United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25420 (2-1999) FCIC-25420-1 (7-2000)

# SAFFLOWER LOSS ADJUSTMENT STANDARDS

**HANDBOOK** 

2000 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HAN	DBOOK	NUMBER: 25420 (02-1999) 25420-1 (07-2000)				
SUBJECT:	DATE: July 19	, 2000				
SAFFLOWER LOSS ADJUSTMENT	OPI: Product Development Division					
STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	APPROVED: /s/ Kenneth D. Ackerman Administrator, Risk Management Agency					

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

#### SUMMARY OF CHANGES/CONTROL CHART

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

#### Changes for the Crop Year 2000 (FCIC-25420-1) issued July 2000:

- (1) Deleted references in section 9 to Regionally Constructed Price in the narrative and substituted Local Market Price. The Local Market Price is defined in the crop provisions.
- (2) Added text in section 9 concerning documentation of gleaning, when applicable.
- (3) Deleted text in section 9 that referenced the combination of using Reduction in Value (RIV) with pre-established discount factors (item R).

# SAFFLOWER LOSS ADJUSTMENT STANDARDS HANDBOOK

# SUMMARY OF CHANGES/CONTROL CHART (con=t)

Control Cha	art For: Safflo	wer Loss Adjus	stment Standard	ls Handbook		
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		3-4 27-28 33-34		02-1999 02-1999 02-1999	FCIC-25420 FCIC-25420 FCIC-25420
Insert	1-2		3-4 27-28 33-34		07-2000 07-2000 07-2000	FCIC-25420-1 FCIC-25420-1 FCIC-25420-1
Current Index	1-2	1-2	1-2 3-4 5-26 27-28 29-32 33-34 35-36	37-40	07-2000 02-1999 07-2000 02-1999 07-2000 02-1999 07-2000 02-1999	FCIC-25420-1 FCIC-25420-1 FCIC-25420-1 FCIC-25420-1 FCIC-25420-1 FCIC-25420-1 FCIC-25420-1

# SAFFLOWER 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 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

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.

- (1) 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 ANarrative@ section of the claim form (section 9), or on a Special Report.
- (4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to 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.

- When due to insurable cause(s), use of quality adjustment for safflowers is handled by determining the appropriate discount factors, summing them together, if applicable, 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 refer to the LAM for examples and guidance in determining reduction in values (RIV=s) to calculate non-chart discount factors.
- (7) Refer to 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, refer to 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 =  $108 \text{ lbs.} (\$13.00 \div \$.12)$ 

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 x \$.12 (price election) = \$28.80 x .500 (share) = \$14.40

160 lbs. (maximum lbs. allowed in policy) x \$.12 (price election) = \$19.20 x .500 (share) = \$9.60

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.

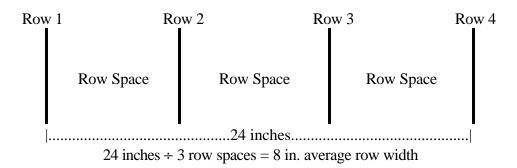
- (3) Each subfield must be appraised separately.
- (4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

# 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.

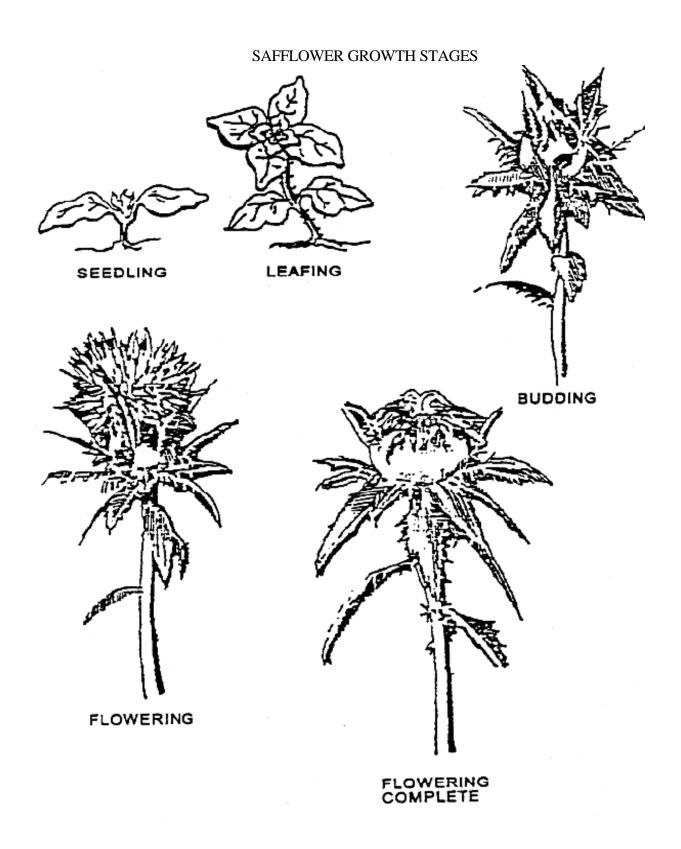
#### **EXAMPLE:**



- (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.	



# 6. APPRAISAL METHODS

# 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. 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.

# 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

CLAIM NUMBER: XXXXXXXXX CLAIM NUMBER: XXXXXXXXX																							
								SAF	FLO	WE	R AP	PR	AISA	L W	ORKSI	HE	ET						
	INS	URED'	S NAME					. F	OLICY	ICY NUMBER . UNIT NUMBER . CROP YE						YEA	EAR . STAGE OF GROWTH						
	Al Wesson XXXXXXX											00100			YYY	Y			Budd	ing			
	1			1			1			PART	1 – EM	EMERGENCE THROUGH BUDDING						- 1					
SAMPLE NUMBER	FIELD ID.		DRILL SPACE		ORIGINAL STAND			STAND	% DAMAGE FROM STAND REDUCTION			(100-ITEM 11)	% LEAF AREA DESTROYED		% DAMAGE FOR LEAF DESTRUCTION (CHART)		NET DAMAGE TO LEAFLOSS (ITEM 12 X ITEM 14)		NET POTENTIAL REMAINING (ITEM 12 – ITEM 15)		APH YIELD		TOTAL POUNDS PER SAMPLE (ITEM 16 X ITEM 17)
6	B		8 10	-	9 67		<del>                                     </del>	14	66		34		50	-	36	-	12			2	17 890		195.8
1	В		10		67			20	52		48		45		33		16			12	890		284.8
2	В		10		67			21	51				45		33					3			293.7
3											49						16				890		
4	В		10		67			18	50	•	44	,	50	,	36		16		2	8	890		249.2
5																							
6																							
7																							
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_	MARI	KS:					ı		1				1			I			19. TOTAL			1023.5	
Eı	merg	gence	e throu	gh :	Bud	ding	Exa	ample										=		NUMBEI			4
																		-	21. 1		S PER ACR	Е	256
										PAR	T II – A	FTER	BUDDIN	NG						AFFKAI	SAL		230
I	ELD D 2	DRILI SPACE 23		NUMBER HEADS FROM EACH SAMPLE 24							TOTAL NO. HEAD 25		NO. MPLES 26	NO. EADS 27	ERNEL ACTOR 28	.ER	TAL NELS 29	SQ. F ACT 30	T. OR	AVG. KER. 3Q. FT. 31	YIELD ACTOR 32		LB. PER ACRE PPRAISAL 33
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34.	ADJU	JSTER'	'S SIGNA		E ANI M. Adj			MBER			]	DATE	M/DD/YY	vv	35. INSU	JRED	o'S SIGN Al Wes		RE		DATE	/DD /	vvvv
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#### PART II - AFTER BUDDING (FLOWERING)

#### Verify or make the following entries:

# Item No. **Information Required** 22. **Field ID:** Field Identification symbol. 23. **Drill Space:** 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. **Total Number Heads:** Total number of heads in all samples from (item 24) Number Heads Each Sample. 26. **Number Samples:** Total number of sample plots. 27. **Average Number Heads:** Result of dividing (item 25) Total Number Heads by (item 26) Number Samples, (rounded to the nearest tenth). 28. **Kernel Factor:** Enter the Average Number of Kernels per head from **TABLE E**. **Total Kernels:** Result of multiplying (item 27) Average Number Heads times (item 28) Kernel 29. Factor. 30. **Square Foot Factor:** Square foot factor from **TABLE D**. 31. **Average Kernel Square Foot:** Result of dividing (item 29) Total Kernels by (item 30) Square Foot Factor, (rounded to nearest tenth). 32. **Yield Factor:** MAKE NO ENTRY. 33. **Pound Per Acre Appraisal:** 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 **B** (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc).

# FOR ILLUSTRATION PURPOSES ONLY

COMPA	PANY NAME: ANY COMPANY CLAIM NUMBER: XXXXXXXX																						
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		Al Wesson XXXXXXX												00100			YYY	Υ		FL	OWERING (	COMPLETE	
									PART I – EMERGENCE THROUGH BUDDING														
SAMPLE NUMBER		DRILL SPACE			ORIGINAL STAND			STAND		STAND REDUCTION (CHART)	POTENTIAL	REMAINING (100-ITEM 11)		% LEAF AREA DESTROYED		% DAMAGE FOR LEAF DESTRUCTION (CHART)		NET DAMAGE TO LEAFLOSS (ITEM 12 X ITEM 14)			REMAINING (ITEM 12 – ITEM 15)	АРН ҮІЕГД	TOTAL POUNDS PER SAMPLE (ITEM 16 X ITEM 17)
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FIELD ID 22	DRI SPA 23	CE			N			PART II - AFTER BUDDING							LB. PER ACRE APPRAISAL 33								
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54. AD	34. ADJUSTER'S SIGNATURE AND CODE NUMBER I. M. Adjuster XXXXX  DATE MM/DD/YYYY  35. INSURED'S SIGNATURE Al Wesson  MM/DD/YYYY											/DD/YYYY											

Page \_\_1\_\_ of \_\_1\_\_

# 9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

# A. <u>GENERAL INFORMATION</u>

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving 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. 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.

**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.

- $C_1$  Enter the ACTUAL acres for the field or subfield.
- $C_2$  Enter the REPORTED acres for the field or subfield.



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

E. **Risk:** 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>	EXPLANATION
"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

"UH"..... Harvested 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 under-reported), 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 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.

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

#### **NARRATIVE:**

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

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

- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster=s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is **A**No other fire insurance@ when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for AProduction Not to Count@in Section II, item AO,@and/or any production not included in Section II, item I or item B E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a ANO@ 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 or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) For unusual or controversial cases.

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

- 1. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a ANo Indemnity Due@claim. ANo 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: ALine 3 >E= acres authorized by insurance provider MM/DD/YYYY.@
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a 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., ANOT 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 local market price used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field 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 ASee attachment.@
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

#### **SECTION II - HARVESTED PRODUCTION**

#### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns AB@through AE@ 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 AOdd 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 AWeighed and Stored On Farm@in columns AB@through AE.@ 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) ASeed,@AFed,@etc.
- (5) There will be no Aharvested 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. Information Required

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

29

**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<sub>1</sub>" (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<sub>1</sub> 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 AO@ from Column AN,@ to whole pounds.
- Value: When applicable, enter the Reduction in Value. RIV must be limited to amounts that are usual, customary, and reasonable. (Refer to the Special Provisions and the LAM for further instructions).

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

Q<sub>2.</sub> **Market Price:** If an entry is in item Q<sub>1</sub>, enter the Local Market Price for safflowers (refer to the crop provisions). Refer to the LAM for further instructions.

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

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

\*\*\*

S. Production to Count: Enter result from multiplying Column AP@times Column AR@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 AS,@ to whole pounds.

#### 23. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

**FINAL:** Enter figure from Section I Column AO@total.

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

26. **Insureds Signature and Date:** Insureds (or insureds authorized representatives) signature and date. BEFORE obtaining insureds 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 - A1,@A2,@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.).

Appraised

Potential

256

108

Moisture %

Factor

Shell and/or

Quality Factor

+Uninsured

Cause

579

Adjusted

Potential

256

579

108

17 TOTALS

							PR	CODUCTION	ON WOR	KSHEET							
1 Crop	/Code #	2 Unit #	3 Legal De	escription			(For 1	Illustratio	n Purpo	oses Only)	8 N	ame of Insured					
Saffle	owers	00100		S1, T2, R3										Al Wesson			
00	)49					7 Con	npany		Any Comp	oany	9 C	laim #		11	Crop Year		
4 Date of D	amage	May 26				Agency Any Agency						XXX	XXXXX		YYYY		
5 Cause of	Damage	HAIL										Policy #		X	XXXXXXX		
6 Primary C	Cause %	100									14 I	Date(s)	1st	2n	i	Final	
12 Addition	nal Units	00200									Notic	ce of Loss	MM/DD/Y	YYY		MM/DD/YYY	
13 Est. Pro	d. Per Acre	700									15 (	Companion Pol	icy(s)				
SECTION	N I - ACRI	EAGE APP	RAISED, P	RODUCT	ION AND	ADJUS	TMENT	$\mathbf{S}$									
ACTUAR	IAL					POTENTIAL YIELD									STAGEGU	J <b>ARANTEE</b>	
A	В	С	D	Е	F	G	Н	I	J	$\frac{K_1}{K_2}$	L	M	N	0	P	Q	

Intended or

Final Use

Plowed

WOC

Plowed

Η

Type

Class

Variety

997

997

997

997

Stage

UH

P

UH

Н

Practice

003

003

003

003

15.0 1B 25.1 1.000 R03 91.6 16 TOTAL

Final

Acres

41.2

10.3

Field

ID

С

Prelim

Acres

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

Interest or

Share

1.000

1.000

1.000

Risk

R03

R03

R03

Appraised acreage determined by wheel measurement. Quality adjustment applied due to Kernel damage of 27.0 percent (DF=.272). 1.000 - .272 = .728 Quality Adjustment Factor.

SECTI	ON II - H	HARVE	STED	PRODU	CTION													
18 Date	Harvest Co	mpleted			19 Is	damage sin	nilar <u>to oth</u>	er farms in t	he area?		20 A	Assignment	of <u>Indem</u> nity			21 Transfer of	of Right to Indem	nity?
	MN	M/DD/YY	YYY		•	Y	es X	No				Yes	No	X		Yes	No 2	ζ
MEAS	UREMEN	NTS			GROSS	PROD	UCTION	1	ADJU	STMENT	S TO HAR	VESTED	PRODUC	ΓΙΟΝ				
$-\frac{A_1}{A_2}$	В	С	D	Е	F	G	Н	I	J	K <sub>1</sub> K <sub>2</sub>	$L_1$ $L_2$	$-\frac{M_1}{M_2}$	N	О	P	$   \frac{Q_1}{Q_2}$ $  -$	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (FxG)	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production (N - O)	Value  Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (PxR)
	A	Acme E ny Town,		e				17469		4.2 .958	8.5 .9940		16635		16635			16635
	12.0	12.0	4.5		648.0	.8	518.4	18144		3.0 .970		35	17600		17600		.728	12813
Production	on Workshe	et and sup	porting p	apers are s	ubject to aud	lit and appr	oval by the	company. I	understand	that this cre	op insurance is	subsidized a	ny insured crop and reinsured by	the Federal C	rop		Section II Total Section I Total	29448 18131
	•		•				•	naccurate inf 729 and 3730		•		utlined in my	y policy and adr	ninistrative, ci	vil, and		24 Unit Total	47579
	ıster's Signa	iture			C	Code #		Date			ed's Signature					Date		
1st Inspe	ection			Mr.	Adjuster			MM/DD	/YYYY	1st Inspec	ction		Al We	sson		MM/DD/YYYY		
2nd Insp	ection									2nd Inspe	ection						27 Page	
Final Ins	spection			Mr.	Adjuster			MM/DD	/YYYY	Final Insp	ection		Al We	sson		MM/DD/YYYY	1	of <u>1</u>

Per

Acre

579 579

579

579

Total To

Count

(C x N)

10547

5964

1620

18131

Final MM/DD/YYYY

Total

(C x P)

23855

5964

8685

14533

53037

PRODUCTION WORKSHEET EXAMPLE (REPLANT)

					 			·· -/ ···· \	 · · · <i>,</i>			
1 Crop/Code #	2 Unit #	3 Legal Des	scriptio	n	(FOR ILLU	JSTRATIC	N PU	RPOSES ONLY)	8 Name of Insu	red		
SAFFLOWER	00100	SW1-96N-30	WC							AL V	VESSON	
0049									9 Claim Number	r	11 Cro	Year Year
4 Date of Damage	JUN				7 Compar	ny	Any	Company	 XX	XXXXXX		YYYY
5 Cause of Damage	EX. MOIST					Agency	Any	Agency	10 Policy Numb	er	XXXX	<b></b>
6 Primary Cause %	100%								14 Date(s)	1st	2nd	Final
12 Additional Units									Notice of Loss	MM/DD/YYYY		MM/DD/YYYY -
13 Est. Prod Per Acre									15 Companion I	Policy(s)		

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

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARI	AL								POTENTIAL	YIELD					STAGE G	UARANTEE
^	D	C	D	_	_	G	Н		i	K 1		M	N	0	D	Ø
А	Ь	C	D			9	- 11	'	J	K 2		IVI		U	' '	
Field	Prelim	Final	Interest or			Type		Intended or	Appraised	Moisture %	Shell and/or	Uninsured	Adjusted	Total To Count	Per	Total
ID	Acres	Acres	Share	Risk	Practice	Class	Stage	Final Use	Potential	Factor	Quality Factor	Cause	Potential	(C x N)	Acre	(C x P)
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								<b>POTENTIAL</b>	YIELD					STAGE 6	SUARANTEE
А	В	С	D	Е	F	G	Н	I	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.

modeled a detail cook to repain \$\frac{\pi\_{2.50}}{\pi\_{2.50}} \text{ fine district.} \\ \frac{\pi\_{2.50}}{\pi\_{2.50}} \text{ fine dis district.} \\ \frac{\pi\_{2.50}}{\pi\_{2.50}} \text{ fine distric

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	Per	rcent	of Sta	nd Re	ducti	on														
Time 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 Growth	Per	cent (	of Le	af Ar	ea De	estroy	ed													
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