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Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25210 (11-2003)
FCIC-25210-1 (11-2004)

GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25210 (11-2003) 25210-1 (11-2004)
SUBJECT: GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 and Succeeding Crop Years	OPI: Product Development Division
	APPROVED: /S:/ <i>Tim B. Witt</i> Deputy Administrator, Research and Development
	DATE: 11/22/2004

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2005 (FCIC-25210-1) issued NOVEMBER 2004:

- A. Removed title "NOTE" throughout the handbook and revised format accordingly.
- B. Page 1, Subsection 2 A: Revised statement to read: "The following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection:"
- C. Page 31, Subsection 9 B, Section I, Item A: Added the following: **"REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES."**
- D. Page 40, Subsection 9 B, Section II, Item A₂: Added the following: **"REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES."**
- E. Page 42, Subsection 9 B, Section II, Item M₂: Revised entry for test weight factor to account for the new Combination Test Weight/Pack Factor Table.

GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Page 43, Subsection 9 B, Section I, Example PW: Revised column A to show example of entry for first crop and second crop code.
- G. Page 43, Subsection 9 B, Section II, Example PW: Revised entry for test weight factor to account for the new Combination Test Weight/Pack Factor Table.
- H. Page 44, Subsection 9 B, Section I, Example PW: Revised column A to show example of entry for first crop and second crop code.
- I. Page 51, Section 10: Inserted TABLE H – Combination Test Weight and Pack Factor chart.

Control Chart For: Grain Sorghum Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	1-2 29-30 39-44	51-52	11-2003 11-2003 11-2003 11-2003	FCIC-25210 FCIC-25210 FCIC-25210 FCIC-25210
Insert	1-2	1-2	1-2 29-30 39-44	51-52	11-2004 11-2004 11-2004 11-2004	FCIC-25210-1 FCIC-25210-1 FCIC-25210-1 FCIC-25210-1
Current Index	1-4	1-2	1-2 3-28 29-30 31-38 39-44	45-50 51-52	11-2004 11-2003 11-2004 11-2003 11-2004 11-2003 11-2004	FCIC-25210-1 FCIC-25210 FCIC-25210-1 FCIC-25210 FCIC-25210-1 FCIC-25210 FCIC-25210-1

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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 **and signed by the insured** for the loss adjustment inspection:

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

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 grain sorghum 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
FGIS	Federal Grain Inspection Service

- (4) Definitions:

Damaged Kernels - Kernels, pieces of sorghum kernels, and other grains that are badly ground-damaged, badly weather-damaged, diseased, frost-damaged, germ-damaged, heat-damaged, insect-bored, mold-damaged, sprout-damaged, or otherwise materially damaged.

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 the grain sorghum in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share; and
 - (a) that is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area;
 - (b) that is planted for harvest as grain;
 - (c) that is a combine-type hybrid grain sorghum (grown from hybrid seed); and
 - (d) that is not a dual-purpose type of grain sorghum (a type used for both grain and forage), unless a written agreement allows insurance on such grain sorghum.
- (2) Unless allowed in the Special Provisions or a written agreement, grain sorghum is not insurable if it is:
 - (a) interplanted with another crop; or
 - (b) planted into an established grass or legume.
- (3) 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 it is not practical. Refer to the LAM for replanting provision 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.

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.

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 bushels, 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 crop insurance 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 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.

- (4) 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.

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

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. 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 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 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.”)

***** REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY 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, cross-ties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
- H. **Gross Prod.:** Multiply Column "F" times Column "G," rounded to tenths of a bushel.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Bu." in column heading. Production in bushels, to tenths, before deductions for grain moisture and foreign material for production:
- a. Weighed and stored on the farm.
 - b. Sold and/or stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
 - c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
 - *** d. For mycotoxin-infected grain sorghum, 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 LAM for instructions.
- *** Refer to the LAM for FGIS definitions of "FM" and "Dockage."
- K₂. **Factor:** Enter the three-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 adjustments for quality.
- L₂. **Factor:** If grain moisture is more than **14.0 percent**, enter the four-place moisture factor from the grain sorghum moisture adjustment factor (**TABLE G**).
- M₁. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

M₂. **Factor:** Combination Test Weight Factor - Enter the factor from **TABLE H** 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:

Grain Sorghum with a test weight of 62 pounds stored in a less than 255 Sq. Ft. bin;
 $62 \text{ (actual test weight)} \times 1.127 \text{ (last available factor)} \div 61.0 \text{ (last available test weight)} = 1.145$

If the Insurance Provider instructions are to enter test weight to the nearest tenth, use the nearest test weight value on the combination test weight/pack factor chart.

N. **Adjusted Production:** Result of multiplying (“H” or “I”) x “K₂” x “L₂” x “M₂”. (Round to nearest tenth).

O. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

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 tenths.

Q₁. **Value:** When applicable, enter the Reduction in Value (RIV). RIV must be limited to amounts that are usual, customary, and reasonable. (Refer to the Special Provisions and the LAM for further instructions).

DO NOT make an entry when the quality adjustment factor can be obtained from the charts in the Special Provisions.

Q₂. **Mkt. Price:** If an entry is in item Q₁, enter the Local Market Price for U.S. No. 2 Grain Sorghum. Refer to the LAM for further instructions.

DO NOT make an entry when the quality adjustment factor can be obtained from the charts in the Special Provisions.

R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q₁ divided by Q₂ from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.

- S. **Production to Count:** Enter result from multiplying Column “P” times Column “R” in bushels to tenths.

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

22. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of Column “S,” to tenths.

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 tenths.

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

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.

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

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.).

1 Crop/Code # GRAIN SORGHUM 0051	2 Unit # 00200	3 Legal Description SW1-96N-30W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. INSURED				
4 Date of Damage JULY 10			7 Company ANY COMPANY				9 Claim # XXXXXXXXXX		11 Crop Year YYYY		
5 Cause of Damage HAIL			Agency ANY AGENCY				10 Policy #				
6 Primary Cause % 100							14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
12 Additional Units 00100							15 Companion Policy(s)				
13 Est. Prod Per Acre 40											

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	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
M/D A NS		24.2	1.00		002	997	UH	PLOWED	2.8				2.8	67.8	41.7	1009.1	
M/D A NS		18.0	1.00		002	997	P	WOC				41.7	41.7	750.6	41.7	750.6	
M/D A NS		56.0	1.00		002	997	H	H							41.7	2335.2	
16 TOTAL		98.2											17 TOTALS		818.4		4094.9

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

Grain sorghum at Acme Elevator weighed 45# per bushel and had 19.9% kernel damage. Field C - Put to other use without consent. Fields C & D determined from FSA permanent Field measurements. Field A wheel measured. Refer to attached Special Report for measurements and calculations. Refer to attached FGIS Grade Certificate. Test Wt. = 45# (DF = .094) + 19.9% **damaged kernels** (DF = .109) + U.S. Sample Grade (DF = .195) = .398. 1.000 - .398 = .602 Quality Adjustment Factor.

18 Date Harvest Completed MM/DD/YYYY					19 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	B	C	D	E	F	G	H	I	J	K ₁	L ₁	M ₁	N	O	P	Q ₁	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduc-tion	Net Cubic Feet	Conver-sion 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	Production To Count (P X R)
	ACME ELEVATOR ANYTOWN, ANY STATE							530.1		1.0			524.8		524.8		.602	315.9
	14.0	RND	10.0		1539.4	.8	1231.5			16.7	52		1174.9		1174.9			1174.9
										.990	.9676	.986						

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	1490.8
23 Section I Total	818.4
24 Unit Total	2309.2

25 Adjuster's Signature			Code #	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						2 nd Inspection				
Final Inspection			I.M. ADJUSTER	XXXXX	MM/DD/YYYY	Final Inspection			I.M. INSURED	MM/DD/YYYY

1 Crop/Code #	2 Unit #	3 Legal Description	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. INSURED			
GRAIN SORGHUM 0051	00100	SW1-96N-30W					7 Company _____ ANY COMPANY _____		9 Claim # XXXXXXXXXX	
4 Date of Damage	JULY 10		Agency _____ ANY AGENCY _____				10 Policy #			
5 Cause of Damage	HAIL						14 Date(s) Notice of Loss		1 st MM/DD/YYYY	2 nd
6 Primary Cause %	100						15 Companion Policy(s)			
12 Additional Units										
13 Est. Prod Per Acre										

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)
M/D A NS	30.0	30.0	1.000		002	997	R	REPLANTED					7.0	210.0	41.7	1251.0
M/D A NS		40.0	1.000		002	997	NR	NOT REPLANTED							41.7	1668.0
16 TOTAL		70.0											17 TOTALS	210.0		2919.0

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 greater than the maximum allowance. Insured's actual cost to replant - \$18.00/acre. Price election - \$2.46. $\$18.00 \div \$2.46 = 7.3$ bu. 41.7 bu./acre $\times 20\% = 8.3$ bu/acre (both greater than 7.0 bu. maximum allowed). Appraised potential less than 90% of the production guarantee ($41.7 \times 90\% = 37.5$ bu./acre -- appraised potential = 4.2 bu/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 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)
M/D A NS	30.0	30.0	.500		002	997	R	REPLANTED					3.5	105.0	41.7	1251.0
M/D A NS		40.0	.500		002	997	NR	NOT REPLANTED							41.7	1668.0
16 TOTAL		70.0											17 TOTALS	105.0		2919.0

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 greater than the maximum allowance when share is considered. Insured's actual cost to replant - \$9.00/acre. Price election - \$2.46. $\$9.00 \div \$2.46 = 3.7$ bu. 41.7 bu./acre $\times 20\% \times .500$ share = 4.2 bu/acre (both greater than maximum allowed - 7.0 bu./acre $\times .500$ share = 3.5 bu./acre). Appraised potential less than 90% of the production guarantee ($41.7 \times 90\% = 37.5$ bu./acre -- appraised potential = 4.2 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

TABLE H - COMBINED TEST WEIGHT & PACK FACTOR - GRAIN SORGHUM

Test Wts.	Less than 255 Sq. Ft. -	255 Sq. Ft. to 461 Sq. Ft. -	462 Sq. Ft. to 767 Sq. Ft. -	768 Sq. Ft. to 1384 Sq. Ft. -	1385 Sq. Ft. to 2289 Sq. Ft. -	2290 Sq. Ft. or Over
50.0	0.954	0.963	0.974	0.986	1.004	1.029
50.5	0.962	0.971	0.982	0.995	1.013	1.039
51.0	0.970	0.979	0.990	1.003	1.021	1.047
51.5	0.978	0.987	0.999	1.013	1.030	1.057
52.0	0.986	0.995	1.007	1.021	1.038	1.065
52.5	0.994	1.004	1.015	1.029	1.047	1.074
53.0	1.002	1.012	1.024	1.038	1.055	1.082
53.5	1.010	1.020	1.032	1.046	1.065	1.092
54.0	1.018	1.028	1.040	1.054	1.073	1.100
54.5	1.026	1.036	1.049	1.063	1.081	1.108
55.0	1.034	1.044	1.057	1.071	1.089	1.117
55.5	1.042	1.052	1.065	1.079	1.098	1.127
56.0	1.050	1.060	1.073	1.087	1.105	1.133
56.5	1.058	1.068	1.081	1.095	1.114	1.143
57.0	1.066	1.076	1.089	1.103	1.122	1.151
57.5	1.074	1.084	1.097	1.111	1.132	1.161
58.0	1.081	1.092	1.105	1.119	1.140	1.169
58.5	1.089	1.099	1.112	1.127	1.148	1.178
59.0	1.097	1.107	1.120	1.135	1.156	1.186
59.5	1.104	1.115	1.128	1.143	1.164	1.194
60.0	1.112	1.123	1.136	1.152	1.172	1.203
60.5	1.120	1.131	1.144	1.160	1.180	1.211
61.0	1.127	1.138	1.152	1.168	1.188	1.219

If the actual test weight is not shown on the chart, refer to subsection 9 B Section II, item M₂ for instructions.

