United States Department of Agriculture

Federal Crop Insurance Corporation

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DOWNED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2016 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: **Downed Rice Loss Adjustment Standards Handbook**	**NUMBER**: **20018L**
EFFECTIVE DATE: **2016 and succeeding crop years**	**ISSUE DATE**: **October 8, 2015**
SUBJECT: **Provides the loss adjustment procedures and instructions for administering the Downed Rice Endorsement insurance program.**	**OPI**: **Product Administration and Standards Division**
	APPROVED: **/s/ Tim B. Witt** **Deputy Administrator for Product Management**

REASON FOR ISSUANCE:

Major Changes: Refer to changes or additions in text that have been highlighted. Three stars (***) identify the location where information has been removed from the handbook.

1. Paragraphs 11 & 21: Added "100 percent" of costs incurred to clearly convey the meaning that all harvest costs must be incurred by the insured and that the requirement to incur the harvest cost applies for the DRE unit.

2. Paragraph 11: Revised language to clearly indicate that all types of rice contained in the actuarial documents and planted by the insured must be insured under the DRE.

3. Exhibit 2: Redefined the terms downed rice and harvested downed rice by replacing the word "approximate" with specific height measurement language describing the qualifying stubble height for downed rice ("…harvested in such a way that it leaves a stubble height of eight inches or less…").

4. Exhibit 3: Revised the photographic documentation for pre-harvest and post-harvest inspections.

5. Exhibit 3: Added the requirement to provide a 24-hour notice of the completion of harvest of downed rice on the unit or field.

DOWNED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART:

Downed Rice Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-6	1-4	7-20	10-2015	FCIC-20018L

FILING INSTRUCTIONS:

This handbook replaces the 2014 Downed Rice Loss Adjustment Standards Handbook, FCIC-20018L (11-2013). This handbook is effective for the 2016 and succeeding crop years and is not retroactive to any 2015 or prior crop year determinations.

DOWNED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK
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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1. General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for the DRE, which include DRE eligibility requirements and DR payment calculations, are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for the DRE and crop year are in effect as of the signature date for the DRE handbook located at www.rma.usda.gov/handbooks/20000/index.html.

This handbook remains in effect until superseded by re-issuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides overall general crop insurance (not crop specific) process.
LAM	Provides overall general loss adjustment (not crop-specific) process.

(1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.

(2) Terms, abbreviations, and definitions specific to DRE loss adjustment and this handbook are in exhibits 1 and 2, herein.

2. AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

Refer to exhibit 3 for specific responsibilities for the loss adjuster and the AIP.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

(1) One legible copy to the insured; and
(2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

(1) The entry items and completion instructions in exhibit 4 are the minimum requirements for the DRE Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).

(2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibit 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: http://www.rma.usda.gov/regs/required.html or successor website.

(3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The DRE provisions which are to be considered in this determination include (but are not limited to):

11. Insurability

The following may not be a complete list of insurability requirements for the DRE. Refer to the BP, Rice CP, DRE and the SP for a complete list of all insurability requirements. AIPs shall determine if the insured complies with all of the policy provisions of the insurance contract.

(1) The BP and Rice CP must be in force to elect to insure against DR under the DRE.

(2) The DRE must be elected in writing on or before the applicable SCD for rice.

(3) The DRE will apply to all eligible planted acreage of rice insurable under the Rice CP on which the insured is the person responsible for all (100 percent) of the costs associated with harvesting DR on the DRE unit.

(4) The DRE may not be elected if the insured's rice crop is insured under the Catastrophic Risk Protection Endorsement.

(5) Except when in conflict with the DRE, all provisions of the BP and Rice CP apply.

(6) The DRE operates only in those counties where DRE coverage is offered as specified in the actuarial documents. All specified types of rice must be insured under the DRE.

(7) Coverage under the DRE will attach when the rice crop is planted.

12 Unit Division

The unit structure provided under the BP and Rice CP and applicable to the insured rice acreage can apply under the DRE with the following limitations.

(1) Optional units by irrigated and non-irrigated practices do not apply; and
(2) Enterprise and whole farm units are allowed only if specified in the SP.

13-20 (Reserved)

PART 3 DOWNED RICE PAYMENTS

21. Downed Rice Payment Procedures

A. General Information

DR payments:

(1) apply only to insured producers who are responsible for all (100 percent) of the costs associated with the harvesting of DR (i.e. assumes 100 percent share in the DRE unit);

(2) will not be made on rice acreage that fails to meet the requirements of the Rice CP and DRE; and

(3) are made in addition to any other indemnities or other payments made under the Rice CP.

B. Qualifications for DR Payment

To qualify for a DR payment, the DRE acreage must:

(1) be located on eligible acreage;

(2) exceed the DRE deductible for the unit (initially equal to 10 percent of the insured acreage in the unit.);

(3) meet the notice and inspection requirements contained in the DRE; and

(4) qualify as harvested DR (i.e., the acreage is harvested at a stubble height of eight (8) inches or less).

In the "Narrative" of the Claim Form or on an attachment, show the calculations to document that the DRE deductible requirement has been met.

C. DR Payment

The amount of the DR payment will be equal to the payable DR acres multiplied by the harvest expense amount (per acre) and by the insured's percentage of projected price:

Example 1: Owner/operator

40 harvested DR acres in a 100 acre unit (exceeds 10% of the insured planted acreage in the unit); harvest expense amount (per acre) = $67.00 (contained in the actuarial documents); and insured's percentage of the projected price = 100%.

C. DR Payment (continued)

Enter $67.00 in Section I, "Appraised Potential" column of the Claim Form.

Payable Acres = [(40 acres – 10 acres) x 1.25] = 37.5 acres (since 40 acres is greater than 10% and less than 50% of the insured planted acres in the unit)

DR Payment = $67.00 x 37.5 acres x 100 percent of the projected price = $2,513.

Example 2: Owner/operator

60 harvested DR acres in a 100 acre unit (exceeds 10% of the insured planted acreage in the unit); harvest expense amount (per acre) = $67.00 (contained in the actuarial documents); and the insured's percentage of the projected price = 100%.

Enter $67.00 in Section I, "Appraised Potential" column of the Claim Form.

Payable Acres = 60 acres (since 60 acres is greater than 50% of the insured planted acres in the unit)

DR Payment = $67.00 x 60 acres x 100 percent of the projected price = $4,020.

D. DR Payment Inspections

DR payment inspections are to be prepared as final inspections on the Claim Form only when qualifying for a DR payment. Non-qualifying DR payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections.

22-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31. General Information for Worksheet Entries and Completion Procedures

(1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary, DR, and final inspections, including "No Indemnity Due" claims, 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 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 and all acreage on the unit has been initially planted, or other reasons described in the LAM).

(e) "No Indemnity Due" claims.

(4) The adjuster is responsible for determining if insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.

(5) Instructions labeled **"PRELIMINARY"** apply to preliminary inspections only. Instructions labeled **"DOWNED RICE"** apply to DR inspections only. Instructions labeled **"FINAL"** apply to final inspections only. Instructions not labeled apply to ALL inspections.

(6) If the AIP determines the claim is to be DENIED, refer to paragraph 67K of the LAM for Production Worksheet completion instructions.

(7) Standard production worksheet items are numbered consecutively in exhibit 4. An example production worksheet (exhibit 4) is also provided to illustrate how to complete item entries.

Acronyms & Abbreviations

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Common Crop Insurance Policy, Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DR	Downed Rice
DRE	Downed Rice Endorsement
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions

Definitions

Downed Rice means rice that falls over due to wind or rain such that the rice is flattened or leaning and requiring the rice to be harvested in such a way that it leaves a stubble height of eight inches or less, unless a different height is allowed in the Special Provisions.

Downed Rice Deductible means the amount of downed rice acreage that must be harvested before any payment will be made under this Endorsement. The deductible is initially equal to 10 percent of the insured acreage in the unit. The downed rice deductible will decrease as the percentage of the insured acreage in the unit which qualifies as harvested downed rice increases. If the number of harvested downed rice acres is 50 percent or more of the insured acreage in the unit, the downed rice deductible will equal zero.

Eligible Acreage means all insured planted rice acreage that is located in a county where the actuarial documents provide downed rice coverage.

Flattened means downed rice which is lying flat on the ground.

Harvest Expense Amount (per acre) means the additional expense per acre to harvest downed rice as contained in the actuarial documents.

Harvested Downed Rice means downed rice, including adjacent areas of standing rice that is harvested in such a way that it leaves a stubble height of eight inches or less unless a different height is allowed in the Special Provisions. The acreage of harvested downed rice may include all acreage in the field or any part of the field, if the normal harvesting practices would require the rice to be harvested as downed rice.

Leaning means rice that falls over due to wind or rain to the extent that the rice stalks are bent at an angle less than 45 degrees unless otherwise allowed in the Special Provisions.

Payable Downed Rice Acres means the number of acres that qualify for a downed rice payment. Payable downed rice acres are equal to the acres of harvested downed rice minus the downed rice deductible.

A. AIP Responsibilities

(1) Monitor the available weather data during the harvest period for rice.

(2) Receive the Notice of Loss information (notice, acreage, photographs, and maps) from the agent.

(3) Within 24 hours of receipt of the Notice of Loss, assign the notice to an adjuster for inspection and loss adjustment purposes.

(4) Require inspections/spot-checks on any Notice of Loss:

(i) that is inconsistent with other Notices of Loss in the same area or county;

(ii) when a large part of rice acreage in the unit (more than 50 percent) is reported as DR; and

(iii) for other unusual cases.

(5) Resolve controversial DR claims.

(6) Process DR claims and issue DR payments.

(7) For any rice unit on which the insured has less than 100 percent share for the underlying rice coverage:

(i) Verify that the named insured will incur or assume100 percent DR harvest costs of the shared unit; or

(ii) The name and policy information (if applicable) of another person sharing in the unit who will incur or assume100 percent DR harvest costs for the shared unit.

*** **Note**: In the event of a DR payment on a shared unit, verify that the shared unit has no other DRE covering it, and document such verification and retain in the insured's claim file.

B. Loss Adjuster Responsibilities

In addition to the Loss Adjustment responsibilities listed in Paragraph 8B in the LAM, the adjuster must:

(1) Review the Notice of Loss and accompanying documentation. Based on this review, conduct any necessary inspections (i.e. to resolve inconsistencies in the Notice of Loss information provided by the insured) and any spot-checks assigned by the AIP prior to giving consent to harvest the DRE acreage.

B. Loss Adjuster Responsibilities (continued)

(2) Conduct inspections as soon as reasonably possible after the adjuster receives the Notice of Loss information, generally within 48 hours. If required by the AIP at the time of any preharvest inspection, the insured is to provide two different photographs for each DR location. In lieu of photographs provided by the insured, the adjuster may elect to take photographs documenting the damaged acreage.

(3) Notify the insured if the inspection will be delayed and provide an estimated inspection date.

(4) Advise the insured that any DR payment will be denied if:

(i) The DRE acreage is harvested prior to inspection and consent (consent to harvest is required). (Acreage destroyed or put to other use, with or without consent, is not eligible for a DR payment); or

(ii) The DR stubble is destroyed without consent.

(5) Provide consent to harvest the DRE acreage upon completion of the inspection or following receipt of the Notice of Loss information if no inspection is required.

(6) Direct the insured to give immediate notice (within 24 hours) when harvest of the DRE acreage on the unit or field is complete.

(7) Conduct an inspection of harvested DRE acreage and estimate/determine (see exhibit 4, Worksheet Standards and Elements, item 19, Determined Acres) the number of acres that qualify as harvested DR:

(i) If multiple notices have been filed by the insured for the same unit, the adjuster may be required to conduct multiple inspections.

(ii) If possible, delay the inspection and consent to destroy the DR stubble (e.g. plow, burn, flood, etc. for purposes of producing a second crop (e.g., a small grain or ratoon rice crop) or any other purpose) until the entire DRE acreage in the unit is harvested.

(iii) If harvest of the unit is not complete and the insured intends to destroy (e.g., plow, burn, flood, etc.) the stubble on any harvested DRE acreage, consent to destroy the stubble on such acreage is required.

(iv) No DR claim will be processed until all inspections for the unit are completed.

B. Loss Adjuster Responsibilities (continued)

(v) Take photographs (at least two for each separate location with applicable identification) as appropriate to document the DRE harvested acreage (e.g., more than 50 percent of the unit is harvested as down or any other circumstances the adjuster determines necessary to substantiate loss determinations). Photographs are required if the DRE harvested acreage is estimated.

(8) Give consent to destroy (e.g., plow, burn, flood, etc.) the DR stubble (at the unit level or following each individual location inspection, as applicable).

(9) Complete the Production Worksheet, obtained signatures, and submit to the AIP for processing.

(10) If the number of estimated DRE acres exceeds 50 percent of the unit, next level supervisory review is required before the Production Worksheet can be processed for DR payment purposes.

Production Worksheet Standards and Elements

(1) An example Production Worksheet is provided in exhibit 4 that illustrates completed entry items.

(2) Standard Production Worksheet items are numbered consecutively below.

Element/Item Number	Description
1. Crop/Code #	"Rice" (0018)
2. Unit #	Unit number from the applicable Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of rain damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the "Narrative" (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss and a no indemnity due claim will be completed, MAKE NO ENTRY.
5. Cause(s) of Damage	Name of the determined insured cause(s) of damage (wind and rain only) for the DRE acreage as listed in the LAM for the date of damage listed in item 4 above for this inspection. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the "Narrative" (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).

<table>
<tr><td>6. Insured Cause %</td><td>PRELIMINARY: MAKE NO ENTRY.

DOWNED RICE: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the “Narrative” (or on a Special Report). The total of all “Insured Cause %” including those entered in the “Narrative” must equal 100%.

If there is no insurable cause of loss and no DR claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the “Narrative,” reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages

<table>
<tr><td>4. Date(s) of Damage</td><td>AUG 18</td><td>AUG 18</td><td></td></tr>
<tr><td>5. Cause(s) of Damage</td><td>WIND</td><td>RAIN</td><td></td></tr>
<tr><td>6. Insured Cause %</td><td>50</td><td>50</td><td></td></tr>
<tr><td colspan="4">Narrative:</td></tr>
</table>
</td></tr>
<tr><td>7. Company/Agency</td><td>Name of company and agency servicing the contract.</td></tr>
<tr><td>8. Name of Insured</td><td>Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.</td></tr>
<tr><td>9. Claim #</td><td>Claim number as assigned by the AIP.</td></tr>
<tr><td>10. Policy #</td><td>Insured’s assigned policy number.</td></tr>
<tr><td>11. Crop Year</td><td>Four-digit crop year, as defined in the policy, for which the claim is filed.</td></tr>
<tr><td>12. Additional Units</td><td>MAKE NO ENTRY.</td></tr>
<tr><td>13. Est. Prod. Per Acre</td><td>MAKE NO ENTRY.</td></tr>
</table>

14. Date(s) Notice of Loss	**PRELIMINARY**: (a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. Additional notices are required if additional rice in the original location or additional locations within the unit is downed. (b) A notice of damage or loss for 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 of Production Worksheets. (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 AIP, enter "Company Insp." instead of the date. (e) If the notice does not require an inspection, document as directed in the "Narrative" instructions. **FINAL**: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "FINAL" inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.
15. Companion Policy(s)	MAKE NO ENTRY

SECTION I – DETERMINED ACREAGE, APPRAISED PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

(a) Rate classes, types, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable;

(b) Stages or intended use(s) of acreage; or

16. Field ID	The field number from the map (aerial photo, etc.) provided by the insured when the acreage report was filed. Enter subfield identification as applicable. Refer to the "Narrative" instructions.

17. Multi-Crop Code	MAKE NO ENTRY.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, MAKE NO ENTRY.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres used herein. ACCOUNT FOR ALL RICE ACREAGE IN THE UNIT. The value of item 39 (sum of column 19, Determined Acres) must equal the total determined acreage for the unit. Enter the total acres, to tenths, of DQ (harvested DR) acreage and NQ (not harvested DR) acreage (**as determined by the adjuster**). (a) Units/fields/ subfields containing DQ acreage. Make separate line entries for DQ acres for each field or subfield. (1) **Estimate** the DQ acreage for a unit/field/subfield if DQ occurs randomly in the unit/field/subfield making acreage measurements using standard measurement techniques not practical. Enter the DQ acreage for each field or subfield on separate lines. Enter an **E** beside the acreage if the acreage is estimated. (2) **Determine** the DQ acreage in the unit/field/or subfield if DQ occurs in a uniform area of the unit/field/subfield which allows standard acreage measurement techniques to be used in determining the DQ acreage (e.g., wind/rain caused the rice on the west side of unit to be downed, and the entire west side of the unit is harvested as DR; wind/rain caused the rice on the entire unit to be downed in large areas throughout the unit and the entire unit is harvested as DR). Enter the DQ acreage for each field or subfield on separate lines. Enter a **D** beside the acreage if the acreage is determined. (b) Units/fields/subfields containing NQ acreage. **Determine** the NQ acreage, as applicable. Enter the NQ acreage for each field or subfield as a single line entry in column 19 by subtracting the total DQ acreage for all line entries from the total acreage in the unit (determined by the adjuster and entered in item 39). Record the field numbers with NQ (from the map or aerial photo contained in the insured file) in the "Narrative." Record in the "Narrative" how all acreage determinations are made and explain the basis for the determination(s). If the DQ acres are less than

19. Determined Acres (continued)	10% of total insured acres for the unit, NO INDEMNITY IS DUE, and this result should be recorded in the "Narrative."
20. Interest or Share	Enter 1.000.
21. Risk	MAKE NO ENTRY.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.
23. Class	MAKE NO ENTRY.
24. Sub-Class	MAKE NO ENTRY.
25. Intended Use	MAKE NO ENTRY.
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. Cropping Practice	MAKE NO ENTRY.
28. Organic Practice	MAKE NO ENTRY.
29. Stage	**DOWNED RICE:** DR stage abbreviation as shown below. **STAGE** — **EXPLANATION** "DQ" — Harvested acreage qualifying as DR. "NQ" — Acreage not containing DR or not qualifying as DR (e.g., downed by an uninsured cause; DRE acreage not harvested, notice and inspection requirements of the DRE not met).
30. Use of acreage	**USE** — **EXPLANATION** "Harvested Down" — Acreage qualifying as "Harvested Downed Rice." "Not Harvested Down" — Acreage not qualifying as "Harvested Downed Rice."
31. Appraised Potential	For each line entry, if the stage abbreviation for column 29 equals DQ, enter the harvest expense amount (per acre) in dollars and cents as shown on the actuarial documents. Refer to Part 3, "Downed Rice Payments," for qualifications and computations.
32a. Moisture %	MAKE NO ENTRY.

32b. Factor	MAKE NO ENTRY.
33. Shell %, Factor, or Value	MAKE NO ENTRY
34. Production Pre QA	DQ Estimated/Determined Acres. For each line entry, if the stage abbreviation for column 29 equals DQ, transfer the value from column 19. Otherwise, MAKE NO ENTRY.
35. Quality Factor	MAKE NO ENTRY.
36. Production Post QA	Determine payable DR acres. Record all calculations in the "Narrative." (a) If the total in item 42 (for column 34) divided by item 39 is greater than 50%, then the payable DR acres will be 100% of column 34. Transfer the total from item 42 (for column 34) to item 42 (for column 36). (b) Otherwise, multiply item 39 by 10% and subtract the result from the total in item 42 (for column 34). If the result is negative, enter zero in item 42 (for column 36). If the result is positive, multiply this amount by a factor of 1.25 and enter the total in item 42 (for column 36), in tenths.
37. Uninsured Causes	MAKE NO ENTRY.
38. Total to Count	Transfer entry from item 42 (for column 36).
39. Total	Total determined acres (column 19).
40. Quality	MAKE NO ENTRY.
41. Mycotoxins exceed FDA, State, or other health organization maximum limits?	MAKE NO ENTRY.
42. Totals	Total of entries in column 34.
NARRATIVE:	If more space is needed, document on a Special Report, and enter "Refer to the 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 required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter the unit number(s) for which notice has not been given). The insured's signature is not required.

NARRATIVE: (continued)	(c) Explain any errors found on the Summary of Coverage. (d) Explain a "No" checked in item 44, "Damage Similar to Other Farms in the Area?" (e) Attach a copy of the map contained in the insured's file showing the unit, field and subfields within the unit. Document on the map the location of the DQ acreage eligible for a DR payment. (f) 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. (g) 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. (h) Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions. (i) Explain any delayed notices or delayed claims as instructed in the LAM. (j) Document the method and calculation used to determine the estimated and determined acres for each line item and the total rice acres for the unit (line items 19 and item 39). Refer to the LAM. (k) Document the calculations to show that the qualifications for a DR payment have been met. Refer to Part 3, herein. (l) Document the calculation to determine the DR payable acres. (m) Document the date the DRE acreage is harvested and the date of final inspection. (n) If any DRE acreage in the unit does not qualify for a DR payment, enter Field No., "NOT QUAL FOR DR PAYMENT," date of inspection, adjuster's initials, and reason not qualified. (o) Record the field numbers with NQ (from the map or aerial photo contained in the insured file). (p) Verify that the unit has no other DRE covering it and document such verification.

SECTION II – DETERMINED HARVESTED PRODUCTION

There will be no "harvested production" entries for DR payments

43. Date Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)	(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 harvested, put to another use, etc. Refer to the LAM.
44. Damage Similar to Other Farms in the Area?	Check "Yes" or "No." Check "Yes" if the 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."
45. Assignment of Indemnity:	Check "Yes" **only** if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
46. Transfer of Right to Indemnity:	Check "Yes" **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
47- 72.	MAKE NO ENTRY.
73. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final DR payment inspections should be signed on the bottom line.
74. Adjuster's Signature, Code #, and Date:	Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final DR payment inspections should be signed on the bottom line.
75. Page:	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
Rice 0018	0001-0000BU	SW10-42N-44W	Agency	ANY AGENCY

4. Date(s) of Damage	AUG 18	AUG 18			
5. Cause(s) of Damage	Wind	Rain			
6. Insured Cause %	50	50			
12. Additional Units					
13. Est. Prod. Per Acre					

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

DR EXAMPLE 1 – 100% SHARE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. / 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % / Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A			25.0 D	1.000		997				002			DQ	Harvested Down	67.00			25.0				
B			20.0 D	1.000		997				002			DQ	Harvested Down	67.00			20.0				
			100.0 D	1.000		997				002			NQ	Not Harvested Down								
		39. TOTAL	145.0																			

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

42. TOTALS 45.0 38.1 38.1

NARRATIVE (If more space is needed, attach a Special Report) Harvest Expense Amount (per acre) = $67.00 The DR unit meets the minimum DRE acreage requirement (45 acres exceeds the DR initial deductible (145 acres x 10% = 14.5 acres). Payable DR Acres = 38.1 [(45.0 DQ acres - 14.5 DR initial deductible) x 1.25].
DRE acreage harvested on 8/25/YYYY – Final inspection and DQ acreage determined on 8/27/YYYY.
See attached Special Report for measurements. Other fields are permanent fields. The insured will incur 100% of the DR harvest costs and no other DRE coverage is in effect.

This form example does not illustrate all required entry items (e.g., certification statements, signatures, etc.).

EXAMPLE