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Federal Crop
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Development
Division

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MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25600
SUBJECT: MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK 2000 AND SUCCEEDING CROP YEARS	DATE: November 19, 1999	
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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.

Control Chart For: Millet Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-28	29-41	11-1999	FCIC-25600

MILLET LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

(RESERVED)

MILLET 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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins).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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to millet loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Harvest Combining or threshing the millet for grain. A crop that is swathed prior to combining is not considered harvested.

Local Market Price The cash price for millet with a 50 pound test weight adjusted to zero percent (0%) foreign material content basis offered by buyers in the area in which you normally market the millet. Factors not associated with grading, including, but not limited to 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 the millet in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has a share;
 - (b) that is planted for harvest as grain;
 - (c) that is not (unless allowed by Special Provisions or by written agreement):
 - 1 interplanted with another crop;
 - 2 planted into an established grass or legume; or
 - 3 planted as a nurse crop, unless planted as a nurse crop for new forage seeding but only if seeded at a normal rate and intended for harvest as grain.
- (2) A swathed crop is not considered harvested, and the “harvest” provision ending the insurance period has therefore not been met.
- (3) If the insured acreage or a portion of the insured acreage has not been swathed and windrowed by the dates specified in the policy, production to count will be based on the appraised production for the acreage or the harvested production, as determined by the insurance provider.
- (4) Total production to count on unharvested appraised acreage will be not less than 30 percent of the per acre guarantee multiplied times the number of unharvested acres.
- (5) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers 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.

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.

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) 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:
 - (a) deficiencies in quality, result in the millet weighing less than 50 pounds per bushel; or
 - (b) substances or conditions are present 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) For millet production eligible for quality adjustment, the market price of the qualifying damaged production is **NOT REDUCED** for:
 - (a) moisture content;
 - (b) damage due to uninsured causes; or
 - (c) drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of millet; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced by the cost of conditioning after it has been conditioned but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (4) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (section 8).
- (5) For additional quality adjustment definitions, instructions, qualifications and testing requirements see the LAM.
- (6) If a local market cannot be found for the millet, refer to the LAM.
- (7) The quality adjustment factor will be calculated by dividing the value of the damaged or conditioned production by the local market price.
- (8) See the LAM for special instructions regarding mycotoxin infected grain.

4. MILLET 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 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**.

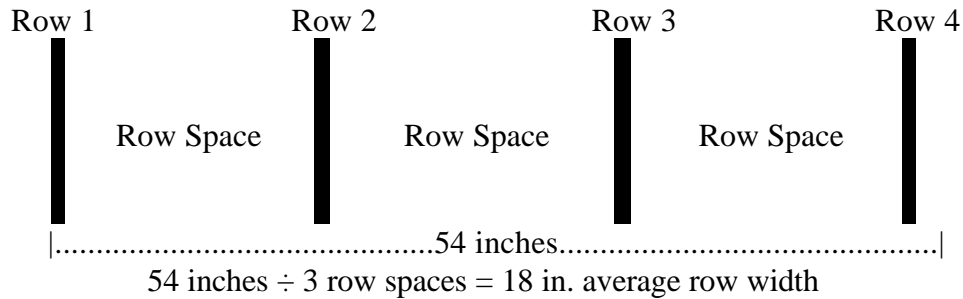
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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 space in **TABLE B** to determine the necessary length of row. For machine harvested samples, one sample is the number of square yards harvested by machine in a representative area.

D. STAGES OF GROWTH

See **TABLE E** for complete description of plant growth stages.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Seed Count Method	for mature millet appraisals.

B. DEFERMENT OF MILLET APPRAISALS BEFORE PHYSIOLOGICAL MATURITY

- (1) Defer all appraisals on acreage that has not reached physiological maturity. If the insured intends to destroy the crop prior to final adjustment, representative samples of the unharvested crop must be left that are at least 10 feet wide and extend the entire length of each field in the unit.

- (2) Complete the preliminary inspection with special attention to the type of damage and its severity.
 - (a) Look at all fields thoroughly. It is important to note the acreage that is not damaged.
 - (b) Explain to the insured that, at this time, the amount of loss cannot be determined accurately.
 - (c) Do not attempt to estimate the damage for the insured.
- (3) If it can be accurately determined that there is no production potential, explain to the insured that 30 percent of the per acre production guarantee for such acreage will apply.

C. CONDITIONS TO OBSERVE WHEN DEFERRING APPRAISALS

- (1) Irrespective of the millet stage of growth, evaluate the degree of uniformity of the millet over the entire field.
- (2) If the crop is in the vegetative stage and has not tillered, count the number of plants in the sample. A good stand of millet has approximately 135 to 225 seedlings per square yard. Stands thicker than this do not necessarily contribute to increased yield potential.
- (3) Leaf area must remain for regrowth potential for a plant to be counted as live. A millet plant can be considered dead if, early in the growing season (prior to the 4th leaf), the main plant is severed from its roots below the growing point.
- (4) Hail damage prior to the 4th leaf is considered recoverable since the plant's growing point is below the ground. What appears to be cutoff stems is leaf material that will regenerate. Plants should be showing some new shoots or tillers at the base of the plant.
- (5) Whenever possible, delay appraisals when damage occurs before tillering is complete.
- (6) The head on the main millet stem emerges first. Within 10 days to 2 weeks, the tillers have completed heading. Defer appraisals if damage occurs before heading. All heads, irrespective of their size, in 100 feet of row should be examined.
- (7) Millet pollinates as the heads are emerging. It blooms similarly to wheat although it is not as obvious. Reddish brown anthers extend from the spikelets. Millet anthers do not extend as far as those of wheat. The millet heads appear to be covered with rust.
- (8) Hail can kink or tear millet stems. Heads on stems with a kink on the lower portion of the stem are more likely to continue filling than heads on stems with a kink on the upper portion of the stem. The upper portion of the millet stem is more fragile than the lower portion.

- (9) In the vegetative stage, loss of leaf area must be severe to affect subsequent yield. Leaf loss is less serious after heading.

D. SEED COUNT METHOD

- (1) Appraise millet as follows:
- (a) For standing millet, mark off areas of one square yard or determine the row length necessary to equate to one square yard (see **TABLE B**).
 - (b) For millet in the swath, mark off a sample area as determined in (1) (a) above, and count the stubble in the designated area. Millet stubble can be distinguished from other stubble by its diameter and its hollow stems. Millet has coarse, woody, hollow stems that are usually about 24 inches high. The stems are round or flattened and generally about as thick at the base as a lead pencil. The stems and leaves are covered with hairs. Use the stubble count to determine the number of heads to pick up from various layers of the swath. Observe the millet in the swath to determine if all stubble has headed.
- (2) In each of the sample areas or rows required for the size of the field, pick all of the heads irrespective of their size. Shell out and clean each sample individually.
- (3) Convert each sample to pounds per acre by any one of the following methods:
- (a) Pour each sample into a 100 milliliter graduated cylinder and measure the level in milliliters (ml).
 - 1 Convert ml per one square yard to pounds per acre (See **TABLE C**).
 - 2 1 ml of seeds per one square yard equals approximately 7.6 pounds of millet per acre.
 - 3 On the appraisal worksheet, record the seed level in ml for each sample. Record the corresponding yield in pounds to tenths per acre.
 - (b) Weigh each sample in grams. Digital readout test weight scales that weigh in grams can be located at most elevators.
 - 1 Convert grams per one square yard to pounds per acre (See **TABLE C**).
 - 2 1 gram of seeds per one square yard equals approximately 10.67 pounds of millet per acre.
 - 3 On the appraisal worksheet, record the number of grams for each sample and the corresponding yield in pounds to tenths per acre.

- (c) Weigh each sample in ounces. Digital readout scales that weigh in ounces can be located at post offices or elevators.
- 1 Convert ounces per one square yard to pounds per acre (See **TABLE C**).
 - 2 1 oz of seeds per one square yard equals approximately 302.5 pounds of millet per acre.
 - 3 On the appraisal worksheet, record the number of ounces for each sample and the corresponding yield in pounds to tenths per acre.
- (d) If hand harvesting is not feasible, allow the insured to machine harvest designated areas of millet. Remove seed sample, clean it and weigh it to determine the yield per acre. Use the following formula to calculate the yield per acre:

$$\frac{\text{pounds of millet seed harvested} \times 4840}{\text{number of square yards harvested}} = \text{lbs/A}$$

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. See the LAM for additional information.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider'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, and for each field or subfield which has a differing base (APH) yield or farming practice. Refer to section 4 for sampling requirements.

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).

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. **Unit Number:** 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.
5. **Claim Number:** Claim number as assigned by the insurance provider.
6. **Stage:** Determined stage of growth at the time of damage (e.g., Vegetative, Flowering or Heading/Ripening). See **TABLE E**.
7. **Sample Number:** Sample identification numbers are on the appraisal form.
8. **Field Identification:** Field Identification symbol.
9. **Drill Space:** Measure across 3 or more rows and enter average space in whole inches.
10. **Sample Unit and Amount:** Seed level (ml) in cylinder, seed weight in grams to tenths, seed weight in ounces to tenths, or seed weight in pounds to tenths, whichever is used.
11. **Pounds per Acre:** Convert sample to pounds per-acre. Enter per-acre yield in pounds, to tenths. See **TABLE C**.
12. **Subtotal:** Total all item 11 entries, results in pounds, to tenths.
13. **Total No. Of Samples:** Enter the number of samples taken.

14. **Lbs. Per Acre Appraisal:** Item 12 divided by item 13 (results in pounds, to tenths).
15. **Cwt. Per Acre Appraisal:** Item 14 divided by 100 to convert the appraisal to hundredweight, to tenths.
16. **Remarks:** Enter pertinent information about the appraisal. Include any appropriate calculations, cause of damage, date of damage, etc.
17. **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.
18. **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.

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

Company: Any Company

FOR ILLUSTRATION ONLY APPRAISAL WORKSHEET MILLET	1 INSURED'S NAME I.M Insured	2 POLICY NUMBER XXXXXXX	3 UNIT NUMBER 00100	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXX		6 STAGE Physiological Maturity	
SAMPLE NUMBER 7	FIELD IDENTIFICATION 8	DRILL SPACE 9	SAMPLE UNIT AND AMOUNT 10	POUNDS PER ACRE 11
1	A	7	24.2 GRAMS	258.2
2	A	7	31.7 GRAMS	338.2
3	A	7	26.2 GRAMS	279.6
4	A	7	46.1 GRAMS	491.9
5	A	7	40 ML	304.2
6	A	7	30 ML	228.2
7	A	7	0.8 OZ	242.0
8	A	7	1.2 OZ	363.0
9	A	7	0.6 OZ	181.5
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				
22				
16 REMARKS			12 SUBTOTAL	2686.8
			13 TOTAL NO. OF SAMPLES	9
			14 LBS. PER ACRE APPRAISAL	298.5
			15 CWT. PER ACRE APPRAISAL	3.0
17 INSURED'S SIGNATURE I.M. Insured		DATE MM/DD/YYYY		
18 ADJUSTER'S SIGNATURE Mr. Adjuster		CODE XXXXX	DATE MM/DD/YYYY	

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, 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).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Millet" (0017).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.
7. **Company/Agency:** Name of 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: 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: MAKE NO ENTRY.

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

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

PRELIMINARY:

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

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

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality factor);
- (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.

B. Preliminary Acres:

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

FINAL: MAKE NO ENTRY.

C. Final Acres: See the LAM for definition of acceptable determined acres used herein.

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

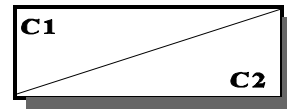
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

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

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



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

E. Risk: The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to 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/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.

FINAL: Stage abbreviation as shown below.

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

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.

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

<u>USE</u>	<u>EXPLANATION</u>
“To Soybeans,” etc. . .	Use made of the acreage
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

GLEANED ACREAGE: See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) for more information on gleaning.

J. **Appraised Potential:**

PRELIMINARY AND FINAL: Per-acre appraisal in hundredweight, to tenths, of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

NOTE: If there is no potential on UH acreage, enter “0.”

K₁. Moisture %:

PRELIMINARY AND FINAL: Moisture percent (if in excess of 12.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

K₂. Factor:

PRELIMINARY AND FINAL: Moisture factor - For appraised mature grain production in excess of 12.0 percent, obtain factor from **TABLE D**.

L. Shell and/or Quality Factor:

PRELIMINARY AND FINAL: For mature unharvested millet which due to insurable causes qualify for quality adjustment as provided in the Millet Crop Provisions, enter the Quality Adjustment factor (3-place decimal) calculated by dividing the value of the damaged millet by the local market price (as defined in the millet crop provisions). If appraised mature millet has no value enter “.000.” For additional quality adjustment definitions, instructions, qualifications and testing requirements, see the LAM. Also see the quality adjustment instructions in the “Narrative,” herein.

M. + Uninsured Cause:

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 hundredweight, to tenths, 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 hundredweight, to tenths, 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:** Enter the greater of:

- a. The appraisal of potential production adjusted, if applicable, for moisture and/or quality (Column "J" times Column "K₂" times Column "L", entered as hundredweight, rounded to tenths.), or
- b. The minimum unharvested appraisal (30% of the production guarantee per acre) entered as hundredweight, rounded to tenths.
- c. Add to the result of a. or b., any appraisals for uninsured causes of loss.

NOTE: Only the 30 percent minimum appraisal, if applicable, and the appraisal of potential production adjusted for moisture and quality are compared to determine the greater of. The appraisal of uninsured causes of loss is added to the greater of these two items.

O. **Total to Count:** Column "C or C₁" (**actual** acres) times Column "N," rounded to tenths.

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

Q. **Total:** Column "C₂" (**reported** acres; "C" if acreage is not under-reported) times Column "P", to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for “Production Not to Count” 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;
 - (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.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. See the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain 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 market price of the qualifying damaged production and the 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.
- t. Document field ID's and date and method of destruction of mycotoxin-infested millet if it has no market value. For further documentation instructions, refer to the LAM.
- u. Show the calculations for determining the 30 percent minimum appraisal, if it is used.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. See Bulletin No. MGR-99-023, dated June 28, 1999, and Bulletin No. MGR-99-023.1, dated October 6, 1999 (or the LAM after bulletins have been incorporated) 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 "B" through "E" are for structure measurements entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." See LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items B through E as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying 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 production in cones and conical piles, see the LAM.
- (7) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
- (9) Any production harvested from plants growing in the millet may be counted as millet production on a weight basis.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage 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, etc. See the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” See the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” See the LAM.

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.

a. Length if rectangular or square.

b. Diameter if round or conical pile. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.

C. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”

D. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.

E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, 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 gross BUSHELS in the bin.

- I. **Bu., Ton, Lbs., Cwt.:** Circle “Cwt.” in column heading. Production in hundredweight, to tenths, 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 hundredweight of production as follows: Column “H” times Column “M₁” (actual test weight) divided by 100, rounded to hundredweight, to tenths.

NOTE: For mycotoxin-infected millet, 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, 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 Official U.S. Standards for Grain and the LAM.

K₂. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.00, or subtract the entry in K₁ from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960”.

L₁. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

L₂. **Factor:** If grain moisture is more than 12.0 percent, enter the four-place moisture factor from the millet moisture adjustment factor (**TABLE D**).

M₁. **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.

M₂. **Factor:** MAKE NO ENTRY.

NOTE: The millet has been converted to actual hundredweight, to tenths, in Column "T" above; therefore, no further adjustment is necessary.

- N. **Adjusted Production:** Result of multiplying "T" x "K₂" x "L₂". (Round to nearest tenth).
- O. **Production Not to Count:** Net production NOT to count, in hundredweight to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

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

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to tenths.
- Q₁. **Value:** When applicable, enter the market price of the qualifying damaged crop determined from a representative sample by contacting local grain dealers where the crop is normally marketed. See the Millet Crop Provisions and the LAM for further instructions.
- Q₂. **Market Price:** If an entry is in item Q₁, enter the local market price for millet as described in the Millet Crop Provisions.
- R. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by Q₁ divided by Q₂.
- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" in hundredweight, to tenths.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "S," to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

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

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to tenths.

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 should be signed on bottom line.

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

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

27. **Page Numbers:**

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

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

31. Crop/Code # Millet 0017	2. Unit # 00100	3. Legal Description SW1-96N-30W
4. Date of Damage JUN 10		
5. Cause of Damage HAIL		
6. Primary Cause % 100		
12. Additional Units 00200		
13. Est. Prod. Per Acre 30		

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET**

7. Company Any Company
Agency Any Agency

8. Name of Insured I.M. Insured			
9. Claim # XXXXXXXX		11. Crop Year YYYY	
10. Policy # XXXXXXXX			
14. Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd	Final MM/DD/YYYY
15. Companion Policy(s)			NONE

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	E25.0	24.2	.667	R05	002	050	UH	To Forage	3.0				6.9	167.0	23.0	556.6
B MM/DD	E25.0	18.0	.667	R05	002	050	UH	Fallow	3.2				6.9	124.2	23.0	414.0
C		56.0	.667	R05	002	050	H	H							23.0	1288.0
D MM/DD		10.0	.667	R05	002	050	P	WOC				23.0	23.0	230.0	23.0	230.0
16. TOTAL		108.2												17. TOTALS	521.2	2488.6

NARRATIVE (If more space is needed, attach a Special Report) Fields A & B & D wheel measured. See attached map for measurements and calucaltions. Field calculations. Field C - Determined acres using permanent field measurements. 23.0 X 30 percent = 6.9 minimum unharvested appraisal. Field D - Plowed without consent. Quality Adjustment factor is due to 49 pound test weight.

SECTION II - HARVESTED PRODUCTION

18. Date Harvest Completed MM/DD/YYYY 19. Is damage similar to other farms in the area? Yes No 20. Assignment of Indemnity? Yes No 21. Transfer of Right To Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION							R	S	
A ₁	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. (Cwt.)	Shell/Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (H or I) x J x K ₁ x L ₁ x M ₁	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
Acme Elevator Anytown, Any State								450.0			14.4		437.0		437.0			437.0
	8.0	RND	10.0		502.7	.8	402.2	197.1			14.4	49	191.4		191.4	.04 .08	.500	95.7

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22. Section II Total 532.7
23. Section I Total 521.2
24. Unit Total 1053.9

25. Adjuster's Signature	Code #	Date	26. Insured's Signature	Date
1st Inspection	Mr. Adjuster	xxxxxx	1st Inspection	I.M. Insured
2nd Inspection			2nd Inspection	
Final Inspection	Mr. Adjuster	xxxxxx	Final Inspection	I.M. Insured

9. 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 40.0 acres (or fraction thereof) in the field or subfield.	

TABLE B - ROW LENGTH REQUIREMENTS IN RELATION TO ROW SPACING

ROW LENGTH REQUIREMENTS IN RELATION TO ROW SPACING THAT CORRESPONDS TO ONE SQUARE YARD*										
Row Spacing (in inches)	Broadcast	6	7	8	9	10	12	14	16	18
Length of Row (in feet)	3 X 3	18.0	15.4	13.5	12.0	10.8	9.0	7.7	6.8	6.0

*For row spacings not shown, divide 9 by the row spacing in feet, expressed as a 2-place decimal. Round to nearest tenth foot row length. Example for 15" spacing: $9 \div 1.25 = 7.2$ feet of row.

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS

Millet Yield per Acre Determinations Based on Ounces per Square Yard							
Oz/sq yd	lbs/A	Oz/sq yd	lbs/A	Oz/sq yd	lbs/A	Oz/sq yd	lbs/A
0.1	30.2	1.1	332.8	2.1	635.2	3.1	937.8
0.2	60.5	1.2	363.0	2.2	665.5	3.2	968.0
0.3	90.8	1.3	393.2	2.3	695.8	3.3	998.2
0.4	121.0	1.4	423.5	2.4	726.0	3.4	1028.5
0.5	151.2	1.5	453.8	2.5	756.2	3.5	1058.8
0.6	181.5	1.6	484.0	2.6	786.5	3.6	1089.0
0.7	211.8	1.7	514.2	2.7	816.8	3.7	1119.2
0.8	242.0	1.8	544.5	2.8	847.0	3.8	1149.5
0.9	272.2	1.9	574.8	2.9	877.2	3.9	1179.8
1.0	302.5	2.0	605.0	3.0	907.5	4.0	1210.0

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

Millet Yield per Acre Determination Based on Milliliters per Square Yard							
ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A	ml/sq yd	lbs/A
10	76.0	58	441.1	106	806.2	154	1171.3
11	83.7	59	448.7	107	813.8	155	1178.9
12	91.3	60	456.3	108	821.4	156	1186.5
13	98.9	61	463.9	109	829.0	157	1194.1
14	106.5	62	471.6	110	836.6	158	1201.7
15	114.1	63	479.2	111	844.2	159	1209.3
16	121.7	64	486.8	112	851.2	160	1216.9
17	129.3	65	494.4	113	859.4	161	1224.5
18	136.9	66	502.0	114	867.0	162	1232.1
19	144.5	67	509.6	115	874.7	163	1239.7
20	152.1	68	517.2	116	889.9	164	1247.3
21	159.7	69	524.8	117	897.5	165	1254.9
22	167.3	70	532.4	118	897.5	166	1262.5
23	174.9	71	540.0	119	905.1	167	1270.2
24	182.5	72	547.6	120	912.7	168	1277.7
25	190.1	73	555.2	121	920.3	169	1285.4
26	197.7	74	562.8	122	927.9	170	1293.0
27	205.4	75	570.4	123	935.5	171	1300.6
28	213.0	76	578.0	124	943.1	172	1308.2
29	220.6	77	585.6	125	950.7	173	1315.8
30	228.2	78	593.2	126	958.3	174	1323.4
31	235.8	79	600.9	127	965.9	175	1331.0
32	243.4	80	608.5	128	973.5	176	1338.6
33	251.0	81	616.1	129	981.1	177	1346.2
34	258.6	82	623.7	130	988.7	178	1353.8
35	266.2	83	631.3	131	996.4	179	1361.4
36	273.8	84	638.9	132	1004.0	180	1369.0
37	281.4	85	646.5	133	1011.6	181	1376.6
38	289.0	86	654.1	134	1019.2	182	1384.2
39	296.6	87	661.7	135	1026.8	183	1391.8
40	304.2	88	669.3	136	1034.4	184	1399.4
41	311.8	89	676.9	137	1042.0	185	1407.1
42	319.4	90	684.5	138	1049.6	186	1414.7
43	327.0	91	692.1	139	1057.2	187	1422.3
44	334.6	92	699.7	140	1064.8	188	1429.9
45	342.2	93	707.3	141	1072.4	189	1437.5
46	349.9	94	714.9	142	1080.0	190	1445.1
47	357.5	95	722.5	143	1087.6	191	1452.7
48	365.1	96	730.1	144	1095.2	192	1460.3
49	372.7	97	737.8	145	1102.8	193	1467.9
50	380.3	98	745.4	146	1110.4	194	1475.5
51	387.9	99	753.0	147	1118.0	195	1483.1
52	395.5	100	760.6	148	1125.6	196	1490.7
53	403.1	101	768.2	149	1133.2	197	1498.3
54	410.7	102	775.8	150	1140.9	198	1505.9
55	418.3	103	783.4	151	1148.5	199	1513.5
56	425.9	104	791.0	152	1156.1	200	1521.1
57	433.5	105	798.6	153	1163.7		

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

<i>Millet Yield per Acre Determination Based on Grams per Square Yard</i>							
grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A
10.2	108.8	14.7	156.8	19.2	204.9	23.7	252.9
10.3	109.9	14.8	157.9	19.3	205.9	23.8	254.0
10.4	111.0	14.9	159.0	19.4	207.0	23.9	255.0
10.5	112.0	15.0	160.0	19.5	208.1	24.0	256.1
10.6	113.1	15.1	161.1	19.6	209.1	24.1	257.2
10.7	114.2	15.2	162.2	19.7	210.2	24.2	258.2
10.8	115.2	15.3	163.2	19.8	211.3	24.3	259.3
10.9	116.3	15.4	164.3	19.9	212.3	24.4	260.4
11.0	117.4	15.5	165.4	20.0	213.4	24.5	261.4
11.1	118.4	15.6	166.4	20.1	214.5	24.6	262.5
11.2	119.5	15.7	167.5	20.2	215.5	24.7	263.6
11.3	120.6	15.8	168.6	20.3	216.6	24.8	264.6
11.4	121.6	15.9	169.6	20.4	217.7	24.9	265.7
11.5	122.7	16.0	170.7	20.5	218.7	25.0	266.8
11.6	123.8	16.1	171.8	20.6	219.8	25.1	267.8
11.7	124.8	16.2	172.8	20.7	220.9	25.2	268.9
11.8	125.9	16.3	173.9	20.8	221.9	25.3	270.0
11.9	127.0	16.4	175.0	20.9	223.0	25.4	271.0
12.0	128.0	16.5	176.0	21.0	224.1	25.5	272.1
12.1	129.1	16.6	177.1	21.1	225.1	25.6	273.2
12.2	130.2	16.7	178.2	21.2	226.2	25.7	274.2
12.3	131.2	16.8	179.2	21.3	227.3	25.8	275.3
12.4	132.3	16.9	180.3	21.4	228.3	25.9	276.4
12.5	133.4	17.0	181.4	21.5	229.4	26.0	277.4
12.6	134.4	17.1	182.5	21.6	230.5	26.1	278.5
12.7	135.5	17.2	183.5	21.7	231.5	26.2	279.6
12.8	136.6	17.3	184.6	21.8	232.6	26.3	280.6
12.9	137.6	17.4	185.7	21.9	233.7	26.4	281.7
13.0	138.7	17.5	186.7	22.0	234.7	26.5	282.8
13.1	139.8	17.6	187.8	22.1	235.8	26.6	283.8
13.2	140.8	17.7	188.9	22.2	236.9	26.7	284.9
13.3	141.9	17.8	189.9	22.3	237.9	26.8	286.0
13.4	143.0	17.9	191.0	22.4	239.0	26.9	287.0
13.5	144.0	18.0	192.1	22.5	240.1	27.0	288.1
13.6	145.1	18.1	193.1	22.6	241.1	27.1	289.2
13.7	146.2	18.2	194.2	22.7	242.2	27.2	290.2
13.8	147.2	18.3	195.3	22.8	243.3	27.3	291.3
13.9	148.3	18.4	196.3	22.9	244.3	27.4	292.4
14.0	149.4	18.5	197.4	23.0	245.4	27.5	293.4
14.1	150.4	18.6	198.5	23.1	246.5	27.6	294.5
14.2	151.5	18.7	199.5	23.2	247.5	27.7	295.6
14.3	152.6	18.8	200.6	23.3	248.6	27.8	296.6
14.4	153.6	18.9	201.7	23.4	249.7	27.9	297.7
14.5	154.7	19.0	202.7	23.5	250.8	28.0	298.8
14.6	155.8	19.1	203.8	23.6	251.8	28.1	299.8

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

Millet Yield per Acre Determination Based on Grams per Square Yard (Continued)							
grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A
28.2	300.9	32.7	348.9	37.2	396.9	41.7	444.9
28.3	302.0	32.8	350.0	37.3	398.0	41.8	446.0
28.4	303.0	32.9	351.0	37.4	399.1	41.9	447.1
28.5	304.1	33.0	352.1	37.5	400.1	42.0	448.1
28.6	305.2	33.1	353.2	37.6	401.2	42.1	449.2
28.7	306.2	33.2	354.2	37.7	402.3	42.2	450.3
28.8	307.3	33.3	355.3	37.8	403.3	42.3	451.3
28.9	308.4	33.4	356.4	37.9	404.4	42.4	452.4
29.0	309.4	33.5	357.4	38.0	405.5	42.5	453.5
29.1	310.5	33.6	358.5	38.1	406.5	42.6	454.6
29.2	311.6	33.7	359.6	38.2	407.6	42.7	455.6
29.3	312.6	33.8	360.6	38.3	408.7	42.8	456.7
29.4	313.7	33.9	361.7	38.4	409.8	42.9	457.8
29.5	314.8	34.0	362.8	38.5	410.8	43.0	458.8
29.6	315.8	34.1	363.8	38.6	411.9	43.1	459.8
29.7	316.9	34.2	364.9	38.7	412.9	43.2	460.9
29.8	318.0	34.3	366.0	38.8	414.0	43.3	462.0
29.9	319.0	34.4	367.0	38.9	415.1	43.4	463.1
30.0	320.1	34.5	368.1	39.0	416.1	43.5	464.2
30.1	321.2	34.6	369.2	39.1	417.2	43.6	465.2
30.2	322.2	34.7	370.2	39.2	418.3	43.7	466.3
30.3	323.3	34.8	371.3	39.3	419.3	43.8	467.3
30.4	324.4	34.9	372.4	39.4	420.4	43.9	468.4
30.5	325.4	35.0	373.4	39.5	421.5	44.0	469.5
30.6	326.5	35.1	374.5	39.6	422.5	44.1	470.6
30.7	327.6	35.2	375.6	39.7	423.6	44.2	471.6
30.8	328.6	35.3	376.6	39.8	424.7	44.3	472.7
30.9	329.7	35.4	377.7	39.9	425.7	44.4	473.8
31.0	330.8	35.5	378.8	40.0	426.8	44.5	474.8
31.1	331.8	35.6	379.8	40.1	427.9	44.6	475.9
31.2	332.9	35.7	380.9	40.2	428.9	44.7	476.9
31.3	334.0	35.8	382.0	40.3	430.0	44.8	478.0
31.4	335.0	35.9	383.1	40.4	431.1	44.9	479.1
31.5	336.1	36.0	384.1	40.5	432.1	45.0	480.1
31.6	337.2	36.1	385.2	40.6	433.2	45.1	481.2
31.7	338.2	36.2	386.3	40.7	434.3	45.2	482.3
31.8	339.3	36.3	387.3	40.8	435.3	45.3	483.4
31.9	340.4	36.4	388.4	40.9	436.4	45.4	484.4
32.0	341.4	36.5	389.5	41.0	437.5	45.5	485.5
32.1	342.5	36.6	390.5	41.1	438.5	45.6	486.6
32.2	343.6	36.7	391.6	41.2	439.6	45.7	487.6
32.3	344.6	36.8	392.7	41.3	440.7	45.8	488.7
32.4	345.7	36.9	393.7	41.4	441.7	45.9	489.8
32.5	346.8	37.0	394.8	41.5	442.8	46.0	490.8
32.6	347.8	37.1	395.9	41.6	443.9	46.1	491.9

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

Millet Yield per Acre Determination Based on Grams per Square Yard (Continued)							
grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A
46.2	492.9	50.7	541.0	55.2	589.0	59.7	637.0
46.3	494.0	50.8	542.0	55.3	590.1	59.8	638.1
46.4	495.1	50.9	543.1	55.4	591.1	59.9	639.1
46.5	496.2	51.0	544.2	55.5	592.2	60.0	640.2
46.6	497.2	51.1	545.2	55.6	593.3	60.1	641.3
46.7	498.3	51.2	546.3	55.7	594.3	60.2	642.3
46.8	499.4	51.3	547.4	55.8	595.4	60.3	643.4
46.9	500.4	51.4	548.4	55.9	596.5	60.4	644.5
47.0	501.5	51.5	549.5	56.0	597.5	60.5	645.5
47.1	502.6	51.6	550.6	56.1	598.6	60.6	646.6
47.2	503.6	51.7	551.6	56.2	599.7	60.7	647.7
47.3	504.7	51.8	552.7	56.3	600.7	60.8	648.7
47.4	505.8	51.9	553.8	56.4	601.8	60.9	649.8
47.5	506.8	52.0	554.8	56.5	602.9	61.0	650.9
47.6	507.9	52.1	555.9	56.6	603.9	61.1	651.9
47.7	509.0	52.2	557.0	56.7	605.0	61.2	653.0
47.8	510.0	52.3	558.0	56.8	606.1	61.3	654.1
47.9	511.1	52.4	559.1	56.9	607.1	61.4	655.2
48.0	512.2	52.5	560.2	57.0	608.2	61.5	656.2
48.1	513.2	52.6	561.2	57.1	609.3	61.6	657.3
48.2	514.3	52.7	562.3	57.2	610.3	61.7	658.4
48.3	515.4	52.8	563.4	57.3	611.4	61.8	659.4
48.4	516.4	52.9	564.4	57.4	612.5	61.9	660.5
48.5	517.5	53.0	565.5	57.5	613.5	62.0	661.6
48.6	518.6	53.1	566.6	57.6	614.6	62.1	662.6
48.7	519.6	53.2	567.6	57.7	615.7	62.2	663.7
48.8	520.7	53.3	568.7	57.8	616.7	62.3	664.8
48.9	521.8	53.4	569.8	57.9	617.8	62.4	665.8
49.0	522.8	53.5	570.8	58.0	618.9	62.5	666.9
49.1	523.9	53.6	571.9	58.1	619.9	62.6	667.9
49.2	525.0	53.7	573.0	58.2	621.0	62.7	669.0
49.3	526.0	53.8	574.0	58.3	622.1	62.8	670.1
49.4	527.1	53.9	575.1	58.4	623.1	62.9	671.2
49.5	528.2	54.0	576.2	58.5	624.2	63.0	672.2
49.6	529.2	54.1	577.2	58.6	625.3	63.1	673.3
49.7	530.3	54.2	578.3	58.7	626.3	63.2	674.4
49.8	531.4	54.3	579.4	58.8	627.4	63.3	675.4
49.9	532.4	54.4	580.4	58.9	628.5	63.4	676.5
50.0	533.5	54.5	581.5	59.0	629.5	63.5	677.6
50.1	534.6	54.6	582.6	59.1	630.6	63.6	678.6
50.2	535.6	54.7	583.7	59.2	631.7	63.7	679.7
50.3	536.7	54.8	584.7	59.3	632.7	63.8	680.8
50.4	537.8	54.9	585.8	59.4	633.8	63.9	681.8
50.5	538.8	55.0	586.9	59.5	634.9	64.0	682.9
50.6	539.9	55.1	587.9	59.6	635.9	64.1	684.0

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

Millet Yield per Acre Determination Based on Grams per Square Yard (Continued)							
grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A
64.2	685.0	68.7	733.0	73.2	781.0	77.7	829.1
64.3	686.1	68.8	734.1	73.3	782.1	77.8	830.1
64.4	687.2	68.9	735.2	73.4	783.2	77.9	831.2
64.5	688.2	69.0	736.2	73.5	784.2	78.0	832.3
64.6	689.3	69.1	737.3	73.6	785.3	78.1	833.3
64.7	690.4	69.2	738.4	73.7	786.4	78.2	834.4
64.8	691.4	69.3	739.4	73.8	787.5	78.3	835.5
64.9	692.5	69.4	740.5	73.9	788.5	78.4	836.5
65.0	693.6	69.5	741.6	74.0	789.6	78.5	837.6
65.1	694.6	69.6	742.6	74.1	790.7	78.6	838.7
65.2	695.7	69.7	743.7	74.2	791.7	78.7	839.7
65.3	696.8	69.8	744.8	74.3	792.8	78.8	840.8
65.4	697.8	69.9	745.8	74.4	793.9	78.9	841.9
65.5	698.9	70.0	746.9	74.5	794.9	79.0	842.9
65.6	700.0	70.1	748.0	74.6	796.0	79.1	844.0
65.7	701.0	70.2	749.0	74.7	797.1	79.2	845.1
65.8	702.1	70.3	750.1	74.8	798.1	79.3	846.1
65.9	703.2	70.4	751.2	74.9	799.2	79.4	847.2
66.0	704.2	70.5	752.2	75.0	800.3	79.5	848.3
66.1	705.3	70.6	753.3	75.1	801.3	79.6	849.3
66.2	706.4	70.7	754.4	75.2	802.4	79.7	850.4
66.3	707.4	70.8	755.4	75.3	803.5	79.8	851.5
66.4	708.5	70.9	756.5	75.4	804.5	79.9	852.5
66.5	709.6	71.0	757.6	75.5	805.6	80.0	853.6
66.6	710.6	71.1	758.6	75.6	806.7	80.1	854.7
66.7	711.7	71.2	759.7	75.7	807.7	80.2	855.8
66.8	712.8	71.3	760.8	75.8	808.8	80.3	856.8
66.9	713.8	71.4	761.8	75.9	809.9	80.4	857.9
67.0	714.9	71.5	762.9	76.0	810.9	80.5	859.0
67.1	716.0	71.6	764.0	76.1	812.0	80.6	860.0
67.2	717.0	71.7	765.0	76.2	813.1	80.7	861.1
67.3	718.1	71.8	766.1	76.3	814.1	80.8	862.2
67.4	719.2	71.9	767.2	76.4	815.2	80.9	863.2
67.5	720.2	72.0	768.2	76.5	816.3	81.0	864.3
67.6	721.3	72.1	769.3	76.6	817.3	81.1	865.4
67.7	722.4	72.2	770.4	76.7	818.4	81.2	866.4
67.8	723.4	72.3	771.4	76.8	819.5	81.3	867.5
67.9	724.5	72.4	772.5	76.9	820.5	81.4	868.6
68.0	725.6	72.5	773.6	77.0	821.6	81.5	869.6
68.1	726.6	72.6	774.6	77.1	822.7	81.6	870.7
68.2	727.7	72.7	775.7	77.2	823.7	81.7	871.8
68.3	728.8	72.8	776.8	77.3	824.8	81.8	872.8
68.4	729.8	72.9	777.8	77.4	825.9	81.9	873.9
68.5	730.9	73.0	778.9	77.5	826.9	82.0	875.0
68.6	732.0	73.1	780.0	77.6	828.0	82.1	876.0

TABLE C - MILLET YIELD PER ACRE DETERMINATIONS (Continued)

Millet Yield Per Acre Determination Based on Grams per Square Yard (Continued)							
grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A	grams/sq yd	lbs/A
82.2	877.1	86.7	925.1	91.2	973.1	95.7	1021.1
82.3	878.2	86.8	926.2	91.3	974.2	95.8	1022.2
82.4	879.2	86.9	927.2	91.4	975.3	95.9	1023.3
82.5	880.3	87.0	928.3	91.5	976.3	96.0	1024.3
82.6	881.4	87.1	929.4	91.6	977.4	96.1	1025.4
82.7	882.4	87.2	930.4	91.7	978.5	96.2	1026.5
82.8	883.5	87.3	931.5	91.8	979.5	96.3	1027.5
82.9	884.6	87.4	932.6	91.9	980.6	96.4	1028.6
83.0	885.6	87.5	933.6	92.0	981.7	96.5	1029.7
83.1	886.7	87.6	934.7	92.1	982.7	96.6	1030.7
83.2	887.8	87.7	935.8	92.2	983.8	96.7	1031.8
83.3	888.8	87.8	936.8	92.3	984.9	96.8	1032.9
83.4	889.9	87.9	937.9	92.4	985.9	96.9	1033.9
83.5	891.0	88.0	939.0	92.5	987.0	97.0	1035.0
83.6	892.0	88.1	940.0	92.6	988.1	97.1	1036.1
83.7	893.1	88.2	941.1	92.7	989.1	97.2	1037.1
83.8	894.2	88.3	942.2	92.8	990.2	97.3	1038.2
83.9	895.2	88.4	943.2	92.9	991.3	97.4	1039.3
84.0	896.3	88.5	944.3	93.0	992.3	97.5	1040.3
84.1	897.4	88.6	945.4	93.1	993.4	97.6	1041.4
84.2	898.4	88.7	946.4	93.2	994.5	97.7	1042.5
84.3	899.5	88.8	947.5	93.3	995.5	97.8	1043.5
84.4	900.6	88.9	948.6	93.4	996.6	97.9	1044.6
84.5	901.6	89.0	949.6	93.5	997.7	98.0	1045.7
84.6	902.7	89.1	950.7	93.6	998.7	98.1	1046.8
84.7	903.8	89.2	951.8	93.7	999.8	98.2	1047.8
84.8	904.8	89.3	952.8	93.8	1000.9	98.3	1048.9
84.9	905.9	89.4	953.9	93.9	1001.9	98.4	1050.0
85.0	907.0	89.5	955.0	94.0	1003.0	98.5	1051.0
85.1	908.0	89.6	956.0	94.1	1004.1	98.6	1052.1
85.2	909.1	89.7	957.1	94.2	1005.1	98.7	1053.2
85.3	910.2	89.8	958.2	94.3	1006.2	98.8	1054.2
85.4	911.2	89.9	959.3	94.4	1007.3	98.9	1055.3
85.5	912.3	90.0	960.3	94.5	1008.3	99.0	1056.4
85.6	913.4	90.1	961.4	94.6	1009.4	99.1	1057.4
85.7	914.4	90.2	962.4	94.7	1010.5	99.2	1058.5
85.8	915.5	90.3	963.5	94.8	1011.5	99.3	1059.6
85.9	916.6	90.4	964.6	94.9	1012.6	99.4	1060.6
86.0	917.6	90.5	965.6	95.0	1013.7	99.5	1061.7
86.1	918.7	90.6	966.7	95.1	1014.7	99.6	1062.8
86.2	919.8	90.7	967.8	95.2	1015.8	99.7	1063.8
86.3	920.8	90.8	968.8	95.3	1016.9	99.8	1064.9
86.4	921.9	90.9	969.9	94.4	1017.9	99.9	1065.9
86.5	923.0	91.0	971.0	95.5	1019.0	100.0	1067.0
86.6	924.0	91.1	972.0	95.6	1020.1		

TABLE D - MILLET MOISTURE ADJUSTMENT FACTOR TABLE

TENTHS OF PERCENT - MOISTURE										
Whole Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
12	1.0000	.9988	.9976	.9964	0.9952	.9940	.9928	.9916	.9904	.9892
13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732

TABLE D - MILLET MOISTURE ADJUSTMENT FACTOR TABLE (Continued)

TENTHS OF PERCENT - MOISTURE										
Whole Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652
40	.6640	.6628	.6616	.6604	.6592	.6580	.6568	.6556	.6544	.6532
41	.6520	.6508	.6496	.6484	.6472	.6460	.6448	.6436	.6424	.6412
42	.6400	.6388	.6376	.6364	.6352	.6340	.6328	.6316	.6304	.6292
43	.6280	.6268	.6256	.6244	.6232	.6220	.6208	.6196	.6184	.6172
44	.6160	.6148	.6136	.6124	.6112	.6100	.6088	.6076	.6064	.6052
45	.6040	.6028	.6016	.6004	.5992	.5980	.5968	.5956	.5944	.5932
46	.5920	.5908	.5896	.5884	.5872	.5860	.5848	.5836	.5824	.5812

TABLE E - MILLET GROWTH STAGES

Phase	Stage	Narrative
Vegetative		<p>The vegetative phase begins with seed germination and ends with initiation of the panicle or head. This phase, accompanied by an increase in leaves and tiller buds, is usually completed 16 to 20 days after planting. Completion of the vegetative phase varies depending on variety and climate. High temperatures and short day length reduce the duration of this phase.</p>
	Seed Germination and Seedling Emergence	<p>Germination occurs with the emergence of the radicle and later by the coleoptile which ruptures to reveal the primary leaf. When the coleoptile emerges from the soil surface the plant is at the seedling emergence stage. This usually occurs in 4 to 8 days after seeding, depending on planting depth and soil moisture conditions. The recommended planting depth is about 1/2-3/4 inch. Seeding on moist soil improves germination.</p>
	Seedling	<p>This stage covers the period from emergence of the seedling to the time of first tillering. In about 3 to 6 days after emergence, two leaves extend from the whorl. The first leaf is differentiated from succeeding leaves by having a rounded tip. Leaf collars are not distinct. The growing point is still below the soil surface.</p>
	Tillering and Growing Point Initiation	<p>During this stage, also referred to as panicle initiation, the growing point shifts from the vegetative to reproductive stage. The panicle primordium appears as a dome-shaped structure and is at or above the soil surface as the lower internodes continue to elongate. The plant increases in height and tillers actively, beginning at the lower internodes. The rate of tillering increases at higher temperatures and under good nutrient conditions. Growing point initiation usually occurs about 10 to 15 days after emergence, beginning with the main stem and later in the tillers. Vegetative growth may continue when tillers do not head.</p>

TABLE E - MILLET GROWTH STAGES (Continued)

Phase	Stage	Narrative
Reproductive		The reproductive phase starts when the panicle primordium is greater than 0.5 mm. It covers the period from panicle differentiation to flowering of the main stem. Increased leaf area and rapid elongation of the stem internodes accompany this phase. More tillers may emerge as the plant grows and matures. The duration of this phase is fairly constant at about 20 to 25 days, but may be somewhat shorter at higher temperatures.
	Panicle Development	The panicle is quite visible. It begins to differentiate from the base to the tip. This is followed by the initiation of the branch in the same sequence (base to tip). When completed, the spikelets begin to differentiate from the top to the base of each panicle branch.
	Flag-leaf	The final leaf of the main stem is extended partially from the whorl with most of its lower portion still enclosed in the lower leaf. Two to three leaves surround the flag-leaf, all of which are not open yet. Other leaves are expanding while the lowest two leaves begin to mature and die. The flag leaf has no other leaf lamina rolled inside of it. The panicle is readily distinguishable, but still inside the flag leaf sheath. The leaf number on the main stem differs by variety, but each variety produces a definite number of leaves before flowering.
	Boot	The flag leaf is partially rolled in the whorl of the preceding leaf. The panicle is enclosed within the flag-leaf sheath causing a bulge, and the flower-bearing stalk continues to elongate rapidly. Leaf maturation proceeds while tillering slows down considerably.
	Half-Bloom	This stage is defined by the opening of spikelets in the upper half of the main panicle. Flowering may begin in 1-3 days after portions of the panicle have been exerted from the flag leaf sheath. Spikelets open from top to bottom. At the beginning of flowering, spikelets open showing the reddish brown anthers and stigma. Soon after completing pollination, the fertilized stigma withers while the unfertilized stigmas remain fresh for a few more days.

TABLE E - MILLET GROWTH STAGES (Continued)

Phase	Stage	Narrative
Ripening		This phase begins at flowering and ends at physiological maturity. After fertilization, seeds start filling. Throughout this period, the plant actively accumulates dry matter, particularly in seeds, while more tiller panicles develop in sequence with the panicle of the main stem. Only a few upper leaves maintain photosynthesis to support the maturing seeds. Younger tillers may develop at the upper nodes of the main stem. The duration of this phase is almost constant among varieties, from 20 to 30 days.
	Full-Bloom	The lower half of the main head is already in bloom. Most florets in the upper half have completed flowering. It takes 3 to 5 days for all spikelets in the same head to complete flowering. The main stem is actively extending from the flag-leaf and distinctly exposing the head.
	Milk-Grain	The seeds fill gradually and increase in size and weight. The endosperm cells are green to light yellow and filled with starch grain suspensions which appear as white milky juice or semi-solid consistency. Leaf maturation extends from the lower leaves upward as the plant matures. More tiller heads are in bloom stage.
	Hard-Dough	The seeds are somewhat tough and waxy as more solid materials are deposited. This is followed by the gradual loss of moisture in the endosperm. The seed color changes from green to yellow beginning at the top of the head.
	Physiological Maturity	The seeds of the main head have reached maximum dry weight. They continue to dry as moisture decreases in the endosperm due to the formation of a small dark layer at the hilar region of the seed. Physiological maturity proceeds from top to bottom of the head. Seed growth is more rapid and the filling period shorter at higher temperatures. New tillers are emerging at the base of the plant. The stem and head branches remain green even when the seeds have ripened. Tiller number may increase to a certain age and eventually decline due to competition for light and nutrition. Tillers produced at near maturity are unproductive and may die, or produce heads which are small and unable to ripen by harvest. Half-filled spikelets may persist at harvest.