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CLARY SAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

2016 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
KANSAS CITY, MO 64133**

TITLE: CLARY SAGE CROP INSURANCE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 20250L
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SUBJECT: Provides the loss adjustment instructions for administering the Clary Sage crop insurance program.	OPI: Actuarial and Product Design Division APPROVED: <i>/s/ Tim B Witt</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide approved loss adjustment standards for administering the Clary Sage Crop Insurance Program for the 2016 and subsequent crop years.

CLARY SAGE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

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FILING INSTRUCTIONS

This handbook s being issued to provide loss adjustment procedures and instructions for administering the Clary Sage Crop Insurance Program beginning with the 2016 crop year.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

- (1) This handbook:
 - (a) provides Clary Sage loss adjustment standards, including crop appraisal methods, claims completion instructions, and form standards;
 - (b) will be used in conjunction with the LAM;
 - (c) may be amended through slipsheets or bulletins; and
 - (d) will remain in effect until superseded by re-issuance of the entire handbook.
- (2) This handbook provides the official standards for adjusting losses in a timely and uniform manner and the handbook is available on the internet at www.rma.usda.gov.

B. Acronyms and Definitions

Acronyms and definitions:

- (1) not specific to Clary Sage loss adjustment, are identified in the LAM; and
- (2) specific to Clary Sage loss adjustment, are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 AIP Responsibilities

AIPs will:

- (1) utilize the standards in this handbook for loss adjustment and loss training for the applicable crop year;
- (2) maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations;
- (3) ensure, at a minimum, a legible copy of loss adjustment inspection forms completed by an adjuster and signed by the insured, or insured's authorized representative, is provided to the insured, and all other copies distributed as instructed by the AIP.

3-10 (Reserved)

PART 2 POLICY INFORMATION

11 Insurability

A. General Information

- (1) This section provides most of the requirements to insure Clary Sage. Refer to the BP, CP, and SP for all insurability requirements.
- (2) The AIP is responsible for determining if the insured has complied with all of the notice and policy provisions of the insurance contract.
- (3) The producer must provide a copy of all processor contracts to the AIP on or before the acreage reporting date.
- (4) Acreage planted after the late panting period is not insurable, regardless of the reason acreage was not previously planted.
- (5) The written agreement and prevented planting provisions in the BP are not applicable.

B. Insured Crop

- (1) The crop insured will be all the Clary Sage in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has a share;
 - (b) that is:
 - (i) planted for harvest and extraction of sclareol; and
 - (ii) grown in accordance with the requirements of a processor contract executed on or before the acreage reporting date, and
 - (iii) planted in adherence to the rotation requirements, if applicable, contained in the SP, and
 - (iv) not planted using the broadcast seeding method.
- (2) The producer will be considered to have a share in the insured crop if, under the processor contract, the producer retains control of the acres on which the Clary Sage is grown, the producer's income from the insured crop is dependent on the amount of sclareol that is extracted from the delivered production, and the processor contract provides for delivery of the Clary Sage under specified conditions and at a stipulated base contract price.

B. Insured Crop (continued)

- (3) A commercial Clary Sage producer who is also a processor may establish an insurable interest if the following requirements are met:
 - (a) The producer must comply with all policy provisions;
 - (b) Prior to the sales closing date, the Board of Directors or officers of the processor must execute and adopt a resolution that contains the same terms as an acceptable production contract. Such resolution will be considered a processor contract under the policy; and
 - (c) The AIP's inspection reveals the processing facilities comply with the definition of "processor" contained in the CP.
- (4) If the number of insurable acres exceeds the maximum allowable acres, necessary adjustments must be made. See LAM, Section 7 Insurable Acreage, para. 91.
- (5) For acreage only based processor contracts, and acreage and production based processor contracts, which specify a maximum number of acres, the number of pounds considered to be under contract is the maximum number of acres specified in the processor contract multiplied by the production guarantee.
- (6) The insured's price election will be the base contract price multiplied by the percentage of price elected by the insured but will not exceed the amount specified in the SP.

C. Replanting Requirements and Payment

- (1) A replanting payment is allowed if:
 - (a) the AIP has given consent;
 - (b) the Clary Sage is damaged by an insurable cause of loss to the extent that the remaining number of live plants is less than the minimum number of plants shown in the SP;
 - (c) it is practical to replant or the AIP requires the producer to replant;
 - (d) the acreage replanted is at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit. (Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualifications is met. (Refer to the LAM); and
 - (e) the processor agrees in writing to accept all production from the replanted acreage.

C. Replanting Requirements and Payment (continued)

Use the following table to determine the replant payment trigger. Acreages with stand counts below the replant trigger value shown are eligible for a replant payment.

ROW WIDTH:	REPLANT TRIGGER:
Rows 20" or more:	2.0 Plants / linear foot of row
Rows less than 20":	6.0 Plants / sq yd*

*See Exhibit 5 for row length requirements in relation to row width that corresponds to one square yard.

In the narrative of the Production Worksheet or on a Special Report, for each field or subfield, document that qualification for a replant payment has been met.

- (2) The producer must replant any acreage of Clary Sage damaged before the final planting date to the extent that a majority of producers in the area would not normally further care for the crop, unless the AIP agrees it is not practical to replant.
- (3) The replanted crop must be seeded at a rate sufficient to achieve a total (undamaged and new seeding) plant population that will produce at least the yield used to determine the production guarantee.
- (4) When Clary Sage is replanted using a practice that is uninsurable as an original planting, the liability for the unit will be reduced by the amount of the replanting payment that is attributable to the producer's share. The premium will not be reduced.
- (5) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.
- (6) In the Narrative of the production worksheet or on a Special Report, show the stand count appraisal for each field or subfield and the calculations to document that qualifications for a replanting payment have been met.
- (7) The maximum amount of the replanting payment per acre will be the lesser of 20 percent of the production guarantee (per acre) or 1.0 pound, multiplied by the price election, multiplied by the insured's share.

C. Replanting Requirements and Payment (continued)

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment amount by the insured's price election. Show all calculations in the Narrative of the Production Worksheet or on a Special Report.

EXAMPLE 1

The insured has a 1.000 share in 40.0 insurable acres of Clary Sage. The insured's production guarantee (per acre) is 30 pounds, and the price election is \$21.0000 per pound. Ten (10.0) acres meet all qualifications for a replant payment and are replanted.

- (a) Insured's actual cost to replant = \$23.00 per acre.
- (b) 1.0 pound maximum allowed by policy x \$21.0000 price election x 1.000 share = \$21.00.
- (c) Twenty percent of the production guarantee (20% x 30 pounds) = 6.0 pounds x \$21.0000 price election x 1.000 share = \$126.00.

The number of pounds per acre used to determine the replant payment is the smallest dollar amount determined in (a), (b) or (c) above, divided by the insured's price election. In this example, $\$21.00 \div \$21.0000 \text{ price election} = 1.0 \text{ pound}$.

Enter the result of multiplying the number of pounds used to determine the replant payment by the number of insured acres that are replanted in Section I, column 36, "Production Post QA" of the Production Worksheet. In this example, enter 10 (1.0 pounds x 10.0 acres = 10).

EXAMPLE 2

The insured has a .500 share in 120.0 insurable acres of Clary Sage. The insured's production guarantee (per acre) is 24 pounds, and the price election is \$21.0000 per pound. Thirty (30.0) acres qualify for a replant payment and are replanted.

- (a) Insured's actual cost to replant = \$18.00 per acre.
- (b) 1.0 pounds maximum allowed by policy x \$21.0000 price election x .500 share = \$10.50.
- (c) Twenty percent of the production guarantee (20% x 24 pounds) = 4.8 pounds x \$21.0000 price election x .500 share = \$50.40.

C. Replanting Requirements and Payment (continued)

The number of pounds per acre used to determine the replant payment is the smallest dollar amount determined in (a), (b) or (c) above, divided by the insured's price election. In this example, $\$4.80 \div \$21.0000 = 0.2$ pounds.

Enter the result of multiplying the number of pounds used to determine the replant payment by the number of insured acres that are replanted in Section I, column 36, "Production Post QA" of the Production Worksheet. In this example, enter 6.0 (0.2 pounds x 30.0 acres = 6.0).

- (8) Prepare replanting payment inspections as final inspections on the Production Worksheet only when the acreage qualifies for a replanting payment. Prepare non-qualifying replanting-payment inspections as preliminary inspections unless the claim is withdrawn by the insured. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

D. Insurable Causes of Loss

Refer to the policy for all applicable insured causes of loss.

E. Uninsurable Causes of Loss

- (1) Insurance coverage is not provided against damage or loss of production due to failure to follow rotation requirements contained in the SP, if applicable.
- (2) Unless allowed in the SP, Clary Sage is not insurable if it is:
 - (a) interplanted with another crop; or
 - (b) planted into an established grass or legume.

F. Unit Division

Basic and optional units are available. Enterprise units available if provided for in the SP.

G. Quality Adjustment

There is no quality adjustment for Clary Sage.

H. Mycotoxin

There is no mycotoxin consideration for Clary Sage.

11 Insurability (Continued)

I. Gleaning

There is no gleaning consideration for Clary Sage.

J. Farm-stored Production

There is no farm-stored production consideration for Clary Sage.

12-20 (Reserved)

PART 3 APPRAISALS

21 Clary Sage Appraisals

A. General Information

- (1) Appraise potential production for all types of inspections in accordance with procedures contained in this handbook and in the LAM.
- (2) Separate appraisal worksheets are required for each field or subfield including fields or subfields with a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims).
- (3) Appraisals before maturity.
 - (a) Irrespective of the Clary Sage stage of growth, evaluate the degree of uniformity of the Clary Sage over the entire field.
 - (b) If the crop is in either the vegetative or reproductive stage, complete the preliminary inspection with attention to the type of damage and severity by:
 - (i) inspecting all fields thoroughly;
 - (ii) documenting any acreage that is not damaged;
 - (iii) documenting the condition of the stand on the basis of stand count;
 - (iv) documenting the condition of the plants on the basis of plant damage. Leaf area must remain for regrowth potential after plant damage. A Clary Sage plant can be considered dead if, early in the growing season, the main plant is severed from its roots below the growing point; and
 - (v) explaining to the insured that the amount of loss cannot be determined accurately, at this time.
 - (c) Do not estimate the amount of damage for the insured.

B. Duties in the Event of Damage or Loss

- (1) When there is damage or loss of production, the insured must give notice for each unit within 72 hours of the insured's initial discovery of damage or loss of production but not later than 15 days after the end of the insurance period, even if the crop is not harvested.
- (2) Representative samples are required in accordance with section 14 of the BP.
- (3) In case of damage or loss of production, the insured must protect the crop from further damage by providing sufficient care.

C. Selecting Representative Samples for Appraisals

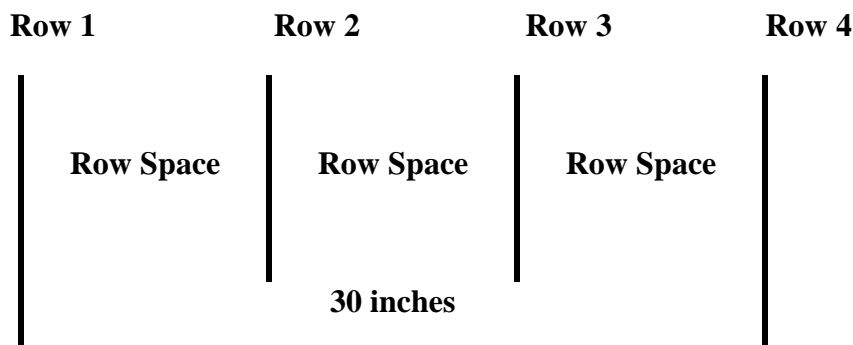
- (1) Select representative field samples that will be used to determine appraised production for Clary Sage fields. See LAM section on appraisals and related instructions.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number of representative samples shown in exhibit 4 for each field or subfield.

D. Determining Sample Size

- (1) One sample is:
 - (a) 40 linear feet of row for row widths 20 inches or more.
 - (b) one-square-yard for row widths less than 20 inches.
- (2) for stand count and hand harvested samples,
 - (a) use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table);
 - (b) 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 to the nearest inch;

D. Determining Sample Size (continued)

EXAMPLE:



$$30 \text{ inches} \div 3 \text{ row spaces} = 10 \text{ inches average row width}$$

- (c) where rows are skipped for tractor or planter tires, refer to the LAM; and
 - (d) use the average row width shown in Exhibit 5 *Row Length Requirements in Relation to Row Width* to determine the length of sample row required for row spacing of less than 20 inches.
- (3) For machine harvest samples, one sample is the number of square yards harvested by machine in a representative area.

E. Sampling Procedure

- (1) Select areas of each field/subfield for samples that will provide appraisals representative of the crop's potential.
- (2) Determine average stage of growth for Clary Sage in the selected representative samples.
- (3) In certain situations, it may be necessary to allow the insured to defer Clary Sage appraisals until maturity when machine harvesting is used. When this is the case, the adjuster should mark a representative area(s) of the field or subfield to be machine harvested at a time when the crop would normally be harvested..
- (4) Clary Sage should be sampled when growing or standing by either hand harvest or machine harvest. Clary Sage should be appraised after being swathed only when necessary.
- (5) The basis for determining the appraised amount of sclareol/acre may be determined using:
 - (a) for biomass material: weight of harvested Clary Sage delivered to the processor or the adjuster's field determined weight of harvestable Clary Sage,

21. Clary Sage Appraisals (Continued)

E. Sampling Procedure (continued)

- (b) for % sclareol: the results of normal testing by the processor from samples taken either by the processor at time of delivery or provided by the adjuster, or the standard % sclareol shown in this handbook, and
- (c) for acres: the measured sample area of any hand or machine harvested sample.

F. Plant Description and Growth

- (1) Clary Sage (*Salvia sclarea* L.) is an erect herbaceous member of the mint family (Lamiaceae), native to southern Europe and the Mediterranean region. *S. sclarea* is an annual (rare), biennial (fairly common) or perennial (also fairly common) herbaceous plant that has the typical quadrangular stems and opposite leaves. The species is widely cultivated throughout the temperate regions of the world. It grows to a height of about 100 cm. (approx. 40 inches) although in very long photoperiods and dry summers it can reach more than 150 cm. (approx. 60 inches) with a width of 30 cm (approx. 1 foot).

The annual Clary Sage form will flower the first year if seeds are planted when the ground is still cold. This vigorous growing form requires a limited cold period when the plant has reached the rosette stage to vernalize before it commences vegetative growth. Biennial or perennial forms of Clary Sage are planted in the fall. During the winter, full vernalization occurs in the rosette stage so that once the spring commences the plants begin vegetative growth characterized by leaf building and stem elongation, followed by flower formation, etc. If biennial or perennial forms of Clary Sage are planted when the ground is still cold, the time in the rosette stage is not long enough for vernalization to occur. As a result, these plants remain in the rosette state for the whole year.

Clary Sage stems are erect, densely haired and much branched. The large leaves grow off a central stalk that bends with the weight of the flowers. During flowering, the plant is characterized by broad-ovate, green, pubescent leaves with the inflorescence generally possessing 4-6 flowers with the bracts exceeding the 20-23 carolla which can be purple, lilac, or white in color with the upper lip strongly curved. The calyces (floral buds) are 10 mm with spiny pubescent teeth which are glandular punctate. The nutlets are dark brown 2-3 mm long.

- (2) Clary Sage is adapted to a dry climate and produces more oil under low soil fertility and moisture. Within two months of vegetative growth commencement, the primary flower head (calyx or spike) begins to form. As the plant is reproduced from seed the inherent need for the main flower spike to reach maturity is the main desire of the plant. If irrigation is applied at this time, vegetative growth is encouraged, the maturation process of the primary flower spike is slowed down, and the tillers that have formed begin to flower, the indicator of full bloom.

F. Plant Description and Growth (continued)

- (3) Clary Sage will germinate and grow best if it is seeded at a depth of ¼ inch. The commonly recommended seeding rate is about 3 pounds per acre, usually planted at about 10 plants per linear foot in 36 inch rows. Optimum survival is about 8 plants per linear foot. A good stand of Clary Sage has approximately 3 to 5 seedlings/plants per linear foot of row with a row spacing of 20 inches or more or 9 to 15 plants/square yard with a row spacing less than 20 inch inches. Stands thicker than this do not necessarily contribute to increased yield potential.
- (4) Most of the oil is in the flowering stalk, so the plant is cut to capture the flower heads, stems and the top few pairs of leaves (biomass). Clary Sage is primarily harvested during late bloom when the seeds are at the milky stage. The milk stage generally lasts about two weeks; from about 10-12 days after the secondary flowers emerge to about 10 days before the plant begins shutting down (senescence). Harvest can begin earlier or later, but generally there is a 2 to 3 week harvest window to obtain the highest sclareol yield.

Clary Sage is typically harvested at about 60% moisture / 40% dry matter with no difference for wet or dry. However, if over-mature, it will be dry enough to be chopped and bagged without swathing.

Clary Sage is either green or dry harvested. Green harvest (also called wet harvest) is direct chopped biomass similar to cutting for silage and is delivered for direct processing. Dry harvest involves placing the biomass in windrows and allowing the plant material to dry for a ½ day to 2 days (longer earlier in season, shorter later in season) before it is chopped, delivered to the processor, stored in silage bags. The crop can be processed over time. Biomass is greater for green harvest, but the poundage of sclareol will be the same with either harvest method.

- (5) Refer to exhibit 7 *Clary Sage Growth Phases and Stages* for a more complete description of Clary Sage growth phases and stages.
- (6) Use growth phase and stage information from exhibit 7 *Clary Sage Growth Phases and Stages* to determine if the potential Clary Sage production in the field or subfield can be appraised.
- (7) Base the growth stage determination on at least 50 percent of plants having reached the stage described after examining 10 consecutive plants in a representative portion of the row.

A. General Information

These instructions provide information on the following appraisal methods.

In this Growth Phase...	Use this Appraisal Method...	To...
(Replant)	Stand Count	Determine whether the acreage qualifies for a Replant Payment
Vegetative	Stand Count	Appraise acreage in the Fall Growth Stage and in the Spring Growth Stage.
Reproductive	Hand Harvest	Appraise acreage in the Flowering Stage, in the Ripening Stage and in the Senescence Stage.
	Machine Harvested Representative Sample (an alternative)	To defer appraisal(s) during the Spring Growth Stage or to appraise in either the Flowering and Ripening Stage.

B. Stand Count Appraisals for Replant Payment

- (1) The population of live Clary Sage plants to be counted from insurable acreage on the unit will not be less than the population of live Clary Sage plants in an adequate stand for any acreage:
 - (a) that is abandoned;
 - (b) that is put to another use without consent;
 - (c) for which the insured fails to meet the notice of loss requirements contained in the crop provisions; or
 - (d) that is damaged solely by uninsured causes.

B. Stand Count Appraisals For Replant Payment (continued)

- (2) Select representative samples for stand count determinations:
 - (a) use the required number of live plants established by the SP to determine if a replant payment is payable;
 - (b) select the appropriate number of samples (shown in exhibit 4 Minimum Representative Sample Requirement);
 - (c) determine the number of live Clary Sage plants within each representative sample area;
 - (d) to determine plant counts in fields
 - (i) for row widths 20 inches or more, each representative sample must be 40 feet long; or
 - (ii) for row widths less than 20 inches, each representative sample must be nine square feet (one-square-yard). See exhibit 5.
 - (e) calculate and record the results on the Clary Sage Appraisal Worksheet and or a Special Report if needed.
- (3) To appraise Clary Sage by the “Stand Count Method,”
 - (a) measure representative samples in the row(s) to be evaluated;
 - (b) count the number of live Clary Sage plants in each representative sample;
 - (c) sum the:
 - (i) live plants counted in each sample; and
 - (ii) length of all samples taken (in feet to tenths); and
 - (d) determine the number of “live plants per linear foot of row” or “live plants per square yard”, as applicable.

Examples: [total plant count ÷ total length of all samples in ft.] = “plants per linear foot of row.”, or

$$[(\text{total plant count}) \div ((\text{total length of all samples in ft.}) \times (\text{row width to tenths of a foot})) \times 27] = \text{“plants per square yard.”}$$

C. Stand Count Appraisals Other Than For Replant

- (1) Complete this appraisal process following steps B, (1) through B. (3), above and step C. (2), below.
- (2) Use the following seeding rates (optimal number of plants for full yield), as applicable:

ROW WIDTH	SEEDING RATE:
For Rows 20" or more:	Use: 8 plants per linear foot of row
For Rows less than 20":	Use: 24 plants / square yard

*Seeding rate based on estimated optimal plant population of 115,000 plants/acre (36 inch rows with 8 plants per linear foot of row, 24 plants per square yard equivalent)

- (3) Use the following Stand Count Growth Stage Factor, as applicable:

GROWTH STAGE:	STAND COUNTGROWTH STAGE FACTOR:
Fall Growth Stage:	0.9
Spring Growth Stage:	0.8

D. Hand Harvest Appraisals

- (1) Conduct hand harvest appraisals when the crop is at or near harvest, generally between 20 days and 35 days after the Flowering Growth Stage begins, see Exhibit 7. This timing will provide reasonable appraisals when needed, i.e. to:
 - (a) appraise a damaged portion(s) of a field before harvest is scheduled in order to release the acreage for another use (e.g. plant to soybeans), and
 - (b) provide timely appraisals for acres that will be left unharvested.
- (2) When Clary Sage is damaged in the swath, use this appraisal method to determine production to count in the field.
- (3) When Clary Sage is standing and the average row width is 20 inches or more, mark off representative areas of 40 linear feet, or when the average row width is less than 20 inches, mark off the appropriate row length for a one square yard sample as shown in Exhibit 5. For each sample area marked off:
 - (a) simulate machine harvest by cutting off the top part of the flowering stems just below the first set of true leaves, regardless of size, from each harvestable plant growing in the sample area (see Exhibit 8).
 - (b) weigh the hand harvested production from each sample in pounds, ounces or grams.
 - (c) obtain the percentage of sclareol from each sample rounded to three decimal places. Acceptable bases for % sclareol are from Clary Sage biomass samples:
 - (i) drawn by processor, tested by processor.
 - (ii) drawn by adjuster, tested by processor.
 - (iii) a default % sclareol from general historic averages as shown below:
 - (A) .410 % for biomass sample with green harvest equivalent moisture,
or
 - (B) .640 % for biomass sample with dry harvest equivalent moisture.
 - (d) use Exhibit 6 to determine the sample size to acre conversion factor.
 - (e) use the Clary Sage appraisal worksheet and related instructions to document the appraisals, converting each sample to pounds per acre sclareol.

D. Hand Harvest Appraisals (continued)

- (4) For Clary Sage in the swath:
 - (i) mark off a sample area in a neighboring area to the swath as determined in (3)(a) above and count the stems in the designated area;
 - (ii) use the plant count to determine the number of plants to pick from various layers of the swath;
 - (iii) select approximately one third of the plants from the top portion of the swath, one third of the plants from the center portion of the swath, and one third of the plants from the lower portion of the swath. Care must be taken when removing plants from the swath to avoid unnecessary shatter of the harvestable flowering material; and
 - (iv) proceed as explained above in steps 3(a) through (e).

E. Machine Harvest Appraisals

- (1) If hand harvesting is not feasible, or as an optional appraisal method to the above appraisal methods for use after dormancy breaks, allow the insured to machine harvest designated representative sample areas of Clary Sage. Weigh, sample and have the harvested biomass sample tested for sclareol as described in 3(b) and (c), above or have the insured haul the harvested biomass to the processor to be weighed, sampled and a test for sclareol run.
- (2) For each sample, document on the appraisal worksheet the weight of the harvested Clary Sage, the % sclareol and the sample size to acre conversion factor and calculate the pounds per acre sclareol considering 3(b) through (e), above.

Refer to the LAM for information on Representative Sample Appraisals.

23 Appraisal Deviations and Modifications

A. Deviations

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

B. Modifications

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

24 Appraisal Worksheet Completion

A. Appraisal Worksheet Standards

- (1) Example Clary Sage Appraisal Worksheets are provided in exhibits 9 through 11. These example worksheets are for illustration purposes only.
- (2) The appraisal worksheet completion instructions in exhibit 3 specify the minimum requirements for the appraisal worksheet. All entry items are “Substantive,” and they are required.
- (3) AIPs are responsible for developing the appraisal worksheet in accordance with the DSSH and the required entry items provided herein.
- (4) The AIP’s name shall be entered in the appraisal worksheet title if it is not preprinted on the worksheet.
- (5) The claim number shall be entered on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

B. Appraisal Information

- (1) As applicable, complete a separate appraisal worksheet for:
 - (a) each field or subfield appraised (applicable to replant, preliminary and final claims); and
 - (b) insured acreage damaged solely by uninsured causes.
- (2) Refer to section 21C for sampling requirements.

25-30 (Reserved)

PART 4 CLAIMS

31 Claim Form

A. Claim Form Standards

The Claim Form hereafter referred to as the *Production Worksheet* is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made on a unit.

- (1) The Production Worksheet completion instructions in exhibit 3 specify the minimum requirements for the Production Worksheet. All entry items are “Substantive,” and they are required.
- (2) An example Production Worksheet is provided in exhibit 12 to illustrate how to complete entries. The example worksheet is for illustration purposes only and does not include signature and date entries.
- (3) AIPs are responsible for developing the Production Worksheet in accordance with the DSSH and the required entry items provided herein.
- (4) The Privacy Act and Nondiscrimination Statements are required statements that shall be printed on the form or provided as a separate document. Such statements are not included on the example form in exhibit 12. Such current statements can be found in the DSSH. The current Privacy Act can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.

B. Claims Information

- (1) Refer to the LAM for instructions regarding:
 - (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 or other reasons described in the LAM);
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee);
 - (f) late planting; and

B. Claims Information (continued)

(g) if the AIP determines a claim is to be denied.

Important: Refer to the LAM paragraph 176 K for *Production Worksheet* completion instructions when a claim is to be denied.

- (2) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (3) In the absence of acceptable records of disposition of harvested production, the disposition and amount of production to count for the unit will be the production guarantee on the unit.
- (4) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information, as applicable. 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.

32-40 (Reserved)

EXHIBITS

Exhibit 1

Acronyms

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

Approved Acronym	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CES	Cooperative Extension Service
CIH	FCIC-18010 Crop Insurance Handbook
CLU	FSA Common Land Unit
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FN	FSA Farm Number
FSA	USDA Farm Service Agency
GPS	Global Positioning Satellite
LAM	FCIC-25010 Loss Adjustment Manual
NDR	No distinguishable rows
PASD	Product Administration and Standards Division
RMA	USDA Risk Management Agency
RMSD	Risk Management Services Division
SP	Special Provisions of Insurance
TMA	Transitional-yield Map Area
TW	Test Weight
USDA	United States Department of Agriculture

Definitions

The following list contains RMA-approved terms and definitions used in this handbook.

Base contract price is the price per pound stipulated in the processor contract (without regard to discounts or incentives) and that is used to determine the insured's price election.

Clary Sage means *Salvia sclarea*, a plant in the mint family (Lamiaceae).

Harvest is severance of Clary Sage Plants from the ground for production that is not placed in windrows, or removal of Clary Sage plants from windrows for production that is swathed.

Late planting period is the period that begins the day after the final planting date for the insured crop and ends 10 days after the final planting date, unless otherwise specified in the SP.

Planted acreage is land in which seed, plants, or trees have been placed, appropriate for the insured crop and planting method, at the correct depth, into a seedbed that has been properly prepared for the planting method and production practice.

Production guarantee (per acre) is the number of pounds, bushels, tons, cartons, or other applicable units of measure determined by multiplying the approved yield per acre by the coverage level percentage you elect.

Processor is any business enterprise regularly engaged in buying and processing Clary Sage and purchasing the sclareol extracted from it, and that possesses all licenses and permits for processing Clary Sage required by the State in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process the contracted Clary Sage within a reasonable amount of time after harvest.

Processor contract is an agreement, in writing, between the producer and a processor, containing at a minimum:

- (a) The producer's commitment to plant and grow Clary Sage and to deliver the production to the processor;
- (b) The processor's commitment to purchase all the production stated in the processor contract; and
- (c) A base contract price.

Sclareol is a compound extracted from Clary Sage plant material using solvent extraction methods.

Swathed is severance of the Clary Sage plants from the ground and placing them into windrows.

Type is a category of Clary Sage identified as a type in the Special Provisions.

Windrow is Clary Sage that is swathed and placed in a row.

Form Standards

A. Clary Sage Appraisal Worksheet Standards and Elements

Element/Item Number	Description
1. Insured's Name/Insurance Company	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued and name of the Insurance Company if not preprinted on the worksheet.
2. Policy #	Insured's assigned policy number.
3. Unit #/FN/Claim #	Unit number from the Summary of Coverage after it is verified to be correct, FN, if applicable, and claim number as assigned by the AIP, if not preprinted on the worksheet.
4. Crop Year	Four digit crop year, as defined in the policy, for which the claim has been filed.
5. Appraisal Method & Stage	Determined phase and stage of growth at the time of damage (for example: Stand Count: Replant). Refer to Para. 22 A. and exhibit 7.
6. Sample Number	Sample identification numbers are on the appraisal form.
7. Field ID/Acres	Field identification symbol and appraised acres to tenths.
8. Row Width/Seeding Rate	Row width to the nearest inch. For Stand Count appraisals, use seeding rate:

Row Width	Seeding Rate*:
For Rows 20" or more:	Use: 8 plants per linear foot of row
For Rows less than 20":	Use: 24 plants / square yard

Refer to section 21D(2) for row width determination information.

*Seeding rate based on estimated optimal plant population of 115,000 plants/acre (36 inch rows with 8 plants per linear foot of row, 24 plants per square yard equivalent)

Form Standards (Continued)

9. (BLANK)

Stand Count: Enter 'Live Plants' in the column heading. Enter the total number of live Clary Sage plants.

Hand Harvest / Machine Harvest: Enter 'Bulk Weight From Sample' in the column heading. Enter the weight of the harvested sample material in whole grams, ounces to tenths, or pounds to tenths, whichever is used.

10. (BLANK)

Stand Count (Replant): Enter 'Sample Size' in the column heading. If sample rows are 20 inches or more, enter '40 linear feet'. If sample rows are less than 20 inches, enter '1.0 square yard'.

Stand Count (Other): Enter 'Optimum No. of Plants' in the column heading. If sample rows are 20 inches or more, enter '320' (8 plants/linear foot X 40 linear foot row length sample). If sample rows are less than 20 inches, enter '24 per square yard' (equivalent to 8 plants/linear foot of row with 36 inch row width).

Hand Harvest / Machine Harvest: Enter '% Sclareol' in the column heading. Enter the percent sclareol for the harvested sample material to thousandths (see para. 22 D (3) (c) on page 16).

11. (BLANK)

Stand Count (Replant): Enter 'Live Plants per Linear Foot' or 'Live Plants per Square Yard', as applicable, in the column heading. Enter the result of dividing column 9 by column 10 rounded to hundredths.

Stand Count (Other): Enter 'APH Approved Yield' in the column heading. Enter the APH approved yield for the acreage being appraised, in whole pounds per acre.

Hand Harvest / Machine Harvest: Enter 'Sample to Acre Factor' in column heading. Enter the Factor found in Exhibit 6 that will convert the applicable sample weight measure and sample size to pounds per acre.

Form Standards (Continued)

12. Pounds per Acre

Stand Count (Replant): Enter 'NA'.

Stand Count (Other): Enter the result of dividing column 9 by column 10 and then multiplying the result by column 11, rounded to nearest whole pound.

Hand Harvest / Machine Harvest: Enter the result of multiplying column 9, by column 10 divided by 100, and then multiplying the result by column 11, rounded to nearest whole pound.

13. Subtotal

Stand Count (Replant): Total all column 11 entries.

Stand Count (Other): Total all column 12 entries.

Hand Harvest / Machine Harvest: Total all column 12 entries.

14. Total Number of Samples

Enter the number of samples taken.

15. Average

Stand Count (Replant): Enter the result of dividing item 13 by item 14, labeling the result 'Plants per Linear Foot' or 'Plants per Square Foot', as applicable.

Stand Count (Other): Enter the result of dividing item 13 by item 14, rounded to nearest whole pound.

Hand Harvest / Machine Harvest: Enter the result of dividing item 13 by item 14, rounded to nearest whole pound

16. Growth Stage Factor

Stand Count (Replant): Enter 'Qualifies for Replant Payment' or 'Does Not Qualify for Replant Payment', considering the replant trigger (Refer to para. 11 C).

Stand Count (Other): Enter the appropriate Growth Stage Factor from para. 22 C (2).

Hand Harvest / Machine Harvest: Enter 'NA'.

Form Standards (Continued)

- 17. Pounds per Acre Appraisal** Stand Count (Replant): Enter the amount of the replant payment per acre, e.g. 'Replant Payment = 1.0 Pound per Acre'
- Stand Count (Other): Enter the result of multiplying item 15 by item 16, rounded to nearest whole pound.
- Hand Harvest / Machine Harvest: Transfer the entry in item 15.
- 18. Remarks** Remarks pertinent to the appraisal, sampling, and conditions in general (for example, very hot and dry), etc. as needed. See examples in Exhibits 9, 10 and 11.
- The following required entries are not illustrated on the Clary Sage Appraisal Worksheet in exhibit s 9, 10, and 11.**
- 19. 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*.
- 20. 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.
- 21. Page Number** Page numbers - (for example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards (Continued)

B. Production Worksheet Standards and Elements

Element/Item Number	Description
1. Crop/Code#	Clary Sage/0079.
2. Unit#	Unit number from the Summary of Coverage verified as correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (section, township, and range; FN; CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop.
4. Date(s) of Damage	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>(a) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage. Example: Aug 11.</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>Important: Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter “No Indemnity Due”</p>

Form Standards (Continued)

across the column in item 5.

Important: Refer to the LAM for more information on no indemnity due claims.

6. Insured Cause %

PRELIMINARY: Make no entry.

REPLANT AND FINAL: 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.

(a) If additional space is needed, enter 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%.

(b) Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed. Example entries for items 4 thru 6 and the Narrative are listed below, with entries for multiple dates of damage, corresponding insured causes of damage and insured cause percentages:

4. Date of Damage	<i>Sept</i>	<i>April 20</i>	<i>Jun 30</i>	<i>June</i>
5. Cause(s) of Damage	<i>Excess- Moisture</i>	<i>Freeze</i>	<i>Hail</i>	<i>Heat</i>
6. Insured Cause %	<i>10</i>	<i>15</i>	<i>40</i>	<i>25</i>

Narrative: *April 25 additional date of damage, freeze cause of damage, 10% insured cause percent.*

7. Company/ Agency

Name of the AIP and agency servicing the contract.

8. Name of Insured

Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.

9. Claim #

Claim number as assigned by the AIP.

10. Policy #

Insured’s assigned policy number.

11. Crop Year

Four-digit crop year, as defined in the policy, for which the claim is filed.

Form Standards (Continued)

12. Additional Units**PRELIMINARY AND REPLANT:** Make no entry.**FINAL:**

(a) 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.

(b) Additional non-loss units may be entered on a single *Production Worksheet*.

Important: 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:** Make no entry.**14. Date(s) of 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 for each notice in MM/DD/YYYY format.

(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.

Important: If the notice does not require an inspection, document as directed in the Narrative instructions.

REPLANT AND FINAL:

(a) Transfer the last date (in the 1st or 2nd space from first or second set of *Production Worksheets*) to the final space on the first page of the first set of

Form Standards (Continued)

Production Worksheets if a final inspection should be made as a result of the notice.

(b) Always enter the complete date of notice in MM/DD/YYYY format for the “Final” inspection in the final space on the first page of the first set of *Production Worksheets*.

Important: For a delayed notice of loss or a delayed claim, refer to the LAM.

- 15. Companion Policy(s)**
- (a) If no other person has a share in the unit (insured has a 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 contract (not crop-hail or fire). If the other person does not, enter “None,”
 - (1) if the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number, handle these companion policies according to AIP instructions;
 - (2) if the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known; and
 - (3) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

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

**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) APH yields;
- (c) appraisals;
- (d) adjustments to appraised mature production (moisture adjustment factor);

Form Standards (Continued)

(e) stages or intended use(s) of acreage;

(f) shares, or

Example: 50 percent and 75 percent shares on the same unit.

(g) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

16. Field ID

Field identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.

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.

17. Multi-Crop Code

REPLANT: Make no entry.

PRELIMINARY AND FINAL: Applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding first crop and second crop code entries.

18. Reported Acres

(a) In the event of over-reported acres, handle in accordance with the individual AIP instructions.

(b) In the event of under-reported acres, enter the reported acres to tenths.

(c) If there are no under-reported acres, make no entry.

19. Determined Acres

(a) Enter the determined acres to tenths for which consent is given for other use and/or:

(1) put to other use without consent;

(2) abandoned;

(3) damaged by uninsured causes; or

(4) for which the insured failed to provide acceptable records of production.

(b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

Form Standards (Continued)

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.

PRELIMINARY AND FINAL: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated if a determination is impractical (refer to the LAM). Account for all planted acreage in the unit.

20. Interest or Share

Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.

21. Risk

Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.

Unrated land is uninsurable without a “Written Agreement.”

22. Type

(a) Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured.

(b) If “No Type Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.

(c) If actuarial documents do not contain types, make no entry.

23. Class

(a) Three-digit code number, entered exactly as specified on the actuarial documents for the class.

(b) If “No Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.

(c) If actuarial documents do not contain classes, make no entry.

24. Sub-class

(a) Three-digit code number, entered exactly as specified on the actuarial documents for the Sub-class.

(b) If “No Sub-class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.

Form Standards (Continued)

- (c) If actuarial documents do not contain Sub-classes, make no entry.
- 25. Intended Use**
- (a) Three-digit code number, entered exactly as specified on the actuarial documents for the intended use.
- (b) If “No Intended Use,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
- (c) If actuarial documents do not contain Intended Uses, make no entry.
- 26. Irr. Practice**
- (a) Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice.
- (b) If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
- (c) If actuarial documents do not contain irrigated practices, make no entry.
- 27. Cropping Practice**
- (a) Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice.
- (b) If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
- (c) If actuarial documents do not contain cropping practices, make no entry.
- 28. Organic Practice**
- (a) Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice.
- (b) If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.
- (c) If actuarial documents do not contain organic practices, make no entry.
- 29. Stage**
- PRELIMINARY:** Make no entry.
- REPLANT:** Replant stage abbreviation as shown below.

Form Standards (Continued)

<u>STAGE</u>	<u>EXPLANATION</u>
“R”	Acreage replanted and qualifying for replant payment.
“NR”	Acreage not replanted or not qualifying for a replant payment.
FINAL: Stage abbreviation as shown below.	
<u>STAGE</u>	<u>EXPLANATION</u>
“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 AIP.
“H”	Harvested
“UH”	Unharvested or put to other use with consent.
GLEANED ACREAGE: Gleaning is NA for Clary Sage..	

30. Use of Acreage

Enter the applicable abbreviation as follows:

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

Verify any “Use of Acreage” 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 “Use of Acreage.”

GLEANED ACREAGE: Gleaning is NA for Clary Sage.

Form Standards (Continued)

31. Appraised Potential

REPLANT: Enter the pounds per acre allowed for replanting in whole pounds as determined from the replant calculation documented in the Narrative. (Refer to the Section 11, for qualifications and computations.)

PRELIMINARY AND FINAL: Per-acre appraisal in pounds to tenths of potential production for the acreage appraised as shown in item 17 on the Clary Sage Appraisal Worksheet. Refer to section 22, *Appraisal Methods* for additional instructions.

If there is no potential on UH acreage, enter “0.” Refer to paragraph 85 in the LAM or procedures for documenting zero yield appraisals.

32a. Moisture%

REPLANT: Make no entry.

PRELIMINARY AND FINAL: Make no entry.

32b. Factor

REPLANT: Make no entry.

PRELIMINARY AND FINAL: Make no entry.

33. Shell%, Factor, or Value

Make no entry.

34. Production Pre QA

REPLANT: Enter the result of multiplying column 31 by column 19 rounded to whole pounds. If no entry in column 31, make no entry.

PRELIMINARY AND FINAL: Result of multiplying column 31 by column 19, and if applicable, multiplying this result by columns 32b and 33, rounded to whole pounds. If no entry in column 31, make no entry.

35. Quality Factor

Make no entry.

36. Production Post-QA

REPLANT: Transfer the entry in item 34.

PRELIMINARY AND FINAL: Result of multiplying column 34 by column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.

37. Uninsured Causes

REPLANT: Make no entry.

PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information

Form Standards (Continued)

on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.

(a) Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre, in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage by the approved APH yield per acre shown on the APH form), for any "P" stage acreage.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.
- (3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.

(b) When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.

(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.

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

38. Total to Count Result of adding item 36 and item 37

39. Total **PRELIMINARY:** Make no entry.

REPLANT AND FINAL: Total of column 19 acres rounded to tenths.

40. Quality Make no entry.

**41. Mycotoxins exceed
FDA, State, or other** **REPLANT:** Make no entry.

Form Standards (Continued)

health organization limits	PRELIMINARY AND FINAL: Make no entry.
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.
Narrative	<p data-bbox="540 493 1526 577">If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the <i>Production Worksheet</i>.</p> <ul style="list-style-type: none"> <li data-bbox="540 598 1526 682">(a) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date. <li data-bbox="540 703 1526 808">(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. <li data-bbox="540 829 1526 871">(c) Explain any uninsured causes, unusual, or controversial cases. <li data-bbox="540 892 1526 1018">(d) If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre. <li data-bbox="540 1039 1526 1165">(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 if not recorded on the appraisal worksheet. <li data-bbox="540 1186 1526 1291">(f) State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM. <li data-bbox="540 1312 1526 1354">(g) Explain any errors found on the <i>Summary of Coverage</i>. <li data-bbox="540 1375 1526 1417">(h) Explain any commingled production. Refer to the LAM. <li data-bbox="540 1438 1526 1606">(i) Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 entries (harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit). <li data-bbox="540 1627 1526 1669">(j) Explain a “No” checked in item 44. <li data-bbox="540 1690 1526 1774">(k) Attach a sketch map or aerial photograph to identify the total unit: <ul style="list-style-type: none"> <li data-bbox="617 1795 1526 1879">(1) if consent is or has been given to put part of the unit to another use or to replant;

Form Standards (Continued)

- (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.

Identify on the aerial photograph or sketch map any acreage destroyed or put to other use with or without consent.

- (l) Explain any difference between 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 AIP’s instructions.
- (o) Explain any delayed notices or delayed claims as instructed in the LAM.
- (p) Document any authorized estimated acres in column 19, as instructed in the LAM.
- (q) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (r) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- (s) Document that the qualifications for a replanting payment have been met. Refer to section 11.
- (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.

Form Standards (Continued)

- (u) For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the claim form according to individual AIP guidelines.
- (v) Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II: Determined Harvested Production**General
Information**

- (a) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in section I herein because the quantity cannot be determined later. Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.
- (b) For production commercially stored, sold, etc., enter the name and address of storage facility or buyer, in columns 49 through 52.
- (c) The insured must maintain satisfactory records of all production sold. Verify any storage facility or buyer records.

Important: If acceptable sales or weigh tickets are not available, refer to the LAM.

- (d) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (1) separate storage structures;
 - (2) varying names and addresses of buyers of sold production;
 - (3) varying determinations of production (test weight, percent sclareol, value, etc.);

(Average percent of sclareol can be entered when the processor has calculated the average on the summary sheet and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.)
 - (4) varying shares; e.g., 50 percent and 75 percent shares on same unit; and
 - (5) harvested production from more than one insured practice or type and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by type or practice. If production has been commingled, refer to the LAM.

Form Standards (Continued)

- (e) There will be no “harvested production” entries for replanting payments.
 - (f) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.
- 43. Date Harvest Completed** Used to determine a delayed notice or a delayed claim. Refer to the LAM.
- PRELIMINARY:** Make no entry.
- REPLANT AND FINAL:**
- (a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.
 - (b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”
 - (c) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”
 - (d) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.
- 44. Damage Similar to Other Farms in the Area?** **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 growers of Clary Sage 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 an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- 47a. Share** Record only varying shares on same unit to three decimal places.
- 47b. Field ID** (a) Make no entry if only one practice and/or type of harvested production is listed in section I.

Form Standards (Continued)

	(b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).
48. Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49. Length or Diameter	Make no entry.
50. Width	Make no entry.
51. Depth	Make no entry.
52. Deduction	Make no entry.
53. Net Cubic Feet	Make no entry.
54. Conversion Factor	Make no entry.
55. Gross Prod.:	Make no entry.
56. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Enter the gross production in whole pounds of sclareol produced from insured Clary Sage sold and/or stored in commercial storage - Obtain the gross harvested 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.)
57. Shell/Sugar Factor	Make no entry.
58a. FM%	Make no entry.
58b. Factor	Make no entry.
59a. Moisture %	Make no entry.
59b. Factor	Make no entry.
60a. Test Weight	Make no entry.
60b. Factor	Make no entry.
61. Adjusted Production	Transfer the entry in item 56. The Clary Sage has been converted to actual pounds of sclareol produced in item 56 above, no further adjustments are necessary.
62. Prod. Not to Count	Net production not to count in whole pounds 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

Form Standards (Continued)

other sources such as other units or uninsured acreage. Explain any "Production not to Count in the Narrative.

Important: This entry shall never exceed production shown on the same line.

- | | |
|--------------------------------|---|
| 63. Production Pre-QA | Column 61 minus column 62. |
| 64a. Value | Make no entry. |
| 64b. Market Price | Make no entry. |
| 65. Quality Factor | Make no entry. |
| 66. Production to Count | Transfer the entry in item 63. |
| 67. Total | Total of column 63. If no entry in column 63, make no entry. |
| 68. Section II Total | <p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Total of column 66 to whole pounds.</p> |
| 69. Section I Total | <p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Enter figure from Section I, column 38 total.</p> |
| 70. Unit Total | <p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Total of column 68 and column 69, to whole pounds.</p> |
| 71. Allocated Prod. | <p>(a) Total production, in whole pounds allocated to this unit that is included in sections I or II of the Production Worksheet.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Important: Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production.</p> |
| 72. Total APH Prod. | <p>Make the following entries in whole pounds.</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> |

Form Standards (Continued)

Reminder: Make no entry when separate APH yields are maintained by type, practice, and so forth, within the unit.

The following required entries are not illustrated on the *Production Worksheet* example.

73. Adjuster's Signature, Code # and Date (a) Adjuster's signature, code number, and date signed after the insured (or insured's authorized representative) has signed.

(b) 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*.

(c) Final indemnity inspections should be signed on the bottom line.

74. Insured's Signature and Date (a) Insured's (or insured's authorized representative's) signature and date.

(b) Before obtaining 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.

(c) Final indemnity inspections should be signed on the bottom line.

75. Page Numbers

PRELIMINARY: Page numbers - "1," "2," and so forth, at the time of inspection.

FINAL: Page numbers.

Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.

Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum Number of Samples*
0.1 – 10.0	3
*Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

Row Length Requirements in Relation to Row Width

ROW LENGTH REQUIREMENTS IN RELATION TO ROW WIDTH THAT CORRESPONDS TO ONE SQUARE YARD*										
Row Width (in inches)	6	7	8	9	10	12	14	16	18	20
Length of Row (in feet)	18.0	15.4	13.5	12.0	10.8	9.0	7.7	6.8	6.0	5.4

*For row widths not shown, divide 9 by the row width of feet, expressed as a 2-place decimal. Round to nearest tenth foot row length.

Example for 15 inch row spacing:

15 inches ÷ 12 inches = 1.25 ft.

9 divided by 1.25 ft. = 7.2 feet of row.

Conversion Factors to Convert Sample Measures and Weights to Pounds Per Acre

CONVERSION FACTORS: UNITS PER SQUARE YARD to POUNDS PER ACRE			
Multiply:	grams / sq yard	ounces / sq yard	pounds / sq yard
By this Factor:	10.66	302.5	4840
To get:	pounds / acre	pounds / acre	pounds / acre

CONVERSION FACTORS: UNITS PER OTHER SAMPLE to POUNDS PER ACRE			
If sample weight measure is:	grams	ounces	pounds
Divide this:	95.95	2722.5	43560
By this Amount:	Sample area sq ft	Sample area sq ft	Sample area sq ft
To get the:	grams / sample to pounds / acre factor	ounces / sample to pounds / acre factor	pounds / sample to pounds / acre factor
Example: 16 ounces in sample; sample 40 feet long by 3 feet wide. $16.0 \times 2722.5 = 43560$; $43560 \div 120 \text{ sq ft in sample} = 363 \text{ pounds per sample to pounds per acre factor}$.			

Clary Sage Growth Phases and Stages

PHASE	STAGE	DURATION	DESCRIPTION
Vegetative			<p>The vegetative phase begins with seed germination in the fall and ends with initiation of the reproductive phase in the spring. During this phase leaves increase as the plant develops a rosette seedling and then bolts before flowering. Completion of the vegetative phase varies depending on variety and climate.</p> <p>High temperatures and other plant stress factors can reduce the duration of this phase.</p>
	Cotyledon (Germination and Seedling Emergence) (Fall)	21 to 28 days (Avg 24) Day 0 to Day 24	After planting, usually within two to three weeks, the seed germinates and the seedling emerges from the soil. Two shiny waxy cotyledons push up on the end of an elongated stem until the first true leaves unfold about one week later. The growing point is above the soil. Germination and emergence depends on planting depth and soil moisture and temperature conditions. The recommended planting depth is about 1/4 inch.
	Fall Growth (Leafing/Rosette)	80 to 100 days (Avg 90) Day 24 to Day 114 (overwinter from 12/2 to 3/15)	From the time when the first true leaf is unfolded until the stem begins to lengthen or elongate. For the first week of this stage the plants project a fuzzy appearance. Thereafter the plant puts on more and more leaves form until 10 to 12 leaves are present, making a rosette during this period. The rosette size generally reaches between 4 inches and 18 inches wide before going into dormancy for the overwinter period (a uniform stand of rosettes about 12 inches wide is desired). Growth depends on soil moisture and temperature conditions.
	Spring Growth (Bolting/Budding)	56 to 63 days (Avg 60) Day 115 to Day 175	Begins at dormancy break and ends at the time the first flower opens. This phase is characterized by leaf growth and stem elongation for a period of about six weeks, followed by a two to three week period of budding. Additional leaves are formed at the nodes of the stem as stem length and thickness increase. The end of the budding period is signaled by head emergence in preparation for flowering. Depending on the strength and health of the plant from prior stages, during this stage leaf numbers increase to provide secondary branching and the plant develops 8 to 10 secondary tillers and buds to complement the primary flower.

Clary Sage Growth Phases and Stages (Continued)

Reproductive

Though budding is continuing from tillers that have formed, this phase begins when the first flower opens and ends when the crop reaches physiological maturity. During this stage the plant continues to grow taller as flowers progressively bloom, are pollinated and seeds are developed.

(In the later portion of the flowering stage podding and seed development are occurring before the last flowers are blooming. This can be exaggerated if secondary growth occurs due to favorable weather conditions or after plant damage.)

High temperatures and other plant stress factors can reduce the length of this phase.

Flowering (& Ripening)

10 to 20 days
(Avg 15)
Day 176 to Day 191

Begins when the first flower opens and continues until flowering is complete. Full flower is considered to be when the lower calyces are starting to flower.

(In the later portion of the Flowering stage podding and seed development are occurring before the last flowers are blooming. This can be exaggerated if secondary growth occurs due to favorable weather conditions or after plant damage.)

Ripening (& Flowering)

10 to 20 days
(Avg 15)
Day 191 to Day 205

Begins after flowering and continues as pods form and through the development of white seeds.

(In the early portion of the Ripening stage flowering is continuing after the initial pods are formed and developing seeds. This can be exaggerated if secondary growth occurs due to favorable weather conditions or after plant damage.)

Ideally, harvest for clary sage is before senescence, at the beginning of the ripening stage when some of the seed in the primary flower have turned brown. The harvest opportunity is generally a two to three week window when the plant is still building calyx material (where the sclareol wax is), but before mature calyces are overly mature, thus reducing calyx loss and limiting exposure to weather losses.

Mature

Senescence (Physiological Maturity)

10 to 14 days
Day 205 to Day 217

Generally, when weather conditions no longer allow the plant to continue flowering, seed ripening is in the final

stages, the plant begins to shut down and leaves begin to drop.

Clary Sage Plant Example



Salvia sclarea L. - Europe sage
SASC2

(from: NRCS. The PLANTS Database; <http://plants.usda.gov>)

Britton, N.L., and A. Brown. 1913. *An illustrated flora of the northern United States, Canada and the British Possessions*. 3 vols. Charles Scribner's Sons, New York. Vol. 3: 131. Courtesy of [Kentucky Native Plant Society](#). Scanned by [Omnitek Inc.](#)

Clary Sage Plant Example (Continued)



Source: Tropicos.org. Missouri Botanical Garden. 07 May 2014 <http://www.tropicos.org/Name/17600309>
© 2014 [Missouri Botanical Garden](http://www.missouriherbarium.org/) - 4344 Shaw Boulevard - Saint Louis, Missouri 63110 5/6/14

Clary Sage Appraisal Worksheet – REPLANT Example

(FOR ILLUSTRATION PURPOSES ONLY) CLARY SAGE APPRAISAL WORKSHEET		1 INSURED'S NAME / INSURANCE CO. I.M. Insured / Any Company		2 POLICY# XXXXXXX		3 UNIT# / FN / CLAIM# 0001-0001 / XXX / XXXXX	
		4 CROP YEAR YYYY	5 APPRAISAL METHOD and STAGE STAND COUNT: REPLANT – Plants / Linear Foot				
6. SAMPLE	7. FIELD ID / ACRES	8. ROW WIDTH / SEEDING RATE		9. LIVE PLANTS	10. SAMPLE SIZE	11. LIVE PLANTS / LINEAR FOOT	12. POUNDS PER ACRE
1	A/10.0	36 inches – 3 lbs/acre		82	40 linear feet	2.05	NA
2	A/10.0	36 inches – 3 lbs/acre		62	40 linear feet	1.55	NA
3	A/10.0	36 inches – 3 lbs/acre		74	40 linear feet	1.85	NA
4	A/10.0	36 inches – 3 lbs/acre		80	40 linear feet	2.00	NA
5							
6							
7							
8							
9							
10							
11							
12-15							
17							
18							
18 REMARKS ACTUAL COST TO REPLANT = \$23.00/AC. 1.0 POUND MAX x \$21 PRICE ELECTION X 1.000 SHARE = \$21.00. 20% OF PROD GUAR (20% OF 30 LBS/AC) = 6.0 LBS; 6.0 LBS x \$21.00 PRICE ELECTION X 1.000 SHARE = \$126.00. LOWEST AMOUNT = \$21.00 / \$21.00 PE = 1.0 POUND				13 SUBTOTAL		7.45	
				14 TOTAL NO. OF SAMPLES		4	
				15 AVERAGE		1.86 PLANTS / LINEAR FT	
				16 GROWTH STAGE FACTOR		QUALIFIES FOR REPLANT PAYMENT	
				17 LBS. PER ACRE APPRAISAL		<u>REPLANT PAYMENT =</u> <u>1.0 POUND PER ACRE</u>	

Clary Sage Appraisal Worksheet – STAND COUNT Example

Exhibit 10

(FOR ILLUSTRATION PURPOSES ONLY) CLARY SAGE APPRAISAL WORKSHEET		1 INSURED'S NAME / INSURANCE CO. I.M. Insured / Any Company		2 POLICY# XXXXXXX		3 UNIT# / FN / CLAIM# 0001-0001 / XXX / XXXXX	
		4 CROP YEAR YYYY		5 APPRAISAL METHOD and STAGE STAND COUNT: SPRING GROWTH – Plants / Linear Foot			
6. SAMPLE	7. FIELD ID / ACRES	8. DRILL SPACING / SEEDING RATE		9. LIVE PLANTS	10. OPTIMUM NO. OF PLANTS	11. APH APPROVED YLD	12. POUNDS PER ACRE
1	A/5.0	36 inches – 3 lbs/acre		82	8/FT X 40 = 320	40	10.3
2	A/5.0	36 inches – 3 lbs/acre		48	8/FT X 40 = 320	40	6.0
3	A/5.0	36 inches – 3 lbs/acre		57	8/FT X 40 = 320	40	7.1
4	A/5.0	36 inches – 3 lbs/acre		61	8/FT X 40 = 320	40	7.6
5							
6							
7							
8							
9							
10							
11							
12-15							
17							
18							
18 REMARKS FIELD "A" BEING REPLANTED TO SOYBEANS				13 SUBTOTAL		31.0	
				14 TOTAL NO. OF SAMPLES		4	
				15 AVERAGE		7.8	
				16 GROWTH STAGE FACTOR		.8	
				17 LBS. PER ACRE APPRAISAL		9.8	

Clary Sage Appraisal Worksheet – HAND HARVEST Example

(FOR ILLUSTRATION PURPOSES ONLY) CLARY SAGE APPRAISAL WORKSHEET		1 INSURED'S NAME / INSURANCE CO. I.M. Insured / Any Company		2 POLICY# XXXXXXX		3 UNIT# / FN / CLAIM# 0001-0001 / XXX / XXXXX	
		4 CROP YEAR YYYY	5 APPRAISAL METHOD and STAGE HAND HARVEST: FLOWERING / RIPENING – Hand Harvest				
6. SAMPLE	7. FIELD ID / ACRES	8. DRILL SPACING / SEEDING RATE		9. BULK WEIGHT FROM SAMPLE	10. % SCLAREOL	11. SAMPLE TO ACRE FACTOR	12. POUNDS PER ACRE
1	B/10.0	36 inches – 3 lbs/acre		3.6 lbs	0.580	363	7.6
2	B/10.0	36 inches – 3 lbs/acre		4.0 lbs	0.580	363	8.4
3	B/10.0	36 inches – 3 lbs/acre		5.2 lbs	0.580	363	10.9
4	B/10.0	36 inches – 3 lbs/acre		4.2 lbs	0.580	363	8.8
5							
6							
7							
8	<i>Ex. If 1 sq yd sample:</i>	<i>18 inches – 3 lbs/acre</i>		<i>150 grams</i>	<i>0.580</i>	<i>10.66</i>	
9				<i>5.3 ounces</i>	<i>0.580</i>	<i>302.5</i>	
10				<i>0.33 pounds</i>	<i>0.580</i>	<i>4840</i>	
11							
12-15							
17							
18							
18 REMARKS FIELD "B" WAS UNHARVESTED SAMPLE WEIGHTS DETERMINED IN FIELD; % SCLAREOL BY PROCESSOR LAB & TESTING; SAMPLE AREAS 40 FEET LONG x 3 FEET WIDE; FACTOR: $43,560 \div 120 = 363$. (OTHER ACCEPTABLE MEANS OF DETERMINATION ARE: WEIGHT OF BIOMASS PRODUCED DETERMINED BY DELIVERY TO PROCESSOR; % SCLAREOL DETERMINED BY DEFAULT; SAMPLE SIZE BASED ON MACHINE HARVESTED AREA)				13 SUBTOTAL		35.7	
				14 TOTAL NO. OF SAMPLES		4	
				15 AVERAGE		8.9	
				16 GROWTH STAGE FACTOR		NA	
				17 LBS. PER ACRE APPRAISAL		8.9	

PRODUCTION WORKSHEET

1. Crop/Code # CLARY SAGE 0079	2. Unit # BU 0001 0000	3. Location Description SW1-96N-3W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10	AUG			9. Claim # XXXXXXXX
5. Cause(s) of Damage HAIL	DROUGHT			11. Crop Year YYYY
6. Insured Cause % 40	60			10. Policy #
12. Additional Units				14. Date(s) Notice of Loss MM/DD/YYYY
13. Est. Prod. Per Acre				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				15. Companion Policy(s) NONE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

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			5.0	1.000		997					004		UH	UH	9.8			49		49		49				
B			10.0	1.000		997					004		UH	To Sbns	8.9			89		89		89				
C			135.0	1.000		997					004		H	H												
39. TOTAL			150.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>															42. TOTALS			138		138		138

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

Basic unit. Acres determined using permanent field measurements. Field C sclareol production from processor delivery and summary sheets.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.		
47b.											58b.	59b.	60b.				64b.				
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
1.000		ACME PROCESSING							4112					4112		4112			4112		
C		ANYTOWN, ANY STATE																			
67. TOTAL																4112	68. Section II Total		4112		
																		69. Section I Total		138	
																		70. Unit Total		4250	
																		71. Allocated Prod.			
																		72. Total APH Prod.		4250	

PRODUCTION WORKSHEET (REPLANT EXAMPLE)

1. Crop/Code # CLARY SAGE 0079	2. Unit # BU 0001 0000	3. Location Description SW1-96N-3W	7. Company ANY COMPANY	8. Name of Insured I.M. INSURED
			Agency ANY AGENCY	9. Claim # XXXXXXXX
4. Date(s) of Damage APRIL 10				11. Crop Year YYYY
5. Cause(s) of Damage HAIL				10. Policy # XXXXXXXXXXXXXXXXXXXX
6. Insured Cause % 100				14. Date(s) Notice of Loss MM/DD/YYYY
12. Additional Units				2nd MM/DD/YYYY
13. Est. Prod. Per Acre				Final MM/DD/YYYY
			15. Companion Policy(s) NONE	

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.	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			10.0	1.000		997					004		R	Replanted	1.0			10		10		10		
B			30.0	1.000		997					004		NR	Not Replanted										
39. TOTAL			40.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		10		10		10		
				41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																				

NARRATIVE (If more space is needed, attach a Special Report) Actual replant cost = \$23.00 per acre, 1.0 lbs x \$21.00 PE x 1.000 share = \$21.00, 20.0% x 30 lbs. x \$21.00 PE x 1.000 share = \$126.00
Lowest amount \$21.00 ÷ \$21.00 PE = 1.0 lbs.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.											58b.	59b.	60b.				64b.						
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
Field ID																							
67. TOTAL																68. Section II Total							
																			69. Section I Total				
																			70. Unit Total				
																			71. Allocated Prod.				
																			72. Total APH Prod.				

Notes

[illegible]