United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

FCIC-25210 (02-2002)

# GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

2002 and Succeeding Crop Years

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

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SUBJECT:	DATE: February 15, 2002	2			
GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK	OPI: Product Development Division APPROVED:				
2002 and Succeeding Crop Years	/S:/ Tim B. Witt				
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2002 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2002 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

### SUMMARY OF CHANGES/CONTROL CHART

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

### Changes:

- A. Converted entire handbook to the new format currently in use for loss adjustment standards handbooks.
- B. Page 1, Paragraph 2 B (3): Added a definition for "damaged kernels."
- C. Page 2, Paragraph 3 B (3): Change wording to clarify that Hail and Fire Exclusion provisions are not applicable if additional coverage is less than 65/100 or comparable coverage.
- D. Page 3, Paragraph 3 D (1): Added wording stating that the Quality Adjustment Factor cannot be less than zero (.000).
- E. Page 3, Paragraph 3 D (2): Added a statement instructing the adjuster to refer to the LAM for information regarding collection of samples for grading, and who can make grade determinations.

SC 1

F. Page 5, Paragraph 4 C (3) Example 2: Revised the example to show procedure for share arrangement.

### GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

## **SUMMARY OF CHANGES/CONTROL CHART (Continued)**

- G. Page 6, 5 C (2): Revised procedure for determining row width measurement from the center of the first row to the center of the "fifth" row.
- H. Page 11, Paragraph 6 A: Added a statement to "Stand Reduction Method" clarifying that this method is also used for planted acreage with no emerged seed.
- I. Page 11, Paragraph B: Added a "NOTE" instructing the user to refer to the LAM if the reduction in stand is solely due to non-emerged seed.
- J. Page 13, Paragraph 6 C (3) (b): Added example for calculation of Gross Kernel Damage and Percent of Head Damage.
- K. Page 14, Paragraph 6 D (2) (a): Changed wording to state "1/100 acre if the potential appears to be 20 bushels per acre or less" to match current appraisal worksheet.
- L. Page 14, Paragraph D (2) (b): Changed wording to state 1/1000 acre if the potential appears to be in excess of 20 bushels per acre.
- M. Page 14, Paragraph 6 D (6): Deleted the requirement to document the reason for an appraisal exceeding the approved yield on the APH form.
- N. Pages 16, 17, 20, and 24, Paragraph 8 B (Stand Reduction Method, Hail Damage Method, and Headed Weight Method): Added instructions to enter the company name (if not pre-printed on the form) and the claim number in the heading of the appraisal worksheet.
- O. Page 27, Paragraph 9 A (3) (f): Removed reference to "Prevented Planting."
- P. Page 27, Paragraph 9 A (4): Added instructions to refer to the "Prevented Planting Handbook" for information on prevented planting.
- Q. Page 32 and 33, Paragraph 9 B (Section I columns H and I): Changed reference from LAM to "Prevented Planting Handbook." Added statement to the refer to the LAM if any acreage is gleaned.
- R. Page 40, Paragraph 9 B (Section II column  $K_1$ ): Deleted wording allowing the adjuster to use either foreign material (FM) or dockage, or a combination of both for the entry in column  $K_1$ . The entry is to be the percent of FM ONLY.
- S. Page 40, Paragraph 9 B (Section II column M<sub>1</sub>): Deleted wording stating test weight is to be entered after the removal of FM. Added instructions to refer to the LAM for instructions on determining test weight.
- T. Page 42, PW Example (Narrative): Revised the documentation for Quality Adjustment.
- U. Page 45, Table B: Added formula to calculate sample row length for row widths not in the table.

# GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

# **SUMMARY OF CHANGES/CONTROL CHART (Continued)**

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# GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

**SUMMARY OF CHANGES/CONTROL CHART (Continued)** 

(RESERVED)

# GRAIN SORGHUM LOSS ADJUSTMENT HANDBOOK

# **TABLE OF CONTENTS**

		<u>]</u>	<b>PAGE</b>
1.	IN	TRODUCTION	1
2.	SP	ECIAL INSTRUCTIONS	1
	A.	DISTRIBUTION	
	B.	TERMS, ABBREVIATIONS, AND DEFINITIONS	1
3.	IN	SURANCE CONTRACT INFORMATION	2
	A.	INSURABILITY	2
	B.	PROVISIONS NOT APPLICABLE TO CAT COVERAGE	2
	C.	UNIT DIVISION	2
	D.	QUALITY ADJUSTMENT	3
4.	RE	EPLANTING PAYMENT PROCEDURES	4
	A.	GENERAL INFORMATION	4
	B.	QUALIFICATION FOR REPLANTING PAYMENT	4
	C.	MAXIMUM REPLANTING PAYMENT	
	D.	REPLANTING PAYMENT INSPECTIONS	6
5.	GR	RAIN SORGHUM APPRAISALS	6
	A.	GENERAL INFORMATION	6
	B.	SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS	6
	C.	MEASURING ROW WIDTH FOR SAMPLE SELECTION	6
	D.	STAGES OF GROWTH FOR GRAIN SORGHUM	7
6.	AP	PPRAISAL METHODS	11
	A.	GENERAL INFORMATION	
	B.	STAND REDUCTION METHOD	11
	C.	HAIL DAMAGE METHOD	12
	D.	HEADED WEIGHT METHOD	14

# GRAIN SORGHUM LOSS ADJUSTMENT HANDBOOK

# **TABLE OF CONTENTS (Continued)**

			<b>PAGE</b>
7.	ΑP	PRAISAL DEVIATIONS AND MODIFICATIONS	15
•			10
	A.	DEVIATIONS	15
	B.	MODIFICATIONS	15
8.	AP	PRAISAL WORKSHEET ENTRIES AND COMPLETION	
		OCEDURES	16
	A.	GENERAL INFORMATION	16
	В.	WORKSHEET ENTRIES AND COMPLETION INFORMATION	
		STAND REDUCTION METHOD	17
		APPRAISAL WORKSHEET EXAMPLE	
		HAIL DAMAGE METHOD	
		APPRAISAL WORKSHEET EXAMPLE	23
		HEADED WEIGHT METHOD	24
		APPRAISAL WORKSHEET EXAMPLE	26
9.	CL	AIM FORM ENTRIES AND COMPLETION PROCEDURES	27
	A.	GENERAL INFORMATION	27
	В.	FORM ENTRIES AND COMPLETION INFORMATION	
		SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	
		SECTION II - HARVESTED PRODUCTION	
		CLAIM FORM EXAMPLE	43
		CLAIM FORM EXAMPLE (REPLANT)	
10.	RE	FERENCE MATERIAL	45
	TA]	BLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	45
	TA	BLE B - ROW WIDTH AND SAMPLE LENGTH CHART	45
		BLE C - STAND REDUCTION CHARTS	
		BLE D - NET PERCENT OF HEAD DAMAGE CHART	
		BLE E - LEAF LOSS CHART	
		BLE F - THRESHING FACTOR TABLE	
		BLE G - MOISTURE ADJUSTMENT FACTOR TABLE	

# 1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

# 2. SPECIAL INSTRUCTIONS

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

# A. <u>DISTRIBUTION</u>

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

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

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

# B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

### (3) Definitions:

**Damaged Kernels** 

Kernels, pieces of sorghum kernels, and other grains that are badly ground-damaged, badly weather-damaged, diseased, frost-damaged, germ-damaged, heat-damaged, insect-bored, mold-damaged, sprout-damaged, or otherwise materially damaged.

# 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 grain sorghum in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share; and
  - (a) is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area:
  - (b) that is planted for harvest as grain;
  - (c) that is a combine-type hybrid grain sorghum (grown from hybrid seed); and
  - (d) that is not a dual-purpose type of grain sorghum (a type used for both grain and forage), unless a written agreement allows insurance on such grain sorghum.
- (2) Unless allowed in the Special Provisions or a written agreement, grain sorghum is not insurable if it is:
  - (a) interplanted with another crop; or
  - (b) planted into an established grass or le gume.
- (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 it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

# B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or comparable coverage.
- (4) High Risk Land Exclusion.
- (5) Replanting Payments.

## C. UNIT DIVISION

Refer to 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 LAM for information on contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Grain sorghum production will be eligible for quality adjustment if, deficiencies in quality (due to insurable causes), in accordance with the Official United States Standards for Grain, result in grain sorghum not meeting the grade requirements for **U.S. No. 4** (grades U.S. Sample Grade) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor (except smut odor), or which meets the special grade for smutty grain sorghum.

**NOTE:** Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

- (3) The adjuster must refer to the Special Provisions if production is eligible for quality adjustment as identified in the Coarse Grains Crop Provisions.
- (4) When due to insurable cause(s), use of quality adjustment for grain sorghum is handled by determining the appropriate discount factors, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). 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) to determine non-chart discount factors.
- (5) Moisture adjustment is applied prior to any qualifying adjustment for quality such as test weight, kernel damage, etc. A grain sorghum moisture adjustment chart is in **TABLE G.** Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 14 percent.
- (6) For grain sorghum for which RIV's apply, and which can be conditioned/reconditioned, refer to the Special Provisions for instructions.
- (7) If a local market cannot be found for the grain sorghum, refer to the LAM.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.
- (9) Document quality adjustment information as described in the instruction for the "Narrative" section of the claim form (refer to subsection 9 B), or on a Special Report.
- (10) 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 must determine that it is practical to replant;
- (3) acres must have been planted on or after 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 replant 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 bushels allowed in the policy (**7 bushels**) 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 bushels per acre allowed for a replanting payment by dividing the insured's cost to replant by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the narrative of the claim form or on a Special Report.

### **EXAMPLE 1**

Owner/operator (100% share)

30 acres replanted.

Actual cost to replant = \$18.00.

Price election = \$2.46.

20% of prod. guar  $(41.7 \text{ bu.}) = 8.3 \times \$2.46 \text{ (price election)} = \$20.42$ 

7 bu. (max. bu. amount allowed in policy) x \$2.46 (price election)=\$17.22

The lesser of \$18.00, \$20.42 and \$17.22 is \$17.22

Actual bushels per acre allowed =  $\frac{7.0 \text{ bu. } (\$17.22 \div \$2.46)}{17.22 \div \$2.46}$ 

Enter 7.0 bu. in Column "N" of the Production Worksheet.

### **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.

Actual cost to replant = \$9.00

Price election = \$2.46.

20% of prod. guar (41.7 bu.) = 8.3 x \$2.46 (price election) = \$20.42 x .500 (share) = \$10.21 7 bu. (max. bu. amount allowed in policy) x \$2.46 (price election = \$17.22 x .500 (share) = \$8.61.

The lesser of \$9.00, \$10.21 and \$8.61 is \$8.61.

Actual bushels per acre allowed = 3.5 bushels ( $\$8.61 \div \$2.46$ ).

Enter 3.5 bu. in Column "N" of the Production Worksheet.

**NOTE**: Enter 3.5 bu. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 7.0 bu. 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. REPLANTING PAYMENT INSPECTIONS

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. GRAIN SORGHUM APPRAISALS

# A. GENERAL INFORMATION

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

# B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

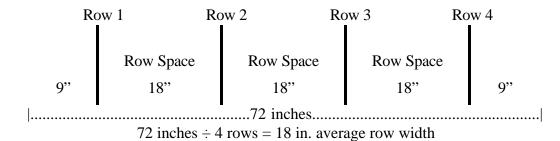
- (1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
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

# C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

**NOTE:** 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 LAM for conversion table).
- (2) Measure across FOUR OR MORE rows, from the center of the first row **space** to the center of the **fifth** 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 the average row width to **TABLE B** to determine the required length of sample row.
- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (6) For broadcast acreage, use a 6.6 foot square grid.

# D. STAGES OF GROWTH FOR GRAIN SORGHUM

- (1) Actual leaf count is used to determine the stage of growth until all the leaves are exposed.
  - (a) Start with the rounded tip leaf, count all leaves developed up to, and including the stage indicator leaf. The stage indicator is that leaf which is at least 50 percent exposed. It is usually the uppermost leaf tip that is pointing below a horizontal line.
  - (b) The node identification system will be used if the rounded tip leaf cannot be determined (Refer to subparagraph D (6), **Figure A**):
    - <u>1</u> Pull up the entire plant and carefully split the stalk to expose stalk nodes and root whorls.
    - The SEVENTH leaf attaches to the top of the first noticeable elongation between the nodes (an internode).
    - <u>3</u> After the seventh leaf node is identified, count upward to the stage indicator leaf.
    - In the early stages of the plant's development, the nodes are very compact and difficult to distinguish; by stage nine or ten, the internode elongation should be easily found.
- (2) The head development determines the stage of growth after the boot stage. Refer to Stage Characteristics (Heading through Maturity), in subparagraph D (5).
- (3) Stage Definitions. The definitions listed in subparagraphs D (4) and D (5) below are based on the average normal conditions for a 20-leaf, 115-day plant.

# (4) Stage Characteristics (Emergence Through Boot)

Name of Stage (one-half of the actual leaf is exposed	e-half of the Average actual leaf Time Interval		Tip of this leaf is visible	Percent of total leaf area exposed
Emergence to 11th Leaf	32 days			
11th Leaf	4 days	9th	13th	12
12th Leaf	4 days	10th	14th	20
13th Leaf	3 days	11th	15th	28
14th Leaf	3 days	12th	16th	39
15th Leaf	3 days	13th	17th	50
16th Leaf	3 days	14th	18th	62
17th Leaf	3 days	15th	19th	72
18th Leaf	2 days	16th	20th (flag leaf)	79
19th Leaf	2 days	17th	Part of 20th (flag leaf) is visible	85
20th Leaf	3 days			92
Full Leaf Development (Early Boot)	3 days	All leaves fully extended and exposed. Head has started to swell and is extended to just below the flag leaf.		100
Boot	2 days	Head has reached almost full size and has started to emerge from the sheath of the flag leaf.		

# (5) Stage Characteristics (Heading Through Maturity)

**NOTE:** All stages are based on 50 percent of the plants in the sample at or beyond a given phase of development.

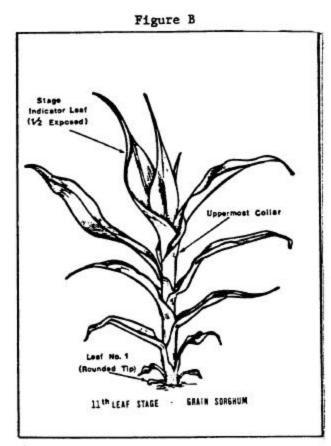
Name of Stage	Average Time	Characteristics
Just Headed	2 days	50 percent of the heads emerged from the boot. No blooms showing.
Bloom	5 days	All heads emerged from the boot and 50 percent are showing yellow pollen tubes over 50 percent of each head.
Blister	4 days	Grain is in a watery form and only partially formedno color to liquid.
Early Milk	6 days	Grain is fully formed. Substance is clear to slightly white, milky liquid. Removal of fluid would leave only the grain hull.
Milk	7 days	Substance is thick milky liquid, no solids.
Late Milk	7 days	Grain has reached a semi-solid form.
Soft Dough	6 days	Grain can be crushed and a white substance emerges in a semi-solid form.
Dough	5 days	Grain can be crushed and a white substance emerges in an almost solid form.
Hard Dough	6 days	Grain is firm enough that when crushed there is no emergence.
Mature		Physiological maturity has been reached. Less than 40 percent moisture content.

# (6) Illustration of Stage Characteristics:

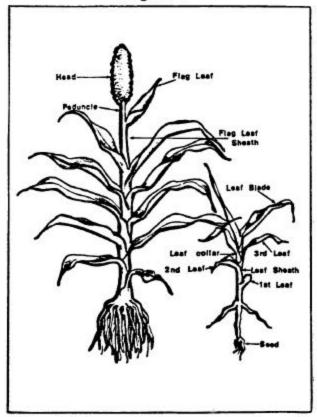
Root Buds

First Noticeable Etongation Between Nodes

Root Whoris







# 6. APPRAISAL METHODS

# A. GENERAL INFORMATION

These instructions provide standards for selecting representative samples and appraising production to count utilizing three appraisal methods.

Appraisal Method	Use
Stand Reduction Method	for planted acreage with no emerged seed, and from emergence to the milk stage.
Hail Damage Method	beginning with the 10th leaf stage and until the sorghum reaches the milk stage.
Headed Weight Method	for all grain appraisals from milk stage through maturity

- (1) A separate worksheet is required for each unit inspected.
- (2) Refer to Section 5 for sampling and row length requirements.

# B. STAND REDUCTION METHOD

Use the Stand Reduction Appraisal Worksheet and stand reduction method from emergence to the milk stage.

**NOTE:** If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the paragraph in the LAM regarding deferred appraisals and non-emerged seed.

- (1) This method is based on the number of surviving plants in a designated sample row length.
- (2) Surviving plant counts are converted to bushels per acre by multiplying the percent of potential remaining by the base yield per acre.
- (3) Prior to the 12th leaf stage, the "Stand Reduction Chart" in **TABLE C** is used to determine the percent of potential remaining.
- (4) After the 11th leaf stage to the milk stage, the yield and stand reductions are on a one-to-one ratio. (**EXAMPLE:** 80% stand = 80% potential.)
- (5) Samples consist of 1/100 acre, unless the crop is broadcast. Use 6.6 feet by 6.6 feet (1/1000 acre) as the sample area for broadcast grain sorghum. Refer to Row Width and Length Chart (**TABLE B**) for other appropriate sample sizes.

# C. HAIL DAMAGE METHOD

Use the Hail Damage Appraisal Worksheet for hail-damaged grain sorghum appraisals beginning with the 10th leaf stage and until the grain sorghum reaches the milk stage.

- (1) This method is based on the calculation of direct and indirect damage from hail to determine the percent of potential remaining, converted to a bushel-per-acre appraisal.
- (2) For damage due to hail, inspections for immature grain sorghum must be delayed at least 7 to 10 days after the damage for a more accurate damage assessment.
- (3) Direct damage includes stand reduction and damage to the stalk and head.

### (a) Stand Reduction

- Hail damage stand reduction prior to the 10th leaf stage is considered recoverable since the plant growing point is largely protected to this stage and regrowth will usually show no adverse effects in grain yield.
- In the 10th leaf to milk stage, the "Hail Stand Reduction Loss Chart" in TABLEC is used to determine percent of damage due to stand reduction.

### (b) Head Damage

The gross percent of damage to grain sorghum heads caused by hail damage is determined by dividing the average number of destroyed kernels per head by the average total number of kernels per head in a sample of four "average" heads.

To determine the gross percent of head damage:

- Determine the average total number of kernels and the number of kernels destroyed by hail on four "average" heads by calculating the average number of kernels per spikelet (using four spikelets one from near the bottom of the head, one a quarter of the way up, one from half way up, and one from three-fourths of the way up). After determining the total number of kernels per spikelets, count the number of kernels that are destroyed by hail. Multiply both counts by the number of spikelets on the head (count the four or five small spikelets in the very top of the head as one average spikelet).
- Total the number of all kernels (destroyed and not destroyed). Then total the number of destroyed kernels. Divide each result by the total number of heads samples. The results will be the average total number of kernels per head and the average number of kernels destroyed per-head.
- <u>3</u> Divide the average number of kernels destroyed per-head by the average total number of kernels per head to determine the GROSS percent of head damage.

### **EXAMPLE:**

	HE	EAD 1	HE	EAD 2	H	EAD 3	HEAD4		
SPIKELETS	TOTAL KERNELS	DESTROYED KERNELS	TOTAL KERNELS	DESTROYED KERNELS	TOTAL KERNELS	DESTROYED KERNELS	TOTAL KERNELS	DESTROYED KERNELS	
1	<mark>47</mark>	31	<mark>51</mark>	<mark>23</mark>	<mark>38</mark>	<mark>12</mark>	<mark>45</mark>	13	
2	<mark>86</mark>	<mark>52</mark>	82	<mark>35</mark>	<mark>77</mark>	<mark>29</mark>	<mark>79</mark>	<mark>21</mark>	
3	<mark>95</mark>	<mark>47</mark>	<mark>90</mark>	<mark>40</mark>	84	<mark>40</mark>	88	<mark>30</mark>	
4	<mark>77</mark>	<mark>46</mark>	<mark>65</mark>	<mark>28</mark>	<mark>62</mark>	<mark>29</mark>	<mark>71</mark>	<mark>25</mark>	
TOTAL	<mark>305</mark>	<mark>176</mark>	288	<mark>126</mark>	<mark>261</mark>	110	<mark>283</mark>	<mark>89</mark>	
AVG. PER SPIKELETS	<mark>76.3</mark>	<mark>44</mark>	<mark>72</mark>	31.5	<mark>65.3</mark>	<mark>27.5</mark>	<mark>70.8</mark>	22.3	
NO. OF SPIKELETS PER HEAD	<mark>70</mark>	<mark>70</mark>	<mark>73</mark>	<mark>73</mark>	<mark>59</mark>	<del>59</del>	<mark>62</mark>	<mark>62</mark>	
AVG. KERNELS PER HEAD	5,341.0	3,080.0	5,256.0	2,299.5	3,852.7	1,622.5	<mark>4,389.6</mark>	1,382.6	

Total Avg. Kernels per head (from 4 heads) ÷ number of heads = Avg. Kernels per Head 18,839.3 kernels ÷ 4 heads = 4,709.8

Total Avg. Number Destroyed Kernels per head (4 heads) ÷ number of heads = Avg. Destroyed Kernels per Head

 $8,384.6 \text{ kernels} \div 4 \text{ heads} = 2,096.2 \text{ average destroyed kernels per head}$ 

Avg. Destroyed Kernels per Head ÷ Avg. Kernels per Head = **Gross Kernel Damage**2,096.2 destroyed kernels ÷ 4,709.8 kernels/head = .445 (44.5% - round to nearest 5%) = 45% Gross Kernel Damage

Percent Damage from Stand Reduction (item 14 rounded to nearest 5%) = 30%

Apply percent Gross Kernel Damage and Percent Damage from Stand Reduction to **TABLE D.** 

Percent Head Damage (item 17 entry from TABLE D) = 32%

(c) Stalk Damage

Plants having bruises on the stalk should not be counted as destroyed until such time as they actually fall over and become unharvestable. Young bruised plants will usually produce a normal or near-normal head even though stalk damage is present. When considerable bruising is evident, the adjustment should be deferred until the actual loss can be determined.

- (4) Indirect damage is caused by defoliation (the loss of leaf area) due to hail. To determine the amount defoliation and subsequent yield loss:
  - (a) Select representative plants;
  - (b) Remove the leaves which were exposed at the time of hail damage;
  - (c) Determine the percent of leaf area destroyed (missing or brown areas) on each removed leaf:

- (d) Total the leaf-area-loss percentages; and
- (e) Divide the total percentage by the total number of leaves to determine the average percent. Apply the average percent (to the nearest 5 percent) to the Leaf Loss Chart in **TABLE E**.

IF THE DAMAGE OCCURRED PRIOR TO BOOT STAGE, use the top portion of the chart. Determine the ultimate number of leaves by tearing the plant down. After the stage indicator leaf has been identified, dissect the plant and count the nodes or leaves not yet emerged to determine the ultimate number. If the actual number of leaves to be produced cannot be determined, defer the appraisal until the actual number of leaves can be determined. AT THE TIME OF DEFERRAL, accurately determine the percent of defoliation as of the date of hail loss. No further determination of defoliation should be made unless further damage occurs.

If the damage occurred in boot through early milk stage, apply the average percent (determined above) to the lower portion of **TABLE E** 

# D. HEADED WEIGHT METHOD

Use the Weight Method Appraisal Worksheet, Part I, for all grain appraisals from milk stage through maturity.

- (1) This method is based on weighing the grain heads in a fraction of an acre, then converting this production to bushels per acre.
- (2) Select representative samples of:
  - (a) 1/100 acre if the potential appears to be 20 bushels per acre or less.
  - (b) 1/1000 acre if the potential appears to be in excess of 20 bushels per acre.
  - (c) 6.6 foot by 6.6 foot (1/1000 acre) if the grain sorghum has been broadcast planted.
- (3) Harvest all grain heads in the sample by cutting heads from the stalks as close as possible to the lowest head branch.
- (4) Multiply average sample weight by:
  - (a) 1.34 if the sample size selected was 1/100 acre;
  - (b) 13.4 if the sample size selected was 1/1000 acre;

The result will be the bushels per acre of potential production.

(5) If the grain is light and chaffy or heads are poorly filled, determine threshing percentage in accordance with **TABLE F**.

\*\*\*

# 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

Modification require authorization from the insurance provider. Refer to the LAM for further information.

Use the following appraisal modifications in conjunction with the appropriate grain sorghum appraisal method for damage due to insured causes.

- (1) Permanent Wilt (Not applicable to irrigated practice).
  - (a) When permanent wilt is present:
    - Plants are damaged to the point that the leaves remain tightly rolled throughout the night; and
    - The four lower leaves of the plant are brown and brittle and during the day will crumble when rolled between the hands.
  - (b) When all plants are permanently wilted and stand reduction appraisal is appropriate, note on appraisal sheet "no production potential due to permanent wilt," and enter zero appraisal for acreage so affected.
  - (c) When permanent wilt has been determined in the area, but not all (or none) of the plants in the field or sub-field have been affected, appraise in the normal manner unless the insured agrees to leave representative areas for later appraisal. Inform insured to request another appraisal within 30 days of this inspection.

**NOTE:** Acreage affected by permanent wilt should be inspected in early-morning hours to confirm turgor has not been restored overnight. Make observations before 9 A.M. if possible. Plants will be considered permanently wilted if they are damaged to the extent that they will die even if supplied moisture.

# (2) Lack Of Frost-Free Days:

If the number of days from date of appraisal to the normal killing frost is FEWER THAN the number of days the grain sorghum would require to reach the soft dough stage, frost/freeze damage is probable. To adjust appraisals for lack of frost-free days:

- (a) Use the normal, average killing frost date for the field location (available through the CES under CSREES, based on the average date of 70 percent chance of a 28-degree fall freeze).
- (b) Determine the stage of growth on the date of appraisal.

- (c) Determine the ultimate number of leaves the plants would have produced if frost were not a factor.
- (d) Determine the number of days from the stage of growth on the day of appraisal to the date the grain sorghum would reach the soft dough stage. When counting, do not count days for leaf stages beyond the determined ultimate number of leaves. For example: Stage of growth on date of appraisal = 14th leaf. Determined ultimate number of leaves = 18. Number of days from 14th to 18th leaf stage (full leaf development) = 12 days. Number of days from full leaf development to soft dough stage = 36 days. Total number of days from 14th leaf stage (through full leaf development) to soft dough stage = 48 days.
- (e) Add 5 days (to days calculated in sub-paragraph d) to account for slower plant development as the frost date approaches.
- (f) When the sum of sub-paragraphs (d) and (e) EQUALS OR EXCEEDS the number of days from date of appraisal to the normal killing frost date, appraise the affected acreage at zero potential. Enter "Will not reach soft dough stage by normal killing frost date" on the appraisal worksheet or an attached Special Report and show computations.
- (g) If the sum of subparagraphs (d) and (e) IS LESS THAN the number of days from date of appraisal to normal killing frost, appraise in the normal manner. When frost could be a factor for further damage, document on the appraisal sheet why it was not reflected in the appraisal.

# 8. 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, 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 5 for sampling requirements.

# B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

### STAND REDUCTION METHOD

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 No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

Claim Number: Claim number as assigned by the insurance provider.

- 4. **Crop:** Enter "Grain Sorghum."
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
- 6. **FSA Farm No.:** FSA farm serial number, if applicable.
- 7. **Field No.:** Field or subfield identification symbol.

**No. of Acres:** Number of determined acres, to tenths, in the field or subfield being appraised.

- 8. **Row Width:** Row width to nearest inch. If broadcast, enter "B." Refer to subsection 5C for row width determination information.
- 9. **Base Yield:** Enter the approved yield to nearest whole bushel from the APH form, after verifying to be correct.
- 10. **Sample No.:** MAKE NO ENTRY.
- 11. **Normal Plant Population 1/100 Acre:** Determine by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre (for broadcast seeded, 6.6 feet X 6.6 feet (1/1000 acre)).
- 12. **No. of Surviving Plants 1/100 Acre:** Enter number of surviving plants.
- 13. **Percent of Stand:** Result, to nearest tenth, of dividing number of surviving plants (item 12) by the normal plant population (item 11).

17

- 14. **Percent of Stand (rounded to nearest 5 percent):** Percent of stand (item 13) rounded to nearest 5 percent.
- 15. **Percent of Potential:** Enter percent of potential as follows:
  - a. Determine stage at time of damage and enter in item 19.
  - b. Before 12th leaf stage, use Stand Reduction Chart (**TABLE C**) and entry in item 14.
  - c. After the 11th leaf stage, repeat entry from item 14.
- 16. **Base Yield:** Repeat entry from item 9.
- 17. **Appraisal for Sample:** Result, to nearest tenth, of multiplying percent of potential (item 15) expressed as a decimal by the base yield (item 16).
- 18. **Total:** Sum of entries in item 17 (to nearest tenth).
- 19. **Stage of Growth at Time of Damage:** Stage of growth at time of damage (refer to subsection 5 D).
- 20. **Total Appraisals for all Samples:** Repeat entry from item 18.
- 21. **No. of Samples:** Enter total number of samples.
- 22. **Appraisal per Acre/Field:** Result (to nearest tenth) by dividing total appraisals for all samples (item 20) by the total number of samples (item 21).
- 23. **Notes and Calculations:** Remarks pertinent to the appraisal, sampling, conditions in general (e.g. very hot and dry) etc.
- 24. **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.
- 25. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured-s authorized representative) has signed. If the appraisal is performed prior to the 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.).

FOR ILLUS	STRATION PURP	OSES ONLY	COMPANY	1. INSURED'S NAME					2. POLICY NUMBER		
	074110 0501		ANY CO			I.M	I. INSU	RED		XXXXXXX	
Λ.	STAND REDU		3. UNIT NO.	CLAIM NUMBER		4. CRC	)P			5. CROP YEAR	
APPRAISAL WORKSHEET (Corn and Grain Sorghum,			00100	XXXXX	$\mathbf{X}$	6	RAIN	SORGH	UM	YYYY	
	HYBRID SEED	CORN,	6. FSA FARM NO.		NO. OF AC			/ WIDTH	9. BASE Y		
HYBRI	D SORGHUM SE	ED, POPCORN)	FSA-123	A	106.	.0	3	38''		49	
COMPUTA	TIONS		1011120	11	100	••	`	,,,		.,	
				HUM SEED AND							
	NORMAL PLANT	NO. OF	GRAIN SOF	RGHUM ONLY ROUND COL. 13 T	0					APPRAISAL	
SAMPLE	POPULATION	SURVIVING PLANTS	PERCENT OF	NEAREST 5	PE	ERCENT				FOR SAMPLE	
NO. 10	1/100 ACRE 11	1/100 ACRE 12	STAND 13	PERCENT 14	F	POTENTI 15	AL	BASE	E YIELD 16	(COL. 15 X 16) 17	
			10	1-7							
1	320	21	6.6	5		9		X	49	= 4.4	
2											
2	320	17	5.3	5		9		X	49	= 4.4	
3											
3	320	36	11.3	10		17		Χ	49	= 8.3	
4											
7	320	39	12.2	10		17		X	49	= 8.3	
5											
_	320	47	14.7	15		26		X	49	= 12.7	
6											
								1			
7											
8											
9											
10								I		I	
11								J		l	
40											
12								X		=	
	ı	l	l		I .				18. TOT/	ΔΙ	
										38.1	
19. STAGE	OF GROWTH AT T	IME OF DAMAGE	20. TOTAL APPRAISA SAMPLES	ALS FOR ALL 21. N	NO. OF SAM	IPLES		22. APPR	RAISAL PER	ACRE/FIELD	
				I		_		1			
OO NOTEO	9th Lea		38.1	÷		5	:	=	7.6	BU.	
23. NOTES	AND CALCULATIO	IN 5									
24. INSURF	D-S SIGNATURE							DATE			
								I			
		]	I.M. INSURED						MM/D	D/YYYY	
25. ADJUS	TER'S SIGNATURE			co	DE NO.			DATE			
		I.M. ADJUST	ER		XX	XXX			MM/DI	D/YYYY	
		== 3 3 2 2								E 1 OF 1	
									- 4-0		

# C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

# **HAIL DAMAGE METHOD**

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**: 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: A**Grain Sorghum@ (0051)
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
- 6. **FSA Farm No.:** FSA Farm Serial Number, if applicable.
- 7. **Field No.:** Field or subfield identification symbol.

**No. of Acres:** Number of determined acres, to tenths, in the field or subfield being appraised.

- 8. **Ultimate No. of Leaves:** Enter the ultimate number of leaves.
- 9. **Base Yield:** The approved yield to the nearest whole bushel from the APH form, after verifying to be correct.
- 10. **Sample No.:** If there are preprinted sample numbers, MAKE NO ENTRY.
- 11. **Normal No. of Plants 1/100 Acre:** Normal plant population determine by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre (for broadcast seeded, 6.6 feet X 6.6 feet (1/1000 acre)).
- 12. **No. of Plants Totally Destroyed 1/100 Acre:** Number of plants totally destroyed. If totally destroyed plants cannot be accurately counted, complete item 13 and enter result of subtracting remaining stand (item 13) from normal number of plants (item 11).

- Remaining Stand Number Plants 1/100 Acre: Number of remaining plants determine the number of remaining plants or enter the result of subtracting number of plants totally destroyed (item 12) from normal number of plants (item 11). For broadcast seeded, 6.6 feet X 6.6 feet (1/1000 acre).
- 14. **% Damage from Stand Reduction (Chart):** Determine by dividing remaining plants (item 13) by the normal plant population (item 11). Round to the nearest 5 percent, and apply result to **TABLE C** "Hail Stand Reduction Loss Chart." Enter percent of damage from the table.
- 15. **% Cripples (Corn Only):** MAKE NO ENTRY
- 16. **% Head Damage (Grain Sorghum):** 
  - a. Determine the average total number of kernels on 4 "average" heads.
  - b. Determine the average total number of kernels on 4 "average" heads by calculating the average number of kernels per spikelet (using four spikelets one from near the bottom of the head, one a quarter of the way up, one from half way up, and one from three-fourths of the way up). Multiply by the number of spikelets (count the four or five small spikelets in the very top of the head as one average spikelet.
  - c. Divide the average number of kernels destroyed per-head by the average number of total kernels per head (rounded to the nearest 5 percent) to determine the GROSS percent of head damage.
  - d. Apply the gross percent of head damage ("c" above) and stand reduction percent of damage (item 14, rounded to the nearest 5 percent) to **TABLE D**, to obtain NET percent of head damage. Refer to subparagraph 6 C (3)(b)3 for an example of this calculation.
  - e. If no head damage, enter zero ("0.0").

**NOTE:** Show all calculations in the "Remarks" section of the appraisal worksheet or on a Special Report.

- 17. **Total Direct Damage:** Sum of items 14 and 16.
- 18. **Potential Remaining:** Result of subtracting total direct damage (item 17) from 100.
- 19. **% Leaf Area Destroyed:** Determine and enter percent of leaf area destroyed.
- 20. % Damage for Leaf Destruction: Percent of damage for leaf destruction (from TABLE E) based on items 19 and item 27, and the ultimate number of leaves (item 8).

21

**EXAMPLE 1:** A grain sorghum plant is determined to have an ultimate number of leaves of 18. The stage of growth is 15 leaf, with 55 percent leaf defoliation. The percent of damage would be at a level of 16 percent.

- **EXAMPLE 2:** A grain sorghum plant is determined to be in the bloom stage, with a 45 percent leaf defoliation percent. The percent of damage would be 30 percent.
- 21. **Net Indirect Damage:** Result (to tenths) of multiplying potential remaining (item 18) by percent damage for leaf destruction (item 20).
- 22. **% Damage from Hail:** Sum of total direct damage (item 17) and net indirect damage (item 21), to nearest tenths.
- 23. **% Potential Production Remaining:** Result of subtracting percent damage from hail (item 22) from 100 (to nearest tenths).
- 24. **Base Yield:** Repeat entry from item 9.
- 25. **Appraisal For Sample:** Result, to nearest tenth, of multiplying percent potential production remaining (item 23) expressed as a decimal by the base yield (item 24).
- 26. **Total:** Sum of entries in item 25.
- 27. **Stage of Plant Growth at time of Damage:** Stage of growth at time of damage (refer to subsection 5 D).
- 28. **Total All Samples:** Repeat entry from item 26.
- 29. **No. Samples:** Enter total number of samples.
- 30. **Per Acre Appraisal:** Result, to nearest tenth, of dividing total appraisals for all samples (item 28) by the total number of samples (item 29).
- 31. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general.
- 32. **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.
- 33. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured-s authorized representative) has signed. If the appraisal is performed prior to the 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.).

FOR	ILLUSTR	ATION PUR	RPOSES ON	NLY	1. INSUR	ED'S NAME			2. POLIC	CY NO.			3. UNIT N	10.	4. CROP	ATNI
	н	IAIL DA	MAGE		I.M. INSURED			XXXXXXX			00	100		RAIN GHUM		
A	PPRA	ISAL V	VORKS		5. CROP	YEAR	6. FSA F	ARM NO.	7. FIELD	NO.	NO. C		8. ULTIMA OF LEAVE		9. BASE	YIELD
	(0)	om and Gra	in Sorghum)	)	YY	YYY	FSA	<b>1-123</b>	A		24.2	2	2	20		49
CO	MPUTAT	IONS								•						
SAMPLE NO.	NORMAL NO. OF PLANTS 1/100 ACRE	NO. PLANTS TOTALLY DESTROYED 1/100 ACRE	REMAINING STAND NO. PLANTS 1/100 ACRE	% DAMAGE FROM STAND REDUCTION (Chart)	% CRIPPLE (Corn Only)	% EAR DAMAGE (Corn) % HEAD DAMAGE (Grain Sorghum)	TOTAL DIRECT DAMAGE (14+15+16)	POTENTIAL REMAINING (100 - 17)	% LEAF AREA DESTROYED	% DAMAGE FOR LEAF DESTRUCTION	(Chart) NET INDIRECT	DAMAGE (18 X 20)	% DAMAGE FROM HAIL (17 + 21)	% POTENTIAL PRODUCTION REMAINING (100 - 22)	BASE YIELD	APPRAISAL FOR SAMPLE (23 x 24)
10	11	12	13	14	15	16	17	18	19	20	)	21	22	23	24	25
1	320	176	144	32	-	32	64	36	90	60	6 2	23.8	87.8	12.2	49	6.0
2	320	206	114	43	-	41	84	16	95	72	2 1	11.5	95.5	4.5	49	2.2
3	320	191	129	37	-	36	73	27	92	60	6 1	17.8	90.8	9.2	49	4.5
4	320	194	126	37		33	70	30	94	72	2 2	21.6	91.6	8.4	49	4.1
5																
6																
7																
8																
9																
10																
		1	<u> </u>		<u> </u>	1	<u> </u>		<u> </u>				<u>I</u>	26. TOTAL	1	6.8

31. REMARKS

Sample 1 - Gross % of head damage = 45%

**EARLY MILK** 

Sample 2 - Gross % of head damage = 75%

Sample 3 - Gross % of head damage = 55%

Sample 4 - Gross % of head damage = 50%

32	INSURED'S SIGNATURE	DATE

16.8

I.M. INSURED MM/DD/YYYY

33. ADJUSTER'S CODE NO. & SIGNATURE

XXXXXX I.M. ADJUSTER MM/DD/YYYY

PAGE 1 OF 1

4.2

# D. WORKSHEET ENTRIES AND COMPLETION INFORMATION

# **HEADED WEIGHT METHOD**

Verify or make the following entries:

### **Item**

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

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

Claim Number: Claim number as assigned by the insurance provider.

- 1. **Insured's Name:** Name of person 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 acreage report.
- 4. **Crop:** Enter "Grain Sorghum."
- 5. **Crop Yr:** Crop year as defined in the policy for which the claim has been filed.
- 6. **FSA Farm No.:** Enter the FSA farm serial number.
- 7. **Circle GS:** Circle "GS" and enter in item 10, Part I.

### PART I - WEIGHT METHOD

- 8. **Field or Sub-field ID:** Field or sub-field identification symbol.
- 9. **Acres in Field:** Number of determined acres, to tenths, in field identified by item 8.
- 10. **Kind of Appr.:** Enter "GS".
- 11. **Fraction of Acre:** Enter "1/100," if potential appears to be 20 bushels per acre or less, or "1/1000," if potential appears to be in excess of 20 bushels per acre or has been broadcast seeded.
- 12. **Weight per Sample:** Weight for each sample (pounds, to tenths).
- 13. **Total Weight All Sample Plots:** Sum of entries in item 12 (pounds, to tenths).
- 14. **No. of Sample Plots:** Enter number of sample plots.
- 15. **Average Sample Weight per Field:** Result, to tenths, of dividing total weight of all samples (item 13) by the number of sample plots (item 14).

- 16. **Yield Factor:** If entry in item 11 is 1/100, enter "1.34." If entry in item 11 is 1/1000, enter "13.4."
- 17. **Per Acre Yield:** Result, to tenths, of multiplying average sample weight per field (item 15) by the yield factor (item 16). If threshing factor is applied (**TABLE F**), line through appraisal and enter adjusted appraisal in the space below the original appraisal. Show calculation on worksheet.
- 18. **Moisture Percentage:** Record moisture percentage, if in excess of 14.0 percent.
- 19. **Shelling:** MAKE NO ENTRY

**Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general.

- 31. **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.
- 32. **Adjuster's Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured=s authorized representative) has signed. If the appraisal is performed prior to the 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.).

### FOR ILLUSTRATION PURPOSES ONLY

WEIGHT METHOD APPRAISAL WORKSHEET  (Corn, Popcorn, Hybrid Seed Corn, Hybrid Seed Sorghum, Grain Sorghum, and Silage)											
COMPANY	CLAIM NUMBER	R	1. INSURED=S NAME	2. POLICY NO.	3. UNIT NO.	.7. CIRCLE APPRAISAL CODE AND					
ANY COMPANY	XX	XXXX	I.M. INSURED	XXXXXXX	00100	ENTER IN COL. 10 PART I					
4. CROP	5. CROP YR	6. FSA FARM NO.		GRAIN SORGHUM-GS EAR CORN - EC							
GRAIN SORGHUM	YYYY	FSA-123	Popcorn 100 if sample size selected was 1/100 acre 1000 if sample size selected was 1/1000 acre	Corn 1.43 if sample size selected was 1/100 acre 14.3 if sample size selected was 1/1000 acre	Grain Sorghum 1.34 if sample size selected was 1/100 acre 13.4 if sample size selected was 1/1000 acre	POPCORN - PEC CORN SILAGE - CS GRAIN SORGHUM SILAGE - GSS					

			PA	RTI - 1	MATURI	E EAR C	CORN - I	POPCOR	N - HYBI	RID SEED (corn, gi	rain sorghum) -	GRAIN SORGHU	JM AND SILA	GE WEI	GHT METH	IOD				
FIELD ID 8	ACRES IN FIELD 9	KIND OF APPR. 10	FRACTION OF ACRE 11	RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT TO TENTHS 12					HS	TOTAL WEIGHT ALL SAMPLE PLOTS 13	NO. OF SAMPLE PLOTS 14	AVERAGE SAMPLE WEIGHT PER FIELD 15	YIELD FACTOR 16	PER ACRE YIELD (CIRCLE ONE) 17			FOR MATURE CORN POPCORN AND GRAIN SORGHUM			
F	10.1	GS	1/100	4.3	5.2	8.4	7.1	8.1		= 33.1	) 5	= 6.6	x 1.34	BUS TON: POU		8.8	PERCEN  18.  MOISTURE  15.1	IT/FACTOR 19. SHELLING		
G	10.1	GS	1/100	4.3	5.2	8.4	7.1	8.1		= 33.1	) 5	= 6.6	× 1.34	BUSHELS 8.8 POUNDS 6.6				IT/FACTOR 19. SHELLING		
							PART II	- MATU	LH th	eld "G" is exar		raisal adjuste	d for low	BUS TON: POU			PERCEN	NT/FACTOR 19. SHELLING		
FIELD ID 20	STAGE 22	FRAC- TION OF ACRE 23	Plot 1	Plot 2	Record	d in Each E	Block the Po		Sample	nreshed grain	AL GE	REPRESENTATIVE SAMPLES (Popcorn)								
20	1/4	1/100							We	weighed 2.8 lbs.  torn 27										
	1/2	1/100							Threshing percentage from TABLE F = .75  8.8 bu. appraisal X .75 = 6.6 bu. / acre appraisal											
	3/4	1/100									= - 	x —	8.000 450	.0	=		REPRESENTATIVE SAMPLES (Corn, Grain Sorghum)  1. 1/100 acre if potential appears to be 20 bushels/acre or less.			
	Doughy	1/100									 = - 		.8475 47.0 8.4750 470	.0	  = 		1/1000 acre if potential appears to be in excess of 20 bushels/acre.			
	Extended	1/100									 	х —	1.0638 59.0 10.6380 590		=    -		TOTAL NO REP. SAMPLE PLOTS 29	ACRE APPRAISAL 30		
REMARK	(S:														28. TOTAL APPR. ALL STAGES		 ) : 	 = 		
31. INSURED SIGNATURE  L.M. INSURED  DATE  MM/DD/YYYY  MM/DD/YYYY  MM/DD/YYYY  MM/DD/YYYY  MM/DD/YYYYY  MM/DD/YYYYY  MM/DD/YYYY									DATE MM/DD/YYYY											

PAGE 1 OF 1

# 9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

### A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving 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 planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) 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.
- (6) Instructions labeled '**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled '**REPLANT**" apply to replant inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

Verify or make the following entries:

## Item

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

- 1. **Crop/Code #:** "Grain Sorghum" (0051).
- 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:** 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 bushels, 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 Policy(s):**

- 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."

29

- (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. Refer to 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.

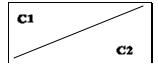
- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

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



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. 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 replant 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 Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

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

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

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

"Not Replanted"...... Acreage 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

"H"..... Harvested

"UH"..... Unharvested

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

PREVENTED PLANTING: Refer to the Prevented Planting Handbook 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 bushels, to tenths, of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions.

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

## K<sub>1</sub> Moisture %:

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture percent (if in excess of 14.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture factor - For appraised mature grain production in excess of 14.0 percent, obtain factor from **TABLE G.** 

## L. Shell and/or Quality Factor:

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** For mature unharvested grain sorghum which due to insurable causes qualifies for quality adjustment as provided in the Coarse Grains 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 grain sorghum has 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 refer to 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 bushels, 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 bushels, 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:

**REPLANT:** Enter the bushels per acre, to tenths, allowed for replanting. (Refer to section 4 for qualifications and computations.)

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

- O. **Total to Count:** Column "C or C<sub>1</sub>" (actual acres) times Column "N," rounded to tenths.
- 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 "C<sub>2</sub>" (**reported** acres; "C" if acreage is not under-reported) times Column "P," to tenths.

#### 16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

## 17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

## **NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- 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.
- 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 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 sketch map or aerial photo 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, column 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.
- u. Explain any ".000" QA factor entered in columns 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 grain sorghum 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. If on an attachment, enter "See attachment."

## **SECTION II - HARVESTED PRODUCTION**

#### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).
- (2) Columns "B" through "E" are for structure measurement 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 columns 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, FM, test weight, value, etc.).

**NOTE:** Average percent of foreign material (FM) 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.

37

- (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 columns A through S by type or practice. If production has been commingled, refer to the LAM.

## Verify or make the following entries:

#### Item

# **No.** Information Required

18. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. 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.
- A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

#### $A_2$ . 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, column "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. **Deduction:** 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 Prod.:** Multiply Column "F" times Column "G," rounded to tenths of a bushel.
- I. **Bu., Ton, Lbs., Cwt.:** Circle "Bu." in column heading. Production in bushels, 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 mycotoxin-infected grain sorghum, enter ALL production even if it has no market value.

- J. Shell/Sugar Factor: MAKE NO ENTRY.
- K<sub>1</sub>. **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.

- **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."
- L<sub>1.</sub> **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.
- L<sub>2.</sub> **Factor:** If grain moisture is more than **14.0 percent**, enter the four-place moisture factor from the grain sorghum moisture adjustment factor (**TABLE G**).
- M<sub>1.</sub> **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.
- M<sub>2.</sub> **Factor:** Test Weight Factor enter the result of dividing the actual test weight by 56, to three decimal places.
- N. **Adjusted Production:** Result of multiplying ("H" or "I") x "K<sub>2</sub>" x "L<sub>2</sub>" x "M<sub>2</sub>". (Round to nearest tenth).
- O. **Prod. Not to Count:** Net production NOT to count, in bushels 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. Refer to the example in the LAM.

- P. **Production:** Result of subtracting the entry in Column "O" from Column "N," to tenths.
- Value: When applicable, enter the Reduction in Value (RIV). 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.

 $Q_2$  Mkt. Price: If an entry is in item  $Q_1$ , enter the Local Market Price for U.S. No. 2 Grain Sorghum. 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" in bushels 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 AND REPLANT: MAKE NO ENTRY.

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

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 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 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/Code# GRAIN SORGHUM	2 Unit #	3 Legal D SW1	tion N - 30W		(	FOR II	LLUST	RATION PURPOSES ONLY)	8 Name of Insured	I. M. IN	SURED	
0051	00100		 	 7	Company	/	ANY CON	MPANY	9 Claim #	xxxxx	11 Crop Yea	YYYY
4 Date of Damage	JUN 10				Agenc	y	A	ANY AGENCY	10 Policy # XX	XXXXX		
5 Cause of Damage	HAIL								14 Date(s)	1 <sup>st</sup>	2 <sup>n</sup>	Final MM/DD/YYYY
6 Primary Cause %	100								Notice of Loss	MM/DD/YYYY		MIMI/DD/1111
12 Additional Units	00200								15 Companion Po	licy(s)		
13 Est. Prod. Per Acre	40											

#### SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

I. M. ADJUSTER XXXXX

ACTUARI	AL								POTENTI	AL YIELD					STAGE GUAR	RANTEE
A	В	С	D	Е	F	G	Н	I	J	$-\frac{K_1}{K_2}$	L	М	N	0	P	Q
<u>Field</u> ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A M/D		24.2	1.000		002	997	UH	PLOWED	4.2				4.2	101.6	41.7	1009.1
С		18.0	1.000		002	997	P	woc				41.7	41.7	750.6	41.7	750.6
D M/D		56.0	1.000		002	997	Н	Н							41.7	2335.2
16 TO	TAL	98.2	·								·		17 TOTALS	852.2		4094.9

NARRATIVE (If more space is needed, attach a Special Report) Grain sorghum at Acme Elevator weighed 45# per bushel and had 19.9% kernel damage. Field C - Put to other use without consent. Fields C & D determined from FSA permanent Field measurements. Field A wheel measured. See attached Special Report for measurements and calculations. See attached FGIS Grade Certificate. Test Wt. = 45# (DF =

.103) + 19	9.9% <b>dam</b> a	aged ke	rnels (D	F = .112	+ U.S. Samp	ole Grade	(DF = .233)	(3) = .448.	1.000	448 = .552	Quality Adj	ustment Fa	<mark>ctor.</mark>					
SECTIO	N II – HA	RVEST	ED PR	ODUCTI	ON													
18 Date Ha	rvest Complet	ted					19 Is da	amage similar	to other fa	rms in the area	1?	2	20 Assignment of Inc	demnity?		21 Trai	nsfer of Right To Ind	emnity?
		M	M/DD/Y	YYY				Yes 🛛		N	Го 🗆		Yes $\square$	No D	3	Ye	s $\square$	No 🛮
MEASURE	EMENTS				GROSS PR	ODUCTION	1		ADJUST	TMENTS TO	HARVESTED	PRODUCTIO	N					
$-\frac{A_{1}}{A_{2}}$	В	С	D	E	F	G	Н	I	J	$-\frac{K_1}{K_2}$	$ \frac{L_1}{L_2}$ $ -$	$-\frac{M_1}{M_2}$	N	О	P	$-\frac{Q_{1}}{Q_{2}}$	R	S
Share Field ID	Length of Diameter	Width	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	( <b>Bu.</b> ) Ton Lbs. Cwt.	Shell/ Sugar Factor	Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Produc- tion (N – O)	Value  Mkt. Price	Quality Factor $(Q_1 \div Q_2)$	Production To Count (P X R)
		Acme El ytown, A	evator Any Stat	e				530.1		- <u>1.0</u> 990			524.8		524.8		.552	<b>289.7</b>
	14.0	RND	10.0		1539.4	.8	1231.5				.9676	52	1107.0		1107.0			1107.0
													o my insured crops. I				22 Section II T	Total <b>1396.7</b>
	Production Worksheet and supporting papers are subject to audit and approval be Corporation, an agency of the United States. I understand that any false or inacc																23 Section I T	otal 852.2
	inder 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and ot								iy result ii	ii tiie sanctio	ns outlined in	my poncy an	ia administrative, civi	i, and crimina	ii sanctions		24 Unit T	otal 2248.9
25 Adjuste	djuster's Signature and Code Number							Date		26 Insur	ed's Signature	;				Date		
1st Insp	ection		I.	M. ADJU	USTER XX	XXX		MM/DD/	YYYY	1 <sup>st</sup> Insp	ection		I. M. INSUI	RED		MM/DD/	YYYY	

2<sup>nd</sup> Inspection

Final Inspection

I. M. INSURED

2<sup>nd</sup> Inspection

Final Inspection

MM/DD/YYYY

MM/DD/YYYY

27 Page \_ **1**\_\_of \_\_**1**\_\_

1. Crop/Code # GRAIN SORGHUM	2. Unit		3. Legal	Description SW1-9		W			_		TRATION PURPOSES ONLY		8. Name of Insu		NSURE	D
0051	00	100							•	KODC	OTION WORKSHEET		9. Claim #		11.	Crop Year
Date of Damage	JUI	N 10					7	. Company	/	ANY	COMPANY		X	XXXXX		YYYY
5. Cause of Damage	HA	IL						Agency		ANY	AGENCY	<u> </u>	10. Policy #	XXXXX	XXX	
6. Primary Cause %	1	00										<u>.</u>	14. Date(s)	1 <sup>st</sup>	2 <sup>nd</sup>	Final
12. Additional Units													Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
13. Est. Prod. Per Acre													15. Companion	Policy(s)		
SECTION I - ACREAG	F APPE	AISEC	PROF	HICTION	IAND	AD.IIIS	TMFN	ITS								

#### SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

<b>ACTUAR</b>	IAL								POTENTIAL	YIELD					STAGE	GUARANTEE
А	В	О	D	E	F	G	Н	1	J	K <sub>1</sub>	L	М	N	0	Р	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count	Per Acre	Total (C x P)
- A M/D	30.0	30.0	1.000		002	997	R	REPLANTED					7.0	210.0	41.7	1251.0
		40.0	1.000		002	997	NR	NOT REPLANTED							41.7	1668.0
16.	. TOTAL	70.0			·			·	·	·	·	·	17. TOTALS	210.0		2919.0

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance. Insured's actual cost to replant - \$18.00/acre. Price election - \$2.46.  $\$18.00 \div \$2.46 = 7.3$  bu. \$1.7 bu./acre x \$20% = \$3.00/acre (both greater than 7.0 bu. maximum allowed). Appraised potential less than 90% of the production guarantee (\$41.7 x \$90% = \$7.5 bu./acre -- appraised potential = \$4.2 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

#### SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

<b>ACTUAR</b>	IAL								POTENTIAL	. YIELD					STAGE	GUARANTEE
А	В	С	D	E	F	O	Ι	1	J	K <sub>1</sub>	L	М	N	0	Р	Ø
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count	Per Acre	Total (C x P)
A M/D	30.0	30.0	.500		002	997	R	REPLANTED					3.5	105.0	41.7	1251.0
		40.0	.500		002	997	NR	NOT REPLANTED							41.7	1668.0
16.	. TOTAL	70.0			·				·	·	·	·	17. TOTALS	105.0		2919.0

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance when share is considered. Insured's actual cost to replant - \$9.00/acre. Price election - \$2.46. \$9.00 + \$2.46 = 3.7 bu. 41.7 bu./acre x 20% x .500 share = 4.2 bu/acre (both greater than maximum allowed - 7.0 bu./acre x .500 share = 3.5 bu./acre). Appraised potential less than 90% of the production guarantee (49.0 x 90% = 44.1 bu./acre — appraised potential = 4.2 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTH AND SAMPLE LENGTH CHART

Row Width	Row Length for 1/100 Acre	Row Length for 1/1000 Acre	Row Length for 1/2000 Acre
42 inches	125 feet	12.5 feet	6.3 feet
40 inches	131 feet	13.1 feet	6.6 feet
38 inches	138 feet	13.8 feet	6.9 feet
36 inches	145 feet	14.5 feet	7.3 feet
34 inches	154 feet	15.4 feet	7.7 feet
32 inches	163 feet	16.3 feet	8.2 feet
30 inches	174 feet	17.4 feet	8.7 feet
28 inches	187 feet	18.7 feet	9.4 feet
26 inches	202 feet	20.2 feet	10.1 feet
24 inches	218 feet	21.8 feet	10.9 feet
22 inches	238 feet	23.8 feet	11.9 feet
20 inches	262 feet	26.2 feet	13.1 feet
18 inches	290 feet	29.0 feet	14.5 feet
16 inches	326 feet	32.6 feet	16.3 feet
14 inches	374 feet	37.4 feet	18.7 feet
Broadcast		6.6 X 6.6	

For row widths not listed in **TABLE B**, use the following formula:

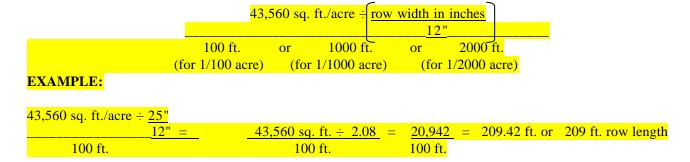


TABLE C - STAND REDUCTION CHARTS

					(ROU	NDEL	) PER	CENT	OF S	TAN	р то	THE 1	NEAR	EST 5	5 PER	CENT	]			
% OF STAND REMAINING	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
% of Potential. Production Remaining Through the 11th Leaf Stage	100	98	96	93	91	88	85	82	79	76	72	68	63	57	50	44	35	26	17	9
% of Potential Production Remaining After the 11th Leaf Stage	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5

					HA	AIL ST	ΓAND	RED	UCTI	ON LO	OSS C	HAR	Г							
		(ROUNDED PERCENT OF STAND TO THE NEAREST 5 PERCENT																		
% OF STAND REMAINING	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
% of Damage Beginning With 10th Leaf Stage	0	2	4	7	9	12	15	18	21	24	28	32	37	43	50	56	65	74	83	91

TABLE D: NET PERCENT OF HEAD DAMAGE CHART

GROSS PERCENT OF					PI	ERCE	NT O	F DAN	MAGE	E FRO	M ST	AND	REDU	JCTIC	)N				
HEAD DAMAGE	5	10	15	20	25	30	35	60	65	70	75	80	85	90	95				
5	5	5	4	4	4	4	3	3	3	3	3	2	2	1	1	1	1	0	0
10	10	9	9	8	8	7	7	6	6	5	4	4	3	3	2	2	1	1	0
15	14	14	13	12	11	11	10	9	8	8	7	6	5	4	4	3	2	1	1
20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
25	24	23	21	20	19	18	16	15	14	13	11	10	9	7	6	5	4	2	1
30	29	26	26	24	23	21	20	18	17	15	13	12	10	9	7	6	4	3	1
35	33	32	30	28	26	25	23	21	19	18	16	14	12	10	9	7	5	3	2
40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	6	4	2
45	43	41	38	36	34	32	29	27	25	23	20	18	16	13	11	9	7	4	2
50	48	45	43	40	38	35	33	30	28	25	22	20	17	15	12	10	7	5	2
55	52	49	46	44	41	38	36	33	30	27	25	22	19	16	14	11	8	5	3
60	57	54	51	48	45	42	39	36	33	30	27	24	21	18	15	12	9	6	3
65	62	58	55	52	49	45	42	39	36	32	29	26	23	19	16	13	10	6	3
70	66	63	59	56	52	49	45	42	38	35	31	28	24	21	17	14	10	7	3
75	71	67	64	60	56	52	49	45	41	37	34	30	26	22	19	15	11	7	4
80	76	72	68	64	60	56	52	48	44	40	36	32	28	24	20	16	12	8	4
85	81	76	72	68	64	59	55	51	47	42	38	34	30	25	21	17	13	8	4
90	85	81	76	72	67	63	58	54	49	45	40	36	31	27	22	18	13	9	4
95	90	85	81	76	71	66	62	57	52	47	43	38	33	28	24	19	14	9	5
100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
		ROU	ND GI	ROSS	DAMA	GE FI	IGURE	ES TO	THE	NEAR	EST 5	PERC	ENT.						

TABLE E - LEAF LOSS CHART

	ULTI	IMAT		JMBE PLAI	_	F LEA	AVES		Pl	ERCE	NT I	DEFO	LIAT	TION	(ROU	U <b>ND</b>	% OI	F LEA	AF AI	REA I	DEST	ROY	ED T	O NE	EARE	ST 5°	%)
15	16	17	18	19	20	21	22	23	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
		* S'	TAGE	S OF (	GROW	ТН										PE	RCEN	TOF	DAMA	GE							
					11	11	11	12	0	0	0	0	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3
		11	11	12	12	13	13	14	0	1	1	1	1	1	1	2	2	2	2	3	3	3	4	4	4	5	5
	11	12	12	13	13	14	15	15	1	1	1	1	2	2	2	2	3	3	4	4	5	5	6	6	7	7	8
11	12	13	13	14	14	15	16	16	1	2	2	3	3	4	4	5	5	6	7	8	9	10	12	12	14	15	16
11	12	13	14	14	15	16	17	17	2	2	3	4	5	6	7	7	8	10	11	13	14	16	17	19	21	22	24
12	13	14	14	15	16	17	17	18	3	3	4	5	7	8	9	10	11	13	15	17	19	21	24	26	28	31	33
12	13	14	15	16	17	18	18	19	3	4	5	7	9	10	11	13	14	16	19	22	24	27	30	32	35	38	41
13	14	15	16	17	18	19	19	20	4	5	7	8	10	12	14	15	17	20	23	26	30	33	36	39	43	47	50
14	15	16	17	18	19	20	20	21	4	6	7	9	11	14	16	18	20	23	26	30	34	37	41	44	49	53	57
15	16	17	18	19	20	21	22	23	5	7	8	11	13	15	18	20	22	26	30	34	38	42	47	51	56	61	65
		FU	LL LE	AF DE	EVELO	PME	NT		6	8	10	13	15	18	21	24	26	31	36	41	45	50	55	60	66	72	77
									*Whe later	r in th	e stage	e	wth is														e for
				STAC	CES O	F GRO	OWTH		10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
				<b>DI</b>	BO		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	•	4	6	10	14	18	21	25	28	31	36	42	48	53	59	65	70	78	84	90
	JUST HEADED								4	7	12	16	20	23	27	30	34	39	45	52	58	64	71	76	85	92	98
	BLOOM								4	6	11	15	19	23	26	30	33	39	44	51	57	62	69	75	83	90	96
	BLISTER								3	5	9	14	17	20	23	26	30	35	40	45	51	56	62	67	74	80	86
	BLISTER EARLY MILK								3	4	8	12	15	18	21	24	26	31	36	41	45	50	55	60	66	72	77

TABLE F - THRESHING FACTOR TABLE

WEIGHT OF GRAIN IN	TENTHS OF LBS.									
WHOLE LBS	0.0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
0	.00	.03	.05	.08	.11	.13	.16	.19	.21	.24
1	.27	.29	.32	.35	.37	.40	.43	.45	.48	.51
2	.53	.56	.59	.61	.64	.67	.69	.72	.75	.77
3	.80	.83	.85	88	.91	.93	.96	.99		
	SORGHUM THRESHING FACTORS									

## **EXAMPLE:**

Threshed grain from 5 lb. sample of heads weighs 2.8 lbs. Threshing factor of .75 would be applied to the per-acre yield.

TABLE G - MOISTURE ADJUSTMENT FACTOR TABLE

TENTHS OF PERCENT MOISTURE											
Whole Percent Moisture	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9	
14	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892	
15	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772	
16	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652	
17	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532	
18	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412	
19	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292	
20	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172	
21	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052	
22	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932	
23	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812	
24	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692	
25	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572	
26	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452	
27	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8324	.8332	
28	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212	
29	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092	
30	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972	
31	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852	
32	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732	
33	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612	
34	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492	
35	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372	
36	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252	
37	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132	
38	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012	
39	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892	
40	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772	