

United States
Department of
Agriculture

Federal Crop
Insurance
Corporation



Product
Development
Division

FCIC-25210

GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 and Succeeding Crop Years

GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK**SUMMARY OF CHANGES/CONTROL CHART**

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

- 1 Changes:
 - A Added newly developed standards language for PART 1, Section 8, INSURANCE CONTRACT INFORMATION, Paragraph B, General Provisions not Applicable to Catastrophic Risk Protection (CAT). Deleted all NACAT identifiers.
 - B Added newly developed standards language for, Part 1, Section 3, OPERATING POLICY, Section 4, ABBREVIATIONS, Section 5, FORMS AND PROCEDURES, Section 6, DEFINITIONS, Section 7, RESPONSIBILITIES.
 - C Added newly developed standards language for PART 2, Section 12, GENERAL APPRAISAL STANDARDS, and Section 13, SAMPLE SELECTION STANDARDS. Also in Section 13, moved table regarding Minimum Samples for Representative Samples from exhibits to text and developed example on measuring row width for sample selection. Moved Row Width factor Table from exhibit to text.
 - D Reformatted information in Section 14, GROWTH STAGES, and Section 15, APPRAISAL METHODS.
 - E Deleted all references to FCI-74A, referenced as appraisal worksheet now.
 - F Changed all references to the "FCI-74 Field Inspection and Claim for Indemnity" form to "claim form."
 - G Claim form completion instructions are based on a "Production Worksheet" which resembles that currently used by the insurance industry.
 - H The FCI-74 Production Entries and Calculations example has been deleted from the handbook.
 - I Part 1, Section 8 was added to include general claims information on insurability, unit division, and quality adjustment.
 - J Part 1, Section 9 was added to include information necessary to work replant claims.
 - K Part 3, Section 21 was converted to a Standards format. All references to the FCI-74 have been removed. For this example, fields for Crop Year, Additional Units, Date(s) of Damage, Assignment of Indemnity, Transfer of right to Indemnity, Estimated Production Per Acre, and Companion Policy(s), have been added as Standard items.

GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- L Deleted Silage Tonnage Appraisal Method, since it applied to FSA only.

CONTROL CHART FOR: GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK FCIC-25210						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Remove	FCIC-30210 and Replace with FCIC-25210					
Current Index	1-2	1-2	1-60	1 (61-62) 2 (63-64) 3 (65-66) 4 (67-68) 5 (69-70)	1-98 1-98 1-98 1-98 1-98	FCIC-25210 FCIC-25210 FCIC-25210 FCIC-25210 FCIC-25210

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25210
SUBJECT: GRAIN SORGHUM LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: JANUARY 30, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) grain sorghum losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the FCIC-25010, Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for grain sorghum. This standards handbook remains in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A Insurance Providers. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation approval unless otherwise provided in writing by FCIC.
- B Specific Entry Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection Coverage
CES	Cooperative Extension Service
CIH	Crop Insurance Handbook
CREES	Cooperative State Research, Education, and Extension Service
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GLAS	General Loss Adjustment Standards (also LAM)
LAM	Loss Adjustment Manual (also GLAS)
MPCI	Multiple Peril Crop Insurance
PCP	Posted County Price
RIV	Reduction in Value
RMA	Risk Management Agency
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the FCIC-24030, Submission Standards Handbook.
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
- (1) Original copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to grain sorghum loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

7 RESPONSIBILITIES**A FCIC Product Development Division**

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarifications, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms, or calculations that are different from those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, printouts, or on a Special Report attached to the appropriate form, specified in approved standards and procedures.
- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for grain sorghum apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

- (1) The crop insured will be all the grain sorghum in the county for which a premium rate is provided by the county actuarial documents and which the insured has a share.
- (2) Unless allowed in the Special Provisions or a written agreement grain sorghum is not insurable if it is:
 - (a) Interplanted with another crop.
 - (b) Planted into an established grass or legume.
- (3) Acreage damaged before the final planting date to the extent defined in the Coarse Grains Crop Provisions must be replanted to retain insurability unless replanting is not practical (as determined by the insurance provider). See the LAM for additional information.

B General Provisions Not Applicable to CAT Coverage

- (1) Optional Units.
- (2) High Risk Land Exclusion.
- (3) Written Agreements.
- (4) Hail and Fire exclusion provisions (also not applicable to limited buy-up).
- (5) Replanting Payments.

C Causes of Loss

See the Grain Sorghum Crop Provisions for insured causes of loss.

- ### D Unit Division See the insurance contract for unit provisions. Only basic policy units are applicable to CAT Coverage.

E Quality Adjustment

- (1) DISREGARD CONTRACT PRICES IN QUALITY ADJUSTMENT. Processor or processor-broker prices are considered contract prices and are disregarded for quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000.
- (2) For damage caused solely by fire, refer to the LAM.
- (3) Explain reasons for quality adjustment in the narrative or on a Special Report.
- (4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; see the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the "Narrative" instructions herein.
- (5) The adjuster must refer to the Special Provisions if production is eligible for quality adjustment as identified in the Coarse Grains Crop Provisions.
- (6) Moisture adjustment is applied prior to any qualifying quality adjustment factors such as test weight, kernel damage, etc. A grain sorghum moisture adjustment chart is in Exhibit 5. Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture exceeding 14.0 percent.
- (7) When due to insurable cause(s), use of quality adjustment for grain sorghum is handled by determining separate discount factors, summing them together and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). See the Special Provisions for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also see the LAM for examples and guidance in determining reduction in values (RIV's) to determine non-chart discount factors.
- (8) If a local market cannot be found for the grain sorghum, refer to the LAM.
- (9) For grain sorghum for which RIV's apply, and which can be conditioned/reconditioned, see the Special Provisions for instructions.
- (10) See the LAM for special instructions regarding mycotoxin infected grain.

9 REPLANTING PAYMENT STANDARDS

A Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues.

B To qualify for replanting payment the:

- (1) grain sorghum must be damaged by an insurable cause;
- (2) insurance provider must determine that it is practical to replant;
- (3) acres must have been planted on or after the initial planting date established by the Special Provisions;
- (4) appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the production guarantee for the acreage;
- (5) acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and
- (6) insurance provider has given consent to replant.

Note: In the narrative of the Production Worksheet or on an attachment, show the appraisal and calculations to document that qualifications for a replant payment have been met.

C The replanting payment per acre will be the LESSER OF:

- (1) the insured's actual replanting cost;
- (2) the product of multiplying the maximum bushels allowed in the policy (7 bushels) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the production guarantee times applicable price election times the insured's share.

Note: Compute the number of bushels per acre allowed for a replanting payment (column N on the claim form), by dividing the insured's cost to replant by the price election, and multiply this result by the share. This number must reflect the insured's cost to replant, but cannot exceed the maximum amount allowed. Show all calculations in the narrative of the production worksheet or on a special report.

EXAMPLE 1

30 acres replanted.
 Actual cost to replant = \$11.00.
 Price election = \$2.46.
 20% of prod. guar (28.0 bu.) = 5.6 x \$2.46 (price election) = \$13.78
 7 bu. (max. Bu. amount allowed in policy) x \$2.46 (price election)=\$17.22
 The lesser of \$11.00, \$13.78 and \$17.22 is \$11.00
 Actual bushels per acre allowed = 4.5 bu. ($\$11.00 \div \2.46).
 Enter 4.5 bu. in Column "N" of the Production Worksheet.

EXAMPLE 2

30 Acres replanted.
 Actual cost to replant = \$18.00
 Price election = \$2.46.
 20% of prod. guar (28.0 bu.) = 5.6 x \$2.46 (price election) = \$13.78
 7 bu. (Max. Bu. amount allowed in policy) x \$2.46 (price election) = \$17.22.
 The lesser of \$18.00, \$13.78 and \$17.22 is \$13.78.
 Actual bushels per acre allowed = 5.6 bushels ($\$13.78 \div \2.46).
 Enter 5.6 bu. in Column "N" of the Production Worksheet.

- D Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replant payment. Non-qualifying replant-payment inspections are to be handled as preliminary inspections. If qualified for a replant payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM. Enter in the narrative the date the acreage was replanted to grain sorghum (from a completed Certification Form, returned by the insured).
- E Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replant payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- F No replanting payment will be made on acreage on which a prior replant payment has been made during the current crop year.

10 (RESERVED)

11 (RESERVED)

(RESERVED)

(RESERVED)

PART 2 GRAIN SORGHUM APPRAISALS

12 GENERAL APPRAISAL STANDARDS

A General Instructions

- (1) The following are directions for appraising potential production of grain sorghum according to growth stages through maturity.
- (2) ANY DEVIATIONS IN THE APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, grain sorghum appraisals are to be made:

- (1) For uninsured causes of loss. Such appraisals will NOT be used for actual production history (APH) purposes. For additional instructions see the CIH.
- (2) For damage such as hail, flooding, etc., defer appraisals to a later date in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instruction on deferred appraisals.
- (3) See the LAM for additional reasons for appraisals.

13 SAMPLE SELECTION STANDARDS

A Selecting Representative Samples for Appraisals

- (1) Determine the number of recommended samples for a field or subfield by the field size, the average stage of growth (refer to Section 14), age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take as many samples as necessary for an accurate appraisal, but use of fewer than the recommended minimum number of samples shown in TABLE A, below, must be explained in the remarks section of the appraisal worksheet.

**TABLE - A
MINIMUM SAMPLE RECOMMENDATIONS FOR REPRESENTATIVE SAMPLES**

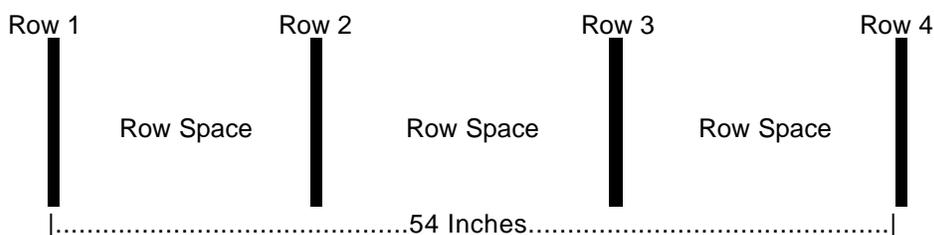
ACRES IN FIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

B Measuring Row Width for Sample Selection

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see LAM for conversion table).
- (2) Measure across **THREE OR MORE** row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed), and divide the result by the number of row spaces measured across, to determine an average row width in whole inches.

Example:



$54 \text{ inches} \div 3 \text{ row spaces} = 18 \text{ in. average row width}$

- (3) Apply the average row width to TABLE B to determine the required length for the sample row.

TABLE - B ROW WIDTH

Row Width	Row Length for 1/100 Acre	Row Length for 1/1000 Acre	Row Length for 1/2000 Acre
42 inches	125 feet	12.5 feet	6.3 feet
40 inches	131 feet	13.1 feet	6.6 feet
38 inches	138 feet	13.8 feet	6.9 feet
36 inches	145 feet	14.5 feet	7.3 feet
34 inches	154 feet	15.4 feet	7.7 feet
32 inches	163 feet	16.3 feet	8.2 feet
30 inches	174 feet	17.4 feet	8.7 feet
28 inches	187 feet	18.7 feet	9.4 feet
26 inches	202 feet	20.2 feet	10.1 feet
24 inches	218 feet	21.8 feet	10.9 feet
22 inches	238 feet	23.8 feet	11.9 feet
20 inches	262 feet	26.2 feet	13.1 feet
18 inches	290 feet	29.0 feet	14.5 feet
16 inches	326 feet	32.6 feet	16.3 feet
14 inches	374 feet	37.4 feet	18.7 feet
Broadcast	---	6.6 X 6.6	----

- (4) When two or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires, measure across one pattern of this type and divide the number of rows by the total distance in order to determine "average row width."
- (6) Broadcast (3-foot square grid; 9 square feet).

14 GROWTH STAGES

Grain Sorghum growth stages identifies the time interval to next stage in relation to appraisal methods.

A Stages of Growth for Grain Sorghum

- (1) Actual leaf count is used to determine the stage of growth until all the leaves are exposed.
 - (a) Starting with the rounded tip leaf, count all leaves developed up to, and including the stage indicator leaf. The stage indicator is that leaf which is at least 50 percent exposed. It is usually the uppermost leaf tip that is pointing below a horizontal line.

- (b) The node identification system will be used if the rounded tip leaf cannot be determined (see page 17, Figure A):
- 1 Pull up the entire plant, and carefully split the stalk to expose stalk nodes and root whorls.
 - 2 The SEVENTH leaf attaches to the top of the first noticeable elongation between the nodes (an internode).
 - 3 After the seventh leaf node is identified, count upward to the stage indicator leaf.
 - 4 In the early stages of the plant's development, the nodes are very compact and difficult to distinguish; by stage nine or ten, the internode elongation should be easily found.
- (2) The development of the head determines the stage of growth after the boot stage [(Refer to Stage Characteristics (Heading through Maturity), in paragraph C)].
- (3) Stage Definitions. The definitions listed in paragraph B below are based on the average normal conditions for a 20-leaf, 115-day plant.

B Stage Characteristics (Emergence through Boot)

Name of Stage (one-half of the actual leaf is exposed)	Average Time Interval	Collar of this leaf is visible	Tip of this leaf is visible	Percent of total leaf area exposed
Emergence to 11th Leaf	32 days			
11th Leaf	4 days	9th	13th	12
12th Leaf	4 days	10th	14th	20
13th Leaf	3 days	11th	15th	28
14th Leaf	3 days	12th	16th	39
15th Leaf	3 days	13th	17th	50
16th Leaf	3 days	14th	18th	62
17th Leaf	3 days	15th	19th	72
18th Leaf	2 days	16th	20th (flag leaf)	79
19th Leaf	2 days	17th	Part of 20th (flag leaf) is visible	85
20th Leaf	3 days			92
Full Leaf Development (Early Boot)	3 days	All leaves fully extended and exposed. Head has started to swell and is extended to just below the flag leaf.		100
Boot	2 days	Head has reached almost full size and has started to emerge from the sheath of the flag leaf.		

C Stage Characteristics (Heading through Maturity)

All Stages are based on 50 percent of the plants in the sample at or beyond a given phase of development.

Name of Stage	Average Time	Characteristics
Just Headed	2 days	50 percent of the heads emerged from the boot. No blooms showing.
Bloom	5 days	All heads emerged from the boot and 50 percent are showing yellow pollen tubes over 50 percent of each head.
Blister	4 days	Grain is in a watery form and only partially formed--no color to liquid.
Early Milk	6 days	Grain is fully formed. Substance is clear to slightly white, milky liquid. Removal of fluid would leave only the grain hull.
Milk	7 days	Substance is thick milky liquid, no solids.
Late Milk	7 days	Grain has reached a semi-solid form.
Soft Dough	6 days	Grain can be crushed and a white substance emerges in a semi-solid form.
Dough	5 days	Grain can be crushed and a white substance emerges in an almost solid form.
Hard Dough	6 days	Grain is firm enough that when crushed there is no emergence.
Mature		Physiological maturity has been reached. Less than 40 percent moisture content.

Figure A

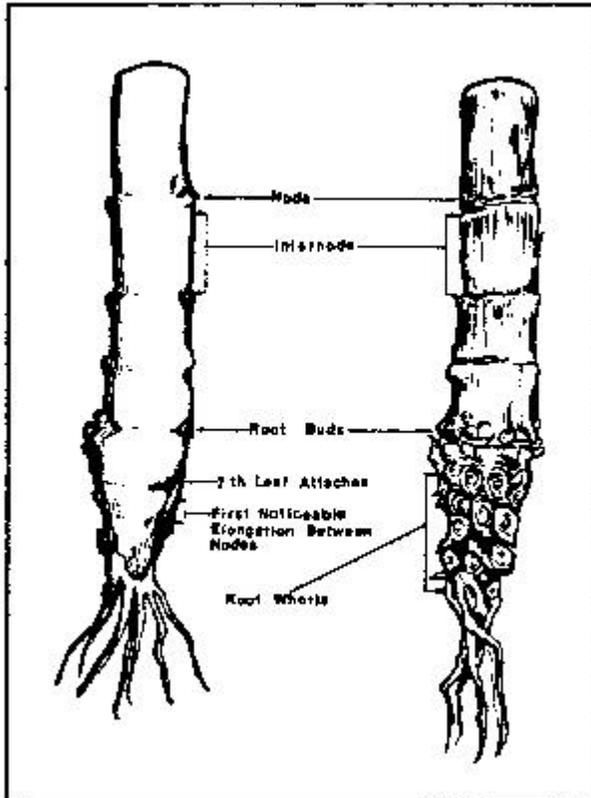


Figure B

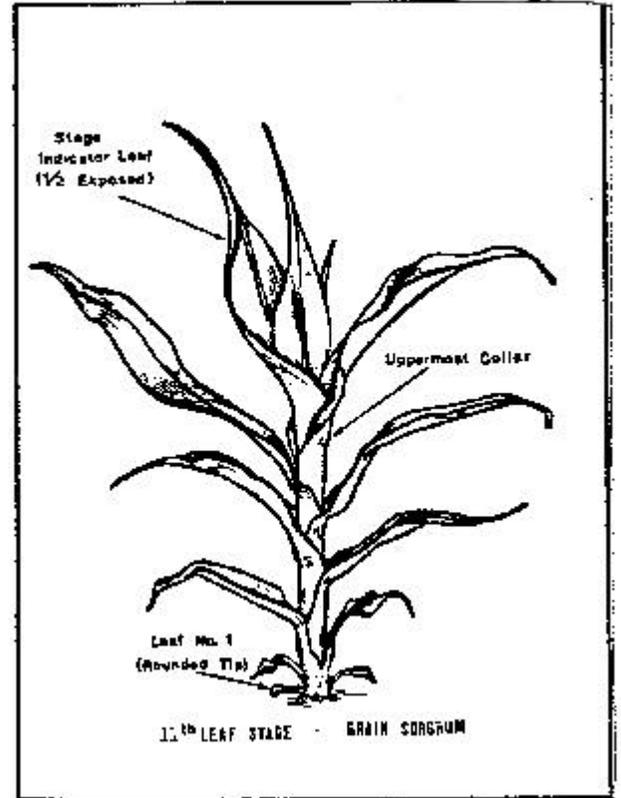
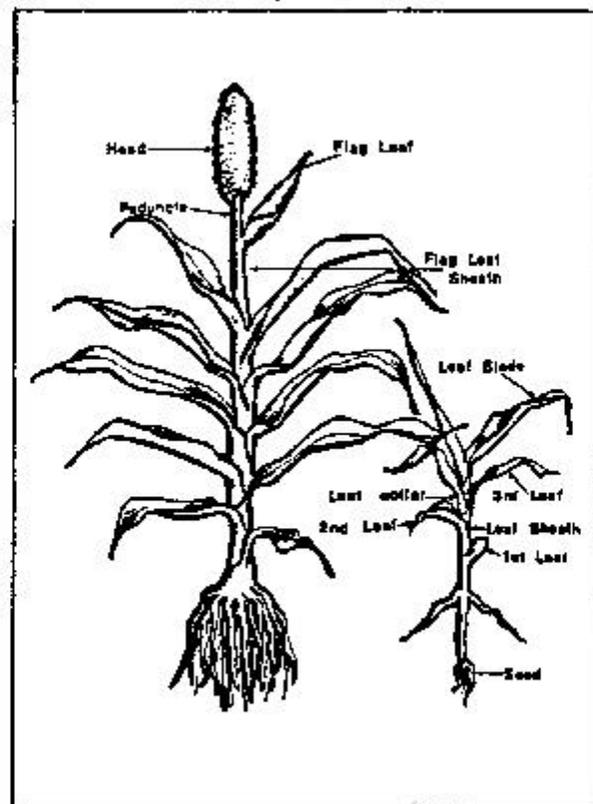


Figure C



15 APPRAISAL METHODS

These instructions provide standards for selecting representative samples and appraising production to count utilizing three appraisal methods.

Appraisal Method...	Use...
Stand Reduction Method	from emergence to the milk stage.
Hail Damage Method	beginning with the 10th leaf stage and until the sorghum reaches the milk stage.
Headed Weight Method	for all grain appraisals from milk stage through maturity

A Stand Reduction Method

Use the Stand Reduction Appraisal Worksheet and stand reduction method from emergence to the milk stage.

- (1) This method is based on the number of the surviving plants in a designated sample row length.
- (2) Surviving plant counts are converted to bushels per acre by multiplying the percent of potential remaining by the base yield per acre.
- (3) Prior to the 12th leaf stage, the "Stand Reduction Chart" in Exhibit 1 is used to determine the percent of potential remaining.
- (4) After the 11th leaf stage to the milk stage, the yield and stand reductions are on a one-to-one ratio. (Example: 80% stand = 80% potential.)
- (5) Samples consist of 1/100 acre, unless the crop is broadcast. Use 6.6 feet by 6.6 feet (1/1000 acre) as the sample area for broadcast grain sorghum. See Row Width and Length Chart (Section 13, TABLE B) for other appropriate sample sizes.

B Hail Damage Method

Use the Hail Damage Appraisal Worksheet for hail-damaged grain sorghum appraisals beginning with the 10th leaf stage and until the grain sorghum reaches the milk stage.

- (1) This method is based on the calculation of direct and indirect damage from hail to determine the percent of potential remaining, converted to a bushel-per-acre appraisal.
- (2) For damage due to hail, inspections for immature grain sorghum must be delayed at least 7 to 10 days after the damage for a more accurate damage assessment.
- (3) Direct damage includes stand reduction and damage to the stalk and head.
 - (a) Stand Reduction
 - 1 Hail damage stand reduction prior to the 10th leaf stage is considered recoverable since the plant growing point is largely protected to this stage and regrowth will usually show no adverse effects in grain yield.
 - 2 In the 10th leaf to milk stage, the "Hail Stand Reduction Loss Chart" in Exhibit 1 is used to determine percent of damage due to stand reduction.
 - (b) Head Damage

Hail damage to grain sorghum heads is determined by comparing the number of damaged kernels to the number of total kernels in a sample of four "average" heads. See Hail Method Worksheet Instructions (Section 16, subparagraph E, Item 16) for complete details.
 - (c) Stalk Damage

Plants having stalk bruises should not automatically be counted as destroyed. A normal or near-normal head will usually be produced even though stalk damage is present. When considerable bruising is evident, the adjustment should be deferred until the actual loss can be determined.
- (4) Indirect damage is caused by defoliation (the loss of leaf area) due to hail. To determine the amount defoliation and subsequent yield loss:
 - (a) Select representative plants;
 - (b) Remove the leaves which were exposed at the time of hail damage;
 - (c) Determine the percent of leaf area destroyed (missing or brown areas) on each removed leaf;
 - (d) Total the leaf-area-loss percentages; and

- (e) Divide the total percentage by the total number of leaves to determine the average percent. Apply the average percent (to the nearest 5 percent) to the Leaf Loss Chart in EXHIBIT 3.

IF THE DAMAGE OCCURRED PRIOR TO BOOT STAGE, use the top portion of the chart. Determine the ultimate number of leaves by tearing the plant down. After the stage indicator leaf has been identified, dissect the plant and count the nodes or leaves not yet emerged to determine the ultimate number. If the actual number of leaves to be produced cannot be determined, defer the appraisal until the actual number of leaves can be determined. AT THE TIME OF DEFERRAL, accurately determine the percent of defoliation as of the date of hail loss. No further determination of defoliation should be made unless further damage occurs.

If the damage occurred in boot through early milk stage, apply the average percent (determined above) to the lower portion of EXHIBIT 3.

C Headed Weight Method

Use the Weight Method Appraisal Worksheet, Part I, for all grain appraisals from milk stage through maturity.

- (1) This method is based on weighing the grain heads in a fraction of an acre, then converting this production to bushels per acre.
- (2) Select representative samples of:
 - (a) 1/100 acre if the potential appears to be less than 20 bushels per acre.
 - (b) 1/1000 acre if the potential appears to be in excess of 20 bushels per acre.
 - (c) 6.6 foot by 6.6 foot (1/1000 acre) if the grain sorghum has been broadcast planted.
- (3) Harvest all grain heads in the sample by cutting heads from the stalks as close as possible to the lowest head branch.
- (4) Multiply average sample weight by:
 - (a) 1.34 if the sample size selected was 1/100 acre;
 - (b) 13.4 if the sample size selected was 1/1000 acre;

The result will be the bushels per acre of potential production.

- (5) If the grain is light and chaffy or heads are poorly filled, determine threshing percentage in accordance with EXHIBIT 4.
- (6) If the appraisal for any field or sub-field exceeds the approved yield from the APH Form, explain the high appraisal on the reverse of the appraisal worksheet original.

16 APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS

A General Information

- (1) The grain sorghum appraisal worksheets herein contains the required standards items and information required for documenting appraisals. **Insurance provider** grain sorghum appraisal worksheets must contain at least the required standard items.
- (2) **Insurance providers** can format grain sorghum appraisal worksheets, as applicable, provided all required standard items are on the FCIC approved appraisal worksheet.

B Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base yield or farming practice. Refer to TABLE A in Section 13A for sampling requirements.

C Complete the appraisal worksheets as instructed below. Standard items and numbers contained in this section correspond with the sample appraisal worksheet.

D APPRAISAL WORKSHEET INSTRUCTIONS - GRAIN SORGHUM (STAND REDUCTION)

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Contract Number	Insured's assigned policy number.
3 Unit Number	Five-digit unit number from the acreage report.
4 Crop	Enter "Grain Sorghum".
5 Crop Year	Crop year, as defined in the policy, for which the claim has been filed.
6 FSA Farm Number	Enter the FSA farm serial number.

7	Field or Sub-field Number	Field or sub-field identification symbol.
8	Row Width	Row width to nearest inch (If broadcast enter B).
9	Base Yield	Enter the approved APH yield to nearest whole bushel from the APH form.
10	Sample Number	MAKE NO ENTRY
11	Normal Plant Population	Determine by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre (for broadcast seeded, 6.6 feet X 6.6 feet (1/1000 acre)).
12	Number of Surviving Plants	Enter number of surviving plants.
13	Percent of Stand	Result, to nearest tenth, of dividing number of surviving plants (item 12) by the normal plant population (item 11).
14	Percent of Stand (rounded to nearest 5 percent).	Percent of stand (item 13) rounded to nearest 5 percent.
15	Percent of Potential	Enter percent of potential as follows: <ul style="list-style-type: none"> a Determine stage at time of damage and enter in item 19. b Before 12th leaf stage, use Stand Reduction Chart (EXHIBIT 1) and entry in item 14. c After the 11th leaf stage, repeat entry from item 14.
16	Base Yield	Repeat entry from item 9.
17	Appraisal for Sample	Result, to nearest tenth, of multiplying percent of potential (item 15) expressed as a decimal by the base yield (item 16).
18	Total of Appraisals for Sample	Sum of entries in item 17 (to nearest tenth).
19	Stage of Growth	Stage of growth at time of damage (refer to section 14).
20	Total Appraisals for all Samples	Repeat entry from item 18.

- | | | |
|-----------|---|--|
| 21 | Total Number of Samples | Enter total number of samples. |
| 22 | Appraisal per Acre/Field | Result (to nearest tenth) by dividing total appraisals for all samples (item 20) by the total number of samples (item 21). |
| 23 | Notes and Calculations | Enter notes and calculations. |
| 24 | Insured's Signature and Date | Obtain the insured's signature and date after reviewing all form entries with the insured. |
| 25 | Adjuster's Code No., Signature, and Date | Adjuster then enters his/her code number, signature and the date. |

"FOR ILLUSTRATION PURPOSES ONLY"

STAND REDUCTION APPRAISAL WORKSHEET (Corn and Grain Sorghum)		1. Insured's Name I.M. Insured		2. CONTRACT NO. xxxxxx	3. UNIT NO. 00100	4. CROP Grain Sorghum	
		5. CROP YR. 19YY	6. FSA FARM NO. 106	7. FIELD NO. A	8. ROW WIDTH 38	9. BASE YIELD 49	
COMPUTATIONS							
10 SAMPLE NUMBER	11 NORMAL PLANT POPULATION 1/100 ACRE	12 NUMBER OF SURVIVING PLANTS 1/100 ACRE	GRAIN SORGHUM ONLY		15 PERCENT OF POTENTIAL	16 BASE YIELD	17 APPRAISAL FOR SAMPLE (COL. 15 X 16)
			13 PERCENT OF STAND	14 ROUND COL 13 TO NEAREST 5 PERCENT			
1	320	21	6.6	5	9 X	49 =	4.4 X
2	320	17	5.3	5	X 9 X	49 =	4.4
3	320	36	11.3	10	17 X	49 =	8.3
4	320	39	12.2	10	17 X	49 =	8.3
5	320	47	14.7	15	26 X	49 =	12.7
6					X	=	
7					X	=	
8					X	=	
9					X	=	
10					X	=	
11					X	=	
13					X	=	
14					X	=	
18. TOTAL						38.1	
19. STAGE OF GROWTH AT TIME OF DAMAGE		20. TOTAL APPRAISALS FOR ALL SAMPLES		21. NUMBER OF SAMPLES		22. APPRAISAL PER ACRE/FIELD	
10 th Leaf		38.1		÷ 5		= 7.6 Bu.	
23. NOTES AND CALCULATIONS							
24. PRODUCERS SIGNATURE I.M. Insured						DATE MM-DD-YY	
25. ADJUSTERS CODE NUMBER & SIGNATURE XXXXX I.M. Adjuster						DATE MM-DD-YY	

E APPRAISAL FORM INSTRUCTIONS - GRAIN SORGHUM (HAIL METHOD)

- (1) A separate hail method worksheet is required for each field or sub-field inspected.
- (2) Refer to Section 13 for sampling and row length requirements.
- (3) Required standards and information are as follows:

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Contract Number	Insured's assigned policy number.
3 Unit Number	Five-digit unit number from the acreage report.
4 Crop	Enter "Grain Sorghum".
5 Crop Year	Crop year, as defined in the policy, for which the claim has been filed.
6 FSA Farm Number	Enter the FSA farm serial number.
7 Field or Sub-field Number	Field or sub-field identification symbol.
8 Ultimate Number of Leaves	Enter the ultimate number of leaves.
9 Base Yield	Enter approved APH yield to nearest whole bushel from the APH form.
10 Sample Number	MAKE NO ENTRY
11 Normal Plant Population	Determine (original stand) by counting the potential (living, dead, missing, and non-emerged) plants in a length of row equivalent to 1/100 acre (for broadcast seeded, 6.6 feet X 6.6 feet (1/1000 acre)).
12 Number of Plants Totally Destroyed	Determine number of plants totally destroyed. (If totally destroyed plants cannot be accurately counted, complete item 13 and enter result of subtracting item 13 from item 11).

- 13 Remaining Plants** Determine number of remaining plants or enter the result of subtracting number of plants totally destroyed (item 12) from the normal plant population (item 11).
- 14 Percent Damage from Stand Reduction** Determine by dividing remaining plants (item 13) by the normal plant population (item 11). Round to nearest 5 percent, and apply result to Hail Stand Reduction Loss Chart (EXHIBIT 1). Enter percent of damage from table.
- 15 % Cripple (Corn Only)** MAKE NO ENTRY
- 16 Net Percent of Head Damage** Enter net percent of head damage as follows (if applicable):
- a Determine the average total number of kernels on 4 "average" heads.
 - b Determine the average total number of kernels on 4 "average" heads by calculating the average number of kernels per spikelet (using four spikelets - one from near the bottom of the head, one a quarter of the way up, one from half way up, and one from three-fourths of the way up). Multiply by the number of spikelets (count the four or five small spikelets in the very top of the head as one average spikelet).
 - c Divide the average number of kernels destroyed per-head by the average number of total kernels-per-head to determine the GROSS percent of head damage.
 - d Apply gross percent of head damage ("C" above) and stand reduction percent of damage (item 14, rounded to the nearest 5 percent) to EXHIBIT 2, to obtain NET percent of head damage.
 - e If no head damage, enter "NONE."
- 17 Total Direct Damage** Sum of items 14 and 16.
- 18 Potential Remaining** Result of subtracting total direct damage (item 17) from 100.
- 19 Percent of Leaf Area Destroyed** Determine and enter percent of leaf area destroyed.
- 20 Percent of Damage for Leaf Destruction** Percent of damage for leaf destruction (from EXHIBIT 3) based on items 19 and 27, and the ultimate number of leaves (item 8).

Example 1: A grain sorghum plant is determined to have an ultimate number of leaves of 18. The stage of growth is 15, with 55 percent leaf defoliation. The percent of damage would be at a level of 16 percent.

Example 2: A grain sorghum plant is determined to be in the bloom stage, with a 45 percent leaf defoliation percent. The percent of damage would be at a level of 30 percent.

21	Net Indirect Damage	Result, to nearest tenth, of multiplying item 18 by item 20.
22	Percent Damage from Hail	Sum of total direct damage (items 17) and net indirect damage (item 21) to nearest tenth.
23	Percent Potential Production Remaining	Result of subtracting percent damage from hail (item 22) from 100 (to nearest tenth).
24	Base Yield	Repeat entry from item 9.
25	Appraisal for Sample	Result, to nearest tenth, of multiplying percent potential production remaining (item 23) expressed as a decimal by the base yield (item 24).
26	Total Appraisal for Sample	Sum of entries in item 25.
27	Stage of Plant Growth	Stage of growth at time of damage (refer to Section 14).
28	Total Appraisals for All Samples	Repeat entry from item 26.
29	Total Number of Samples	Enter total number of samples.
30	Per Acre Appraisal	Result, to nearest tenth, of dividing total appraisals for all samples (item 28) by the total number of samples (item 29).
31	Remarks	Remarks pertinent to the appraisal, sampling, conditions in general (e.g. - very hot and dry) etc.
32	Insured's Signature and Date	Obtain the insured's signature and date after reviewing all form entries with the insured.
33	Adjuster's Code No., Signature, and Date	Adjuster then enters his/her code number, signature and the date.

"FOR ILLUSTRATION PURPOSES ONLY"

HAIL DAMAGE APPRAISAL WORKSHEET <small>(Corn and Grain Sorghum)</small>				1. INSURED'S NAME I.M. Insured		2. CONTRACT XXXXXX		3. UNIT 00100		4. CROP Grain Sorghum					
				5. CROP YEAR 19YY		6. FSA FARM NO. 106		7. FIELD NO. C		8. ULTIMATE NO. OF LEAVES 20		9. BASE 49			
COMPUTATIONS															
SAMPLE NO.	NORMAL NO. OF PLANTS 1/100 ACRE	NO. PLANTS TOTALLY DESTROYED	REMAINING STAND NO. PLANTS	% DAMAGE FROM STAND REDUCTION (Chart)	% CRIPPLE (Corn Only)	% EAR DAMAGE (Corn) % HEAD DAMAGE (Grain Sorghum)	TOTAL DIRECT DAMAGE (14+15+16)	POTENTIAL REMAINING	% LEAF AREA DESTROYED	% DAMAGE FOR LEAF DESTRUCTION	NET INDIRECT DAMAGE (18 X 20)	% DAMAGE FROM HAIL (17 + 21)	% POTENTIAL PRODUCTION	BASE YIELD	APPRAISAL FOR
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
1	320	176	144	32	-	32	64	36	90	66	23.8	87.8	12.2	49	6.0
2	320	206	114	43	-	41	84	16	95	72	11.5	95.5	4.5	49	2.2
3	320	191	129	37	-	36	73	27	92	66	17.8	90.8	9.2	49	4.5
4															
5															
6															
7															
8															
9															
10															
11															
12															
26. TOTAL														12.7	
27. STAGE OF PLANT GROWTH AT Early Milk						28. TOTAL ALL 12.7		29. NO. SAMPLES ÷ 3		30. PER ACRE APPRAISAL = 4.2					
31. REMARKS															
32. PRODUCER'S SIGNATURE I.M. Insured												DATE MM-DD-YY			
33. ADJUSTER'S CODE NO. & SIGNATURE XXXXX I.M. Adjuster												DATE MM-DD-YY			

F APPRAISAL FORM INSTRUCTIONS - GRAIN SORGHUM (HEADED WEIGHT METHOD)

- (1) A separate worksheet is required for each field or sub-field inspected.
- (2) Refer to Section 13 for sampling and row length requirements.
- (3) Complete heading, items 1 through 7, and part I, items 8 through 21.
- (4) Required standards and information are as follows:

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of person that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Contract Number	Insured's assigned policy number.
3 Unit Number	Five-digit unit number from the acreage report.
4 Crop	Enter "Grain Sorghum".
5 Crop Year	Crop year as defined in the policy for which the claim has been filed.
6 FSA Farm Number	Enter the FSA farm serial number.
7 Circle GS	Circle "GS" and enter in item 10, Part I.

Part I - WEIGHT METHOD

8 Field or Sub-field ID	Field or sub-field identification symbol.
9 Acres in Field	Enter acreage (to tenths) in field identified by item 8.
10 Kind of Appraisal	Enter "GS".
11 Fraction of Acre	Enter "1/100," if potential appears to be 20 bushels per acre or less, or "1/1000," if potential appears to be in excess of 20 bushels per acre or has been broadcast seeded.
12 Weight per Sample	Weight for each sample (pounds, to tenths).
13 Total Weight for All Samples	Sum of entries in item 12 (pounds, to tenths).
14 Number of Sample Plots	Enter number of sample plots.

- 15 Average Sample Weight per Field** Result, to tenths, of dividing total weight of all samples (item 13) by the number of sample plots (item 14).
- 16 Yield Factor** If entry in item 11 is 1/100, enter "1.34." If entry in item 11 is 1/1000, enter "13.4."
- 17 Per Acre Yield** Result, to tenths, of multiplying average sample weight per field (item 15) by the yield factor (item 16). If threshing factor is applied (Exhibit 4), line through appraisal and enter adjusted appraisal in the space below the original appraisal. Show calculation on worksheet.
- 18 Moisture Percentage** Record moisture percentage, if in excess of 14.0 percent.
- 19 Shelling** MAKE NO ENTRY
- 20 Insured's Signature and Date** Obtain the insured's signature and date after reviewing all form entries with the insured.
- 21 Adjuster's Code No., Signature, and Date** Adjuster then enters his/her code number, signature and the date.

"FOR ILLUSTRATION PURPOSES ONLY" APPRAISAL WORKSHEET Corn, Grain Sorghum and Silage	1. INSURED'S NAME <p style="text-align: center;">I.M. Insured</p>			2. CONTRACT NUMBER <p style="text-align: center;">XXXXXX</p>		3. UNIT NUMBER <p style="text-align: center;">00100</p>	7. CIRCLE APPRAISAL CD. & ENTER IN COL. 10, PART I	
	4. CROP <p style="text-align: center;">Grain Sorghum</p>		5. CROP YEAR <p style="text-align: center;">19YY</p>	6. FSA FARM NUMBER <p style="text-align: center;">106</p>			GRAIN SORGHUM - GS EAR CORN - EC CORN SILAGE - CS GRAIN SORGHUM, SILAGE - SS	

PART I - MATURE EAR CORN - SILAGE - GRAIN SORGHUM WEIGHT METHOD

8 FIELD ID	9 ACRES IN FIELD	10 KIND OF APPR.	11 FRACTION OF ACRE	12 RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT					13 TOTAL WEIGHT ALL SAMPLE PLOTS	14 NO. OF SAMPLE PLOTS	15 AVG. SAMPLE WEIGHT PER FIELD	16 YIELD FACTOR	17 PER ACRE YIELD (USE ONE)	FOR MATURE CORN AND GRAIN SORGHUM		
				4.3	5.2	8.4	7.1	8.1						PERCENT		
F	10.1	GS	1/100						= 33.1	÷ 5	= 6.6	x 1.34	= 8.8	BUSHEL S	18. MOISTURE	19. SHELLING
														TONS	15.1	
														BUSHEL S	18. MOISTURE	19. SHELLING
														TONS		
														BUSHEL S	18. MOISTURE	19. SHELLING
														TONS		
														BUSHEL S	18. MOISTURE	19. SHELLING
														TONS		

PART II - MATURITY LINE WEIGHT METHOD (For ear corn from milk stage to 40% moisture)

8 FIELD ID	9 ACRES IN FIELD	10 FRACTION OF ACRE	11	12 STAGES												17	18	19		
				12 1/4			13 1/2			14 3/4			15 DOUGHY						16 EXTENDED	
			LBS. PER STAGE - ALL PLOTS															TOTAL APPR. ALL STAGES	NO. REP. SAMPLE PLOTS	BUSHEL APPRAISAL
			BY. APPR. FROM CHART. PER STAGE															=	÷	=
			LBS. PER STAGE - ALL PLOTS															TOTAL APPR. ALL STAGES	NO. REP. SAMPLE PLOTS	BUSHEL APPRAISAL
			BY. APPR. FROM CHART. PER STAGE															=	÷	=
			LBS. PER STAGE - ALL PLOTS															TOTAL APPR. ALL STAGES	NO. REP. SAMPLE PLOTS	BUSHEL APPRAISAL
			BY. APPR. FROM CHART. PER STAGE															=	÷	=

20. PRODUCER'S SIGNATURE <p style="text-align: center;">I.M. Insured</p>				DATE <p style="text-align: center;">MM-DD-YY</p>	21. CODE NUMBER & FIELDPERSON'S SIGNATURE <p style="text-align: center;">XXXXX I.M. Adjuster</p>				DATE <p style="text-align: center;">MM-DD-YY</p>
---	--	--	--	---	---	--	--	--	---

(RESERVED)

17 APPRAISAL CALCULATION STANDARDS

See Section 16, APPRAISAL WORKSHEET ENTRIES AND COMPLETION STANDARDS for form entries, appraisal calculations, and rounding rules.

18 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

A Appraisal Deviation or Modification for Grain Sorghum

- (1) Deviations require FCIC's written authorization. Refer to the LAM for further instructions.
- (2) Modifications require authorization from the insurance provider. Refer to the LAM for further instructions.

B Grain Sorghum Modifications

Use the following appraisal modifications in conjunction with the appropriate grain sorghum appraisal method for damage due to insured causes.

- (1) Permanent Wilt (Not applicable to irrigated practice).
 - (a) When permanent wilt is present:
 - 1 Plants are damaged to the point that the leaves remain tightly rolled throughout the night; and
 - 2 The four lower leaves of the plant are brown and brittle, and during the day, will crumble when rolled between the hands.
 - (b) When all plants are permanently wilted and stand reduction appraisal is appropriate, note on appraisal sheet "no production potential due to permanent wilt," and enter zero appraisal for acreage so affected.
 - (c) When permanent wilt has been determined in the area, but not all (or none) of the plants in the field or sub-field have been affected, appraise in the normal manner unless the insured agrees to leave representative areas for later appraisal. Inform insured to request another appraisal within 30 days of this inspection.

NOTE: Acreage affected by permanent wilt should be inspected in early-morning hours to confirm turgor has not been restored overnight. Make observations before 9 A.M. if possible. Permanently wilted plants are damaged to the extent that they will die even if supplied moisture.

(2) Lack Of Frost-Free Days:

If the number of days from date of appraisal to the normal killing frost is FEWER THAN the number of days the grain sorghum would require to reach the soft dough stage, frost/freeze damage is probable. To adjust appraisals for lack of frost-free days:

- (a) Use the normal, average killing frost date for the field location (available through the CES under CSREES, based on the average date of 70 percent chance of a 28-degree fall freeze).
- (b) Determine the stage of growth on the date of appraisal.
- (c) Determine the ultimate number of leaves the plants would have produced if frost were not a factor.
- (d) Determine the number of days from the stage of growth on the day of appraisal to the date the grain sorghum would reach the soft dough stage. When counting, do not count days for leaf stages beyond the determined ultimate number of leaves. For example: Stage of growth on date of appraisal = 14th leaf. Determined ultimate number of leaves = 18. Number of days from 14th to 18th leaf stage (full leaf development) = 12 days. Number of days from full leaf development to soft dough stage = 36 days. Total number of days from 14th leaf stage (through full leaf development) to soft dough stage = 48 days.
- (e) Add 5 days (to days calculated in sub-paragraph d) to account for slower plant development as the frost date approaches.
- (f) When the sum of sub-paragraphs (d) and (e) EQUALS OR EXCEEDS the number of days from date of appraisal to the normal killing frost date, appraise the affected acreage at zero potential. Enter "Will not reach soft dough stage by normal killing frost date" on the appraisal worksheet or an attached Special Report and show computations.
- (g) If the sum of sub-paragraphs (d) and (e) IS LESS THAN the number of days from date of appraisal to normal killing frost, appraise in the normal manner. When frost could be a factor for further damage, document on the appraisal sheet why it was not reflected in the appraisal.

19 (RESERVED)

20 (RESERVED)

(RESERVED)

(RESERVED)

PART 3 GRAIN SORGHUM CLAIMS**21 CLAIM FORM ENTRIES AND CALCULATION STANDARDS**

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance provider's items or information is considered cosmetic and not substantive unless it adversely affects the calculations, or the legality or availability of the FCIC required information.

A Instructions

- (1) The claim form, (hereafter referred to as "Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections made 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. Adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report contains errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving concealment, misrepresentation, or litigation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "R" apply to replant inspections only.
- (7) Instructions labeled "F" apply to final inspections only.

(8) Instructions not labeled apply to ALL inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>
1	Crop/Code	"Grain Sorghum" (0051).
2	Unit Number	Five-digit unit number from the acreage report after it is verified to be correct. (e.g., 00100)
3	Legal Description	Section, township, and range numbers or other legal description for the location of the unit.
4	Date of Damage	P Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11). R&F Enter the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable (e.g., AUG 11).
5	Cause of Damage	P MAKE NO ENTRY R&F Enter the primary insured cause of damage EXACTLY as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If a primary or secondary insured cause of loss is coded as "Other," explain in the Narrative. Damage due to insufficient or improper application of disease or pest control measures are not insurable causes of loss. Specify the type of insects, disease, or mycotoxins in the narrative.
6	Primary Cause of Damage Percent	P MAKE NO ENTRY R&F Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter an "X" in the major secondary cause of damage.
7	Company Name/Agency Name	Company name and agency name.
8	Name of Insured	Name of the insured that identifies exactly the person

(legal entity) to whom the policy is issued.

- 9 **Claim Number** Enter the claim number as assigned by the insurance provider.
- 10 **Policy Number** Insured's assigned policy number.
- 11 **Crop Year** Crop year for which the claim if filed, as defined in the policy.
- 12 **Additional Units** P&R **MAKE NO ENTRY**
 F Enter the unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

 Note: If more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report identified as "Non-Loss Units."
- 13 **Estimated Production per Acre** P&R **MAKE NO ENTRY**
 F Enter the estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.
- 14 **Date (s) of Notice** P a Enter the date the notice of damage was given for the unit in item 2.
 b A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
 c Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
 d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

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

- 15 **Companion Policies**
- a If no other person has a share in the unit, (insured has 100 percent share), MAKE NO ENTRY.
- b If 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 (i.e., not crop-hail, fire, etc.). 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.
- Note:** See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
A Field ID	<p>The field identification symbol from a sketch map or an aerial photo. See the “narrative”. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.</p> <p>Note: Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry.</p>
B Preliminary Acres	<p>P The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.</p> <p>R&F MAKE NO ENTRY</p>
C Final Acres	<p>See the LAM for definition of acceptable determined acres used herein.</p> <p>P Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or acreage is:</p> <ul style="list-style-type: none"> a Put to other use without prior consent. b Abandoned. c Damaged by uninsured causes. <p>R 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.</p> <ul style="list-style-type: none"> 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.

R Replant stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
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"R"	Acreage replanted and qualifying for replant payment.
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"NR"	Acreage not replanted or not qualifying for a replant payment. Enter "NR" if the combined appraisal in items J and M totals 90 percent or more of the guarantee for replant claims.
------	---

F 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 insurance provider.
-----	---

"H"	Harvested.
-----	------------

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

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

I **Intended or Final Use**

Use of acreage. Use the following "Intended Use" abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
------------	--------------------

"Replant"	Acreage replanted and qualifying for replant payment.
-----------	---

"Not Replant"	Acreage not replanted or not qualifying for a replant payment.
---------------	--

"To Millet," etc.	Use made of the acreage
-------------------	-------------------------

"WOC"	Without Consent
-------	-----------------

"SU"	Solely uninsured
------	------------------

"ABA" Abandoned without consent

"H" Harvested

"UH" Unharvested

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

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

J Appraised Potential

R MAKE NO ENTRY

P&F Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised. (See appraisal methods for additional instructions.)

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

K₁ Moisture %

R MAKE NO ENTRY

P&F Enter moisture percent (if in excess of 14.0 percent) to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

K₂ Factor

R MAKE NO ENTRY

P&F Moisture factor- For appraised mature grain production in excess of 14.0 percent, obtain factor from Exhibit 5.

L Shell and/or Quality Factor

R MAKE NO ENTRY

P&F For mature unharvested grain sorghum which due to insurable causes qualifies for quality adjustment as provided in the Coarse Grains Crop Provisions, enter the Quality Adjustment factor (three place decimal) calculated in accordance with the Quality Adjustment Statements in the Special Provisions. If appraised mature grain sorghum has no value enter ".000" (See the LAM for zero value determinations). For additional quality adjustment definitions, instructions, qualifications and testing requirements, see the LAM and the Official United States Standards for Grain. Also see the quality adjustment instructions in the "Narrative," herein.

NOTE: If there is sufficient reason to suspect significant mycotoxin presence, the insurance provider can pay reasonable costs of testing. The insurance provider will determine if testing is to be done on a paid basis and if such costs are considered reasonable.

M **Uninsured Causes**

R MAKE NO ENTRY

P&F EXPLAIN IN THE NARRATIVE.

a Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the insured's production guarantee per acre in bushels, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any acreage:

- (a) abandoned without consent;
- (b) put to other use without consent;
- (c) damaged SOLELY by uninsured causes; or
- (d) for which the insured failed to provide acceptable records of production.

NOTE: Late and prevented planting acreage guarantees are reduced as provided in the insurance contract.

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

(2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in bushels, to tenths, for any such acreage.

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

		b	See the LAM when a Hail and Fire Exclusion is in effect.
		c	Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
N	Adjusted Potential	R	Enter the bushels per acre allowed for replanting. (See Section 9, for qualifications and computations.)
		P&F	Column "J" times Column "K ₂ " times Column "L" plus Column "M."
O	Total to Count		Column "C ₁ " (actual acres) times Column "N."
P	Per Acre		Per Acre Guarantee-Enter the production guarantee from the insured's policy.
Q	Total		Column "C ₂ " (reported acres) times Column "P" ("C" if acreage is not under-reported).
16	Total Acres	P	MAKE NO ENTRY
		R&F	Total Actual Acres (Column "C" or ["C ₁ " if there are under reported acres] total), rounded to tenths.
17	Totals	P	MAKE NO ENTRY
		R&F	Totals of Column "O" and Column "Q."

NARRATIVE: If more space is needed, attach a Special Report.

- a Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replant payment have been met. See Section 9.
- b 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, your initials, and reason not qualified.
- c Show the calculations for determining the number of bushels allowed for a replanting payment.
- d Enter "No acreage released," adjuster's initials, and date if no acreage is released on the unit.
- e If notice of damage was given and "No Inspection" is necessary, enter in the Narrative the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.

- f Explain any uninsured causes, unusual, or controversial cases in this item or on an attachment. If an attachment is prepared, so indicate.
- g If there is an appraisal in item M in Section I for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- h State that there is "No other fire insurance" when fire damages or destroys the insured grain sorghum crop and the adjuster determined that the insured has no other fire insurance. Also see the LAM.
- i Explain any errors found on the acreage report.
- j Explain any commingled production. See the LAM.
- k Explain any entry for "Production Not to Count" and/or any production not included in Section II, items B-E or item I.
- l Explain any ".000" QA factor entered in items L and R. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Also enter the RIV's and PCP's used in establishing the QA factor for mature appraised production. Document any excess transportation costs or conditioning costs used to determine the QA factor.
- m Explain a "NO" checked in item 19.
- n Attach a sketch map or aerial photograph to identify the total unit:
- (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.
- NOTE:** Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- o 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 form for signature.
- p Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.

- q Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with insurance provider instructions.
- r Document field ID's and date and method of destruction of mycotoxin-infested grain sorghum if it has no market value. For further documentation instructions, refer to the LAM.
- s Explain any delayed notices or delayed claims as instructed in the LAM.
- t Document any authorized estimated acres shown in Section 1, item C as follows: "Line 3 'E' acres authorized by Insurance Provider MM/DD/YY."
- u Document, in the narrative or a Special Report, the method and calculation used to determine acres for the unit. See the LAM.
- v Document (in the narrative or on an attachment) any other pertinent information, including any raw data to support any factors used to calculate the production. If an attachment is used, enter "See attachment."
- w 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.

SECTION II - HARVESTED PRODUCTION

General Information:

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

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

NOTE: Average percent of dockage and moisture can be entered when the elevator has calculated the average on the summary sheet, separate line entries are not otherwise required, and when the determined average is acceptable to the adjuster. See the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, see the LAM.
 - (f) There will generally be no harvested production entries in items A through S for preliminary or replant inspections.
 - (g) If acceptable sales or weight tickets are not available, see the LAM.
 - (h) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by type or practice. If production has been commingled, see the LAM.
 - (i) For mycotoxin damage, See the LAM for special instructions.
 - (j) If a correction is necessary in items A through S, strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside A. Make corrected entries on a new line.

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>	
18	Date Harvest Completed	P	MAKE NO ENTRY
		R&F	<p>a Enter the date the ENTIRE acreage was either:</p> <p>(1) totally destroyed, or</p> <p>(2) a combination of destroyed, put to other use, or harvested.</p> <p>b Enter the date from the Certification form, if the case involves a Certification Form, when the entire unit is replanted, put to another use, etc. See the LAM.</p> <p>c Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested.</p> <p>d Enter "No Harvest" if none of the acreage was harvested nor will be harvested.</p>
19	Similar Damage	P	MAKE NO ENTRY
		R&F	Check "Yes" or "No". Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the narrative.
20	Assignment of Indemnity		Check "YES" only if an assignment of a grain sorghum indemnity is in effect for the crop year; otherwise check "No". Refer to the LAM.
21	Transfer of Right to Indemnity		Check "YES" only if a transfer of right to a grain sorghum indemnity is in effect for the unit for the crop year; otherwise check "NO". Refer to the LAM.
A1	Share		Enter only VARYING SHARES on the same unit to three decimal places.
A2	Field ID		<p>If only one practice and/or type of harvested grain sorghum production is listed in Section I (column I), MAKE NO ENTRY.</p> <p>If more than one practice and/or type of harvested grain sorghum production is listed, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item "A").</p>

B	Length or Diameter	<p>Internal measurements in feet to tenths of structural space occupied by crop.</p> <p>a Length if rectangular or square.</p> <p>b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p>
C	Width	<p>Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter "RND".</p>
D	Depth	<p>Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If there is production in the storage structure from other units or sources, refer to the LAM.</p>
E	Deductions	<p>Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.</p>
F	Net Cubic Feet	<p>Net cubic feet of crop in the storage structure, (Refer to the LAM for computation instructions).</p>
G	Conversion Factor	<p>Enter Conversion Factor as .8.</p>
H	Gross Production	<p>Multiply Column "F" times Column "G," rounded to tenths of a bushel.</p>
I	Bu., Ton, Lbs., Cwt.	<p>Production in bushels, to tenths, before deductions for grain moisture and foreign material for production:</p> <p>a Weighed and stored on the farm.</p> <p>b Sold - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)</p>

- c Stored in commercial storage- Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)
- d Stored in odd-shaped structures, conical piles, or a cone on the top or bottom of a bin. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

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

J **Shell/Sugar
Factor**

MAKE NO ENTRY

K₁ **FM%**

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

NOTE: The terms "dockage" and "foreign material" are often used by buyers to describe the same non-grain material depending on the geographic area of the country. An adjuster may use either one or a combination of both (if provided) as the entry in K₁ (See official U.S. Grain Standards Handbook).

K₂ **Factor**

Enter the three place factor determined by subtracting the percent of FM from 1.000. Example: For 4 percent, enter ".960". Subtract the entry in K₁ from 100 and divide by 100.

L₁ **Moisture %**

Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

L₂ **Factor**

If grain moisture is more than 14.0 percent, enter the four-place moisture factor from the grain sorghum moisture adjustment factor (Exhibit 5). Apply moisture adjustment prior to any adjustment for quality.

M ₁	Test Wt.	Enter test weight to tenths (ONLY when storage structure measurements are entered) after any foreign material is removed.
M ₂	Factor	Test Weight Factor - enter the result of dividing the actual test weight by 56, to three decimal places.
N	Adjusted Production	Result of multiplying (“H” or “I”) x “K ₂ ” x “L ₂ ” x “M ₂ ”. (Round to nearest tenth).
O	Production Not to Count	<p>Net production NOT to count WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).</p> <p>THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE. Make no entry if only the depth for production to count has been entered in column D, and the depth for production not to count has been entered in the narrative. See sample in the LAM.</p>
P	Production	Result of subtracting the entry in Column “O” from Column “N”, rounded to tenths.
Q ₁	Value	When applicable, enter the Reduction in Value (RIV) of the crop determined from a representative sample by contacting local grain dealers and livestock producers where the crop is normally marketed (See the Special Provisions and the LAM for further instructions).

NOTE: Any reduction in value must be for grain of the same quality and class of grain sorghum as the damaged grain, taking into consideration only those factors that are allowed for quality adjustment in accordance with the Special Provisions. Do not include any reduction in value due to uninsurable causes.

Reduction in value is determined by taking a representative sample of the grain sorghum to several local grain dealers and livestock producers. Absence of a local market **DOES NOT** automatically give zero value. Check markets within shipping distances for

prices that would justify shipping. Provide such market information to the insured.

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

Q₂ Market Value If an entry is in item Q₁, enter the Posted County Price (PCP) established by the Commodity Credit Corporation for U.S. Grade No. 2 Grain Sorghum for the county where the crop is grown. (See the LAM for further instructions).

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

R Quality Factor For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by subtracting the result of Q₁ divided by Q₂ from 1.000, **or 1.000 minus the discount factor(s) obtained from the Special Provisions.**

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

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

22 **Section II Total** F Total of Column "S", to tenths.

23 **Section I Total** F Enter figure from Section I Column "O" total.

24 **Unit Total** F Total of 22 and 23, to tenths.

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

R&F **NOTE:** Final inspection should be signed on bottom line.

- | | | | |
|----|---|-----|--|
| 26 | Insured's
Signature and
Date | P | Insured's or other claimant's signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood. |
| | | R&F | NOTE: Final inspection should be signed on bottom line. |
| 27 | Page Numbers | P | Page numbers -"1", "2", etc., at the time of inspection. |
| | | F&R | Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.). |

(RESERVED)

PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code Gr. Sorghum (0051)	2 Unit 00100	3 Legal Description SW1, 96N, 30W
4 Date of Damage Jun 10-YYYY	7 Company Any Company	
5 Cause of Damage Hail	Agency Any Agency	
6 Primary Cause % 100 %		
12 Additional Units		
13 Est. Prod Per Acre		

8 Name of Insured I.M. Insured			
9 Claim Number XXXXX		11 Crop Year 1998	
10 Policy Number XXXXXX			
14 Date(s) Notice of Loss	1st 6-11-YYYY	2nd	Final 11-18-YYYY
15 Companion Policy(s) NONE			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K 1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A		24.2	.667	RO3	002	997	UH	Plowed	7.6				7.6	183.9	28.0	678.0
C		18.0	.667	RO3	002	997	UH	Plowed	4.2				4.2	75.6	28.0	504.0
D		56.0	.667	RO3	002	997	H	H							28.0	1568.0
16 TOTAL		98.2											17 TOTALS		259.5	2750.0

NARRATIVE (If more space is needed, attach a Special Report) Gr. Sorghum at Acme Elevator weighed 43# per bushel and had 19.7 % kernel damage
 See attached FGIS Grade Certificate. Test Weight = 43# (DF=.055) + 19.7% Kernel Damage (DF=.049) = .104 1.000 - .104 = .896 Quality Adjustment Factor.
 Permanent Field - Field boundaries have not changed.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed 11/15/YY				19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A 1 A 2	B	C	D	E	F	G	H	I	J	K 1 K 2	L 1 L 2	M 1 M 2	N	O	P	Q 1 Q 2	R	S
Share Field ID	Length of Diameter	Width h	Depth	Deduc- tion	Net Cubic Feet	Conver- sion Factor	Gross Prod. (F x G)	Bu. Fea Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Horl)xJxKxLxM 2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
.667	14.0	RN D	10.0		1539.4	.8	1231.5				16.7 %76	52 .929	1107.0		1107.0			1107.0
.667	Acme Elevator Any town, Any State							530.1		1.0 .990			524.8		524.8		.896	470.2

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C.3729,3730,3801,3812.

25 Adjuster's Signature and Code Number Mr. Adjuster 12345				Date 6/15/YYYY	26 Insured's Signature I.M. INSURED				Date 6/15/YYYY	
1st Inspection					2nd Inspection					
2nd Inspection					Final Inspection					
Final Inspection				Mr. Adjuster 12345	11/20/YYYY	I.M. INSURED				11/20/YYYY

REPLANT EXAMPLES

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code Gr. Sorghum (0051)	2 Unit 00100	3 Legal Description SW1, 96N, 30W														
4 Date of Damage Jun 10-YYYY			7 Company Agency Any Company													
5 Cause of Damage Hail			Any Agency													
6 Primary Cause % 100 %																
12 Additional Units																
13 Est. Prod Per Acre																

8 Name of Insured I.M. Insured			
9 Claim Number XXXXX		11 Crop Year 1998	
10 Policy Number XX-XXX-XXXXX			
14 Date(s) Notice of Loss	1st 6-11-YYYY	2nd	3rd 6-11-YYYY
15 Companion Policy(s)			NONE

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K 1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	30.0	30.0	1.000	R03	002	997	R	Replanted					4.5	135.0	28.0	840.0
		40.0					NR	Not Replant							28.0	1120.0
16 TOTAL		70.0											17 TOTALS	135.0		1960.0

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is less than the maximum allowance.

Insured's actual cost to replant - \$11.00/acre Price election - \$2.46 $\$11.00 \div \$2.46 = 4.5$ bu. (Less than 7 bu. Maximum allowed)

Appraised potential less than 90% of production guarantee. ($28.0 \times 90\% = 25.2$ bu/a -- appraised potential = 10.0)

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD					STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K 1 K 2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A	30.0	30.0	1.000	RO3	002	997	R	Replanted					5.6	168.0	28.0	840.0
		40.0					NR	Not Replant							28.0	1120.0
16 TOTAL		70.0											17 TOTALS	168.0		1960.0

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost is more than the maximum allowance.

Insured's actual cost to replant - \$18.00/acre Price election - \$2.46 Maximum allowed - \$17.22 (20% of 28.0 bu.(prod guar)) = 5.6 bu. X \$2.46 (price election)

$\$13.78 \div \$2.46 = 5.6$ bu. Appraised potential less than 90% of production guarantee (28.0 x 90% = 25.2 bu/a -- appraised potential = 10.0)

(RESERVED)

(RESERVED)

STAND REDUCTION CHARTS

Stand Reduction Chart

(Rounded percent of stand to the nearest 5 percent)

% of Stand Remaining	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
% of Pot. Prod. Remaining through the 11th Leaf Stage	100	98	96	93	91	88	85	82	79	76	72	68	63	57	50	44	35	26	17	9
% of Pot. Prod. Remaining After the 11th Leaf Stage	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5

Hail Stand Reduction Loss Chart

% of Stand Remaining	100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
% of Damage Beginning with 10th Leaf Stage	0	2	4	7	9	12	15	18	21	24	28	32	37	43	50	56	65	74	83	91

(Round percent of stand to the nearest 5 percent)

(RESERVED)

NET PERCENT OF HEAD DAMAGE CHART

Gross Percent of Head Damage	Percent of Damage from Stand Reduction																		
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95
5	5	5	4	4	4	4	3	3	3	3	3	2	2	1	1	1	1	0	0
10	10	9	9	8	8	7	7	6	6	5	4	4	3	3	2	2	1	1	0
15	14	14	13	12	11	11	10	9	8	8	7	6	5	4	4	3	2	1	1
20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
25	24	23	21	20	19	18	16	15	14	13	11	10	9	7	6	5	4	2	1
30	29	26	26	24	23	21	20	18	17	15	13	12	10	9	7	6	4	3	1
35	33	32	30	28	26	25	23	21	19	18	16	14	12	10	9	7	5	3	2
40	38	36	34	32	30	28	26	24	22	20	18	16	14	12	10	8	6	4	2
45	43	41	38	36	34	32	29	27	25	23	20	18	16	13	11	9	7	4	2
50	48	45	43	40	38	35	33	30	28	25	22	20	17	15	12	10	7	5	2
55	52	49	46	44	41	38	36	33	30	27	25	22	19	16	14	11	8	5	3
60	57	54	51	48	45	42	39	36	33	30	27	24	21	18	15	12	9	6	3
65	62	58	55	52	49	45	42	39	36	32	29	26	23	19	16	13	10	6	3
70	66	63	59	56	52	49	45	42	38	35	31	28	24	21	17	14	10	7	3
75	71	67	64	60	56	52	49	45	41	37	34	30	26	22	19	15	11	7	4
80	76	72	68	64	60	56	52	48	44	40	36	32	28	24	20	16	12	8	4
85	81	76	72	68	64	59	55	51	47	42	38	34	30	25	21	17	13	8	4
90	85	81	76	72	67	63	58	54	49	45	40	36	31	27	22	18	13	9	4
95	90	85	81	76	71	66	62	57	52	47	43	38	33	28	24	19	14	9	5
100	95	90	85	80	75	70	65	60	55	50	45	40	35	30	25	20	15	10	5
Round gross damage figures to the nearest 5 percent.																			

(RESERVED)

GRAIN SORGHUM - LEAF LOSS CHART

ULTIMATE NUMBER OF LEAVES ON PLANTS									PERCENT DEFOLIATION (ROUND % OF LEAF AREA DESTROYED TO NEAREST 5%)																		
15	16	17	18	19	20	21	22	23	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
* STAGES OF GROWTH									PERCENT OF DAMAGE																		
					11	11	11	12	0	0	0	0	1	1	1	1	1	1	1	2	2	2	2	2	3	3	3
		11	11	12	12	13	13	14	0	1	1	1	1	1	1	2	2	2	2	3	3	3	4	4	4	5	5
	11	12	12	13	13	14	15	15	1	1	1	1	2	2	2	3	3	4	4	5	5	6	6	7	7	8	
11	12	13	13	14	14	15	16	16	1	2	2	3	3	4	4	5	5	6	7	8	9	10	12	12	14	15	16
11	12	13	14	14	15	16	17	17	2	2	3	4	5	6	7	7	8	10	11	13	14	16	17	19	21	22	24
12	13	14	14	15	16	17	17	18	3	3	4	5	7	8	9	10	11	13	15	17	19	21	24	26	28	31	33
12	13	14	15	16	17	18	18	19	3	4	5	7	9	10	11	13	14	16	19	22	24	27	30	32	35	38	41
13	14	15	16	17	18	19	19	20	4	5	7	8	10	12	14	15	17	20	23	26	30	33	36	39	43	47	50
14	15	16	17	18	19	20	20	21	4	6	7	9	11	14	16	18	20	23	26	30	34	37	41	44	49	53	57
15	16	17	18	19	20	21	22	23	5	7	8	11	13	15	18	20	22	26	30	34	38	42	47	51	56	61	65
FULL LEAF DEVELOPMENT									6	8	10	13	15	18	21	24	26	31	36	41	45	50	55	60	66	72	77
STAGES OF GROWTH									*WHERE THE STAGE OF GROWTH IS REPEATED IN THE SAME COLUMN, USE THE UPPER LINE FOR EARLY AND THE SECOND LINE FOR LATER IN THE STAGE PERCENT OF DEFOLIATION (ROUND % OF LEAF AREA DESTROYED TO NEAREST 5%)																		
									10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
BOOT									4	6	10	14	18	21	25	28	31	36	42	48	53	59	65	70	78	84	90
JUST HEADED									4	7	12	16	20	23	27	30	34	39	45	52	58	64	71	76	85	92	98
BLOOM									4	6	11	15	19	23	26	30	33	39	44	51	57	62	69	75	83	90	96
BLISTER									3	5	9	14	17	20	23	26	30	35	40	45	51	56	62	67	74	80	86
EARLY MILK									3	4	8	12	15	18	21	24	26	31	36	41	45	50	55	60	66	72	77

(RESERVED)

THRESHING FACTOR TABLE

WT OF GRAIN WHOLE LBS	SORGHUM THRESHING FACTORS									
	TENTHS OF LBS.									
	0.0	0.1	0.2	0.3	0.4	0.5	0.6	0.7	0.8	0.9
0	.00	.03	.05	.08	.11	.13	.16	.19	.21	.24
1	.27	.29	.32	.35	.37	.40	.43	.45	.48	.51
2	.53	.56	.59	.61	.64	.67	.69	.72	.75	.77
3	.80	.83	.85	.88	.91	.93	.96	.99	---	---

EXAMPLE:

Threshed grain from 5 lb. sample of heads weighs 2.8 lbs. Threshing factor of .75 would be applied to the per-acre yield.

(RESERVED)

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

(RESERVED)