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Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25150 (05-2005)

FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

**INCLUDES FORAGE PRODUCTION
AND FORAGE SEEDING**

2006 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25150 (05-2005)	
SUBJECT: FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK 2006 AND SUCCEEDING CROP YEARS	OPI: Product Development Division		
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development	DATE: 05/02/2005	

***** THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-**ISSUED** LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE **2006** AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2006 (FCIC-25150) Issued May 2005

- A. Eliminated the use of “NOTES” throughout the handbook, and incorporated the language into the body of the text, and renumbered the paragraphs accordingly.
- B. Updated language throughout the handbook to conform to current standard language where applicable.
- C. Pg. SC 1, introductory paragraph to Summary of Changes/Control Chart: Deleted “In the absence of industry-developed, FCIC-approved procedure for this crop for 2006 and succeeding crop years.”
- D. Pg. SC 1: Added the following statement to the Summary of Changes/Control Chart: “The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.”
- E. Pg. 1, Par. 1: Added “**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).**”

FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Pg. 1, Par. 2 A (1): Added “and signed by the insured, or the insured’s authorized representative.”
- G. Pg. 1, Par. 2 B (3): Added “CAT” to the list of abbreviations.
- H. Pg. 4, Par. 3 B (3): Added “all other counties” to emphasize that some California counties were excluded by the preceding paragraph.
- I. Pg. 4, Par. 3 C (3): Changed the word “comparable” to “equivalent.”
- J. Pg. 5, Par. 4 A (1): Revised language to read, “Reseeding into an existing damaged stand, with a seeding rate that is less than the original rate, will not be considered replanting.”
- K. Pg. 5, Par. 4 B (1)(a): Added “and the insurance provider has given consent to replant.”
- L. Pg. 5, Par. 4 B (1)(b)1: Added “for fall-planted acreage.”
- M. Pg. 6, Par. 4 B (1)(b)6 (previous note): Deleted “A final claim can be completed for damaged spring-planted forage seeding after the final spring planting date contained in the Special Provisions if it was not practical to replant,” since this is stated in the following paragraph.
- N. Pg. 6, Par. 4 B (3) (previous note): Deleted “fall-planted” to indicate that the paragraph may apply to all forage seeding and removed “by the spring final planting date.”
- O. Pg. 8, Par. 5 C (2) (a): Added “It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.” This is to emphasize that it may not be possible to accurately determine the number of tap roots by surface inspection only.
- P. Pg. 9, Par. 6 C (1): Added language to clarify notice timeliness and inspection procedure.
- Q. Pg. 10, Par. 6 C (2): Revised language describing procedure to follow when the insured cuts or feeds forage production before the end of the notice period and an accurate appraisal can not be made.
- R. Pg. 10, Par. 6 C (4): Added subparagraph (4) stating “Refer to the Basic Provisions and the Crop Provisions for additional notice requirements.”
- S. Pg. 10, Par. 6 E (1) (d): Added “It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.” This is to emphasize that it may not be possible to accurately determine the number of tap roots by surface inspection only.
- T. Pg. 10, Par. 6 F (1): Added reference to Section 6 A.
- U. Pgs. 15, 19, 22; Section Headings 9, 9 B, 9 C, and 9 D: Changed “FORM” to “WORKSHEET.” Also revised in the Table of Contents

FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- V. Pg. 15, Par. 9 A (3): Added standard language, “(applicable to replant, preliminary, and final claims.)”
- W. Pg. 16, Par. 9 B (10): Added, “It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.” This is to emphasize that it may not be possible to accurately determine the number of tap roots by surface inspection only.
- X. Pg. 18, Appraisal Worksheet: Revised entries on worksheet to conform to the use of a 5 sq. ft. measuring device, rather than the 3 sq. ft. device originally used in the appraisal. Also changed the number of acres to 20 to conform to the PW example.
- Y. Pg. 21, Appraisal Worksheet: Revised entries on worksheet to conform to the use of a 5 sq. ft. measuring device, rather than the 3 sq. ft. device originally used in the appraisal. Also changed the number of acres to 25 to conform to the PW example.
- Z. Pg. 25, Appraisal Worksheet: Changed number of acres to conform to the PW at the end of Section 10.
- AA. Pg. 26, Par. 10 A (5): Revised language to state that production harvested after insurance ends will be counted for claim or APH purposes, and to refer to the LAM for instructions regarding correction procedures when a final claim has been based on appraised production that is later harvested after insurance has ended.
- BB. Pg. 26, Par. 10 A (7): Deleted language stating that “Replant inspections” apply ONLY to fall-planted forage seeding. Replant inspections may apply to spring-planted forage seeding in some California counties.
- CC. Pg. 27, Par. 10 A (8): Added language stating instructions with no designation apply to both forage production and forage seeding.
- DD. Pg. 28, Par. 10 C (3) (Alternate Method) (b): Removed this method of determining large round bale weights, as it has been determined to be extremely inaccurate and unreliable.
- EE. Pg. 34, Par. 10 E Section 1, Item A: Added language, “REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP AND SECOND CROP CODES.”
- FF. Pg. 42, Par. 10 Section II, Forage Production, (6) (b): Deleted reference to “Alternate Method” previously described in Section 10 C.
- GG. Pg. 42, Par. 10 Section II, Forage Production, (8): Added number (8) as separate Item with language as follows: “For fed production, make entries in items “B” through “E” as follows:”

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- HH. Pg. 44, Par 10 Section II, Item 20 A₂: Added “REFER TO THE LAM FOR INSTRUCTIONS REGARDING REQUIRED ENTRY OF FIRST CROP AND SECOND CROP CODES.”
- II. Pg. 48, Production Worksheet: Added language in the Narrative as required by the instructions.
- JJ. Pgs. 50, 51, & 52, TABLE B: Updated Yield Factor Table for localities where more than 5 cuttings are usually harvested.
- KK. Pg. 52, TABLE B (9): Added language to refer to the LAM for information regarding production to count when harvested after insurance ends.
- LL. Pg. 53, TABLE C: Revised the factors to correct rounding and computational errors in the original Table.
- MM. Pg. 54, TABLE D: Revised the factors to correct rounding and computational errors in the original Table.
- NN. Pg. 56 & 58, TABLE E (1) & E (2): Expanded the Tables to include areas where 5 or more cuttings are usually harvested.
- OO. Pg. 65 & 68, Exhibit 3 & 4 Instructions: Changed “Loading” to “Unloading” to conform to the corresponding worksheets.

CONTROL CHART FOR: FORAGE LOSS ADJUSTMENT STANDARDS HANDBOOK						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	ENTIRE HANDBOOK					
Current Index	1-4	1-4	1-48	49-70	04-2005	FCIC-25150

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

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 LAM.

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster, **and signed by the insured, or insured's authorized representative**, for the loss adjustment inspection:
 - (a) One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.
- (2) It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in the 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 forage loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviation(s):

CAT	Catastrophic Risk Protection
DM	Dry Matter
FP	Forage Production
FS	Forage Seeding
I	Irrigated
NI	Non-Irrigated

(4) Definitions:

Information labeled Forage Production (**FP**) applies only to forage production.

Information labeled Forage Seeding (**FS**) applies only to forage seeding.

Adequate Stand (FP)	A population of live forage plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provisions.
Air-dry Forage (FP)	Forage production that has dried in windrows by natural means to less than 13 percent moisture before being put into stacks or bales.
Cutting (FP)	Severance of the forage plant from its roots.
Clipping (FP) (FS)	Mechanically clipping of the forage crop to promote future regrowth as a good farming practice. No production from clipped acreage will be removed from the field. Acreage clipped will not be considered harvested.
Established Stand (FS)	The acres with an established stand will include: <ol style="list-style-type: none">(1) Acreage that has at least 75 percent of a normal stand;(2) Acreage abandoned or put to another use without our prior written consent;(3) Acreage damaged solely by an uninsured cause; or(4) Acreage that is harvested and not reseeded.
Fall Planted (FP) (FS)	A forage crop seeded after June 30.
Forage (FP) (FS)	Planted perennial alfalfa, perennial red clover, perennial grasses, or a mixture thereof, or other species as shown in the actuarial documents.
Green Chopped (FP)	Mechanically harvested forage fed to animals while it is fresh and succulent.
Harvest (FP)	Removal of forage from the windrow or field. Grazing will not be considered harvested.
Harvest (FS)	Severance of the forage plant from its roots. Acreage that is only grazed will not be considered harvested.
Haylage (FP)	A forage product that has been naturally fermented.
Normal Stand (FS)	A population of live plants per square foot that meets the minimum required number of plants as shown in the Special Provisions.

Nurse Crop (FS) (companion crop)	A crop seeded into the same acreage as another crop, that is intended to be harvested separately, and that is planted to improve growing conditions for the crop with which it is grown.
Spring Planted (FP) (FS)	A forage crop seeded before July 1.
Windrow (FP)	Forage that is cut and placed in a row.
Year of Establishment (FP)	The period between seeding and when the forage production crop has developed an adequate stand. Insurance during the year of establishment may be available under the forage seeding policy. Insurance under this policy does not attach until after the year of establishment. The year of establishment is determined by the date of seeding. The year of establishment for spring planted forage is designated by the calendar year in which seeding occurred. The year of establishment for fall planted forage is designated by the calendar year after the year in which the crop was planted.

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. FORAGE PRODUCTION INSURABILITY

- (1) The crop insured will be all the forage production in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and:
 - (a) that is grown during one or more years after the year of establishment;
 - (b) that has an adequate stand at the beginning of the insurance period;
 - (c) that is not grown with a non-forage crop; or
 - (d) does not exceed the age limitations for the forage stands contained in the Special Provisions.
- (2) In addition to the causes of loss specifically excluded in the Basic Provisions, insurance is not provided against damage of loss of production that occurs after removal from the windrow.

B. FORAGE SEEDING INSURABILITY

- (1) The crop insured will be all the forage seeding in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and:
 - (a) that is planted during the current crop year, or replanted during the calendar year following planting, to establish a normal stand of forage;
 - (b) that is not grown with the intent to be grazed, or not grazed at any time during the insurance period;
 - (c) that is not interplanted with another crop, except nurse crops, unless allowed by the Special Provisions or by written agreement; and
- (2) IN CALIFORNIA COUNTIES: LASSEN, MODOC, MONO, SHASTA, SISKIYOU AND ALL OTHER STATES, any acreage of the insured crop damaged before the final planting date, to the extent that such acreage has less than 75 percent of a normal stand, must be replanted unless the insurance provider agrees that it is not practical to replant; and
- (3) In **all other** California **counties**, unless otherwise specified in the Special Provisions, any acreage of the insured crop damaged anytime during the crop year to the extent that such acreage has less than 75 percent of a normal stand must be replanted unless it cannot be replanted and reach a normal stand within the insurance period.
- (4) The amount of indemnity on any spring planted acreage will be reduced 50 percent if the stand is less than 75 percent, but more than 55 percent of a normal stand. Follow the procedure outlined above for acreage with a stand less than 55 percent.

C. 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 **equivalent** coverage).
- (4) High-Risk Land Exclusion.
- (5) Replanting payments.

Refer to the CIH and LAM for other provisions not applicable to CAT.

D. UNIT DIVISION

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. Refer to the insurance contract for **more information regarding** unit provisions.

For Forage Seeding: A basic unit will also be divided into additional basic units by spring-planted and fall-planted acreage.

4. REPLANTING PAYMENT PROCEDURES (FORAGE SEEDING ONLY)

A. GENERAL INFORMATION

- (1) **Reseeding** into an existing damaged stand, **with a seeding rate that is less than the** original rate, will not be considered replanting.
- (2) The amount of the replanting payment will be equal to **50 percent** of the amount of indemnity determined in accordance with the crop provisions unless otherwise specified in the Special Provisions.
- (3) No replanting payment will be made on acreage for which one replanting payment has been allowed.
- (4) If the information reported by the insured on the acreage report results in a lower premium than the actual premium determined to be due based on the acreage, share, practice, or type determined actually to have existed, the replanting payment will be reduced proportionately.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

- (1) A replanting payment is allowed if:
 - (a) In California, unless specified otherwise in the Special Provisions, acreage planted to the insured crop is damaged by an insurable cause of loss occurring within the insurance period to the extent that less than 75 percent of a normal stand remains and the crop can reach maturity before the end of the insurance period, **and the insurance provider has given consent to replant;**
 - (b) In Lassen, Modoc, Mono, Shasta, Siskiyou counties in California, and all other states:
 - 1 A replanting payment is allowed **for fall-planted acreage** only when the Special Provisions designate both fall and spring final planting dates;

- 2 The insured fall-planted acreage is damaged by an insurable cause of loss to the extent that less than 75 percent of a normal stand remains;
- 3 It is practical to replant;
- 4 The insurance provider gives written consent to replant; and
- 5 Such acreage is replanted the following spring by the spring planting date.

*** 6 No replanting payment will be made on spring-planted forage seeding acreage. Insureds are required to replant spring-planted forage at their own expense, if practical to replant.

- (2) If the replanting is destroyed and it is practical to replant again, the insured must replant again at his/her own expense. A final claim can be completed after the final spring planting date **contained in the Special Provisions** if it was not practical to replant.

*** (3) In addition to the notice requirements in the Basic Provisions, the insured must give the insurance provider written notice before destroying any acreage that is damaged, if the insured has decided to replant the **damaged** acreage.

EXAMPLE 1:

Insured has 100% share in 85.5 acres of alfalfa
 Amount of insurance per acre elected is \$104 (\$160 ref-max-amt x 65% coverage level)
 The minimum number of live plants per square foot for a normal stand is 9 (stated in the Special Provisions).
 Stand count appraisal determines 7 live plants per square foot over 65.0 acres (78% of normal stand), and 5 live plants per square foot over 20.5 acres (56% of normal stand).
 Qualifies for a replanting payment on 20.5 acres.
 85.5 acres x \$104.00 (amount of insurance per acre) = \$8,892 amount of insurance
 65.0 acres (with established stand) x \$104.00 amount of insurance per acre = \$6,760
 production to count
 $\$8,892 - \$6,760 = \$2,132 \times 1.000 \text{ (share)} = \$2,132.00$ (indemnity)
 $\$2,132 \times 50\%$ (replanting amount allowed) = \$1,066 replant payment

EXAMPLE 2:

Insured has 50% share in 85.5 acres of alfalfa
 Amount of insurance per acre elected is \$104 (\$160 ref-max-amt x 65% coverage level)
 The minimum number of live plants per square foot for a normal stand is 9 (stated in the Special Provisions).
 Stand count appraisal determines 7 live plants per square foot over 65.0 acres (78% of normal stand), and 5 live plants per square foot over 20.5 acres (56% of normal stand).
 Qualifies for a replanting payment on 20.5 acres.
 85.5 acres x \$104.00 (amount of insurance per acre) = \$8,892 amount of insurance
 65.0 acres (with established stand) x \$104.00 amount of insurance per acre = \$6,760
 production to count
 $\$8,892 - \$6,760 = \$2,132 \times .500 \text{ (share)} = \$1,066$ (indemnity)
 $\$1,066 \times 50\%$ (replanting amount allowed) = \$533 replant payment

Enter \$533 in Section I, "Total to count" column of the claim form if share has been applied, or \$1,066 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 the claim form according to individual insurance provider guidelines.

C. 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. FORAGE APPRAISALS

A. GENERAL INSTRUCTIONS

Potential production **for all types of inspections** will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

C. PRE-ACCEPTANCE INSPECTIONS

- (1) Refer to the Crop Insurance Handbook (CIH) for when and if pre-harvest inspections are required.

- (2) Take not less than the minimum number of representative samples required in **TABLE A** in order to determine the number of plants per square foot. Refer to the required number of viable plants per square foot in the Special Provisions as the basis for recommending acceptance or rejection of inspected acreage.
 - (a) For **alfalfa** (or alfalfa in mixtures), examine such crown and the connecting root(s). Separate them into individual plants according to their individual taproots. **It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.**
 - (b) For **grass** mixtures, no acceptable method is currently available for accurately determining number of **grass** plants in sample areas. Contact the insurance provider for specified "acceptability" criterion such as sight evaluation of the grass cover, verified recent production.

D. SAMPLE SELECTION PROCEDURES

- (1) Use one of the measuring devices described in **EXHIBIT 1** to outline each sample.
- (2) Select a size (in square feet) for all samples in the field; the thinner the stand, the larger the sample.
- (3) Determine the number of live plants within each representative sample area.
- (4) Alfalfa and forage mixtures are planted in rows or by broadcasting. Since planting in rows usually results in a scattering of plants, all plant population counts are made on a broadcast basis.

6. FORAGE PRODUCTION APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand-count Method	for appraisal of alfalfa and/or clover stands that have less than one percent bloom.
Weight Method	for alfalfa or alfalfa-grass mixtures when the alfalfa has one percent , or more bloom. It also applies to clover that has one percent , or more bloom.

B. APPLICABILITY

- (1) Appraise the potential production on acreage for which the insured has requested consent to put to another use, or on such acreage which is further damaged by an insured cause before being put to another use.
- (2) Appraise the potential production on acreage for which a determination of production will be impossible at a later date (if plowed, grazed, etc.).
- (3) Appraise any production which remains unharvested on the unit if there was sufficient growth for another harvest at the end of the normal time for the final cutting.
- (4) Production guarantees are based on the total production from all cuttings during the crop year. Appraisals of potential production made prior to the last cutting must include the potential at the time of the inspection plus the potential from future cuttings. If only one cutting is normal for the locality, appraisals for future cuttings are not required. Appraisals for potential production for a future cutting are made by using:
 - (a) The Stand Count method and the appropriate factor(s) from **TABLE B**; or
 - (b) The Weight Method and the appropriate factor from **TABLE C**, "Moisture and Weight Adjustment Table (Weight-Method Appraisals)."

EXAMPLE:

Three cuttings are normal in the county (east of the Continental Divide, **TABLE B (1)**);

The insured harvests the first cutting of alfalfa hay, and then intends to plow the field. The appraisal will include the potential of the second and third cuttings made by the stand-count method using a **.50 factor**.

If appraising after a second cutting, count the production from the first and second cuttings plus the potential of the third cutting as calculated by the stand-count method using a **.15 factor** (refer to **TABLE B (1)**).

Refer to **subparagraph F** example for determining harvested and appraised production of alfalfa-grass mixtures using the Weight Method appraisal method for acreage destroyed or put to other use, such as grazed, before the final cutting.

C. TIMELINESS: NOTICES AND APPRAISALS

- (1) The insured must notify the insurance provider at least 15 days prior to beginning of harvest if the insured previously gave notice so that the damaged production can be inspected. Also, the insured must notify the insurance provider within 5 days before grazing of insured forage begins. In cases of such notices, the adjuster must inspect reported damage within the specified "notice periods" of 15 days before the forage is cut or at least 5 days before grazing any of the insured forage. For an "immediate notice," an inspection date that precedes the next cutting (or feeding of that cutting) should have been scheduled.

- (2) When an accurate appraisal is not possible because the insured cut and/or fed the forage before the end of the notice period, count not less than the production guarantee as production to count.
- (3) The insured must notify the insurance provider within 3 days of the date harvest on each cutting should have started if the insured crop will not be harvested. If the crop will be clipped, a weight-method appraisal will be made prior to the clipping to determine the potential of the cutting.
- (4) Refer to the Basic Provisions and Crop Provisions for additional notice requirements.

D. ADEQUATE/MINIMUM PLANT-POPULATION-PER-SQUARE-FOOT

Adequate/Minimum stand requirements for living plants per square foot for each year after the year of establishment are contained in the Special Provisions.

E. STAND-COUNT METHOD

- (1) Alfalfa and/or clover, birdsfoot trefoil:
 - (a) Use one of the measuring devices described in **EXHIBIT 1** to outline each sample by tossing the device into representative areas of the field;
 - (b) Count the number of live plants in the samples, compute the average number of plants per square foot (total number of plants divided by total number of square feet); and
 - (c) Calculate the appraisal by using the procedure found in **section 9**, Appraisal Form Entries and Completion Procedures (item 17).
 - (d) Individual alfalfa or clover plants consist of one tap root. Examine each crown and count each tap root as an individual plant. It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.
- (2) Alfalfa-grass mixtures, birdsfoot trefoil grass mixture and grass mixtures:
 - (a) The Stand-Count Method may be used for alfalfa-grass mixtures where **clover** is designated as **grass**. (Currently, there is no acceptable method of determining the number of “other” grass plants in a sample area.)
 - (b) Appraise all other alfalfa-grass or grass mixtures by using the **Weight** Method. In such cases, the insured will be required to leave representative strips of such forage until maturity (or the regular harvest time in the locality).

F. WEIGHT METHOD APPRAISALS

- (1) This procedure is for growers who destroy or put to other use, such as graze, all or part of a forage production field prior to the final cutting. This procedure is used to appraise acreage of alfalfa, alfalfa/grass mixtures, birdsfoot trefoil grass mixture, red clover, or grass alfalfa mixtures, as shown in **Section 6 A**.

- (2) Adjusters will use stand count where applicable, harvested production from prior cuttings, vigor of the existing stand, and local area growing conditions to determine if the harvested and appraised potential will equal or exceed the insured's approved APH Yield.
- (3) Calculate the appraisal on the Appraisal Worksheet. Determine the current appraisal, and if more than a one-cutting locality, use the remaining space in the body of the worksheet to multiply the appropriate cutting factor (e.g., 0.67, 0.40, etc.; refer to **TABLE E (1)** or **TABLE E (2)**) times either the current appraisal (in cases where the harvested and appraised potential is less than 100 percent of APH yield) or the insured's APH yield (in cases where the harvested and appraised potential equals or exceeds 100 percent of the APH yield).
- (4) Alfalfa, alfalfa-grass mixtures, and red clover:
 - (a) Use one of the measuring devices described in **EXHIBIT 1** to outline each sample area by tossing the device into representative areas of the field. Cut all plants within each sample area (pruning shears or scissors) at mowing-machine height (as appropriate for the terrain).
 - (b) Retain all samples for use in determining moisture percentage.
 - (c) Weigh the plants in each sample for entries on the Appraisal Worksheet. When all of the samples have been gathered, determine the average percent of moisture by using the cuttings from all samples (refer to subparagraph H for instructions). The appraised weight will be adjusted by the factor obtained when the Moisture and Weight Adjustment (**TABLE C**) is applied to the average percent of moisture in the forage.
- (5) Grass alfalfa mixtures:
 - (a) Appraise these when the majority of the field is heading; i.e., the head is out of the whorl. If the forage grass(es) is a non-heading species or is ordinarily harvested before heading, arrange to appraise it when harvest of the species is general in the locality.
 - (b) Select samples, weigh them, determine moisture content, and calculate the appraisal as described above for alfalfa, alfalfa-grass mixtures, birdsfoot trefoil grass mixture and red clover.
 - (c) Where the appraisal of an unharvested cutting **precedes other use** of the acreage (plowing for crop rotation, grazing, etc.), refer to **subparagraph F(6) below** for instructions on calculating the **total** seasonal appraisal.
- (6) Appraisals generally are needed because the crop is damaged. The following steps are used in calculating the harvested and appraised production to count. The production to count for indemnity purposes is the harvested production, plus the current appraisal, plus the projected appraisal from future cuttings if there is normally more than one cutting in the locality. If it is in a one-cutting locality, no projected appraisals are made.

- (a) Use the factor from the “LESS THAN APH YIELD” table (**TABLE E (1)**) to project the potential production in order to determine whether the “LESS THAN APH YIELD” table or “EQUAL TO OR GREATER THAN APH YIELD” table (**TABLE E (2)**) will actually be used to establish the projected appraisal from future cuttings.
- (b) Multiply the current appraisal by the appropriate factor, if applicable, from **TABLE E (1)** to determine the projected potential appraisal.
- 1 If the harvested production per acre, plus the current appraised production, plus the projected appraisal from future cuttings determined in (b) above, if any, is LESS THAN the approved APH yield, the appraised production for the claim for indemnity will be the current appraisal plus the projected appraisal from future cuttings determined in (b). Refer to **EXAMPLE 1** below.
- 2 If the harvested production per acre, plus the current appraisal, plus the projected appraisal from future cuttings determined in (b) above is EQUAL TO OR GREATER THAN the approved APH yield, refer to **TABLE E (2)** and follow the instructions in the appropriate block to determine the projected appraisal from future cuttings. The appraised production for the claim will be the current appraisal plus this projected appraisal from future cuttings. Refer to **EXAMPLE 2** below.

EXAMPLE 1:

The insured has 10.0 acres of insured non-irrigated alfalfa which he plans to destroy (mechanically or chemically). The approved APH yield is 10.0 tons/acre based on three cuttings per year, however, only one cutting was made this year that yielded 4.0 tons (4.0 tons/acre). The insured requested an appraisal to determine potential production. The adjuster's current appraisal is 2.5 tons/acre after the first cutting.

$$2.5 \text{ tons} \times .40 \text{ (factor from TABLE E (1) - Before 2}^{\text{nd}}/ \text{3 NI)} = 1.0 \text{ tons}$$

$$4.0 \text{ tons} + 2.5 \text{ tons} + 1.0 \text{ tons} = 7.5 \text{ tons (less than APH yield of 10.0 tons/acre)}$$

The sum of the harvested and appraised production is less than the APH yield, the appraised potential will be 3.5 tons/acre (2.5 tons current appraisal + 1.0 ton projected appraisal from future cuttings).

EXAMPLE 2:

The insured has 10.0 acres of insured non-irrigated alfalfa which he plans to plow up. The approved APH Yield is 10.0 tons/acre. Based on three cuttings per year, but made only one cutting this year that yielded 5.5 tons (5.5 tons/acre). The insured requested an appraisal to determine potential production. The current appraisal is 3.9 tons/acre after the first cutting.

$$3.9 \text{ tons} \times .40 \text{ (from TABLE E (1) - Before 2}^{\text{nd}}/ \text{3 NI)} = 1.6 \text{ tons}$$

$$5.5 \text{ tons} + 3.9 \text{ tons} + 1.6 \text{ tons} = 11.0 \text{ tons (greater than the APH yield of 10.0 tons/acre)}$$

The harvested production per acre, plus the current appraisal, plus the potential appraisal from future cuttings is greater than the APH yield, therefore the adjuster must refer to **TABLE E (2) - Before 2nd/3NI**. Multiply “.15” times the APH yield (10.0 tons/acre) to determine the actual potential appraisal. The appraised production for the claim will be:
3.9 tons/acre (current appraisal) + 1.5 tons/acre (potential appraisal from future cuttings) = 5.4 tons/acre.

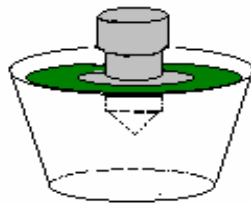
G. CROP TYPE DESIGNATIONS

Check the actuarial document for specific applicability in the county involved.

EXAMPLE: Alfalfa "A" is Alfalfa acreage where 60 percent or more of the ground cover is alfalfa.

H. MOISTURE TESTER CAPABLE OF TESTING MOISTURE IN FORAGE PRODUCTION (WEIGHT METHOD APPRAISAL ONLY)

- (1) The following equipment will be needed:
 - (a) Diet scales or fish scales calibrated to tenths of an ounce;
 - (b) Scissors or clippers;
 - (c) 5-gallon pail if a probe-type tester will be used.
- (2) For a regular forage-type moisture tester, cut the forage to specified length and insert representative samples (equal to the number of field samples) into the tester. Average the readings.
- (3) For a probe-type moisture tester, fill the 5-gallon pail (shown here) with representative clippings (**not more** than six inches long) from all of the sample areas mixed together. Insert the clippings as **five layers** (one layer at a time). Hand-compress each layer with about 30 pounds of pressure. Insert the probe into the center of the forage without touching any part of the pail with it.



7. FORAGE SEEDING APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand-count Method	For spring planted acreage with no emerged seed or to determine the established stand of forage from spring or fall planting.

B. APPLICABILITY

(1) Appraisal basis for forage seeding:

- (a) **Varieties.** Forage seedings are insured on the basis of 100 percent alfalfa seed or forage mixtures (alfalfa and tame grass seed) which contain at least 50 percent alfalfa seed by weight, unless otherwise stated in the Special Provisions.
- (b) **Seeding Methods.** Alfalfa seed and forage mixtures are planted in rows or by broadcasting. Since planting in rows usually results in a scattering of plants, all plant population counts are made on a broadcast basis.

(2) Determine plant populations as follows:

- (a) Select representative areas of each field or subfield (refer to subsection 5 B).
- (b) Select a size (area in square feet) for all samples in the field or subfield; i.e., the thinner the stand, the larger the sample.
- (c) Use one of the measuring devices described in **EXHIBIT 1**. Sample by tossing the device into representative areas throughout the field or subfield.
- (d) Count the number of live plants within each sample area. Refer to the **Special Provisions** for applicable plant population.
- (e) Prepare the applicable forms for:
 - 1 Spring or fall planting with less than 75 percent of a normal stand - Certification Form, Appraisal Worksheet, and Claim Form.
 - 2 Replanted acreage (for a replanting payment) - Certification Form, Appraisal Worksheet, and Claim Form.
 - 3 Prepare a Certification Form on the initial farm visit in all cases.

8. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

9. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION **STAND COUNT METHOD APPRAISALS (FORAGE PRODUCTION)**

Verify or make the following entries:

Item

No. Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the **Summary of Coverage** after it is verified to be correct. (e.g., 00100)
4. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
5. **Forage Seeding:** MAKE NO ENTRY.
6. **Forage Production:** Enter "X" to designate this as forage production appraisal. Also enter before "specific cutting" to be appraised, etc. **EXAMPLE:** "before first cutting," "before second cutting," etc.
7. **Field ID:** Field **or subfield** Identification symbol.
8. **Type Code:** Enter "A" for alfalfa, "AM" for alfalfa-grass mixture, "GM" for grass mixtures, "BT" for Birdsfoot Trefoil, "BTGM" for Birdsfoot Trefoil Grass Mixture.
9. **Acres To Tenths:** Number of determined acres, to tenths, in field or sub-field being appraised.
10. **Plant Counts Per Sample:** Total number of live plants in each sample. Strike the words "or ounces per sample" in the column heading. Individual alfalfa or clover plants consist of one tap root. Examine each crown and count each tap root as an individual plant. **It may be necessary to dig some plants out of the soil to determine the number of individual tap roots.**
11. **Total From All Samples:** Total number of plants from all samples.
12. **Number Samples:** Total number of samples.
13. **Avg. Number Plants Per Sample:** Result of dividing item 11 by item 12, rounded to tenths. Strike the words "or ounces" in the column heading.
14. **Number Square Feet In Sample Device:** Number of square feet in the measuring device used. Refer to **EXHIBIT 1**.
15. **Avg. Number of Plants or Ounces Per Square Foot:** Result of dividing item 13 by item 14, rounded to the nearest tenth. Strike out the words "or ounces" in the column heading.
16. **Factor:** MAKE NO ENTRY. (See item 17).

17. **Production in Tons:** Appraisal in Tons, to tenths, per acre. Compute the appraisal on a Special Report using the following formula:

Determined plant count per square foot divided by applicable plant population per square foot from the Special Provisions for the specific crop year, times APH approved yield, times applicable factor for the cutting from **TABLE B** for the specific area. Round only the last computation (to tenths). Refer back to FORAGE PRODUCTION appraisal methods, subsection 6 E, Stand Count Method.

EXAMPLE: (Refer to **EXHIBIT 2**, Forage Production Stand Count Appraisal Method Worksheet)

Insured crop is alfalfa. **Location is west of the Continental Divide.**

Determined plant count per square foot is 2.0 plants.

Plant count (second harvest year plant population) per square foot from the Special Provisions for the specific harvest year, is 6.0 plants for the second harvest year.

APH approved yield is 3.5 tons per acre.

The **potential production** prior to second cutting is being appraised, 0.50 from **TABLE B**. (2.0 divided by 6.0, 2nd harvest year) times 3.5 times .50 equals 0.6 tons per acre. Round only at the last computation to tenths.

18. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
19. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

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

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY			1. INSURED'S NAME I. M. INSURED					2. POLICY NUMBER XXXXXXX			3. UNIT NUMBER 00100		4. CROP YEAR YYYY					
APPRAISAL WORKSHEET (Forage Seeding – Forage Production)			CROP TYPE CODES A = ALFALFA AM = ALFALFA GRASS MIXTURES GM= GRASS MIXTURES					5. FORAGE SEEDING			6. FORAGE PRODUCTION X Before second cutting							
7	8	9	10 Plant Counts Per Sample or Ounces Per Sample									11	12	13	14	15	16	17
Field ID	Type Code	Acres To Tenths	1	2	3	4	5	6	7	8	9	Total From All Samples	Number Samples	Avg. Number Plants or Ounces Per Sample	Number Square Feet in Sample Device	Avg. Number of Plants or Ounces Per Square Foot	Factor	Production In Tons
A	A	20.0	9	10	8	11	13	9	11	9	10	= 101	+ 10	= 10.1	+ 5	= 2.0	X	= 0.6
												=	+	=	+	=	X	=
												=	+	=	+	=	X	=
												=	+	=	+	=	X	=
												=	+	=	+	=	X	=
												=	+	=	+	=	X	=
18. SIGNATURE OF ADJUSTER			CODE NUMBER					DATE		19. INSURED'S SIGNATURE					DATE			
I. M. ADJUSTER			XXXXX					MM/DD/YYYY		I. M. INSURED					MM/DD/YYYY			

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION
WEIGHT METHOD APPRAISALS (FORAGE PRODUCTION)

Verify or make the following entries:

Item
No.

Information Required

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

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

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the **Summary of Coverage** after it is verified to be correct. (e.g., 00100)
4. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
5. **Forage Seeding:** MAKE NO ENTRY.
6. **Forage Production:** Enter "X" to designate this as forage production appraisal. Also enter before "specific cutting" to be appraised, etc. **EXAMPLE:** "before first cutting," "before second cutting," etc.
7. **Field ID:** Field **or subfield** Identification symbol.
8. **Type Code:** Enter "A" for alfalfa, "AM" for alfalfa-grass mixture, "GM" for grass mixtures, "BT" for Birdsfoot Trefoil, "BTGM" for Birdsfoot Trefoil Grass Mixture.
9. **Acres To Tenths:** Number of determined acres, to tenths, in field or sub-field being appraised.
10. **Plant Counts Per Sample (Stand Count Method) or Ounces Per Sample (Weight Method):** Weight in ounces to tenths for each sample. Strike the words "plant counts per sample" in the column heading.
11. **Total From All Samples:** Total weight of plant cuttings from all samples in ounces to tenths.
12. **Number Samples:** Total number of samples.

13. **Avg. Number Plants or Ounces Per Sample:** Results of dividing item 11 by item 12, rounded to tenths. Strike the words “plant or” in the column heading.
14. **Number Square Feet In Sample Device:** Number of square feet in the measuring device used. Refer to **EXHIBIT 1**.
15. **Avg. Number of Plants or Ounces Per Square Foot:** Results of dividing item 13 by item 14 rounded to the nearest tenth. Strike the words “plant or” in the column heading.
16. **Factor:** Percent moisture (lower entry) determined from all cuttings obtained in item 10, and the applicable factor (upper entry) from the **Moisture & Weight Adjustment Table (TABLE C)**. See “Forage Production Appraisal Methods,” subsection 6 H for details of determining moisture content in field appraisals.
17. **Production in Tons:** Result of multiplying item 15 times the moisture factor (upper entry) in item 16, rounded to tenths. Use section 6 F when applicable.
18. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (If available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
19. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

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

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY			1. INSURED'S NAME <p style="text-align: center;">I. M. INSURED</p>					2. POLICY NUMBER <p style="text-align: center;">XXXXXXX</p>			3. UNIT NUMBER <p style="text-align: center;">00100</p>		4. CROP YEAR <p style="text-align: center;">YYYY</p>						
APPRAISAL WORKSHEET (Forage Seeding – Forage Production)			CROP TYPE CODES A = ALFALFA AM = ALFALFA GRASS MIXTURES GM = GRASS MIXTURES					5. FORAGE SEEDING			6. FORAGE PRODUCTION <p style="text-align: center;">X Before second cutting</p>								
7	8	9	10									11	12	13	14	15	16	17	
Field ID	Type Code	Acres To Tenths	Plant Counts Per Sample or Ounces Per Sample									Total From All Samples	Number Samples	Avg. Number Plants or Ounces Per Sample	Number Square Feet in Sample Device	Avg. Number of Plants or Ounces Per Square Foot	Factor	Production In Tons	
B	A	25.0	1	2	3	4	5	6	7	8	9	= 35.0	+ 10	= 3.5	+ 5	= 0.7	X	.783	= 0.5
			10	11	12	13	14	15	16	17	18								
			1	2	3	4	5	6	7	8	9	=	+	=	+	=	X	=	
			10	11	12	13	14	15	16	17	18	=	+	=	+	=	X	=	
			1	2	3	4	5	6	7	8	9	=	+	=	+	=	X	=	
			10	11	12	13	14	15	16	17	18	=	+	=	+	=	X	=	
			1	2	3	4	5	6	7	8	9	=	+	=	+	=	X	=	
			10	11	12	13	14	15	16	17	18	=	+	=	+	=	X	=	
			1	2	3	4	5	6	7	8	9	=	+	=	+	=	X	=	
			10	11	12	13	14	15	16	17	18	=	+	=	+	=	X	=	
18. SIGNATURE OF ADJUSTER			CODE NUMBER					DATE		19. INSURED'S SIGNATURE					DATE				
I. M. ADJUSTER			XXXXX					MM/DD/YYYY		I. M. INSURED					MM/DD/YYYY				

D. WORKSHEET ENTRIES AND COMPLETION INFORMATION
STAND COUNT METHOD APPRAISALS (FORAGE SEEDING)

Verify or make the following entries:

Item
No.

Information Required

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

Claim Number: Claim number as assigned by the insurance provider, if required.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the **Summary of Coverage** after it is verified to be correct. (e.g., 00100)
4. **Crop Year:** **Four-digit** crop year, as defined in the policy, for which the claim has been filed.
5. **Forage Seeding:** "X" in space provided for **forage seeding**.
6. **Forage Production:** MAKE NO ENTRY.
7. **Field ID:** Field **or subfield** Identification symbol.
8. **Type Code:** Enter "A" for alfalfa, "AM" for alfalfa-grass mixture, "GM" for grass mixtures, "BT" for Birdsfoot Trefoil, "BTGM" for Birdsfoot Trefoil Grass Mixture.
9. **Acres To Tenths:** Number of determined acres, to tenths, in field or subfield being appraised.
10. **Plant Counts Per Sample or Ounces Per Sample:** Strike the words "or ounces per sample" in the column heading. Enter the total number of live alfalfa plants in each sample.

For alfalfa-grass mixtures, enter the number of alfalfa plants above the number of clover plants in each block.

EXAMPLE: 4 (total number of alfalfa plants)
 5 (total number of clover plants)

11. **Total From All Samples:** Total number of plants from all samples.

For alfalfa-grass mixtures, IN COUNTIES WHERE THE NUMBER OF PLANTS PER SQUARE FOOT FOR A NORMAL STAND OF ALFALFA AND CLOVER ARE SHOWN IN THE SPECIAL PROVISIONS, enter the total number of alfalfa plants, the total number of clover plants (AFTER BEING CONVERTED TO ALFALFA EQUIVALENTS), and THE SUM OF BOTH.

Convert clover plants in the sample to “alfalfa equivalents.” “Alfalfa equivalents” equal the Normal stand of alfalfa plants per square foot divided by the Normal stand of clover plants per square foot, and multiplying this result by Number of Clover plants in the sample, **ROUNDED TO THE NEAREST WHOLE NUMBER**. Document calculations in the Remarks section of the appraisal worksheet or on a Special Report.

EXAMPLE:

(AS SHOWN ON THE ACTUARIAL DOCUMENTS)

Normal stand is 12.0 alfalfa plants per square foot.

Normal stand is 16.0 red clover plants per square foot.

$$12.0 \div 16.0 = .75 \text{ factor}$$

42 (total number of alfalfa plants)

41 (54 total number of clover plants x .75)

83 (total number of all plants)

12. **Number Samples:** Total number of samples.
13. **Avg. Number Plants or Ounces Per Sample:** Result of dividing item 11 by item 12, rounded to tenths. For alfalfa-grass mixtures, enter the results for alfalfa, for grass, and for all plants. Strike the words “or ounces” in the column heading.
14. **Number Square Feet In Sample Device:** Number of square feet in the measuring device used. Refer to **EXHIBIT 1**.
15. **Avg. Number of Plants or Ounces Per Square Foot:** Result of dividing item 13 by item 14, rounded to the nearest tenth. Strike the words “or ounces” in the column heading. For alfalfa-grass mixtures, enter the results for alfalfa, for grass, and for all plants.
16. **Factor:** MAKE NO ENTRY.
17. **Production in Tons:** MAKE NO ENTRY.

18. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (If available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
19. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

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

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY			1. INSURED'S NAME I. M. INSURED					2. POLICY NUMBER XXXXXXX			3. UNIT NUMBER 00100		4. CROP YEAR YYYY							
APPRAISAL WORKSHEET (Forage Seeding – Forage Production)			CROP TYPE CODES A = ALFALFA AM = ALFALFA GRASS MIXTURES GM= GRASS MIXTURES					5. FORAGE SEEDING X			6. FORAGE PRODUCTION									
7	8	9	10									11	12	13	14	15	16	17		
Field ID	Type Code	Acres To Tenths	Plant Counts Per Sample or Ounces Per Sample									Total From All Samples	Number Samples	Avg. Number Plants or Ounces Per Sample	Number Square Feet in Sample Device	Avg. Number of Plants or Ounces Per Square Foot	Factor	Production In Tons		
A	A	20.0	1	2	3	4	5	6	7	8	9	= 210	+	10	= 21.0	+	3	= 7.0	X	=
			21	18	19	25	23	12	19	16	28									
B	AM	25.0	1	2	3	4	5	6	7	8	9	42 41	+	10	= 8.3	+	3	= 2.8	X	=
			5 6	3 5	4 6	6 7	3 5	4 5	5 6	4 6	3 4									
			10	11	12	13	14	15	16	17	18	= 83	+	10	= 8.3	+	3	= 2.8	X	=
			5 4									=	+		=		=	X	=	
			1	2	3	4	5	6	7	8	9		+					X	=	
			10	11	12	13	14	15	16	17	18		+					X	=	
			1	2	3	4	5	6	7	8	9		+					X	=	
			10	11	12	13	14	15	16	17	18		+					X	=	
18. SIGNATURE OF ADJUSTER			CODE NUMBER					DATE		19. INSURED'S SIGNATURE					DATE					
I. M. ADJUSTER			XXXXXX					MM/DD/YYYY		I. M. INSURED					MM/DD/YYYY					

10. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Any forage production harvested **AFTER** the end of the insurance period (e.g., regrowth harvested after grazing has commenced) will be counted as production for claim or APH purposes. Refer to the LAM for information regarding correction procedures when a final claim has been based on appraised production that is later harvested after the end of the insurance period.
- (6) Any forage production harvested **BEFORE** insurance attaches will be counted for APH and claim purposes.
- *** (7) 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.

- (8) Designations: **Forage Production** - apply to inspections of forage production policies only. **Forage Seeding** - apply to inspections of forage seeding policies only. **No designation applies to both forage production and forage seeding..**

B. COMPUTING GREEN-CHOPPED FORAGE WEIGHT
(FORAGE PRODUCTION CLAIMS ONLY)

When forage production is green-chopped and fed **without** being air-dried or stored, compute the weight as follows:

Net cubic feet of forage multiplied by “7” equals the net pounds of air-dried forage production to count. Enter this production in Section II, item I, of the Production Worksheet after converting to tons to tenths.

C. DETERMINING HARVESTED PRODUCTION

Use the following instructions to determine the tonnage of harvested hay in the following methods of storage. Also refer to **TABLE G** for cubic feet per ton.

- (1) **Loose Hay Stacks** (Except Round Stacks):

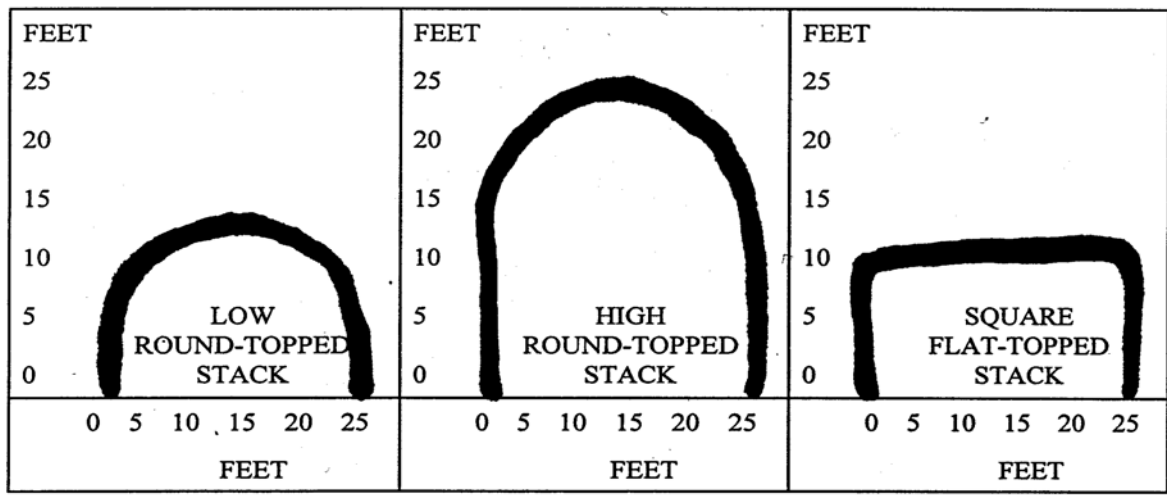
The method of measuring oblong or rectangular stacks for cubic feet content is as follows:

FORMULA:

Low round-topped stacks $[(0.52 \times T) - (0.44 \times W)] \times (W \times L)$
 High round-topped stacks $[(0.52 \times T) - (0.46 \times W)] \times (W \times L)$
 Square flat-topped stacks $[(0.56 \times T) - (0.55 \times W)] \times (W \times L)$

WHERE:

“T” = the average distance over the top and to the ground on each side
 (determined by using a measuring tape, twine or string)
 “W” = Width
 “L” = Length



EXAMPLE: (High Round-Topped Stacks)

T = 50.0 ft., W = 20.0 ft., L = 60.0 ft.:

Volume = (0.52 x 50.0 ft.) - (0.46 x 20.0 ft.) x (20.0 x 60.0 ft.) (round to whole cubic feet)

50.0 ft.(T)	20.0 ft. (W)	60.0 ft. (L)
<u>x 0.52</u>	<u>x 0.46</u>	<u>x 20.0 ft. (W)</u>
26.00 cu. ft.	- 9.20 cu. ft.	x 1,200.0 cu. ft. = 20,160 cu. ft. in the stack

20,160 ÷ 500 cu. ft. per ton (for 30-day storage alfalfa hay as shown in **TABLE G**) = 40.3 tons

(2) **Round Loose Hay Stacks**

The method of measuring round stacks to determine volume is as follows:

FORMULA: Volume = [(0.04 x T) - (.012 x C)] x C² (round to whole cubic feet)

WHERE: C = the circumference in feet.
T = the average distance over the top and to the ground on each side (determined by using a twine or string).

EXAMPLE of a round stack:

A stack having an "over the top" distance of 36 feet and a circumference of 62 feet would have the following volume:

$$\begin{aligned}
\text{Volume} &= [(0.04 \times 36.0) - (.012 \times 62.0)] \times 62.0^2 \\
&= (1.44 - .744) \times 3,844 \\
&= .696 \times 3,844 = 2,675 \text{ cubic feet} \\
&2,675 \div (500 \text{ cu. ft. per ton for 30-day storage alfalfa hay as shown in } \\
&\quad \text{TABLE G}) = 5.4 \text{ tons.}
\end{aligned}$$

(3) **Large Round Bales**

If the baler tally count is acceptable, multiply the number of bales times the average weight of at least two bales. If the tally count is not acceptable, count the individual bales.

(4) **Small Bales**

- (a) To determine tons for small square or round bales when the production remains in the field, **weigh 3 or 4** representative bales for an **average** bale weight. If acceptable baler tally counts are available, use the tally count times the average bale weight to compute the total tons. If tally counts are not available, count the number of bales in the field.
- (b) To determine tons for small square or round bales which are stacked, and the number of bales can be determined, use the number of bales times the average bale weight.

- (c) To determine tons for small square or round bales which are piled (not stacked) and the number of bales cannot be determined, use the following method:
- 1 Determine the size of the pile of bales and the average size of each bale: length times width times depth equals cubic feet.
 - 2 Determine the average weight per bale, then divide the average weight per bale by the average number of cubic feet per bale to equal the number of pounds per cubic ft.
 - 3 Divide 2,000 pounds by the pounds per cubic foot to equal the number of cubic feet per ton.
 - 4 Divide the number of cubic feet in the pile by the number of cubic feet per ton to equal the number of tons in the pile.

EXAMPLE:

Pile is 30.0 ft. x 20.0 ft. x 10.0 ft. = 6,000 cu. ft.

Average bale is 1.5ft. x 1.2 ft. x 2.5 ft. = 4.5 cu. ft. @ 47 lbs. per bale

47 lbs. ÷ 4.5 cu. ft. = 10.4 lbs. per cu. ft.

2000 lbs. per ton ÷ 10.4 lbs. per cu. ft. = 192 cu. ft. per ton (round to whole cubic feet)

6000 cu. ft. ÷ 192 cu. ft. per ton = 31.3 tons

- (5) **Stack Wagons** (chopped hay):

Multiply length times width times depth then divide by the appropriate cubic feet per ton shown in item 4a or 4b of **TABLE G** to arrive at the number of tons.

D. HAYLAGE IN STORAGE OTHER THAN ROUND SILOS

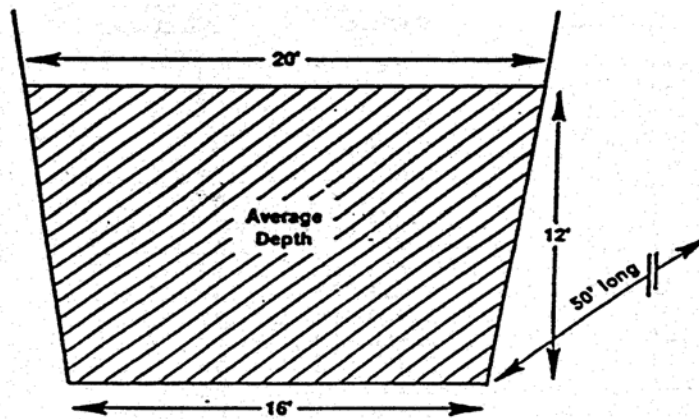
- (1) Haylage in trench silo calculations:

FORMULA:

(Average Width (**W**) x Length (**L**) x Depth of silage (**D**) = cu. ft.) ÷ 50 = wet tons.

Convert to dry tons by multiplying the wet tons by .35 (DM Factor with 65 percent moisture silage) = 100 percent DM.

Multiply 100% DM. tons times 1.15 (87 percent moisture factor) = Tons @ 87 percent DM.



EXAMPLE:

$$(20 \text{ ft.} + 16 \text{ ft.}) \div 2 = 18 \text{ ft. Avg. Width}$$

$$(18 \text{ ft. (W)} \times 50 \text{ ft. (L)} \times 12 \text{ ft. (D)}) = 10,800 \text{ cu. ft.}$$

$$10,800 \text{ cu. ft.} \div 50 = 216.0 \text{ wet tons.}$$

$$216 \text{ wet tons} \times .35 = 75.6 \text{ 100 percent DM.}$$

75.6 x 1.15 (87 percent moisture factor) = 86.9 tons of 13 percent moisture dry hay equivalent.

(2) Horizontal Plastic Tubes (60-70 percent Moisture):

8 Ft. Diameter = 885 pounds of 13 percent moisture haylage per linear foot.

9 Ft. Diameter = 1045 pounds of 13 percent moisture haylage per linear foot.

10 Ft. Diameter = 1205 pounds of 13 percent moisture haylage per linear foot.

FORMULA: (Length (L) x pounds per linear foot) \div 2000 lbs. per ton = tons.

EXAMPLE:

$$50 \text{ ft. (L)} \times 885 \text{ lbs. per ft. (8' diameter)} = 44,250 \text{ lbs.}$$

$$44,250 \text{ lbs.} \div 2,000 \text{ lbs. per ton} = 22.1 \text{ tons at 13 percent moisture.}$$

E. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** “Forage Production” (0033)
“Forage Seeding” (0032)
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 numbers or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and the applicable crop provisions 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” in 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:** Four-digit crop year, as defined in the policy, for which the claim has been 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.

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:

Forage Seeding - Estimated average plant population per square foot for each **non-loss unit** for the **crop** at the time of final inspection.

Forage Production - Estimated yield per acre, in tons to tenths, 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.”
 - (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.
 - (4) Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Risk 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. 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.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

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 or subfield NOT replanted.

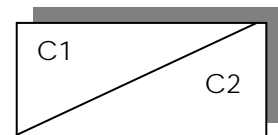
- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN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

FINAL: Determined acres to tenths.

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

C₁ Enter the ACTUAL acres for the field or subfield.

C₂ Enter the REPORTED acres for the field or subfield.



- D. **Interest or Share:** Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. 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).

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.

<u>STAGE</u>	<u>EXPLANATION</u>
“R”	Forage seeding acreage replanted and qualifying for replanting payment.
“NR”	Forage seeding acreage not replanted or not qualifying for a replanting payment. Enter “NR” if the extent of loss is such that the insured acreage has 75 percent or greater of a normal stand remaining.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”	Forage Production - Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

Forage Seeding - Acreage with at least 75 percent of a normal stand, 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”..... **Forage Production** - Unharvested or put to other use with consent.

Forage Seeding - Unharvested; the average number of plants per square foot is less than 75 percent of a normal stand (and it is not practical to replant) for **FALL-PLANTED** acreage and acreage in counties where the actuarial does not specify fall and/or spring planted practices; or the average number of plants per square foot of **SPRING-PLANTED** acreage is “55 percent or less of a normal stand;” or put to other use with consent.

“S”..... **Forage Seeding** - Spring-Planted acreage on which the plant stand is less than 75 percent, but more than 55 percent. The amount of indemnity on any spring-planted acreage will be reduced 50 percent if the stand is less than 75 percent but more than 55 percent of a normal stand.

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”.....	Without Consent
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested

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

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

J. **Appraised Potential:**

Forage Production

PRELIMINARY AND FINAL: Per-acre appraisal in tons, to tenths, of POTENTIAL production for the acreage appraised. Refer to section 6, Forage Production Appraisal Methods for additional instructions. If there is no potential on UH acreage, enter "0."

Forage Seeding:

REPLANT: Enter "Replant Payment" across columns "J" through "M."

PRELIMINARY AND FINAL: Average plant population per square foot as determined on the appraisal worksheet when applicable. If there is no potential on UH acreage, enter "0."

K₁ - L. MAKE NO ENTRY.

M. + **Uninsured Cause:**

REPLANT (FORAGE SEEDING ONLY): MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

Forage Production:

- (1) Enter NOT LESS than the insured's production guarantee per acre in tons, 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:
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in tons, to tenths, for any such acreage.

Forage Seeding:

- (1) For "UH" stage acreage, enter "0."

(2) For “P” “H” and “S” stage acreage, enter not less than the production guarantee (dollar amount) per acre. If the yield has been reduced PARTLY by uninsured or avoidable insured causes, enter the appraised loss of production per acre in dollars. Appraisals for hail/fire deletion and/or delayed planting should be recorded as potential to count for uninsured causes. Appraisals for hail/fire deletion MUST BE AVERAGED OVER THE ENTIRE UNIT.

b. **Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.**

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:**

Forage Production

PRELIMINARY AND FINAL: Column “J” plus Column “M.”

Forage Seeding

REPLANT: Enter the AMOUNT equal to the amount of insurance per acre multiplied by 50 percent (replanting payment per acre). Refer to section 4 for replanting payment qualifications and computations.

PRELIMINARY AND FINAL: For stages “P” “H” and “UH,” enter the Column “M.” entry.

For “S” stage, (Spring-Planted acreage on which the plant stand is less than 75 percent, but more than 55 percent) enter 50% of the item “M” entry.

O. **Total to Count:**

Forage Production: Column “C” or “C₁” (actual acres) times Column “N,” in tons to tenths.

Forage Seeding: Column “C” or “C₁” (actual acres) times Column “N,” rounded to whole dollars.

P. **Per Acre (Per-Acre Guarantee):**

Forage Production - Enter the per-acre production guarantee from the insured’s policy.

Forage Seeding - Enter the per acre amount of insurance from the insured’s policy.

Q. **Total:**

Forage Production: Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times Column “P,” in tons to tenths.

Forage Seeding: Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times Column “P,” in whole to dollars.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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: Totals of Column “O” and 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 forage crop and it is determined that the insured has no other fire insurance. 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) **Fall Planted Forage Seeding only:** Consent is or has been given to put part of the unit to another use or to replant;
 - (2) **Fall Planted Forage Seeding only:** 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.

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

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Document field ID's and date and method of destruction of mycotoxin-infested forages if it has no market value. For further documentation instructions, refer to the LAM.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in Section I item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.

- s. **Forage Seeding:** 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 has been met. Refer to section 4.
- t. **Forage Seeding:** 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. 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.
- v. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- w. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

Forage Seeding: MAKE NO HARVESTED PRODUCTION ENTRIES IN COLUMNS “A₁” THROUGH “S”.

Forage Production:

- (1) There generally will be **no** harvested production entries in **items “A₁” through “S”** for preliminary inspections.
- (2) Record the net tons of production in all cases. When applicable weight records are not available, compute the net tonnage. Refer to **section 10, subparagraphs B, C, D, and E** for production computation formulas, factors, and instructions.
- (3) Do not make moisture adjustments for loose stacked hay, dry chopped hay, baled hay, pellets, and alfalfa meal.
- (4) 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. Count the production from all cuttings, on a line basis for different types of storage.
- (5) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” or “Conical Pile” if production is stored in an odd shaped structure or conical pile. Document measurements on a Special Report or other worksheet used for this purpose.

- (6) 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.

(a) Records must be maintained on a unit/type basis.

(b) Dates of cutting/harvesting of forage, number of bales harvested, contemporaneous weight of bales from each cutting/harvest (weight must be based on average of at least 2 bales per/cutting/type/unit weighted, dated and signed by a disinterested third party).

(c) If contemporaneous records will not be maintained or the production is not measured after being placed in a storage structure, the insured may request an appraisal or inspection/measurement service from the insurance provider or other disinterested third party (at the insured’s cost), such as FSA, prior to harvest or if all production for each cutting/harvest is still available for verification.

- (7) For production sold, make entries in items “B” through “E” as follows:

(a) Name and address of buyer.

(b) Production reports must be substantiated by marketing records from a marketing outlet, processor, or buyer, such as, settlement sheets, certified weight tags, broker sales summaries or load receipts. These records must indicate buyer’s name, net tons of forage produced, type, producer’s name and delivery date.

- (8) For production fed, make entries in items “B” through “E” as follows:

Fed records must specify the number of head, type of livestock (cattle, horses, sheep, etc., with weight estimated to the nearest 100 pounds for each type) and number of days fed.

Feeding records must be documented through a formal record system (e.g., RMA’s Guidelines for a Production Record Management System) and generated during the time period production was fed to be considered acceptable and contain the following elements:

- (1) Date forage fed.
- (2) Amount fed on that date.
- (3) Number of livestock fed on that date.
- (4) Type and weight of livestock fed on that date.
- (5) Type and/or unit should be notated.

- (9) If acceptable sales or weight tickets are not available, refer to the LAM.

- (10) If additional lines are necessary, the data may be entered on a continuation sheet.

USE SEPARATE LINES FOR:

- (a) Separate storage structures.
- (b) Varying determinations of production (especially varying moisture).
- (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

(11) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A₁ 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.
- A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- A₂. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).
 - c. **REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.**
- B. - H. Describe the method of storage for the production being accounted for on the line. For production sold, enter the name and address of the buyer.
- EXAMPLE:** “20 large round bales,” “2 stack wagons,” “Bale stack,” “Small bales in field,” “Haylage,” “Weighed and stored on farm,” “Trench Silo,” etc.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Ton.” Net production in tons, to tenths, on the basis of air-dried hay. For green-chopped forage fed **without** air drying, refer to **section 10, subparagraph B**. For hay and/or haylage stored in various ways (including silo storage), refer to **section 10, subparagraphs C and D** for formulas, factors, and other instructions. **A copy of all production computations is to be left in the contract folder.**
- J. - M₂. MAKE NO ENTRY.
- N. **Adjusted Production:** Enter tons, to tenth, from column I.
- O. **Prod. Not to Count:** Net production NOT to count, in tons 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).
- THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” to tenths.
- Q₁. - R. MAKE NO ENTRY.
- S. **Production to Count:** Enter result from Column “P.”

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.

Final indemnity inspections and final replanting payment inspections should be signed on the 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.

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

27. **Page:**

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

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Forage Prod 0033	2 Unit # 00100	3 Legal Description SW321-32N-16e	
4 Date of Damage	JAN	JUL	
5 Cause of Damage	Winterkill	drought	
6 Primary Cause %	X	70	
12 Additional Units	00200		
13 Est. Prod Per Acre	3.0		

7 Company ANY COMPANY
Agency ANY AGENCY

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1 st 1-11-YYYY	2 nd	Final 7-30-YYYY
15 Companion Policy(s)			

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL										POTENTIAL YIELD					STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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	E20.0	20.5	1.000	A01	002	551	UH	PASTURED	0.6				0.6	12.3	2.8	57.4
B	E25.0	25.0	1.000	A01	002	551	UH	Plowed	0.5				0.5	12.5	2.8	70.0
C		30.0	1.000	A01	002	551	H	H							2.8	84.0
D		40.0	1.000	A01	002	551	P	WOC				2.8	2.8	112.0	2.8	112.0
E M/D		89.5	1.000	A01	002	551	H	H							2.8	250.6
16 TOTAL		205.0											17 TOTALS	136.8		574.0

NARRATIVE (If more space is needed, attach a Special Report) Field D plowed without consent. Acreage determined from permanent FSA measurements. Field A and B were wheel measured. Production not to count from uninsurable acreage.

SECTION II – HARVESTED PRODUCTION																			
18 Date Harvest Completed MM/DD/YYYY						19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. (Ton) Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)	
	100 LARGE ROUND BALES							75.0					75.0		75.0			75.0	
	300 SMALL BALES							9.0					9.0	0.6	8.4			8.4	
	HAYLAGE							49.6					49.6		49.6			49.6	
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. § 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statutes															22 Section II Total		133.0		
															23 Section I Total		136.8		
															24 Unit Total		269.8		
25 Adjuster's Signature and Code Number							Date		26 Insured's Signature							Date			
1 st Inspection				I. M. Adjuster			xxxxx		MM/DD/YYYY		1 st Inspection			I. M. Insured				MM/DD/YYYY	
2 nd Inspection											2 nd Inspection								
Final Inspection				I. M. Adjuster			xxxxx		MM/DD/YYYY		Final Inspection			I. M. Insured				MM/DD/YYYY	

PRODUCTION WORKSHEET

(ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Forage Seeding 0032	2 Unit # 00100	3 Legal Description SW321-32N-16e
4 Date of Damage	JAN	JUL
5 Cause of Damage	Winterkill	drought
6 Primary Cause %	X	70
12 Additional Units	00200	
13 Est. Prod Per Acre	13	

7 Company ANY COMPANY
Agency ANY AGENCY

8 Name of Insured I. M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s) Notice of Loss	1 st MM/DD/YY	2 nd	Final MM/DD/YY
15 Companion Policy(s)			

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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	E20.0	20.5	1.000	D01	082	997	P	PASTURED	7.0			\$104	\$104	\$2,132	\$104	\$2,132
B	E25.0	25.0	1.000	D01	082	997	S	Plowed	2.8			\$104	\$52	\$1,300	\$104	\$2,600
C		30.0	1.000	D01	082	997	UH	UH	3.0			0	0	0	\$104	\$3,120
D M/D		10.0	1.000	D01	082	997	P	WOC				\$104	\$104	\$1,040	\$104	\$1,040
16 TOTAL		85.5												17 TOTALS	\$4,472	\$8,892

NARRATIVE (If more space is needed, attach a Special Report) Field D plowed without consent. Acreage determined from permanent FSA measurements. Field A and B were wheel measured.

SECTION II – HARVESTED PRODUCTION																									
18 Date Harvest Completed MM/DD/YYYY						19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION															
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S							
Share Field ID	Length of Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorlxJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)							
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statutes																22 Section II Total									
																23 Section I Total		\$4,472							
																24 Unit Total		\$4,472							
25 Adjuster's Signature and Code Number						Date			26 Insured's Signature						Date										
1 st Inspection						I. M. Adjuster xxxxx			MM/DD/YYYY			1 st Inspection						I. M. Insured				MM/DD/YYYY			
2 nd Inspection												2 nd Inspection													
Final Inspection						I. M. Adjuster xxxxx			MM/DD/YYYY			Final Inspection						I. M. Insured				MM/DD/YYYY			
																		27 Page 1 of 1							

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Forage Seeding	2 Unit # 00100	3 Legal Description SW1-96N-30W
0032		
4 Date of Damage	JUN 10	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod Per Acre	40	

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	20.0	20.5	1.000	A01	002	997	R	Replanted	“REPLANT PAYMENT”				\$52	\$1,066	\$104	\$2,132
		65.0					NR	Not Replanted							\$104	\$6,760
16 TOTAL		85.5											17 TOTALS	\$1,066		\$8,892

NARRATIVE (If more space is needed, attach a Special Report) **EXAMPLE 1** - Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

Appraisal determines 78% of normal stand on 65 acres---Does not qualify for replanting payment
Appraisal determines 56% of normal stand on 20.5 acres---Qualifies for replanting payment.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	20.0	20.5	.500	A01	002	997	R	Replanted	“REPLANT PAYMENT”				\$26	\$533	\$104	\$2,132
		65.0					NR	Not Replanted							\$104	\$6,760
16 TOTAL		85.5											17 TOTALS	\$533		\$8,892

NARRATIVE (If more space is needed, attach a Special Report) **EXAMPLE 2** - Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

Appraisal determines 78% of normal stand on 65 acres---Does not qualify for replanting payment
Appraisal determines 56% of normal stand on 20.5 acres---Qualifies for replanting payment.

11. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - YIELD FACTOR TABLE FOR USE IN STAND COUNT APPRAISAL METHOD

- (1) East of the Continental Divide in localities where **three cuttings** or less are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting
0.50	If appraising prior to the second cutting
0.15	If appraising prior to the third cutting (non-irrigated).
0.20	If appraising prior to the third cutting (irrigated).

- (2) West of the Continental Divide in localities where **three cuttings** or less are usually harvested

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.50	If appraising prior to the second cutting
0.20	If appraising prior to the third cutting.

TABLE B - YIELD FACTOR TABLE FOR USE IN STAND COUNT APPRAISAL METHOD

(3) In localities where **four cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.50	If appraising prior to the second cutting.
0.30	If appraising prior to the third cutting
0.20	If appraising prior to the fourth cutting.

(4) In California or localities where **five cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.80	If appraising prior to the second cutting.
0.55	If appraising prior to the third cutting.
0.35	If appraising prior to the fourth cutting.
0.15	If appraising prior to the fifth cutting.

(5) In California or localities where **six cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.80	If appraising prior to the second cutting.
0.60	If appraising prior to the third cutting.
0.40	If appraising prior to the fourth cutting.
0.30	If appraising prior to the fifth cutting.
0.15	If appraising prior to the sixth cutting.

TABLE B - YIELD FACTOR TABLE FOR USE IN STAND COUNT APPRAISAL METHOD

(6) In California or localities where **seven cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.85	If appraising prior to the second cutting.
0.70	If appraising prior to the third cutting.
0.50	If appraising prior to the fourth cutting.
0.35	If appraising prior to the fifth cutting.
0.20	If appraising prior to the sixth cutting.
0.10	If appraising prior to the seventh cutting.

(7) In California or localities where **eight cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.90	If appraising prior to the second cutting.
0.75	If appraising prior to the third cutting.
0.60	If appraising prior to the fourth cutting.
0.45	If appraising prior to the fifth cutting.
0.30	If appraising prior to the sixth cutting.
0.20	If appraising prior to the seventh cutting.
0.10	If appraising prior to the eighth cutting.

TABLE B - YIELD FACTOR TABLE FOR USE IN STAND COUNT APPRAISAL METHOD

(8) In California or localities where **nine cuttings** are usually harvested.

FACTOR	USE:
1.00	If appraising prior to the first cutting.
0.90	If appraising prior to the second cutting.
0.80	If appraising prior to the third cutting.
0.65	If appraising prior to the fourth cutting.
0.50	If appraising prior to the fifth cutting.
0.25	If appraising prior to the sixth cutting.
0.25	If appraising prior to the seventh cutting.
0.15	If appraising prior to the eighth cutting.
0.05	If appraising prior to the ninth cutting.

(9) Make no appraisals of potential after the final cutting that is usually harvested in that locality. Any production **harvested** after the final cutting that is usually harvested in that locality, but prior to the end of the insurance period, will be counted as production for APH and claim purposes. Refer to the LAM for information regarding production to count which is harvested after insurance ends.

(10) Adequate/Minimum stand requirements for living plants per square foot for each year after the year of establishment are contained in the Special Provisions.

TABLE C - MOISTURE AND WEIGHT ADJUSTMENTS FOR WEIGHT METHOD APPRAISALS (Rounded to 3 Decimal Places)

Percent Moisture	Factor	Percent Moisture	Factor
85	0.235	50	0.783
84	0.250	49	0.798
83	0.266	48	0.814
82	0.282	47	0.830
81	0.297	46	0.845
80	0.313	45	0.861
79	0.329	44	0.877
78	0.344	43	0.892
77	0.360	42	0.908
76	0.376	41	0.924
75	0.391	40	0.939
74	0.407	39	0.955
73	0.423	38	0.971
72	0.438	37	0.986
71	0.454	36	1.002
70	0.470	35	1.018
69	0.485	34	1.033
68	0.501	33	1.049
67	0.517	32	1.064
66	0.532	31	1.080
65	0.548	30	1.096
64	0.564	29	1.111
63	0.579	28	1.127
62	0.595	27	1.143
61	0.611	26	1.158
60	0.626	25	1.174
59	0.642	24	1.190
58	0.657	23	1.205
57	0.673	22	1.221
56	0.689	21	1.237
55	0.704	20	1.252
54	0.720	19	1.268
53	0.736	18	1.284
52	0.751	17	1.299
51	0.767	16	1.315
Factors were calculated using the following formula: $((100 \text{ minus } \% \text{ moisture}) \div 100) \times 1.15 \times 1.36125$		15	1.331
		14	1.346
		13	1.361

TABLE D - MOISTURE ADJUSTMENT TABLE FOR WEIGHING HAYLAGE IN CHOPPER BOXES, SILAGE WAGONS, OR TRUCKS

Formula used for factors is: $((100 \text{ minus } \% \text{ Moisture}) \div 100) \times 1.15$

(Rounded to 3 decimal places)

PERCENT MOISTURE	FACTOR	PERCENT MOISTURE	FACTOR
13	1.000	42	.667
14	.989	43	.656
15	.978	44	.644
16	.966	45	.633
17	.955	46	.621
18	.943	47	.610
19	.932	48	.598
20	.920	49	.587
21	.909	50	.575
22	.897	51	.564
23	.886	52	.552
24	.874	53	.541
25	.863	54	.529
26	.851	55	.518
27	.840	56	.506
28	.828	57	.495
29	.817	58	.483
30	.805	59	.472
31	.794	60	.460
32	.782	61	.449
33	.771	62	.437
34	.759	63	.426
35	.748	64	.414
36	.736	65	.403
37	.725	66	.391
38	.713	67	.380
39	.702	68	.368
40	.690	69	.357
41	.679	70	.345

Use this table to adjust the amount of production down to 13 percent moisture of air-dried hay and enter adjusted production on the claim form.

TABLE E (1) - HARVESTED AND APPRAISED POTENTIAL TABLE

LESS THAN THE APPROVED APH YIELD

In a one cutting locality, appraisals for future cuttings are not required.

Cutting:	Number of Cuttings Usually Harvested in a Locality:			
	2	3 (NI)	3(I)	4
Before 1st	Current appraisal plus 0.67 times the current appraisal	Current appraisal plus 1.00 times the current appraisal	Current appraisal plus 1.00 times the current appraisal	Current appraisal plus 1.50 times the current appraisal
Before 2nd	Harvested production from the 1st cutting plus the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.40 times the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.67 times the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 1.40 times the current appraisal
Before 3rd	Not applicable	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2 nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal plus 0.60 times the current appraisal
Before 4th	Not applicable	Not applicable	Not applicable	Harvested production from the 1 st , 2 nd and 3 rd cuttings plus the current appraisal

TABLE E (1) HARVESTED AND APPRAISED POTENTIAL TABLE (Cont)

LESS THAN THE APPROVED APH YIELD

The table does not apply in a one cutting area.

Cutting	Number of Cuttings Usually Harvested in a Locality				
	5	6	7	8	9
Before 1st	Current appraisal plus 3.65 times the current appraisal	Current appraisal plus 4.45 times the current appraisal	Current appraisal plus 5.30 times the current appraisal	Current appraisal plus 7.30 times the current appraisal	Current appraisal plus 11.00 times the current appraisal
Before 2nd	Harvested production from the 1 st cutting plus the current appraisal plus 2.30 times the current appraisal	Harvested production from the 1 st cutting plus the current appraisal plus 3.05 times the current appraisal	Harvested production from the 1 st cutting plus the current appraisal plus 4.20 times the current appraisal	Harvested production from the 1 st cutting plus the current appraisal plus 5.20 times the current appraisal	Harvested production from the 1 st cutting plus the current appraisal plus 7.50 times the current appraisal
Before 3rd	Harvested production from the 1 st and 2 nd cuttings plus the current appraisal plus 1.60 times the current appraisal	Harvested production from the 1 st and 2 nd cuttings plus the current appraisal plus 1.95 times the current appraisal	Harvested production from the 1 st and 2 nd cuttings plus the current appraisal plus 3.00 times the current appraisal	Harvested production from the 1 st and 2 nd cuttings plus the current appraisal plus 3.70 times the current appraisal	Harvested production from the 1 st and 2 nd cuttings plus the current appraisal plus 4.85 times the current appraisal
Before 4th	Harvested production from the 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.65 times the current appraisal	Harvested production from the 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 2.10 times the current appraisal	Harvested production from the 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 2.15 times the current appraisal	Harvested production from the 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 2.85 times the current appraisal	Harvested production from the 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 3.15 times the current appraisal
Before 5th	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus 0.85 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus 1.50 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus 2.05 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus 2.35 times the current appraisal
Before 6th	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus .80 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus 1.60 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus 1.85 times the current appraisal
Before 7th	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th , cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th cuttings plus the current appraisal plus 0.80 times the current appraisal	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th cuttings plus the current appraisal plus 1.50 times the current appraisal
Before 8th	Not Applicable	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , and 7 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , and 7 th cuttings plus the current appraisal plus 0.90 times the current appraisal
Before 9th	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , 7 th , and 8 th cuttings plus the current appraisal.

TABLE E (2) - HARVESTED AND APPRAISED POTENTIAL TABLE

EQUAL TO OR GREATER THAN THE APPROVED APH YIELD

In a one-cutting locality, appraisals for future cuttings are not required.

Cutting:	Number of Cuttings Usually Harvested in a Locality:			
	2	3 (NI)	3(I)	4
Before 1st	Current appraisal plus 0.40 times the APH yield	Current appraisal plus 0.50 times the APH yield	Current appraisal plus 0.50 times the APH yield	Current appraisal plus 0.60 times the APH yield
Before 2nd	Harvested production from the 1st cutting plus the current appraisal	Harvested production from the 1st cutting plus the current appraisal plus 0.15 times the APH yield	Harvested production from the 1st cutting plus the current appraisal plus 0.20 times the APH yield	Harvested production from the 1st cutting plus the current appraisal plus 0.35 times the APH yield
Before 3rd	Not applicable	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal	Harvested production from the 1st and 2nd cuttings plus the current appraisal plus 0.15 times the APH yield
Before 4th	Not applicable	Not applicable	Not applicable	Harvested production from the 1st and 2 nd and 3 rd cuttings plus the current appraisal

TABLE E (2) HARVESTED AND APPRAISED POTENTIAL TABLE (Cont)

EQUAL TO OR GREATER THAN THE APPROVED APH YIELD

The table does not apply in a one cutting area.

Cutting	Number of Cuttings Usually Harvested in a Locality				
	5	6	7	8	9
Before 1st	Current appraisal plus 0.80 times the APH yield.	Current appraisal plus 0.80 times the APH yield.	Current appraisal plus 0.85 times the APH yield.	Current appraisal plus 0.90 times the APH yield.	Current appraisal plus 0.90 times the APH yield.
Before 2nd	Harvested production from 1 st cutting plus the current appraisal plus 0.55 times the APH Yield.	Harvested production from 1 st cutting plus the current appraisal plus 0.60 times the APH Yield.	Harvested production from 1 st cutting plus the current appraisal plus 0.70 times the APH Yield.	Harvested production from 1 st cutting plus the current appraisal plus 0.75 times the APH Yield.	Harvested production from 1 st cutting plus the current appraisal plus 0.80 times the APH Yield.
Before 3rd	Harvested production from 1 st and 2 nd cuttings plus the current appraisal plus 0.35 times the APH Yield.	Harvested production from 1 st and 2 nd cuttings plus the current appraisal plus 0.40 times the APH Yield.	Harvested production from 1 st and 2 nd cuttings plus the current appraisal plus 0.50 times the APH Yield.	Harvested production from 1 st and 2 nd cuttings plus the current appraisal plus 0.60 times the APH Yield.	Harvested production from 1 st and 2 nd cuttings plus the current appraisal plus 0.65 times the APH Yield.
Before 4th	Harvested production from 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.15 times the APH Yield.	Harvested production from 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.30 times the APH Yield.	Harvested production from 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.35 times the APH Yield.	Harvested production from 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.45 times the APH Yield.	Harvested production from 1 st , 2 nd , and 3 rd cuttings plus the current appraisal plus 0.50 times the APH Yield.
Before 5th	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus .15 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus .20 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus .30 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , and 4 th cuttings plus the current appraisal plus .25 times the APH Yield.
Before 6th	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus 0.10 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus 0.20 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , and 5 th cuttings plus the current appraisal plus 0.25 times the APH Yield.
Before 7th	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th cuttings plus the current appraisal plus 0.10 times the APH Yield.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , and 6 th cuttings plus the current appraisal plus 0.15 times the APH Yield.
Before 8th	Not Applicable	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , and 7 th cuttings plus the current appraisal.	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , and 7 th cuttings plus the current appraisal plus 0.05 times the APH Yield.
Before 9th	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Harvested production from the 1 st , 2 nd , 3 rd , 4 th , 5 th , 6 th , 7 th , and 8 th cuttings plus the current appraisal.

TABLE F - TONS OF DRY MATTER CAPACITY - ROUND SILOS

Settled Haylage Formula is Considered Factored to 100 Percent Dry Matter (DM).

Depth (feet)	Diameter of Silo (feet)										
	12	14	16	18	20	22	24	25	26	28	30
2	0.0	1.0	1.0	1.0	1.0	1.0	2.0	2.0	2.0	2.0	3.0
3	0.5	1.5	1.5	2.0	2.0	2.5	3.5	3.5	4.0	4.0	5.0
4	1.0	2.0	2.0	3.0	3.0	4.0	5.0	5.0	6.0	6.0	7.0
5	1.5	2.5	3.0	4.0	4.5	5.5	7.0	7.0	8.0	9.0	10.0
6	2.0	3.0	4.0	5.0	6.0	7.0	9.0	9.0	10.0	12.0	13.0
7	2.5	3.5	5.0	6.0	7.5	9.0	11.0	11.5	12.5	14.5	16.5
8	3.0	4.0	6.0	7.0	9.0	11.0	13.0	14.0	15.0	17.0	20.0
9	3.5	5.0	7.0	8.5	10.5	13.0	15.5	16.5	18.0	20.5	24.0
10	4.0	6.0	8.0	10.0	12.0	15.0	18.0	19.0	21.0	24.0	28.0
11	5.0	7.0	9.0	11.5	14.0	17.0	20.5	22.0	24.0	27.5	32.0
12	6.0	8.0	10.0	13.0	16.0	19.0	23.0	25.0	27.0	31.0	36.0
13	6.5	9.0	11.5	14.5	18.0	21.5	26.0	28.0	30.5	35.0	40.5
14	7.0	10.0	13.0	16.0	20.0	24.0	29.0	31.0	34.0	39.0	45.0
15	8.0	11.0	14.0	17.5	22.0	26.5	32.0	34.5	37.5	43.0	49.5
16	9.0	12.0	15.0	19.0	24.0	29.0	35.0	38.0	41.0	47.0	54.0
17	9.5	13.0	16.5	21.0	26.0	31.5	38.0	41.0	44.5	51.5	59.0
18	10.0	14.0	18.0	23.0	28.0	34.0	41.0	44.0	48.0	56.0	64.0
19	11.0	15.0	19.5	25.0	30.5	37.0	44.5	48.0	52.0	60.5	69.0
20	12.0	16.0	21.0	27.0	33.0	40.0	48.0	52.0	56.0	65.0	74.0
21	13.0	17.5	22.5	29.0	35.5	43.0	51.5	55.5	60.0	69.5	79.5
22	14.0	19.0	24.0	31.0	38.0	46.0	55.0	59.0	64.0	74.0	85.0
23	14.5	20.0	25.5	33.0	40.5	49.0	58.5	63.0	68.5	79.0	91.0
24	15.0	21.0	27.0	35.0	43.0	52.0	62.0	67.0	73.0	84.0	97.0
25	16.0	22.5	29.0	37.0	45.5	55.0	65.5	71.0	77.0	89.0	102.0
26	17.0	24.0	31.0	39.0	48.0	58.0	69.0	75.0	81.0	94.0	108.0
27	18.0	25.0	32.5	41.0	51.0	61.5	73.0	79.5	85.5	99.5	114.0
28	19.0	26.0	34.0	43.0	54.0	65.0	77.0	84.0	90.0	105.0	120.0
29	20.0	27.5	36.0	45.5	56.5	68.0	81.0	88.0	95.0	110.5	126.5
30	21.0	29.0	38.0	48.0	59.0	71.0	85.0	92.0	100.0	116.0	133.0
31	22.0	30.5	39.5	50.0	62.0	74.5	89.0	96.5	104.5	121.5	139.5
32	23.0	32.0	41.0	52.0	65.0	78.0	93.0	101.0	109.0	127.0	146.0
33	24.0	33.5	43.0	54.5	68.0	81.5	97.5	105.5	114.0	132.5	152.5
34	25.0	35.0	45.0	57.0	71.0	85.0	102.0	110.0	119.0	138.0	159.0
	Tons of Dry Matter (DM)										

TABLE F - TONS OF DRY MATTER CAPACITY - ROUND SILOS (Cont)

Depth (feet)	Diameter of Silo (feet)										
	12	14	16	18	20	22	24	25	26	28	30
35	26.5	36.5	47.0	59.5	74.0	89.0	106.0	115.0	124.5	144.0	165.5
36	28.0	38.0	49.0	62.0	77.0	93.0	110.0	120.0	130.0	150.0	172.0
37	29.0	39.5	51.0	64.5	80.0	96.5	114.5	124.5	135.0	156.0	179.0
38	30.0	41.0	53.0	67.0	83.0	100.0	119.0	129.0	140.0	162.0	186.0
39	31.0	42.5	55.0	69.5	86.0	104.0	123.5	134.0	145.5	168.5	193.0
40	32.0	44.0	57.0	72.0	89.0	108.0	128.0	139.0	151.0	175.0	200.0
41	33.0	45.5	59.0	74.5	92.5	112.0	133.0	144.0	156.0	181.0	207.5
42	34.0	47.0	61.0	77.0	96.0	116.0	138.0	149.0	161.0	187.0	215.0
43	35.5	48.5	63.0	80.0	99.0	120.0	142.5	154.5	167.0	193.5	222.5
44	37.0	50.0	65.0	83.0	102.0	124.0	147.0	160.0	173.0	200.0	230.0
45	38.0	51.5	67.5	85.5	105.5	128.0	152.0	165.0	178.5	206.5	237.5
46	39.0	53.0	70.0	88.0	109.0	132.0	157.0	170.0	184.0	213.0	245.0
47	40.5	55.0	70.0	91.0	112.5	136.0	162.0	175.5	189.5	220.0	252.5
48	42.0	57.0	70.0	94.0	116.0	140.0	167.0	181.0	195.0	227.0	260.0
49	43.0	58.5	74.0	96.5	119.5	144.0	172.0	186.5	201.0	233.5	268.0
50	44.0	60.0	78.0	99.0	123.0	148.0	177.0	192.0	207.0	240.0	276.0
51	45.0	61.5	80.0	101.5	125.5	151.5	181.0	196.5	212.0	246.0	282.5
52	46.0	63.0	82.0	104.0	128.0	155.0	185.0	201.0	217.0	252.0	289.0
53	47.0	64.5	84.0	106.5	131.0	159.0	189.5	205.5	222.0	257.5	295.5
54	48.0	66.0	86.0	109.0	134.0	163.0	194.0	210.0	227.0	263.0	302.0
55	49.0	67.5	88.0	111.5	137.0	166.5	198.0	214.5	232.0	269.0	309.0
56	50.0	69.0	90.0	114.0	140.0	170.0	202.0	219.0	237.0	275.0	316.0
57	51.5	70.5	92.0	116.0	143.0	173.5	206.0	223.5	242.0	280.5	322.5
58	53.0	72.0	94.0	118.0	146.0	177.0	210.0	228.0	247.0	286.0	329.0
59	54.0	73.5	95.5	120.5	149.0	180.5	214.5	233.0	252.0	292.0	335.5
60	55.0	75.0	97.0	123.0	152.0	184.0	219.0	238.0	257.0	298.0	342.0
61	0.0	76.0	99.0	125.5	155.0	187.5	223.0	242.5	262.0	304.0	348.5
62		77.0	101.0	128.0	158.0	191.0	227.0	247.0	267.0	310.0	355.0
63	0.0	78.5	103.0	130.5	161.0	194.5	231.5	251.5	272.0	315.5	362.0
64		80.0	105.0	133.0	164.0	198.0	236.0	256.0	277.0	321.0	369.0
65	0.0	81.5	107.0	135.0	167.0	201.5	240.0	260.5	282.0	327.0	375.5
66		83.0	109.0	137.0	170.0	205.0	244.0	265.0	287.0	333.0	382.0
67	0.0	84.5	110.5	139.5	173.0	208.5	248.5	269.5	292.0	338.5	388.5
68		86.0	112.0	142.0	176.0	212.0	253.0	274.0	297.0	344.0	395.0
69	0.0	87.5	114.0	144.5	179.0	216.0	257.0	279.0	302.0	350.0	401.5
	Tons of Dry Matter (DM)										

TABLE F - TONS OF DRY MATTER CAPACITY - ROUND SILOS (Cont)

Depth (feet)	Diameter of Silo (feet)										
	12	14	16	18	20	22	24	25	26	28	30
70		89.0	116.0	147.0	182.0	220.0	261.0	284.0	307.0	356.0	408.0
71	0.0	0.0	0.0	149.5	184.5	223.5	265.5	288.5	312.0	361.5	415.0
72				152.0	187.0	227.0	270.0	293.0	317.0	367.0	422.0
73	0.0	0.0	0.0	154.5	190.0	230.5	274.0	297.5	322.0	373.0	428.5
74				157.0	193.0	234.0	278.0	302.0	327.0	379.0	435.0
75	0.0	0.0	0.0	159.0	196.0	237.5	282.5	306.5	332.0	384.5	441.5
76				161.0	199.0	241.0	287.0	311.0	337.0	390.0	448.0
77	0.0	0.0	0.0	163.5	202.0	244.5	291.0	315.5	342.0	396.0	454.5
78				166.0	205.0	248.0	295.0	320.0	347.0	402.0	461.0
79	0.0	0.0	0.0	168.5	208.0	251.5	299.5	325.0	352.0	407.5	468.0
80				171.0	211.0	255.0	304.0	330.0	357.0	413.0	475.0
81	0.0	0.0	0.0	0.0	0.0	258.5	308.0	334.5	361.5	419.0	481.5
82						262.0	312.0	339.0	366.0	425.0	488.0
83	0.0	0.0	0.0	0.0	0.0	266.0	316.5	343.5	371.0	431.0	494.5
84						270.0	321.0	348.0	376.0	437.0	501.0
85	0.0	0.0	0.0	0.0	0.0	273.5	325.0	352.5	381.0	442.5	507.5
86						277.0	329.0	357.0	386.0	448.0	514.0
87	0.0	0.0	0.0	0.0	0.0	280.5	333.5	361.5	391.0	454.0	521.0
88						284.0	338.0	366.0	396.0	460.0	528.0
89	0.0	0.0	0.0	0.0	0.0	287.5	342.0	371.0	401.0	465.5	534.5
90						291.0	346.0	376.0	406.0	471.0	541.0
91	0.0	0.0	0.0	0.0	0.0	294.5	350.5	380.5	411.0	477.05	547.5
92						298.0	355.0	385.0	416.0	483.0	554.0
93	0.0	0.0	0.0	0.0	0.0	301.5	359.0	389.5	421.0	488.5	560.5
Tons of Dry Matter (DM)											

Tons of Dry Matter Capacity - Round Silos. Settled haylage formula is considered factored to 100 percent dry matter on above chart. Use the chart to get 100 percent dry matter. Multiply this number by 1.15 to get the **13** percent moisture dry hay equivalent to be entered in item **"I"** of the claim form, as tons of harvested production.

EXAMPLE: Silo diameter is 20 feet. Depth of harvested production is 20 feet. Production taken from the 100 percent dry matter chart of 33 tons X 1.15 factor = 37.95 (rounded to 38.0 tons) of **13** percent moisture, dry hay equivalent.

TABLE G - CUBIC FEET PER TON OF FORAGE PRODUCTION IN STORAGE

METHOD OF STORAGE	LENGTH OF TIME IN STORAGE	
	0-90 DAYS	OVER 90 DAYS
1. Alfalfa (loose stacked)	500	400
2. Alfalfa/Grass mixture (loose stacked)	550	445
3. Grass Mixtures (loose stacked)	565	550
4. Alfalfa Hay (chopped)		
a. stack wagon-loose (Haybuster)	425	425
b. stack wagon-tight (Hesston-John Deere)	250	250
c. Alfalfa cut 3/8" length	200	200
d. Alfalfa cut 1/2" length	260	260
e. Alfalfa cut 1" length	300	300
f. Alfalfa cut 2" length	370	370
5. Tight large round bales	170	160
6. Loose large round bales	320	310
7. *Large rectangular bales	130	130
8. Alfalfa meal	134	134
9. Alfalfa pellets	53	53
10. Ground Hay	44	44
11. Haylage (trench or bunker silo) - Refer to subparagraph 10 D		
12. Haylage (round silo) - TOP UNLOADING SILO tonnage calculation sheet (Refer to EXHIBIT 3)		
13. Haylage HAULED in chopper boxes, silage wagon, trucks: Cu. Ft. = Tons (at 13 percent equivalent moisture) 225		
*Usually 4' x 4' x 8' used by commercial growers and large producers. Factor reflects alfalfa only.		

EXHIBIT 1

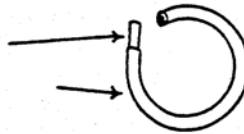
MEASURING DEVICES

Devices for determination of square feet in sample - use for both stand-count and weight-method appraisals. The following measuring devices can be constructed in each region. Materials needed and construction steps are as follows:

A. ROUND HOOP WITH 3, 4, AND 5 SQUARE FEET INSIDE AREA

- (1) Material required for round hoop (3 square feet) is 73.7 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.
- (2) Material required for round hoop (4 square feet) is 85.1 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.
- (3) Material required for round hoop (5 square feet) is 95.2 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.
- (4) Construction. Insert dowel pin in one end of hose, form a circle and connect together.

3" Dowel Pin
½" Plastic Hose



B. COLLAPSIBLE WOOD FRAME WITH 4 SQUARE FEET INSIDE AREA

- (1) Collapsible wood frame 24" inside.
- (2) Frame Material:
- (3) Four 1" X 2" X 28" wood pieces;
Four ¼" X 2" stove bolts with wing nuts; and
8 flat washers.

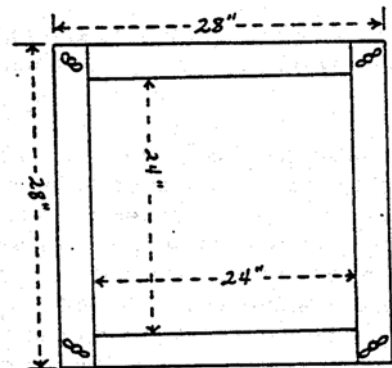


EXHIBIT 2

FORAGE PRODUCTION STAND COUNT APPRAISAL METHOD WORKSHEET

FIELD ID	AVERAGE NUMBER OF PLANTS PER SQ. FT	PLANT COUNT FROM SPECIAL PROVISIONS FOR SPECIFIC CROP YEAR	APH YIELD	FACTOR FOR CUTTING, APPRAISAL METHODS	TONNAGE APPRAISAL
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
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		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=
		÷	X	X	=

Forage Production Stand-Count Method calculation steps found in section 9 B, item 17.

Minimum required living plants per square foot after year of establishment from the Special Provisions.

EXHIBIT 3

TOP UNLOADING SILO - TONNAGE CALCULATION SHEET

Use the TOP UNLOADING SILO - TONNAGE CALCULATION SHEET with TABLE F, “Tons of Dry Matter Capacity - Round Silos” and the “Round Silo: Haylage Depth Record” sheet (EXHIBIT 5).

CAUTION: Refer to TABLE F only when indicated by the individual item instructions. When interpolating, round to the nearest whole ton; i.e. 3.5 is rounded to 4.0. Likewise, round the measured depth to the nearest whole foot.

Whenever the measured depth after the latest filling is less than the ORIGINAL measured depth of the previous filling (part of the original filling has been fed), the latest filling (harvested production) is calculated by subtracting the measured depth, before beginning the latest filling, from the measured depth after the latest filling, AND then applying that figure to TABLE F for the diameter of the silo involved.

EXAMPLE: Silo diameter is 20 feet. Depth after the first filling was 75 feet (settled). Depth prior to the beginning of the second filling was 45 feet (30 feet of first filling already fed). Depth after the completion of second filling was 50 feet.

50 feet is less than **75 feet**; hence the adjuster will calculate the harvested production for the second filling by subtracting the depth prior to beginning the filling (**45 feet**) from the depth after completion of the filling (**50 feet**). For this 20-foot diameter silo, the difference of **5 feet** (when applied to TABLE F), indicates **4.5 tons** as the calculated production of 100 percent dry matter.

EXPLANATORY “ITEM” INSTRUCTIONS (for items not self-explanatory):

Item 4 - Enter “Alfalfa,” “Alfalfa-Grass Mixture,” or “Grass Mixture,” as applicable. For mixtures where Timothy grass is predominant (up to 99.9 percent of the ground cover), include “Timothy.” For mixtures where clover is likewise predominant, include “(Clover).”

Item 9 - Location/identification of the silo: Make a sketch map, if necessary, or include specific directions to the silo. If production from a unit is stored in two or more silos, so state and locate/identify them.

Item 30 - Obtain the insured’s signature and enter the date after all entries and calculations are explained to the insured.

EXHIBIT 3 (Continued)

For Illustration Purposes Only

ROUND SILO: HAYLAGE DEPTH RECORD

1. Company <p style="text-align: center;">ANY COMPANY</p>	2. Insured's Name <p style="text-align: center;">I.M. INSURED</p>	3. Policy Number <p style="text-align: center;">XX-XXX-XXXXX</p>
4. Claim Number <p style="text-align: center;">XXXXXX</p>	5. Unit Number: 00100 Line Number:	6. Crop <p style="text-align: center;">FORAGE</p>
7. Crop Year <p style="text-align: center;">YYYY</p>	8. FSA Farm No./Legal Description <p style="text-align: center;">1480</p>	9. Silo Diameter <p style="text-align: center;">20 FT.</p>

Record depth to nearest whole foot

	FEET	DATE MEASURED
10. Greatest depth of haylage from previous year:	65	9-28-YYYY
11. Depth before first filling:	18	5-20-YYYY
12. Depth after first filling:	70	5-22-YYYY
13. Depth before second filling:	55	6-24-YYYY
14. Depth after second filling:	75	6-26-YYYY
15. Depth before third filling:	45	7-28-YYYY
16. Depth after third filling:	50	7-30-YYYY
17. Depth before fourth filling:	40	9-12-YYYY
18. Depth after fourth filling:	70	9-14-YYYY

Remarks:

ALTERNATIVE METHOD of measurement (especially where the haylage depth will not be accessible for measurement): The insured may record the loads of forage placed in the silo from each cutting but only after a pre-harvest weight method appraisal has been done for use in verifying the credibility of the load records.

Adjusters: Record the dimensions of each conveyance that will be used. Establish the average depth of filling for each conveyance.

******* Conversion (tons of 13 percent moisture equivalent hay): Divide total cubic feet by 225.

I submit this report pursuant to the requirements of my above-identified crop insurance policy; and I certify that to the best of my knowledge and belief the information shown above is correct and that such information can be used for processing the claim which I previously signed.

Insured's Signature <p style="text-align: center;">I.M. INSURED</p>	Date <p style="text-align: center;">MM/DD/YYYY</p>	Adjuster's Signature <p style="text-align: center;">I.M. ADJUSTER</p>	Code No. <p style="text-align: center;">XXXXX</p>	Date <p style="text-align: center;">MM/DD/YYYY</p>
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Page 1 of 1

EXHIBIT 3 (Continued) TOP UNLOADING SILO

For Illustration Purposes Only

Tonnage Calculation Sheet

1. Company <p style="text-align: center;">ANY COMPANY</p>	2. Insured's Name <p style="text-align: center;">I.M. INSURED</p>	3. Policy Number <p style="text-align: center;">XX-XXX-XXXXX</p>
4. Claim Number <p style="text-align: center;">XXXXX</p>	5. Unit Number: 00100 Line Number:	6. Crop <p style="text-align: center;">FORAGE</p>
7. Crop Year <p style="text-align: center;">YYYY</p>	8. FSA Farm No./Legal Description <p style="text-align: center;">XXXX</p>	9. Silo Diameter <p style="text-align: center;">20 FT.</p>

<u>ITEM NUMBER</u>	<u>DEPTH IN FEET</u>	<u>SILO TONS</u>	<u>HARVESTED TONS</u>
Highest level - previous year (settled)	65ft.	167.0	
11. Item 10 minus carry-over depth	47ft.	112.5	
12. Item 10 - tons minus Item 11 - tons		54.5	
13. First filling depth and tons	70ft.	182.0	
14. First filling harvested production (13 - 12)			127.5
15. Amount Fed. (13 - Depth Prior to 2 nd filling)	15ft.	22.0	
16. Item 13 - tons minus Item 15 - tons		160.0	
17. Second filling depth and tons	75ft.	196.0	
18. Second filling harvested production (17 - 16)			36.0
19. Amount Fed (17 - Depth Prior to 3 rd filling)	30ft.	59.0	
20. Item 17 - tons minus Item 19 - tons		137.0	
21. Third filling depth and tons	50ft.	***	
22. Third filling harvested production (21 - 20)			4.5***
23. Amount Fed. (21 - Depth prior to 4 th filling)	10ft.	12.0	
24. Item 21 - tons minus Item 23 - tons		130.0	
25. Fourth filling depth and tons	70ft.	182.0	
26. Fourth filing harvested production (25 - 24)			52.0
27. TOTAL HARVEST DRY MATTER (Items 14 + 18 + 22 + 26)			220.0
28. CONVERSION TO 13% EQUIVALENT MOISTURE AIR DRIED HAY (Item 27 x 1.15) (Round to Tenths)			253.0

Remarks:

Insured's Signature <p style="text-align: center;">I.M. INSURED</p>	Date <p style="text-align: center;">MM/DD/YYYY</p>	Adjuster's Signature <p style="text-align: center;">I.M. ADJUSTER</p>	Code No. <p style="text-align: center;">XXXXX</p>	Date <p style="text-align: center;">MM/DD/YYYY</p>
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EXHIBIT 4

BOTTOM UNLOADING SILO - TONNAGE CALCULATION SHEET

Use the **BOTTOM UNLOADING SILO - TONNAGE CALCULATION SHEET** with **TABLE F**, “Tons of Dry Matter Capacity - Round Silos” and the “Round Silo: Haylage Depth Record” sheet (**EXHIBIT 5**).

CAUTION: Refer to **TABLE F** only when indicated by the individual item instructions. When interpolating, round to the nearest whole ton; i.e. 3.5 is rounded to 4.0. Likewise, round the measured depth to the nearest whole foot.

Whenever the measured depth after the latest filling is less than the ORIGINAL measured depth of the previous filling (part of the original filling has been fed), the latest filling (harvested production) is calculated by subtracting the measured depth, before beginning the latest filling, from the measured depth after the latest filling AND then applying that figure to **TABLE F** for the diameter of the silo involved.

EXAMPLE: Silo diameter is 20 feet. Depth after filling #1 was 55 feet (settled). Depth prior to the beginning of filling #2 was 30 feet (25 feet of filling #1 already fed). Depth after the completion of filling #2 was 52 feet.

CALCULATION: 52 is less than 55 (feet); hence, the adjuster will calculate the harvested production for filling #2 by **subtracting** the depth prior to beginning the filling (30 feet) from the depth after completion of the filling (52 feet). For this 20-foot diameter silo, the difference of 22 feet (when applied to the **TABLE F**), indicates 38 tons as the calculated production of 100 percent dry matter. Convert that amount to 13 percent moisture air-dried hay by multiplying it by 1.15 and rounding the result to tenths (6.0 tons).

EXPLANATORY "ITEM" INSTRUCTIONS (for items not self-explanatory):

Item 6 - ENTER "Alfalfa," "Alfalfa-Grass Mixture," or "Grass Mixture," as applicable. For mixtures where Timothy grass is predominant (up to 99.9 percent of the ground cover), include "(Timothy)." For mixtures where clover is likewise predominant, include "(Clover)."

Location/identification of the silo: Make a sketch map, if necessary, or include specific directions to the silo in the remarks or on an attachment. If an attachment is used, so indicate. If production from a unit is stored in two or more silos, so state and locate/identify them.

Obtain the insured's signature and enter the date after all entries and calculations are explained to the insured.

EXHIBIT 4 (Continued)

For Illustration Purposes Only

ROUND SILO: HAYLAGE DEPTH RECORD

1. Company ANY COMPANY		2. Insured's Name I.M. INSURED		3. Policy Number XX-XXX-XXXXX	
4. Claim Number XXXXXX		5. Unit Number: 00100 Line Number:		6. Crop FORAGE	
7. Crop Year YYYY	8. FSA Farm No./Legal Description 1480		9. Silo Diameter 20 FT.		

Record depth to nearest whole foot

	FEET	DATE MEASURED
10. Greatest depth of haylage from previous year:		
11. Depth before first filling:	18	5-20-YYYY
12. Depth after first filling:	55	5-22-YYYY
13. Depth before second filling:	30	6-24-YYYY
14. Depth after second filling:	52	6-26-YYYY
15. Depth before third filling:	45	7-28-YYYY
16. Depth after third filling:	64	7-30-YYYY
17. Depth before fourth filling:	56	9-12-YYYY
18. Depth after fourth filling:	63	9-14-YYYY

Remarks:

ALTERNATIVE METHOD of measurement (especially where the haylage depth will not be accessible for measurement): The insured may record the loads of forage placed in the silo from each cutting but only after a pre-harvest weight method appraisal has been done for use in verifying the credibility of the load records.

Adjusters: Record the dimensions of each conveyance that will be used. Establish the average depth of filling for each conveyance.

Conversion (tons of 13 percent moisture equivalent hay): Divide total cubic feet by 225.

I submit this report pursuant to the requirements of my above-identified crop insurance policy; and I certify that to the best of my knowledge and belief the information shown above is correct and that such information can be used for processing the claim which I previously signed.

Insured's Signature	Date	Adjuster's Signature	Code No.	Date
I.M. INSURED	MM/DD/YYYY	I.M. ADJUSTER	XXXXX	MM/DD/YYYY

EXHIBIT 4 (Continued)

BOTTOM UNLOADING SILO

Tonnage Calculation Sheet

For Illustration Purposes Only

1. COMPANY <p style="text-align: center;">ANY COMPANY</p>		2. INSURED'S NAME <p style="text-align: center;">I.M. INSURED</p>		3. POLICY NUMBER <p style="text-align: center;">XXXXXXXXXX</p>	4. CLAIM NUMBER <p style="text-align: center;">XXXXXX</p>
5. Unit NO. <p style="text-align: center;">00100</p>	6. CROP <p style="text-align: center;">FORAGE PRODUCTION</p>		7. CROP YEAR <p style="text-align: center;">YYYY</p>		9. SILO DIAMETER <p style="text-align: center;">20 FT.</p>
LINE NO.			8. FSA FARM NO./LEGAL DESCRIPTION <p style="text-align: center;">1480</p>		

ITEM NO.

**DEPTH IN
FEET**

TONS

- 10 Depth and drymatter tonnage of carryover haylage:
- 11 Settled depth and drymatter tonnage after 1st filling:
- 12 Settled depth and drymatter tonnage before 2nd filling:
- 13 Settled depth and drymatter tonnage after 2nd filling:
- 14 Settled depth and drymatter tonnage before 3rd filling:
- 15 Settled depth and drymatter tonnage after 3rd filling:
- 16 Settled depth and drymatter tonnage before 4th filling:
- 17 Settled depth and drymatter tonnage after 4th filling:
- 18 TOTAL harvested haylage (100% Dry Matter):
- 19 Conversion to 13% equivalent moisture (air-dried) hay:

(Item 18 x 1.15) (Round to tenths)

---	-	28
55	+	137
30	-	59
52	+	38
45	-	106
64	+	164
56	-	140
63	+	161
		257
		295.6

Remarks:

I submit this report pursuant to the requirements of my above-identified crop insurance policy; and I certify that to the best of my knowledge and belief the information shown above is correct and that such information can be used for processing the claim which I previously signed.

INSURED'S SIGNATURE	DATE	ADJUSTER'S SIGNATURE	Code No.	DATE
I.M. INSURED	MM/DD/YYYY	I.M. ADJUSTER	XXXXX	MM/DD/YYYY

