

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

# **CORN LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25080 (11-2003)  
FCIC-25080-1 (11-2004)

**2005 and Succeeding Crop Years**





## CORN LOSS ADJUSTMENT STANDARDS HANDBOOK

### SUMMARY OF CHANGES/CONTROL CHART (CONTINUED)

- F. Page 41, Subsection 9, section I, A: Deleted the word “required” and “subsequent” when referencing the LAM for instructions for first and second crop codes.
- G. Page 51, Subsection 9, section II, A<sub>2</sub>: Deleted the word “required” when entering crop codes for first crop and second crop codes.
- H. Page 52.1, Subsection 9, section II, M<sub>2</sub>: Added instructions for entering combination test weight factors.
- I. Page 56 and 58, Subsection 9, section II, production worksheets: Corrected entries on production worksheets for quality adjustment and combination test weight factors.
- J. Pages 64 and 65, Section 10, **TABLES C and D**: Tables were revised to add original plant population down to 5,000 plants.
- K. Page 76, Section 10, **TABLE N**: Added table for combination test weight and pack factors.
- L. Page 78, Section 10, **EXHIBIT 1**: Added the word fully to better describe the corn mature stage.

**CORN LOSS ADJUSTMENT STANDARDS HANDBOOK**

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

Control Chart For: Corn Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
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			7-10		11-2003	FCIC-25080
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			55-58		11-2003	FCIC-25080
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**CORN LOSS ADJUSTMENT STANDARDS HANDBOOK**  
**SUMMARY OF CHANGES/CONTROL CHART (CONTINUED)**

**(RESERVED)**

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- (4) **Basis of insurance:** Generally, if the actuarial documents for the county provides a premium rate for:
- (a) Grain but not silage, all insurable acreage will be insured, appraised, and adjusted on a grain basis. Corn harvested as silage must be appraised as grain prior to harvest. Failure to obtain a grain appraisal before harvesting the acreage for silage will result in a declaration that such acreage is destroyed without consent **and an appraisal** of not less than the production guarantee will be assessed for those acres, **unless all conditions in subsection 5 A (2) are met.**
  - (b) Silage but not grain, all insurable acreage will be insured, appraised, and adjusted on a silage basis. Corn harvested as grain must be appraised as silage prior to harvest. The silage appraisal will be eligible for grain deficiency quality adjustment, as applicable, and will be adjusted for low silage moisture as required. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is destroyed without consent and **an appraisal of** not less than the production guarantee will be assessed for those acres.
  - (c) Grain and silage:
    - 1 For all insurable acreage which will remain unharvested or is harvested as the type reported on the acreage report, all insurable corn will be insured, appraised and adjusted on the basis shown on the acreage report (exception – a silage-only corn variety is insurable only as silage). Normal quality adjustment procedures apply.
      - a In counties for which the actuarial documents provides a non-irrigated silage premium rate but not a non-irrigated grain premium rate, if the insured reports acreage for non-irrigated silage but plans to harvest such acreage for grain, the Special Provisions require that silage appraisals be made. Failure to obtain a silage appraisal before harvesting the acreage for grain will result in a declaration that such acreage is put to other use without consent and **an appraisal of** at least the production guarantee will be assessed for those acres.
      - b The production **may** be corrected to standard moisture (harvested and appraised silage is adjusted up to at least 65 percent moisture **if the normal silage harvesting period for the area (as determined by the insurance provider) has ended, or for any acreage harvested as silage or appraised as silage after September 30 of the crop year (unless a different date is indicated in the Special Provisions of Insurance)**, while grain is adjusted down to 15.0 percent moisture).
      - c Unharvested production (that will remain unharvested) is adjusted appropriately for the type reported on the acreage report.
    - 2 APH yields are to reflect the reported type.

- 3 Acreage reports are not to be revised to change corn types after the final acreage reporting date.
- 4 Corn planted for silage which produces few or no ears due to UNINSURED causes (i.e., growing season length requirements longer than that normally available in the area, varieties genetically selected to not produce grain, etc.) is NOT eligible for adjustment for grain deficiency.

Refer to the Special Provisions for additional information.

## **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.

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

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. 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.

## **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) Corn production will be eligible for quality adjustment if, (1) deficiencies in quality (due to insurable causes of loss), in accordance with the Official United States Standards for Grain, result in corn not meeting the grade requirements for U.S. No. 4 (grades U.S. No. 5 or worse) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor, or (2) 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.

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.

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

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

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

Gross production recorded on the claim form could be new silage with a depth of 25-ft. (181 tons) OR old-and-new silage with a depth of 30-ft. (223 tons) with 42 tons listed as production not to count. ACTUAL old silage tonnage will be greater than 42 tons (due to pack) but by listing 42.0 tons, we effectively remove old silage VOLUME from the total silage volume.

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

- (4) All gross weight silage determinations involving structure measurements will be adjusted by use of a silage test weight factor.
- (a) If the insured refuses to permit test weight sampling, or it is not possible to determine the test weight, record the test weight factor as “1.00” in item M<sub>2</sub> of the claim form.
  - (b) If the insured chooses to harvest “low moisture” silage, record the test weight factor as “1.00” in item M<sub>2</sub> of the claim form.

Low moisture silage may be adjusted to 65 percent moisture by a factor from TABLE K (recorded in item L<sub>2</sub> of the claim form) if the normal silage harvesting period for the area (as determined by the insurance provider) has ended, or for any acreage harvested as silage or appraised as silage after September 30 of the crop year (unless a different date is indicated in the Special Provisions of Insurance).

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

To determine the test weight factor:

Weigh an empty FIVE-gallon bucket. Fill the bucket to slightly more than level with FLUFFED silage (DO NOT PACK). Using a yardstick or similar object, level with zigzag sweeps and weigh the full bucket. Subtract weight of the empty bucket, determine test weight factor from TABLE H, and record, to hundredths, in item M<sub>2</sub> of the claim form.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

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

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- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

## **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

To qualify for replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres being replanted must have been initially 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, “Corn Appraisals”);
- (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

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 has given consent to replant.
- (7) In the Narrative of the claim form or on Special Report, show the appraisal for each field or subfield and the 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 bushels allowed in the policy (8 bushels for grain, 1 ton for silage) by the insured’s price election, times the insured’s share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times the insured’s share.

Compute the number of bushels (tons for silage) 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.



**The following illustrate replant examples for grain corn:**

**EXAMPLE 1**

Owner/operator (100 percent share)

25 acres replanted

Insured's actual cost to replant = \$20.00/acre

Price election = \$2.45/bu.

20% of prod. Guar. (100.0 bu. x 20%) = 20.0 x \$2.45 (price election) x 1.000 (share) = \$49.00

8.0 bu. (Maximum bu. allowed in policy) x \$2.45 (price election) x 1.000 (share) = \$19.60

The lesser of \$49.00, \$19.60 and \$20.00 is \$19.60

Actual bushels per acre allowed = 8.0 bu. ( $\$19.60 \div \$2.45$ )

Enter 8.0 bu. in Section I, "Adjusted Potential" column of the claim form.

**EXAMPLE 2**

Landlord/tenant on (50/50 percent share)

No agreement exists that allows the tenant to have the landlords share of the replanting payment

25 acres replanted

Insured's actual cost to replant = \$10.00/acre

Price election = \$2.45/bu.

20% of prod. Guar. (100.0 bu. x 20%) = 20.0 x \$2.45 (price election) x .500 (share) = \$24.50

8.0 bu. (Maximum bu. allowed in policy) x \$2.45 (price election) x .500 (share) = \$9.80

The lesser of \$10.00, \$24.50 and \$9.80 is \$9.80

Actual bushels per acre allowed = 4.0 bu. ( $\$9.80 \div \$2.45$ )

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

**The following illustrate replant examples for corn silage:**

**EXAMPLE 3**

Owner/operator (100 percent share)

25 acres replanted

Insured's actual cost to replant = \$20.00/acre

Price election = \$16.70/ton

20% of prod. Guar. (15.0 ton x 20%) = 3.0 x \$16.70 (price election) x 1.000 (share) = \$50.10

1.0 ton (Maximum tons allowed in the policy) x \$16.70 (price election) x 1.000 (share) = \$16.70

The lesser of \$50.10, \$16.70 and \$20.00 is \$16.70

Actual tons per acre allowed = 1.0 ton ( $\$16.70 \div \$16.70$ )

Enter 1.0 ton in Section I, "Adjusted Potential" column of the claim form.

#### EXAMPLE 4

Landlord/tenant (50/50 percent share)

No agreement exists that allows the tenant to have the landlords share of the replanting payment  
25 acres replanted

Insured's actual cost to replant = \$10.00/acre

Price election = \$16.70/ton

20% prod. Guar. (15.0 ton x 20%) = 3.0 x \$16.70 (price election) x .500 (share) = \$25.05

1.0 ton (Maximum tons allowed in policy) x \$16.70 (price election) x .500 (share) = \$8.35

The lesser of \$8.35, \$25.05 and \$10.00 is \$8.35

Actual tons per acre allowed = .5 ton (\$8.35 ÷ \$16.70)

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

#### D. REPLANTING PAYMENT INSPECTIONS

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.

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

### 5. CORN APPRAISALS

#### A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals are to be made on the basis of the type (grain or silage) reported on the acreage report.
- (2) In certain situations producers who insured corn for harvest as grain may harvest some acreage for silage. Insurance providers may waive the required pre-harvest appraisal for corn acreage insured as grain when a portion of the acreage will be harvested as silage and use the average per acre production from the remaining acreage for appraisal and APH purposes for the acreage cut for silage, provided the loss adjuster can verify the following:
  - (a) The acreage harvested for silage is or will be the lesser of 20 acres or 20 percent of the insured planted acreage for each field;

- (b) The production on the acreage remaining in the field is representative of the entire production on the acreage; and
  - (c) The insured must agree that the per acre potential of the field to be harvested as silage is not less than the per acre guarantee.
- (3) If the insurance provider cannot verify (a), (b), and (c) above, either a pre-harvest appraisal will be required or the insured must leave representative samples for the insurance provider's inspection. The samples must be at least ten feet wide and extend the entire length of each field in the unit that has or will be cut for silage. In the event the insured had already cut a portion of the acreage for silage and representative samples were not left, an appraisal for uninsured causes of not less than the per acre guarantee would be assessed to the acreage harvested for silage.
- (4) For acreage on which the company waives the pre-harvest appraisal, the insurance period on the acreage harvested for silage is considered to have ended on the date the acreage is harvested for silage. The per acre production to count from the remaining acreage not harvested for silage shall apply, on the same basis, to the acreage harvested for silage provided no additional damage has occurred. This yield cannot be less than the per acre guarantee.

**EXAMPLE:** An insured has a 100 acre field of corn insured as grain with a production guarantee of 90 bushels per acre. He elects to harvest 15 acres for silage. The production on the 85 remaining acres is representative of the production on the entire acreage. No additional damage has occurred. The 85 acres produced 8,750 bushels of production to count for an average of 102.9 bushels per acre. For appraisal and APH purposes, the 102.9 bushel per acre production to count average shall apply to the 15 acres harvested for silage as well as the 85 acres from which it was actually harvested. The production to count for the field would be 102.9 bushels per acre times 100 acres or 10,290 bushels.

- (5) If additional damage occurs to the remaining acreage after the silage acreage is harvested, the per acre production from the remaining acreage will not be applied to the acreage harvested for silage. If additional damage occurs, an appraisal of not less than the per acre guarantee\* will be applied to the acreage harvested for silage. In addition, if the insured cut more acres of silage than allowed (lesser of 20 acres or 20 percent of the insured planted acreage for each field), the acreage in excess of the allowable would be considered harvested without consent and an appraisal of not less than the per acre guarantee\* for uninsured cause of loss would apply.

\* For example, an insured with CRC coverage, the per acre guarantee on the acreage cut for silage will equal not less than that amount of production that when multiplied by the Harvest Price equals the Final Guarantee for the acreage.

**EXAMPLE:** An insured has a 100 acre field of corn insured for grain with a guarantee of 90 bushels per acre. He elects to harvest 15 acres for silage. The silage is harvested on August 20. A flood destroys the remaining corn acreage on September 10 and results in a zero appraisal. The producer would receive the per acre guarantee on the 15 acres harvested as silage, and zero production to count on 85 acres for a total of 1,350 bushels as production to count. The zero appraisal would not be applied to the acreage harvested for silage.

## **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

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

(5) Irregular Germination or Crop Development Due To Insured Causes:

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

- (a) Count all plants to determine the plant population and enter in item 11 of the stand reduction appraisal worksheet.
- (b) Determine stage of growth for EARLY-GERMINATING corn and record in item 19.
- (c) Determine the stage of growth for EACH LATE-GERMINATING corn plant and record, in item 23 (“NOTES AND CALCULATIONS” section):
  - 1 The stage of each plant; and
  - 2 The computation of the number of days from the current stage to the milk stage for each plant and add FIVE days (the additional five days are to account for slower plant development as the frost date approaches).
- (d) Compute the number of days from the appraisal date to the average killing frost date for the area (contact local State Extension Service) and show calculation in item 23.
- (e) Count and record in item 12 as “surviving,” those plants which will reach the milk stage before the average killing frost date (include early-germinated plants).
- (f) The percent of potential, item 15, is equal to the percent of “surviving” plants (“surviving” plant number divided by original plant population).
- (g) Percent of potential (item 15) multiplied by the applicable APH yield (refer to note above) results in the per-acre appraisal.

**EXAMPLE:**

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

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

<u>STAGE</u>	<u>DAYS TO MILK STAGE</u>
5 <sup>th</sup> leaf	75
8 <sup>th</sup> leaf	66
10 <sup>th</sup> leaf	60

(6) Appraisal Modification for Early Freeze Damage:

WHEN AUTHORIZED BY THE INSURANCE PROVIDER, the maturity line appraisal method may be modified to more closely reflect the actual potential remaining after freeze damage. Apply the following procedure on a case-by-case basis ONLY as circumstances warrant. Document on a Special Report, all pertinent information regarding the loss such as the corn hybrid planted, the maturity rating of the variety, whether the late planting provisions apply, planting (and any replanting) dates, the practicality of any late replanting, the extent of freeze damage to corn in the area (whether general or isolated), date of normal freeze, date(s) of damaging freeze(s), and specifically why the corn did not escape freeze damage. DO NOT APPLY the appraisal modification for early freeze damage if the adjuster determines that the insured could have prevented the damage through proper farming practices. The modification is only applied on corn that is less than fully mature. Quality adjustment procedures do not apply when using the freeze modification. The stage of corn on the date of final adjustment must be used when applying the modification factors. Do not backstage to the stage at the date of freeze.

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

- (a) ¼ stage – count 25 percent of the appraisal.
- (b) ½ stage – count 50 percent of the appraisal.
- (c) ¾ stage – count 75 percent of the appraisal.

The adjustments do not apply if:

- 1 Kernels are in the doughy or extended stage at the time of freeze – use normal appraisal.
- 2 Any leaves remain alive above the base of the ear (regardless of stage) – use normal appraisal.
- 3 Kernels are in the pre-1/4 stage – (leaves are all killed above the base of the ear) ear has no potential. If all ears are in this category, appraise at zero.

- (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.

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.

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.

\*\*\*

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**

**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:

- 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 subfield 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.

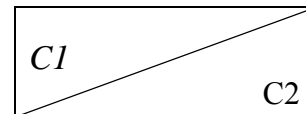
**FINAL:** Determined acres to tenths.

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

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

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

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



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

**E. Risk:** 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.

Unrated land is uninsurable without a written agreement.



21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A<sub>2</sub>. **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.”)

\*\*\*

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND 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. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as follows:
- |                          |     |
|--------------------------|-----|
| Corn (Shelled).....      | 0.8 |
| Corn (Ear).....          | 0.4 |
| Corn (Ground Shelled)... | 0.7 |
| Corn (Ground Ear).....   | 0.6 |
- H. **Gross Prod.:** Multiply Column “F” times Column “G,” rounded to tenths of a bushel for grain or ton for silage.

- I. **Bu., Ton, Lbs., Cwt.:** Circle “Bu.” for grain or “ton” for silage. Grain production in bushels, to tenths, before deductions for grain moisture and foreign material or silage in tons, to tenths, before deduction for grain deficiency or increase due to low silage moisture, for production:
- Weighted and stored on the farm.
  - 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.)
  - 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.
  - SILAGE** - Refer to Subsection 3E to determine quantity of corn silage.

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

- J. **Shell/Sugar Factor:** Enter the shelling percentage factor for ear corn. Refer to Subsection 6 E (1) (e).

**SILAGE** - MAKE NO ENTRY.

- K<sub>1</sub>. **FM %:** Make entry to nearest tenth. Refer to the LAM for instructions.

Refer to the LAM for FGIS definition of “FM.”

**SILAGE** - MAKE NO ENTRY.

- K<sub>2</sub>. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

**SILAGE** – MAKE NO ENTRY.

- L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying quality adjustment for quality.

- L<sub>2</sub>. **Factor:** If grain moisture is more than 15.0 percent, enter the four-place moisture factor from the corn moisture adjustment factors (**TABLE M**).

**SILAGE** – If silage moisture is below 65 percent, enter the two-place factor from the silage moisture factors in **TABLE K**, (it is applied prior to any adjustment for quality).

- M<sub>1</sub>. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

M<sub>2</sub>. **Factor:** Combination Test Weight Factor - Enter the factor (ear corn must be shelled for sample) from the appropriate table (**TABLE N**) for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure. For test weights not shown on the chart, multiply the actual test weight by the last available combination test weight pack factor for the appropriate bin size and divide the result by the last available test weight shown on the chart.

**EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:**

Corn with a test weight of 65 pounds stored in a less than 255 Sq. Ft. bin  
 $65 \text{ (actual test weight)} \times 1.164 \text{ (last available factor)} \div 64 \text{ (last available test weight)} = 1.182$

Refer to the LAM for other test weights. For corn silage divide the actual test weight by 12.0. Refer to subsection 3 E for silage test weight determination instructions.

**(RESERVED)**

27. **Page:**

**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)  
GRAIN EXAMPLE**

1 Crop/Code# CORN 0041	2 Unit # 00100	3 Legal Description SW1-9N-30W
4 Date of Damage	AUG 1	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod. Per Acre	90	

7 Company Any Company  
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	1 <sup>st</sup> MM/DD/YYYY	2 <sup>n</sup> MM/DD/YYYY	Final MM/DD/YYYY
15 Companion Policy(s)			

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

ACTUARIAL							POTENTIAL YIELD						STAGE GUARANTEE			
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L Value	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	1.000		003	016	UH	To Soybeans	37.2				37.2	372.0	100.0	1000.0
B		10.0	1.000		003	016	UH	SILAGE	10.0				10.0	100.0	100.0	1000.0
C M/D		30.0	1.000		003	016	H	H							100.0	3000.0
16 TOTAL		50.0											17 TOTALS	472.0		5,000.0

**NARRATIVE (If more space is needed, attach a Special Report)** Corn at Acme Elevator weighed 46 # per bushel and had 13.0% kernel damage. Determined acres using MPC1 acreage report – would measure within 5 percent. See attached FGIS Grade Certificate. Test WT. = 46# (DF =.085) + 13.0% Kernel Damage (DF =.076) = .161 1.000 - .161 = .839 Quality Adjustment Factor. Page 1 of 2 represents the grain determined for the unit.

**SECTION II – HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <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 <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S			
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	(Bu.) Ton Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (Horl) x J x K <sub>2</sub> x L <sub>2</sub> x M <sub>2</sub>	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P x R)			
	Acme Anytown, Any State							530.1					530.1		530.1		.839	444.8			
	14.0	RND	10.0		1539.4	.8	1231.5				16.0 9880	50 949	1154.7		1154.7			1154.7			
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes															22 Section II Total		1599.5				
															23 Section I Total		472.0				
															24 Unit Total		2071.5				
25 Adjuster's Signature					Code #		Date		26 Insured's Signature					Date		27 Page <u>1</u> of <u>2</u>					
1 <sup>st</sup> Inspection					I. M. Adjuster		XXXXX		MM-DD-YYYY		1 <sup>st</sup> Inspection							I. M. Insured		MM-DD-YYYY	
2 <sup>nd</sup> Inspection					I. M. Adjuster		XXXXX		MM-DD-YYYY		2 <sup>nd</sup> Inspection							I. M. Insured		MM-DD-YYYY	
Final Inspection					I. M. Adjuster		XXXXX		MM-DD-YYYY		Final Inspection							I. M. Insured		MM-DD-YYYY	

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

1 Crop/Code# CORN 0041	2 Unit # 00200	3 Legal Description SW1-9N-30W
4 Date of Damage	AUG 1	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod. Per Acre	6.0	

7 Company \_\_\_\_\_ Any Company \_\_\_\_\_  
Agency \_\_\_\_\_ Any Agency \_\_\_\_\_

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

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

ACTUARIAL										POTENTIAL YIELD				STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L Value	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	1.000		003	026	H	Silage							15.0	150.0
B M/D		10.0	1.000		003	026	UH	PASTURED	4.0				4.0	40.0	15.0	150.0
16 TOTAL		20.0											17 TOTALS	40.0		300.0

**NARRATIVE (If more space is needed, attach a Special Report)** Silage was packed and calculated using 40lbs/cu.ft. Determined acres using MPC1 acreage report – would measure within 5 percent.  
Page 2 of 2 represents the silage determined for the unit.

**SECTION II – HARVESTED PRODUCTION**

18 Date Harvest Completed MM/DD/YYYY	22 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	23 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	24 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
---	---	--	---

MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION								
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu.(Ton) Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (Hor1) xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)
	50.0	10.0	8.0		4000.0	.		80.0			44.0 1.60	10.8 .90	115.2		115.2			115.2

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

22 Section II Total	115.2
23 Section I Total	40.0
24 Unit Total	155.2

25 Adjuster's Signature	Code #	Date	26 Insured's Signature	Date
1 <sup>st</sup> Inspection	I. M. Adjuster	XXXXX	1 <sup>st</sup> Inspection	I. M. Insured
2 <sup>nd</sup> Inspection	I.M. Adjuster	XXXXX	2 <sup>nd</sup> Inspection	I. M. Insured
Final Inspection	I. M. Adjuster	XXXXX	Final Inspection	I. M. Insured

**PRODUCTION WORKSHEET  
(FOR ILLUSTRATION PURPOSES ONLY)  
SILAGE AND GRAIN EXAMPLE**

1 Crop/Code# CORN 0041	2 Unit # 00200	3 Legal Description SW1-9N-30W
4 Date of Damage	AUG 1	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod. Per Acre	90	

7 Company Any Company  
Agency Any Agency

8 Name of Insured I. M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	1 <sup>st</sup> MM/DD/YYYY	2 <sup>n</sup> MM/DD/YYYY	Final MM/DD/YYYY
15 Companion Policy(s)			

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD				STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L Value	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	1.000		003	026	H	Silage							15.0T	150.0T
B		10.0	1.000		003	026	UH	Pastured	4.0 T				4.0 T	40.0 T	15.0T	150.0 T
C M/D		30.0	1.000		003	016	H	H							100.0bu	3000.0bu
16 TOTAL		50.0											17 TOTALS	40.0 T		300.0 T 3000.0 Bu.

NARRATIVE (If more space is needed, attach a Special Report) Corn at Acme Elevator weighed 46# per bushel and had 13.0% kernel damage. Determined acres using MPCII acreage report – would measure within 5 percent. See attached FGIS Grade Certificate. Test Wt. = 46#(DF=.085) + 13.0% Kernel Damage(DF=.076) = 161 1.000-.161 =.839 Quality Adjustment Factor. Silage was packed and calculated using 40 lbs./cu.ft.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					25 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					26 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					27 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (Horl) xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)	
C	Acme Anytown, Any State							530.1BU					530.1BU		530.1Bu		.839	444.8Bu	
A	50.0	10.0	8.0		4000.0			80.0 t			44.0 1.60	10.8 .90	115.2 t		115.2 T			115.2 T	
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes																22 Section II Total	115.2 T		
																23 Section I Total	444.8 Bu		
																24 Unit Total	155.2 T		
																	444.8 Bu		
25 Adjuster's Signature					Code #	Date	26 Insured's Signature					Date	27 Page <u>1</u> of <u>1</u>						
1 <sup>st</sup> Inspection					I. M. Adjuster	XXXXX	MM-DD-YYYY	1 <sup>st</sup> Inspection										I. M. Insured	MM-DD-YYYY
2 <sup>nd</sup> Inspection					I. M. Adjuster	XXXXX	MM-DD-YYYY	2 <sup>nd</sup> Inspection										I. M. Insured	MM-DD-YYYY
Final Inspection					I. M. Adjuster	XXXXX	MM-DD-YYYY	Final Inspection										I. M. Insured	MM-DD-YYYY



## 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 – ROW LENGTH FACTORS**

ROW WIDTH (INCHES)	ROW LENGTH (FEET) FOR 1/100 ACRE	ROW LENGTH (FEET) FOR 1/1000 ACRE	ROW LENGTH (FEET) FOR 1/2000 ACRE
42	124.5	12.4	6.2
40	130.7	13.1	6.5
38	137.6	13.8	6.9
36	145.2	14.5	7.3
34	153.7	15.4	7.7
32	163.4	16.3	8.2
30	174.2	17.4	8.7
28	186.7	18.7	9.3
26	201.0	20.1	10.1
24	217.8	21.8	10.9
22	237.6	23.8	11.9
20	261.4	26.1	13.1
18	290.4	29.0	14.5
16	326.7	32.7	16.3
14	373.4	37.3	18.7

For row widths not listed in **TABLE B**, use the following formula:

$$\frac{43,560 \text{ sq. ft./acre} \div \left[ \frac{\text{row width in inches}}{12"} \right]}{\begin{matrix} 100 \text{ ft.} & \text{or} & 1000 \text{ ft.} & \text{or} & 2000 \text{ ft.} \\ \text{(for 1/100 acre)} & & \text{(for 1/1000 acre)} & & \text{(for 1/2000 acre)} \end{matrix}}$$

**EXAMPLE:**

$$\frac{43,560 \text{ sq. ft./acre} \div \frac{25"}{12"}}{100 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.083}{100 \text{ ft.}} = \frac{20,912.146}{100 \text{ ft.}} = 209.121 \text{ ft. or } 209.1 \text{ ft. row length}$$

# TABLE C - CORN STAND REDUCTION - PERCENT OF POTENTIAL REMAINING

Use from emergence through 10<sup>th</sup> leaf stage. Interpolate as necessary and round to the nearest whole percent. (DO NOT USE AFTER 10<sup>TH</sup> LEAF STAGE.)

REMAINING PLANTS IN SAMPLE (1/100) ACRE

	390	380	370	360	350	340	330	320	310	300	290	280	270	260	250	240	230	220	210	200	190	180	170	160	150	140	130	120	110	100	90	80	70	60	50	40	30	20	10					
400	100	100	99	98	98	97	97	97	96	95	94	92	91	89	87	86	84	82	80	78	76	74	72	69	67	64	61	58	55	52	48	43	37	31	24	19	14	10	5	400				
390	100	100	100	99	98	97	97	97	96	95	94	93	91	89	87	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	38	32	25	20	15	10	5	390				
380		100	100	99	99	98	98	97	96	95	94	93	91	89	87	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	39	33	26	21	16	10	5	380				
370			100	100	99	99	98	97	96	95	94	93	92	90	88	86	84	82	80	78	76	74	72	69	67	65	62	59	56	53	49	44	39	34	27	22	16	11	5	370				
360				100	100	99	99	98	97	96	94	93	93	91	89	87	85	83	81	78	76	74	72	69	67	65	62	59	56	53	50	46	41	35	28	22	17	11	6	360				
350					100	100	99	99	98	97	96	95	94	92	90	88	86	84	81	79	77	75	73	71	69	66	64	61	58	55	51	47	42	36	29	23	17	12	6	350				
340						100	100	99	99	98	97	96	95	94	92	90	88	85	83	81	79	76	74	72	69	67	64	61	58	55	51	47	42	36	30	24	18	12	6	340				
330							100	100	99	98	97	96	95	94	92	91	89	86	84	82	80	78	75	73	70	68	65	62	59	55	51	47	42	37	31	25	19	12	6	330				
320								100	99	98	97	96	95	94	93	92	91	89	87	84	82	79	77	74	71	68	65	62	59	55	51	47	43	38	32	26	20	14	8	320				
310									100	99	98	97	96	95	94	93	92	90	88	86	84	81	79	76	73	70	67	64	61	57	53	48	44	39	33	27	21	15	9	310				
300										100	99	98	97	96	95	94	93	91	89	88	86	83	80	77	75	72	69	66	63	59	55	50	45	40	34	29	23	17	11	300				
O 290											100	99	98	97	96	95	94	92	90	89	87	85	82	79	77	74	71	68	65	61	57	52	47	42	36	31	25	19	11	290	O			
R 280												100	99	98	97	95	94	93	91	90	88	86	84	81	79	76	73	70	66	63	59	54	49	43	37	33	27	21	12	280	R			
I 270													100	99	97	96	95	94	93	91	90	88	86	84	82	79	76	72	69	65	60	55	50	45	39	34	28	22	13	270	I			
G 260														100	99	97	96	95	94	93	91	90	88	86	84	81	78	75	71	67	62	57	52	47	41	36	30	23	14	260	G			
I 250															100	99	98	97	96	94	93	92	90	88	86	83	80	77	73	69	64	59	54	49	43	37	30	23	15	250	I			
N 240																100	99	98	97	96	95	94	91	90	88	85	82	78	74	71	66	60	55	50	44	38	31	24	15	240	N			
A 230																	100	99	98	97	96	95	92	91	89	86	83	79	75	71	67	61	56	51	45	38	31	24	15	230	A			
L 220																		100	99	98	97	96	93	92	90	87	84	80	76	72	67	62	57	52	46	40	33	25	16	220	L			
S 210																			100	99	98	96	94	93	91	88	84	80	76	73	68	63	58	53	47	41	34	25	16	210	S			
T 200																				100	99	97	95	94	92	89	85	81	77	73	69	64	59	54	48	42	35	26	17	200	T			
A 190																					100	98	96	95	93	90	86	83	79	75	70	65	60	55	49	43	36	27	17	190	A			
N 180																						100	98	96	94	91	88	85	81	77	72	67	62	57	51	45	36	27	17	180	N			
D 170																							100	98	96	93	90	87	83	79	74	69	64	59	53	46	37	27	18	170	D			
160																									100	98	95	92	89	85	81	76	71	66	61	55	46	38	28	18	160			
150																										100	97	95	92	88	84	79	74	69	64	58	47	38	28	18	150			
140																											100	97	94	90	86	82	77	72	67	61	48	39	29	19	140			
130																												100	97	94	90	85	80	75	70	64	49	39	29	19	130			
120																													100	97	93	88	83	78	73	67	50	40	30	21	120			
110																														100	97	92	88	83	78	72	51	40	30	23	110			
100																															100	96	92	88	83	77	52	41	31	23	100			
90																																100	96	92	87	81	53	41	31	24	90			
80																																	100	96	91	85	54	42	32	25	80			
70																																		100	96	91	55	42	32	26	70			
60																																				100	95	56	43	33	27	60		
50																																						100	57	43	33	28	50	

**EXAMPLE:**  
 To interpolate for 39 remaining plants and 240 original plants: 39 is .9 of difference between 30 and 40;  $.9 \times 7$  (38 - 31) = 6.3  
 31 plus 6.3 = 37.3 (rounded to 37)

REMAINING PLANTS IN SAMPLE (1/100 ACRE)



**TABLE E - Leaf Loss**

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

**TABLE M - CORN MOISTURE ADJUSTMENT FACTORS**

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

**TABLE N – CORN – COMBINED TEST WEIGHT AND PACK FACTORS**

<b>Test Weight</b>	<b>Less Than 255 Sq. Ft. -</b>	<b>255 Sq. Ft. to 461 Sq. Ft. -</b>	<b>462 Sq. Ft. to 767 Sq. Ft. -</b>	<b>768 Sq. Ft. to 1384 Sq. Ft. -</b>	<b>1385 Sq. Ft. to 2289 Sq. Ft. -</b>	<b>2290 or Over Sq. Ft. -</b>
42.0	0.821	0.826	0.835	0.841	0.853	0.871
42.5	0.829	0.834	0.843	0.849	0.861	0.879
43.0	0.837	0.842	0.851	0.857	0.869	0.887
43.5	0.845	0.850	0.859	0.865	0.877	0.895
44.0	0.853	0.858	0.867	0.873	0.885	0.903
44.5	0.861	0.866	0.875	0.881	0.893	0.911
45.0	0.869	0.874	0.883	0.889	0.901	0.919
45.5	0.877	0.882	0.891	0.897	0.909	0.927
46.0	0.885	0.890	0.899	0.905	0.917	0.935
46.5	0.893	0.898	0.907	0.913	0.925	0.943
47.0	0.901	0.906	0.915	0.921	0.933	0.951
47.5	0.909	0.914	0.923	0.929	0.941	0.959
48.0	0.917	0.922	0.931	0.937	0.949	0.967
48.5	0.925	0.930	0.939	0.945	0.957	0.975
49.0	0.933	0.938	0.947	0.953	0.965	0.983
49.5	0.941	0.946	0.955	0.961	0.973	0.991
50.0	0.949	0.954	0.963	0.969	0.981	0.999
50.5	0.957	0.962	0.971	0.978	0.990	1.009
51.0	0.965	0.970	0.979	0.986	0.998	1.017
51.5	0.973	0.978	0.987	0.994	1.006	1.025
52.0	0.982	0.986	0.995	1.003	1.015	1.034
52.5	0.990	0.994	1.003	1.011	1.024	1.043
53.0	0.998	1.002	1.012	1.019	1.032	1.051
53.5	1.006	1.010	1.020	1.027	1.040	1.059
54.0	1.014	1.018	1.028	1.036	1.049	1.069
54.5	1.021	1.026	1.036	1.044	1.057	1.077
55.0	1.029	1.034	1.044	1.052	1.065	1.085
55.5	1.037	1.042	1.052	1.060	1.073	1.094
56.0	1.045	1.050	1.060	1.068	1.081	1.102
56.5	1.053	1.058	1.068	1.076	1.089	1.110
57.0	1.061	1.066	1.076	1.084	1.097	1.118
57.5	1.069	1.074	1.084	1.092	1.105	1.126
58.0	1.076	1.081	1.092	1.100	1.113	1.134
58.5	1.084	1.089	1.100	1.108	1.122	1.143
59.0	1.092	1.097	1.108	1.116	1.130	1.151
59.5	1.099	1.104	1.115	1.123	1.138	1.160
60.0	1.107	1.112	1.123	1.131	1.146	1.168
60.5	1.114	1.120	1.131	1.139	1.153	1.175
61.0	1.122	1.127	1.138	1.147	1.161	1.183
61.5	1.129	1.134	1.145	1.155	1.169	1.191
62.0	1.136	1.141	1.152	1.163	1.177	1.199
62.5	1.143	1.148	1.159	1.171	1.185	1.207
63.0	1.150	1.155	1.166	1.179	1.193	1.215
63.5	1.157	1.162	1.173	1.187	1.201	1.223
64.0	1.164	1.169	1.180	1.195	1.209	1.231

## EXHIBIT 1

### STAGE CHARACTERISTICS

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

STAGE OF GROWTH (LEAF IS 40 TO 50 PERCENT EXPOSED AND IS USUALLY THE UPPERMOST LEAF TIP POINTING BELOW A HORIZONTAL LINE)	AVERAGE TIME INTERVAL (THIS STAGE TO NEXT)	COLLAR OF THIS LEAF IS VISIBLE	TIP OF THIS LEAF IS VISIBLE	PERCENT OF LEAF AREA EXPOSED
7 <sup>th</sup> Leaf	3 days	5 <sup>th</sup>	9 <sup>th</sup>	6
8 <sup>th</sup> Leaf	3 days	6 <sup>th</sup>	10 <sup>th</sup>	10
9 <sup>th</sup> Leaf	3 days	7 <sup>th</sup>	11 <sup>th</sup>	16
10 <sup>th</sup> Leaf	3 days	7 <sup>th</sup>	12 <sup>th</sup>	23
11 <sup>th</sup> Leaf	3 days	8 <sup>th</sup>	13 <sup>th</sup>	31
12 <sup>th</sup> Leaf	3 days	9 <sup>th</sup>	14 <sup>th</sup>	41
13 <sup>th</sup> Leaf	3 days	10 <sup>th</sup>	15 <sup>th</sup>	50
14 <sup>th</sup> Leaf	3 days	11 <sup>th</sup>	16 <sup>th</sup>	60
15 <sup>th</sup> Leaf	3 days	12 <sup>th</sup>	17 <sup>th</sup>	69
16 <sup>th</sup> Leaf	3 days	13 <sup>th</sup>	18 <sup>th</sup>	77
17 <sup>th</sup> Leaf	3 days	14 <sup>th</sup>	---	84
18 <sup>th</sup> Leaf	2 days	15 <sup>th</sup>	----	94
19-21 Leaf	2 days	Tassel and ear shoot emerging but not fully extended. Removal of husks will show the silk to be shorter than cob. The last leaves of the plant are in the process of becoming fully extended. Elongation of upper nodes is not complete.		96

**EXHIBIT 1**  
**STAGE CHARACTERISTICS (CONTINUED)**

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

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



# EXHIBIT 2

## CORN PLANT AND KERNEL CHARACTERISTICS

Figure A

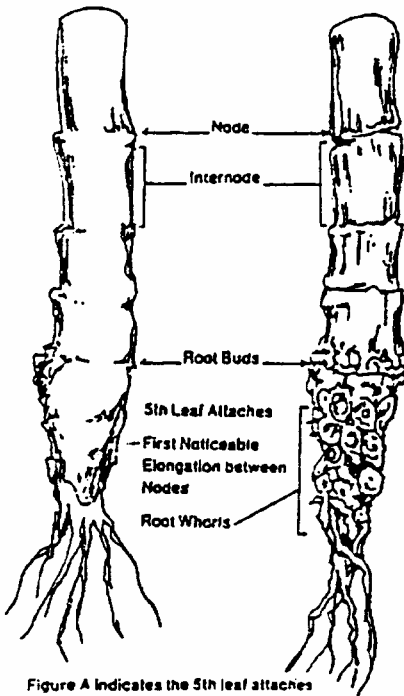


Figure A indicates the 5th leaf attaches at the first noticeable elongation between nodes starting at the root end.

Figure B

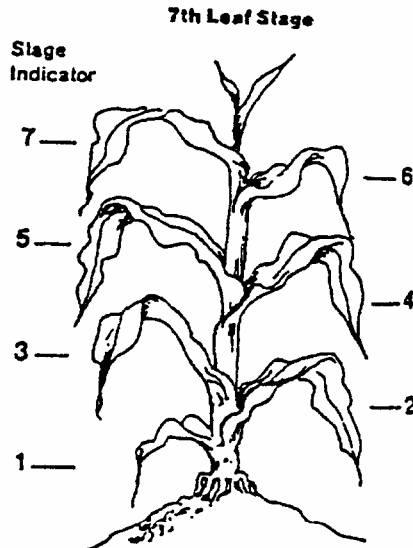


Figure B indicates that the stage indicator leaf is that leaf which is 40 to 50 percent exposed and is usually the uppermost leaf that is pointing below a horizontal line.

FIGURE C  
Side Opposite Germ Area

