as a two-place decimal. Document the interpolation calculations in the Remarks section of the appraisal worksheet.
15. **Potential Remaining:** 1.00 minus item 14, Yield Loss From Stand Reduction.
16. **Percent Defoliation:** The average percent of leaf area destroyed from 10 representative plants. This includes parts of plants cut off.
17. **Yield Loss From Defoliation:** Percent yield loss from defoliation. Refer to TABLE C.
18. **Net Damage Due to Leaf Loss:** Item 15, Potential Remaining, times item 17, Yield Loss From Defoliation, round results to two-decimal places.

19. **Potential Remaining:** Item 15, Potential Remaining, minus item 18, Net Damage Due to Leaf Loss.
20. **Original Number of Branches:** The original number of branches from a representative sample of 10 plants.
21. **Number of Branches Lost:** The number of branches lost from this sample.
22. **% of Branches Lost:** Item 21, Number of Branches Lost, divided by item 20, Original Number of Branches, **rounded to the nearest 5%**.
23. **Percent Yield Loss From Branch Loss:** The percent yield loss due to branch loss from **TABLE D**.
24. **Net Damage to Branch Loss:** Item 23, Percent Yield Loss From Branch Loss, times item 19, Potential Remaining.
25. **Net Potential Remaining:** Item 19, Net Potential Remaining, minus item 24, Net Damage to Branch Loss.
26. **Original Number of Pods:** The original number of pods in the sample.
27. **Number of Pods Lost:** The number of pods lost in this sample.
28. **% Pod Loss:** Item 27, Number of Pods Lost, divided by item 26 , Original Number of Pods **(rounded to the nearest hundredth)**.
29. **Net Percent Loss:** Item 25, Net Potential Remaining, times item 28, % Pod Loss **(rounded to the nearest hundredth)**.
30. **Potential Remaining:** Item 25, Net Potential Remaining, times item 29, Net Percent Loss.
31. **APH Yield:** Approved APH yield in whole pounds from the APH form.
32. **Total Pounds Per Sample:** Item 31, APH yield, times:
 - a. item 15 (for stand reduction only);
 - b. item 19 (for stand reduction and defoliation);
 - c. item 25 (for defoliation and branch damage); or
 - d. item 30 (for defoliation, branch and pod damage).

NOTE: Result is rounded to tenths.

33. - 35. MAKE NO ENTRY.

36. **Sub-total:** Total of all item 32 entries, Total Pounds per Sample, in whole pounds.

37. **Number of Samples:** Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.

38. **Appraisal:** Divide item 36, Sub-total, by item 37, Number of Samples, result in whole pounds.
39. **Remarks:** Enter pertinent information about the appraisal. Include any appropriate calculations.
40. **Adjuster's Signature, Code No. 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.
41. **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 APPRAISALS

1. - 9. Same as Stand Reduction and Plant Damage Appraisals, above.
10. - 32. **MAKE NO ENTRY.**
33. **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.
34. **Seed Level in Cylinder (ml):** Seed level in cylinder in milliliters (ml).
35. **Pounds Per Acre:** Convert ml in cylinder to pounds per acre (refer to **TABLE E**) and enter the per-acre yield in pounds, rounded to tenths.
36. **Sub-total:** Total all item 35, Pounds Per Acre, entries as applicable.
37. **Number of Samples:** Enter the number of samples taken for all Seed Count Appraisals.
38. **Appraisal:** Divide item 36, Sub-total by item 37, Number of Samples, result in whole pounds.
39. **Remarks:** Enter the field identification symbol. Also enter pertinent information about the appraisal. Include any appropriate calculations.
40. - 41. Follow the instructions provided for Stand Reduction and Plant Damage Appraisals, above.

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

For Illustration Purposes Only						COMPANY NAME: ANY COMPANY						1. INSURED'S NAME I. M. INSURED				2. POLICY NUMBER XXXXXXX			3. UNIT NUMBER 00100			
MUSTARD APPRAISAL WORKSHEET						4. CLAIM NUMBER XXXXXXXX			5. CROP YEAR YYYY			6. TYPE 009 YELLOW				7. STAGE REPRODUCTIVE		8. ACRES 10.0		9. ORIGINAL NUMBER OF PLANTS (10 FEET ROW) 60		
SAMPLE NUMBER	FIELD ID	SURVIVING STAND	% STAND (12 - 9)	YIELD LOSS FROM STAND REDUCTION (TABLE B)	POTENTIAL REMAINING (1,00 - ITEM 14)	PERCENT DEFOLIATION	YIELD LOSS FROM DEFOLIATION (TABLE C)	NET DAMAGE DUE TO LEAF LOSS (15 x 17)	POTENTIAL REMAINING (15 - 18)	ORIGINAL NUMBER OF BRANCHES	NUMBER OF BRANCHES LOST	% OF BRANCHES LOST (21 - 20)	PERCENT YIELD LOSS FROM BRANCH LOSS (TABLE D)	NET DAMAGE TO BRANCH LOSS (23 x 19)	NET POTENTIAL REMAINING (19 - 24)	ORIGINAL NUMBER OF PODS	NUMBER OF PODS LOST	% POD LOSS (27 - 26)	NET PERCENT LOSS (25 x 28)	POTENTIAL REMAINING (25 - 29)	APH YIELD	TOTAL POUNDS PER SAMPLE
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	A	36	60	7	93	60	.05	.47	.46	50	20	40	.40	.18	.28	30	5	.17	.05	.23	850	196
2	A	30	50	12	88	50	.04	.35	.53	50	20	40	.40	.21	.32	35	7	.20	.06	.26	850	221
3	A	12	20	72	28	60	.05	.01	.27	50	30	60	.60	.16	.11	40	5	.13	.01	.10	850	85
4																						
5																						
6																						
SAMPLE NUMBER 33		SEED LEVEL IN CYLINDER 34				POUNDS PER ACRE 35						SEED COUNT						STAND REDUCTION OF PLANT DAMAGE				
1																						
2												36. SUB-TOTAL						502				
3																						
4												37. NUMBER OF SAMPLES						3				
5																						
6												38. APPRAISAL						167				
39. REMARKS																						
40. ADJUSTER'S SIGNATURE AND CODE NUMBER I. M. ADJUSTER XXXXX											DATE MM/DD/YYYY		41. INSURED'S SIGNATURE I. M. INSURED						DATE MM/DD/YYYY			

For Illustration Purposes Only						COMPANY NAME: ANY COMPANY						1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXXXXX		3. UNIT NUMBER 00100				
MUSTARD APPRAISAL WORKSHEET						4. CLAIM NUMBER XXXXXXX			5. CROP YEAR YYYY			6. TYPE 009 YELLOW				7. STAGE RIPENING		8. ACRES 18.0		9. ORIGINAL NUMBER OF PLANTS (10 FEET ROW) 60		
SAMPLE NUMBER	FIELD ID	SURVIVING STAND	% STAND (12) 9)	YIELD LOSS FROM STAND REDUCTION (TABLE B)	POTENTIAL REMAINING (1.00 - ITEM 14)	PERCENT DEFOLIATION	YIELD LOSS FROM DEFOLIATION (TABLE C)	NET DAMAGE DUE TO LEAF LOSS (15 x 17)	POTENTIAL REMAINING (15 - 18)	ORIGINAL NUMBER OF BRANCHES	NUMBER OF BRANCHES LOST	% OF BRANCHES LOST (21) 20)	PERCENT YIELD LOSS FROM BRANCH LOSS (TABLE D)	NET DAMAGE TO BRANCH LOSS (23 x 19)	NET POTENTIAL REMAINING (19 - 24)	ORIGINAL NUMBER OF PODS	NUMBER OF PODS LOST	% POD LOSS (27) 26)	NET PERCENT LOSS (25 x 28)	POTENTIAL REMAINING (25 - 29)	APH YIELD	TOTAL POUNDS PER SAMPLE
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1																						
2																						
3																						
4																						
5																						
6																						
SAMPLE NUMBER		SEED LEVEL IN CYLINDER					POUNDS PER ACRE										SEED COUNT		STAND REDUCTION OF PLANT DAMAGE			
33		34					35															
1		41					305.4															
2		38					283.0					36. SUB-TOTAL					1191.7					
3		41					305.4															
4		40					297.9					37. NUMBER OF SAMPLES					4					
5																						
6												38. APPRAISAL					298					
39. REMARKS Field A																						
40. ADJUSTER'S SIGNATURE AND CODE NUMBER I. M. ADJUSTER XXXX										DATE MM/DD/YYYY		41. INSURED'S SIGNATURE I.M. INSURED						DATE 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, replanting, 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 replanting 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 #:** "Mustard" (0069).
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 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. **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) 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, 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 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: 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: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.

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 or subfield NOT replanted.

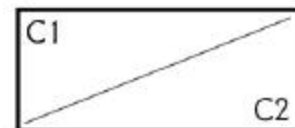
- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN 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 instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

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



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

E. **Risk:** 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 provider's 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: Replanting stage abbreviation as shown below.

STAGE **EXPLANATION**

“R”..... Acreage replanted and qualifying for replanting payment.

“NR”..... Acreage not replanted or not qualifying for a replanting payment.
Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee 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.

“H”.....Harvested.

“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.

USE **EXPLANATION**

“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 6 “Appraisal Methods” for additional instructions.

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

K₁. Moisture %:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture percent (if in excess of 10.0 percent) to nearest tenth. **Moisture adjustment is applied prior to applying any qualifying adjustment for quality.**

K₂. Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture factor - For appraised mature seed production in excess of 10.0 percent, obtain factor from **TABLE F**.

L. Shell and/or Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested mustard which due to insurable causes qualifies for quality adjustment as provided in the Mustard 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 mustard has no value enter “.000.” For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM, the Agricultural Marketing Act of 1946, as amended, and the Official Mustard Grading Standards of the State of North Dakota. 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. Refer to the Special Provisions.
- 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 the nearest whole pound.

- 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 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 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 a 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 replant 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, item “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 grain going into air-tight storage, released for other uses, etc.).

NOTE: Any production harvested from plants growing in the insured crop may 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 replant payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
- (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

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

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:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. 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, column “A.”)

NOTE: REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP, SECOND CROP, AND SUBSEQUENT CROP CODES.

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.

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

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K₁. **FM%:** Make entry to nearest tenth. Refer to the North Dakota Official Standards for Grain and the LAM for instructions.

K₂. **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."

L₁. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for factors.

L₂. **Factor:** If seed moisture is more than 10.0 percent, enter the 4-place moisture factor from the Mustard Moisture Adjustment Factor Table (**TABLE F**).

M₁. **Test Wt.:** Enter actual test weight (ONLY when structure measurements are entered) in whole pounds (or pounds, to tenths IF so instructed by the insurance provider), OTHERWISE, MAKE NO ENTRY. Refer to the LAM for instructions on determining test weight.

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

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 seed 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.

Q₁. **Value:** Enter the salvage price (value) per pound, to four decimal places, of the damaged or conditioned mustard that, due to insurable causes, does not meet one or more of the quality standards as stated in the Mustard Pilot Crop Provisions on the earlier day the loss is adjusted or the production is sold. Refer to section 3D, Quality Adjustment.

Q₂. **Market Value:** If an entry is in item Q₁ 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 “Q₁” by “Q₂.”

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 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 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 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)**

1 Crop/Code# MUSTARD ----- 0069	2 Unit # 00100	3 Legal Description SW1-96N-30W -----
4 Date of Damage JUN 10		
5 Cause of Damage HAIL		
6 Primary Cause % 100		
12 Additional Units 00200		
13 Est. Prod Per Acre 350		

7 Company ANY COMPANY
Agency ANY AGENCY

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

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class 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)
A M/D	10.0	10.0	1.000		003	009	UH	TO MILLET	167				167	1670	650	6,500
B		10.0	1.000		003	009	P	WOC				650	650	6,500	650	6,500
C	E25.0	18.0	1.000		003	009	UH	PLOWED	298				298	5,364	650	11,700
D M/D		60.2	1.000		003	009	H	H							650	39,130
16 TOTAL		98.2												13,534		63,830
														17 TOTALS	13,534	63,830

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

Field B- Put to other use without consent. Fields C & D determined from FSA permanent field measurements. Field A & B - wheel measured. See attached Special Report for measurements and calculations.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>										
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION															
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S							
Share of Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)							
	Acme Elevator Anytown, Any State							19,600					19,600		19,600			19,600							
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 other federal statutes																									
22 Section II Total 19,600																									
23 Section I Total 13,534																									
24 Unit Total 33,134																									
25 Adjuster's Signature					Code Number		Date		26 Insured's Signature					Date											
1 st Inspection					I. M. ADJUSTER		XXXXX		MM/DD/YYYY		1 st Inspection					I. M. INSURED					MM/DD/YYYY				
2 nd Inspection					I. M. ADJUSTER		XXXXX		MM/DD/YYYY		2 nd Inspection					I. M. INSURED					MM/DD/YYYY				
Final Inspection					I. M. ADJUSTER		XXXXX		MM/DD/YYYY		Final Inspection					I. M. INSURED					MM/DD/YYYY				

1. Crop/Code # MUSTARD 0069	2. Unit # 00100	3. Legal Description SW1-96N-30W	FOR ILLUSTRATION PURPOSES ONLY PRODUCTION WORKSHEET					8. Name of Insured I.M. INSURED			
4. Date of Damage JUN 10			7. Company <u>ANY COMPANY</u> Agency <u>ANY AGENCY</u>					9. Claim # XXXXXXXX		11. Crop Year YYYY	
5. Cause of Damage HAIL								10. Policy # XXXXXXXX			
6. Primary Cause % 100								14. Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd MM/DD/YYYY	Final MM/DD/YYYY
12. Additional Units											
13. Est. Prod. Per Acre											
15. Companion Policy(s)											

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	K ₂						
A M/D	30.0	30.0	1.000		003	009	R	REPLANTED					120	3,600	650	19,500
		40.0	1.000		003	009	NR	NOT REPLANTED							650	26,000
16. TOTAL	70.0													17. TOTALS	3,600	45,500

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is LESS than the maximum allowance. Insured's actual cost to replant - \$18.00/acre. Price election - \$0.15. $\$18.00 \div \$0.15 = 120$ lbs.. 650 lbs./acre x 20% = 130 lbs./acre (both less than 175 lbs. maximum allowed). Appraised potential less than 90% of the production guarantee (650 x 90% = 585 lbs./acre) Field A appraised potential = 357 lbs./acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	K ₂						
A M/D	30.0	30.0	.500		003	009	R	REPLANTED					60	1,800	650	19,500
		40.0	.500		003	009	NR	NOT REPLANTED							650	26,000
16. TOTAL	70.0													17. TOTALS	1,800	45,500

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is LESS than the maximum allowance when share is considered. Insured's actual cost to replant - \$9.00/acre. Price election - \$0.15. $\$9.00 \div \$0.15 = 60$ lbs.. 650 lbs./acre x 20% x 50% share = 65 lbs./acre (both less than 88 lbs. maximum allowed (175 lbs. x 50% share)). Appraised potential less than 90% of the production guarantee (650 x 90% = 585 lbs./acre) Field A appraised potential = 357 lbs./acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

10. REFERENCE MATERIAL

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 - PERCENT YIELD LOSS FROM MUSTARD STAND REDUCTION

ORIGINAL PLANTS/ 10 FEET OF ROW	PERCENT OF STAND REMAINING									
	90	80	70	60	50	40	30	20	10	0
30 +	0	0	4	7	12	27	47	72	90	100
0 - 29	10	20	30	40	50	60	70	80	90	100
Percent Yield Loss From Stand Reduction										

INTERPOLATION EXAMPLE -For 14 % of the stand remaining (30 + plants):

- (1) 14 is .4 of the difference between 10 % and 20 %.
- (2) $.4 \times 18$ (difference between 90 and 72) = 7.2
- (3) $90 - 7.2 = 82.8$ rounded to **83 is the percent yield loss.**

TABLE C - PERCENT YIELD LOSS FROM DEFOLIATION

STAGE	AVERAGE PERCENTAGE OF LEAF AREA DESTROYED									
	10	20	30	40	50	60	70	80	90	100
VEGETATIVE THROUGH START OF FLOWERING	2	4	6	10	12	15	18	20	22	25
5 DAYS AFTER FLOWERING	2	3	5	6	8	10	11	13	14	16
10 DAYS AFTER FLOWERING-BRANCHING	1	2	2	3	4	5	6	6	7	8
PERCENT YIELD LOSS FROM DEFOLIATION										

INTERPOLATION EXAMPLE -For 54 % of the stand remaining (vegetative through flowering):

- (1) 54 is .4 of the difference between 50 % and 60 %.
- (2) .4 X 3 (difference between 15 and 12) = 1.2
- (3) 12 + 1.2 = 13.2 rounded to 13 is the percent yield loss.

TABLE D - PERCENT YIELD LOSS FROM BRANCH LOSS

DAYS FROM FIRST FLOWER	PERCENT OF BRANCH DAMAGE																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
0 -6	0	0	9	13	17	21	24	27	30	32	35	37	39	40	41	42	43	43	43	43
7-13	5	10	15	20	25	30	35	40	45	50	55	60	61	63	65	67	68	69	70	70
14+	5	10	15	20	25	35	35	40	45	50	55	60	65	70	75	80	85	90	95	100
PERCENT YIELD LOSS FROM BRANCH DAMAGE																				

**TABLE E - MUSTARD 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
10	74.5	41	305.4	72	536.3
11	81.9	42	312.8	73	543.8
12	89.4	43	320.3	74	551.2
13	96.8	44	327.7	75	558.6
14	104.3	45	335.2	76	566.1
15	111.7	46	342.6	77	573.5
16	119.2	47	350.1	78	581.0
17	126.6	48	357.5	79	588.4
18	134.1	49	365.0	80	595.9
19	141.5	50	372.4	81	603.3
20	149.0	51	379.9	82	610.8
21	156.4	52	387.3	83	618.2
22	163.9	53	394.8	84	625.7
23	171.3	54	402.2	85	633.1
24	178.8	55	409.7	86	640.6
25	186.2	56	417.1	87	648.0
26	193.7	57	424.6	88	655.5
27	201.1	58	432.0	89	662.9
28	208.6	59	439.5	90	670.4
29	216.0	60	446.9	91	677.8
30	223.5	61	454.4	92	685.3
31	230.9	62	461.8	93	692.7
32	238.4	63	469.3	94	700.2
33	245.8	64	476.7	95	707.6
34	253.2	65	482.2	96	715.1
35	260.7	66	491.6	97	722.5
36	268.2	67	499.1	98	729.9
37	275.6	68	506.5	99	737.4
38	283.0	69	514.0	100	744.9
39	290.5	70	521.4	101	752.3
40	297.9	71	528.9	102	759.7

TABLE F - MUSTARD MOISTURE ADJUSTMENT FACTORS

Whole Percent Moisture	Tenths Of Percent Moisture									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
10	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
11	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
12	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
13	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
14	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
15	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
16	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
17	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
18	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
19	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
20	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
21	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
22	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
23	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
24	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
25	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
26	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
27	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
28	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
29	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
30	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
31	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
32	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
33	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
34	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
35	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
36	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
37	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652