United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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SUNFLOWER SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2000 and Succeeding Crop Years

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

FEDERAL CROP INSURANC	NUMBER: 25470								
SUBJECT:	DATE: August 18, 2000								
SUNFLOWER SEED LOSS ADJUSTMENT STANDARDS HANDROOK	OPI: Product Developmer	nt 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

Changes for June 2000 issuance:

- A. The Sunflower Handbook has been converted to a "Standard" format and language.
- B. Corrected the language for quality adjustment.
- C. Entries were added to the appraisal worksheet for Acres Part I and Part II, and a entry for head size factor Part II.

	Control Chart For: Sunflower Loss Adjustment Standards Handbook														
	SC Page(s)TC Page(s)Text Page(s)Reference MaterialDirective Number														
Remove	Entire Handbook														
Current Index	1-2	1-2	1-36	37-39	08-2000	FCIC-25470									

(RESERVED)

SUNFLOWER SEED 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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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 provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

CSREES Cooperative State Research, Education, and Extension Service

(4) Definition(s):

Harvest Combining or threshing the sunflowers for seed.

Local Market Price The cash seed price per pound for oil type sunflower seed grading U. S. No. 2, or non-oil type sunflower seed with a test weight of at least 22 pounds per bushel and less than five percent kernel damage, offered by buyers in the area in which the insured normally markets the sunflower seed. The local market price for oil type sunflower seed will reflect the maximum limits of quality deficiencies allowable for the U. S. No. 2 grade of sunflower seed under the Official United States Standards for Grain including, but not limited to, oil or moisture content will not be considered.

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 of the oil and non-oil type sunflower seed in the county for which a premium rate is provided by the actuarial documents; in which the insured has a share:
 - (a) That is planted for harvest as sunflower seed;
 - (b) That is not unless a written agreement allows otherwise:
 - <u>1</u> Interplanted with another crop; or
 - <u>2</u> Planted into an established grass or legume.
- (2) Acreage, which does not meet rotational requirements shown in the Special Provisions will not be insured.
- (3) Any acreage of the insured crop 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, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.
- (4) Any production harvested from 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. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

- (1) Refer to the Special Provisions to determine if production is eligible for quality adjustment as identified in the Sunflower Seed Crop Provisions.
- (2) Sunflower Seed production will be eligible for quality adjustment if deficiencies in quality, in accordance with the Official United States Standards for Grain, results in:
 - (a) Oil type sunflower seed not meeting the grade requirements for U.S. No. 2 (grades U.S. sample grade) because of test weight, kernel damage (excluding heat damage), or a musty, sour or commercially objectionable foreign odor; or
 - (b) Non-oil type sunflower seed having a test weight below 22 pounds per bushel or kernel damage (excluding heat damage) in excess of five percent (5%), or a musty, sour or commercially objectionable foreign odor.
- (3) When due to insurable cause(s), use of quality adjustment for sunflower seed is handled by determining 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). Refer to the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, refer to the LAM for examples and guidance in determining reduction in-values (RIV's) needed to determine non-chart discount factors.

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

- (4) For sunflower seed for which RIV's apply, and which can be conditioned/reconditioned, refer to the Special Provisions for instructions.
- (5) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM for information on contract prices in quality adjustment.

- (6) If a local market cannot be found for the sunflower seed, refer to the LAM.
- (7) Refer to the LAM for special instructions regarding mycotoxin infected grain.
- (8) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9 B), or on a Special Report.
- (9) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Grain.

4. REPLANTING PAYMENT PROCEDURES

A. <u>GENERAL INFORMATION</u>

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

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a 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 not have been planted prior to the "Initial Planting" date if such date has been 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. Refer to 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 replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

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

- (1) the insured's actual replanting cost;
- (2) the product of multiplying the maximum pounds allowed in the policy (175 pounds of seed) 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 the 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 insurance provider 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 = \$18.50/acre Price election = \$0.1120% of prod. guar. (1050 lbs.) = 210 x \$0.11 (price election) = \$23.10175 lbs (maximum lbs allowed in policy) x \$.011 (price election) = \$19.25The lesser of \$18.50, \$23.10 and \$19.25 is \$18.50Actual pounds per acre allowed = 168 lbs ($\$18.50 \div \0.11) (Rounded to whole pounds) Enter 168 lbs. in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share No agreement exists that allows the tenant to have the landlord's share of the replanting payment. 30 acres replanted Insured's actual cost to replant = 9.25Price election = 0.11 lb 20% of prod. guar. (1050 lbs.) = 210 x 0.11 (price election) = 23.10×500 (share) = 11.55175 lbs. (maximum lbs. allowed in policy) x 0.11 (price election) = 19.25×500 (share) = 9.63The lesser of 9.25, 11.55, and 9.63 is 9.25Actual lbs per acre allowed = 84 lbs. ($9.25 \div 0.11$) (Rounded to whole pounds) **NOTE**: Enter 84 lbs. In Section I, "Adjusted Potential" column of the claim form if share has been applied or 175 lbs. if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the Narrative if adjusted potential has/has not been reduced for share on claim form according to individual insurance provider guidelines.

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

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (**unless the claim is withdrawn by the insured**) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. SUNFLOWER APPRAISALS

A. <u>GENERAL INFORMATION</u>

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

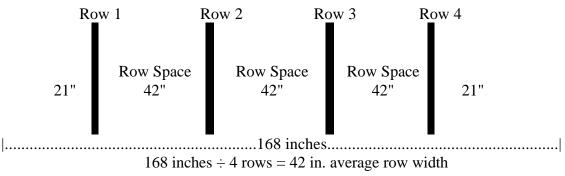
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (5) Determine the length of the sample from **TABLE B**.
- (6) Count live plants (capable of producing a seed head) in each 1/100-acre sample.

NOTE: When 2 or more rows are used for a sample, divide the length of a single row sample by the number of rows in the sample. The combined length of all rows must equal single row length.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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

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



EXAMPLE:

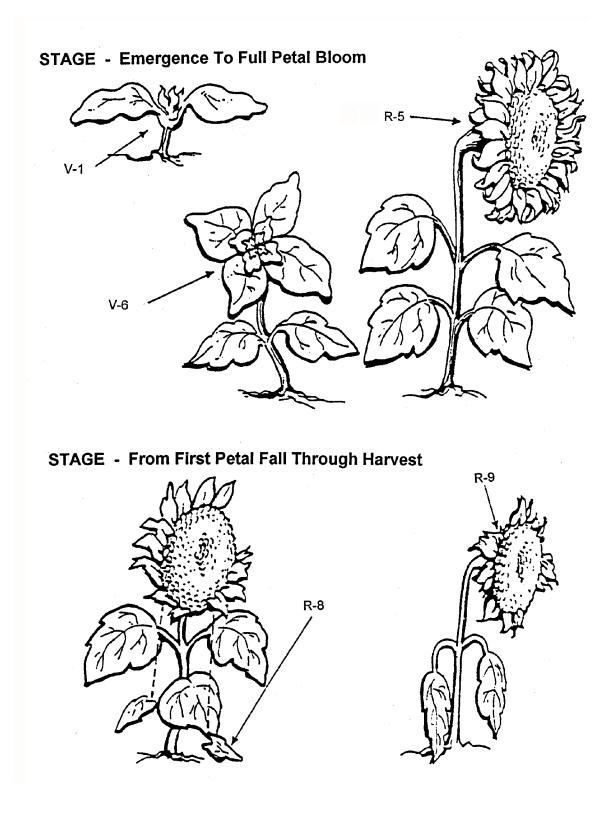
(3) Apply average row width in **TABLE B** to determine the required length for the sample row.

D. STAGES OF GROWTH

These instructions provide growth-stage information for use when appraising potential production during various stages of growth.

STAGE	DESCRIPTION	TIME INTERVAL TO NEXT STAGE
V-E	Emergence of the cotyledons after planting.	6 days
V-(N)	The number of true leaves (alternating leaves in a spiral arrangement at least 4 cm. in length.	38 days
R-1	The star-like floral bud surrounded by immature bracts has become visible.	7 days
R-2	First internode below floral bud elongates 0.5 to 2.0 cm above the nearest leaf.	6 days
R-3	First internode below floral bud elongates in excess of 2.0 cm.	8 days
R-4	The floral bud begins to open exposing small ray flowers.	7 days
R-5	The beginning of flowering exposing all disk flowers and fully extended ray flowers (Full Petal Bloom).	8 days
R-6	Flowering is complete and ray flowers are wilting.	7 days
R-7	Back of head begins to turn a light yellow color.	9 days
R-8	Back of head is yellow but bracts remain green.	7 days
R-9	Bracts are yellow and brown and the plant has reached physiological maturity.	

Illustrations of Growth Stages



6. APPRAISAL METHODS

A. <u>GENERAL INFORMATION</u>

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Emergence to Full Petal Bloom	on plants through the R-4 stage
After Full Bloom	on plants in R-5 through R-9 stage

B. <u>EMERGENCE TO FULL BLOOM</u>

- (1) Determine the number of acres in the field or subfield being appraised and number of required samples.
- (2) Select representative samples and count the number of live plants (capable of producing a seed head) in each 1/100th-acre sample.
- (3) Total the number of live plants from all the samples.
- (4) Divide the result of item (3) by the number of samples taken to determine Avg. plants per 1/100 acre.
- (5) Multiply the result of item (4) times the factor determined as follows. The result equals the appraisal in pounds per acre.

APH approved yield x $100 \div$ Determined plant population per acre before damage.

EXAMPLE: APH approved yield = 1400 pounds per acre Determined plant population per acre = 13,000 plants per acre $1400 \ge 100 \div 13000 = 10.8$ yield factor

NOTE: Determined plant population equals the number of plants (living and dead) in $1\100$ th-acre multiplied by 100. (**EXAMPLE:** 130 plants x 100 = 13,000 determined plant population).

C. AFTER FULL BLOOM

- (1) This method is based on determining the number of harvestable heads which are grouped according to head size, and converting this production to pounds per acre.
- (2) Determine the number of acres in the field or subfield being appraised and number of required samples.

- (3) Select representative samples of 1/100 acre.
- (4) Measure the size of each harvestable head, group heads according to head size and total the number of heads accordingly by head size.

NOTE: To obtain the head-size (diameter) measurement of the sunflower, place a **flexible** tape measure on one side of the head and follow the curvature of the head across the center to the other side of the head.

(5) Convert any partially filled heads to whole or undamaged heads.

EXAMPLE: Count two half-filled six inch heads as one whole six-inch head.

- (6) Multiply the total number of heads by head size for all samples times the representative head size factor and total. The total equals the total ounces for all samples.
- (7) Determine the average ounces per sample by dividing the result in item (6) by the total number of samples.
- (8) Multiply the result of item (7) times factor (to convert ounces to pounds). The result equals the pounds per acre appraisal, rounded to whole pounds.

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. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

(1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, or 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. Refer to section **5** for sampling requirements.
- (4) For every inspection, complete items 1 through 4 and items 26 and 27. Complete Parts I and II as instructed below.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: 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 No.:** Insured's assigned policy number.
- 3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

PART I - FROM EMERGENCE TO FULL BLOOM

- 5. **Field ID:** Field identification symbol.
- 6. **Row Width:** Row width to nearest inch. Refer to section 5C for row width determination information.
- 7. Acres: Number of determined acres, to tenths, in field or sub-field being appraised.
- 8. **Number Plants:** Number of **live plants** (capable of producing a seed head) from each sample.
- 9. **Total Plants:** Total number of plants from all samples in item 8.

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- 10. **Number Of Samples:** Total number of samples in item 8.
- 11. **Average Number Plants:** Result of dividing item 9 by item 10, rounded to the nearest tenth.
- 12. **Factor:** Yield factor (rounded to tenths). Refer to section 6B for factor calculation.
- 13. **Per Acre Appraisal:** Result of multiplying item 11 times item 12, rounded to whole pounds.

Fo	r Illustration	Purp	oses C	Only	1.	INSURE	D'S NAM	E							2. POL	CY NO.		3.	UNIT NO.		4. CROP YEAR	
AP	PRAISAL	WOR	KSH	EET					I.M.	Insu	red				XXXXXX 0					00100	YYYY	Z
	SUNFL	OWE	RS								F	PARTI	- FROM	I EMER	GENCE	TO FU	LL BLC					
FIELD ID 5	ROW WIDTH A 6	CERS				NUMBER OF PLANTS												AVER NUMBER 1	FA	FACTOR APPRAIS 12 13		
A		10.0	12	13	3	10	11	1	L6				62		!	<u>10</u> 5		12		1	0.8 134	4
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							DEVEL	LOPED S	SEED CO	ONVERT	ED TO OI	JNCES I	PER HEA	D SIZE								
	HEAD SIZ (DIAMETER IN I		3.5	4	4.5	5	5.5	6	6.5	7	7.5	8	8.5	9	9.5	10	11	12	13	14	COMPUTATION	5
FIELD ID		1																			21. TOTAL OUNCES	
	17 NO. OF 2																					
	SIZED HEADS PER	3																			22. NO. OF SAMPLES	
ROW WIDTH	SAMPLE	4																				
		5					<u> </u>														23. AVG. OZ/SAMPLE	
ACRES	18. TOTAL EACH SIZE				<u> </u>														24. FACTOR			
			1.034	1.274	1.544	1.840	2.157	2.502	2.872	3.270	3.686	4.134	4.607	5.103	6.175	6.175	8.626	10.004	6.25			
	20. TOTAL OF EACH SIZE X HEAD																				25. PER ACRE APPRAISAL	
FIELD ID	FACTOR	1																			21. TOTAL OUNCES	
	17	2			ł – –		ł – –															
	NO. OF SIZED	3																			22. NO. OF SAMPLES	
ROW WIDTH	HEADS PER SAMPLE	۲ 4																			-	
	SAMFLE	5																			23. AVG. OZ/SAMPLE	
	18. TOTAL EAG	CH SIZE																				
ACRES	19. HEAD SIZE FACTOR		0.626	0.819	1.034	1.274	1.544	1.840	2.157	2.502	2.872	3.270	3.686	4.134	4.607	5.103	6.175	6.175	8.626	10.004	24. FACTOR 6.25	
	20. TOTAL OF SIZE X HE																				25. PER ACRE APPRAISAL	
FIELD ID	FACTOR																					
	17	1							-												21. TOTAL OUNCES	
	NO. OF	2																			22. NO. OF SAMPLES	
ROW WIDTH	SIZED HEADS PER	3 4					-															
	SAMPLE	5																	1	1	23. AVG. OZ/SAMPLE	
	18. TOTAL EAG	-					1														1	
ACRES	19. HEAD SIZE																				24. FACTOR	
	FACTOR		0.626	0.819	1.034	1.274	1.544	1.840	2.157	2.502	2.872	3.270	3.686	4.134	4.607	5.103	6.175	6.175	8.626	10.004	6.25	
	20. TOTAL OF SIZE X HE FACTOR	EACH AD																			25. PER ACRE APPRAISAL	
ADJUS	ER'S SIGNATU	RE/CO	DE NUMI	BER							DATE			27. INS	SURED'S	SIGNATI	JRE				DATE	
			I.N	AD.	JUSTE	R					MM /	DD/Y	YYY				Ι.Ι	M.INSU	IRED		MM/DD)/Y

PART II - AFTER FULL BLOOM

Verify or make the following entries:

Item <u>No.</u>	Information Required
14.	Field Id: Field identification symbol.
15.	Row Width: Row width to nearest inch. Refer to section 5C for row width determination information.
16.	Acres: Number of determined acres, to tenths, in field or sub-field being appraised.
17.	 No. Of Sized Heads Per Sample: Enter the number of heads from each sample in the applicable head size columns. When needed, establish a column(s) to record 2", 2 1/2", and/or 3 " head sizes by crossing out the head size in an unused column(s) and entering in the applicable head size. Convert partially filled heads to whole heads EXAMPLE: A four-inch head three quarters filled and a four-inch head one-quarter filled will be counted as one whole four-inch head. Round head size as follows: 3.8 through 4.2 = 4.0; 4.3 through 4.7 = 4.5; 4.8 through 5.2 = 5.0, etc. Do not count head sizes under 2 inches unless they are harvestable. However, if they are harvestable, completely filled heads must be converted to fit TABLE C: e.g., 4 filled 1 1/2" heads equals 1 filled 3" head. (Partially filled heads are converted as described previously.) For head sizes 9.8 inches or more use regular rounding method.
18.	Total Each: Total number of heads for each head size diameter.
19	Head Size Factor: Factor pre-printed on claim form. For head sizes not shown, line through pre-printed factor and enter applicable factor from TABLE C .

- 20. **Total Of Each Size x (times) Head Factor:** Result rounded to the nearest tenth of multiplying item 18 for each head size diameter times the factor for the head size from **TABLE C**.
- 21. **Total Ounces:** Total of all entries in item 20.
- 22. No. Of Samples: Total number of samples in item 17.

- 23. Avg. Oz/Sample: Result of dividing item 21 by item 22, rounded to the nearest tenth.
- 24. **Factor:** MAKE NO ENTRY. 6.25 factor pre-printed on appraisal worksheet.
- 25. **Per Acre Appraisal:** Result of multiplying item 23 by item 24, rounded to nearest whole pound.
- 26. **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. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 27. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

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

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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late and preventive planting.
- (4) The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the policy. If they 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. **Information Required** 1. Crop/Code #: "Sunflowers" (0078). 2. Unit #: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100). 3. Legal Description: Section, township, and range number or other legal description that identifies the location of the unit. 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11). 5. Cause of Damage: Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative." **NOTE:** Refer to 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 #:** Claim number as assigned by the insurance provider.

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

12. Additional Units:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

13. Est. Prod. Per Acre:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

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

15. **Companion 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 crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME 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 crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. 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:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

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

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

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE EXPLANATION

- "R" Acreage replanted and qualifying for replanting payment.
- "NR"..... Acreage not replanted or not qualifying for a replanting payment. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE 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: Refer to the LAM for proper codes for any eligible prevented planting acreage.

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

USE EXPLANATION

"Replant" Acre	age replanted and qualifying for replanting payment
"Not Replanted" Acre	age not replanted or not qualifying for a replanting payment
"To Millet," etc Use	made of the acreage
"WOC"	Other use without consent
"SU"	Solely uninsured
"ABA"	Abandoned without consent
"Н"	Harvested
"UH" Unha	arvested

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

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

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

J. Appraised Potential:

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

PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised. 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 10.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

K_{2.} Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For appraised sunflowers that are in excess of 10.0 percent moisture, enter the four-place factor from the Sunflower Moisture Adjustment Factor (**TABLE D**).

L. Shell and/or Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For mature unharvested sunflowers which due to insurable causes qualify for quality adjustment as provided in the Sunflower Seed 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 sunflowers have a no value enter ".000." For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the "Narrative," herein.

M. + Uninsured Cause:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

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

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

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

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

N. Adjusted Potential:

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

PRELIMINARY AND FINAL: Column "J" times Column "K₂" times Column "L" plus Column "M," rounded to whole pounds.

- O. **Total to Count:** Column "C" or " C_1 " (**actual** acres) times Column "N," rounded to whole pounds.
- P. **Per Acre:** Per-Acre Guarantee Enter the per-acre production guarantee from the insured's policy. **NOTE:** Refer to the LAM for late planting procedures.
- Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P," rounded to nearest whole pound.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

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

- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial 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 "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."

- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- 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 sunflowers if they have no market value. For further documentation instructions, refer to the LAM.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns "B" through "E" are for structure measurements entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." Refer to the LAM for acceptable weight tickets.

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

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.
- (10) For mycotoxin damage, refer to the LAM for special instructions.

Verify or make the following entries:

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

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

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

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

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

- 20. **Assignment of Indemnity:** Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
- 21. **Transfer of Right to Indemnity:** Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. Field ID:

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").
- B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
 - a. Length if rectangular or square.
 - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- C. Width: Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter "RND." If conical pile, enter "Cone."
- D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
- H. **Gross Production:** Multiply Column "F" times Column "G," rounded to tenths of a bushel.

NOTE: This entry, Column "F" times Column "G" equals the amount of gross BUSHELS in the bin.

- I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Production in whole pounds before deductions for grain 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 production as follows Column "H" times column " M_1 " (actual test weight), rounded to the nearest whole pound.

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

- J. Shell/Sugar Factor: MAKE NO ENTRY
- K₁. 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 the elevator has averaged foreign material on the settlement/summary sheet, refer to 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. Refer to the Official U. S. Standards for Grain and the LAM.

- K₂. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."
- L_{1.} **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
- L_{2.} **Factor:** If grain moisture is more than 10.0 percent, enter the four-place moisture factor from the Sunflower Moisture Adjustment factor (**TABLE D**).
- M_{1.} **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material is removed.

M_{2.} **Factor:** MAKE NO ENTRY.

NOTE: The sunflower seed has been converted to actual pounds in Column "I" above, therefore, no further adjustment is necessary.

- N. Adjusted Production: Result of multiplying "I" $x K_2$ " $x L_2$ ", round to whole pounds.
- O. **Production Not to Count:** Net production NOT to count, in WHOLE pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

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

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," round to whole pounds.
- Q_{1.} **Value:** Refer to Section 3 D, Quality Adjustment.

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_{2.} **Market Price:** If an entry is in item Q₁, enter the Local Market Price for U.S. No.2 sunflower seed (refer to the crop provisions). Refer to the LAM for further instructions.

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

- R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q_1 divided by Q_2 from 1.000, or 1.000 minus the discount factor(s) obtained from the Special Provisions.
- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R," Rounded to whole pounds.

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

22. Section II Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

23. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

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

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

27. **Page 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.).

PRODUCTION WORKSHEET

1 Crop/C SUNFLO			2 Uni 00100		-	al Descrip -143N-55				(FOR	ILLUST	RATION P	URPOS	ES ON	ILY)	8	8 Name of Insured I.M. Insured							
0078																9	9 Claim #				rop Yea	ər		
	Damage	•	JL	JN 10				7		Comp	anv Anv	Company				Ũ		xxxxxxx		YYYY				
	of Dama		H	HAIL					Agency Any Agency									10 Policy # XXXXXXX						
	y Cause	,		100														ite(s) 1st 2i			Fi	nal		
12 Additi			0	0200												N	Notice of Lo	ss MM/DD/Y	YYY			MM/DD/YYYY		
13 Est. F	rod. Per	Acre		1200												1	15 Compan	ion Policy(s)	•					
SECTION	I - ACRE	AGE A	PRAIS	ED, PRO	DUCTION	AND ADJ	USTMENTS	;				-												
ACTUARI	AL.			-								POTENTI	AL YIELD	D						;	STAGE	GUARANTEE		
А	В	С	C D E F G						Н		I	J	<u>. К</u> К	- 1 2	L		М	Ν	0		Ρ	Q		
Field ID	Prelim Acres	Fina Acre		Interest Share		isk Pra	actice (Type Class ariety	Stag	e Inte Fir	ended or nal Use	Appraised Potential	Moistu Fac		Shell and/ Quality Fac	or +l tor	Uninsured Cause	Adjusted Potential	Total To (C x	Count N)	Per Acre	Total (C x P)		
A M/D	E40.0	40.	0	1.000) R	02		048	UH	PL	OWED	134						134	536	60	1050	42000		
В		41.	3	1.000) R	02	002	048	Н		Н										1050	43365		
С		20.	0	1.000) R	02	002	048	Ρ	,	WOC						1050	1050	210	00	1050	21000		
16	TOTAL	101	.3															17 TOTALS	263	60		106365		
NARRAT	IVE (If m	ore spa	ace is r	needed, a	attach a S	Special Re	eport)	.017 [Disco	unt Facto	or for 24	lb. Test We	ight (1.0)00 min	nus 0.17 eq	uals .	.983 QAF).	Acres deterr	nined by	wheel m	easure	ements.		
SECTION	NII - HA	RVES	TED P	RODUC	TION																			
	/M/DD/Y	YYÝ	ted		19	Is dama (Yes	ig <u>e s</u> imilar S X N	to <u>oth</u> er	her farms in the 20 Assignmen						nity? X		2	1 Transfer o Yes	f Right To	o X				
MEASUF	EMENT	S		1	GROSS	PRODUC	TION			ADJUSTMENTS TO HARVESTED PRODUCTION								1		1				
A., A 2	В	С	D	Е	F	G	Н	I		J	Κ., Κ ₂	L ₂	M., M 2		N	0		>	Q₁ Q₂	_	R	S		
Share	Length of Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	31011	Gross Prod.	Bu. T (Lbs.)		Shell/ Sugar	FM %	Moisture %	Test WT	Prod		rod. N o Cour	lot Prod	uction O)	Value	Qualit	y Facto	to Count		
Field ID	Diameter					Factor	(F x G)	(LD3.)	0	Factor	Factor	Factor	Factor		M_2	0 000	(о́/ М	kt. Price			(P x R)		
	18.0	RND	16.5		4198.7	0.8	3359.0	806	16		2.5 .975			78	601		78	501			983	77265		
·														-										
																		this Production		Section	II Tota	I 77265		
Worksheet and supporting papers are subject to audit and approval by the company. I understand that this agency of the United States. I understand that any false or inaccurate information may result in the sanctior 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C.§§ 3729 and 3730 and other federal statutes.																				Section 24 Ur	n I Tota nit Tota			
25 Adjuster's Signature Code										de #	Date		26 Insu	ured's S	Signature				Date					
1st Inspe			I.M. Ad	djuster					XXXXX MM/D				1st Insp		<u> </u>		I.M. Insur	MM/DD/YYYY						
2nd Inspe	ection										2nd Inspection										27 Page			
Final Insp	ection		I. M. A	Adjuster					XX	XXX	MM/	DD/YYYY	YYY Final Inspection				I.M. Insur	MM	/DD/YY	10f1				

PRODUCTION WORKSHEET

1 Crop/Code#	2 Unit #	3 Legal	Descri	ption			(FOI	R ILLI	JSTR	ATION PURPOSES ONLY)	8 Name of Insu	red		
SUNFLOWERS	00100	SW32	-143N	I-55 V	V		•					I.M.	Insured	
0078											9 Claim #		11 Crop	p Year
4 Date of Damage	JUN 10					7	Company	у	Any	Company	XX	XXXXXX		YYYY
5 Cause of Damage	HAIL						Ageno	су	Any	Agency	10 Policy #		XXXX	XXX
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	SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS															
ACTUAR	ACTUARIAL									L YIELD					STAGE GUARANTEE	
А	в	С	D	Е	F	G	н	I	J	<u>Κ</u> 1 Κ2	L	М	Ν	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	E30.0	30.0	1.000	R02	002	048	R	Replanted					168	5040	1050	31500
В		61.3	1.000	R02	002	048	NR	Not Replanted							1050	64365
16	16 TOTAL 91.3 17 TOTALS 5040												95865			
NARRATI	VE (If m	ore space is nee	ded, attach a S	Special Rep	ort)									•		

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

Insured's actual cost to replant - \$18.50/acre Price election/pound = \$.11 (175 lbs X \$.11 X 1.000 = \$19.25 maximum allowed). \$18.50 (actual cost) divided by \$.11 (price Election/pound) = 168.2 lbs allowance for replanting (168 lbs rounded). appraisal 520 lbs/acre, appraised potential less than 90% of production guarantee.

Acres Wheel measured See attached Special Report for wheel measurements.

EXAMPLE 2: (50% SHARE)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
А	В	С	D	Е	F	G	н	I	J	Κ ₁ Κ ₂	L	м	Ν	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	E30.0	30.0	.500	R02	002	048	R	Replanted					84	2520	1050	31500
		61.3	.500	R02	002	048	NR	Not Replanted							1050	64365
16 TOTAL 91.3 17 TOTALS 2520												95865				

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

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

Insured's actual cost to replant - \$9.25/acre Price election - \$.11 Maximum allowed - \$9.63 (175 lbs. x \$.11x 50%) *** Appraisal 520 lbs/acre, appraised potential less than 90% of production guarantee. Acres wheel measured.

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40. subfield.	0 acres (or fraction thereof) in the field or

TABLE B - ROW LENGTH SAMPLE REQUIREMENTS

Row Width (Inches)	Row Length Needed (Ft.) (For 1/100 Acre)	Row Width (Inches)	Row Length Needed (<i>Ft.</i>) (<i>For 1/100 Acre</i>)
42	125 ft.	22	238 ft.
40	131 ft.	20	262 ft.
38	138 ft.	18	290 ft.
36	145 ft.	16	326 ft.
34	154 ft.	14	374 ft.
32	163 ft.	12	436 ft.
30	174 ft.	10	524 ft.
28	187 ft.	8	652 ft.
26	202 ft.	6	872 ft.
24	218 ft.		

NOTE: For row widths other than those shown in **TABLE B**, determine the appropriate row width by:

(1) Dividing 43560 (sq. ft in an acre) by 100

(2) Dividing the row width, in inches, by 12. Round to two decimal places.

(3) Dividing the result in (1) by the result in (2). Round to the next whole number.

TABLE C - FACTOR TABLE FOR APPRAISALS AFTER FULL BLOOM

HEAD DIAMETER (INCHES)	HEAD SIZE FACTOR TO (OUNCES)	HEAD DIAMETER (INCHES)	HEAD SIZE FACTOR TO (OUNCES)
2	0.205	8	3.270
2 1/2	0.320	8 1/2	3.686
3	0.460	9	4.134
3 1/2	0.626	9 1/2	4.607
4	0.819	10	5.103
4 1/2	1.034	10 1/2	5.628
5	1.274	11	6.175
5 1/2	1.544	11 1/2	6.754
6	1.840	12	7.352
6 1/2	2.157	12 1/2	7.977
7	2.502	13	8.626
7 1/2	2.872	14	10.004

TABLE D - SUNFLOWER MOISTURE ADJUSTMENT FACTOR TABLE

Whole	TENTHS OF PERCENT - MOISTURE													
Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9				
10	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892				
11	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772				
12	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652				
13	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532				
14	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412				
15	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292				
16	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172				
17	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052				
18	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932				
19	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812				
20	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692				
21	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572				
22	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452				
23	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332				
24	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212				
25	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092				
26	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972				
27	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852				
28	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732				
29	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612				
30	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492				
31	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372				
32	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252				
33	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132				
34	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012				
35	.7000	.6988	.6976	.6964	6952	.6940	.6928	.6916	.6904	.6892				
36	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772				