

United States
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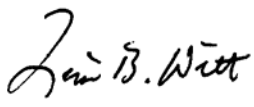
Product
Administrative &
Standards
Division

CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25710 (06-2006)

2007 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25710
SUBJECT: CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK 2007 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division	
	APPROVED:  Deputy Administrator, Research and Development	DATE: 6/15/06

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 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 information that has been removed.

Changes for the Crop Year 2007 (FCIC-25710) issued **June 2006**:

- A. Page 1, Section 1: Added statement: "THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM)." Also added to refer to the Crop Insurance Handbook and the LAM for Irrigated practice guidelines.
- B. Page 1, subsection 2 A: Clarified that the minimum distribution requirements are for forms completed by the adjuster and signed by the insured (or insured's authorized representative) for the loss adjustment inspection.
- C. Page 2, subsection 2 B: Added definitions for "Flood Irrigation," "Headed," "Heading," "Planted Acreage," and "Shatter."
- D. Page 2, subsection 2 B (3): Added abbreviation for "Catastrophic Risk Protection" (CAT).
- E. Page 3, subsection 3 A: Deleted "NOTE" that referred the adjuster to the Cultivated Wild Rice Crop Provisions for the definition of flood irrigation.

CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Page 3, subsection 3 D: Clarified “Quality Adjustment” language.
- G. Page 4, subsection 4 (B) 4: Revised in accordance with currently approved standard language.
- H. Page 5, subsection 4 D: Deleted reference to the chart in TABLE C to determine the square foot factor and entered that the square foot factor is 9.
- I. Page 6, subsection 5 B (3) (c): Clarified language as to the steps taken to convert tillers to pounds of cultivated wild rice per acre for appraisals before heading. Deleted reference to TABLE C and entered that the square foot factor is 9. Also deleted reference to TABLE E.
- J. Page 6, subsection 5 B (3) (d): Combined language that states inspection should be delayed for 7 to 10 days for hail damage to this subsection.
- K. Page 6, subsection 5 B (4): Added language stating, “If less than 50% are headed, use Before Heading Appraisal Method, if 50% or more has reached the heading stage, use the After Heading Appraisal Method.”
- L. Page 7, subsection 5 B (3) (c): Changed to subsection 5 B (4) (e) and renumbered remaining subsections accordingly.
- M. Page 7, subsection 5 C (2) (b): Clarified language to determine the total kernels from all plots.
- N. Page 7, subsection 5 C (2) (c): Clarified language for steps taken to convert total kernels from all plots to pounds of cultivated wild rice per acre for appraisals after heading. Deleted reference to TABLE E.
- O. Page 8, subsection 5 C (3) (b): Added “...until the kernels are filled before completing the appraisal.” for clarification purposes.
- P. Page 10, subsection 7 B, Part II – After Heading: Revised item 24 for clarification purposes.
- Q. Page 12, Appraisal Worksheet: Provided an example of an appraisal after tillering is completed.
- R. Page 14, subsection 8 A (3) (c): Added language for cases involving uninsured causes of loss, unusual situations and controversial claims.

CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- S. Page 17, subsection 8 B Section I, Column “A:” Added language for First Crop and Second Crop.
- T. Page 18, subsection 8 B, Section I, Column “E:” Clarified language for “Risk.”
- U. Page 19, subsection 8 B, Section I, Columns “H” & “I:” Added language to refer to the LAM for information on gleaning.
- V. Page 19, subsection 8B, Section I, Columns “K₁” & “K₂:” Revised in accordance with currently approved standard language.
- W. Page 20, subsection 8 B, Section I, Column “L:” Revised the format of this section by including the language that was previously listed in the “NOTE.”
- X. Page 25, subsection 8 B, Section II, Column “A₂:” Added language for First Crop and Second Crop.
- Y. Page 29, Claim Form Example: Updated illustrations for clarification purposes.
- Z. Page 30, section 9: Deleted “Square Foot Factor Table” and “Average Kernels per Square Foot to Pounds per Acre Yield Factor Table” and re-identified the remaining tables accordingly.
- AA. Page 32, Exhibit 2: Deleted page that referenced “Approved laboratories in California and Minnesota” since there were previously no laboratories listed.
- BB. Replaced all references of “Insurance Provider” with “AIP”.
- CC. Made various editorial changes throughout the handbook to comply with currently approved standard format and language.

CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Cultivated Wild Rice (Pilot) Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-29	30-31	06-2006	FCIC-25710

CULTIVATED WILD RICE LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the LAM.

For “Irrigated Practice Guidelines” refer to the Crop Insurance Handbook (CIH) and 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 (or the insured’s authorized representative)** for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the **Approved Insurance Provider (AIP)**.

It is the **AIP’s** 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cultivated wild rice loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Definition(s):

Determined Recovery Percentage

The recovery percentage for a sample, as determined by an approved laboratory.

Finished Weight

The green weight delivered to a processor multiplied by the determined recovery percentage; and the green weight stored for seed multiplied by either the determined recovery percentage or the standard recovery percentage.

Flood Irrigation

Intentionally covering the planted acreage with water and maintaining it at a proper depth throughout the growing season.

Green Weight

The total weight in pounds of the green cultivated wild rice production that was appraised, delivered to a processor, or stored for seed.

Headed

When the plant's head has emerged from the leaf sheath and is visible to the naked eye.

Heading

At least 50 percent of the crop has headed.

Planted Acreage

In addition to the definition contained in the Basic Provisions, land on which an adequate amount of seed is initially spread onto the soil surface by any appropriate method, including shattering for the second and succeeding years, and subsequently is mechanically incorporated into the soil at the proper depth, will be considered planted, unless otherwise provided by the Special Provisions or actuarial documents.

Recovery Percentage

The ratio of finished weight to green weight of the cultivated wild rice. This is also known as percent recovery.

Shatter

Mature seeds that naturally fall to the ground from a cultivated wild rice plant.

Standard Recovery Percentage

The recovery percentage published in the Special Provisions.

(4) Abbreviation(s):

CAT Catastrophic Risk Protection

3. INSURANCE CONTRACT INFORMATION

The AIP 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 cultivated wild rice that is grown in the county on insurable acreage, and for which premium rates are provided by the actuarial documents; and
 - (a) In which the insured has a share;
 - (b) That is planted for harvest as grain; and
 - (c) Is grown in man made flood irrigated fields.
- ***
(2) There will be no insurance against loss of production due to the crop not being timely harvested unless such delay is solely and directly due to adverse weather conditions which preclude harvesting equipment from entering into and moving about the field.
- (3) Refer to the Cultivated Wild Rice Crop Provisions for insurable causes of loss.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

- (1) Recovery percentage of finished weight cultivated wild rice obtained from green weight cultivated wild rice will be the only adjustment made to cultivated wild rice production.
- (2) Only adjusters can extract the samples, when samples are taken from farm-stored production or from unharvested mature production to obtain quality determinations.
- (3) The adjuster is responsible for taking enough samples to ensure that the combined samples will be representative of all production in the storage structure.

- (4) The recovery percentage will be determined by an approved laboratory. If no determination from a laboratory is available, use the recovery percentage listed on the Special Provisions.

4. CULTIVATED WILD RICE APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.

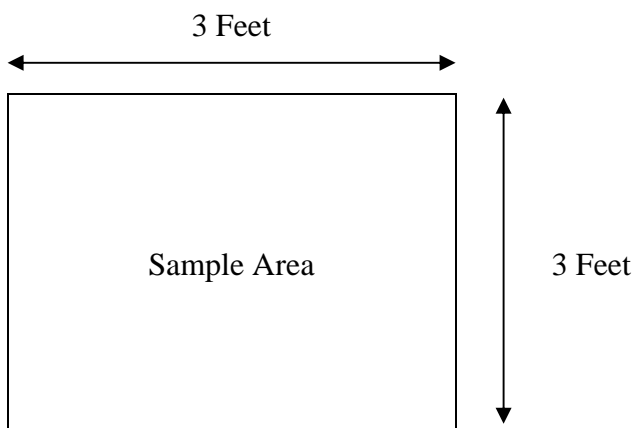
C. MEASURING SAMPLE AREA FOR SAMPLE SELECTION

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure the sample area (refer to the LAM for conversion table).

- (2) Measure a three foot by three foot square sample area.

EXAMPLE:



D. DETERMINING SQUARE FOOT FACTOR

The square foot factor is 9.

5. APPRAISAL METHODS

A. GENERAL INSTRUCTIONS

These instructions provide information for appraisals methods.

Appraisal Method...	Use...
Before Heading Appraisals	For appraising cultivated wild rice from seedling through the boot stage.
After Heading Appraisals	For appraising cultivated wild rice from the time the heads can be counted through maturity.

B. BEFORE HEADING APPRAISALS

- (1) Use Part I, Before Heading of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) This method consists of the tillering incomplete (seedling to tillered stage) and the tillering complete stage (tillered through boot stage).

- (3) Tillering incomplete (seedling to tillered stage) will be applied in the following sequence:
- (a) This method is based on the number of LIVE PLANTS in a designated sample area (3 foot by 3 foot square grid). Refer to subsection 4 C, **herein**, for sample area requirements.
 - (b) Using the tiller factor from **TABLE C**, convert single plant counts to tillers to count. The plants per square foot (plants/foot²) can be obtained by totaling the number of live cultivated wild rice plants from all the samples and dividing this number by the result of multiplying the number of samples times the square foot factor.
 - (c) Convert tillers to potential pounds per acre (using the sample area) by taking the average number of tillers divided by the square foot factor of 9 to determine the average tillers per square foot. Multiply the result by the tiller to pounds yield factor from **TABLE D**.
 - (d) For damage due to hail, delay inspections 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base. Determine the number of undamaged plants and damaged plants with new tillers.
 - (e) For damage other than hail:
 - 1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
 - 2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."

- (4) Tillering complete (tillered through boot stage) will be applied in the following sequence:

If less than 50% are headed, use Before Heading Appraisal Method, if 50% or more has reached the headed stage, use the After Heading Appraisal Method.

- (a) This method is based on the number of LIVE TILLERS with potential in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).
- (b) Convert each tiller counted to potential pounds per acre (Refer to subsection 5 B (3) (c)).
- (c) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.

(d) If the sample area contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.

(e) For damage due to hail, delay inspections 7 to 10 days after damage.

C. AFTER HEADING APPRAISALS

(1) Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.

(2) Base After-Heading appraisals on:

(a) The number of heads in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).

(b) The average number of heads from all sample areas multiplied by the average number of kernels per head determined from FIVE representative heads in the sample to determine the total kernels from all plots.

(c) The total kernels from all sample areas are converted to pounds per acre by dividing the total kernels from all plots by 9 (square foot factor) and then dividing that result by .23 (yield factor).

(3) Selection of representative heads.

(a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample area (3 foot by 3 foot square grid). Do not select large heads and sucker heads to get an average.



- (b) IF KERNELS ARE NOT YET FILLED, have the insured leave representative sample areas until the kernels are filled before completing the appraisal.
- (c) The adjuster may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use the harvested production from the representative areas to determine the yield per acre. Refer to the LAM.

The production from the representative samples harvested by the insured will be green weight rice. The insured will have this production weighed or it will be measured by the adjuster who will calculate the weight from the volume using the Test Weight found in TABLE B. This production will be divided by the acreage of the representative samples harvested by the insured to get the per acre appraisal (green weight).

6. 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.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the AIP name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit. Refer to section 4, herein, for sampling requirements.
- (4) For every inspection, complete items 1 through 5 and items 38 and 39. For before heading appraisals, complete items 6 through 20. For after heading appraisals, complete items 21 through 37.

- (5) Standard appraisal worksheet items are numbered consecutively in paragraph B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of **AIP**, if not preprinted on the worksheet.

Claim Number: Claim number as assigned by the **AIP**.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it verified to be correct (e.g., 00100).
4. **Crop:** "Cultivated Wild Rice" (0055).
5. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.

PART I - BEFORE HEADING

6. **Field ID:** Field **or subfield** identification symbol.
7. **Drill Space:** Enter "B" for broadcast. Refer to subsection 4 C, **herein**, for sample area requirements.
8. **Number of Plants:** Number of LIVE plants capable of producing **tillers for** cultivated wild rice in each sample where tillering is incomplete. If tillering is complete on the sample, MAKE NO ENTRY.
9. **Total Plants:** Total number of plants in all samples from item 8.
10. **Tiller Factor:** Refer to **TABLE C**.
11. **Tillers to Count:** **Item 9 multiplied by item 10, enter results** to the nearest WHOLE number.
12. **Number of Tillers:** Number of tillers capable of producing cultivated wild rice in each sample where tillering is complete. If tillering is incomplete on the sample, MAKE NO ENTRY.

13. **Total Tillers:** Total number of tillers in all samples from item 12.
14. **Total Number of Tillers:** Item 11 plus item 13 results in whole tillers.
15. **Total Number of Plots:** Total number of sample plots in items 8 and 12.
16. **Average Number of Tillers:** Item 14 divided by item 15, results to nearest tenth.
17. **Square Foot Factor:** Enter 9.
18. **Average Tillers per Square Foot:** Item 16 divided by item 17, result to nearest tenth.
19. **Yield Factor:** Tiller-to-pound yield factor from **TABLE D**.
20. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs”. Item 18 multiplied by item 19, results in whole pounds.

PART II - AFTER HEADING

21. **Field ID:** Field identification symbol.
22. **Drill Spaces:** Enter “B” for broadcast. Refer to subsection 4 C, **herein**, for sample area requirements.
23. **Number of Heads:** Number of heads in each sample. For cultivated wild rice, heads are also called panicles.
24. **Number of Kernels:** Total number of kernels in FIVE representative heads from each sample plot in item 23 above. If kernels are not filled, have the insured leave representative sample plots to make the determination at a later date when kernels are filled.
 - a. If only one to four heads are in the same plot, increase the number of kernels to what would exist in five heads by dividing the total kernels by the number of heads and multiplying by 5.
 - b. When counting kernels in the “after-heading method,” count all the brown and green kernels that are solid dough, with no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the cultivated wild rice plant’s tendency to shatter.
25. **Total Number of Heads:** Total number of heads in all samples from number of heads (item 23.)
26. **Total Number of Kernels:** Total number of kernels in all representative heads from Number of Kernels (item 24.)
27. **Number of Sample Plots:** Total number of sample plots.

28. **Number of Kernel Counts:** Total number of sample kernel counts. Do NOT include “0” entries from number of kernels (item 24), if there is a “0” entry in number of heads (item 23) of the same sample.
29. **Average Number of Heads:** **Item 25 divided by item 27**, results to the nearest tenth.
30. **Average Number of Kernels:** **Item 26 divided by item 28**, results to the nearest tenth.
31. **Average Number of Heads:** Average number of heads per sample from average number of heads (item 29).
32. **Average Number of Kernels:** **Item 30 divided by “5” (number of sample heads)**, enter the result to the nearest tenth.
33. **Total Kernels All Plots:** **Item 31 multiplied by item 32**, results to the nearest tenth.
34. **Square Foot Factor:** **Enter 9.**
35. **Average Kernels per Square Foot:** **Item 33 divided by item 34**, results to the nearest tenth.
36. **Yield Factor:** Kernel-to-pounds per acre yield factor for all varieties of cultivated wild rice is **.23.**
37. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs”. **Item 35 divided by item 36, results in whole pounds.**

If this is mature cultivated wild rice, refer to the recovery percentage in Section I, **Column “L” of the Production Worksheet procedures, herein.**

38. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
39. **Adjuster’s Code No., Signature, 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 the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

COMPANY: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)	1 INSURED'S NAME	2 POLICY NUMBER	3 UNIT NUMBER	4 CROP	5 CROP YEAR
	<i>I. M. INSURED</i>	XXXXXXX	00100	<i>Cultivated Wild Rice 0055</i>	YYYY
PART I BEFORE HEADING					

Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8				Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12				Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	lbs Bu. Per Acre Appraisal 20										
		2	1	2	1																							
A1	B	2	1	2	1																							
		9. TOTAL 6				x	2.5	=	15	+	13. Total				=	15	÷	4	=	3.8	÷	9	=	0.4	X	95	=	38
A2	B	26	25	27	26	24																						
		9. TOTAL 128				x	2.5	=	320	+	13. Total				=	320	÷	5	=	64.0	÷	9	=	7.1	X	95	=	675
A4	B									28	42	36	30	49														
		9. TOTAL				x		=		+	13. Total 185				=	185	÷	5	=	37.0	÷	9	=	4.1	X	95	=	390

PART II AFTER HEADING

Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot					25. Total No. Heads 26. Total No. Kernels	27. No. Plots 28. No. Kernels Counts	29. Avg. No. Heads 30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X 32. Avg. No. Kernels	Total Ker. All Plots 33	Sq. Ft. Factor 34	Avg. Ker. Sq. Ft. 35	Yield Factor 36.	Lbs. Bu. Per Acre Appraisal 37
		23														
		23					25	27	29		31					
		=					÷		=	÷		=	÷	=	÷	=
		24					26	28	30		32					
		=					÷		=	÷		=	÷	=	÷	=
		23					25	27	29		31					
		=					÷		=	÷		=	÷	=	÷	=
		24					26	28	30		32					
		=					÷		=	÷		=	÷	=	÷	=
		23					25	27	29		31					
		=					÷		=	÷		=	÷	=	÷	=
		24					26	28	30		32					
		=					÷		=	÷		=	÷	=	÷	=

38. INSURED'S SIGNATURE	DATE	39. CODE NO. & ADJUSTER'S SIGNATURE	DATE
<i>I. M. INSURED</i>	<i>MM/DD/YYYY</i>	<i>XXXXX I.M. ADJUSTER</i>	<i>MM/DD/YYYY</i>

COMPANY:

CLAIM NUMBER:

APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)	1 INSURED'S NAME <i>I.M. INSURED</i>	2 POLICY NUMBER <i>XXXXXXXX</i>	3 UNIT NUMBER <i>00100</i>	4 CROP <i>Cultivated Wild Rice 0055</i>	5 CROP YEAR <i>YYYY</i>
PART I BEFORE HEADING					

Field ID	Drill Space	Tillering Incomplete Col. No. Plants - Block Equals 1 sample				Tiller Factor	Tillers To Count	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot				Total No. Tillers	Total No. of Plots	Avg. No. Tillers	Sq. Ft. Factor	Avg. Till Per Sq. Ft.	Yield Factor	Lbs. Bu. Per Acre Appraisal	
6	7	8				10	11	12				14	15	16	17	18	19	20	
		9. TOTAL				x	=	#	13. Total				=	÷	=	÷	=	X	=

PART II AFTER HEADING

Field ID	Drill Space	23. Number Heads From Each Sample Plot					25. Total No. Heads	26. Total No. Kernels	27. No. Plots	28. No. Kernels Counts	29. Avg. No. Heads	30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X	32. Avg. No. Kernels	Total Ker. All Plots	Sq. Ft. Factor	Avg. Ker. Sq. Ft.	Yield Factor	Lbs. Bu. Per Acre Appraisal
21	22	24. No. Kernels (Five Heads) From Each Sample Plot					25	26	27	28	29	30	31	32	33	34	35	36	37	
A3	B	23	60	55	62	41	25	26	27	28	29	30	31	32	33	34	35	36	37	
							=	÷	=	=	=	x	=	÷	=	÷	=	÷	=	
		24	40	36	42	26	25	26	27	28	29	30	31	32	33	34	35	36	37	
							=	÷	=	=	=	x	=	÷	=	÷	=	÷	=	
		23					25	26	27	28	29	30	31	32	33	34	35	36	37	
							=	÷	=	=	=	x	=	÷	=	÷	=	÷	=	
		24					25	26	27	28	29	30	31	32	33	34	35	36	37	
							=	÷	=	=	=	x	=	÷	=	÷	=	÷	=	

38. INSURED'S SIGNATURE <i>I.M. INSURED</i>	DATE <i>MM/DD/YYYY</i>	39. CODE NO. & ADJUSTER'S SIGNATURE <i>XXXXX I.M. ADJUSTER</i>	DATE <i>MM/DD/YYYY</i>
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8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary 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 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).
- (4) 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 **AIP**.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** “Cultivated Wild Rice” (0055).
 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(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”
- ***** 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.

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 the 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 AIP.
 10. **Policy #:** Insured’s assigned policy number.
 11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: 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: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.
- b. A notice of damage or loss for 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 of Production Worksheets.
- 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 AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the Narrative instructions.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, and YYYY) for the “FINAL” inspection. 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 **crop insurance** contract and it can be determined that the SAME **AIP** services it, enter the contract number. Handle these companion policies according to **AIP** instructions.
 - (2) If the OTHER person has a multiple-peril **crop insurance** contract and a DIFFERENT **AIP** or agent services it, enter the name of the **AIP** and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the **AIP** for further instructions.
- c. **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) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.
- (7) Recovery percentages.

Verify or make the following entries:

Item No.

Information Required

- A. **Field ID:** The field **or subfield** 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 ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. **Preliminary Acres:**

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

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:

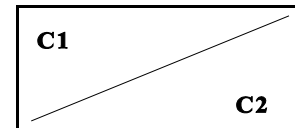
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

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

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



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

E. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP’s’ instructions. Refer to the LAM.

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 three-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 three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Acreege 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 AIP .
“H”	Harvested.
“UH”	Unharvested or put to other use with consent.

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

I. **Intended or Final Use:** Use of Acreage. Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

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

J. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. (Refer to the appraisal methods, **herein**, for additional instructions.)

- a. If there is no potential on UH acreage enter “0.”
- b. If the appraised potential is determined from harvesting a sample of unharvested mature cultivated wild rice a recovery percentage will be required. **Refer to** item L.

K₁,K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:**

a. For mature unharvested cultivated wild rice, cross out “Shell and /or Quality Factor” and write above it “Recovery Percentage,” then write in the applicable recovery percentage used for the appraisal.

b. The applicable recovery percentage will be:

(1) The percentage from a sample of the mature, unharvested cultivated wild rice tested by an approved laboratory; or

(2) The percentage listed on the Special Provisions, with (1) taking priority over (2).

M. **+Uninsured Cause: 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.

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, to tenths, for any such acreage.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

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

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

N. **Adjusted Potential:** Column “J” times Column “L” plus Column “M,” rounded to whole pounds.

O. **Total to Count:** Column “C or C₁” (actual acres) times Column “N,” rounded to whole pounds.

P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured’s policy.

Q. **Total:** Column “C₂” (**reported** acres) times Column “P” (“C” if acreage is not under-reported).

16. **Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column “C” or [“C₁” if there are under-reported acres]), to tenths.

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 **AIP**'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column “O” and total of Column “Q.”

NARRATIVE:

If more space is needed, document on a Special Report, and enter “**Refer to the** 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 **required**, enter “**No Inspection,**” the unit number(s), date, and adjuster’s initials **(do not enter unit numbers for which notice has not been given)**. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a “NO” checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND 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 AIP’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 AIP 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. Explain where the percentage recovery came from for any percentage recovery used for mature cultivated wild rice appraisals in Section I, item L or recovery percentage used in section II, item R.

- t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (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 Columns “B” through “E” as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) 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 recovery percentage).

Average recovery percentage can be entered when the processor has calculated the average on the summary sheet, separate line entries are not otherwise required and the determined average is acceptable to the adjuster.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (7) There will generally be no harvested production entries in items "A" through "S" for preliminary inspections.
- (8) 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.

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 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, etc. Refer to the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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 or 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, item “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. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as .8 for stored production only when there is an entry in item B-F above; otherwise, make no entry.

H. **Gross Production:** Multiply Column “F” times Column “G” rounded to TENTHS OF A BUSHEL.

This entry, Column “F” times Column “G,” equals the amount of gross BUSHELS in the bin.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs” in column heading. Production in whole pounds, before application of the recovery percentage, 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.)

For seed production stored in commercial cold storage, use storage receipts that show the number of bins stored and the weight of the seed stored in each bin. If there are no weight figures, convert bins to pounds according to “I c” below.

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.

**For farm stored production, calculate the pounds of production as follows:
Column “H” times Column M₁ (applicable test weight from TABLE B),
rounded to the nearest whole pound.**

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

K₁-L₂. MAKE NO ENTRY.

M₁. **Test Wt.:** Enter test weight from TABLE B (ONLY when storage structure measurements are entered).

M₂. **Factor:** MAKE NO ENTRY.

The cultivated rice has been converted to **actual** pounds in Column “I” above; therefore, no further adjustment is necessary.

N. **Adjusted Production:** Result of column “I” (round to whole pounds).

- O. **Production 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.

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. Refer to the example in the LAM.

- P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” to whole pounds.

Q₁-Q₂. MAKE NO ENTRY.

- R. **Quality Factor:**

- a. For mature harvested cultivated wild rice, cross out “Quality Factor” and write above it “Recovery percentage” then enter the applicable four decimal recovery percentage determined.
- b. The recovery percentage will be that determined by the appropriate approved laboratory for harvested production sold or processed.
- c. For harvested production stored for seed which does not have a recovery percentage determined by an approved laboratory, the recovery percentage will be that which is published in the Special Provisions.

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

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 AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of Column “S,” to whole pounds.
23. **Section I Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Enter figure from Section I, Column “O” total.
24. **Unit Total:**
- PRELIMINARY:** MAKE NO ENTRY.
- FINAL:** Total of 22 and 23, to whole pounds.
25. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.
- Final indemnity 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 should be signed on bottom line.
27. **Page:**
- PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

1 Crop/Code # Cultivated Wild Rice 0051	2 Unit # 00100	3 Legal Description SW10-98N-44W	PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured I.M. Insured			
4 Date of Damage JUL 15 AUG			7 Company ANY COMPANY				9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
5 Cause of Damage WIND WILDLIFE			Agency ANY AGENCY				10 Policy #			
6 Primary Cause % X 55							14 Date(s) Notice of Loss 1 st MM-DD-YYYY		2 nd Final MM-DD-YYYY	
12 Additional Units 00200							15 Companion Policy(s)			
13 Est. Prod Per Acre 480										

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 Recovery Percentage Shell and/or Quality Factor	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		+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
M/D A1 NS	5.4	5.4	1.000		002	997	UH	UH	38				38	205	210	1,134	
M/D A3 NS		4.0	1.000		002	997	UH	UH	190		.5000		95	380	210	840	
M/D A5 NS		49.0	1.000		002	997	H	H							210	10,290	
16 TOTAL		58.4											17 TOTALS		585		12,264

NARRATIVE (If more space is needed, attach a Special Report) Determined acres using MPCII acreage report – would measure within 5 percent. Wildlife is blackbirds.
 The recovery percentage in item L for the unharvested mature production of field A3 was taken from the Special Provision. The recovery percentage in item R for the harvested production sent to processor Gourment Place came from the Assembly Sheet provided by the processor.

SECTION II – HARVESTED PRODUCTION

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"/>
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MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Recovery Percentage Quality Factor	Production To Count (P x R)
GOURMET PLACE								23,535					23,535		23,535		.4300	10,120
ANYTOWN, USA																		

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

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		

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - TEST WEIGHTS FOR SEED STORAGE (GREEN WEIGHT)

AREA	TEST WEIGHT (Pounds/Bushel)
California	29
Minnesota	25

TABLE C - TILLER FACTORS (BEFORE HEADING)

TYPE	PLANTS PER SQUARE FOOT	TILLER FACTOR
All Varieties	0 - 4.0	2.5
All Varieties	4.1 - greater	1.5

TABLE D- TILLER TO POUNDS YIELD FACTORS (BEFORE HEADING)

AREA	TYPE	FACTOR
California	All Varieties	95
Minnesota	All Varieties	85

EXHIBIT 1

UNIQUE CHALLENGES TO ADJUSTING WILD RICE

1. Expect insects (gnats in California, mosquitoes in Minnesota) to be abundant in the cultivated wild rice fields. Make sure you take the appropriate precautions. (insect repellent, protective clothing, face mask, etc.)
2. The cultivated wild rice fields will be flooded (from 4" to around 2 feet of water) from the beginning of the growing season until two to three weeks prior to harvest. The soil underneath the water will be soft. One can sink into the soil from 4" to around 10" depending on the soil type. The peat soils in Minnesota are particularly soft. You will need a small boat or two-man inflatable raft with paddles, hip waders, and rope to get around the field. Even when the field is drained, hip waders and rope are recommended.
3. The cultivated wild rice plant starts as a seedling and grows to around 6 feet tall. As such, you should set up a device to measure the 9 foot² area that will open up on one side to better work with cultivated wild rice in the latter stages of the growing season.
4. When counting kernels in the after-heading method, count all the brown and green kernels that are solid/dough, no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the cultivated wild rice plant's tendency to shatter.
5. It is recommended that two adjusters are assigned to claim **appraisals**, because of the softness of soils and the wild rice tendency to shatter.