

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25710 (2-1999)

**CULTIVATED
WILD RICE
(PILOT) LOSS
ADJUSTMENT
STANDARDS
HANDBOOK
1999 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 1999 AND SUCCEEDING CROP YEARS	DATE: February 4, 1999	
	OPI: Product Development Division	
	APPROVED: /s/ R. E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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
Current Index	1-2	1-2	1-30	(31-33)	2-1999	FCIC-25710

CULTIVATED WILD RICE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

CULTIVATED WILD RICE LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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 Loss Adjustment Manual (LAM).

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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

A. DISTRIBUTION

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

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

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions 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.

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.
Recovery percentage	The ratio of finished weight to green weight of the cultivated wild rice. This is also know as percent recovery.
Standard recovery percentage	The recovery percentage published in the Special Provisions.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- (1) The crop insured will be all the cultivated wild rice that is grown in the county on insurable acreage, and for which premium rates are provided by the actuarial documents:
 - (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.

NOTE: Refer to the Cultivated Wild Rice Crop Provisions for the definition of flood irrigation.

- (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.

NOTE: Refer to the Cultivated Wild Rice Crop Provisions for insurable causes of loss.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

C. UNIT DIVISION

See 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. QUALITY ADJUSTMENT

Recovery percentage of finished weight cultivated wild rice from green weight cultivated wild rice will be the only adjustment made to cultivated wild rice production. When samples are taken from farm-stored production or from unharvested mature production to obtain quality determinations, only adjusters can extract the samples. The adjuster is responsible for taking enough samples to ensure that the combined samples will be representative of all production in the storage structure. The recovery percentage will be determined by an approved laboratory.

4. CULTIVATED WILD RICE APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedure as specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

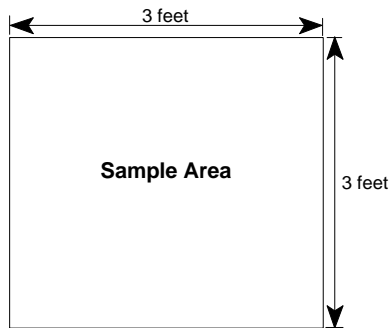
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (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 subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

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 of a foot, to inches, to measure the sample area (see LAM for conversion table).
- (2) Measure a three foot by three foot square sample area.

Example:



D. DETERMINING SQUARE FOOT FACTOR

Use the chart in **TABLE C**, to determine the square foot factor.

5. APPRAISAL METHODS

A. GENERAL INSTRUCTIONS

These instructions provide information for appraisals methods.

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

B. BEFORE HEADING APPRAISAL METHOD

- (1) Use Part I, Before Heading of the appraisal worksheet to record appraisal determinations for this appraisal method.

NOTE: This method consists of the tillering incomplete (seedling to tillered stage) and the tillering complete stage (tillered through boot stage).

(2) 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 for sample area requirements.)
- (b) Using the tiller factor from **TABLE D**, convert single plant counts to tillers to count.

NOTE: 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 (3 foot by 3 foot square grid), the square foot factor from **TABLE C** and the tiller to pounds factor from **TABLE E** for the cultivated wild rice being appraised.
- (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 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."

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

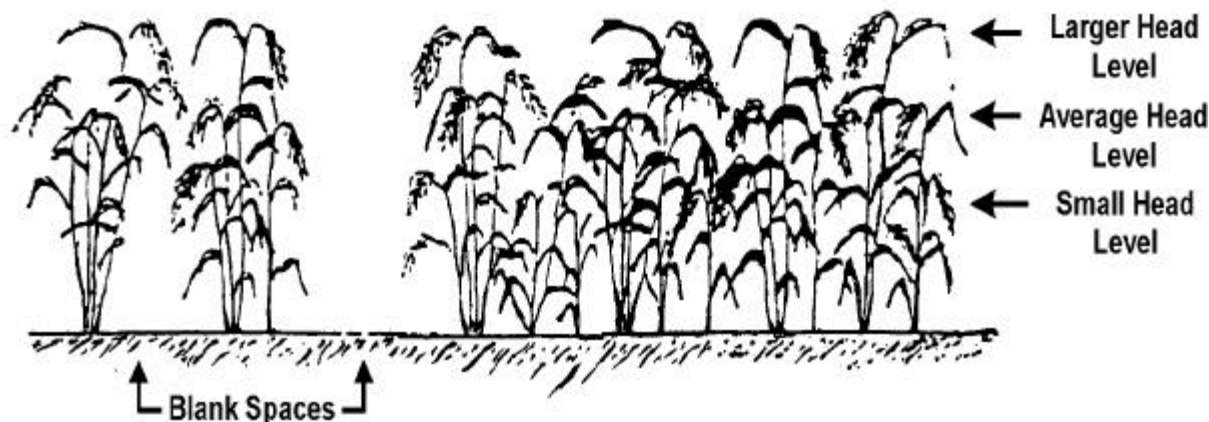
NOTE: If the sample consists of 50% or over headed plants, delay appraisal for one week, if possible, to use for after heading appraisal.

- (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 (2) (c)).
- (c) For damage due to hail, delay inspections 7 to 10 days after damage.

- (d) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (e) 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.

C. AFTER HEADING APPRAISAL METHOD

- (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 kernels per head determined from FIVE representative heads in the sample.
 - (c) The average number of kernels from the five representative heads converted to pounds per acre by dividing the number of kernels in one square foot that equal ONE pound per acre. Refer to **TABLE F**.
- (2) 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 to make the determinations.
- (c) You 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.

NOTE: 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 Factor 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. See the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider 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. Refer to section 4 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.

NOTE: Standard appraisal worksheet items are numbered consecutively in paragraph B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company Name: Name of insurance provider, if not preprinted on the worksheet.

Claim No.: Claim number as assigned by the insurance provider.

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

PART I - BEFORE HEADING - for samples not yet tillered, partially tillered and where tillering is complete.

6. **Field ID:** Field identification symbol.
7. **Drill Space:** Enter "B" for broadcast. Refer to subsection 4 C for sample area requirements.
8. **Number of Plants:** Number of LIVE plants capable of producing 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:** Tiller factor: Refer to **TABLE D**.

11. **Tillers to Count:** Multiply total plants (item 9) by tiller factor (item 10) and enter 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 number of tillers (item 12.)
14. **Total Number of Tillers:** Sum of tillers to count (item 11) and total tillers (item 13).
15. **Total Number of Plots:** Total number of sample plots in items 8 and 12.
16. **Average Number of Tillers:** Divide total number of tillers (item 14) by the total number of sample plots (item 15). Enter result to nearest tenth.
17. **Square Foot Factor:** Square foot factor from **TABLE C**.
18. **Average Tillers per Square Foot:** Divide average number of tillers (item 16) by the square foot factor (item 17). Enter result to nearest tenth.
19. **Yield Factor:** Tiller-to-pound yield factor from **TABLE E**.
20. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs”. Enter in whole pounds the result of multiplying the average number of tillers per square foot (item 18) by the yield factor (item 19).

PART II - AFTER HEADING

21. **Field ID:** Field identification symbol.
22. **Drill Spaces:** Enter “B” for broadcast. Refer to subsection 4 C for sample area requirements.
23. **Number of Heads:** Number of heads in each sample. **NOTE:** 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.

NOTE: 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. If kernels are not filled, have the insured leave representative sample plots to make the determination.

NOTE: 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.

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:** Divide the total number of heads (item 25) by the number of plots (item 27). Enter the result to the nearest tenth.
30. **Average Number of Kernels:** Divide the total number of kernels (item 26) by the number of kernel counts (item 28). Enter the result 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:** Divide the average number of kernels (item 30) by "5." Enter the result to the nearest tenth.
33. **Total Kernels All Plots:** Multiply the average number of heads (item 31) by the average number of kernels (item 32). Enter the result to the nearest tenth.
34. **Square Foot Factor:** Square foot factor from **TABLE C**.
35. **Average Kernels per Square Foot:** Divide the total kernels from all plots (item 33) by the square foot factor (item 34). Enter the result to the nearest tenth.
36. **Yield Factor:** Kernel-to-pounds per acre yield factor for all varieties of cultivated wild rice is .42 (Refer to **TABLE F**).
37. **Pounds per Acre Appraisal:** In the column heading, line out "Bu" and enter "Lbs". Enter in whole pounds the result of dividing the average number of kernels per square foot (item 35) by the yield factor (item 36).

NOTE: If this is mature cultivated wild rice, see recovery percentage in Section I, item L.

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.).

BEFORE HEADING

Company Name

Claim No.

(For Illustration Purposes Only) APPRAISAL WORKSHEET (Wheat-Barley-Oats-Rye-Rice) Cultivated Wild Rice		1 INSURED'S NAME I. M. INSURED				2 POLICY NUMBER XXXXXXX		3 UNIT NUMBER 00100		4 CROP Cultivated Wild Rice 0055		5 CROP YEAR 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. Per Acre Appraisal
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	÷ 4 = 80.0	÷ 9 = 8.9	X 95 = 846			
		9. TOTAL					X =	+	13. TOTAL					=	÷ =	÷ =	X =	=		
		9. TOTAL					X =	+	13. TOTAL					=	÷ =	÷ =	X =	=		
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	Bu. Per Acre Appraisal 37				
		23						25	27	29		31								
		24						26	28	30	5	32	X - =	÷	÷	=				
		23						25	27	29		31								
		24						26	28	30	5	32	X - =	÷	÷	=				
		23						25	27	29		31								
		24						26	28	30	5	32	X - =	÷	÷	=				
38. INSURED'S SIGNATURE						DATE	39. CODE NO. & ADJUSTER'S SIGNATURE						DATE							
I. M. INSURED						MM/DD/YYYY	XXXXX I. M. ADJUSTER						MM/DD/YYYY							

AFTER HEADING

Company Name _____ Claim No. _____

(For Illustration Purposes Only) APPRAISAL WORKSHEET (Wheat-Barley-Oats-Rye-Rice) Cultivated Wild Rice		1 INSURED'S NAME <p style="text-align: center;">I.M. Insured</p>				2 POLICY NUMBER <p style="text-align: center;">XXXXXXX</p>		3 UNIT NUMBER <p style="text-align: center;">00100</p>		4 CROP <p style="text-align: center;">Cultivated Wild Rice 0055</p>		5 CROP YEAR <p style="text-align: center;">YYYY</p>							
		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	Bu. Per Acre Appraisal 20	
		9. TOTAL				X	=	+	13. TOTAL				=	+	=	+	=	X	=
		9. TOTAL				X	=	+	13. TOTAL				=	+	=	+	=	X	=
		9. TOTAL				X	=	+	13. TOTAL				=	+	=	+	=	X	=
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				
A-3	B	2	60	55	62	41													
		4	40	36	42	26													
		2																	
		4																	
		2																	
		4																	
38. INSURED'S SIGNATURE						DATE	39. CODE NO. & ADJUSTER'S SIGNATURE						DATE						
I. M. INSURED						MM-DD-YYYY	XXXXX I. M. ADJUSTER						MM/DD/YYYY						

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 concealment, misrepresentation, or litigation.
 - (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 insurance provider.
- (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 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: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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 Number:** Claim number as assigned by the insurance provider.
10. **Policy Number:** Insured’s assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY: 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. **Estimated Production 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:**

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.

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 Policies:**

- 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: See 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 identification symbol from a sketch map or an aerial photo. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

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:** See 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.

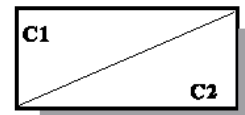
FINAL: Determined acres to tenths.

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.

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:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. See 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:** 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.

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.

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."

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

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

NOTE: If the appraised potential is determined from harvesting a sample of unharvested mature cultivated wild rice a recovery percentage will be required. See item L.

K₁. **Moisture %:** MAKE NO ENTRY.

K₂. **Factor:** MAKE NO ENTRY.

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

NOTE: The applicable recovery percentage will be: (1) The percentage provided to the insured 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.

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, 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.

NOTE: 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 Acres:

PRELIMINARY: MAKE NO ENTRY.

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

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER’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 “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. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See 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.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND 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. See 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.

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.” See 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) 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).

NOTE: 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, see 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, see 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. See 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. See 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 for the crop year; otherwise, check “No.” See 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.” See 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, item "A").

- 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. See 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.
- H. **Gross Production:** Multiply Column "F" times Column "G", rounded to TENTHS OF A BUSHEL.
- NOTE:** This entry, Column "F" times Column "G," equals the amount of 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.)

NOTE: 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.

NOTE: 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. **FM%:** MAKE NO ENTRY.

K₂. **Factor:** MAKE NO ENTRY.

L₁. **Moisture %:** MAKE NO ENTRY.

L₂. **Factor:** MAKE NO ENTRY.

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

M₂. **Factor:** MAKE NO ENTRY.

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

N. **Adjusted Production:** Result of column “T” (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.

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. See example in the LAM.

- P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” to whole pounds.
- Q₁. **Value:** MAKE NO ENTRY.
- Q₂. **Market Value:** MAKE NO ENTRY.
- R. **Quality Factor:** 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.

NOTE: The recovery percentage will be that determined by the appropriate approved laboratory for harvested production sold to a processor. 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.

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: 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.

NOTE: 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.

NOTE: Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

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.).

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

1 Crop/Code Cultivated Wild Rice 0055	2 Unit 00100	3 Legal Description SW10 - 98N - 44W
4 Date of Damage JUL 15	AUG	
5 Cause of Damage WIND	WILDLIFE	
6 Primary Cause % X	55	
12 Additional Units 00200		
13 Est. Prod Per Acre	480	

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured		
9 Claim Number XXXXXXXX	11 Crop Year YYYY	
10 Policy Number XXXXXXXX		
14 Date(s) Notice of	1st Los	2nd Co
	7-20-YYYY	8-28-YYYY
15	ion	

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 Quality Factor	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture Factor	Recovery Percentage	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
M/D A1	5.4	5.4	1.000	A01	002	997	UH	UH	38				38	205	210	1134
M/D A2		49.0	1.000	A01	002	997	H	H							210	10,290
M/D A3		4.0	1.000	A01	002	997	UH	UH	104		.5000		52	208	210	840
16 TOTAL		58.4											17 TOTALS	413		12,264

NARRATIVE (If more space is needed, attach a Special Report) Determined acres using MPC1 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 Provisions. The recovery percentage in item R for the harvested production sent to the processor Gourmet Place came from the Assembly Sheet provided by the processor.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed 08-25-YYYY 19 Is damage similar to other farms in the are 20 Assignment of Indemnity? Yes 21 Transfer of Right To Yes

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION						Recovery Percentage			
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 Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture Factor	Test WT Factor	Adjusted Production (Hor)xJxK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	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. The information I have furnished on this form is complete and accurate. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

25 Adjuster's Signature and Code Number	Date	26 Insured's Signature	Date	27 Page 1 of 1
1st Inspection	I. M. Adjuster 15698	7-22-YYYY	1st Inspection	
2nd Inspection			2nd Inspection	
Final Inspection	I. M. Adjuster 12345	8-30-YYYY	Final Inspection	

9. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

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 WEIGHT FOR SEED STORAGE (GREEN WEIGHT)

Area	Test Weight (pounds/bushel)
California	29
Minnesota	25

TABLE C - SQUARE FOOT FACTOR TABLE

MEASURING TABLE		
Drill Spacing (In.)	Length of Row (Ft.)	Square Foot Factor
Broadcast	3 X 3	9

TABLE D - TILLER FACTOR (SEEDLING TO TILLERING)

Type	Plants/foot ²	Tiller Factor
All Varieties	0 - 4.0	2.5
All Varieties	4.1 - greater	1.5

TABLE E - TILLER TO POUNDS YIELD FACTOR (BEFORE HEADING)

Area	Type	Factor
California	All Varieties	95
Minnesota	All Varieties	85

TABLE F - AVERAGE KERNELS PER SQUARE FOOT TO POUNDS PER ACRE YIELD FACTOR TABLE

Type or Variety	Factor
All	.42

EXHIBIT 1

UNIQUE CHALLENGES TO ADJUSTING WILD RICE

1. Expect insects (gnats in California, mosquitos 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 claims, because of the softness of soils and the wild rice tendency to shatter.

