United States
Department of
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**Federal Crop
Insurance
Corporation**

FCIC

**Product
Development
Division**

SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25440 (06-1999)

1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25440
SUBJECT: **SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS**	**DATE: June 17, 1999**
	OPI: Product Development Division
	APPROVED: \S:\ R. E. Waggoner for 　　　　　　Tim B. Witt **Deputy Administrator, Research and Development**

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes:

A. Added newly developed standards language for section 2, Special Instructions, section 3, Insurance Contract Information. Deleted all NACAT identifiers.

B. Section 4 was added to include information necessary to work replant claims.

C. Added newly developed standards language for section 5, Soybean Appraisals. Also in section 5, developed example on measuring row width for sample selection.

D. Reformatted information in section 6, Appraisal Methods.

E. Deleted all references to FCI-74A, referenced as appraisal worksheet now.

F. Changed all references to the "FCI-74 Field Inspection and Claim for Indemnity" form to "claim form."

G. Claim form completion instructions are based on a "Production Worksheet" which resembles that currently used by the insurance industry.

H.   The FCI-74 Production Entries and Calculations example has been deleted from the handbook.

I.   Section 9 was converted to a Standards format. The completion instructions are based on a NCIS-M912 Production Worksheet. All references to the FCI-74 have been removed. For this example, entry fields for Crop Year, Additional Units, Date(s) of Damage, Assignment of Indemnity, Transfer of Right to Indemnity, Estimated Production Per Acre, and Companion Policy(s), have been added as Standard items.

J.   Revised tables for plants per acre, stand reduction, growth stages, cutoff/breakover, and defoliation.

K.   Revised the appraisal worksheet. Combined entry for cutoffs and breakovers into single entry.

L.   Combined the Cutoff chart and the Breakover chart into a single chart.

M.   Added "VN" stage to Growth Stage Chart.

Control Chart For: Soybean Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	FCIC-30440 and Replace with FCIC-25440					
Current Index	1-2	1-2	1-46	47-60	06-1999	FCIC-25440

SOYBEAN LOSS ADJUSTMENT HANDBOOK

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SOYBEAN LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

NOTE: It is the insurance 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions **specific** to soybean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

(1) The crop insured will be all soybeans in the county that are planted for harvest as beans.

(2) Unless otherwise allowed by the Special Provisions, soybeans must be mechanically incorporated in the planting process to be considered insurable. See the Special Provisions for any applicable allowed practices such as "NIBR," or "Non-Conventional (NC)." The "Non-Conventional" practice deals with soybeans planted in a two-step operation in which the seed is first broadcast onto the surface of the soil using a boom type spreader and is subsequently incorporated into the soil at the proper depth in a timely manner. Written agreements may be issued to insure soybean acreage seeded by methods NOT RATED on the actuarial documents if specified standards provided for in the written agreement are met.

(3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that it is not practical. Refer to the LAM for replanting provision issues. See section 4 of this handbook for replanting payment procedures.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

(1) Optional units.
(2) Written Agreements.
(3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).
(4) High Risk Land Exclusion.
(5) Replanting Payments.

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

(1) Soybean production will be eligible for quality adjustment if deficiencies in quality, in accordance with the Official United States Standards for Grain, result in soybeans not meeting the grade requirements for U.S. No. 4 (grades U.S. Sample Grade) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor (except garlic odor), or which meet the special grade for garlicky soybeans.

(2) The adjuster must refer to the Special Provisions to determine if production is eligible for quality adjustment as identified in the Coarse Grains Crop Provisions.

(3) When due to insurable cause(s), use of quality adjustment for soybeans is handled by determining separate discount factors, summing them together and subtracting from 1.000 to get the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, see the LAM for examples and guidance in determining reduction-in-values (RIV's) needed to calculate non-chart discount factors.

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

(4) For soybeans for which RIV's apply, and which can be conditioned/reconditioned, see the Special Provisions for instructions.

(5) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM regarding contract prices in regard to quality adjustment.

(6) If a local market cannot be found for the soybeans, refer to the Special Provisions and the LAM.

(7) See the LAM for special instructions regarding mycotoxin infected grain.

(8) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9 B), or on a Special Report.

(9) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; see the LAM and the Official United States Standards for Grain.

4.   REPLANTING PAYMENT PROCEDURES

A.   GENERAL INFORMATION

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

(2)   No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B.   QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

(1)   insured crop must be damaged by an insurable cause;

(2)   insurance provider determines that it is practical to replant;

(3)   acres must have been planted on or after the "Initial Planting" date established by the Special Provisions;

(4)   appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;

(5)   acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

   NOTE: Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. See the LAM.

(6)   insurance provider has given consent to replant.

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

C. MAXIMUM REPLANTING PAYMENT

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

(1) the insured's actual replanting cost;

(2) the product of multiplying the maximum bushels allowed in the policy (3 bushels) by the insured's price election, times the insured's share in the crop; or

(3) 20 percent of the production guarantee times applicable price election times the insured's share.

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

EXAMPLE 1

Owner/operator (100 percent share)
30 acres replanted
Insured's actual cost to replant = $18.00
Price election = $5.50
20% of prod. guar. (28.0 bu.) = 5.6 x $5.50 (price election) = $30.80
3.0 bu. (maximum bu. allowed in policy) x $5.50 (price election) = $16.50
The lesser of $30.80, $16.50 and $18.00 is $16.50
Actual bushels per acre allowed = 3.0 bu. ($16.50 ÷ $5.50)
Enter 3.0 bu. in Section I "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant on 50/50 share
No agreement exists that allows the tenant to have the landlord's share of the replanting payment.
30 acres replanted
Insured's actual cost to replant = $9.00
Price election = $5.50 bu
20% of prod. guar. (28.0 bu.) = 5.6 x $5.50 (price election) = $30.80 x .500 (share) = $15.40
3.0 bu. (maximum bu. allowed in policy) x $5.50 (price election) = $16.50 x .500 (share) = $8.25
The lesser of $9.00, $15.40, and $8.25 is $8.25
Actual bushels per acre allowed = 1.5 bu. ($8.25 ÷ $5.50)

NOTE: Enter 1.5 bu. In Section I, "Adjusted Potential" column of the claim form if share has been applied or 3.0 bu. if share has yet to be applied. (Follow individual insurance provider guidelines). Indicate in the narrative if adjusted potential has/has not been reduced for share on claim form according to individual insurance provider guidelines.

D. REPLANTING PAYMENT INSPECTIONS

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

5. SOYBEAN APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

(1) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.

(2) Split the field into subfields when:

    (a) variable damage causes the crop potential to appear to be significantly different within the same field; or

    (b) the insured wishes to destroy a portion of a field.

(3) Each subfield must be appraised separately.

(4) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods:

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

(2) Measure across THREE OR MORE row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

EXAMPLE:

Row 1   Row 2   Row 3   Row 4

| Row Space | Row Space | Row Space |

|...............................54 inches..............................|
54 inches ÷ 3 row spaces = 18 in. average row width
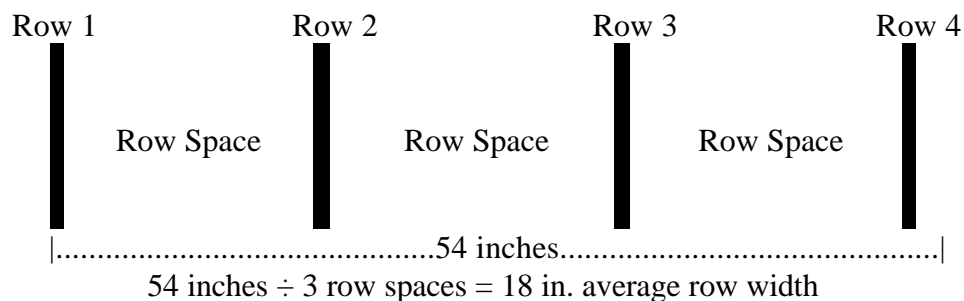
(3)　　Where rows are skipped for tractor and planter tires, refer to the LAM.

(4)　　For broadcast acreage, use a 3-foot square grid (9 square feet).

(5)　　Apply average row width in **TABLE B** to determine the factor required for the sample row. (The row-width factor is applied only to the Seed Count appraisal method).

D.　PLANT TYPES AND STAGES OF GROWTH

(1)　　These instructions provide plant-type and growth-stage information for use when appraising potential production during various stages of growth.

(2)　　Soybean Types and Regions of Production. Soybeans fall into two general types, determinate and indeterminate, with several varieties in each type. Determinate varieties usually are planted in the southern region and indeterminate varieties are planted in the northern region.

(3)　　Plant Characteristics:

(a)　　Indeterminate type

1　　Pods are generally formed on the main stem of the plant.

2　　The plant is generally less bushy than the determinate varieties.

3　　The blooming period begins earlier and extends over a longer period of time than the determinate type. Flowering begins at the 4th or 5th node and progresses upward.

(b) Determinate type

    <u>1</u>   Pods are formed on branches as well as on the main stem of the plant.

    <u>2</u>   Plants branch out considerably more than the indeterminate type and reach almost full height before blooming.

    <u>3</u>   The blooming period is shorter than the indeterminate type. Regardless of planting dates, the same (determinate type) variety will generally bloom at the same time and with the same duration. Flowering begins at the 8th or 10th node and progresses both up and down.

(4) Growth Stage Determination and Designation:

(a) The growth stage determination is based on at least 50 percent of plants having reached the stage described. The main stem is used for stage determination and branches are ignored. Stage of growth is determined by the examination of 10 consecutive plants with a complete main stem. Fields should be split into sub-fields to reflect distinctly different stages from different parts of the field.

(b) Designation

    <u>1</u>   Vegetative (V) Stages - From emergence of the plant until first bloom.

    <u>2</u>   Reproductive (R) Stages - After bloom through plant maturity.

(c) For hail damage the stage of growth at the time of damage can be determined by inspecting the plant to determine the portions (leaves, pods, etc.) exposed at the time of the storm. In the absence of hail, and as verification, the stage can be determined by counting back from the date of adjustment by the time-intervals between stages.

NOTE: Do not attempt to go from reproductive to vegetative stages using time intervals.

(5) Vegetative Stage Identification:

(a) Determination of all vegetative stages requires node identification. Vegetative stages are determined by counting the nodes above the cotyledonary node.

(b) A node is the part of the stem from which leaves develop. When the leaf drops from the plant, the node is marked by a small knob that remains on the stem. Nodes, not leaves, are counted for stage determination.

(c) The cotyledonary node has 2 cotyledons (seed leaves) located directly opposite each other at the bottom of the main stem. The cotyledons are pulled above the soil surface as the seedling develops.

(d)   The unifoliate node has 2 unifoliate (single leaflet) leaves located directly opposite each other, immediately above the cotyledonary node. This node is the first node counted in staging the growth of a soybean plant.

(e)   All nodes above the unifoliate node have trifoliate (three leaflet) leaves. The trifoliate nodes alternate up the main stem with a node on one side of the stem, then above it another node on the opposite side of the stem.

(f)   To stage the plant, count the unifoliate node and all nodes above it that have a fully developed trifoliate leaf present (or missing). A trifoliate leaf is considered fully developed when it has unrolled to the extent that the leaflet edges are no longer touching other portions of the leaflet.

(g)   Shown below are leaves, nodes, and plants in various V stages. The V6 stage in Figure 3 indicates the fully developed stage of the plant, and the V5 stage not fully developed in Figure 4 indicates the stage of the plant.

Fig. 1

Fully Developed   Not fully developed

Trifoliate Leaves

Fig. 2

V3
V2
Unifoliate node
Cotyledonary node V1

Fully developed
V6
V5
V4   Trifoliate Leaves
V3
V2
V1

Fig. 3

Not fully developed
V5
V4
V3
V2
V1
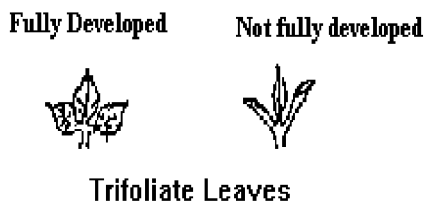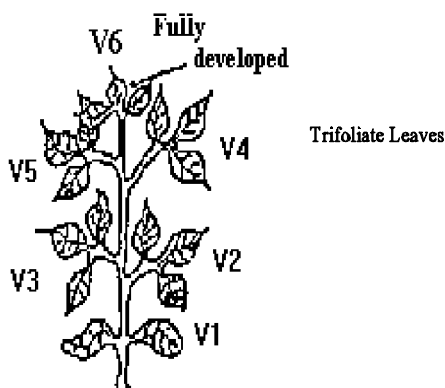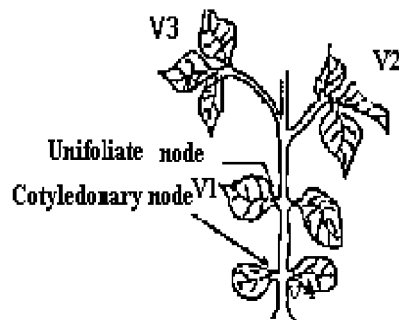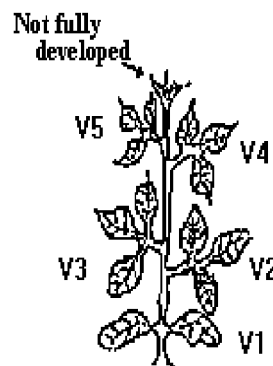
Fig. 4

(h)　V-Stage descriptions are given below.

STAGE	DESCRIPTION	TIME INTERVAL IN DAYS FROM LAST STAGE
EMERGENCE (VE and VC)	FROM EMERGENCE TO STAGE V1	
V1	Fully developed leaves at unifoliate node.	10
V2	Fully developed trifoliate leaf at second node above cotyledonary node.	5
V3	Fully developed trifoliate leaf at third node above cotyledonary node.	5
V4	Fully developed trifoliate leaf at fourth node above cotyledonary node.	5
V5	Fully developed trifoliate leaf at fifth node above cotyledonary node.	5
V6	Fully developed trifoliate leaf at sixth node above cotyledonary node.	3
V7	Fully developed trifoliate leaf at seventh node above cotyledonary node.	3
V8	Fully developed trifoliate leaf at eighth node above cotyledonary node.	3
V9	Fully developed trifoliate leaf at ninth node above cotyledonary node.	3
V10	Fully developed trifoliate leaf at tenth node above cotyledonary node.	3
VN	Node greater than tenth node above the cotyledonary node that has a fully developed trifoliate leaf (e.g., V11, V12, etc.).	3
NOTE: Adjust all losses at the stage of growth on the date of damage.		

(6)　Reproductive Stage Identification:

(a)　Reproductive stages are based on flowering, pod development, and plant maturation.

(b)　Reproductive stages are subdivided into half stages for adjusting losses. Development for a half stage is midway between that of stages with a whole number. All stages are based on 50% of the plants in the sample at or beyond a given phase of

development. References to four uppermost nodes includes the top node with a fully developed trifoliate leaf.

(c) The vegetative stage that occurs prior to the R1 (indeterminate) or R1-R2 (determinate) Stage may vary depending on the season, variety, time of planting, etc. Time intervals cannot be used to determine the vegetative stage that occurred immediately prior to R1 (indeterminate) or R1-R2 (determinate). Time intervals for half-stages are one-half the number of days between whole stages.

(d) R-Stage descriptions

STAGE	DESCRIPTION	TIME INTERVAL IN DAYS FROM LAST STAGE
Indeterminate		
R1	One open flower at any node on the main stem.	
R2	Open flower at one of the two uppermost nodes on the main stem with a fully developed leaf.	3
Determinate		
R1 - R2	Flower at one of the four uppermost nodes.	3
Both Determinate and Indeterminate		
R3	Pod just visible at one of the four uppermost nodes.	7
R4	Pod 3/4" long at one of the four uppermost nodes.	9
R5	Seeds beginning to develop at one of the four uppermost nodes. A seed is considered "beginning to develop" when it is 1/8 inch in length.	9
R6	Pod containing green seeds that fill the pod cavity at one of the four uppermost nodes.	15
R6.5	Beginning of Seed Count Method.	9
R7	One normal pod on the main stem that has reached its mature pod color. 50 percent or more of the leaves are yellow at this stage. Physiological maturity.	9
R8	95 percent of pods are brown.	9
NOTE: Adjust all losses at the stage of growth on the date of damage, except that the Seed Count Method is used if in R6.5 or beyond at Date of Adjustment.		

(e)   Shown below are pods and plants in various R stages.

R1 (Indeterminate)
R1-R2 (Determinate)

Fig. 1

Flowers

Pods

R3

Flowers

Pods

Fig. 2
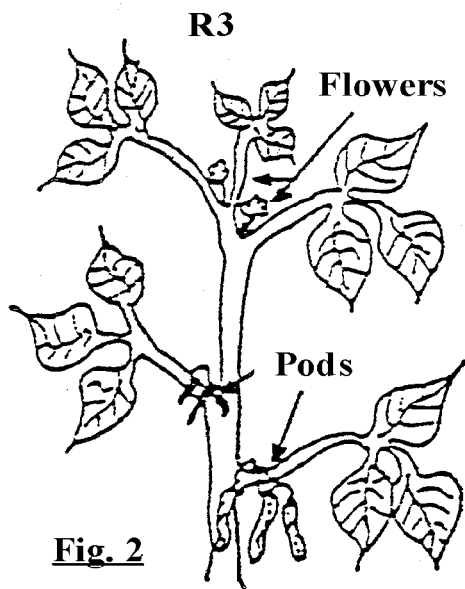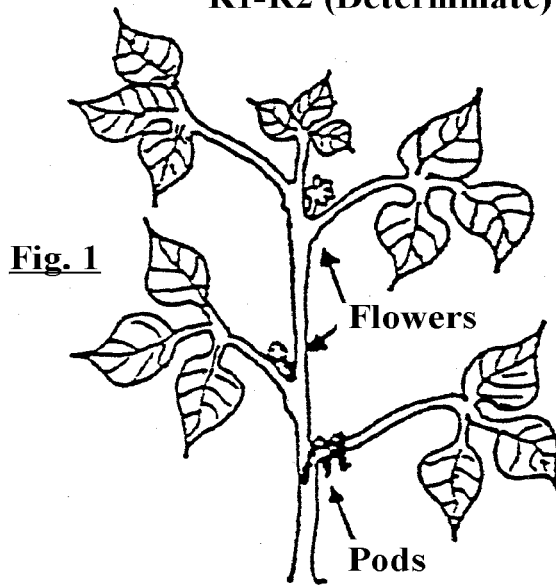
Fig. 3

R4 Pod

3/4"

Fig. 4

R5 Pod

(1/8" seeds)

Fig. 5

R6 Pod

(Seeds fill cavity)

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction Method	on plants through the R6 Stage.
Plant Damage Method	when there is defoliation (leaf loss) AND plants that are cutoff or broken over. Plant damage calculations apply to the percent of the crop remaining (after stand reduction).
Seed Count Method	from the R6.5 stage through full maturity to determine the appraisal after any insured cause of damage.

B. STAND REDUCTION METHOD

(1) V-stage stand reduction. DETERMINE THE AMOUNT OF DIRECT DAMAGE. DEAD, MISSING, OR NON-EMERGED PLANTS are included as direct damage in the vegetative stages. When damage from an insurable cause results in missing plants or non-emergence, determine original plants per acre from an undamaged area of the unit if possible.

   (a) Determine the ORIGINAL number of plants, and the REMAINING number of live plants per acre. Use these steps:

        1 Determine row width in inches, unless broadcast.

        2 Measure a 10 ft. row length for the sample of row soybeans, or use 3-foot by 3-foot square grid for broadcast soybeans.

        3 Count the original number of plants in the sample (living and dead, missing, or non-emerged).

        4 Count the remaining number of live plants in the sample.

        5 Use the PLANTS PER ACRE CHART to convert the original and remaining plants in the sample to plants per acre (**TABLE E**).

   (b) Use the ORIGINAL AND REMAINING PLANTS PER ACRE values to determine the percent stand loss. Apply these values to the SOYBEAN STAND REDUCTION LOSS CHART (**TABLE F**).

EXAMPLE: Soybeans planted in 30-inch rows.

55 living and dead plants = 95,000 original plants/A. (**TABLE E**).
40 live plants = 70,000 remaining plants/A. (**TABLE E)**.
Stand reduction from loss (**TABLE F**) = 9.0 percent.

(2) R-stage plants destroyed. R1 through R6 Direct Damage (Part I, item 19 of the appraisal worksheet).

    (a) Count 100 consecutive plants (living and missing, dead/non-harvestable).

    (b) Determine the number of dead or non-harvestable plants in the 100 plant sample. This is the percentage of dead/non-harvestable plants. Enter this number in item 19 of the appraisal worksheet. Include any cutoffs and/or breakovers, from Stage R4 through Stage R6.0, on a factored basis, based on how many damaged plants are required to equal 1 undamaged plant (e.g., 2-for-1, or 3-for-1, etc.).

        EXAMPLE: Entry for 10 dead/non-harvestable plants, plus 10 plants cutoff/broken over plants factored on a 2-for-1 basis = 15 plants .

C. **PLANT DAMAGE METHOD** (Part I - Appraisal Worksheet, items 22 and 23)

(1) Use the plant damage method for DEFOLIATION damage on determinate soybean plants beginning with the V9 stage, through the R6 stage. For indeterminate soybeans, beginning with the R1 stage, use the plant damage method for plants CUT OFF or BROKEN OVER in stages R1 through R3.5.

NOTE: Any plants cut off and/or broken over in stages R4.0 through R6.0 are included in item 19, "R-stage plants destroyed" of the Stand Reduction Method (on a factored basis).

Use the following procedure to record individual plant-count entries in the Field Notes (plant damage is applied to the percent of the crop remaining):

    (a) Determine the number of original nodes (above the cotyledonary node) at date of damage for a representative 20-plant sample. (The number of original nodes will be number of nodes per plant for the stage times 20 (e.g. V9 stage, 9 nodes times 20 = 180 original nodes).

    (b) Determine the number of nodes cutoff and/or broken over on each plant in the 20 plant sample and enter in item 34 of the Field Notes section.

        NOTE: An individual plant may have nodes broken over as well as nodes cut off above the break. In such cases, both are recorded.

    (c) Total the number of nodes cutoff and/or broken over. Divide the total by the total number of nodes at date of damage to arrive at the percent of nodes destroyed.

(d)   Refer to the CUTOFF/BREAKOVER CHART **(TABLE G)** to determine the percent of damage.

       If cutoffs and/or breakovers exceed 65 percent for the sample, have the insured leave representative strip(s) intact until a seed count appraisal can be made, or the crop is harvested. Otherwise, the damage is limited to the chart entry for 65 percent.

(e)   For R stages and DETERMINATE V stages V9 - VN, determine the percent defoliation on each plant. Obtain the average, and apply to the appropriate defoliation chart to arrive at the percent damage for the sample. Enter the percent damage in item 35 of the appraisal worksheet. On cutoffs or breakovers, count only TRIFOLIATE LEAFLETS below cutoff or breakover point on the stem in determining defoliation.

(f)   To obtain the appraisal, multiply the percent potential (100 - percent damage) by the APH yield.

(2)   Shown below are defoliation (Fig. 1), a cutoff with defoliation (Fig. 2), a breakover with defoliation (Fig. 3).

(a)   DEFOLIATION: R4 represents the stage at the date of damage (DOD).

(b)   CUTOFF: V5 represents the stage at the date of damage.

(c)   BREAK OVER: V6 represents the stage at the date of damage.

New leaves after hail storm
(no evidence of hail)

Fig. 2

Uppermost node with hail injury

Cutoff:
2 nodes
cutoff

V3

V2

V5

V4

R4
3/4" pods

V1

Defoliation:
9 of 15 trifoliate leaflets
removed = 60%

Unifoliate node

Cotyledonary node

V4

Fig.1

3 nodes
above
break

V3

V6

V2

V1

Breakover:
3 nodes broken over

Unifoliate Node

Cotyledonary node

V5

Not fully
developed
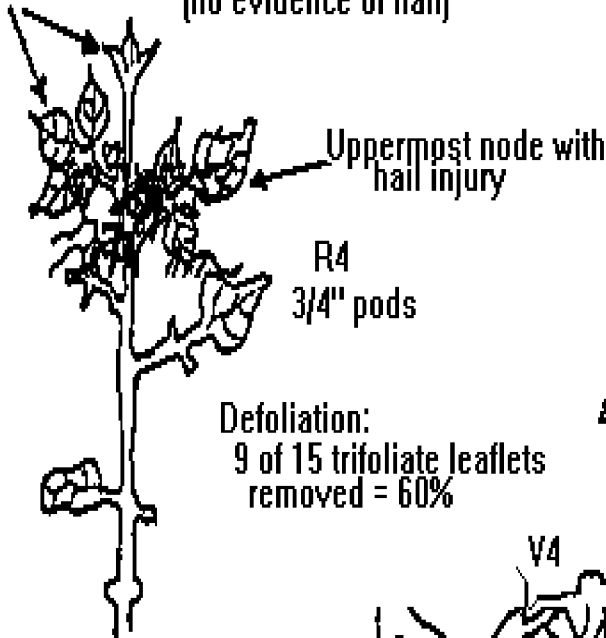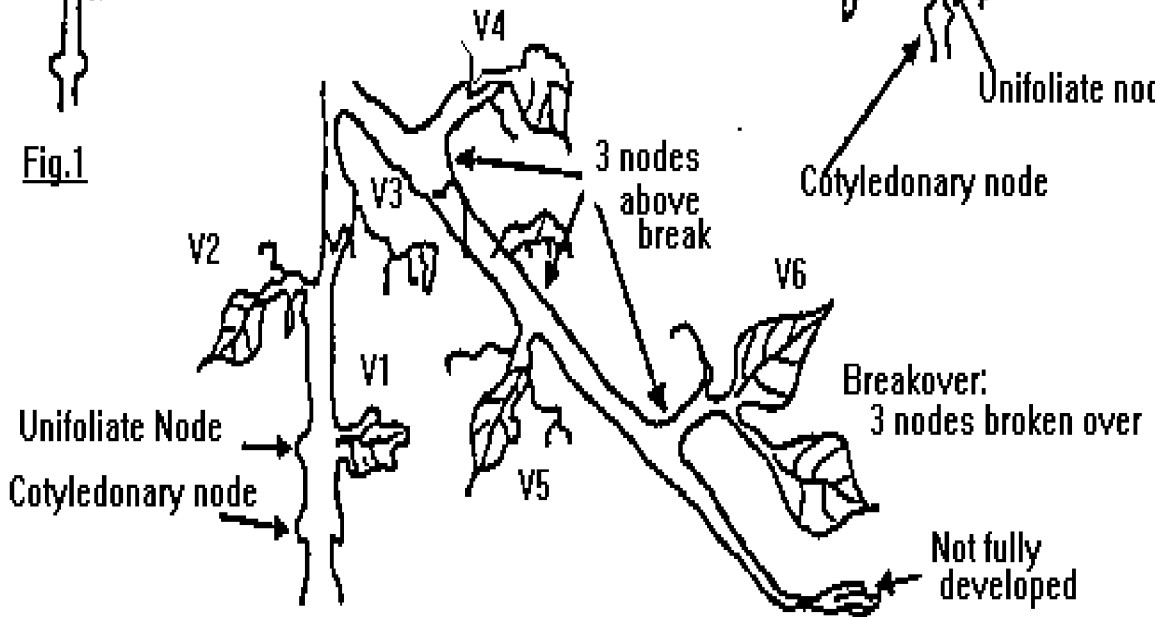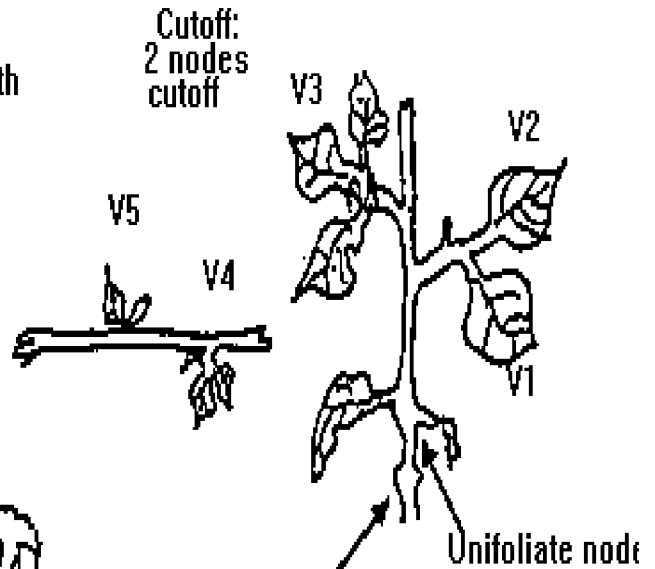
Fig. 3

D. **SEED COUNT METHOD** (Part II, items 47 through 59 of appraisal worksheet).

When this method is used, neither the stand reduction nor the plant damage method is used. In this method, seeds per square foot are determined and converted to bushels per acre by using the proper row width factor and seed size factor.

E. **INTERPOLATION TABLES**

A separate booklet of interpolation tables should not be used since the soybean interpolation tables have been incorporated into the following tables found in the Reference Material Section, unless FCIC approved:

(1)   Number of Plants in 10 feet of row (or 3-foot X 3-foot grid for broadcast) - Plants Per Acre Chart (**TABLE E**).

(2)   Soybean Stand Reduction Loss Chart is for either plant type (**TABLE F**).

(3)   Indeterminate Defoliation Chart. The percent of damage is considered "0" for live plants with less than 10 percent defoliation. **(See TABLE H)**.

(4)   Determinate Defoliation Chart. The percent of damage is considered "0" for live plants with less than 10 percent defoliation. **(See TABLE I).**

(5)   Cutoff/Breakover Chart (either plant type). The percent of damage is considered "0"or live plants with less than 5 percent cut off or broken over nodes. The upper limit of cut off/broke over nodes is 65 percent, up to and including the R3.5 stage (**TABLE G**).

7.   APPRAISAL DEVIATIONS AND MODIFICATIONS

A. **DEVIATIONS**

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

B. **MODIFICATIONS**

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1) Include the insurance provider name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice. Refer to section **5** for sampling requirements.

(4) For every inspection, complete items 1 through 12 and items 56 through 59. Complete Part I and II as instructed below. The following appraisal worksheet shows the required entries for the V and R stages, with and without plant damage.

(5) V-Stage Appraisals:

   (a) if stand reduction is the ONLY damage, complete Part I (except for items 19, 21, 22 and 23 and the field notes) and items 30, 31, and 32.

   (b) if plant damage (cutoffs and/or breakovers) has occurred, complete items 13 through 18, items 20 through 29, and the field notes. If stand reduction has occurred, appraise plant damage on the remaining stand (see items 21, 22 and 23). Defoliation is applied for DETERMINATE soybeans only in the stages V9 - VN.

(6) R1 through R6 Stage Appraisals:

   (a) if stand reduction is the ONLY damage, complete Part I (except items 16, 17, 18, 21, 22, 23, and the field notes). Cutoffs or breakovers from R4 through R6.0 are factored and are to be included in item 19.

   (b) if plant damage (cutoffs or breakovers through R3.5, and/or defoliation through R6.0) has occurred, complete Part I except items 16, 17 and 18. Appraise plant damage on the remaining stand if stand reduction has occurred (see items 21, 22 and 23).

(7) R6.5 through Full Maturity Appraisals, use Part II, the Seed Count Method.

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item
No.   **Information Required**

PART I - STAND REDUCTION AND PLANT DAMAGE

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.   **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.

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

5.   **Field ID:** Field identification symbol.

6.   **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.

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

8.   **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug. 11).

9.   **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.

10.   **Variety:** Variety name of soybeans being appraised, if known, followed by "D" if determinate type, "I" if indeterminate.

11.   **Row Width:** Row width to nearest inch. If broadcast, enter "B." See section 5C for row width determination information.

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

DIRECT DAMAGE

13. **Sample No.:** If more than five samples are needed, (see **TABLE A** for minimum sample requirements) use additional pages, and number the samples 6, 7, 8, etc.

14. **DOD:** Stage of growth on date of damage. (See section 5D.)

15. **DOA:** Stage of growth on date of appraisal.

16. **Original (1000): (V-Stage Appraisals Only)** Original stand (living and dead, missing, or non-emerged). Enter to nearest 500 as decimal; e.g. enter 110,000 as 110.0. Refer to (**TABLE E**) and entry in item 31.

17. **Remaining: (V-Stage Appraisals Only)** Remaining stand (live plants). Refer to (**TABLE E**) and entry in item 32. Enter to nearest 500 as decimal; e.g. enter 12,500 as 12.5.

18. **Stand Reduction: (Percent of Loss - V-Stage Appraisals Only):** V stage stand reduction percent loss to tenths from the Soybean Stand Reduction Loss Chart (**TABLE F**).

19. **R-Stage Plants Destroyed:** For stand reduction in the R stages (R1 through R6.0), enter the number (percent) of dead or non-harvestable plants in a 100 plant (living and missing/dead/non-harvestable) sample. Include cutoffs and/or breakovers from the R4 through R6.0 stages on a factored basis. See subsection 6 B (2).

20. **Total Direct Damage:** Total direct damage to tenths from item 18 or 19, as appropriate.

21. **% Crop (Remaining):** Enter the result of subtracting item 20 from 100%. If there is no direct damage, enter 100. If there is no plant damage (item 42) leave blank.

PLANT DAMAGE

22. **Gross:** If there is plant damage to the sample, complete the field notes and enter the item 42 entry for the same sample.

23. **Net:** Item 21 times item 22 (nearest tenth percent), if there is an entry in item 22.

24. **Total % Damage:** Enter the total direct and plant damage (item 20 plus item 23, to nearest tenth percent).

25. **Total:** Total of item 24 entries to nearest tenth percent. If more than five samples, enter accumulated total only on last page.

COMPUTATIONS

26. **Sample Average Damage:** Sample average damage to nearest tenth percent (item 25 ÷ total number of samples from all pages).

27. **% Potential:** Percent potential to nearest tenth percent (subtract item 26 entry from 100%).

28. **APH Yield:** Enter the approved APH yield to nearest whole bushel from the APH form.

29. **Appraisal Bu/A:** Appraisal to nearest tenth bushel (item 27 times 28).

SOYBEAN FIELD NOTES

Complete the field notes on a representative 20 consecutive plant sample from the sample area used for stand reduction if stand reduction has occurred. If not, select a representative 20-plant sample.

Verify or make the following entries:

**Item
No.   Information Required**

30. **Sample Number:** Match the sample with the same numbered sample used in item 13. If more than five samples are needed, use additional pages, and number the samples 6, 7, 8, etc.

31. **Total:** (V-stage only) Total plants (living, dead, missing, and non-emerged) counted in 10 feet of row. For broadcast, count plants in a 3'x3' sample area.

32. **Remaining:** (V-stage only) Remaining live plants in 10 feet of row. For broadcast, count plants in a 3'x3' sample area.

33. **Total Nodes:** Total number of nodes on the 20 plant sample, determined by multiplying the nodes per plant for the stage at date of damage times 20.

    EXAMPLE: V4 stage = 4 nodes per plant above cotyledonary node times 20 plants = 80 nodes.

34. **Nodes Cutoff/Broken Over:** For V stages through R3.5, total number of nodes cutoff and/or broken over on each plant in the sample, entered under appropriate plant number.

35. **% Defoliation:** Percent defoliation on each plant in the sample. (See Fig. 1 on the chart in section 6 B (2).

    NOTE: Defoliation is counted only in the V9 through R6.0 stages for determinate beans, and the R1 through R6.0 stages for indeterminate beans.

36. **Total (Cut off and/or Broken Over):** Total number of nodes cut off and/or broken over (add item 34 entries for all 20 plants).

37. **Total (Defoliation):** Total defoliation on 20 plant sample (add item 35 entries for all 20 plants).

38. **% of Nodes (Cutoff/Broken Over):** Percent of nodes cut off (item 36 divided by item 33 to nearest percent).

39. **Average Defoliation Percent:** Average defoliation (item 37 divided by 20 to nearest percent).

40. **% Damage (Cutoff/Broken Over):** Percent cutoff/broken over damage (nearest tenth percent) from the Cutoff/Breakover Chart (**TABLE G**).

41. **% Damage (Defoliation):** Percent defoliation damage (nearest tenth percent) from Defoliation Chart (**TABLE H or TABLE I**), (indeterminate soybeans or determinate soybeans), as appropriate.

42. **Total (Percent Plant Damage):** Total percent plant damage (item 40 + item 41 to tenths). Carry this entry to item 22.

PART II - SEED COUNT METHOD (Use at R6.5 through full maturity)

43. **Sample Number:** Sample number. If more than ten samples are needed use additional pages and number the samples 11, 12, 13, etc.

44. **Plants Per 10 Feet:** Number of plants per ten-foot row length sample. If broadcast, plants in 3' X 3' area. If there were no remaining or harvestable plants in the representative sample area or plants with pods containing no seeds, enter "0."

45. **Plants Per Foot:** Item 44 divided by 10 for each sample, to nearest tenth. (The row-width factor of "2.22" for broadcast soybeans allows us to divide item 44 by 10 for broadcast as well as row-cropped beans.)

46. **Total Seeds (5 Rep. Plants):** Total seeds shelled from five REPRESENTATIVE PLANTS in each sample (item 44) OR from ALL plants in the sample if there are only five plants, or less. If there were no remaining or harvestable plants in the representative sample area, or the pods on the 5 plants contained no seeds, enter "0."

47. **Total (item 45):** Total of all item 45 sample entries (if more than ten samples, enter on last page only).

48. **Total (item 46):** Total of item 46 sample entries (if more than ten samples, enter on last page only).

49. **Number of Samples:** Total number of samples from all pages. Include any "0" samples in this count.

50. **Total (Representative) Plants:** Total of the REPRESENTATIVE PLANTS from all samples (maximum of five plants per sample). If there are only five plants or less in a sample, count ALL of those plants. Do not count any plants for samples with "0" entered in item 46.

51. **Row Width Factor:** Row width factor from **TABLE B** for the row width in item 11.

52. **Seed Size Factor:** Seed size factor from **TABLE D**.

53. **Average Plants/Foot:** Result of item 47 divided by item 49 (to tenths).

54. **Average Seeds/Plant:** Result of item 48 divided by item 50 (to tenths).

55. **Appraisal (Bu/A):** Result of item 51 times item 52 times item 53 times item 54. Round to tenths only at the end result.

56. **Remarks:** Remarks pertinent to the appraisal, sampling, conditions in general (e.g. - very hot and dry), etc.

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

58. **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.

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

SOYBEAN APPRAISAL WORKSHEET

PART I - STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured	**2** Policy Number	**3** Crop Year	**4** Unit No.	**5** Field ID	**6** Practice
I.M. INSURED	XXXXXXX	YYYY	00100	A	003

7 Company	**8** Date Of Damage	**9** Acres	**10** Variety	**11** Row Width	**12** Claim Number
ANY COMPANY	AUG	10.0	WELLS – D	30"	XXXXX

DIRECT DAMAGE / PLANT DAMAGE / COMPUTATIONS

13 Sample No.	**14** DOD (Stage of Growth)	**15** DOA (Stage of Growth)	**16** Original (1000) V-Stage	**17** Remaining (1000) V-Stage	**18** V-Stage Stand Reduction % Loss	**19** R-Stage Plants Destroyed	**20** Total Direct Damage	**21** % Crop Remaining	**22** Gross (Item 42)	**23** Net (21 x 22)	**24** Total Damage (20 + 23)
1	V4	V5	120.0	50.0	29.0		29.0				29.0
2	V4	V5	122.5	42.5	34.0		34.0				34.0
3	V4	V5	117.5	40.0	34.5		34.5				34.5

26 Sample Average Damage: 32.5

27 % Potential: 67.5

x

28 APH Yield: 43

=

25 Total: 97.5

29 Appraisal (BU/A): 29.0

SOYBEAN FIELD NOTES

SAMPLE NUMBER	PLANTS PER 10 FEET		PLANT NUMBER	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	TOTAL	% OF NODES	% DAMAGE	TOTAL
30 1	**31** Total 69	**32** Remaining 29	**34** Nodes Cut Off/ Broken Over																					**36**	**38**	**40**	
	33 Total Nodes		**35** % Defoliation																					**37**	**39**	**41** +	**42** =
30 2	**31** Total 71	**32** Remaining 25	**34** Nodes Cut Off/ Broken Over																					**36**	**38**	**40**	
	33 Total Nodes		**35** % Defoliation																					**37**	**39**	**41** +	**42** =
30 3	**31** Total 68	**32** Remaining 23	**34** Nodes Cut Off/ Broken Over																					**36**	**38**	**40**	
	33 Total Nodes		**35** % Defoliation																					**37**	**39**	**41** +	**42** =
30	**31** Total	**32** Remaining	**34** Nodes Cut Off/ Broken Over																					**36**	**38**	**40**	
	33 Tot. Nodes		**35** % Defoliation																					**37**	**39**	**41** +	**42** =

56 Remarks

57 Adjuster's Signature	Code No.	Date	**58** Insured's Signature	Date
I.M. ADJUSTER	XXXXXX	MM/DD/YYYY	I.M. INSURED	MM/DD/YYYY

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SOYBEAN APPRAISAL WORKSHEET

PART I - STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured	2 Policy Number	3 Crop Year	4 Unit No.	5 Field ID	6 Practice
I.M. INSURED	XXXXXXXX	YYYY	00100	A	002

7 Company	8 Date Of Damage	9 Acres	10 Variety	11 Row Width	12 Claim Number
ANY COMPANY	JUN 10	10.0	WELLS – D	30"	XXXXX

DIRECT DAMAGE / PLANT DAMAGE / COMPUTATIONS

13 Sample No.	14 DOD (Stage of Growth)	15 DOA (Stage of Growth)	16 Original (1000) (V-Stage)	17 Remaining (1000) (V-Stage)	18 V-Stage Stand Reduction % Loss	19 R-Stage Plants Destroyed	20 Total Direct Damage	21 % Crop Remaining	22 Gross (Item 42)	23 Net (21 x 22)	24 Total Damage (20 + 23)
1	V4	V5	120.0	50.0	29.0		29.0	71.0	11.0	7.8	36.8
2	V4	V5	122.5	42.5	34.0		34.0	66.0	17.2	11.4	45.4
3	V4	V5	117.5	40.0	34.5		34.5	65.5	13.4	8.8	43.3

26 Sample Average Damage: 41.8

27 % Potential: 58.2

x

28 APH Yield: 43

=

25 Total: 125.5

29 Appraisal (BU/A): 25.0

SOYBEAN FIELD NOTES

SAMPLE NUMBER	31 Total (PLANTS PER 10 FEET)	32 Remaining (PLANTS PER 10 FEET)	PLANT NUMBER	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	36 TOTAL	38 % OF NODES	40 % DAMAGE	TOTAL
30 1	69	29	34 Nodes Cut Off/ Broken Over	4	1	4	2	0	3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	44	55	11.0	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 11.0 =
30 2	71	25	34 Nodes Cut Off/ Broken Over	3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	51	64	17.2	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 17.2 =
30 3	68	23	34 Nodes Cut Off/ Broken Over	1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	47	59	13.4	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 13.4 =
30	31 Total	32 Remaining	34 Nodes Cut Off/ Broken Over																					36	38	40	
33 Tot. Nodes			35 % Defoliation																					37	39	41 +	42 =

56 Remarks

57 Adjuster's Signature	Code No.	Date	58 Insured's Signature	Date
I.M. INSURED	XXXXX	MM/DD/YYYY	I.M. INSURED	MM/DD/YYYY

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SOYBEAN APPRAISAL WORKSHEET

PART I - STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured	**2** Policy Number	**3** Crop Year	**4** Unit No.	**5** Field ID	**6** Practice
I.M. INSURED	XXXXXXXX	YYYY	00100	A	003

7 Company	**8** Date Of Damage	**9** Acres	**10** Variety	**11** Row Width	**12** Claim Number
ANY COMPANY	AUG 11	10.0	WELLS - D	30"	XXXXX

DIRECT DAMAGE / PLANT DAMAGE / COMPUTATIONS

13 Sample No.	STAGE OF GROWTH **14** DOD	**15** DOA	V-STAGE **16** Original (1000)	**17** Remaining (1000)	**18** V-Stage Stand Reduction % Loss	**19** R-Stage Plants Destroyed	**20** Total Direct Damage	**21** % Crop Remaining	**22** Gross (Item 42)	**23** Net (21 x 22)	**24** Total Damage (20 + 23)
1	R3	R5				29.0	29.0	71.0	17.0	12.1	41.1
2	R3	R5				34.0	34.0	66.0	10.8	7.1	41.1
3	R3	R5				34.5	34.5	65.5	10.8	7.1	41.6

26 Sample Average Damage: 41.3

27 % Potential: 58.7

X

28 APH Yield: 43

=

25 Total: 123.8

29 Appraisal (BU/A): 25.2

SOYBEAN FIELD NOTES

SAMPLE NUMBER	PLANTS PER 10 FEET **31** Total	**32** Remaining	PLANT NUMBER **34** Nodes Cut Off/ Broken Over / **35** % Defoliation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	TOTAL	% OF NODES	% DAMAGE	TOTAL
30 1			**34**	4	1	4	2	0	3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	**36** 44	**38** 16	**40** 9.6	
33 Total Nodes 280			**35**	40	40	50	50	35	45	40	30	35	50	60	40	35	40	35	45	50	35	30	35	**37** 820	**39** 41	**41** + 7.4 =	**42** 17.0
30 2			**34**	3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	**36** 51	**38** 18	**40** 10.8	
33 Total Nodes 280			**35**	10	15	15	10	10	20	15	15	10	0	0	10	10	0	15	15	10	0	10	10	**37** 200	**39** 10	**41** + 0 =	**42** 10.8
30 3			**34**	1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	**36** 47	**38** 17	**40** 10.2	
33 Total Nodes 280			**35**	20	30	30	20	20	20	30	30	20	10	10	20	20	10	25	25	15	15	20	20	**37** 410	**39** 21	**41** + 0.6 =	**42** 10.8
30	**31** Total	**32** Remaining	**34** Nodes Cut Off/ Broken Over																					**36**	**38**	**40**	
33 Tot. Nodes			**35** % Defoliation																					**37**	**39**	**41** + =	**42**

56 Remarks

57 Adjuster's Signature	Code No.	Date	**58** Insured's Signature	Date
I.M. INSURED	XXXXX	MM/DD/YYYY	I.M. INSURED	MM/DD/YYYY

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PART II - SEED COUNT METHOD TO BE USED AFTER R-6												
1 Insured I.M. INSURED				**2** Policy Number XXXXXXXX		**3** Crop Year YYYY		**4** Unit No. 00100		**5** Field ID A		**6** Practice 003
7 Company ANY COMPANY				**8** Date Of Damage AUG		**9** Acres 10.0	**10** Variety WELLS – D			**11** Row Width 30″		**12** Claim Number XXXXXX

43 SAMPLE NUMBER	1	2	3	4	5	6	7	8	9	10			**51** Row Width Factor .80
44 Plants Per 10 Feet	17	0	15	0	19	16							x **52** Seed Size Factor .064
45 Plants Per Foot	1.7	0	1.5	0	1.9	1.6			**47** Total 6.7	**49** ÷ 6 =		x **53** Average Plants/Foot 1.1
46 Total Seeds (5 Rep. Plants)	320	0	125	0	175	145			**48** Total 765	**50** ÷ 20 =		x **54** Average Seeds/Plants 38.3
56 Remarks												= **55** Appraisal (BU/A) 2.2

57 Adjuster's Signature I.M. ADJUSTER	Code No. XXXX	Date MM/DD/YYYY	**58** Insured's Signature I.M. INSURED	Date MM/DD/YYYY

59 Page ___1___ of ___1___

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

(1)   The claim form (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.

(2)   If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3)   Refer to the LAM for instructions regarding the following:

   (a)   Acreage report errors.

   (b)   Delayed notices and delayed claims.

   (c)   Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

   (d)   Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).

   (e)   "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

   (f)   Late and prevented planting.

(4)   The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.

(5)   Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**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 #:** "Soybeans" (0081).

2.   **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

3.   **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.

4.   **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).

5.   **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

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

6.   **Primary Cause %:**

   PRELIMINARY: MAKE NO ENTRY.

   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: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

Item
No.   **Information Required**

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

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

B.   **Preliminary Acres:**

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

REPLANT AND FINAL: MAKE NO ENTRY.

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

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

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

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

a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the narrative.

b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

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

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

C_1 Enter the ACTUAL acres for the field or subfield.
C_2 Enter the REPORTED acres for the field or subfield.
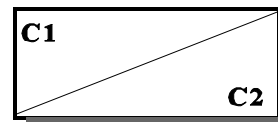
D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

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

H.   **Stage:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE   **EXPLANATION**

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

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

FINAL: Stage abbreviation as shown below.

STAGE   **EXPLANATION**

"P". . . . . Acreage abandoned without consent, put to other use without
                           consent, damaged solely by uninsured causes, or for which the
                           insured failed to provide records of production which are acceptable
                           to the insurance provider.

"H". . . . . Harvested.

"UH". . . . .   Unharvested or put to other use with consent.

PREVENTED PLANTING: **See the LAM for proper codes for any eligible prevented
planting acreage.**

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

USE   **EXPLANATION**

"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: See the LAM for proper codes for any eligible prevented
planting acreage.**

J.   **Appraised Potential:**

         REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the narrative. See section 4.)

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

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

K_1.   **Moisture %:**

         REPLANT: MAKE NO ENTRY.

         PRELIMINARY AND FINAL: Moisture percent (if in excess of 13.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

K_2.   **Factor:**

         REPLANT: MAKE NO ENTRY.

         PRELIMINARY AND FINAL: Moisture factor - For appraised mature grain production in excess of 13.0 percent, obtain factor from **TABLE J.**

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

         REPLANT: MAKE NO ENTRY.

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

M.   **+ Uninsured Cause:**

         REPLANT: MAKE NO ENTRY.

         PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

         a.   Hail and Fire exclusion NOT in effect.

               (1)   Enter NOT LESS than the insured's production guarantee per acre in 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 allowed for replanting. (See section 4 for qualifications and computations.)

    PRELIMINARY AND FINAL: Column "J" times Column "K_2" times Column "L" plus Column "M."

O.   **Total to Count:** Column "C or C_1" (**actua**l acres) times Column "N," rounded to tenths.

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

Q.   **Total:** Column "C_2" (**reported** acres) times Column "P" ("C" if acreage is not under-reported), to tenths.

16.   **Total Acres:**

    PRELIMINARY: MAKE NO ENTRY.

    REPLANT and FINAL: Total Actual Acres (Column "C" or ["C_1" 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 see the LAM.

g.   Explain any errors found on the Summary of Coverage.

h.   Explain any commingled production. See the LAM.

i.   Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.

j.   Explain a "NO" checked in item 19.

k.   Attach a sketch map or aerial photograph to identify the total unit:

        (1)   If consent is or has been given to put part of the unit to another use or to replant;
        (2)   If acreage has been replanted to a practice uninsurable as an original practice;
        (3)   If uninsured causes are present; or
        (4)   For unusual or controversial cases.

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

l.   Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

m.   When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

n.   Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.

o.   Explain any delayed notices or delayed claims as instructed in the LAM.

p.   Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."

q.   Document the method and calculation used to determine acres for the unit. See the LAM.

r.   Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

s.   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. See section 4.

t.   If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.

u.   Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV's and PCP's used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.

v.   Document field ID's and date and method of destruction of mycotoxin-infested soybeans if they have no market value. For further documentation instructions, refer to the LAM.

w.   Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

(1)   Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, etc.).

(2)   Columns "B" through "E" are for structure measurement entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.

(3)   If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in columns "B" through "E." See LAM for acceptable weight tickets.

(4)   For production commercially stored, sold, etc., make entries in items B through E as follows:

    (a)   Name and address of storage facility or buyer.

    (b)   "Seed," "Fed," etc.

(5)   There will be no "harvested production" entries for replanting payments.

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

(7)   If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

    (a)   Separate storage structures.

    (b)   Varying names and addresses of buyers of sold production.

    (c)   Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

       NOTE: Average percent of dockage or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. See the LAM for instructions.

    (d)   Varying shares; e.g., 50 percent and 75 percent shares on same unit.

    (e)   Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, see the LAM.

(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, see 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. See 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. See 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." See the LAM.

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

A_1.   **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A_2.   **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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

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

        a.   Length if rectangular or square.

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

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

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

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

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

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

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

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

        a.   Weighed and stored on the farm.

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

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

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

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

K_1.   **FM %**: Make entry to nearest tenth for ONLY foreign material (as applicable), which the BUYER has deducted (or will deduct if such production has not been sold). If the elevator has averaged foreign material on the settlement/summary sheet, see the LAM for instructions.

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

K_2.   **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in K_1 from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."

L_1.   **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

L_2.   **Factor:** If grain moisture is more than 13.0 percent, enter the four-place moisture factor from the soybean moisture adjustment factor (**TABLE J**).

M_1.   **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the insurance provider) after any foreign material is removed.

M_2.   **Factor:** Test Weight Factor - enter the result of dividing the actual test weight by 60.0, to three decimal places (**TABLE C**).

N.   **Adjusted Production:** Result of multiplying ("H" or "I") x "K_2" x "L_2" x "M_2". (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. See example in the LAM.

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

Q_1.   **Value:** When applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed (See the Special Provisions and the LAM for further instructions).

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

Q_2.   **MKT. Price:** If an entry is in item Q_1, enter the Posted County Price (PCP) established by the Commodity Credit Corporation for U.S. Grade No. 1 Soybeans for the county where the crop is grown. (See the LAM for further instructions).

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

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

        NOTE: When RIV's are used in conjunction with Discount Factors (DF Chart), add the RIV's together and divide the sum by the Posted County Price (PCP) to obtain the non-chart Discount Factor. Then subtract from 1.000, the chart discount factors and non-chart discount factors. The result is the Quality Adjustment Factor to three decimal places. Explain and enter equation in the NARRATIVE.

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

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

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

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

27. **Page Numbers:**

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

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

PRODUCTION WORKSHEET

1. Crop/Code # SOYBEANS 0081	2. Unit # 00100	3. Legal Description SW1-96N-30W			8. Name of Insured I.M. INSURED	

4. Date of Damage	JUN 10		9. Claim # XXXXXXXX	11. Crop Year YYYY

7. Company ANY COMPANY
Agency ANY AGENCY

5. Cause of Damage	HAIL
6. Primary Cause %	100
12. Additional Units	00200
13. Est. Prod. Per Acre	40

| 10. Policy # XXXXXXXX |
| 14. Date(s) | 1st | 2nd | Final |
| Notice of Loss | MM/DD/YYYY | | 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 Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	E10.0	10.0	.667	R05	002	997	UH	TO GR. SORG	25.0				25.0	250.0	28.0	280.0
B		10.0	.667	R05	002	997	P	WOC				28.0	28.0	280.0	28.0	280.0
C	E25.0	18.0	.500	R05	003	997	H	H							20.0	360.0
D M/D		60.2	.667	R05	002	997	H	H							28.0	1685.6
16. TOTAL		98.2											17. TOTALS	530.0		2605.6

NARRATIVE (If more space is needed, attach a Special Report) Soybeans at Acme Elevator weighed 43# per bushel and had 9.9% kernel damage. Field B - Put to other use without consent. Fields C & D determined from FSA permanent field measurements. Field A & B - wheel measured. See attached Special Report for measurements and calculations. See attached FGIS Grade Certificate. Test Wt. = 43# (DF = ..033) + 9.9% Kernel Damage (DF = .034) = .067 1.000 - .067 = .933 Quality Adjustment Factor

SECTION II - HARVESTED PRODUCTION

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

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 (H or I)xJxK₂xL₂xM₂	Prod. Not to Count	Production (N - O)	Value MKT. Price	Quality Factor	Production to Count (P x R)
.667 D	Acme Elevator Anytown, Any State							530.1		1.0 .990			524.8		524.8		.933	489.6
.500 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.

22. Section II Total	1509.9
23. Section I Total	530.0
24. Unit Total	2039.9

25. Adjuster's Signature	Code #	Date	26. Insured's Signature	Date	
1st Inspection I.M. ADJUSTER	XXXXX	MM/DD/YYYY	1st Inspection I.M. INSURED	MM/DD/YYYY	
2nd Inspection			2nd Inspection		27. Page
Final Inspection I.M. ADJUSTER	XXXXX	MM/DD/YYYY	Final Inspection I.M. INSURED	MM/DD/YYYY	1 of 1

PRODUCTION WORKSHEET

1. Crop/Code # SOYBEANS 0081	2. Unit # 00100	3. Legal Description SW1-96N-30W			8. Name of Insured I.M. INSURED	
4. Date of Damage JUN 10					9. Claim # XXXXXXXX	11. Crop Year YYYY
5. Cause of Damage HAIL			7. Company ANY COMPANY		10. Policy # XXXXXXXX	
6. Primary Cause % 100			Agency ANY AGENCY		14. Date(s) 1st 2nd Final	
12. Additional Units					Notice of Loss MM/DD/YYYY MM/DD/YYYY	
13. Est. Prod. Per Acre					15. Companion Policy(s)	

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K₁ / K₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	30.0	30.0	1.000	R05	002	997	R	REPLANTED					3.0	90.0	28.0	840.0
		40.0	1.000	R05	002	997	NR	NOT REPLANTED							28.0	1120.0
16. TOTAL		70.0											17. TOTALS	90.0		1960.0

NARRATIVE (If more space is needed, attach a Special Report) **Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance.** Insured's actual cost to replant – $18.00/acre. Price election – $5.50. $18.00 ÷ $5.50 = 3.3 bu. 28.0 bu./acre x 20% = 5.6 bu/acre (both greater than 3.0 bu. maximum allowed. Appraised potential less than 90% of the production guarantee (28.0 x 90% = 25.2 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.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K₁ / K₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D	30.0	30.0	.500	R05	002	997	R	REPLANTED					1.5	45.0	28.0	840.0
		40.0	.500	R05	002	997	NR	NOT REPLANTED							28.0	1120.0
16. TOTAL		70.0											17. TOTALS	45.0		1960.0

NARRATIVE (If more space is needed, attach a Special Report) **Example above shows allowance when the actual cost and/or 20% of the production guarantee is greater than the maximum allowance when share is considered.** Insured's actual cost to replant - $9.00/acre. Price election - $5.50. $9.00 ÷ $5.50 = 1.6 bu. 28.0 bu./acre x 20% x .500 share = 2.8 bu/acre (both greater than maximum allowed - 3.0 bu./acre x .500 share = 1.5 bu./acre). Appraised potential less than 90% of the production guarantee (28.0 x 90% = 25.2 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.

NOTES

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - ROW WIDTH FACTOR TABLE

ROW WIDTH	FACTOR	ROW WIDTH	FACTOR	ROW WIDTH	FACTOR
6"	4.00	22"	1.09	38"	0.63
8"	3.00	24"	1.00	40"	0.60
10"	2.40	26"	0.92	42"	0.57
12"	2.00	28"	0.86	44"	0.55
14"	1.71	30"	0.80	46"	0.52
16"	1.50	32"	0.75	48"	0.50
18"	1.33	34"	0.71	B*	2.22
20"	1.20	36"	0.67		

"*B" - Broadcast

NOTE: For row widths other than those shown in **TABLE B,** determine the appropriate factor by dividing 24 by the row width (nearest one-half inch). Round the factor to two decimal places.

EXAMPLE: 7½ inches (or 7.5")   24 ÷ 7.5 = 3.20 Factor

15 inches   24 ÷ 15 = 1.60 Factor

TABLE C - TEST WEIGHT FACTOR TABLE FOR COMPUTING PRODUCTION OF SOYBEANS

ACTUAL TEST WEIGHT	FACTOR	ACTUAL TEST WEIGHT	FACTOR	ACTUAL TEST WEIGHT	FACTOR
35	.583	46	.767	57	.950
36	.600	47	.783	58	.967
37	.617	48	.800	59	.983
38	.633	49	.817	60	1.000
39	.650	50	.833	61	1.017
40	.667	51	.850	62	1.033
41	.683	52	.867	63	1.050
42	.700	53	.883	64	1.067
43	.717	54	.900	65	1.083
44	.733	55	.917	66	1.100
45	.750	56	.933	67	1.117

$$\text{Test Weight Factor} = \frac{\text{Actual Test Weight}}{60}$$

TABLE D - SEED (BEAN) SIZE FACTOR TABLE

CC'S PER 100 SEEDS	FACTOR	CC'S PER 100 SEEDS	FACTOR	CC'S PER 100 SEEDS	FACTOR
5	0.017	21	0.071	36	0.122
6	0.020	22	0.075	37	0.126
7	0.024	23	0.078	38	0.129
8	0.027	24	0.081	39	0.132
9	0.031	25	0.085	40	0.136
10	0.034	26	0.088	41	0.139
11	0.037	27	0.092	42	0.143
12	0.041	28	0.095	43	0.146
13	0.044	29	0.098	44	0.149
14	0.047	30	0.102	45	0.153
15	0.051	31	0.105	46	0.156
16	0.054	32	0.109	47	0.160
17	0.058	33	0.112	48	0.163
18	0.061	34	0.115	49	0.166
19	0.064	35	0.119	50	0.170
20	0.068				

NOTE: If unable to obtain l00 mature beans in sample due to immaturity or swelling from excess moisture, use factor .l00 unless otherwise authorized.

TABLE E - PLANTS PER ACRE CHART (Page 1 of 4)

INSTRUCTIONS: Count the number of plants in a representative 10 feet of row (3-foot square grid for broadcast). Find the number nearest that total in the appropriate row width column. Then go to the far left column to find the number of plants per acre. If the number of counted plants is not shown on the table, use the next higher shown number and determine plants per acre as above.

Plants Per Acre	Row Width (inches)																			Broadcast
	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	7	6	(3"3')
180,000	138	131	124	117	110	103	96	90	83	76	69	62	55	48				24		37
175,000	134	127	121	114	107	100	94	87	80	74	67	60		47	40				20	36
170,000	130	124	117	111	104	98	91	85	78	72	65		52		39		25			35
165,000	126	120	114	107	101	95	88	82	76	69	63	57		44	38			22	19	34
160,000	122	116	110	104	98	92	86	80	73	67	61	55	49	43	37					33
155,000	119	113	107	101	95	89	83	77	71	65	59	53								32
150,000	115	109	103	98	92	86	80	75	69	63	57	52	46	40			23	20		31
145,000	111	105	100	94	89	83	78	72	67	61		50		39						30
140,000	107	102	96	91	86	80	75	70	64	59	54	48	43		32	27			16	29
135,000	103	98	93	88	83	77	72	67	62	57	52		41	36	31	26		18		28
130,000	99	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20			27
125,000	96	91	86	81	77	72	67	62	57	53	48	43	38	33	29	24	19	17		26
122,500	94	89	85	80	75	71	66	61	56	52	47	42							14	
120,000	92	87	83	78	73	69	64	60	55	51	46	41	37	32	28	23		16		25
117,500	90	86	81	77	72	68	63	59	54	50	45		36		27		18			
115,000	88	84	79	75	70	66	62	57	53	48	44	40	35	31	26	22				24
112,500	86	82	78	74	69	65	61	56	52	47	43	39		30				15	13	23
110,000	84	80	76	72	67	63	59	55	51	46	42	38	34	29	25	21	17			
	Number of Plants in Ten Feet of Row																			

TABLE E - PLANTS PER ACRE CHART (Page 2 of 4)

Plants Per Acre	Row Width (inches)																			Broadcast (3"3')
	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	7	6	
107,500	82	78	74	70	66	62	58	54	50	45	41	37	33							22
105,000	80	76	72	68	64	60	56	52	48	44	40	36	32	28	24	20	16	14	12	
102,500	79	75	71	67	63	59	55	51	47	43	39	35								21
100,000	77	73	69	65	61	57	54	50	46	42	38	34	31	27	23	19				
97,500	75	71	67	64	60	56	53	49	45	41	37		30	26			15	13	11	20
95,000	73	69	65	62	58	55	51	47	44	40	36	33	29	25	22	18				
92,500	71	67	64	61	57	54	50	46	43	39	35	32								19
90,000	69	65	62	59	55	52	48	45	41	38	34	31	28	24	21	17	14	12		
87,500	67	64	61	57	54	51	47	44	40	37		30	27						10	18
85,000	65	62	59	55	52	49	46	42	39	36	33	29	26	23	20	16	13			
82,500	63	60	57	54	51	48	45	41	38	35	32		25	22	19			11		17
80,000	61	58	55	52	49	46	43	40	37	34	31	28	24	21	18	15	12			
77,500	59	57	54	51	48	45	42	39	36	33	30	27							9	16
75,000	57	55	52	49	46	43	40	37	34	32	29	26	23	20	17	14		10		
72,500	56	53	50	48	45	42	39	36	33	31	28	25	22				11			15
70,000	54	51	48	46	43	40	37	35	32	29	27	24	21	19	16	13			8	
67,500	52	49	47	44	42	39	36	34	31	28	26	23		18				9		14
65,000	50	47	45	42	40	37	35	32	30	27	25	22	20	17	15	12	10			
62,500	48	46	43	41	39	36	34	31	29	26	24		19						7	13
60,000	46	44	41	39	37	34	32	30	28	25	23	21	18	16	14			9	8	
	Number of Plants in Ten Feet of Row																			

TABLE E - PLANTS PER ACRE CHART (Page 3 of 4)

Plants Per Acre	Row Width (inches)																			Broadcast (3"3')
	40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	7	6	
57,500	44	42	40	38	36	33	31	29	27	24	22	20				11				12
55,000	42	40	38	36	34	32	29	27	25	23	21	19	17	15	13					
52,500	40	38	36	35	33	31	28	26	24	22	20	18	16	14	12		8	7	6	11
50,000	38	36	34	33	31	29	27	25	23	21	19	17	15	13	11	10				
47,500	36	35	33	31	30	28	26	24	22	20	18	16								10
45,000	34	33	31	29	28	26	24	22	21	19	17	15	14	12	10	9	7	6	5	
42,500	32	31	29	28	26	25	23	21	20	18	16									9
40,000	30	29	27	26	24	23	21	19	18	17	15	14	13	11	9	8	6			
37,500	29	27	26	25	23	22	20	18	17	16	14	13	12	10				5	4	8
35,000	27	25	24	23	21	20	19	17	16	15	13	12	11	9	8	7				7
32,500	25	24	23	22	20	19	18	16	15	14	12	11	10				5			
30,000	23	22	21	20	18	17	16	15	14	13	11	10	9	8	7	6		4		6
27,500	21	20	19	18	17	16	15	14	13	12									3	
25,000	19	18	17	16	15	14	13	12	11	11	10	9	8	7	6	5	4			5
22,500	17	17	16	15	14	13	12	11	10	10	9	8	7	6				3		
20,000	15	15	14	13	12	11	11	10	9	8	8	7	6	5	5	4	3			4
17,500	13	13	12	12	11	10	10	9	8	7	7	6			4				2	
15,000	11	11	10	10	9	9	8	7	7	6	6	5	5	4	3	3	2	2		3
12,500	10	9	9	9	8	8	7	6	6	5	5	4	4							
10,000	8	7	7	7	6	6	5	5	5	4	4	3	3	3	2	2	2	1	1	2
	Number of Plants in Ten Feet of Row																			

TABLE E - PLANTS PER ACRE CHART (Page 4 of 4)

If the number of counted plants in ten feet of row is greater than the top number in the appropriate row width column, divide the number of plants by 2, and proceed as above. Multiply the plants per acre found in the left column by 2 to arrive at the actual number of plants per acre. (See **EXAMPLE 1** below.) If the number of counted plants in ten feet of row is fewer than the lowest number in the appropriate row width column, multiply the number of plants by 2, and proceed as above. Divide the plants per acre found in the left column by 2 to arrive at the actual number of plants per acre. (See **EXAMPLE 2** below.)

EXAMPLE 1: Row Width = 30"
110 original plants in 10' of Row
$110 \div 2 = 55$
55 original plants = 95,000 plants/acre
95,000 plants/acre x 2 = 190,000 plants/acre

EXAMPLE 2: Row width = 30"
4 original plants in 10' of Row
$4 \times 2 = 8$
8 original plants = 15,000 plants/acre
$15,000 \div 2 = 7,500$ plants/acre

If the planted row width is not listed on the table, divide the row width, in inches, by 12. Multiply this result by 10 to arrive at the square feet in the sample. Count the number of plants in the sample and divide by the square feet to arrive at plants per square foot. Multiply plants per square foot by 43,560 sq. ft. per acre to arrive at plants per acre. If the plant population is above 125,000, round to the nearest 5,000. If the population is below 125,000, round to the nearest 500. (See examples below.)

EXAMPLE 1: Row Width = 15"
42 original plants in 10' of Row
$(15" \div 12") \times 10' = 12.5$
$42 \div 12.5 = 3.36$
3.36 x 43,560 = 146,362 (round to 145,000)

EXAMPLE 2: Row Width = 7½"
15 original plants in 10' of Row
$(7.5" \div 12") \times 10' = 6.25$
$15 \div 6.25 = 2.40$
2.40 x 43,560 = 104,544 (round to 104,500)

TABLE F: SOYBEAN STAND REDUCTION LOSS CHART (Page 1 of 3)

Original Stand Plants/Acre	Remaining Plants Per Acre (000's omitted)																		
	180	175	170	165	160	155	150	145	140	135	130	125	122.5	120	117.5	115	112.5	110	107.5
180,000	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
175,000		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
170,000			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
165,000				0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
160,000					0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
155,000						0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
150,000							0.0	0.0	0.0	0.0	0.0	1.0	1.0	1.0	1.5	2.0	2.5	3.0	3.5
145,000								0.0	0.0	0.0	0.0	0.0	0.0	1.0	1.5	2.0	2.5	3.0	3.5
140,000									0.0	0.0	0.0	0.0	0.0	1.0	1.5	2.0	2.5	3.0	3.5
135,000										0.0	0.0	0.0	0.0	1.0	1.5	2.0	2.5	3.0	3.5
130,000											0.0	0.0	0.0	1.0	1.5	2.0	2.5	3.0	3.5
125,000												0.0	0.0	1.0	1.5	2.0	2.5	3.0	3.5
122,500													0.0	0.5	1.0	1.5	2.0	2.5	3.0
120,000														0.0	0.5	1.0	1.5	2.0	2.5
117,500															0.0	0.5	1.0	1.5	2.0
115,000																0.0	0.5	1.0	1.5
112,500																	0.0	0.5	1.0
110,000																		0.0	0.5
107,500																			0.0
	PERCENT LOSS FROM STAND REDUCTION																		

Original Stand Plants/Acre	Remaining Plants Per Acre (000's omitted)																		
	105	102.5	100	97.5	95	92.5	90	87.5	85	82.5	80	77.5	75	72.5	70	67.5	65	62.5	60
180,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
175,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
170,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
165,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
160,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
155,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
150,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
145,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
140,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
135,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
130,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
125,000	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.0	19.5	21.0	22.5	24.0
122,500	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	16.5	17.5	19.0	20.5	22.0	23.5
120,000	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.0	18.5	20.0	21.5	23.0
117,500	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	16.5	18.0	19.5	21.0	22.5
115,000	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.0	17.5	19.0	20.5	22.0
112,500	1.5	2.5	3.5	4.5	5.5	6.5	7.5	8.5	9.5	10.5	11.5	12.5	13.5	14.5	15.5	17.0	18.5	20.0	21.5
110,000	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.0	16.5	18.0	19.5	21.0
107,500	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.0	15.5	17.0	18.5	20.0
105,000	0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.0	14.5	16.0	17.5	19.0
102,500		0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.0	13.5	15.0	16.5	18.0
100,000			0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.0	12.5	14.0	15.5	17.0
97,500				0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.0	11.5	13.0	14.5	16.0
95,000					0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.0	10.5	12.0	13.5	15.0
92,500						0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.0	9.5	11.0	12.5	14.0
90,000							0.0	0.5	1.0	2.0	3.0	4.0	5.0	6.0	7.0	8.5	10.0	11.5	13.0
	PERCENT LOSS FROM STAND REDUCTION																		

Original Stand Plants/Acre	Remaining Plants Per Acre (000's omitted)																							
	57.5	55	52.5	50	47.5	45	42.5	40	37.5	35	32.5	30	27.5	25	22.5	20	17.5	15	12.5	10	7.5	5	2.5	0
180,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
175,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
170,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
165,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
160,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
155,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
150,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
145,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
140,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
135,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
130,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
125,000	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.0	38.0	40.0	42.0	44.0	46.5	49.0	51.5	54.0	56.5	59.0	62.0	65.0	73.8	82.5	91.3	100.0
122,500	25.0	26.5	28.0	29.5	31.0	32.5	34.0	35.5	37.5	39.5	41.5	43.5	46.0	48.5	51.0	53.5	56.0	58.5	61.5	64.5	73.4	82.3	91.1	100.0
120,000	24.5	26.0	27.5	29.0	30.5	32.0	33.5	35.0	37.0	39.0	41.0	43.0	45.5	48.0	50.5	53.0	55.5	58.0	61.0	63.5	72.6	81.8	90.9	100.0
117,500	24.0	25.5	27.0	28.5	30.0	31.5	33.0	34.5	36.5	38.5	40.5	42.5	45.0	47.5	50.0	52.5	55.0	57.5	60.5	63.5	72.6	81.8	90.9	100.0
115,000	23.5	25.0	26.5	28.0	29.5	31.0	32.5	34.0	36.0	38.0	40.0	42.0	44.5	47.0	49.5	52.0	54.5	57.0	60.0	63.0	72.3	81.5	90.8	100.0
112,500	23.0	24.5	26.0	27.5	29.0	30.5	32.0	33.5	35.5	37.5	39.5	41.5	44.0	46.5	49.0	51.5	54.0	56.5	59.5	62.5	71.9	81.3	90.6	100.0
110,000	22.5	24.0	25.5	27.0	28.5	30.0	31.5	33.0	35.0	37.0	39.0	41.0	43.5	46.0	48.5	51.0	53.5	56.0	59.0	62.0	71.5	81.0	90.5	100.0
107,500	21.5	23.0	24.5	26.0	28.0	29.0	30.5	32.0	34.0	36.0	38.0	40.0	42.5	45.0	47.5	50.0	52.5	55.0	58.5	61.5	71.1	80.8	90.4	100.0
105,000	20.5	22.0	23.5	25.0	26.5	28.0	29.5	31.0	33.0	35.0	37.0	39.0	41.5	44.0	46.5	49.0	51.5	54.0	57.5	61.0	70.8	80.5	90.3	100.0
102,500	19.5	21.0	22.5	24.0	25.5	27.0	28.5	30.0	32.0	34.0	36.0	38.0	40.5	43.0	45.5	48.0	50.5	53.0	56.5	60.0	70.0	80.0	90.0	100.0
100,000	18.5	20.0	21.5	23.0	24.5	26.0	27.5	29.0	31.0	33.0	35.0	37.0	39.5	42.0	44.5	47.0	49.5	52.0	55.5	59.0	69.3	79.5	89.8	100.0
97,500	17.5	19.0	20.5	22.0	23.5	25.0	26.5	28.0	30.0	32.0	34.0	36.0	38.5	41.0	43.5	46.0	48.5	51.0	54.5	58.0	68.5	79.0	89.5	100.0
95,000	16.5	18.0	19.5	21.0	22.5	24.0	25.5	27.0	29.0	31.0	33.0	35.0	37.5	40.0	42.5	45.0	47.5	50.0	53.5	57.0	67.8	78.5	89.3	100.0
92,500	15.5	17.0	18.5	20.0	21.5	23.0	24.5	26.0	28.0	30.0	32.0	34.0	36.5	39.0	41.5	44.0	46.5	49.0	52.5	56.0	67.0	78.0	89.0	100.0
90,000	14.5	16.0	17.5	19.0	20.5	22.0	23.5	25.0	27.0	29.0	31.0	33.0	35.5	38.0	40.5	43.0	45.5	48.0	51.5	55.0	66.3	77.5	88.8	100.0
87,500	14.0	15.5	17.0	18.5	20.0	21.5	23.0	24.5	26.5	28.5	30.5	32.5	35.0	37.5	40.0	42.5	45.0	47.5	51.0	54.5	65.9	77.3	88.6	100.0
85,000	13.5	15.0	16.5	18.0	19.5	21.0	22.5	24.0	26.0	28.0	30.0	32.0	34.5	37.0	39.5	42.0	44.5	47.0	50.5	54.0	65.5	77.0	88.5	100.0
82,500	12.0	14.0	15.5	17.0	18.5	20.0	21.5	23.0	25.0	27.0	29.0	31.0	33.5	36.0	38.5	41.0	43.5	46.0	49.5	53.0	64.8	76.5	88.3	100.0
80,000	11.5	13.0	14.5	16.0	17.5	19.0	20.5	22.0	24.0	26.0	28.0	30.0	32.5	35.0	37.5	40.0	42.5	45.0	48.5	52.0	64.0	76.0	88.0	100.0

PERCENT LOSS FROM STAND REDUCTION

Original Stand Plants/Acre	Remaining Plants Per Acre (000's omitted)																															
	77.5	75	72.5	70	67.5	65	62.5	60	57.5	55	52.5	50	47.5	45	42.5	40	37.5	35	32.5	30	27.5	25	22.5	20	17.5	15	12.5	10	7.5	5	2.5	0
77,500	0.0	1.0	2.0	3.0	4.5	6.0	7.5	9.0	10.5	12.0	13.5	15.0	16.5	18.0	19.5	21.0	23.0	25.0	27.0	29.0	31.5	34.0	36.5	39.0	41.5	44.0	47.5	51.0	63.3	75.5	87.8	100.0
75,000		0.0	1.0	2.0	3.5	5.0	6.5	8.0	9.5	11.0	12.5	14.0	15.5	17.0	18.5	20.0	22.0	24.0	26.0	28.0	30.5	33.0	35.5	38.0	40.5	43.0	46.5	50.0	62.5	75.0	87.5	100.0
72,500			0.0	1.0	2.5	4.0	5.5	7.0	8.5	10.0	11.5	13.0	14.5	16.0	17.5	19.0	20.8	22.5	24.5	26.5	29.0	31.5	34.0	36.5	39.3	42.0	45.5	49.0	61.8	74.5	87.3	100.0
70,000				0.0	1.5	3.0	4.5	6.0	7.5	9.0	10.5	12.0	13.5	15.0	16.5	18.0	19.5	21.0	23.0	25.0	27.5	30.0	32.5	35.0	38.0	41.0	44.5	48.0	61.0	74.0	87.0	100.0
67,500					0.0	1.5	3.0	4.5	6.0	7.5	9.0	10.5	12.0	13.5	15.3	17.0	18.5	20.0	22.0	24.0	26.3	28.5	31.0	33.5	36.8	40.0	43.5	47.0	60.3	73.5	86.8	100.0
65,000						0.0	1.5	3.0	4.5	6.0	7.5	9.0	10.5	12.0	14.0	16.0	17.5	19.0	21.0	23.0	25.0	27.0	29.5	32.0	35.5	39.0	42.5	46.0	59.5	73.0	86.5	100.0
62,500							0.0	1.5	3.0	4.5	6.3	8.0	9.5	11.0	12.8	14.5	16.0	17.5	19.5	21.5	23.8	26.0	28.5	31.0	34.5	38.0	41.8	45.5	59.1	72.8	86.4	100.0
60,000								0.0	1.5	3.0	5.0	7.0	8.5	10.0	11.5	13.0	14.5	16.0	18.0	20.0	22.5	25.0	27.5	30.0	33.5	37.0	41.0	45.0	58.8	72.5	86.3	100.0
57,500									0.0	1.5	3.3	5.0	6.5	8.0	9.8	11.5	13.0	14.5	16.5	18.5	21.0	23.5	26.0	28.5	32.0	35.5	39.8	44.0	58.0	72.0	86.0	100.0
55,000										0.0	1.5	3.0	4.5	6.0	8.0	10.0	11.5	13.0	15.0	17.0	19.5	22.0	24.5	27.0	30.5	34.0	38.5	43.0	57.3	71.5	85.8	100.0
52,500											0.0	1.5	3.3	5.0	7.0	9.0	10.8	12.5	14.5	16.5	18.8	21.0	23.5	26.0	29.5	33.0	37.5	42.0	56.5	71.0	85.5	100.0
50,000												0.0	2.0	4.0	6.0	8.0	10.0	12.0	14.0	16.0	18.0	20.0	22.5	25.0	28.5	32.0	36.5	41.0	55.8	70.5	85.3	100.0
47,500													0.0	2.0	4.0	6.0	8.0	10.0	12.3	14.5	16.8	19.0	21.8	24.5	28.0	31.5	36.0	40.5	55.4	70.3	85.1	100.0
45,000														0.0	2.0	4.0	6.0	8.0	10.5	13.0	15.5	18.0	21.0	24.0	27.5	31.0	35.5	40.0	55.0	70.0	85.0	100.0
42,500															0.0	2.0	4.3	6.5	9.3	12.0	14.8	17.5	20.5	23.5	27.0	30.5	35.0	39.5	54.6	69.8	84.9	100.0
40,000																0.0	2.5	5.0	8.0	11.0	14.0	17.0	20.0	23.0	26.5	30.0	34.5	39.0	54.3	69.5	84.8	100.0
37,500																	0.0	3.5	6.8	10.0	13.3	16.5	19.5	22.5	26.0	29.5	34.0	38.5	53.9	69.3	84.6	100.0
35,000																		0.0	5.5	9.0	12.5	16.0	19.0	22.0	25.5	29.0	33.5	38.0	53.5	69.0	84.5	100.0
32500																			0.0	8.0	11.7	15.5	18.5	21.5	25.0	28.5	33.0	37.5	53.1	68.8	84.4	100.0
30,000																				0.0	11.0	15.0	18.0	21.0	24.5	28.0	32.5	37.0	52.8	68.5	84.3	100.0
27,500																					0.0	14.5	17.5	20.5	24.0	27.5	32.0	36.5	52.4	68.3	84.1	100.0
25,000																						0.0	17.0	20.0	23.5	27.0	31.5	36.0	52.0	68.0	84.0	100.0
22,500																							0.0	19.5	23.0	26.5	31.0	35.5	51.6	67.8	83.9	100.0
20,000																								0.0	22.5	26.0	30.5	35.0	51.3	67.5	83.8	100.0
17,500																									0.0	25.5	30.0	34.5	50.9	67.3	83.6	100.0
15,000																										0.0	29.5	34.0	50.5	67.0	83.5	100.0

PERCENT LOSS FROM STAND REDUCTION

TABLE G - CUTOFF/BREAKOVER CHART (Page 1 of 2)

STAGE OF GROWTH	PERCENTAGE OF NODES CUTOFF/BROKEN OVER																				
	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
V1-VN	0	0	0	0	0	1.0	1.2	1.4	1.6	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.0	3.0	3.0	3.0	3.0
R1	1.0	1.2	1.4	1.6	1.8	2.0	2.2	2.4	2.6	2.8	3.0	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0
R2	1.0	1.4	1.8	2.2	2.6	3.0	3.2	3.4	3.6	3.8	4.0	4.4	4.8	5.2	5.6	6.0	6.2	6.4	6.6	6.8	7.0
R2.5	2.0	2.4	2.8	3.2	3.6	4.0	4.4	4.8	5.2	5.6	6.0	6.6	7.2	7.8	8.4	9.0	9.2	9.4	9.6	9.8	10.0
R3	3.0	3.6	4.2	4.8	5.4	6.0	6.6	7.2	7.8	8.4	9.0	9.6	10.2	10.8	11.4	12.0	12.4	12.8	13.2	13.6	14.0
R3.5	4.0	4.8	5.6	6.4	7.2	8.0	8.8	9.6	10.4	11.2	12.0	12.8	13.6	14.4	15.2	16.0	16.6	17.2	17.8	18.4	19.0
	PERCENT DAMAGE																				

STAGE OF GROWTH	PERCENTAGE OF NODES CUTOFF/BROKEN OVER																				
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46
V1-VN	3.2	3.4	3.6	3.8	4.0	4.2	4.4	4.6	4.8	5.0	5.2	5.4	5.6	5.8	6.0	6.2	6.4	6.6	6.8	7.0	7.4
R1	5.2	5.4	5.6	5.8	6.0	6.2	6.4	6.6	6.8	7.0	7.4	7.8	8.2	8.6	9.0	9.2	9.4	9.6	9.8	10.0	10.2
R2	7.2	7.4	7.6	7.8	8.0	8.2	8.4	8.6	8.8	9.0	9.4	9.8	10.2	10.6	11.0	11.2	11.4	11.6	11.8	12.0	12.2
R2.5	10.4	10.8	11.2	11.6	12.0	12.4	12.8	13.2	13.6	14.0	14.4	14.8	15.2	15.6	16.0	16.4	16.8	17.2	17.6	18.0	18.4
R3	14.6	15.2	15.8	16.4	17.0	17.4	17.8	18.2	18.6	19.0	19.6	20.2	20.8	21.4	22.0	22.6	23.2	23.8	24.4	25.0	25.6
R3.5	19.8	20.6	21.4	22.2	23.0	23.8	24.6	25.4	26.2	27.0	27.8	28.6	29.4	30.2	31.0	31.8	32.6	33.4	34.2	35.0	35.8
	PERCENT DAMAGE																				

TABLE G - CUTOFF/BREAKOVER CHART (Page 2 of 2)

STAGE OF GROWTH	PERCENTAGE OF NODES CUTOFF/BROKEN OVER																		
	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65*
V1-VN	7.8	8.2	8.6	9.0	9.4	9.8	10.2	10.6	11.0	11.6	12.2	12.8	13.4	14.0	14.8	15.6	16.4	17.2	18.0
R1	10.4	10.6	10.8	11.0	11.6	12.2	12.8	13.4	14.0	14.6	15.2	15.8	16.4	17.0	17.6	18.2	18.8	19.4	20.0
R2	12.4	12.6	12.8	13.0	13.6	14.2	14.8	15.4	16.0	16.6	17.2	17.8	18.4	19.0	19.8	20.6	21.4	22.2	23.0
R2.5	18.8	19.2	19.6	20.0	20.8	21.6	22.4	23.2	24.0	24.8	25.6	26.4	27.2	28.0	28.8	29.6	30.4	31.2	32.0
R3	26.2	26.8	27.4	28.0	28.8	29.6	30.4	31.2	32.0	32.8	33.6	34.4	35.2	36.0	37.0	38.0	39.0	40.0	41.0
R3.5	36.6	37.4	38.2	39.0	39.8	40.6	41.4	42.2	43.0	44.2	45.4	46.6	47.8	49.0	49.8	50.6	51.4	52.2	53.0
	PERCENT DAMAGE																		

* If more than 65 percent of the nodes are cutoff or broken over, it is impossible to predict the percentage of loss that may result. Growing conditions following the damage will dictate the extent of recovery that may occur. The adjustment should be deferred to R6.5 as instructed in the appraisal instructions and the Seed Count Method should be used.

NOTE: Except for losses occurring near harvest, claims should not be finalized until at least 10 days following the hail storm.

TABLE H - INDETERMINATE SOYBEAN DEFOLIATION PERCENT OF DAMAGE

STAGES	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
									Percent Defoliation										
VC-VN	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R1	0	1	1	1	2	2	3	3	3	4	4	4	5	5	6	7	8	10	12
R2	0	1	2	2	3	4	5	5	6	7	7	8	9	10	12	14	16	19	23
R2.5	1	2	2	3	3	4	5	6	7	8	9	10	11	13	15	17	20	23	28
R3	2	3	3	4	4	5	6	7	8	9	11	12	14	16	18	21	24	28	33
R3.5	3	3	4	5	5	6	7	8	10	11	13	15	18	21	24	27	31	37	45
R4	3	4	5	6	7	8	9	10	12	14	16	19	22	26	30	34	39	46	56
R4.5	4	5	6	8	9	10	11	13	15	17	20	23	27	31	37	42	49	56	65
R5	4	6	7	9	10	11	13	15	17	20	23	27	31	36	43	50	58	66	75
R5.5	4	6	7	9	10	11	13	15	17	20	23	27	31	36	43	50	58	66	75
R6	1	3	6	8	9	10	11	13	14	16	18	20	23	27	31	36	41	47	53
R6.5	0	0	1	1	1	2	3	3	4	5	5	6	8	11	13	16	18	20	23
									Percent Damage From Defoliation										

For percentage of defoliation not on the chart, interpolate as follows:

Locate the defoliation percents directly below and above the actual defoliation % taken from item 39 on the appraisal worksheet. Subtract the lower number from the actual percent and divide by 5. Multiply this result by the difference between the percent damage of the lower and higher defoliation percentages. Add this amount to the percent damage of the lower number, in percent to tenths..

EXAMPLE: Stage is R5. Actual percent defoliation is 73% (item 39). 70 and 75 (percents directly below and above)   73 - 70 = 3
$3 \div 5 = .6$ $36 - 31 = 5$ $5 \times .6 = 3$ $3 + 31 = 34$ 34.0% will be the percent damage from defoliation entered in item 41 on the appraisal workshepet.

TABLE I - DETERMINATE SOYBEAN DEFOLIATION PERCENT OF DAMAGE

	Percent Defoliation																		
STAGES	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
V9-V12	0	0	0	0	0	0	0	3	4	4	5	6	7	8	8	8	9	9	10
V13-VN	0	0	0	0	0	0	3	4	8	9	9	10	11	12	14	16	19	22	25
R1-2	0	0	0	0	0	3	6	8	11	12	13	14	15	17	20	26	32	36	40
R2.5	0	0	0	0	3	5	6	8	11	12	13	15	16	18	22	30	36	40	45
R3.0	0	0	0	3	5	6	7	9	12	13	14	16	17	20	25	35	40	45	50
R3.5	0	0	3	5	6	7	8	10	12	13	15	17	18	21	28	36	41	47	63
R4	0	3	5	6	7	8	9	11	12	14	16	18	19	22	30	37	43	49	76
R4.5	3	4	5	6	7	8	10	12	13	15	17	19	22	24	34	40	46	58	80
R5	3	4	5	7	8	9	11	13	15	16	18	20	23	26	35	44	50	66	84
R5.5	3	4	5	7	8	9	11	13	15	16	18	20	23	26	35	44	50	66	84
R6	2	3	4	5	6	7	8	9	11	12	13	15	17	19	25	32	36	49	62
	Percent Damage From Defoliation																		

For percentage of defoliation not on the chart, interpolate as follows:

Locate the defoliation percents directly below and above the actual defoliation % taken from item 39 on the appraisal worksheet. Subtract the lower number from the actual percent and divide by 5. Multiply this result by the difference between the percent damage of the lower and higher defoliation percentages. Add this amount to the percent damage of the lower number, in percent to tenths.

EXAMPLE: Stage is R3. Actual percent defoliation is 41% (item 39). 40 and 45 (percents directly below and above). 41 - 40 = 1
1 ÷ 5 = .2   9 - 7 = 2   2 x .4 = .4   .4 + 7 = 7.4   7.4% will be the percent damage from defoliation
entered in item 41 on the appraisal worsheeet.

TABLE J - SOYBEAN MOISTURE ADJUSTMENT FACTOR TABLE

Whole Percent Moisture	Tenths Of Percent Moisture									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
13	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
14	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
15	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
16	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
17	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
18	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
19	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
20	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
21	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
22	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
23	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
24	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
25	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
26	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
27	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
28	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
29	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
30	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
31	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
32	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
33	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
34	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
35	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
36	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
37	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
38	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
39	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
40	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652