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Federal Crop  
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Corporation



Product  
Development  
Division

FCIC-25430 (6-2003)

# **SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2004 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25430</b>
<b>SUBJECT:</b>  <b>SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK 2004 AND SUCCEEDING CROP YEARS</b>	<b>DATE: June 30, 2003</b>	
	<b>OPI: Product Development Division</b>	
	<b>APPROVED:</b> <i>/S:/ Tim B. Witt</i>  <b>Deputy Administrator, Research and Development</b>	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2004 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2004 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

Changes for Crop Year **2004 (FCIC-25430) issued June 2003:**

- A. Page 1, Section 1: Inserted a "NOTE" stating buckwheat is not incorporated in the handbook procedures for the 2004 crop year.
- B. Page 1, Subsection 2B: Inserted abbreviations for "CIH," "FGIS," and "LAM".
- C. Page 2, Subsection 2B(4): Inserted definitions for "Khorsan" and "Small Grains".
- D. Page 3, Subsection 3 A (1) (c): Added a "NOTE" to reference Special Provisions for additional criteria in establishing insurability.
- E. Page 3, Subsection 3 A (3): Added a "NOTE" stating that a late planting period is applicable to small grains, except to any winter barley or wheat acreage covered under the terms of the Wheat or Barley Winter Coverage Endorsement.
- F. Page 3, Subsection 3 B: Amended Hail/Fire Exclusion procedure not applicable to CAT. Also, inserted a "NOTE" referring to the CIH and LAM for additional provisions not applicable to CAT.
- G. Page 4, Subsection 3 D (4): Added a "NOTE" to indicate that U.S. grades in Special Provisions will also apply to hull-less barley and hull-less oats.

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## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- H. Page 4, Subsection 3 D (9): Inserted text to state moisture adjustment is applied prior to any qualifying quality adjustment factors.
- I. Page 7, Subsection 3 F: Clarified that the Winter Coverage Endorsement is available if provided a premium rate in the actuarial. Also, stated that the endorsement is available for barley production. In addition, deleted text referencing Winter Coverage Endorsement Option B which is no longer available.
- J. Page 8, Subsection 4 B: Added text stating that replant payments are available for barley, oats, and flax. Previously, replant payments were available only for wheat. Deleted text stating replanting must occur not later than 25 days after the spring final planting date to be consistent with policy changes. Also, revised text to allow a replanting payment when the amount of seed used to obtain a full stand is less than the amount normally used of initial seeding.
- K. Page 9, Subsection 4 C: Deleted subsection 4 C (1), maximum replant payment will be the lesser of the insured's actual replanting cost which has been removed from the crop provisions. Added maximum replant payment amounts for barley, oats, and flax. Edited text in "Note" to compute the replant payment. Inserted a "Note" advising that replant payments will be calculated using the price election and production guarantee that is replanted and insured.
- L. Page 16, Subsection 7 B (2) and 7 B (4): Changed "headed" to "heading" to reference the correct growth stage.
- M. Page 17, Subsection 8 A (3): Added text to require separate appraisal worksheets for replant, preliminary and final claims.
- N. Page 40, Subsection 9 B (Section II, 7): Changed text from "dockage" to "foreign material" which is the entry for the production worksheet.
- O. Page 48, Production Worksheet: Amended item entries to track with new replant procedure that does not account for actual costs.
- P. Throughout handbook: Wherever field ID's are required on appraisal worksheets or claim form, also added is required for subfields.
- Q. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting.

Control Chart For: Small Grains Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-4	1-48	49-63	6-2003	FCIC-25430

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**(RESERVED)**



# 1. INTRODUCTION

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

**NOTE:** Buckwheat procedures will not be available for the 2004 crop year pending completion of a contract for development of loss adjustment procedures and actuarial material.

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

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

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

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

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

(3) Abbreviations:

<b>CIH</b>	Crop Insurance Handbook
<b>FGIS</b>	Federal Grain Inspection Service
<b>LAM</b>	Loss Adjustment Manual

(4) Definitions:

<b>Harvest</b>	Combining or threshing the insured crop for grain or cutting for hay or silage on any acreage. A crop which is swathed prior to combining is not considered harvested.
<b>Headed</b>	When the plant's head has emerged from the leaf sheath and is visible to the naked eye.
<b>Heading</b>	At least 50 percent of the crop has headed.
<b>Khorsan</b>	The common name for a variety of wheat ( <i>triticum turanicum</i> ) that is marketed under trademarks such as Kamut. Khorasan is considered to be spring wheat for the purposes of the crop provisions.
<b>Nurse crop (companion crop)</b>	A crop planted into the same acreage as another crop, that is intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is grown.
<b>Small Grains</b>	Wheat including only common wheat, club wheat, durum wheat and Khorasan; barley, including hull-less barley and excluding black barley; oats, and hull-less oats; rye; and flax.
<b>Swathed</b>	Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a windrow.

### 3. INSURANCE CONTRACT INFORMATION

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The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

#### A. INSURABILITY

- (1) The crop insured will be each small grain the insured elects to insure in which the insured has a share, for which premium rates are provided by the actuarial documents; and
  - (a) That is planted for harvest as grain (a grain mixture in which barley or oats is the predominate grain may also be insured if allowed by the Barley or Oat Special Provisions, or if the insurance provider agrees in writing to insure such mixture. The crop insured will be the grain which is predominate in the mixture. The production from such mixture will be considered as the predominate grain on a weight basis).

(b) That is not:

- 1 Interplanted with another crop except as allowed in (1) (a), above;
- 2 Planted into an established grass or legume; or
- 3 Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain.

(c) The insurance provider agrees in writing to insure a crop prohibited under (1) (b) above if the insured requests. The insured's request to insure such crop must be in writing, and submitted to the insurance provider not later than 15 days after the acreage reporting date.

**NOTE:** Refer to the Special Provisions for additional criteria in establishing insurability.

- (2) Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (3) Any acreage of the insured crop (barley and wheat) damaged before the final planting date, to the extent that the majority of growers in the area (surrounding area for oats, rye, and flax) would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

**NOTE:** A late planting period is applicable to small grains, except to any winter barley or wheat acreage covered under the terms of the Wheat or Barley Winter Coverage Endorsement.

## **B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

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

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

## **C. UNIT DIVISION**

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

## **D. QUALITY ADJUSTMENT**

- (1) Refer to the LAM for information on contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).

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

- (2) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (subsection 9 B), or on a Special Report.
- (3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Grain.
- (4) The adjuster must refer to the Special Provisions to determine if production is eligible for quality adjustment as identified in the Small Grains Crop Provisions.

**NOTE:** Quality adjustment discount factors for U.S. grades specified in the Special Provisions will also apply to hull-less barley and hull-less oats at the same levels applicable to barley/oats.

- (5) When due to insurable cause(s), use of quality adjustment for small grains is handled by determining the appropriate discount factors from the Special Provisions, summing them together, if applicable, and subtracting from 1.000 to get the applicable Quality Adjustment Factor (percent of production to count). Refer to the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, refer to the LAM for examples and guidance in determining reduction-in-values (RIV’s) needed to calculate non-chart discount factors.
- (6) If a local market cannot be found for the small grains, refer to the LAM.
- (7) For small grains for which RIV's apply, and which can be conditioned/reconditioned, refer to the Special Provisions for instructions.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.
- (9) Moisture adjustment is applied prior to any qualifying quality adjustment factors such as test weight, kernel damage, etc. Moisture adjustment charts are provided in the TABLES L through O.

## **E. MALTING BARLEY PRICE AND QUALITY ENDORSEMENT**

- (1) Malting Barley Price and Quality Endorsement provides two coverage options (Option A and Option B). A producer may select only one option to cover all acreage planted to approved varieties of malting barley in the county during the crop year.

- (a) **Option A**, provides insurance coverage for producers who do not grow malting barley under contract with a brewery or other business that makes or sells malt or processed mash to a brewery. Producers who grow a portion of their total production under contract or contract production after the sales closing date are also eligible.
- 1 To be eligible for coverage under this option, the insured must provide acceptable malting barley production reports by practice, and the number of acres planted to malting varieties for at least the four most recent crop years prior to the crop year immediately preceding the current crop year.
  - 2 The amount of production to count against the malting barley production guarantee will be determined as stated in the Malting Barley Price and Quality Endorsement.
  - 3 If the malting barley production has been reconditioned to upgrade the quality, refer to the Malting Barley Price and Quality Endorsement.

**EXAMPLE 1 - Under Option A:**

- (1) Feed barley APH = 53 bushels per acre
- (2) Historical malt sales per acre = 35 bushels
- (3) Selected insurance Coverage Level = 65%
- (4) Malt production guarantee per acre = 22.8 bushels
- (5) Maximum additional value price election = \$0.50 per bushel
- (6) Maximum feed barley price election = \$2.15
- (7) Maximum value for feed barley = \$2.65 (\$2.15 + \$ .50)

The insured has 160 acres that are planted to approved malting varieties, and produces 2,000 bushels of barley, all of which fail to meet the quality standards specified in Option A. However, 500 bushels are later sold for malting purposes at \$2.40 per bushel. The malting barley production guarantee is 3,648 bushels (22.8 bushels per acre x 160 acres). The value of the production guarantee is \$1,824.00 (3,648 bushels x \$0.50 per bushel). The production to count is 453.0 bushels ( $(\$2.40 \div \$2.65) \times 500$  bushels). All calculations are rounded to three places.

The value of the production to count is \$226.50 (453.0 x \$0.50). The indemnity for the malting barley unit is \$1597.50 ( $(\$1,824.00 - \$226.50) \times 1.000$  percent share). Any additional loss payment would be based on the production guarantee and production to count determined under the provisions of the basic (feed) barley coverage.

- (b) **Option B**, provides insurance coverage for producers who grow all of their malting barley under contract. The insured must provide the insurance provider a copy of the Malting Barley contract on or before the acreage reporting date.
- 1 The amount of production to count against the malting barley production guarantee will be determined as stated in the Malting Barley Price and Quality Endorsement.

- 2 If the malt barley production has been reconditioned to upgrade the quality, refer to the Malting Barley Price and Quality Endorsement.

**EXAMPLE 2 - Under Option B:**

- (1) Feed barley APH = 53 bushels per acre
- (2) Potential production 53 x 160 acres = 8,480 bushels
- (3) Contracted production = 6,500 bushels
- (4)  $6,500 \div 8,480 = .767$  APH/bushel factor
- (5) Selected insurance Coverage Level = 65%
- (6) Malt production guarantee per acre = 26.4 bushels [(53 x .767) x 65%].
- (7) Contract price of \$2.40 per bushel minus \$2.15 maximum feed barley price election = \$0.25 per bushel additional value price election

The insured has 160 acres that are planted to approved malting varieties, and produces 2,000 bushels, all of which fail to meet the quality standards specified in Option B. However, 500 bushels are later sold for malting purposes at \$2.25 per bushel. The malting barley production guarantee is 4,224 bushels (26.4 bushels per acre x 160 acres). The value of the production guarantee is \$1,056.00 (4,224 bushels x \$0.25 per bushel). The production to count is 469.0 bushels ( $(\$2.25 \div \$2.40) \times 500$  bushels). All calculations are rounded to three places.

The value of the production to count is \$117.25 (469.0 x \$0.25). The indemnity for the malting barley unit is \$938.75 ( $(\$1,056.00 - \$117.25) \times 1.000$  percent share). Any additional loss payment would be based on the production guarantee and production to count determined under the provisions of the basic (feed) barley coverage.

- (2) All grades and quality determinations must be based on the results of an **objective test** made by a qualified person following approved procedure as outlined in the Malting Barley Price and Quality Endorsement.
- (3) Whenever any production fails one or more of the quality criteria specified in the Malting Barley Price and Quality Endorsement, the claim may not be settled until the earlier of:
  - (a) The date such production was sold, used for feed, donated, or otherwise utilized for any purpose; or
  - (b) May 31 of the calendar year immediately following the calendar year in which the insured malting barley is normally harvested.
- (4) If the production meets all quality criteria contained in the Endorsement or grades U.S. No. 4 or lower in accordance with the grades and grade requirements for the subclasses Six-rowed and Two-rowed barley, and for the class Barley in accordance with the Official United States Standards for Grain, the claim will be settled within 30 days in accordance with the Common Crop Insurance Policy.

## F. **WHEAT OR BARLEY- WINTER COVERAGE ENDORSEMENT**

- (1) The Winter Coverage Endorsement is available in all counties that has both fall and spring final planting dates and for which the actuarial table provides a premium rate for this coverage.
- (2) Whenever any winter wheat or barley is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee, the insured may take one of the following options:
  - (a) Destroy the remaining crop on such acreage, and accept an appraisal for the damaged acreage that will count against the unit guarantee, in accordance with the Small Grains Crop Provisions. (This acreage may be used for any purpose, including planting and separately insuring another crop if insurance is available. If the insured elects to plant such acreage to a spring type of the same crop, he/she must elect whether to insure the crop at the time the winter crop is released, and pay additional premium for the insurance. This planted acreage will be considered as a separate unit from the original winter wheat or barley unit);  
  
**NOTE:** If the acreage is destroyed and planted to a spring type of the same crop, the insured must; (1) plant the spring type in such a manner that it results in a clear and discernable break in the planting pattern between it and any remaining acreage of the winter type, and (2) store or market the spring production in a manner that the insurance provider can verify the amount of such production separate from any winter type production.
  - (b) Continue to care for the damaged crop and maintain the winter wheat or barley production guarantee for the acreage; or
  - (c) Replant the damaged acreage, if practical, to an appropriate variety of the insured crop and receive a replanting payment in accordance with the replant payment provisions contained in the Small Grains Crop Provisions (such acreage will be considered to be a part of the original winter wheat or barley unit), and the production guarantee for winter wheat or barley will remain in effect.

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## 4. **REPLANTING PAYMENT PROCEDURES**

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### A. **GENERAL INFORMATION**

- (1) Replanting payments made on acreage replanted using a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.

- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year

## **B. QUALIFICATIONS FOR REPLANTING PAYMENT**

- (1) To qualify for a replanting payment (wheat, **barley, oats, and flax** only), the:
- (a) insured crop must be damaged by an insurable cause;
  - (b) insurance provider must determine that it is practical to replant;
  - (c) acres must not have been planted prior to the “Initial Planting” date if such date has been established by the Special Provisions;
  - (d) appraisal (or appraisal plus any appraisals for uninsured causes of loss) **on the acreage intended to be replanted** must be less than 90 percent of the production guarantee for the acreage **(Complete the appraisal in accordance with Section 5, Small Grains Appraisals)**;
  - (e) **amount of acreage** replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable);  
  
**NOTE:** Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. **Refer to the LAM.**
  - (f) acreage must have been initially planted to **spring type of the insured crop** in those counties with only a spring final planting date;
  - (g) damage must occur after the fall final planting date in those counties where both a fall and spring final planting date are designated. **If the Special Provisions provide more than one fall final planting date, the fall final planting date applicable to policies with the Wheat or Barley Winter Coverage Endorsement will be used for this purpose, regardless of whether or not the endorsement is actually in effect;**
  - (h) replanted crop must be seeded at a rate **sufficient to achieve a total (undamaged and new seeding) plant population that will produce at least the yield used to determine the production guarantee;**
  - (i) insured must comply with any winter coverage endorsement if it has been elected;
  - (j) insurance provider must have given consent to replant.
- (2) Acreage initially planted to winter type **of the insured crop (including rye)** in any county for which the Special Provisions contain only a fall final planting date **(including final planting dates in December, January, and February)** **WILL NOT** be allowed a replanting payment.

\*\*\*



**NOTE:** In the narrative of the claim form or on an attachment, show the appraisal and calculations for each field or subfield being replanted to document that qualifications for a replanting payment have been met.

### C. MAXIMUM REPLANTING PAYMENT

(1) The maximum amount of the replanting payment per acre will be the applicable price election, multiplied by the insured's share in the crop, times the LESSER OF:

\*\*\*

(a) 20 percent of the production guarantee; or

(b) the maximum bushels allowed in the policy (4 bushels for wheat, 2 bushels for flax, 5 bushels for barley or oats).

**NOTE:** Compute the number of bushels per acre allowed for a replanting payment by dividing the maximum amount of the repayment per acre by the price election, and multiplying this result by the share (if individual company guidelines require application of insured share prior to entry on the claim form). This number cannot exceed the maximum amount allowed. Show all calculations in the Narrative of the claim form or on a Special Report.

**NOTE:** Replanting payments will be calculated using the price election and production guarantee for the crop type that is replanted and insured. For example, if damaged spring wheat is replanted to durum wheat, the price election applicable to durum wheat will be used to calculate any replanting payment that may be due.

(2) The number of bushels entered in Section I, "Adjusted Potential" column of the claim form will be the share multiplied by the lesser of 20 percent of the production guarantee or the maximum bushels allowed in the policy (4 bushels for wheat, 2 bushels for flax, 5 bushels for barley or oats). Show all calculations in the narrative of the claim form or on a Special Report.

#### EXAMPLE 1

Owner/operator (100 percent share)

30 acres wheat replanted

20% of prod. guar. (19.0 bu.) = 3.8 x 1.000 (share) = 3.8 bu.

4.0 bu. (maximum bu. allowed in policy) x 1.000 (share) = 4.0 bu.

The lesser of 4.0 and 3.8 is 3.8 -- Actual bushels per acre allowed is 3.8 bu.

Enter 3.8 bu. in Section I "Adjusted Potential" column of the claim form.

#### EXAMPLE 2

Landlord/tenant on 50/50 share

30 acres wheat replanted

20% of prod. guar. (19.0 bu.) = 3.8 x .500 (share) = 1.9 bu.

4.0 bu. (maximum bu. allowed in policy) x .500 (share) = 2.0 bu.

The lesser of 2.0 and 1.9 is 1.9 bu. -- Actual bushels per acre allowed is 1.9 bu.

**NOTE:** Enter 1.9 bu. in Section I, “Adjusted Potential” column of the claim form if share has been applied or 3.8 bu. if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on claim form according to individual insurance provider guidelines.

#### **D. REPLANTING PAYMENT INSPECTIONS**

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

### **5. SMALL GRAINS APPRAISALS**

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#### **A. GENERAL INFORMATION**

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

#### **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
  - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) the insured wishes to destroy a portion of a field.
- (3) Each 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.**

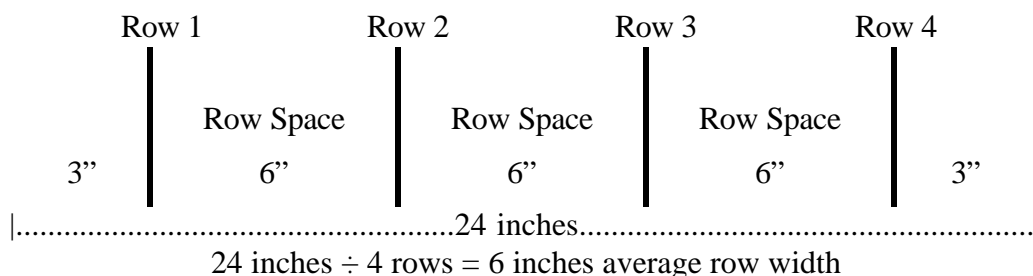
#### **C. MEASURING ROW WIDTH FOR SAMPLE SELECTION**

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

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).

- (2) Measure across **FOUR OR MORE** rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width.

**EXAMPLE:**



- (3) Apply the average row width to **TABLE B** to determine the required length of sample row.
- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (6) For broadcast acreage, use a 3-foot square grid (9 square feet).

**D. SQUARE FOOT FACTOR**

Apply the average row width to **TABLE B** to determine the length of row to use and the square foot factor required for the sample.

**E. STAGES OF GROWTH**

Refer to **TABLES C - G** for explanation of growth stages for the Small Grains crops.

**6. APPRAISAL METHODS**

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**A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>WHEAT, BARLEY, OATS, AND RYE</b>	
<b>Appraisal Method...</b>	<b>Use...</b>
Before Heading - Tillering Incomplete	for spring planted acreage with no emerged seed, and from Seedling to Tillered stage.
Before Heading - Tillering Complete	from Tillered stage through Boot stage.
After Heading	from Heading stage through Maturity.

<b>FLAX</b>	
<b>Appraisal Method...</b>	<b>Use...</b>
Before boll development	for spring planted acreage with no emerged seed, and from Seedling to Tillered stage.
After boll development	from Tillered stage through Boot stage.

## **B. BEFORE HEADING METHOD**

Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method for wheat, barley, oats, and rye.

- (1) Tillering Incomplete (Seedling to Tillered Stage). Refer to **TABLES C, E, F, or G**.

**NOTE:** If the sample contains scattered late seedlings and the majority of plants are fully tillered or in the jointing stage, appraise under the tillering complete method.

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

- (a) This method is based on the number of **LIVE PLANTS** (out of dormancy for winter wheat, winter barley, winter oats or rye) in a designated sample row length. Refer to **TABLE B** for sample row-length requirements.
- (b) Using the tiller factors table (**TABLE H**), convert single plant counts to tillers to count for the type of small grain being appraised.
- (c) Convert tillers to potential bushels per acre using row-length and the square foot factor from **TABLE B** and the tiller-to-bushel yield-factor using **TABLE I**.
- (d) For damage due to hail: Small grain in the seedling to tillered stage very rarely suffers damage due to hail. What appears to be cutoff stems is simply leaf material that will regenerate. Delay inspection 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base of the plant.
- (e) For damage other than hail:
  - 1 **WHENEVER POSSIBLE**, delay appraisals when damage occurs before tillering is complete until the number of potential tillers can be identified. Use judgment as to the number of tillers that will produce a normal head.
  - 2 If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."

- (2) Before Heading - Tillering Complete for Barley, Oats, Rye or Wheat (Tillered Through Boot Stage)

**NOTE:** If less than 50% has **not headed**, use Before Heading Appraisal Method, if more than 50% has **reached the heading stage** use the After Heading Appraisal Method.

- (a) This method is based on the number of LIVE TILLERS with potential to produce a normal head in a designated sample row length (**TABLE B**).
- (b) For the type of small grain being appraised, convert each tiller counted to potential bushels per acre (**TABLE I**).
- (c) For damage due to hail, delay inspection 7 to 10 days after damage. **DO NOT ATTEMPT** to determine the potential of LIVE plants damaged by hail after tillering is complete. Defer the appraisal to the after-heading method. If deferral is not practical (such as the insured's need to graze the acreage), explain to the insured that **ALL LIVE** tillers with potential to produce a normal head of the insured crop (or insurable mixture) will be considered to have yield potential, and will be counted to determine the appraisal.
- (d) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (e) If the sample contains scattered late seedlings but the majority of the plants are fully tillered or in the jointing stage, count each seedling as one tiller.

### **C. AFTER HEADING METHOD**

Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method for wheat, barley, oats, and rye.

- (1) Use this method to appraise small grain from the heading stage through maturity. Base after-heading appraisals on:
  - (a) The number of harvestable heads in a designated sample row length (**TABLE B**). Harvestable heads are those that can be mechanically harvested. Terrain and the insured's farming practices must be considered when determining cutting height.
  - (b) The average number of kernels per head determined from **FIVE** representative heads in the sample.
  - (c) The average number of kernels from the five representative heads converted to bushels per acre by dividing the average number of kernels per square foot (Part II, item 35 of the appraisal worksheet) by the number of kernels in one square foot that equal **ONE** bushel per acre (**TABLE J**).
- (2) Selection of representative heads.

- (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample row. Do not select large heads and sucker heads to get an average.



- (b) IF KERNELS ARE NOT YET FILLED, use average number of kernels per head (**TABLE K**). Unless you have valid justification to apply the kernel-to-bushel yield factor for shriveled wheat or thin barley, assume that unfilled kernels will not be shriveled after they fill and mature.
- (c) Appraising unharvested production after a crop has reached maturity may be done by arranging with the insured to harvest representative areas. Use production harvested to determine yield per acre.
- (3) Use the following method(s) to appraise windrowed (swathed) grain after heading for Barley, Oats, Rye or Wheat:
- (a) Inspect the field or subfield for representative rows of standing grain (spots missed in the field, corners, etc.) and appraise the standing grain using the “After-Heading” method.

**NOTE:** Where head damage is prevalent in the windrows (swath) and remaining standing rows are used for the appraisal, the damage to the sample rows must be comparable to the damage in the windrows before this method can be used.

- (b) Select representative samples from the windrowed grain and appraise as follows:
- 1 Head count. Select representative stubble rows and count the stubble straw for the row length (**TABLE B**). Where windrows contain excessive weeds (which are due to insurable causes, etc.), use judgment in determining the number of grain heads from the stubble-straw count. **EXAMPLE:** If 10 percent of the grain heads in the representative sample windrow is weeds (wild oats, etc.), use only 90 percent of the stubble-straw count for the head-count sample on the worksheet.
  - 2 Kernel count. Select 10 representative heads from 35 to 40 feet of windrow and determine the average number of kernels per head for the kernel count.

## **D. FLAX APPRAISAL METHOD FOR BEFORE BOLL DEVELOPMENT AND AFTER BOLL DEVELOPMENT**

- (1) These instructions detail directions for appraising potential production of flax in two stages of growth.
  - (a) Identify stage of growth (before or after boll development).
  - (b) Determine row length sample requirements (**TABLE B**) .
  - (c) Select representative areas in the **field or subfield** for sampling.
  - (d) **Take not less than the minimum number (count) of representative samples required in TABLE A for each field or subfield.**
- (2) Stages of Growth and appraisal methods for flax.
  - (a) Before Boll Development.
  - (b) After Boll Development.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

The following appraisal modifications are to be used **ONLY** when conditions warrant. Document on a Special Report or in the narrative of the claim form the authorization to use appraisal modification(s).

- (1) Streak Mosaic (used **ONLY** before heading).
  - (a) Use a minimum of 50 plants to determine the percent of live plants with disease.
  - (b) Use the factor table below to reduce the before-heading bushel-per-acre appraisal shown on the Appraisal Form.

<b>MOSAIC YIELD REDUCTION CHART (BEFORE HEADING)</b>	
<b>Percent Live Plants with Disease</b>	<b>Factor to be Applied</b>
<b>0 - 11</b>	<b>None</b>
<b>12 - 37</b>	<b>.90</b>
<b>38 - 62</b>	<b>.75</b>
<b>63 - 86</b>	<b>.50</b>
<b>87 - 100</b>	<b>.20</b>

- (2) Freeze (used **ONLY** at late boot and early **heading** stages of growth).

Use the after-heading method and the following procedure to determine appraisal.

- (a) Delay appraisal 7 to 10 days after the freeze.
- (b) A growing point that has been damaged loses its turgidity (full firm texture) and greenish color within a few days after a freeze.
- (3) The flowering stage is the most freeze sensitive stage in wheat. Flowering proceeds from florets near the center of wheat spikes to florets at the top and bottom of the spikes over a 2-to 4-day period (refer to **EXHIBIT 1**). The center or one or both ends of the spikes might be void of grain because those florets were at a sensitive stage when they were frozen. Grain might develop in other parts of the spikes, because flowering had not started or was already completed in those florets when the freeze occurred.
- (4) Examine the florets of a representative number of heads from the sample row for freeze damage to the pistils or immature kernels.
- (a) Damaged: When all of the florets have brown, discolored pistils or immature kernels, the kernels will not mature: Do not count florets as potential kernels.
- (b) Partially damaged: For heads with partial freeze damage, count as potential kernels only the florets that have pistils or immature kernels with pale green or white coloration.
- (c) Undamaged: When all of the pistils or immature kernels in the florets have a pale green or white coloration, freeze damage has not occurred: Count each floret as a potential kernel.

**NOTE:** Freeze damage late in the **heading** stages may result in shrunken kernels and/or loss of test weight. Losses due to freeze damage must be deferred until an accurate appraisal can be determined. Whenever possible, determine damage from a graded sample.



## 8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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### 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 or 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) When a remarks section is not included on the form, document pertinent information about the appraisal, including any appropriate calculations, on a Special Report and attach to the worksheet.

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

### B. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR WHEAT, BARLEY, OATS, AND RYE

Verify or make the following entries:

**Item  
No.**

**Information Required**

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

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

1. **Insured's Name:** Name of 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:** Barley Feed, Barley Malt, Oats, Rye, or Wheat.
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

## PART I - BEFORE HEADING APPRAISALS

**NOTE: For samples not yet tillered, partially tillered and where tillering is complete. AFTER A SMALL GRAIN HAS REACHED THE HEADING STAGE, USE PART II.**

6. **Field ID:** Field **or subfield** identification symbol.
7. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B." Refer to subsection 5 C and **TABLE B** for row length sample requirements.
8. **Tillering Incomplete Col. No. Plants:** Number of live plants capable of producing grain in each sample where tillering is **incomplete**. If tillering is complete on the sample, **MAKE NO ENTRY**.
9. **Total:** Total number of plants in all samples from item 8.
10. **Factor Tiller:** Using the Tiller factor **TABLE H** convert single plant counts to tillers to count for the type of small grain being appraised.  
**NOTE:** Document in the remarks section or on a Special Report the type of wheat being appraised.
11. **Tillers to Count:** Multiply total plants (item 9) by tiller factor (item 10) and enter to the nearest **WHOLE** number.
12. **Tillering Complete Col. No. Tillers:** Number of live tillers capable of producing grain in each sample where tillering is **complete**. If tillering is incomplete on the sample, **MAKE NO ENTRY**.  
**NOTE:** Scattered late seedlings in the sample row are to be counted as **ONE** tiller per seedling.
13. **Total:** Total number of tillers in all samples from item 12.
14. **Total No. Tillers:** Sum of items 11 and 13.
15. **Total No. of Plots:** Total number of sample plots in item 8 and 12.
16. **Avg. No. Tillers:** Results of dividing item 14 by item 15, rounded to the nearest tenth.
17. **Sq. Ft. Factor:** Square foot factor from **TABLE B** in relation to row spacing.
18. **Avg. Till. Per Sq. Ft.:** Result of dividing item 16 by item 17, rounded to the nearest tenth.
19. **Yield Factor:** Tiller to bushel yield factor **TABLE I**.
20. **Bu. Per Acre Appraisal:** Result of multiplying item 18 by item 19, rounded to the nearest tenth.

## PART II - AFTER HEADING APPRAISALS

21. **Field ID:** Field **or subfield** identification symbol.
22. **Drill Space:** Drill space (average space in inches). Measure across four or more spaces. If broadcast, enter “B.” Refer to **TABLE B** for row length sample requirements.
23. **Number Heads From Each Sample Plot:** Number of heads counted in each sample plot.
24. **No. Kernels (Five Heads) From Each Sample Plot:** Total number of kernels in FIVE representative heads from each sample plot in item 23 above.  
  
**NOTE:** If kernels are not filled, refer to **TABLE K** and multiply the amount by 5. If less than 5 heads are in the sample plot, increase the number of kernels to what would exist in 5 heads by dividing the total kernels by the number of heads and multiplying by 5.
25. **Total No. Heads:** Total number of heads in all samples from item 23.
26. **Total No. Kernels:** Total number of kernels in all representative heads from item 24.
27. **No. Plots:** Total number of sample plots.
28. **No. Kernels Counts:** Total number of sample kernel counts. Do NOT include “0” entries from item 24 if there is a “0” entry in item 23 of the same sample.
29. **Avg. No. Heads:** Result of dividing item 25 by item 27, rounded to the nearest tenth.
30. **Avg. No. Kernels:** Result of dividing item 26 by item 28, rounded to the nearest tenth.
31. **Avg. No. Heads:** Average number of heads per sample from item 29.
32. **Avg. No. Kernels:** Result of dividing item 30 by “5”, rounded to the nearest tenth.
33. **Total Ker. All Plots:** Result of multiplying item 31 by item 32, rounded to the nearest tenth.
34. **Sq. Ft. Factor:** Square foot factor from **TABLE B**.
35. **Avg. Kernels. Sq. Ft.:** Result of dividing item 33 by item 34, rounded to the nearest tenth.
36. **Yield Factor:** Enter the factor from **TABLE J** for “Not shriveled” (even if the kernels are not yet filled), unless you have sufficient justification to apply the “shriveled” small grain factor.
37. **Bu. Per Acre Appraisal:** Result of dividing item 35 by item 36, rounded to the nearest tenth (bushel per acre appraisal).

38. **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.
39. **Code No., Adjuster's Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

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

Company: Any Company

Claim Number: XXXXXXXX

(For Illustration Purposes Only <b>APPRAISAL WORKSHEET</b> (Wheat-Barley-Oats-Rye-Rice- Cultivated Wild Rice))	1 INSURED'S NAME  I. M. INSURED					2 POLICY NUMBER  XXXXXXXX					3. UNIT NUMBER  00100			4 CROP  Wheat		5 CROP YEAR  YYYY	
	<b>PART I BEFORE HEADING</b>																

Field ID 6	Drill Space 7	Tillering Incomplete Col. <u>No. Plants</u> - Block Equals 1 sample 8					Factor Tiller 10	Tillers To Count 11	Tillering Completed Col. <u>No. Tillers</u> - Each Block = 1 Sample Plot 12					Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Per Acre Appraisal 20
A	12	19	6	10			5	175					175	3	58.3	10	5.8	.73	4.2	
		<b>9. TOTAL 35</b>							<b>13. TOTAL</b>											
		<b>9. TOTAL</b>							<b>13. TOTAL</b>											
C	12								291	235	160	313	236	1235	5	247.0	10	24.7	.73	18.0
		<b>9. TOTAL</b>							<b>13. TOTAL 1235</b>											
		<b>9. TOTAL</b>							<b>13. TOTAL</b>											

**PART II AFTER HEADING**

Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot						25. Total No. Heads	27. No. Plots	29. Avg. No. Heads	Sample Heads	31. Avg No. Heads x 32. Avg. No. Kernels	Total Ker All Plots 33	Sq. Ft. Factor 34	Avg. Kernels Sq. Ft. 35	Yield Factor 36	Bu. Per Acre Appraisal 37
		24. No. Kernels (Five Heads) From Each Sample Plot						26. Total No. Kernels	28. No. Kernels Counts	30. Avg. No. Kernels							
	23						25	27	29		31						
	24						26	28	30	5	32	x					
	23						25	27	29		31						
	24						26	28	30	5	32	x					
	23						25	27	29		31						
	24						26	28	30	5	32	x					

38. INSURED'S SIGNATURE  I. M. INSURED							DATE MM/DD/YYYY	39. CODE NO. & ADJUSTER'S SIGNATURE  XXXXXX I. M. ADJUSTER							DATE MM/DD/YYYY
--	--	--	--	--	--	--	--------------------	--	--	--	--	--	--	--	--------------------

Company: Any Company

Claim Number: XXXXXXXX

(For Illustration Purposes Only <b>APPRAISAL WORKSHEET</b> (Wheat-Barley-Oats-Rye-Rice- Cultivated Wild Rice)		1 INSURED'S NAME  I. M. INSURED					2 POLICY NUMBER  XXXXXXXX				3. UNIT NUMBER  00200			4 CROP  Wheat		5 CROP YEAR  YYYY					
		<b>PART I BEFORE HEADING</b>																			
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8					Factor Tiller 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block = 1 Sample Plot 12					Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Per Acre Appraisal 20	
		9. TOTAL					x	=	÷	13. TOTAL					=	÷	=	÷	=	x	=
		9. TOTAL					x	=	÷	13. TOTAL					=	÷	=	÷	=	x	=
		9. TOTAL					x	=	÷	13. TOTAL					=	÷	=	÷	=	x	=
		9. TOTAL					x	=	÷	13. TOTAL					=	÷	=	÷	=	x	=
<b>PART II AFTER HEADING</b>																					
Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot						25. Total No. Heads	27. No. Plots	29. Avg. No. Heads	Sample Heads	31. Avg No. Heads x 32. Avg. No. Kernels	Total Ker All Plots 33	Sq. Ft. Factor 34	Avg. Kernels Sq. Ft. 35	Yield Factor 36	Bu. Per Acre Appraisal 37				
		24. No. Kernels (Five Heads) From Each Sample Plot						26. Total No. Kernels	28. No. Kernels Counts	30. Avg. No. Kernels		32. Avg. No. Kernels									
C	12	60	0	45	24			= 129	÷ 4	= 32.3	= ?	32.3									
		71	0	87	53			= 211	÷ 3	= 70.3	÷ 5	= 14.1	x = 455.4	÷ 10	= 45.5	÷ 22	= 2.1				
								=	÷	=	= ?										
								=	÷	=	÷ 5	=	x =	÷	=	÷	=				
								=	÷	=	÷ ?										
								=	÷	=	÷ 5	=	x =	÷	=	÷	=				
38. INSURED'S SIGNATURE  I. M. INSURED							DATE MM/DD/YYYY		39. CODE NO. & ADJUSTER'S SIGNATURE  XXXXX I. M. ADJUSTER							DATE MM/DD/YYYY					

## C. WORKSHEET ENTRIES AND COMPLETION INFORMATION FOR FLAX

Verify or make the following entries:

### Item

### No.      Information Required

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

**Claim No.:** Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the acreage report after it is verified to be correct. (e.g., 00100)
4. **Crop:** "Flax."
5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

### PART I - BEFORE BOLL DEVELOPMENT APPRAISALS

6. **Field ID:** Field or subfield identification symbol.
7. **Row Space:** Row space (average space in inches). If broadcast, enter "B." Refer to subsection 5 C and TABLE B for row length sample requirements.
8. **No. Plants:** Number of live plants capable of producing flaxseed in each sample.
9. **Total Plants:** Total number of plants in all samples from item 8.
10. **No. Samples:** Total number of sample plots from item 8.
11. **Avg. No. Plants:** Result of dividing item 9 by item 10 (to tenths).
12. **Sq. Ft. Factor:** Square foot factor from TABLE B.
13. **Avg. Plants Per Sq. Ft.:** Result of dividing item 11 by item 12 (to tenths).
14. **Bu. Per Acre Appraisal:** Result of multiplying item 13 by .80 (yield factor), rounded to nearest tenth.

## PART II - AFTER BOLL DEVELOPMENT APPRAISALS

15. **Field ID:** Field **or subfield** identification symbol.
16. **Row Space:** Row space (average space in inches). If broadcast, enter “B.” Refer to subsection 5 C and **TABLE B** for row length sample requirements.
17. **No. Plants Per Sample:** Number of plants in each sample.
18. **Avg. Bolls Per Plant:** Select **FIVE** representative plants from each sample plot. Count the number of bolls and divide by “5.” Enter the average number of bolls per plants (rounded to the nearest whole number).
19. **Avg. Kernels Per Boll:** Select **TEN** representative bolls from each sample and count the flaxseed kernels. Divide the number of flaxseed kernels by “10.” Enter the average number of kernels per boll (Round to the nearest whole number.)
20. **Total (Number of Plants):** Total number of plants in all samples from item 17.
21. **Total (Number Bolls):** Total number of bolls in all samples from item 18.
22. **Total (Number Kernels):** Total number of kernels in all representative heads from item 19.
23. **No. Sample:** Total number of sample plots.
24. **Avg. Plants:** Result of dividing item 20 by item 23 (to tenths).
25. **Avg. Bolls:** Result of dividing item 21 by item 23 (to tenths).
26. **Avg. Kernels:** Result of dividing item 22 by item 23 (to tenths).
27. **Total Avg. Kernels:** Result of multiplying item 24 by item 25 by item 26 (rounded to tenths after last calculation.)
28. **Sq. Ft. Factor:** Square foot factor from **TABLE B**.
29. **Avg. Kernel Per Sq. Ft.:** Result of dividing item 27 by item 28, rounded to the nearest tenth.
30. **Bu. Per Acre Appraisal:** Result of dividing item 29 by “100” (yield factor), rounded to the nearest tenth.
31. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.



32. **Adjuster's 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.

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

Company: Any Company

Claim No.: XXXXXXXX

<b>For Illustration Purposes Only</b>	1 INSURED'S NAME I. M. INSURED	2 POLICY NO. XXXXXXXX	3 UNIT NO. 00100	4 CROP Flax	5 CROP YEAR YYYY
<b>APPRAISAL WORKSHEET (Flax)</b>		<b>PART I - BEFORE BOLL DEVELOPMENT</b>			

FIELD ID	ROW SPACE	8. NO. PLANTS (Each block equals total plants for one sample)					TOTAL PLANTS	NO. SAMPLES	AVG. NO. PLANTS	SQ. FT. FACTOR	AVG. PLANTS PER SQ. FT.	YIELD FACTOR	BU. PER ACRE APPRAISAL
6	7					9	10	11	12	13		14	
B	7	40	22	31	5	10							
						108	÷ 5	= 21.6	÷ 6	= 3.6	X .80	= 2.9	
							÷	=	÷	=	X .80	=	
							÷	=	÷	=	X .80	=	

**PART II - AFTER BOLL**

FIELD ID	ROW SPACE	NUMBER OF PLANTS, BOLLS AND KERNELS (Each column of three blocks equals one sample)							TOTAL	NO. SAMPLES	AVG. PLANTS X BOLLS X KERNELS	TOTAL AVG. KERNELS (All Samples)	SQ. FT FACTPR	AVG. KERNEL PER SQ. FT.	YIELD FACTOR	BU. PER ACRE APPRAISAL
15	16								23	24	27	28	29		30	
		17	NO. PLANTS PER SAMPLE					20		24						
		18	AVG. BOLLS PER PLANT					21		25 X						
		19	AVG. KERNELS PER BOLL					22		26 X						
		17	NO. PLANTS PER SAMPLE					20		24						
		18	AVG. BOLLS PER PLANT					21		25 X						
		19	AVG. KERNELS PER BOLL					22		26 X						
		17	NO. PLANTS PER SAMPLE					20		24						
		18	AVG. BOLLS PER PLANT					21		25 X						
		19	AVG. KERNELS PER BOLL					22		26 X						

31 INSURED'S SIGNATURE I. M. INSURED	DATE MM/DD/YYYY	32 ADJUSTERS'S SIGNATURE I. M. ADJUSTER	CODE NUMBER XXXXX	DATE MM/DD/YYYY
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Company: ANY COMPANY

Claim No: XXXXXXXX

<b>For Illustration Purposes Only</b>		1 INSURED'S NAME	2 POLICY NO.	3 UNIT NO.	4 CROP	5 CROP YEAR
<b>APPRAISAL WORKSHEET</b>		I. M. INSURED	XXXXXXX	00100	FLAX	YYYY
<b>(Flax)</b>		<b>PART I - BEFORE BOLL DEVELOPMENT</b>				

FIELD ID	ROW SPACE	8. NO. PLANTS (Each block equals total plants for one sample)					TOTAL PLANTS	NO. SAMPLES	AVG. NO. PLANTS	SQ. FT. FACTOR	AVG. PLANTS PER SQ. FT.	YIELD FACTOR	BU. PER ACRE APPRAISAL
6	7					9	10	11	12	13		14	
											X .80	=	
											X .80	=	
											X .80	=	

**PART II - AFTER BOLL**

FIELD ID	ROW SPACE	NUMBER OF PLANTS, BOLLS AND KERNELS (Each column of three blocks equals one sample)								TOTAL	NO. SAMPLES	AVG. PLANTS X BOLLS X KERNELS	TOTAL AVG. KERNELS (All Samples)	SQ. FT. FACTPR	AVG. KERNEL PER SQ. FT.	YIELD FACTOR	BU. PER ACRE APPRAISAL
15	16	17							20	23	24	27	28	29		30	
C	7	NO. PLANTS PER SAMPLE	10	15	20	10	20	15	90	6	15.0	936.0	6	156.0	100	1.6	
		AVG. BOLLS PER PLANT	10	8	10	8	4	8	48		8.0						
		AVG. KERNELS PER BOLL	8	6	5	10	10	8	47		7.8						
		NO. PLANTS PER SAMPLE							20								
		AVG. BOLLS PER PLANT							21						100		
		AVG. KERNELS PER BOLL							22								
		NO. PLANTS PER SAMPLE							20								
		AVG. BOLLS PER PLANT							21						100		
		AVG. KERNELS PER BOLL							22								
		NO. PLANTS PER SAMPLE							20								
		AVG. BOLLS PER PLANT							21						100		
		AVG. KERNELS PER BOLL							22								

31 INSURED'S SIGNATURE	DATE	32 ADJUSTERS'S SIGNATURE	CODE NUMBER	DATE
I. M. INSURED	MM/DD/YYYY	I. M. ADJUSTER	xxxxx	MM/DD/YYYY

## 9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

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### A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
  - (f) Late planting.
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

Verify or make the following entries:

### **Item**

#### **No.      Information Required**

1.      **Crop/Code #:** “Barley” (0091), “Flax” (0031), “Oats” (0016), “Rye” (0094), or “Wheat” (0011).
2.      **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.      **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4.      **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5.      **Cause of Damage:** Name of insured **cause(s)** of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.”

**NOTE:** Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6.      **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

7.      **Company/Agency:** Name of company and agency servicing the contract.
8.      **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9.      **Claim #:** Claim number as assigned by the insurance provider.
10.     **Policy #:** Insured’s assigned policy number.
11.     **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

13. **Est. Prod. Per Acre:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

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

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

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
- (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

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

## SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

**Verify or make the following entries:**

### **Item**

### **No.      Information Required**

- A. **Field ID:** The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

**NOTE:** Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.

**B. Prelim. 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 subfield 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.

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

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

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



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



**NOTE:** Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class/Var.:** 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” .....	Acreege replanted and qualifying for replanting payment.
“NR” .....	Acreege not replanted or not qualifying for a replanting payment. Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims.

**FINAL:** Stage abbreviation as shown below.

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

**PREVENTED PLANTING:** Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

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

<u>USE</u>	<u>EXPLANATION</u>
“Replant” . . . . .	Acreage replanted and qualifying for replanting payment
“Not Replanted” . . . . .	Acreage not replanted or not qualifying for a replanting payment
“To Millet,” etc. . . . .	Use made of the acreage
“WOC” . . . . .	Other use without consent
“SU” . . . . .	Solely uninsured
“ABA” . . . . .	Abandoned without consent
“H” . . . . .	Harvested
“UH” . . . . .	Unharvested

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

**PREVENTED PLANTING:** Refer to the **Prevented Planting Handbook** for proper codes for any eligible prevented planting acreage.

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

J. **Appraised Potential:**

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

**PRELIMINARY AND FINAL:** Per-acre appraisal in bushels, to tenths, of **POTENTIAL** production for the acreage appraised. Refer to section 5, “Small Grains Appraisals” for additional instructions.

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

**MALTING BARLEY:** For any acreage that is appraised **BEFORE** the grain is mature, the entire appraisal per acre will be counted. Any acreage that is appraised **AFTER** the grain reaches maturity is subject to adjustment based on standards contained in the Malting Barley Price and Quality Endorsement.

K<sub>1</sub>. **Moisture %:**

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:** Moisture percent (if in excess of the percentage stated in the applicable crop provisions) to nearest tenth. Moisture adjustment is applied prior to applying any qualifying adjustment for quality. There is no moisture adjustment applicable to flax.

**MALTING BARLEY: MAKE NO ENTRY** for malting barley insured under the Malting Barley Price and Quality Endorsement.

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

**REPLANT: MAKE NO ENTRY.**

**PRELIMINARY AND FINAL:** Moisture factor - For appraised mature grain production in excess of amount allowed in the applicable crop provisions, obtain factor from **TABLE L, M, N, or O** for the applicable crop.

L. **Shell and/or Quality Factor:**

**REPLANT: MAKE NO ENTRY.**

**PRELIMINARY AND FINAL:** For mature unharvested small grains which due to insurable causes qualify for quality adjustment as provided in the Small Grains Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature small grains have no value enter “.000.” For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also refer to the quality adjustment instructions in the “Narrative,” herein.

**MALTING BARLEY:**

- a. Enter “.000” for mature, unharvested malting barley production which, due to insurable causes, WILL NOT meet the applicable standards in the Malting Barley Price and Quality Endorsement.
- b. MAKE NO ENTRY if the mature, unharvested malting barley production meets the applicable standards in the Malting Barley Price and Quality Endorsement.

M. **+ Uninsured Cause:**

**REPLANT: MAKE NO ENTRY.**

**PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.**

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

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

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

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

N. **Adjusted Potential:**

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

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

O. **Total to Count:** Column "C or C<sub>1</sub>" (actual acres) times Column "N," rounded to tenths.

P. **Per Acre:** Per Acre Guarantee - Enter the per-acre production guarantee from the insured's policy. **NOTE:** Refer to the LAM for late planting procedures.

Q. **Total:** Column "C<sub>2</sub>" (reported acres; "C" if acreage is not under-reported) times Column "P," to tenths.

16. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NARRATIVE:**

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "O," and/or any production not included in Section II, item I or item B - E entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.

- k. Attach a sketch map or aerial photo to identify the total unit:
- (1) If consent is or has been given to put part of the unit to another use or to replant;
  - (2) If acreage has been replanted to a practice uninsurable as an original practice;
  - (3) If uninsured causes are present; or
  - (4) For unusual or controversial cases.
- NOTE:** Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter the field **or subfield ID**, “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- u. Explain any “.000” **quality adjustment (QA)** factor entered in **Section I, items “L” and Section II, item “R”**. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV’s and local market price used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- v. Document field **or subfield ID**’s and date and method of destruction of mycotoxin-infested small grains if it has no market value. For further documentation instructions, refer to the LAM.

- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- x. Document the type of wheat being appraised, if not indicated on the appraisal worksheet or on a Special Report.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production.

#### **MALTING BARLEY ADDITIONAL REQUIREMENTS:**

- aa. Explain any uninsured causes, (including uninsurable rejection of malt barley by buyers) or unusual or controversial cases in this item, or on an attachment.
- bb. Explain any harvested production that is not accepted by a malt barley buyer and state the factors that make the production unacceptable.
- cc. Identify whether barley is two-rowed or six-rowed (by line, if differing), and indicate the variety name. Verify that the variety is an approved malting variety as specified in the Special Provisions.
- dd. Show all computations of bushels of malting barley before conditioning. The bushels after conditioning are divided by the cost of conditioning to determine the cost per bushel, which is subtracted from the additional value added price.

## **SECTION II - HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

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

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

**NOTE:** Average percent of FM or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, refer to the LAM.



**Verify or make the following entries:**

**Item**

**No.      Information Required**

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

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT AND FINAL:**

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

19.      **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

- A<sub>1</sub>.      **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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

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

a. Length if rectangular or square.

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

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

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

E. **Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.

F. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.

G. **Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).

H. **Gross Prod.:** Multiply Column "F" times Column "G," rounded to tenths of a bushel.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Bu." in column heading. Production in bushels, to tenths, before deductions for grain moisture and foreign material for production:

a. Weighed and stored on the farm.

b. Sold and/or stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.)

c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

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

J. **Shell/Sugar Factor:** MAKE NO ENTRY.

K<sub>1</sub>. **FM%:** Make entry to nearest tenth for ONLY foreign material (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged foreign material on the settlement/summary sheet, refer to the LAM for instructions.

The terms “dockage” and “foreign material” are often used by buyers to describe the same non-grain material depending on the geographic area of the country. Refer to the Official U.S. Standards for Grain and the LAM.

K<sub>2</sub>. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K<sub>1</sub> from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any quality adjustment for quality. MAKE NO ENTRY for malting barley insured under the Malting Barley Price and Quality Endorsement and flax.

L<sub>2</sub>. **Factor:** If grain moisture is more than the allowable limit, enter the four-place moisture factor from the moisture adjustment factor table (**TABLES L, M, N, or O**).

M<sub>1</sub>. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider). Refer to the LAM for instructions on determining test weight.

M<sub>2</sub>. **Factor:** Test Weight Factor - enter the result of dividing the actual test weight by the standard test weight, to three decimal places.

N. **Adjusted Production:** Result of multiplying (“H” or “T”) x “K<sub>2</sub>” x “L<sub>2</sub>” x “M<sub>2</sub>”. Round to nearest tenth.

O. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

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

P. **Production:** Result of subtracting the entry in Column “O” from Column “N,” to tenths.

Q<sub>1</sub>. **Value:** When applicable, enter the Reduction in Value (RIV). RIV must be limited to amounts that are usual, customary, and reasonable. (Refer to the Special Provisions and the LAM for further instructions.)

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

**Malting Barley:**

- a. If the malting barley initially fails any quality standards in the endorsement but is accepted by a buyer and has not been conditioned, enter the value per bushel received for the production.
- b. If the malting barley initially fails any quality standards in the endorsement but is accepted by a buyer and has been conditioned, enter the result of subtracting the conditioning cost per bushel from the additional price election.

**NOTE:** The conditioning costs will be shown in the narrative. The cost incurred for any conditioning required to improve the quality of production so that it is marketable as malting barley may be allowed, provided the failure of such production to meet the standards is due to insurable causes.

**EXAMPLE:** It cost \$90.00 to condition 1,000 bushels of production. The insured sold 900 bushels of conditioned malting barley. The conditioning cost per bushel is  $(\$90.00 \div 900 \text{ bushels})$  \$0.10 per bushel. The conditioning cost per bushel is subtracted from the additional price election. Contract price of \$2.40 - \$2.15 (feed barley price election) = \$0.25 per bushel additional value price election.  $\$0.25 - \$0.10 = \$0.15$  (entered in column Q<sub>1</sub>).

**NOTE:** Refer to the Malting Barley Price and Quality Endorsement for criteria in determining the additional price elections for Option A and Option B.

Q<sub>2</sub>. **Mkt Price:** If an entry is made in item “Q<sub>1</sub>,” enter the Local Market Price for U.S. Grade No. 2 of the crop (refer to the crop provisions). Refer to the LAM for further instructions.

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

**Malting Barley:**

- a. If the malting barley has not been conditioned, enter the result of adding the maximum barley price election under the Small Grains Crop Provisions and the maximum additional value price for malting barley.

- b. If the malting barley initially fails any quality standards in the endorsement but is accepted by a buyer and has been conditioned, enter the additional price election.

**NOTE:** Refer to the Malting Barley Price and Quality Endorsement for criteria in determining the additional price elections for Option A and Option B.

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

**MALTING BARLEY:** For barley that initially fails any quality standard contained in the endorsement, the production may be reduced as follows:

- a. For production that initially fails any quality standards contained in the endorsement but is accepted by a buyer for less than the contract price, enter the 3- digit factor determined by dividing  $Q_1$  by  $Q_2$ .

**NOTE:** The quality standards for Option A are stated in the endorsement and for Option B, the minimum acceptance standards contained in the malting barley contract or the quality standards stated in the endorsement.

- b. For production that initially fails any quality standard contained in the endorsement, sold as malting barley, but is conditioned before the sale, enter the 3- digit factor determined by dividing  $Q_1$  by  $Q_2$ .

- S. **Production to Count:** Enter result from multiplying Column "P" times Column "R" in bushels to tenths.

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

22. **Section II Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

23. **Section I Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

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

24. **Unit Total:**

**PRELIMINARY AND REPLANT:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, to tenths.

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

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

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

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

27. **Page Numbers:**

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

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

# PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Wheat ----- 0011	2 Unit # 00100	3 Legal Description SW1-96N-30W -----
4 Date of Damage	JUN 10	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units	00200	
13 Est. Prod Per Acre	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	1 <sup>st</sup> MM/DD/YYYY	2 <sup>n</sup>	Final MM/DD/YYYY
15 Companion Policy(s) NONE			

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Var.	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		10.0	.667		002	997	UH	To Gr. Sorg	4.2	-----			4.2	42.0	43.0	430.0
B		18.0	.500		003	997	P	WOC		-----		20.0	20.0	360.0	20.0	360.0
C		70.2	.667		002	997	H	H		-----					43.0	3018.6
D M/D		19.0	.500		003	997	H	H		-----					20.0	380.0
16 TOTAL		117.2											17 TOTALS	402.0		4188.6

**NARRATIVE** (If more space is needed, attach a Special Report) Wheat at Acme Elevator weighed 47# per bushel and had 14.01% kernel damage. Fields B & C – Determined acres using permanent field measurements. Field A – wheel measured.

See attachment for measurements and calculations. See attached FGIS Grade Certificate. Test Wt. = 47 # (DF= .062) + 14.01 % Defects (DF=.000) = .+ U.S. Sample Grade = (DF=.265) 1.000 - .327 = .673 Quality Adjustment Factor. Field C carried to harvest.

### 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									
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	(Bu.) Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorLxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)
.500 D	Acme Elevator Anytown, Any State							530.1		1.0 .990			524.8		524.8		.673	353.2
.667 C	14.0	RND	10.0		1539.4	.8	1231.5				16.7 .9556	52 .867	1020.3		1020.3			1020.3

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

25 Adjuster's Signature and Code Number				Date		26 Insured's Signature				Date			
1 <sup>st</sup> Inspection		I.M. Adjuster		xxxxx		MM/DD/YYYY		1 <sup>st</sup> Inspection		I.M. Insured		MM/DD/YYYY	
2 <sup>nd</sup> Inspection								2 <sup>nd</sup> Inspection					
Final Inspection		I.M. Adjuster		xxxxx		MM/DD/YYYY		Final Inspection		I.M. Insured		MM/DD/YYYY	

**PRODUCTION WORKSHEET  
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code# Wheat 0011	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage	JUN 10	
5 Cause of Damage	HAIL	
6 Primary Cause %	100	
12 Additional Units		
13 Est. Prod Per Acre		

7 Company \_\_\_\_\_ Any Company \_\_\_\_\_

Agency \_\_\_\_\_ Any Agency \_\_\_\_\_

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

**Example 1: (100% share)**

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Var.	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	30.0	30.0	1.000		002	997	R	Replanted					3.8	114.0	19.0	570.0
		40.0	1.000		002	997	NR	Not Replanted							19.0	760.0
16 TOTAL		70.0												114.0		1330.0
														17 TOTALS		

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

Example above show allowance when (20% of production guarantee) is less than the maximum allowance.

(20% x 19.0 prod guar. Bu.) = 3.8 bu., (less than 4.0 bu. maximum allowed)

appraised potential less than 90% of production guarantee. (19.0 x 90% = 17.1 bu/acre -- appraised potential = 10.0 bu/acre. Total acreage from FSA permanent field measurement. Field A wheel measured.

See attached Special Report for measurements and calculations.

**Example 2: (50% share)**

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

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Var.	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	30.0	30.0	.500		002	997	R	Replanted					1.9	57.0	19.0	570.0
		40.0	.500		002	997	NR	Not Replanted							19.0	760.0
16 TOTAL		70.0												57.0		1330.0
														17 TOTALS		

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

Example above show allowance when (20% of production guarantee x price election) is less than the maximum allowance when share is considered.

(20% x 19.0 prod guar. x .500 share) = 1.9 bu., (less than 2.0 bu. Maximum allowed. - 4.0 bu. X .500 share = 2.0 bu. appraised potential less than 90% of production guarantee. (19.0 X 90% = 17.1 bu/acre -- appraised potential = 10.0 bu./acre) Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.



## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

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

**TABLE B - ROW LENGTH, DRILL SPACING AND SQUARE FOOT FACTOR**

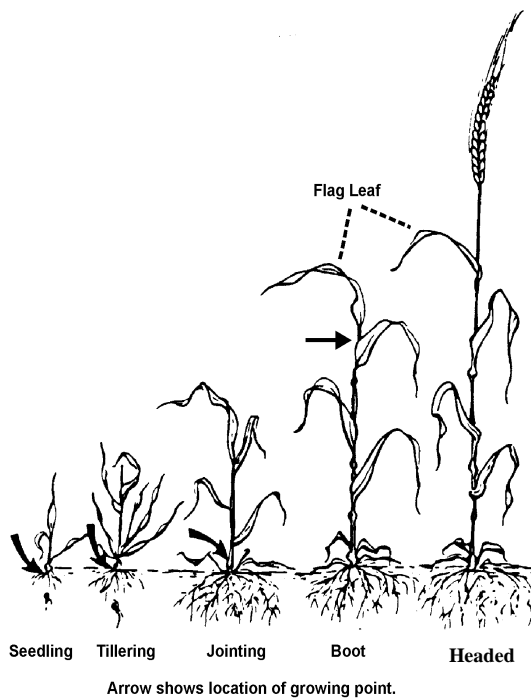
Drill Spacing (In.)	Broadcast	6	7	8	9	10	12	14	16	18
Length of Row (Ft.)	3 x 3	10.0	10.3	10.5	10.7	10.8	10.0	10.3	10.5	10.7
Square Foot Factor	9	5	6	7	8	9	10	12	14	16

**NOTE:** For drill spacing measurements other than those identified in **TABLE B**, utilize the following procedure. Because drill spacings smaller than 6-inches result in a small square foot factor, it will be necessary to utilize **TWO** rows to assure a representative sample. For a 3-inch drill spacing, use the square foot factor shown for the 6-inch drill spacing; for a 4-inch spacing use the square foot factor for an 8-inch spacing; etc. The row length for each of the two rows is the length shown in the table for the square foot factor. When the drill spacing is in ½-inch increments, the square foot factor can be calculated as in the following example, using a **10 foot length of row**.

**EXAMPLE:** If the drill spacing is determined to be 7½-inches, divide 7 ½ by 12-inches = .6250 factor. Multiply this factor times 10 to determine the square foot factor. In this case .6250 X 10.0 feet = 6.25 (to the nearest tenth) = 6.3 Square Foot Factor for a 7½-inch drill spacing using a 10 foot length of row.

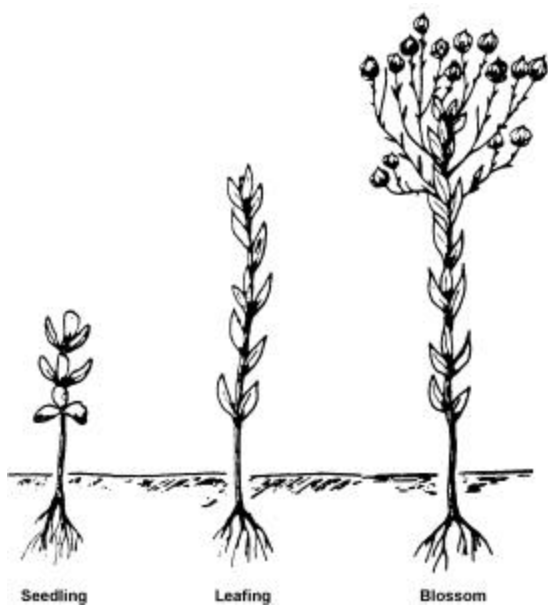
**TABLE C - GROWTH STAGES OF BARLEY**

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	The early growth stage of a plant.	10 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	15 days
Jointing	When the tiller elongates and establishes individual nodes.	15 days
Boot	The head has begun to expand the leaf sheath and less than 50 percent of the heads have emerged from the boot. Barley will bloom during the boot stage.	7 days
Heading	At least 50 percent of the crop has headed.	
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	7 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	7 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	7 days
Combine Ripe	Barley has reached a hard flinty form and will crack rather than be mashed.	



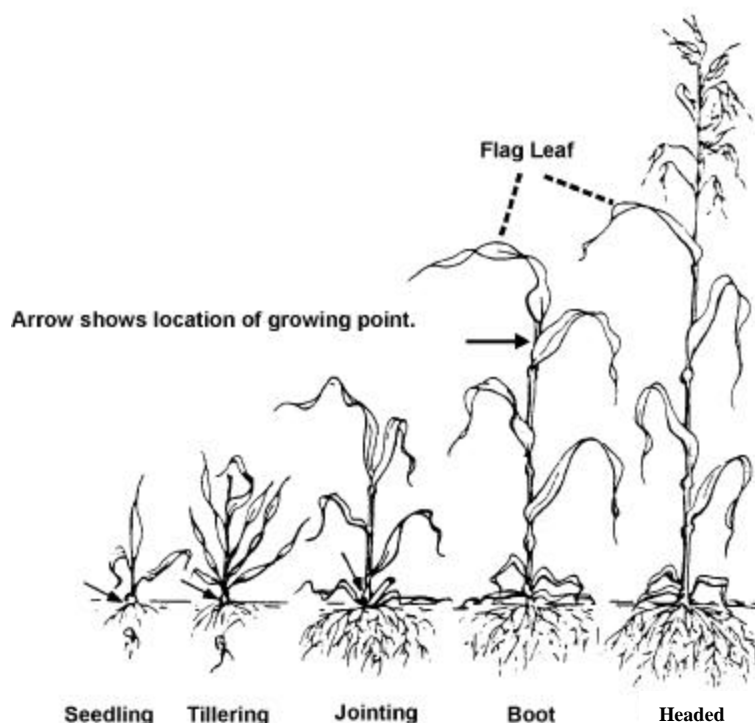
**TABLE D - GROWTH STAGES OF FLAX**

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	From emergence to sixth leaf.	14 days
Leafing	From sixth leaf to first blossom.	30 days
Blossom	From first blossom to green boll.	12 days
Green Boll	Green bolls forming through development of white seeds.	18 days
Boll Ripening	When the bolls begin to turn color until kernels reach maturity.	22 days



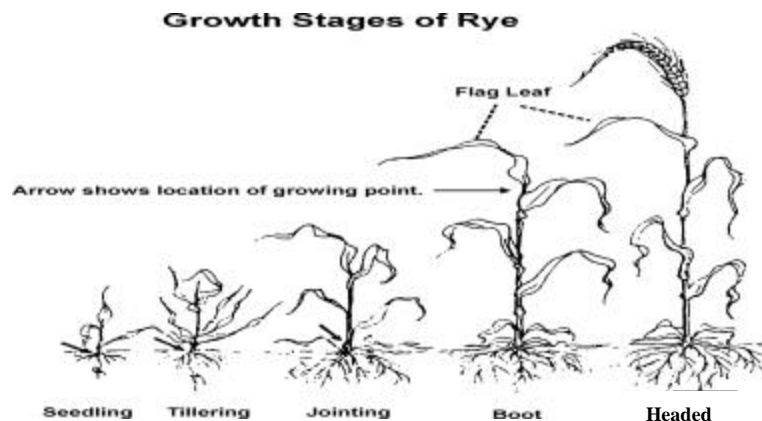
**TABLE E - GROWTH STAGES OF OATS**

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	The early growth stage of a plant.	5 days
Tillering	When the Seedling begins to send erect shoots from the buds in the crown.	32 days
Jointing	When the tiller elongates and establishes individual nodes.	11 days
Boot	The head has begun to expand the leaf sheath and less than 50 percent of the heads have emerged from the boot.	8 days
Heading	At least 50 percent of the crop has headed.	
Bloom	At least 50 percent of all emerged heads are showing sign of bloom (anthers visible outside of the glumes).	4 days
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	8 days
Dough	When the kernels in the center portion of the head show evidence of a granular substance when crushed but with too much moisture to harvest	6 days
Combine Ripe	Oats have reached a hard flinty form and will crack rather than be mashed.	



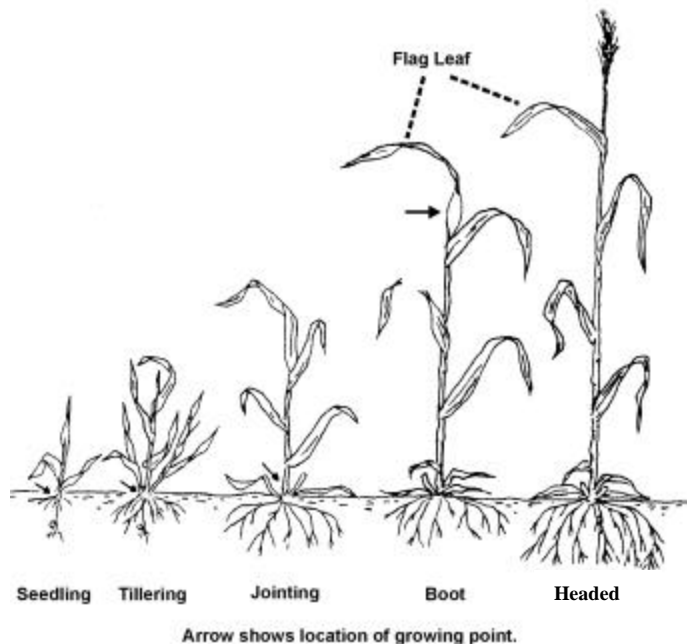
**TABLE F - GROWTH STAGES OF RYE**

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	The early growth stage of a plant.	10 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	15 days
Jointing	When the tiller elongates and establishes individual nodes.	15 days
Boot	The head has begun to expand the leaf sheath and less than 50 percent of the heads have emerged from the boot.	2 days
Heading	At least 50 percent of the crop has headed.	
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	10 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	11 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	10 days
Combine Ripe	Rye has reached a hard flinty form and will crack rather than be mashed.	



**TABLE G - GROWTH STAGES OF WHEAT**

STAGE	DEFINITION	TIME INTERVAL TO NEXT STAGE
Seedling	The early growth stage of a plant.	16 days
Tillering	When the seedling begins to send erect shoots from the buds in the crown.	17 days
Jointing	When the tiller elongates and establishes individual nodes.	12 days
Boot	The head has begun to expand the leaf sheath and less than 50 percent of the heads have emerged from the boot.	2 days
Heading	At least 50 percent of the crop has headed.	
Bloom	At least 50 percent of all emerged heads are showing sign of bloom (anthers visible outside of the glumes).	9 days
Milk	When the kernels in the center portion of the head are crushed and a milky liquid substance emerges.	10 days
Soft Dough	When the kernels in the center portion of the head are crushed and a white, semi-solid substance emerges.	11 days
Hard Dough	When kernels in the center portion of the head show evidence of a solid granular substance when crushed but with too much moisture content to harvest.	10 days
Combine Ripe	Wheat has reached a hard flinty form and will crack rather than be mashed.	



**TABLE H - TILLER FACTORS (BARLEY, OATS, RYE, AND WHEAT)**

TYPE OF SMALL GRAIN	TILLER FACTOR
Spring Wheat/Durum	4
Spring Wheat/Durum (North Dakota Only)	3
Hard Red Winter Wheat (North Dakota Only)	3
Eastern Soft Winter Wheat (Red or White)	5
Club Winter Wheat	6
Pacific Northwest Soft White Winter Wheat (Hill 81, Stephens and Dawnes) (Lewiain, Luke, Nugaines, and all others)	8 10
Pacific Northwest Soft White Spring Wheat Irrigated	6
Pacific Northwest Soft White Spring Wheat Non-Irrigated	4
Hard Winter Wheat (Red or White)	5
Spring Barley (North Dakota Only)	3
All Barley including Eastern Winter Barley	5
Oats	1.5
Rye	2

**TABLE I - TILLER TO BUSHEL YIELD FACTOR (BARLEY, OATS, RYE, AND WHEAT)**

TYPE OF SMALL GRAIN	YIELD FACTOR
Spring Wheat/Durum	.73
Eastern Soft Winter Wheat (Red or White) For AR, IL, MO, KY, TN, IN, NJ, MI, OH, PA, MD, AND NY	.50
All Other States	.73
Club Winter Wheat	.73
Pacific Northwest Soft White Winter Wheat	.73
Hard Winter Wheat (Red or White)	.73
Eastern Winter Barley for AR, IL, MO, KY, TN, IN, NJ, MI, OH, PA, MD, AND NY	.38
Other Barley	1.00
Oats	3.00
Rye	.73



**TABLE J - KERNELS TO BUSHEL YIELD FACTORS**

<b>TYPE OF SMALL GRAIN</b>	<b>KERNELS PER SQUARE FOOT</b>
All Spring and Winter Wheat	22
All Shriveled Wheat	25
All Plump Barley	16
All Thin Barley	18
All Oats That Are Not Shriveled	12
All Shriveled Oats	14
All Rye	22

**NOTE:** Do not apply the kernel to bushel yield factor for shriveled wheat or oats, or thin barley unless you have reasonable justification to assume that unfilled kernels will be shriveled after reaching maturity. Document in the narrative.

**NOTE:** For harvested acreage, the number of kernels per square foot on the ground may indicate the need for an appraisal for uninsured causes.

**TABLE K - NUMBER OF KERNELS PER HEAD**

<b>TYPE OF SMALL GRAIN</b>	<b>PRACTICE</b>	<b>KERNELS</b>
Pacific Northwest Soft White Winter Wheat	I	45
Pacific Northwest Soft White Winter Wheat	NI	35
Pacific Northwest Soft White Spring Wheat	I	40
Pacific Northwest Soft White Spring Wheat	NI	30
Club Wheat	I	50
Club Wheat	NI	40
All Other Wheat		20
Eastern Winter Barley		30
All Other Barley (two-rowed varieties)		24
All Other Barley (six-rowed varieties)		42
Oats		35
Rye		20

**TABLE L - WHEAT MOISTURE ADJUSTMENT FACTOR TABLE**

Whole Percent Moisture	TENTHS OF PERCENT MOISTURE									
	0	.1	.2	.3	.4	.5	.6	.7	.8	.9
13						1.000	.9988	.9976	.9964	.9952
14	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844	.9832
15	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724	.9712
16	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604	.9592
17	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484	.9472
18	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364	.9352
19	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244	.9232
20	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124	.9112
21	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004	.8992
22	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
23	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
24	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
25	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512
26	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
27	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
28	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164	.8152
29	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044	.8032
30	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924	.7912
31	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804	.7792
32	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684	.7672
33	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564	.7552
34	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444	.7432
35	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324	.7312
36	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204	.7192
37	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084	.7072
38	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964	.6952
39	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844	.6832
40	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724	.6712

**TABLE M - BARLEY MOISTURE ADJUSTMENT FACTOR TABLE**

Whole Percent Moisture	TENTHS OF PERCENT MOISTURE									
	0	.1	.2	.3	.4	.5	.6	.7	.8	.9
14						1.000	.9988	.9976	.9964	.9952
15	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844	.9832
16	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724	.9712
17	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604	.9592
18	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484	.9472
19	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364	.9352
20	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244	.9232
21	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124	.9112
22	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004	.8992
23	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
24	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
25	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
26	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512
27	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
28	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
29	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164	.8152
30	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044	.8032
31	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924	.7912
32	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804	.7792
33	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684	.7672
34	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564	.7552
35	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444	.7432
36	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324	.7312
37	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204	.7192
38	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084	.7072
39	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964	.6952
40	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844	.6832

**TABLE N - OATS MOISTURE ADJUSTMENT FACTOR TABLE**

Whole Percent Moisture	TENTHS OF PERCENT MOISTURE									
	0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
<b>14</b>	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
<b>15</b>	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
<b>16</b>	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
<b>17</b>	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
<b>18</b>	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
<b>19</b>	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
<b>20</b>	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
<b>21</b>	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
<b>22</b>	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
<b>23</b>	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
<b>24</b>	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
<b>25</b>	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
<b>26</b>	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
<b>27</b>	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
<b>28</b>	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
<b>29</b>	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
<b>30</b>	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
<b>31</b>	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
<b>32</b>	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
<b>33</b>	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
<b>34</b>	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
<b>35</b>	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
<b>36</b>	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
<b>37</b>	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
<b>38</b>	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
<b>39</b>	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
<b>40</b>	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772

**TABLE O - RYE MOISTURE ADJUSTMENT FACTOR TABLE**

Whole Percent Moisture	TENTHS OF PERCENT MOISTURE									
	0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
16	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
17	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
18	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
19	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
20	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
21	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
22	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
23	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
24	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
25	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
26	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
27	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
28	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
29	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
30	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
31	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
32	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
33	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
34	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
35	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
36	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
37	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
38	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
39	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
40	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012

EXHIBIT 1

STRUCTURE OF FLORET AND SPIKELET  
(Small Grain)

