United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25420 (8-2004)

SAFFLOWER LOSS ADJUSTMENT STANDARDS

HANDBOOK

2005 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE I	NUMBER: 25420							
SUBJECT:	DATE: August 31,	, 2004						
SAFFLOWER LOSS ADJUSTMENT	OPI: Product Development Division							
STANDARDS HANDBOOK 2005 AND SUCCEEDING CROP YEARS	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 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

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-25420) issued August 2004:

- A. Page 1, section 1: Added 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), "Crop Insurance Handbook" (CIH), and "Federal Grain Inspection Service" (FGIS).
- C. Page 2, subsection 3 A (1): Added text clarifying insurability of safflowers.
- D. Page 3, subsection 3 B (3): Change wording to clarify that Hail and Fire Exclusion provisions are not applicable if additional coverage is less than 65/100 or equivalent coverage.
- E. Page 3, subsection 3 B: Added a note instructing the adjuster to refer to the CIH and LAM for other provisions not applicable to CAT.
- F. Page 3, subsection 3 D (1): Added reference to the LAM on speculative type contract prices in quality adjustment.

SUMMARY OF CHANGES/CONTROL CHART (con't)

- G. Page 3, subsection 3 D (2): Added a Note on who can obtain samples for grading.
- H. Page 4, subsection 3 D (5): Added text describing moisture adjustments.
- I. Page 5, subsection 4 B (3): Revised language to clarify that the acres being replanted must have been initially planted on or after the "Initial Planting" date established by the Special Provisions.
- J. Page 5, subsection 4 B (4): Revised language to clarify that the per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) on the acreage intended to be replanted must be less than 90 percent of the per acre production guarantee (refer to section 5, "Safflower Appraisals").
- K. Page 5, subsection 4 C (3): Revised the **NOTE** instructing the adjuster how to compute the number of bushels per acre allowed for a replanting payment.
- L. Page 6, subsection 4 C, Example 1: Revised to show calculations for 20% of production guarantee and maximum bushel amount allowed in policy are multiplied by the share.
- M. Page 7, subsection 5 A: Clarified that potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- N. Page 7, subsection 5 B (1): Revised to add word "minimum" for consistency with other handbooks.
- O. Page 7, subsection 5 B (3): Revised to add words "field or" for clarification.
- P. Page 7, subsection 5 B (4): Revised to add "take not less than the minimum number of representative samples required in **TABLE A** for each field or subfield."
- Q. Page 7, subsection 5 C (2): Revised procedures for determining the row width to coincide with procedure in the LAM for measuring row width skipped row pattern.
- R. Page 8, subsection 6 B (1): Added NOTE to instruct adjusters to refer to the LAM if the stand reduction is solely due to non-emerged seed.
- S. Page 8, subsection 6 B (1), (c) and (d): Added additional text describing the appraisal process.
- T. Page 9, subsection 6 B (2), (b) and (c): Added additional text describing the appraisal process.
- U. Page 10, subsection 8 A (3): Revised the statement to clarify that the requirements for separate appraisal worksheets are applicable to replant, preliminary, and final claims.

SUMMARY OF CHANGES/CONTROL CHART (con't)

- V. Page 14, subsection 8 B, Part II, item 28: Clarified entry instructions for the kernel factor.
- W. Page 17, subsection 9 A (4): Added instructions to refer to the "Prevented Planting Handbook" for information on prevented planting.
- X. Page 20, 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.
- Y. Page 21, subsection 9 B, Section I, item C: Added "or subfields" for clarification.
- Z. Page 22, subsection 9 B, Section I, item E: **Risk:** Revised to match current standard language.
- AA. Page 22, subsection 9 B, Section I, item H: Changed statement to refer the user to the "Prevented Planting Handbook." Also added a statement to refer the user to the LAM for information on gleaning.
- BB. Page 24, subsection 9 B, Section I, item L: Changed text to refer adjuster to the Agricultural Marketing Act of 1946, as amended.
- CC. Page 28, subsection 9 B, Section II, (7) (e): Deleted and added text when calculations are done on conical piles.
- DD. Page 30, 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.
- EE. Page 31, subsection 9 B Section II, item "K₁:" Revised entry and referred adjuster to the LAM for instructions.
- FF. Page 37, section 10, **TABLE B**: Added new table for percent damage due to stand reduction.
- GG. Page 38, section 10, TABLE C: Added new table for percent damage for leaf destruction.
- HH. Page 39, section 10, **TABLE D**: Added new table for drill spacing and square foot factor for safflower.
- II. Page 42-44, section 10, **TABLE G**: Revised table to reflect more closely the growth stages for safflower.
- JJ. Made various editorial changes throughout the handbook to comply with current approved format.

SUMMARY OF CHANGES/CONTROL CHART (con't)

Control Cha	Control Chart For: Safflower Loss Adjustment Standards Handbook														
	SC Page(s)TC Page(s)Text Page(s)Reference MaterialDir Nu														
Remove			Entire H	Iandbook											
Current Index	1-4	1-2	1-36	37-44	8-2004	FCIC-25420									

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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 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 loss adjustment forms completed by the adjuster and signed by the insured.

One legible copy to the 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 safflower loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:
 - CATCatastrophic Risk ProtectionCIHCrop Insurance HandbookFGISFederal Grain Inspection Service

(4) Definitions:

Harvest	Collecting the safflower seeds by combining or threshing.
Local Market Price	The cash price per pound for undamaged safflower (test weight of 35 pounds per bushel or higher and seed damage less than 25 percent) offered by buyers.
Nurse Crop (Companion Crop)	A crop planted into the same acreage as another crop, that is intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is grown.
Value Per Pound	The cash price per pound for damaged safflower (test weight below 35 pounds per bushel, seed damage in excess of 25 percent, or both).

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 safflower in the county in which the insured has a share, for which premium rates are provided by the actuarial documents; and
 - (a) that is planted for harvest as safflower seed; or
 - (b) that is not (unless allowed by the Special Provisions or by written agreement):
 - <u>1</u> Interplanted with another crop, or
 - <u>2</u> Planted into an established grass or legume.
- (2) In addition to the Basic Provisions, safflower acreage that is not insurable, is as follows:
 - (a) Safflowers planted on land on which safflower, sunflower seed, any variety of dry beans, soybeans, mustard, rapeseed, or lentils were grown the preceding crop year, unless other rotation requirements are specified in the Special Provisions or the insurance provider agrees in writing to insure such acreage; or

- (b) Safflower acreage 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, unless the crop is replanted or the insurance provider agrees that it is not practical to replant. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.
- <mark>***</mark>

(3) Any production harvested from other plants growing in the insured crop may be counted as production of the insured crop on a weight basis.

B. <u>PROVISIONS NOT APPLICABLE TO CAT COVERAGE</u>

- (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.

D. <u>QUALITY ADJUSTMENT</u>

- *** (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) Production will be eligible for quality adjustment if such production; (1) has a test weight below 35 pounds per bushel, or (2) has seed damage in excess of 25 percent, or (3) has a musty, sour, or commercially objectionable foreign odor, or (4) contains substances or conditions that are identified by the Food and Drug Administration or other public health organizations 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.

- (3) The adjuster must refer to the Special Provisions if production is eligible for quality adjustment as identified in the Safflower Crop Provisions.
- (4) When due to insurable cause(s), use of quality adjustment for safflowers is handled by determining the appropriate discount factors from the Special Provisions, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). Refer to the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other allowable discounts. Also refer to the LAM for examples and guidance in determining reduction in values (RIV's) to calculate non-chart discount factors.
- (5) Moisture adjustment is applied prior to applying any qualifying quality adjustment for quality such as test weight, kernel damage, etc. Refer to **TABLE F** for the safflower moisture adjustment chart. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 8 percent.
- (6) For safflowers for which RIV's apply and which can be conditioned/reconditioned, refer to the Special Provisions for instructions.
- (7) If a local market cannot be found for the safflower, refer to the LAM.
- (8) **Refer to** the LAM for special instructions regarding mycotoxin-infected grain.
- (9) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (subsection 9 B), or on a Special Report.
- (10) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to the LAM and the Agricultural Marketing Act of 1946, as amended.

4. REPLANTING PAYMENT PROCEDURES

A. <u>GENERAL INFORMATION</u>

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

B. <u>QUALIFICATIONS FOR REPLANTING PAYMENT</u>

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, "Safflower" 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

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

(6) insurance provider 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 (160 pounds) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times 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 = 20.00/acrePrice election = 1220% of prod. guar (1200 lbs. x 20%) = 240 lbs. x 1.2 (price election) x 1.000 (share) = 28.80160 lbs. (maximum lbs. allowed in policy) x 1.2 (price election) x 1.000 (share) = 19.20The lesser of 28.80, 19.20, and 20.00 is 19.20Actual lbs. per acre allowed = 160 lbs. ($19.20 \div 12$) Enter 160 lbs. in Section I of the "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on (50/50 share) 30 acres replanted Insured's actual cost to replant = 22.00Price election = 1220% of prod. guar. (1200 lbs. x 20%) = 240 lbs. x 12 (price election) x .500 (share) = 14.40160 lbs. (maximum lbs. allowed in policy) x 12 (price election) x .500 (share) = 9.60The lesser of 22.00, 14.40, and 9.60 is 9.60Actual lbs. per acre allowed = 80 lbs. ($9.60 \div 12$) Enter 80 lbs. in Section I "Adjusted Potential" column of the claim form.

NOTE: Enter 80 lbs. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 160 lbs. if share has not been 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 insurance provider guidelines.

D. <u>REPLANTING PAYMENT INSPECTIONS</u>

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. SAFFLOWER APPRAISALS

A. <u>GENERAL INFORMATION</u>

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.

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

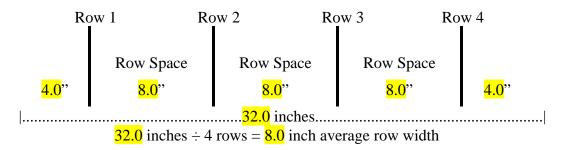
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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

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

EXAMPLE:



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) The length of row measured will be 10 feet. For broadcast acreage, use a 3-foot square grid (9 square feet).
- (5) Apply the average row width in **TABLE D** to determine the square foot factor required for the sample row. The square foot factor is applied only to the After Budding appraisal method.

6. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use								
Emergence Through Budding	for planted acreage with no emerged seed, or on plants through the budding stage.								
After Budding	from after budding through full maturity to determine the appraisal after any insured cause of damage.								

B. <u>EMERGENCE THROUGH BUDDING</u>

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) Procedures for Emergence through Budding Appraisals.
 - (a) Count the ORIGINAL number of plants (living, dead, missing, or non-emerged) in a 10 ft. row length or use 3-ft. by 3-ft. square grid for broadcast safflower. Enter the original number of plants in column 9 of the appraisal worksheet.
 - (b) Count the REMAINING number of LIVE PLANTS (capable of producing a head) in the sample row length. Enter this number in column 10 of the appraisal worksheet.
 - (c) Calculate the adjusted percent of damage using the stand reduction chart (**TABLE B**). Subtract the remaining stand from the original stand and divide the result by the original stand. Apply the result to **TABLE B** to determine the adjusted percent of damage from stand reduction. Enter this result in column 11 of the appraisal worksheet.

- (d) Subtract the adjusted percent damage from stand reduction from 100 to arrive at the percent of potential remaining. Enter this number in column 12 of the appraisal worksheet.
- (e) Convert this count to potential pounds per acre by multiplying the percent of potential times the insured's APH yield.
- (2) Procedures for leaf loss appraisals.
 - (a) For damage due to hail only, a reduction in the potential will be calculated for leaf loss. Determine the percent of leaf area destroyed from five consecutive plants, including parts of plants cut off, rounded to the nearest 5 percent, and enter in column 13.
 - (b) Determine the percent of damage from leaf destruction using **TABLE C.** Enter this number in column 14 of the appraisal worksheet.
 - (c) Calculate the net damage to leaf loss by multiplying potential remaining in column 12 by the percent damage for leaf destruction. Enter this number in column 15 of the appraisal worksheet.
 - (d) Determine the net potential remaining by subtracting the net damage to leaf loss
 (column 15) from the potential remaining (column 12) and enter the result in column 16.

C. AFTER BUDDING

Procedures for after budding appraisals.

- (1) Count the number of heads in a 10 ft. row length or use 3-ft. by 3-ft. square grid for broadcast safflower. Enter the count in column 24 of the appraisal worksheet.
- (2) Count the actual kernels in five representative heads and divide by 5 to arrive at the average number of kernels per head and enter the result in column 28 of the appraisal worksheet. If an actual count cannot be determined, use **TABLE E** to arrive at average kernels per head.
- (3) Convert the total number of kernels in the sample to potential pounds per acre by dividing the average number of kernels per square foot in the sample by the yield factor for safflowers (shown on the appraisal worksheet).

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. <u>GENERAL INFORMATION</u>

- (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 on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield (not applicable to after budding appraisals) or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.
- (4) For every inspection, complete items "Company Name" and "Claim No.," items 1 through
 5 and items 34, 35 and Page Number. Complete Part I and II as instructed below.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection 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 <u>No.</u>	Information Required
	Company Name: Name of insurance provider, if not preprinted on the worksheet (Company Name).
	Claim Number: Claim number as assigned by the insurance provider.
1.	Insured's Name: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.	Policy Number: Insured's assigned policy number.
3.	Unit Number: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4.	Crop Year: Crop year, as defined in the policy, for which the claim has been filed.
5.	Stage of Growth: Stage of growth at time of loss (refer to TABLE G).
	PART I - EMERGENCE THROUGH BUDDING
6.	Sample Number: MAKE NO ENTRY.
7.	Field ID: Field or subfield identification symbol.
8.	Drill Space: Drill space (to nearest one-half inch). Refer to section 5 C (2) for row width determination.
9.	Original Stand: Original stand (living, dead, missing, and non-emerged).
10.	Remaining Stand: Remaining stand (live plants) using the same sample.
11.	% Damage from Stand Reduction (Chart): Adjusted amount of damage from stand reduction Original Stand (the result of column 9) minus Remaining Stand (column 10) divided by Original Stand (column 9). Determine the adjusted stand reduction from TABLE B , and enter in whole percent.

12. **Potential Remaining (100-column 11):** 100 minus % Damage from Stand Reduction (column 11).

- 13. **%** Leaf Area Destroyed: (HAIL ONLY). Enter the average percent of leaf area destroyed from five consecutive plants from the representative areas. This would include parts of plants cut off. Round to nearest 5 percent. **EXAMPLE:** If average defoliation of 5 plants is 33 percent, enter 35 percent on appraisal worksheet.
- 14. **%** Damage for Leaf Destruction (Chart): Determine the percent reduction in yield potential due to leaf area loss as determined from TABLE C.
- 15. **Net Damage to Leaf Loss (column 12 x column 14):** Result of multiplying Potential Remaining (item 12) times % Damage for Leaf destruction (item 14), entered as whole percent.
- 16. Net Potential Remaining (column 12 column 15): Result of subtracting Net Damage to Leaf Loss (column 15) from Potential Remaining (column 12).
- 17. **APH** Yield: Enter the approved APH yield per acre in whole pounds from the APH form.
- 18. Total Pounds Per Sample (column 16 x column 17): Net Potential Remaining (column 16) times APH Yield (column 17), to the nearest tenths.
- 19. **Total:** Total of Total Pounds per sample (column 18).
- 20. **Number Of Samples:** Total number of samples.
- 21. **Pounds Per Acre Appraisal:** Result of dividing Total (item 19) by Number of Samples (item 20), to whole pounds.
- 34. 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 35. **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.

Remarks: Enter pertinent information about the appraisal. Include any appropriate calculations. Attach a Special Report when more space is needed.

SAFFLOWER APPRAISAL WORKSHEET

COMP	ANY NA	ME:			Al	NY C	OMPA	NY	NY CLAIM NUMBER: XXXXXXX											
1. INSU	JRED'S	NAME					2. POL	ICY NUM	BER		3. U	NIT N	UMBER		4. CROP	YEAR		5. STAC	E OF GROW	'TH
		I.M.	. Insure	d				XXXX					00100		Y	YYY			Buddi	ng
		1		1					PART	I – EMEF	RGEN	ICE TH	IROUGI	H BUDDIN	1		Γ			
SAMPLE NUMBER	FIELD ID.		DRILL SPACE	ORIGINAL STAND		REMAINING STAND			% DAMAGE FROM STAND REDUCTION ((CHART)			% LEAF AREA		% DAMAGE FOR LEAF DESTRUCTION (CHART)	NET DAMAGE TO	(ITE	NET POTENTIAL	D	АРН ҮІЕГД	TOTAL POUNDS PER SAMPLE (ITEM 16 X ITEM 17)
6	7 D		8 0	9			10	11		12		13		14	1			16 22	17	18
1	B B		<mark>8</mark> 8	67 67			14 20	66 52		34 48		50 45		36 33	12			22 32	890 890	195.8 284.8
2	B		8 8	67			20	51		49		45		33	1			33	890	293.7
3	В	-	<mark>8</mark>	67			18	56		44		50		36	1			28	890	249.2
5																				
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REMA	ARKS:	1															19.	TOTAL	1023.5	
Eme	ergen	ce th	roug	h Buc	lding	g Ex	amp	le									20.	NUMBE		
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									PART	Г II – АFT	ER BU	UDDIN						-	ISAL	256
FIELI ID 22	SF	RILL PACE 23		N		HEAD H SAM 24	S FROM PLE	Ι		TOTAL NO. HEADS 25	NC SAMP 2	D. PLES 26	AVG. NO. HEADS 27	KERNEL FACTOR 28	TOTAL KERNELS 29	SQ. FAC 3	TOR	AVG. KER. SQ. FT. 31	YIELD FACTOR 32	LB. PER ACRE APPRAISAL 33
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34. AI	DJUSTER	R'S SIG		E AND C M. Adju				i		DA N		DD/YY	YYY	35. INSU	RED'S SI I.M.	GNATU Insure			DATE MM/	DD/YYYY

PART II - AFTER BUDDING (FLOWERING)

Verify or make the following entries:

Item <u>No.</u>	Information Required
22.	Field ID: Field Identification symbol.
23.	Drill Space: Drill space (to nearest one-half inch). Refer to section 5 C (2) for row width determination.
24.	Number Heads From Each Sample: Number of heads in each sample.
25.	Total No. Heads: Total number of heads in all samples from Number Heads Each Sample (column 24).
26.	No. Samples: Total number of sample plots.
27.	Avg. No. Heads: Result of dividing Total Number Heads (column 25) by Number Samples (column 26), rounded to the nearest tenth.
28.	Kernel Factor: Enter the Average Number of Kernels per Head from five average heads. If an actual count of the number of kernels per head cannot be made, enter the Average Number of Kernels per head from TABLE E.
29.	Total Kernels: Result of multiplying Average Number Heads (column 27) times Kernel Factor (column 28), rounded to nearest tenth.
30.	Sq. Ft. Factor: Square foot factor from TABLE D.
31.	Avg. Ker. Sq. Ft.: Result of dividing Total Kernels (column 29) by Square Foot Factor (column 30), rounded to nearest tenth.
32.	Yield Factor: MAKE NO ENTRY (Pre-printed on form).
33.	Lb. Per Acre Appraisal: Result of dividing Average Kernel Square Foot (column 31) by Yield Factor (column 32), rounded to the nearest whole pound.
34.	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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

35. **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.

Remarks: Enter pertinent information about the appraisal. Include any appropriate calculations. Attach a Special Report when more space is needed.

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

SAFFLOWER APPRAISAL WORKSHEET

COMPANY NAME: ANY COMPAN											Y CLAIM NUMBER: XXXXXXXX																
1. INSURED'S NAME 2. POLICY											ER			3 U	NIT N	JUMBE	R		4. 0	CROP	YEAR		5. STAGE OF GROWTH				
										XXXXXXX						00100				YY	vv	FLOWERING CO				СОМРІ БТЕ	7
										PART I – EMERGENCE THROUGH BUDDING									G							COMILETI	,
SAMPLE NUMBER	FIELD ID.		DRILL SPACE		ORIGINAL STAND			STAND		% DAMAGE FROM STAND REDUCTION ((CHART) POTENTIAL POTENTIAL REMAINING			((100 – ITEM 11)		% LEAF AREA DESTROYED		% DAMAGE FOR	% DAMAGE FOR LEAF DESTRUCTION (CHART)		NET DAMAGE TO LEAF LOSS (TTEM 12 X ITEM 14)		NET POTENTIAL REMAINING (ITEM 12 – ITEM 15)			АРН ҮГЕLD	TOTAL POUNDS PER SAMPLE	
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FOR ILLUSTRATION PURPOSES ONLY

Page __1__ of __1___

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

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

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

No. Information Required

Item

- 1. **Crop/Code #:** "Safflower" (0049).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: Refer to the Basic Provisions and the crop provisions for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim #:** Claim number as assigned by the insurance provider.
- 10. **Policy #** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. Additional Units:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

13. Est. Prod. Per Acre:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

14. **Date(s) 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 ENTRIES OF FIRST CROP AND SECOND 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. **Prelim. 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 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's instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

 C_1 Enter the ACTUAL acres for the field or subfield. C_2 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: Replant 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 replant claims.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u> <u>EXPLANATION</u>

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

"H".....Harvested.

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

PREVENTED PLANTING: 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

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

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

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

J. Appraised Potential:

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

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

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

K_{1.} Moisture %:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture percent (if in excess of 8.0 percent) to nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

K_{2.} Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture factor - For appraised mature safflower seed production in excess of 8.0 percent, obtain factor from **TABLE F.**

L. Shell and/or Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested safflowers, which due to insurable causes qualify for quality adjustment as provided in the Safflower Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature safflowers have no value enter ".000." For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Agricultural Marketing Act of 1946, as amended. Also refer to the quality adjustment instructions in the "Narrative," herein.

M. + Uninsured Causes:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

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

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

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

d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. Adjusted Potential:

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

PRELIMINARY AND FINAL: Column "J" times Column "K₂" times Column "L" plus Column "M."

- O. **Total to Count:** Column "C or C₁"(**actual** acres) times Column "N," 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 tenths.
- 16. **Total:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres (Column "C" or $["C_1"]$ if there are underreported acres]), to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. 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 photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

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

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

- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 "E" acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. 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 qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" 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. Also, enter the RIV's and Local Market Price used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field or subfield ID's and date and method of destruction of mycotoxin-infested safflower if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

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.).

- (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 the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items "B" through "E" as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, test weight, value, etc.).

NOTE: Average percent of 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 amount of production as pounds 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 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:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column "A").

NOTE: 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 .8 (only if structure measurements are entered).
- H. **Gross Prod.:** 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 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 pounds of production as follows: Column "H" times Column "M₁"(actual test weight). Rounded to the nearest whole pound.

NOTE: For mycotoxin-infected safflowers, 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.
 - 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."
 - L_{1.} **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.
 - L_{2.} **Factor:** If grain moisture is more than 8.0 percent, enter the four-place moisture factor from the safflower moisture adjustment factor (**TABLE F**).
 - M_{1.} **Test WT.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.
 - M_{2.} **Factor:** MAKE NO ENTRY.
 - N. Adjusted Production: Result of multiplying "I" x "K₂" x "L₂" (Round to whole pounds).

NOTE: The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I", Paragraph "C."

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

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

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

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to whole pounds.
- Q_{1.} **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.)

NOTE: DO NOT make an entry when the Quality Adjustment factor can be obtained from the charts in the Special Provisions.

 Q_2 . **Mkt. Price:** If an entry is in item " Q_1 ," enter the Local Market Price for safflowers (refer to the crop provisions). Refer to the LAM for further instructions.

NOTE: 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 " Q_1 " divided by " Q_2 " 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** whole pounds.

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

23. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

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

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

27. **Page:**

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

1 Cro	p/Code #	2 Unit #	3 Legal De	escription			(For l	llustratio	on Purp	oses Only	r)	8 N	ame of Insured	1					
Saf	flower	00100		S1, T2, R3										I	M. Insur	ed			
0	049					7 Con	npany		Any Com	pany		9 Cl	aim #			11 C	rop Year		
4 Date of	U	May 26				Age	ncy		Any Age	ncy				XXXX				YY	
5 Cause of	of Damage	HAIL										10 F	Policy #		XXX	XXXXXXX			
6 Primary	Cause %	100										14 I	Date(s)	1st	2nd	F	Final		
	onal Units	00200											ce of Loss	MM/DD/Y		MM/DD/YYYY			
-	od. Per Acre											15 (Companion Pol	licy(s)					
SECTIO	NI-ACR	EAGE APP	RAISED, P	RODUCT	TION ANI) ADJUS	STMEN	TS											
ACTUA	RIAL								POTEN	FIAL YIELI	D					STAGE GUARANTEE			
А	В	С	D	Е	F	G	Н	Ι	J	$\frac{K_1}{K_2}$	L		М	Ν	0		Р	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type/ Class/ Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell a Qual Fact	ity	+Uninsured Cause	Adjusted Potential	Total Cou (C x	nt	Per Acre	Total (C x P)	
B M/D	37.5	<mark>39.8</mark>	1.000		003	997	UH	Plowed	256					256	<mark>1018</mark>	<mark>89</mark>	579	23044	
A		10.3	1.000		003	997	Р	WOC					579	579	596	4	579	5964	
C	E25.0	15.0	1.000		003	997	UH	Plowed	<mark>290</mark>					<mark>290</mark>	<mark>435</mark>	0	579	8685	
D M/D		25.1	1.000		003	997	Н	Н									579	14533	
1	6 TOTAL	<mark>90.2</mark>										17 TOTALS 20503 52226							

NARRATIVE (If more space is needed, attach a Special Report) Field A- Put to other use without consent. Fields C & D determined from FSA permanent field measurements. Field A & B - wheel measured. Refer to attached Special Report for measurements and calculations. Refer to attached FGIS Grade certificate. Quality adjustment applied due to Kernel damage of 27.0 percent (DF=.418). 1.000 - .418 = .582 Quality Adjustment Factor.

SECTI	ON II - I	IARVE	STED	PRODU	CTION														
18 Date	e Harvest C	omplete	đ		19 Is a	lamage si	mila <u>r to ot</u>	her far <u>ms i</u>	n the area	?	20 /	Assignment	of Indemnity			21 Transfer	of Right to Inder	nnity?	
	MN	1/DD/YY	YY			Y	es X	No				Yes	No	Х		Yes	No X	K	
MEAS	UREME	NTS			GROSS	PRODU	JCTION		ADJUS	STMENT	S TO HAR	VESTED	PRODUCT	FION					
A ₁ A ₂	В	С	D	Е	F	G	Н	Ι	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	Ν	0	Р	$\frac{Q_1}{Q_2}$	R	S	
Share	Length	Width	Donth	Deduc-	Net	Conver	Gross Prod.	Bu., Ton (Lbs.)	Shell/	FM%	Moisture %	Test WT	Adjusted	Prod. Not	Production	Value	Quality Factor	Production to Court	
Field ID	Diameter Width Depth tion Cubic -sion P						(FxG)	(LDS.) CWT	Sugar Factor	Factor	Factor	Factor	Production (Harl)xK2xL2xM2	to Count	(N - O)	Mkt. Price	$(Q1 \div Q2)$	(P x R)	
	Acme Elevator Any Town, Any State							17469		4.2 .958	8.5 .9940		16635		16635			16635	
	12.0	12.0	4.5		648.0	.8	518.4	18144		3.0 .970		35	17600		17600		<mark>.582</mark>	<mark>10243</mark>	
Production Corporation	I certify the information provided above, to the best of my knowledge, to be true and Production Worksheet and supporting papers are subject to audit and approval by the Corporation, an agency of the United States. I understand that any false or inaccurate							npany. I und ormation ma	erstand tha y result in t	t this crop ins	surance is subs	idized and rei	insured by the F	ederal Crop Ins	surance		Section II Total Section I Total 24 Unit Total	26878 20503 47381	
-	sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 a 25 Adjuster's Signature Code #								atutes.	26 Insure	d's Signature	3				Date	21011110111	17501	
	1st Inspection I.M. Adjuster XXXXX						Date MM/DD	YYYY	1st Inspec	U	~	I.M. Ins	ured		MM/DD/YYYY				
	2nd Inspection							2nd Inspection								27 Page			
Final In	inal Inspection I.M. Adjuster XXXXX						MM/DD	DD/YYYY Final Inspection					sured		MM/DD/YYYY	1	of 1		

1 Crop/Code #	2 Unit #	3 Leg	al Descri	iption			(FOR I	LLUS	TRATION PURPOSES ONLY)	8 Name of Insure	d		
SAFFLOWER	00100	SW1-9	96N-30W	V		BRODUCTION WORKCHEFT					I.M.	Insured	
0049]	PROD	UCTION WORKSHEET	9 Claim #			
4 Date of Damage	JUN					7 C	ompany	Any (Company	XX	XXXXXXXX YYYY		
5 Cause of Damage	EX. MOIST						Agency	Any A	Agency	10 Policy #			XX
6 Primary Cause %	100%			_		-				14 Date(s)	1st	2nd	Final
12 Additional Units										Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
13 Est. Prod Per Acre										15 Companion Po	olicy(s)		

EXAMPLE 1: (100% SHARE)

SECTION I	- ACRE	EAGE APPRAISE	D, PRODUCTI	ON AND AI	DJUSTMENT	S										
ACTUARIA	L								POTENTIAL	. YIELD					STAGE G	UARANTEE
А	В	С	D	Е	F	G	Н	Ι	J	K 1 K 2	L	М	Ν	0	Р	Q
	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D		30.0	1.000		002	997	R	Replanted					160	4800	1200	36000
		20.0	1.000		002	997	NR	Not Replanted							1200	24000
16 7	16 TOTAL 50.0 17 TOTALS 4800 60000															

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 - \$20.00/acre, Price election - \$.12 \$20.00 ÷ \$.12 = 167 pounds 1200 lbs/acre x 20% x 100% share = 240 lbs/acre (both greater than 160 pounds maximum allowed).

Appraised potential less than 90% of production guarantee. (1200 x 90% = 1080 pounds/a. Appraised potential = 800 Lbs/acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

EXAMPLE 2: (50% SHARE)

CTUARI/	L.			-		-			POTENTIAL	. YIELD					STAGE G	UARANTEE
А	в	С	D	Е	F	G	Н	Ι	J	K 1 K 2	L	М	Ν	0	Р	Q
Field	Prelim	Final	Interest or			Туре		Intended or	Appraised	Moisture %	Shell and/or	+ Uninsured	Adjusted	Total To Count	Per	Total
ID	Acres	Acres	Share	Risk	Practice	Class	Stage	Final Use	Potential	Factor	Quality Factor	Cause	Potential	(C x N)	Acre	(C x P)
A M/D		30.0	.500		002	997	R	Replanted					80	2400	1200	36000
		20.0	.500		002	997	NR	Not Replanted							1200	24000
16 '	FOTAL	50.0											17 TOTALS	2400		60000

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 - \$22.00/acre Price election - \$.12 $$22.00 \div $.12 = 183$ lbs. 1200 lbs/acre x 20% x .500 share = 120 lbs/acre (both greater than maximum allowed- 160 lbs/acre x .500 share = 80 lbs/acre) Appraised potential less than 90% of the production guarantee ($1200 \times 90\% = 1080$ lbs/acre Appraised potential = 800 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

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

TABLE B – PERCENT DAMAGE DUE TO STAND REDUCTION

Stage at	Percent of Stand Reduction																			
Time Of Stand Loss	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
2-4 Leaves	2	3	4	5	5	6	6	7	7	8	9	11	13	15	16	24	30	56	84	100
5 Leaves	3	5	6	9	10	11	12	13	14	15	19	23	27	31	32	49	61	73	85	100
8-10 Leaves	3	6	8	10	12	15	16	16	17	19	23	27	32	36	38	53	64	75	86	100
Branching	4	7	10	14	17	18	19	20	21	23	27	31	37	41	48	59	68	77	88	100
Budding	5	9	14	19	23	25	26	27	28	30	35	40	46	52	59	68	74	82	91	100

EXAMPLE: (Branching Stage). Interpolate for 52 remaining plants. 52 is .4 of difference between 50 and 55; $(52 - 50 = 2; difference between 55 - 50 = 5; 2 \div 5 = .4)$.4 x 4 (Difference of 27 - 23) = 1.6

23 + 1.6 = 24.6 (rounded to 25)

25 = (PERCENT OF STAND REDUCTION).

TABLE C – PERCENT DAMAGE FOR LEAF DESTRUCTION

Stage Of	Percent of Leaf Area Destroyed																			
Growth Of Stand Loss	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
2-4 Leaves	2	2	4	5	6	7	8	8	10	11	11	13	14	16	16	17	17	18	18	19
5 Leaves	2	3	6	10	12	13	14	16	20	22	23	24	25	26	26	27	28	29	30	31
8-10 Leaves	2	4	7	11	13	14	15	17	21	23	24	25	26	30	31	32	34	35	37	38
Branching	3	5	8	12	15	18	20	21	23	25	27	29	31	33	35	37	39	41	43	44
Budding	5	10	15	19	23	26	28	31	33	36	39	41	42	43	44	45	47	48	50	51

-11

Drill Spacing (In.)	Square Foot Factor	Drill Spacing (In.)	Square Foot Factor
3 x 3 (Broadcast)	9.0	12.0	10.0
6.0	5.0	12.5	10.4
6.5	5.4	13.0	10.8
7.0	5.8	13.5	11.3
7.5	6.3	14.0	11.7
8.0	6.7	14.5	12.1
8.5	7.1	15.0	12.5
9.0	7.5	15.5	12.9
9.5	7.9	16.0	13.3
10.0	8.3	16.5	13.8
10.5	8.8	17.0	14.2
11.0	9.2	17.5	14.6
11.5	9.6	18.0	15.0

TABLE D - DRILL SPACING AND SQUARE FOOT FACTOR

NOTE: Always measure a ten foot row length for safflower.

NOTE: For drill spacing measurements other than those identified in **TABLE D**, use the following formula: (Drill Spacing ÷ 12") x 10 ft. of row = Square Foot Factor

EXAMPLE: If the drill spacing is determined to be 5¹/₂-inches, divide 5¹/₂ by 12-inches = .4583 factor. Multiply this factor times 10 to determine the square foot factor. In this case .4583 x 10.0 feet = 4.58 (to the nearest tenth) = 4.6 Square Foot Factor for a 5¹/₂-inch drill spacing using a 10-foot length of row.

TABLE E - KERNELS PER HEAD

APH BASE YIELD	AVERAGE NUMBER OF KERNELS PER HEAD
Less than 900 Lbs.	15
900 - 1200 Lbs.	21
Over 1200 Lbs.	28

UTILIZE THE AVERAGE NUMBER OF KERNELS PER HEAD FROM FIVE AVERAGE HEADS, FOR ANY APPRAISALS AFTER HEADING IS COMPLETE. The figures from this chart should be entered on line 28 of the appraisal worksheet, ONLY if an actual count cannot be made to determine the average number of kernels per head.

NOTE: If less than 5 heads are in the sample plot, use the values in **TABLE E**.

% MOISTURE	FACTOR	% MOISTURE	FACTOR	% MOISTURE	FACTOR
8.0	1.000	10.0	.9760	12.0	.9520
8.1	.9988	10.1	.9748	12.1	.9508
8.2	.9976	10.2	.9736	12.2	.9496
8.3	.9964	10.3	.9724	12.3	.9484
8.4	.9952	10.4	.9712	12.4	.9472
8.5	.9940	10.5	.9700	12.5	.9460
8.6	.9928	10.6	.9688	12.6	.9448
8.7	.9916	10.7	.9676	12.7	.9436
8.8	.9904	10.8	.9664	12.8	.9424
8.9	.9892	10.9	.9652	12.9	.9412
9.0	.9880	11.0	.9640	13.0	.9400
9.1	.9868	11.1	.9628	13.1	.9388
9.2	.9856	11.2	.9616	13.2	.9376
9.3	.9844	11.3	.9604	13.3	.9364
9.4	.9832	11.4	.9592	13.4	.9352
9.5	.9820	11.5	.9580	13.5	.9340
9.6	.9808	11.6	.9568	13.6	.9328
9.7	.9796	11.7	.9556	13.7	.9316
9.8	.9784	11.8	.9544	13.8	.9304
9.9	.9772	11.9	.9532	13.9	.9292

TABLE F - SAFFLOWER MOISTURE ADJUSTMENT FACTOR

TABLE G – SAFFLOWER STAGES OF GROWTH

This staging system is based upon observation on individual plants USING ONLY THE MAIN STEM OF EACH PLANT. This system can be used to estimate average development of a large number of plants, such as in producer fields, providing the reproduction stages of secondary and tertiary branches are evaluated in the same manner.

Vegetative Growth Stages		days* from planting	days from emergence
VE (seedling)	Cotyledon emerging to emergence. First true leaves that are at least 1 ¹ / ₂ inches long attached to the main stem. Emergence can take 1 to 3 weeks.	12	
V (number)	Determine by counting the number of leaves attached to the main stem that are at least 1 ¹ / ₂ inches in length beginning at V1, V2, etc. Two opposite leaves develop first so usually V1 and V2 develop simultaneously. Other leaves develop alternately.	23	11
V1-V6 (leafing)	Rosette Stage. There is some stem elongation, but usually less than 2 inches. This stage takes about 21 days. Plants are tolerant of temperatures as low as 20°F.	31	19
V6-7	Bolting. A term used to initially describe rapid stem elongation.		
V7-Vmax (branching)	Rapid elongation and plant development.	57	45
	Reproductive Growth Stages		
R1 (budding)	Bud initiation. The terminal bud from a miniature flora head approximately .25 inches in diameter from a cluster of leaves at the top of the plant. This is the primary bud. Secondary buds also form in leaf axils, initiating the oldest secondary branches.	50	38
R2	Bud Development. Immature primary bud increases to maximum diameter and elongates ½ to 1 inch above the last leaf attached to the stem. Maximum leaf count is most easily determined. Plant reaches maximum height. Secondary buds begin elongation, forming secondary branches. NOTE: Older branches develop at the top of the plant, usually at leaf axil V max minus 2-4 and progress downward. The number of secondary and tertiary buds that form secondary and tertiary branches and heads is dependent on the availability of water and plant population, much like tiller development in wheat.	58	46

ABLE G –	SAFFLOWER STAGES OF GROWTH (CON	NTINUED)	•
R3 (flower)	Flowering stage. This stage lasts for 14 to 21 days.	73	61
R3.1	Flowering is initiated. First floret (flower) visible. Each floret has five petals with five anthers attached to and above the corolla tube through which the stigma grows and is pollinated. The seed hull (ovary) is attached to the base of the corolla tube. Seed hulls are maternally produced, but fertilization is required for seed filling. Small, colored ray flowers are exposed.		
R3.2	Many florets visible but not wilting. Pollination continues from outside to inside of the head. When sufficient number of florets are visible and appear as a whorl, the head is then 25 to 50% flowered.		
R3.3	Flowering continues with older, outside florets beginning to wilt.		
R4 (flowering complete)	Flowering and pollination complete. All florets wilted and florets progressively drying from outside to inside head. Seeds are watery.	80	68
R5	Seed filling. Not visible. Immature seeds range from thin membrane-covered embryos (early) to fully developed seeds with opaque hulls. Water content of the seeds ranges from approximately 70% down to 25%. Heads and bracts are usually green and compact.	88	76
R6 (combine ripe)	Physiologically mature when the seed hull loses its opaqueness and the hull appears white (or stripe white) in color. Seed head beginning to pale from green to yellow-green to brown and to become lax as the moisture content of the seed drops from 20% to 8% (harvestable moisture content). This stage is approximately 4 weeks after flowering is complete.	114	102
*	Approximate number of days may vary by year and vari number of days from planting to emergence is extremely to 21, depending on soil moisture in the seed zone, soil planting timelines, etc. Twelve days is used here, which emergence for 1990 and 1991.	y variable, ran crusting, plant	ging from 7 ing depth,

TABLE G – SAFFLOWER STAGES OF GROWTH (CONTINUED)

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