United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25420 (2-1999)

# SAFFLOWER LOSS ADJUSTMENT

STANDARDS HANDBOOK

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANC	NUMBER: 25420						
SUBJECT:	DATE: February 3, 1999						
SAFFLOWER LOSS ADJUSTMENT STANDARDS HANDBOOK	OPI: Product Development Division						
1999 AND SUCCEEDING CROP YEARS	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.

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

#### **Changes:**

1. The Safflower handbook has been converted to a "Standard" format.

#### SUMMARY OF CHANGES/CONTROL CHART

Control Chart For: Safflower Loss Adjustment Standards Handbook													
SC TC Text Reference Direct Page(s) Page(s) Material Date Number 1													
Remove			Entire H	Iandbook									
Current Index	1-2	1-2	1-36	37-40	2-1999	FCIC-25420							

(RESERVED)

# SAFFLOWER LOSS ADJUSTMENT HANDBOOK

# **TABLE OF CONTENTS**

		PAGE									
1.	IN	FRODUCTION									
2.	SPECIAL INSTRUCTIONS										
	A. B.	DISTRIBUTION									
3.	INS	SURANCE CONTRACT INFORMATION									
	A. B. C. D.	INSURABILITY									
4.	RE	PLANTING PAYMENT PROCEDURES									
	A. B. C. D.	GENERAL INFORMATION QUALIFICATIONS FOR REPLANT PAYMENT MAXIMUM REPLANT PAYMENT REPLANT PAYMENT INSPECTIONS									
5.	SA	FFLOWER APPRAISALS									
	A. B. C. D.	GENERAL INFORMATION									
6.	AP	PRAISAL METHODS									
	A. B. C.	GENERAL INFORMATION									
7.	AP	PRAISAL DEVIATIONS AND MODIFICATIONS 12									
	A. B.	DEVIATIONS									

# SAFFLOWER LOSS ADJUSTMENT HANDBOOK

# **TABLE OF CONTENTS (Continued)**

		$\mathbf{P}^{\mathbf{p}}$	<u> 1GE</u>
8.	AP	PRAISAL WORKSHEET ENTRIES AND COMPLETION	
	PR	OCEDURES	. 11
			•
	A.	GENERAL INFORMATION	. 11
	B.	WORKSHEET ENTRIES AND COMPLETION INFORMATION	. 11
		PART I - EMERGENCE THROUGH BUDDING	. 12
		APPRAISAL WORKSHEET EXAMPLE	
		PART II - AFTER BUDDING (FLOWERING)	. 15
		APPRAISAL WORKSHEET EXAMPLE	
•	OT.	A MA FORMA ENTERING A NEW COMPA ETHON PROGERNING	
9.	CL	AIM FORM ENTRIES AND COMPLETION PROCEDURES	. 18
	A.	GENERAL INFORMATION	. 18
	B.	FORM ENTRIES AND COMPLETION INFORMATION	
		SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	
		SECTION II - HARVESTED PRODUCTION	
		CLAIM FORM EXAMPLE	. 35
		CLAIM FORM EXAMPLE (REPLANT)	
10	DE	FERENCE MATERIAL	27
10.	KĽ	FERENCE WATERIAL	. 31
	TAI	BLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE	
		SAMPLES	. 37
	TAI	BLE B - STAND REDUCTION CHART	. 37
	TAI	BLE C - LEAF AREA LOSS CHART	. 37
	TAI	BLE D - ROW LENGTH AND SQUARE FOOT FACTOR TABLE	. 38
	TAI	BLE E - KERNELS PER HEAD CHART	. 39
	TAI	BLE F - SAFFLOWER MOISTURE ADJUSTMENT FACTOR TABLE	. 40

# 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. <u>DISTRIBUTION</u>

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

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

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

#### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to safflower loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

**Harvest** Collecting the safflower seeds by combining or threshing.

Local Market Price The cash price per pound for undamaged safflower (test weight

of 35 pounds per bushel or higher and seed damage less than 25

percent) offered by buyers.

**Nurse Crop** A crop planted into the same acreage as another crop, that is **(Companion Crop)** intended to be harvested separately, and which is planted to

intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is

grown.

Value Per Pound The cash price per pound for damaged safflower (test weight

below 35 pounds per bushel, seed damage in excess of 25

percent, or both).

# 3. INSURANCE CONTRACT INFORMATION

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

#### A. **INSURABILITY**

- (1) The crop insured will be all safflower in the county:
  - (a) that is planted for harvest as safflower seed; or
  - (b) that is not (unless allowed by the Special Provisions or by written agreement):
    - 1 Interplanted with another crop, or
    - 2 Planted into an established grass or legume.
- (2) In addition to the Basic Provisions. Safflower acreage that is not insurable, is as follows:
  - (a) Safflowers planted on land on which safflower, sunflower seed, any variety of dry beans, soybeans, mustard, rapeseed, or lentils were grown the preceding crop year, unless other rotation requirements are specified in the Special Provisions or the insurance provider agrees in writing to insure such acreage; or
  - (b) Safflower acreage damaged before the final planting date to the extent that the majority of producers in the area would normally not further care for the crop, unless the crop is replanted, or the insurance provider agrees that it is not practical to replant.
- (3) In addition to or in lieu of insurability statements in the Basic Provisions or crop provisions, the Special Provisions may contain statements regarding insurability of safflower acreage.
- (4) Any production harvested from other plants growing in the insured crop may be counted as production of the insured crop on a weight basis.

#### B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

#### C. <u>UNIT DIVISION</u>

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**

See the Safflower Crop Provisions and Special Provisions for the eligibility requirements for quality adjustment.

- THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM regarding contract prices in regard to quality adjustment.
- (2) Production will be eligible for quality adjustment if such production:
  - (a) Has a test weight below 35 pounds per bushel;
  - (b) Has seed damage in excess of 25 percent;
  - (c) Has a musty, sour, or commercially objectionable foreign odor; or
  - (d) Contains substances or conditions that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
- (3) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9), or on a Special Report.
- (4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, see the LAM.
- (5) The adjuster must refer to the Special Provisions if production is eligible for quality adjustment as identified in the Safflower Crop Provisions and Special Provisions.

- (6) When due to insurable cause(s), use of quality adjustment for safflowers is determined using separate discount factors, totaling the factors, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other allowable discounts. Also see the LAM for examples and guidance in determining reduction in values (RIV's) to calculate non-chart discount factors.
- (7) See the LAM for special instructions regarding mycotoxin infected grain.
- (8) If a local market cannot be found for the safflowers, refer to the Special Provisions and the LAM.
- (9) For safflowers for which RIV's apply and which can be conditioned/reconditioned, see the Special Provisions for instructions.

**NOTE:** Moisture adjustment is applied prior to any qualifying quality adjustment factors such as test weight, kernel damage, etc.

# 4. REPLANTING PAYMENT PROCEDURES

#### A. GENERAL INFORMATION

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

#### B. **QUALIFICATIONS FOR REPLANT PAYMENT**

To qualify for replanting payment, the:

- (1) insured crop must be damaged by an insurable cause;
- (2) insurance provider determines that it is practical to replant;
- (3) acres must have been planted on or after the earliest planting date established by the Special Provisions:
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;

(5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

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

(6) insurance provider has given consent to replant.

**NOTE:** In the narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

#### C. MAXIMUM REPLANT PAYMENT

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost;
- (2) the product of multiplying the maximum pounds allowed in the policy (160 pounds) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times insured's share.

**NOTE:** Compute the number of pounds per acre allowed for a replanting payment, by dividing the insured's cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the narrative of the claim form or on a Special Report.

#### **EXAMPLE 1**

Owner/operator (100 percent share)

30 acres replanted

Insured's actual cost to replant =\$13.00/acre

Price election = \$.12

20% of prod. guar (1200 pounds) =  $240 \times 12$  (price election) = 28.80

160 pounds (maximum pounds allowed in policy) x \$.12 (price election) = \$19.20

The lesser of \$28.80, \$19.20 and \$13.00 is \$13.00

Actual pounds per acre allowed = 108 lbs. (\$13.00 \div \$.12)

Enter 108 pounds in Section I of the "Adjusted Potential" column of the claim form.

#### **EXAMPLE 2**

Landlord/tenant on 50/50 share

30 acres replanted

Insured's actual cost to replant = \$22.00

Price election = \$.12

20% of prod. guar. (1200 pounds) =  $240 \times 12$  (price election) =  $28.80 \times 500$  (share) =  $14.40 \times 160$  lbs. (maximum lbs. allowed in policy) x  $12 \times 12$  (price election) =  $19.20 \times 500$  (share) =  $9.60 \times 12$ 

The lesser of \$22.00, \$14.40, and \$9.60 is \$9.60

Actual pounds per acre allowed = 80 lbs. ( $$9.60 \div $.12$ )

**NOTE:** Enter 80 lbs in the column for "Adjusted Potential" if share has been applied or 160 lbs. in the column for "Adjusted Potential" if share has not been applied. (Follow individual insurance provider guidelines).

#### D. REPLANT PAYMENT INSPECTIONS

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in item 18, the date the acreage was replanted (from a completed Certification Form, returned by the insured).

## 5. SAFFLOWER APPRAISALS

#### A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures 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.

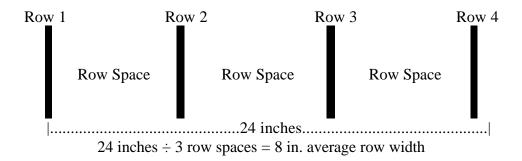
- (3) Each subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

#### C. MEASURING ROW WIDTH 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 row width (see LAM for conversion table).
- (2) Measure across THREE OR MORE row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

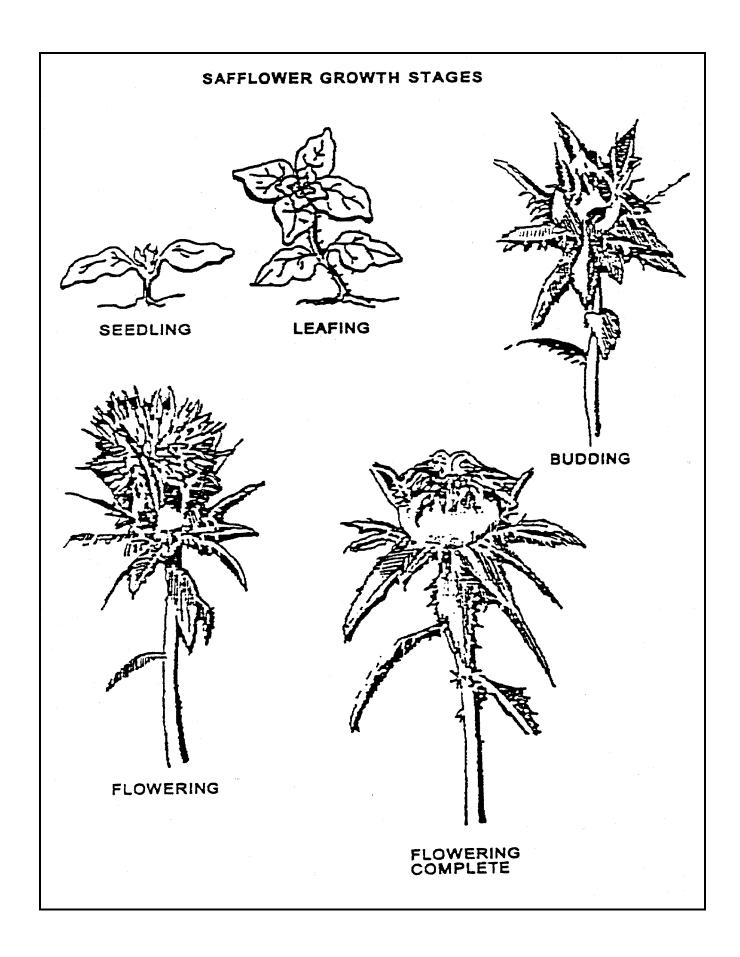
#### **EXAMPLE:**



- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) For broadcast acreage, use a 3-foot square grid (9 square feet).
- (5) Apply average row width in **TABLE D**, to determine the factor required for the sample row.

# D. STAGES OF GROWTH

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	The early growth stage of a plant.	10 days
Leafing	Development of first leaves beyond initial cotyledonary leaves.	11 days
Branching	Main stem branching begins to occur and develops tertiary branching.	25 days
Budding	First development of floral buds from which production will evolve.	30 days
Flowering	Opening of floral buds exposing small colored ray flowers.	21 days
Flowering Complete	Ray petals begin to drop and plants have reached physiological maturity.	30 days
Combine Ripe	Safflower kernel has reached a moisture level less than 8.0 percent.	



#### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Emergence Though Budding	on plants through the budding stage.
After Budding	from after budding through full maturity to determine the appraisal after any insured cause of damage.

#### B. EMERGENCE THROUGH BUDDING

- (1) Count the ORIGINAL number of plants (living, dead, missing, or non-emerged) in designated sample row length (see **TABLE D**).
- (2) Count the REMAINING number of LIVE PLANTS (capable of producing a head) in each sample row length (see **TABLE D**).
- (3) Convert this count to potential pounds per acre by multiplying the percent of potential times the insured's base yield (approved APH yield).
- (4) For damage due to hail only, a reduction in the potential will be calculated for leaf loss. Determine the percent of leaf area destroyed from five consecutive plants, including parts of plants cut off.

#### C. AFTER BUDDING

- (1) Count the number of heads in a designated sample row length (see **TABLE D**).
- (2) Convert the total number of kernels in the sample to potential pounds per acre by dividing the average number of kernels per square foot in the sample by the yield factor for safflowers (shown on the appraisal worksheet).

#### 7. APPRAISAL DEVIATIONS AND MODIFICATIONS

#### A. <u>DEVIATIONS</u>

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.

# 8. 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 appraised, and for each field or subfield which has a differing base yield or farming practice. Refer to section **5** for sampling requirements.
- (4) For every inspection, complete items "Company Name" and "Claim No.," items 1 through 4 and items 34, 35 and Page Number. Complete Part I and II as instructed below.

**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 (Company Name).

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

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

#### PART I - EMERGENCE THROUGH BUDDING

- 6. **Sample Number:** MAKE NO ENTRY.
- 7. **Field ID:** Field Identification symbol.
- 8. **Drill Space:** Drill space (average space in inches). Refer to section 5 C (2).
- 9. **Original Stand:** Original stand (living, dead, missing, and non-emerged). Refer to **TABLE D** for row length.
- 10. **Remaining Stand:** Remaining stand (live plants) using the same sample.
- 11. **Percent Damage from Stand Reduction (Chart):** Adjusted amount of damage from stand reduction (the result of item 9) Original Stand minus (item 10) Remaining Stand divided by (item 9) Original Stand). Determine the adjusted stand reduction from **TABLE B**, and enter in whole percent.
- 12. **Potential Remaining:** Potential remaining (100 minus item 11) Percent Damage from Stand Reduction.
- 13. **Percent Leaf Area Destroyed:** (HAIL ONLY). Enter the average percent of leaf area destroyed from five consecutive plants from the representative areas. This would include parts of plants cut off. Round to nearest 5 percent. **EXAMPLE:** If average defoliation of 5 plants is 33 percent, enter 35 percent on appraisal worksheet.
- 14. **Percent Damage for Leaf Destruction (Chart):** Determine the percent reduction in yield potential due to leaf area loss as determined from **TABLE C**.
- 15. **Net Damage to Leaf Loss:** Result of multiplying (item 12) Potential Remaining times (item 14) Percent Damage for Leaf destruction (enter as whole percent).
- 16. **Net Potential Remaining:** Result of subtracting (item 15) Net Damage to Leaf Loss from (item 12) Potential Remaining.
- 17. **Base Yield:** Enter the approved APH yield per acre in whole pounds from the APH form.

- 18. **Total Pounds Per Sample:** (Item 16) Net Potential Remaining times (item 17) Base Yield (Approved APH Yield) (to the nearest tenths).
- 19. **Total:** Total of (item 18) Total Pounds per sample.
- 20. **Number Of Samples:** Total number of samples.
- 21. **Pounds Per Acre Appraisal:** Result of dividing (item 19) Total by (item 20) Number of Samples, to whole pounds.

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

#### FOR ILLUSTRATION PURPOSES ONLY

**COMPANY NAME:** ANY COMPANY **CLAIM NUMBER: XXXXXXXX** SAFFLOWER APPRAISAL WORKSHEET 3. UNIT NUMBER 4. CROP YEAR 5. STAGE OF GROWTH 1. INSURED'S NAME 2. POLICY NUMBER AL WESSON XXXXXXX 00100 YYYY BUDDING PART I EMERGENCE THROUGH BUDDING % DAMAGE FROM STAND REDUCTION (CHART) % DAMAGE FOR LEAF DESTRUCTION (CHART) NET DAMAGE TO LEAF LOSS (ITEM 12 X ITEM 14) TOTAL POUNDS
PER SAMPLE
(ITEM 16 X ITEM 17) 15) SAMPLE NUMBER ORIGINAL STAND POTENTIAL REMAINING (100 - ITEM 11) NET POTENTIAL REMAINING (ITEM 12 - ITEM 18 REMAINING STAND % LEAF AREA DESTROYED SPACE APH YIELD FIELD ID. DRILL 6 9 7 8 10 11 12 13 14 15 16 17 18 14 50 195.8 В 10 67 66 34 36 12 22 890 1 10 67 20 52 45 33 16 32 284.8 2 В 48 890 3 В 10 67 21 51 49 45 33 16 33 890 293.7 4 В 10 18 56 50 36 16 28 890 249.2 5 6 7 8 9 10 11 12 REMARKS: 1023.5 19. TOTAL EMERGENCE THROUGH BUDDING EXAMPLE 4 20. NUMBER OF SAMPLES 21. POUNDS PER ACRE 256 APPRAISAL PART II AFTER BUDDING TOTAL NO. HEADS 25 LB. PER ACRE APPRAISAL 33 FIELD ID 22 NUMBER HEADS FROM EACH SAMPLE 24 AVG. NO HEADS 27 KERNEL FACTOR 28 TOTAL KERNELS 29 SQ. FT. FACTOR 30 AVG. KER. SQ. FT. 31 NO. SAMPLES 26 .35 .35 .35 .35

> 1 1 Page of

DATE

MM/DD/YYYY

34. ADJUSTER'S SIGNATURE AND CODE NUMBER

I. M. ADJUSTER XXXXX

DATE

MM/DD/YYYY

35. INSURED'S SIGNATURE

AL WESSON

# PART II - AFTER BUDDING (FLOWERING)

# Verify or make the following entries:

Item <u>No.</u>	Information Required
22.	Field ID: Field Identification symbol.
23.	<b>Drill Space:</b> Drill space (average space in inches). Measure across three or more rows. Refer to Section 5 C (2).
24.	Number Heads Each Sample: Number of heads in each sample.
25.	<b>Total Number Heads:</b> Total number of heads in all samples from (item 24) Number Heads Each Sample.
26.	Number Samples: Total number of sample plots.
27.	<b>Average Number Heads:</b> Result of dividing (item 25) Total Number Heads by (item 26) Number Samples, (rounded to the nearest tenth).
28.	<b>Kernel Factor:</b> Enter the Average Number of Kernels per head from <b>TABLE E</b> .
29.	<b>Total Kernels:</b> Result of multiplying (item 27) Average Number Heads times (item 28) Kernel Factor.
30.	Square Foot Factor: Square foot factor from TABLE D.
31.	<b>Average Kernel Square Foot:</b> Result of dividing (item 29) Total Kernels by (item 30) Square Foot Factor, (rounded to nearest tenth).
32.	Yield Factor: MAKE NO ENTRY.
33.	<b>Pound Per Acre Appraisal:</b> Result of dividing (item 31) Average Kernel Square Foot by (item 32) Yield Factor, (rounded to the nearest whole pound).
34.	Adjuster's Signature, Code No., and Date: Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

35.	<b>Insured's Signature and Date:</b> Insured's (or insured's authorized representative's)
	signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on
	the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which
	may not be readily understood.

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

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

#### FOR ILLUSTRATION PURPOSES ONLY

**COMPANY** ANY COMPANY **CLAIM NUMBER: XXXXXXXX** SAFFLOWER APPRAISAL WORKSHEET 1. INSURED'S NAME 3. UNIT NUMBER 4. CROP YEAR 5. STAGE OF GROWTH 2. POLICY NUMBER AL WESSON XXXXXX 00100 YYYY FLOWERING COMPLETE PART I EMERGENCE THROUGH BUDDING % DAMAGE FROM STAND REDUCTION (CHART) % DAMAGE FOR LEAF DESTRUCTION (CHART) NET DAMAGE TO LEAF LOSS (ITEM 12 X ITEM 14) TOTAL POUNDS
PER SAMPLE
(ITEM 16 X ITEM 17) 15) SAMPLE NUMBER STAND POTENTIAL REMAINING (100 - ITEM 11) NET POTENTIAL REMAINING (ITEM 12 - ITEM 19 SPACE REMAINING STAND % LEAF AREA DESTROYED APH YIELD ₫. FIELD I ORIGINAL DRILL 6 9 7 8 10 11 12 13 14 15 16 17 18 1 2 3 4 5 6 7 8 9 10 11 12 REMARKS: 19. TOTAL AFTER BUDDING EXAMPLE 20. NUMBER OF SAMPLES 21. POUNDS PER ACRE APPRAISAL **PART II AFTER BUDDING** TOTAL NO. HEADS LB. PER ACRE APPRAISAL DRILL SPACE 23 KERNEL FACTOR 28 AVG. KER. SQ. FT. 31 YIELD FACTOR 32 **FIELD** NUMBER HEADS FROM EACH SAMPLE NO. SAMPLES AVG. NO. HEADS TOTAL KERNELS SQ. FT. FACTOR ID 22 30 20 27 49 37.8 .35 108 C 44 61 181 45.3 15 679.5 18 .35 .35 .35 34. ADJUSTER'S SIGNATURE AND CODE NUMBER 35. INSURED'S SIGNATURE DATE DATE AL WESSON I. M. ADJUSTER XXXXX MM/DD/YYYY MM/DD/YYYY

# 9. 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, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving 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, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (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 "**REPLANT**" apply to replant inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

#### **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

#### Item

#### No. <u>Information Required</u>

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

**NOTE:** 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.

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

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim 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 AND REPLANT:** MAKE NO ENTRY.

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

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

#### 13. Estimated Production Per Acre:

#### **PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

#### 14. **Date(s) 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.

**REPLANT AND FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

#### 15. **Companion 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) Adjustments to appraised mature production (moisture and/or quality adjustment factors):
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

#### Verify or make the following entries:

#### **Item**

#### No. <u>Information Required</u>

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.

**NOTE:** Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

#### B. **Preliminary Acres:**

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

#### **REPLANT AND FINAL:** MAKE NO ENTRY.

C. **Final Acres:** 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.

**REPLANT:** Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

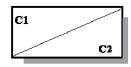
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

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

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or subfield.
- C<sub>2</sub> Enter the REPORTED acres for the field or subfield.



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

E. **Risk:** 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 the 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.** 

**REPLANT:** Replant stage abbreviation as shown below.

<b>STAGE</b>	<b>EXPLANATION</b>
"R"	Acreage replanted and qualifying for replant payment.
"NR"	Acreage not replanted or not qualifying for a replant payment. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replant claims.

**FINAL:** Stage abbreviation as shown below.

<b>STAGE</b>	<b>EXPLANATION</b>
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"H"	Harvested.
"UH"	Unharvested or put to other use with consent.

PREVENTED PLANTING: See the LAM for proper codes for any eligible prevented planting acreage.

I. **Intended or Final Use**: Use of acreage. Use the following "Intended Use" abbreviations.

#### <u>USE</u> <u>EXPLANATION</u>

"Replant"..... Acreage replanted and qualifying for replant payment

"Not Replanted".... Acreage not replanted or not qualifying for a replant payment

"To Millet," etc. . . . . Use made of the acreage

"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."

PREVENTED PLANTING: See the LAM for proper codes for any eligible prevented planting acreage.

#### J. **Appraised Potential:**

**REPLANT:** MAKE NO ENTRY. (Enter the replant appraisal in the narrative. See section 4.)

**PRELIMINARY AND FINAL:** 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."

### $K_1$ Moisture %:

**REPLANT:** MAKE NO ENTRY.

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

#### K<sub>2</sub> Factor:

**REPLANT:** MAKE NO ENTRY.

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

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

**REPLANT:** MAKE NO ENTRY.

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

#### M. Uninsured Causes:

**REPLANT:** MAKE NO ENTRY.

#### **PRELIMINARY AND FINAL:** EXPLAIN IN THE NARRATIVE.

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

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

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

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

#### N. Adjusted Potential:

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

**PRELIMINARY AND FINAL:** Column "J" times Column "K<sub>2</sub>" times Column "L" plus Column "M."

- O. **Total to Count:** Column "C or C<sub>1</sub>" (**actual** acres) times Column "N," to whole pounds.
- P. **Per Acre:** Per Acre Guarantee Enter the per-acre production guarantee from the insured's policy.
- Q. **Total:** Column "C<sub>2</sub>" (**reported** acres) times Column "P" ("C" if acreage is not underreported), to tenths.
- 16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Total Actual Acres (Column "C" or ["C<sub>1</sub>" if there are underreported acres]), to tenths.

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

#### 17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

#### **NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.

- If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, d. show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- Document the actual appraisal date if an appraisal was performed prior to the adjuster's e. 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.
- Explain any errors found on the Summary of Coverage. g.
- 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.
- Explain a "NO" checked in item 19. j.
- Attach a sketch map or aerial photograph to identify the total unit: k.
  - If consent is or has been given to put part of the unit to another use or to replant; (1)
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - If uninsured causes are present; or (3)
  - (4) For unusual or controversial cases.

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

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the m. code number of the other adjuster or supervisor and date of inspection.
- Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be n. distributed in accordance with the insurance provider's instructions.
- Explain any delayed notices or delayed claims as instructed in the LAM. o.
- Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 p. 'E' acres authorized by insurance provider MM/DD/YYYY."
- Document the method and calculation used to determine acres for the unit. See the LAM. q.
- Specify the type of insects or disease when the insured cause of damage or loss is listed as r. insects or disease. Explain why control measures did not work.

- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replant payment have been met. See section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV's and RCP's used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field ID's and date and method of destruction of mycotoxin-infested safflower if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

#### **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) There will be no "harvested production" entries for replant payments.

- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage structures.
  - (b) Varying names and addresses of buyers of sold production.
  - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

**NOTE:** Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. See the LAM for instructions.

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the amount of production as pounds in cones and conical piles, use the following formula. See the LAM.

[Diameter<sup>2</sup> (feet to tenths) x .2618 x depth (feet to tenths)] minus deductions (cubic feet to tenths) = net cubic feet of grain.

Net cubic feet of grain x (0.8) x actual test weight of the grain = **PRODUCTION IN POUNDS**.

- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.

# Verify or make the following entries:

#### Item

#### No. <u>Information Required</u>

18. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. See the LAM.)

**PRELIMINARY:** MAKE NO ENTRY.

#### **REPLANT AND FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter "**Incomplete**."
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest**."
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. See the LAM.

#### 19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the narrative.

- 20. **Assignment of Indemnity:** Check "YES" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." 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 the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8.
- 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 bushels in the bin.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Production in whole pounds, to tenths, before deductions for moisture and foreign material for production:
  - a. Weighed and stored on the farm.
  - b. Sold and/or stored in commercial storage Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
  - c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

NOTE: For farm stored production, calculate the pounds of production as follows: Column "H" times Column "M $_1$ " (actual test weight). Rounded to the nearest whole pound.

**NOTE:** For mycotoxin-infected safflowers, enter ALL production even if it has no market value.

- J. Shell/Sugar Factor: MAKE NO ENTRY.
- **FM%:** Make entry to nearest tenth for ONLY foreign material (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If elevator has averaged foreign material on the settlement/summary sheet, see the LAM for instructions.

The terms "dockage" and "foreign material" are often used by buyers to describe the same non-grain material depending on the geographic area of the country. See the LAM.

- **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in  $K_1$  from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."
- L<sub>1.</sub> **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
- L<sub>2.</sub> **Factor:** If grain moisture is more than 8.0 percent, enter the four-place moisture factor from the safflower moisture adjustment factor (**TABLE F**)
- M<sub>1.</sub> **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material is removed. (Use actual test weight when calculating production).
- M<sub>2.</sub> **Factor:** MAKE NO ENTRY.

**NOTE:** Do not enter a factor when there are bin measurements. The safflower has been converted to **actual** pounds in Column "I" above; therefore no further adjustment is necessary. Column "H" instructions require bushels to tenths.

N. **Adjusted Production:** Result of multiplying "I" x "K<sub>2</sub>" x "L<sub>2</sub>" (Round to whole pounds).

**NOTE:** The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in Column "I" (refer to Column "I c").

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.
- Q<sub>1.</sub> **Value:** When applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed (See the Special Provisions and the LAM for further instructions).

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

Q<sub>2.</sub> **Market Price:** If an entry is in item Q<sub>1</sub>, enter the Regionally Constructed Price (RCP) established by the Commodity Credit Corporation for Safflowers with a test weight below 35 pounds per bushel or has kernel damage in excess of 36 percent. (See the LAM for further instructions).

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

R. Quality Factor: For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of  $Q_1$  divided by  $Q_2$  from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.

**NOTE:** When RIV's are used in conjunction with Discount Factors (DF Chart), add the RIV's together and divide the sum by the Regionally Constructed Price (RCP) to obtain the non-chart Discount Factor. Then subtract from 1.000, the chart discount factors and non-chart discount factors. The result is the Quality Adjustment Factor to three decimal places. Explain and enter equation in the NARRATIVE.

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

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

#### 22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of Column "S," to whole pounds.

#### 23. **Section I Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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 and final replant payment inspections should be signed on bottom line.

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

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

#### 27. **Page Numbers:**

**PRELIMINARY:** Page numbers - "1," "2," etc., at the time of inspection.

**REPLANT AND FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

										PRO	DUCT	<b>TON WOR</b>	<b>KSHEE</b>	T								
1 Crop/C	ode#	# 2 Unit # 3 Legal Description							(FOR ILLUSTRATION PURPOSES ONLY) 8 Name of Insured													
Safflower	s		00100	)	S1, T2, R	3					•			•	AL WESSON							
0049																9 Claim Number 11 Crop Year						
4 Date of	Damage		M	AY 26				7	Com	pany	ANY	COMPANY				x	XXXXXX			Y'	YYY	
	of Damage	•	1	IAIL					Agen			AGENCY				10 Policy Nun		XXX	l l			
	/ Cause %		,	100						•						14 Date(s)	1st	2	nd	Fin	al	
12 Additional Units			00200	1								٦				Notice of Loss	MM/DD/YY	/YY		1	MM/DD/YYYY	
13 Est. Prod Per Acre			700													15 Companio				<u> </u>	,22,	
				SED PRO	DUCTION	AND AD II	ISTMENTS			<u> </u>	l	_										
ACTUARIA		AOL A	I I IVAI	JLD, 1 10	DOO HOIL	AITO ADO	JOTHILITIO					POTENTIAL Y	/IFI D						Ist	AGE	GUARANTEE	
						_	_		Ι.	.			K1									
A	В	С		D	'	E	F	G	-	<u>'</u>	<u> </u>	J	K 2			М	N		0	Р	Q	
Field ID	Preli m Acres	Fin Acr		Interes Shar		isk F	Practice	Type Class	Sta	I AN	ended or nal Use	Appraised Potential	Moisture Factor	% Shell an Quality F			Adjusted Potential	Co	niint i	Per Acre	Total (C x P)	
		41.	2	1.00	0 R	03	003	997	U	н Р	LOWED	256					256	10	)547	579	23855	
		10.	3	1.00	0 R	03	003	997	F	,	woc					579	579	59	964	579	5964	
M/D C		15.	0	1.00	0 R	03	003	997	U	н Р	LOWED	108					108	10	620	579	8685	
M/D 1B	25.1		1	1.00	.000 R03		003	997	F	н н										579	14533	
16	16 TOTAL 91.6						•						17 TOTALS 18131 53				53037					
NARRATI	VE (If mo	re spac	e is ne	eded, att	ach a Spec	ial Repor	t)	Appı	aised	acreage	determine	d by wheel mea	surement.	Quality adjus	stment a	pplied due to Ke	rnel damage	of 27.0	percent (DI	= .27	2).	
1.00027	2 = .728 G	uality	Adjust	ment Fac	tor.																	
SECTION	II - HAR\	/ESTEI	PROD	DUCTION																		
18 Date F	larvest Co	mplete	ed		19	Is damag	je similar to	other	farms	in the ar	ea?		20 Assign			21	Transfer of R	Right To	o Indemnity	?		
	MM/DD/Y	ΥΫ́Υ					X No								οХ		Yes		No X			
MEASURE	MENTS			1	GROSS P	RODUCTI	ON			ADJUST		HARVESTED F		ON		1	1		1			
A 1 A 2	В	С	D	E	F	G	Н		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	Deduc- tion	Net Cubic	Conver- sion Factor	Gross Prod. (F x G)	Lk	<del>Ton</del> os. <del>VT</del>	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxK2xL2xN		I. Not Production (N -		/alue t. Price	Quality (Q1 ÷		Production to Count (P x R)	
		\cme E	levato	r	Feet	Factor	(F X G)			Factor	4.2	8.5					_				` ,	
	Any	town,	Any St	tate				174	469		.958	.9940		16635		1663	35				16635	
	12.0	12.0	4.5		648.0	.8	518.4	18 <sup>-</sup>	144		3.0 .970		35	17600		1760	00		.72	8	12813	
												-										
					-		-															
I certify the	information	provide	ed above	e, to the be	est of my kno	wledge, to	be true and c	omplete	and th	at it will be	used to de	termine my loss, i	if any, to my i	nsured crops. I	understa	and that this Produc	tion Workshee	t 2	22 Section II	Total	29448	
and supporting papers are subject to audit and approval by the company. I understand that this The information I have furnished on this form is complete and accurate. I understand that an						that any	y faİse d	or inaccura	te informat								23 Section	Total	18131			
sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other for						ieuerai sta	iules.								24 Unit	Total	47579					
25 Adjus	ter's Signa	ature a	nd Cod	le Numbe	er						Date		26 Insure	d's Signature	ure Date				ate			
1st Inspec	ction				N	IR. ADJU	STER				М	M/DD/YYYY	1st Inspec	ction		AL WESSON			MM/DD/YYY			
2nd Inspe	ction												2nd Inspe	ction						27	Page	
Final Inspection					N	IR. ADJUS	STER				М	M/DD/YYYY	Final			AL WESSON	MM/DD/YYY		1 of 1			

## PRODUCTION WORKSHEET EXAMPLE (REPLANT)

1 Crop/Code #	2 Unit #	3 Legal De	3 Legal Description				(FOR	ILLUS	TRATION PURPOSES ONLY)	8 Name of Insu	8 Name of Insured						
SAFFLOWER	00100	SW1-96N-3									AL V	VESSON					
0049										9 Claim Number	r	11 Cr	pp Year				
4 Date of Damage	JUN					7 Compai	ny	Any (	Company	XX	XXXXXX		YYYY				
5 Cause of Damage	EX. MOIST					Agency		Any A	Agency	10 Policy Numb	er	XXX	XXXX				
6 Primary Cause %	100%							,		14 Date(s)	1st	2nd	Final				
12 Additional Units										Notice of Loss	MM/DD/YYYY		MM/DD/YYYY 6-				
13 Est. Prod Per Acre										15 Companion	Policy(s)						

#### **EXAMPLE 1:** (100% SHARE)

SECTION I - ACREAGE APPRAISED. PRODUCTION AND ADJUSTMENTS

<b>ACTUARI</b>	AL								POTENTIAL	YIELD					STAGE GUARANTEE		
А	В	С	D	Е	F	G	Н	1	J	K 1 K 2	L	М	N	0	Р	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
M/D 1A		30.0	1.000	R05	002	997	R	Replanted					108	3240	1200	36000	
M/D 2A		20.0	1.000	R05	002	997	NR	Not Replanted							1200	24000	
16	TOTAL	50.0											17 TOTALS	3240		60000	

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

Example above shows allowance when the actual cost is less than the maximum allowance.

Insured's actual cost to replant - \$13.00/acre, price election - \$.12 \$13.00 ÷ \$.12 = 108 pounds (less than 160 pounds maximum allowed).

Appraised potential less than 90% of production guarantee. (1200 x 90% = 1080 pounds/a. Appraised - 800 Lbs/acre.

#### **EXAMPLE 2:** (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

<b>ACTUARI</b>	AL								POTENTIAL	YIELD					STAGE GUARANTEE		
Α	В	С	D	E	F	G	Н	1	J	K 1 K 2	L	М	N	0	Р	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)	
M/D 1A	-	30.0	.500	R05	002	997	R	Replanted					80	2400	1200	36000	
M/D 2A		20.0	.500	R05	002	997	NR	Not Replanted							1200	24000	
16	TOTAL	50.0											17 TOTALS	2400		60000	

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

Example above shows allowance when the actual cost is more than the maximum allowance. NOTE: This example is based on a share basis and therefore the Unit

number shown above would be different than the one shown in Example 1.

Insured's actual cost to replant - \$22.00/acre Price election - \$.12 Maximum allowed - \$9.60 (160 pounds. x \$.12 x .500 share). 80 lbs entered on the Production Worksheet.

Appraised potential less than 90% of production guarantee. (1200 X 90% = 1080 pounds/acre. Appraisal - 800 lbs/acre

# 10. REFERENCE MATERIAL

TABLE A - MINIMUM 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 - STAND REDUCTION CHART

Stage at Time		Percent of Stand Reduction																		
Of Stand Loss	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
5 Leaf	3	5	6	9	10	11	12	13	14	15	19	23	27	31	38	49	61	73	85	100
Branching	4	7	10	14	17	18	19	20	21	23	27	31	37	41	48	59	68	77	88	100
Budding	5	10	15	20	26	27	27	28	29	30	35	40	46	52	59	68	74	82	91	100

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

 $.4 \times 4$  (Difference of 27 - 23) = 1.6

23 + 1.6 = 24.6 (rounded to 25)

25 = (PERCENT OF STAND REDUCTION).

TABLE C - LEAF AREA LOSS CHART

Stage Of	Percent of Leaf Area Destroyed																			
Growth Of Stand Loss	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Branching	3	5	8	12	15	18	20	21	23	25	27	29	31	33	35	37	39	41	43	44
Budding	5	10	15	19	23	26	28	31	33	36	39	41	42	43	44	45	47	48	50	51

TABLE D - ROW LENGTH AND SQUARE FOOT FACTOR TABLE

ROW WIDTH, INCHES	LENGTH OF ROW FEET TO TENTHS	SQUARE FOOT FACTOR
(Broadcast)	3.0 X 3.0	9
6	10.0	5
7	10.3	6
8	10.5	7
9	10.7	8
10	10.8	9
12	10.0	10
14	10.3	12
16	10.5	14
18	10.7	16
20	10.8	18
22	12.0	22
24	13.0	26
26	13.8	30
28	14.6	34
30	15.2	38
32	15.7	42
34	16.2	46
36	16.7	50
38	17.1	54
40	17.4	58
42	17.7	62

For any row width less than 20 inches that is not shown on the table above, the sample row length will be 10 feet. The Square Foot Factor is determined as follows.

(Row Width (in inches)  $\div$  12) X 10 Ft. = Square Foot Factor (Whole Number).

**EXAMPLE:**  $(15 \text{ inches} \div 12) = 1.25 \times 10 \text{ ft.} = 12.5$ . Round to 13 (Factor).

For any row width greater than 20 inches that is not shown on the table above, the sample row length and square foot factor will be based on a 1/1000th-acre sample.

Determine the sample row length as follows:

 $(12 \div 25 \text{ (row width in inches) } \text{X } 43.56 = 20.9 \text{ ft. sample row length (Feet to Tenths)}.$ 

Determine the Square Foot Factor as follows:

(Row Width in inches  $\div$  12) X Sample Row Length = Square Foot Factor (rounded to nearest whole number).

**EXAMPLE:**  $(25" \div 12) \times 20.9 \text{ Feet} = 43.54 \text{ (round to 44)}.$ 

TABLE E - KERNELS PER HEAD CHART

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

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

**NOTE:** If less than 5 heads are in the sample plot, increase the number of kernels to what would exist in 5 heads by dividing the total kernels by the number of heads and multiplying by 5.

TABLE F - SAFFLOWER MOISTURE ADJUSTMENT FACTOR TABLE

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