

United States  
Department of  
Agriculture



Federal  
Crop Insurance  
Corporation



Product  
Administration &  
Standards  
Division

# **RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

FCIC-25410 (11-2009)

**2010 and Succeeding Crop Years**



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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25410 (11-2009)	
SUBJECT:  RICE LOSS ADJUSTMENT STANDARDS HANDBOOK 2010 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division		
	Approved:		Date:
	/S/ <i>Tim B. Witt</i>		<i>November 23, 2009</i>
	Deputy Administrator, Product Management		

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2010 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for the Crop Year 2010 (FCIC-25410) issued **NOVEMBER 2009**:

- A. Throughout handbook: Made editorial and syntax changes so handbook text tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Comments that pertained to grammar, punctuation, deleting unneeded words, rewording to make a sentence flow better, corrections of reference numbers, formatting, etc. were incorporated if accepted, but are not listed.
- C. **Section 3A** – Revised in accordance with Rice Crop Provisions (01-018).
- D. **Section 3C** – Added reference to the LAM for information regarding Whole-Farm and Enterprise units.
- E. **Section 3D (4)** – Added language clarifying that mature rough rice production is eligible for quality adjustment “for grades U.S. #4 or worse.”
- F. **Section 8 A** – Revised section to clarify the minimum requirements for the appraisal worksheet.
- G. **Section 9 A** – Revised section to clarify the minimum requirements for the claim form.

## **RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

### **SUMMARY OF CHANGES/CONTROL CHART (continued)**

- H. Section 9C, Section I, items K<sub>1</sub> and K<sub>2</sub> – Removed language “in excess of 12.0 percent” due to different moisture adjustment factors in California.
- I. Section 10, TABLE F – Added Moisture Adjustment Factor Tables for 12.5 and 14.0 percent (California only).

Control Chart For: Rice Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-38	39-45	11-2009	FCIC-25410

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# 1. INTRODUCTION

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**THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.**

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All reinsured companies will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

## 2. SPECIAL INSTRUCTIONS

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

### A. DISTRIBUTION

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

- (1) One legible copy to the insured; the original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

<b>CAT</b>	Catastrophic Risk Protection Endorsement
<b>CIH</b>	Crop Insurance Handbook
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040
<b>FM</b>	Foreign Material

(4) Definitions:

<b>Harvest</b>	Combining or threshing the rice grain. A crop that is swathed prior to combining is not considered harvested.
<b>Kernels, Broken</b>	Kernels of rice which are less than $\frac{3}{4}$ of a whole kernel.
<b>Kernels, Chalky</b>	Whole or large broken kernels of rice which are $\frac{1}{2}$ or more chalky.
<b>Kernels, Damaged</b>	Whole or broken kernels of rice which are distinctly discolored or damaged by water, insects, heat, or any other means, and whole or large broken kernels of parboiled rice in non-parboiled rice. "Heat damaged kernels" shall not function as damaged kernels.
<b>Kernels, Heat Damaged</b>	Whole or large broken kernels of rice which are materially discolored and damaged as a result of heating, and whole or large broken kernels of parboiled rice in non-parboiled rice which are as dark as, or darker in color than, the interpretative line for heat-damaged kernels.
<b>Kernels, Smutty</b>	Whole or broken kernels of rice which are distinctly infected by smut.
<b>Paddy Rice</b>	Whole or large broken kernels of rice on which there is appreciable amount of red bran.
<b>Rough Rice</b>	Rice ( <i>Oryza sativa</i> L.) which consists of 50 percent or more paddy kernels of rice.
<b>Second Crop Rice</b>	The regrowth of a stand of rice following harvest of the initially insured rice crop that can be harvested in the same crop year.
<b>Swathed</b>	Severance of the stem and grain head from the ground without removal of the rice kernels from the plant and placing in a windrow.
<b>Total Milling Yield</b>	Rice production consisting of heads, second heads, screenings, and brewer's rice as defined by the official United States Standards for Rice.



### **3. INSURANCE CONTRACT INFORMATION**

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

#### **A. INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, **Rice** Crop Provisions, and **the** Special Provisions for a complete list.

- (1) The crop insured will be all the rice in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share that is:
  - (a) Planted for harvest as grain;  
  
Refer to the Rice Crop Provisions and the Special Provisions for definition of “planted” (e.g., in some areas, rice acreage may be uninsurable unless certain flood irrigation activities/requirements have been met immediately following seeding).
  - (b) Flood irrigated. Refer to the Rice Crop Provisions for definition of “flood irrigation” and the LAM for specific instructions regarding irrigation; and
  - (c) Not wild rice.
- (2) The crop will not be insurable on any acreage planted to rice:
  - (a) The preceding crop year unless allowed by the Special Provisions; or
  - (b) That does not meet the rotation requirements shown in the Special Provisions.
- (3) Loss of production due to application of saline water is not an insurable cause of loss, **except as specified in section 9(a)(8) of the Crop Provisions**. Failure of the irrigation water supply is an insured cause of loss, if during the insurance period drought, intrusion of saline water or another insured peril, as specified in the Crop Provisions, cause the failure. Refer to the LAM regarding instructions on irrigation.
- (4) Any acreage of the insured crop damaged before the final planting date, to the extent that **producers** in the area would normally not further care for the crop, must be replanted unless the AIP agrees that **it is not practical to replant**. Refer to the LAM for replanting provision issues. Refer to section 4 herein, for replanting payment procedures.

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

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

## C. UNIT DIVISION

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

For information on Enterprise and Whole-Farm units, refer to the CIH and the LAM.

## D. QUALITY ADJUSTMENT

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000). Refer to the LAM for information on contract prices in quality adjustment.
- (2) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (section 9 B, herein), or on a Special Report.
- (3) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Rice.
- (4) Mature rough rice production is eligible for quality adjustment for grades U.S. #4 or worse, if certain deficiencies, substances, or conditions result in a loss in quality due to any insurable cause of loss. Refer to the Rice Crop Provisions for quality adjustment requirements.
- (5) For rice production eligible for quality adjustment, the local market price of the qualifying damaged production is **NOT TO BE REDUCED** for:
  - (a) Moisture content;
  - (b) Damage due to uninsured causes; or
  - (c) Drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the rice; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (6) If a local market cannot be found for the rice, refer to the LAM.
- (7) Quality adjustment factors will be calculated as stated in the Rice Crop Provisions unless the Special Provisions contain quality adjustment factors.\*\*\*
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.

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

- (9) All determinations of deficiencies, substances, or conditions specified in the Rice Crop Provisions are made using samples of the production obtained by the AIP or by a disinterested third party approved by the AIP.
- (10) With regards to deficiencies in quality (except test weight, which may be determined by the AIP's loss adjuster) the samples are analyzed by:
  - (a) A grader licensed under the U.S. Agricultural Marketing Act or U.S. Warehouse Act;
  - (b) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
  - (c) A grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses.
- (11) With regards to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by the AIP.

#### **E. SECOND RICE CROP HARVESTED IN THE SAME CROP YEAR**

- (1) Verify with the insured whether a second crop may be produced and harvested in the same crop year.

- (2) **IF NO SECOND CROP IS TO BE PRODUCED.**

If there is crop damage due to insurable causes that occurs during the insurance period, complete the claim form as stated in section 9 herein if no second crop is to be produced.

- (3) **IF A SECOND CROP IS TO BE PRODUCED.**

- (a) If there is crop damage due to insurable causes that occurs during the insurance period and a second crop is produced, complete an inspection to determine acreage, cause of loss, production, etc., and prepare a claim for indemnity. Advise the insured that the claim will be held open until final disposition of acreage is determined.
- (b) Leave a Certification Form with the insured, providing instructions for its completion and return. The insured is required to return the Certification Form indicating the disposition of acreage as one of the following:
  - 1 Second harvest occurs. Include in the Remarks Section any production from the second harvest and production from the second crop is included in production to count.
  - 2 No second harvest occurs. Production from the second crop is not included in production to count.

- (4) **IF A SECOND CROP WAS NOT INDICATED BUT SECOND HARVEST OCCURS.** The adjuster is required to make an additional farm visit to account for additional production.
- (a) The adjuster is to explain to the producer that the following steps occur if a second crop of rice is harvested:
- 1 The producer must report the additional production to the AIP;
  - 2 Another farm visit will be necessary;
  - 3 A corrected claim will be prepared, if necessary; and
  - 4 In accordance with the Basic Provisions, the insured will be responsible to repay any overpaid indemnity.
- (b) Prepare a Special Report, outlining the applicable provisions in subsection (a) above, which the adjuster and insured sign.
- (c) When the total production is less than the guarantee, the insured will initial the claim in the left margin beside the additional production entry.
- (d) When the total production is more than the guarantee, the original claim will be voided and a No Indemnity Due claim prepared for crop record keeping.
- (5) **IF THERE IS NO SECOND HARVEST**, the AIP will process the claim upon submission of the Certification Form as noted in subsection E (3) (b) 2 above.

## **4. REPLANTING PAYMENT PROCEDURES**

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### **A. GENERAL INFORMATION**

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.

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

To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP determines that it is practical to replant;

- (3) Initially planted acres must not have been planted prior to the “Initial Planting” date if such date has been established by the Special Provisions;
  - (4) Replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted into a partially damaged stand of rice, the acreage will not be eligible for a replanting payment);
  - (5) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, “Rice Appraisals”);
  - (6) 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
- Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.
- (7) AIP has given consent to replant.
  - (8) In the Narrative of the claim form or on an attachment, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

### **C. MAXIMUM REPLANTING PAYMENT**

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

- (1) The insured's actual replanting cost;
- (2) The product of multiplying the maximum pounds allowed in the policy (400 pounds) by the insured's price election, times the insured's share in the crop; or
- (3) Twenty (20) percent of the production guarantee times applicable price election times the insured's share.

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the Narrative of the claim form or on a Special Report.

#### **EXAMPLE 1:**

Owner/operator (100 percent share)

40 acres replanted

Insured's actual cost to replant = \$26.60 per acre

Price election = \$0.07 per pound

20% of prod. guar. (2,545 lbs.) =  $509 \times \$0.07$  (price election)  $\times 1.000$  (share) = \$35.63

400 lbs. (maximum lbs. allowed in policy)  $\times \$0.07$  (price election)  $\times 1.000$  (share) = \$28.00

The lesser of \$28.00, \$26.60 and \$35.63 is \$26.60

Actual pounds per acre allowed = 380 lbs. ( $\$26.60 \div \$0.07$ )

Enter 380 lbs. in Section I, “Adjusted Potential” Column of the Claim Form.

**EXAMPLE 2:**

Landlord/tenant (both insured on 50/50 percent share)

40 acres replanted

Insured's actual cost to replant = \$14.50 per acre

Price election = \$0.07 per pound

20% of prod. guar. (2,545 lbs.) =  $509 \times \$0.07$  (price election) =  $\$35.63 \times .500$  (share) = \$17.82

400 lbs. (maximum lbs. allowed in policy)  $\times \$0.07$  (price election) =  $\$28.00 \times .500$  (share) = \$14.00

The lesser of \$14.50, \$17.82 and \$14.00 is \$14.00

Actual pounds per acre allowed = 200 lbs ( $\$14.00 \div \$0.07$ )

Enter 200 lbs. in Section I, "Adjusted Potential" Column of the Claim Form, if share has been applied or 400 lbs. if share has yet to be applied. (Follow individual AIP guidelines.) Indicate in the Narrative if the adjusted potential has/has not been reduced for share on claim form according to individual company guidelines.

**D. REPLANTING PAYMENT INSPECTIONS**

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

**5. RICE APPRAISALS**

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**A. GENERAL INFORMATION**

Potential production for all types of inspections will be appraised in accordance with procedure specified in this handbook and the LAM.

**B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

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

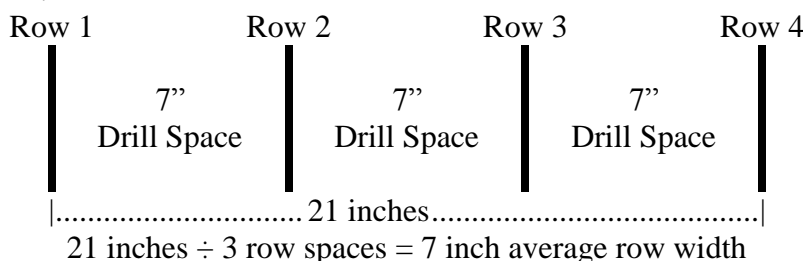
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A (Minimum Representative Sample Requirements)** for each field or subfield.

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

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

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



- (3) Apply the average row width contained in **TABLE B** for all Rice to determine the Square Foot Factor required for the sample row. The length of row measured will be 10 feet.
- (4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.
- (5) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (6) For broadcast acreage, use a 3-foot square grid (9 square feet).

### **D. STAGES OF GROWTH**

These instructions detail growth stages and directions for appraising potential production of rice utilizing before-heading and after-heading appraisal methods.

- (1) Before Heading:
  - (a) Seedling stage to the tillered stage.
  - (b) Tillered stage through the boot stage.

- (2) After Heading:

Rice from the time the head can be counted through maturity.

## 6. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on the following appraisal methods:

Appraisal Method...	Use...
Before Heading (tillering incomplete)	from Seedling to Tillered stage.
Before Heading (tillering complete)	from Tillered stage through Boot stage.
After Heading	from the time the heads can be counted through maturity.

### B. BEFORE HEADING APPRAISALS

- (1) Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) **Tillering Incomplete** (Seedling to Tillered Stage) **Appraisals**.
  - (a) This method is based on the number of LIVE PLANTS in a 10 ft. sample row length.
    - 1 For damage due to hail: Delay inspections 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base. Determine number of live plants capable of producing rice.
    - 2 For damage other than hail:
      - a WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of live plants capable of producing rice cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
      - b If an immediate release is requested, use the "TILLERING-INCOMPLETE APPRAISAL METHOD."
  - (b) Using the tiller factor from **TABLE C**, convert single plant counts to tillers to count.
  - (c) Convert tillers to potential pounds per acre using the square foot factor from **TABLE B** and the tiller to pounds yield factor from **TABLE D** for the type of rice appraised.



(3) **Tillering Complete** (Tillered Through Boot Stage) **Appraisals.**

If sample consists of over 50% headed plants, delay appraisal for one week, if possible, to allow for after heading appraisal.

- (a) This method is based on the number of LIVE TILLERS with potential to produce a normal head in a 10 ft. row length.
- (b) Convert tillers to potential pounds per acre using the square foot factor from **TABLE B** and the tiller to pounds yield factor from **TABLE D** for the type of rice appraised.
- (c) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (d) If the sample row contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.

**C. AFTER HEADING APPRAISALS**

- (1) Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Use this method to appraise rice from the time the heads can be counted through maturity. Base after heading appraisals on:
  - (a) The number of heads in a 10 ft. sample row length.
  - (b) The average number of kernels per head determined from FIVE representative heads in the sample.
  - (c) The average number of kernels from the five representative heads converted to pounds per acre (by type) by dividing the number of kernels in one square foot that equal ONE pound per acre (refer to **TABLE E**).

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

- (3) Selection of representative heads.
  - (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample row. Do not select large heads and sucker heads to get an average.
  - (b) IF KERNELS ARE NOT YET FILLED, have the insured leave representative samples to make the determinations.
  - (c) You may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use production to determine the yield per acre.

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

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### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

## **8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 8C are the minimum requirements for the Rice Appraisal Worksheet used for all Rice appraisal methods. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided **to the insured** as a separate document. These statements are not shown in the example form in this section. **The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.**
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.

- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5, herein, for sampling requirements.
- (4) For every inspection, complete items 1 through 6 and items 38 and 39. Complete PART I and II as instructed below.
- (5) Standard appraisal worksheet items are numbered consecutively in section 8C below. Example appraisal worksheets are provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

## **C. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item  
No.**

### **Information Required**

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

**Claim No.:** Claim number as assigned by the AIP.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Crop:** "Rice" (0018) and variety name.
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

### **PART I - BEFORE HEADING**

**For samples not yet tillered, partially tillered and where tillering is complete.  
AFTER RICE IS HEADED, USE PART II.**

6. **Field ID:** Field or subfield identification symbol.
7. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B." Refer to section 5 C for row width determination information.
8. **Number of Plants:** Number of LIVE plants capable of producing rice in each sample where tillering is incomplete. If tillering is complete on the sample, MAKE NO ENTRY.
9. **Total Plants:** Total number of plants in all samples from item 8.

10. **Tiller Factor:** Enter the tiller factor from **TABLE C**.
11. **Tillers to Count:** Item 9 times item 10, enter to the nearest WHOLE number.
12. **Number of Tillers:** Number of tillers capable of producing rice in each sample where tillering is complete. If tillering is incomplete on the sample, MAKE NO ENTRY.
13. **Total Tillers:** Total number of tillers in all samples from item 12.
14. **Total Number of Tillers:** Item 11 plus item 13, whole number of tillers.
15. **Total Number of Plots:** Total number of sample plots in items 8 and 12.
16. **Average Number of Tillers:** Item 14 divided by item 15, enter result to nearest tenth.
17. **Square Foot Factor:** Square foot factor from **TABLE B**.
18. **Average Tillers per Square Foot:** Item 16 divided by item 17, enter result to nearest tenth.
19. **Yield Factor:** Tiller-to-pound yield factor from **TABLE D**.
20. **Pounds per Acre Appraisal:** In the column heading, line out "Bu" and enter "Lbs." Item 18 times item 19, enter results in whole pounds.

## **PART II - AFTER HEADING**

21. **Field ID:** Field identification symbol.
22. **Drill Space:** Drill space (average space in inches). If broadcast, enter "B." Refer to section 5 C for row width determination information.
23. **Number of Heads:** Number of heads in each sample.
24. **Number of Kernels:** Total number of kernels in FIVE representative heads from each sample plot in item 23 above.  
  
If only one to four heads are in the same plot, increase the number of kernels to what would exist in five heads by dividing the total kernels by the number of heads and multiplying by 5. If kernels are not filled, have the insured leave representative samples to make the determination.
25. **Total Number of Heads:** Total number of heads in all samples from item 23.
26. **Total Number of Kernels:** Total number of kernels in all representative heads from item 24.
27. **Number of Sample Plots:** Total number of sample plots.

28. **Number of Kernel Counts:** Total number of sample kernel counts. Do NOT include “0” entries from item 24, if there is a “0” entry in item 23 of the same sample.
29. **Average Number of Heads:** Item 25 divided by item 27, enter the result to the nearest tenth.
30. **Average Number of Kernels:** Item 26 divided by item 28, enter the result to the nearest tenth.
31. **Average Number of Heads:** Average number of heads per sample from item 29.
32. **Average Number of Kernels:** Item 30 divided by “5,” enter the result to the nearest tenth.
33. **Total Kernels All Plots:** Item 31 times item 32, enter the result to the nearest tenth.
34. **Square Foot Factor:** Square foot factor from **TABLE B**.
35. **Average Kernels per Square Foot:** Item 33 divided by item 34, enter the result to the nearest tenth.
36. **Yield Factor:** Kernel to pounds per acre yield factor for the variety and type from **TABLE E**.
37. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs.” Divide item 35 by item 36 and enter results in whole pounds.

**The following required entries are not illustrated on the appraisal worksheet examples below.**

38. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
39. **Adjuster’s Signature, Code, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
40. **Page Number:** Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

## RICE - BEFORE HEADING EXAMPLE

COMPANY: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME <i>I.M. INSURED</i>		2 POLICY NUMBER <i>XXXXXXX</i>		3 UNIT NUMBER <i>00100</i>		4 CROP <i>Rice, Dawn</i>		5 CROP YEAR <i>YYYY</i>																	
PART I BEFORE HEADING																											
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8						Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block = 1 Sample Plot 12				Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Lbs <del>Bu.</del> Per Acre Appraisal 20							
A2	8	29								88	78																
		9. TOTAL		29	x	2.5	=	73	+	13. Total 166				=	239	÷	3	=	79.7	÷	6.7	=	11.9	x	105	=	1,250
		9. TOTAL		x	=	+	13. Total				=	÷	=	÷	=	x	=										
		9. TOTAL		x	=	+	13. Total				=	÷	=	÷	=	x	=										
PART II AFTER HEADING																											
Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot 24. No. Kernels (Five Heads) From Each Sample Plot							25. Total No. Heads 26. Total No. Kernels	27. No. Plots 28. No. Kernels Counts	29. Avg. No. Heads 30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X 32. Avg. No. Kernels	Total Ker. All Plots 33	Sq. Ft. Factor 34	Avg. Ker. Sq. Ft. 35	Yield Factor 36	Lbs. <del>Bu.</del> Per Acre Appraisal 37									
		23							25	27	29		31														
									=	÷	=	=		=	÷	=	÷	=									
		24							26	28	30		32	x													
									=	÷	=	÷	=														
		23							25	27	29		31														
									=	÷	=	=		=	÷	=	÷	=									
		24							26	28	30		32	x													
									=	÷	=	÷	=														

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

## RICE – AFTER HEADING EXAMPLE

COMPANY: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME <i>I.M. INSURED</i>		2 POLICY NUMBER <i>XXXXXXX</i>		3 UNIT NUMBER <i>00100</i>		4 CROP <i>Rice, Dawn</i>		5 CROP YEAR <i>YYYY</i>									
PART I BEFORE HEADING																			
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8				Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block = 1 Sample Plot 12				Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Lbs Bu. Per Acre Appraisal 20	
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
PART II AFTER HEADING																			
Field ID 21	Drill Space 22	23. Number Heads From Each Sample Plot 24. No. Kernels (Five Heads) From Each Sample Plot						25. Total No. Heads 26. Total No. Kernels	27. No. Plots 28. No. Kernels Counts	29. Avg. No. Heads 30. Avg. No. Kernels	Sample Heads	31. Avg. No. Heads X 32. Avg. No. Kernels	Total Ker. All Plots 33	Sq. Ft. Factor 34	Avg. Ker. Sq. Ft. 35	Yield Factor 36	Lbs. Bu. Per Acre Appraisal 37		
B1	8	23						25	27	29		31							
		60	55	62	41			= 218	÷ 4	= 54.5	=	54.5	=	2,517.9	÷ 6.7	= 375.8	÷ .58 = 648		
		24						26	28	30		32							
		228	221	240	235			= 924	÷ 4	= 231.0	÷ 5	= 46.2							
		23						25	27	29		31							
								=	÷	=	=								
		24						26	28	30		32							
								=	÷	=	÷	=							
		23						25	27	29		31							
								=	÷	=	=								
		24						26	28	30		32							
								=	÷	=	÷	=							

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

## **9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

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### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required.)
- (3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and immediately followed by the statement below.

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

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

### **B. GENERAL INFORMATION FOR ENTRIES AND COMPLETION PROCEDURES**

- (1) The 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. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.



- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
  - (5) The adjuster is responsible for determining if insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
  - (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

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

**Verify or make the following entries:**

<b><u>Item No.</u></b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> “Rice” (0018).
2.	<b>Unit #:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.	<b>Legal Description:</b> Section, township, and range number or other legal description that identifies the location of the unit.
4.	<b>Date of Damage:</b> First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5.	<b>Cause of Damage:</b> Name of the insured cause(s) of loss for <b>this crop</b> as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.” Refer to the Basic Provisions and the Rice Crop Provisions for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

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

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim #:** Claim number as assigned by the 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.

12. **Additional Units:**

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

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

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

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

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

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

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

**PRELIMINARY:**

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.

- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets) if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

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

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

Make separate line entries for varying:

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

**Item  
No.**

**Information Required**

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

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES FOR FIRST AND SECOND CROP CODES.**

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

- B. **Preliminary Acres:**

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

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

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

Determined acres to tenths (if estimated, enter “E” in front of acres, refer to the LAM for procedure regarding when estimated acres are allowed and related documentation requirements) for which consent is given for other use and/or:

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

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

- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**FINAL:** Determined acres to tenths.

Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

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

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

C1	C2
----	----

- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk" area is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**REPLANT:** Replant stage abbreviation as shown below.

<b><u>STAGE</u></b>	<b><u>EXPLANATION</u></b>
---------------------	---------------------------

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

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

<b><u>STAGE</u></b>	<b><u>EXPLANATION</u></b>
---------------------	---------------------------

- |            |  |
|------------|--|
| "P" .....  | Acres 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.  |

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

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

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

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

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

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

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

J. **Appraised Potential:**

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

**PRELIMINARY AND FINAL:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised. Refer to the appraisal methods for additional instructions.

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

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

**REPLANT: MAKE NO ENTRY.**

\*\*\* **PRELIMINARY AND FINAL:** Moisture percent to nearest tenth. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

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

**REPLANT:** MAKE NO ENTRY.

\*\*\* **PRELIMINARY AND FINAL:** Moisture factor - For appraised mature grain production, obtain factor from **TABLE F**.

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

**REPLANT:** MAKE NO ENTRY.

**PRELIMINARY AND FINAL:**

- a. For mature, unharvested rough rice which due to insurable causes qualify for quality adjustment as provided in the Rice Crop Provisions, enter the quality adjustment factor (three-place decimal) calculated by dividing the value of the damaged or conditioned production per pound by the local market price per pound. Explain in the Narrative. For additional quality adjustment definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also refer to the quality adjustment instructions in the "Narrative," herein.

Refer to section 3 D, Quality Adjustment.

- b. The local market price is the cash price per pound of U. S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed at the time of inspection.
- c. Do not allow any reduction in price due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature production is determined by the AIP to have zero market value, enter ".000."
- d. Quality adjustment is allowable for red rice infestation on the first year of infestation. In the succeeding years, efforts must be made to control the red rice. Document, in the Narrative or on a Special Report, the control method(s) used during any year of infestation.

M. **+ Uninsured Cause:**

**REPLANT:** MAKE NO ENTRY.

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

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

- (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 APPRAISED UNINSURED loss of production per acre in whole pounds, for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage.
- c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- f. Refer to the LAM for information on how to determine uninsured cause appraisals.

**N. Adjusted Potential:**

**REPLANT:** Enter the pounds per acre allowed for replanting (refer to section 4, herein, for qualifications and computations).

**PRELIMINARY AND FINAL:** Column “J” times Column “K<sub>2</sub>” times Column “L” plus column “M,” rounded to whole pounds.

**O. Total to Count:** Column “C or C<sub>1</sub>” (**actual** acres) times Column “N,” rounded to whole pounds.

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

**Q. Total:** Column “C<sub>2</sub>” (**reported** acres; “C” if acreage is not under-reported) times column “P,” to **whole pounds**.

**16. Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

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



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

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**NARRATIVE:**

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

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

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

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

- l. Explain any difference between the date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section 1, Column “C,” as follows: “Line 3 ‘E’ acres authorized by the AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4, herein.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- u. Explain any “.000” Quality Adjustment factor entered in Columns “L” and “R.” Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed. Document any excess transportation costs or conditioning costs used to determine the Quality Adjustment factor.
- v. Document field ID’s and date and method of destruction of mycotoxin-infected rice if it has no market value. For further documentation instructions, refer to the LAM.
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleanings.

- x. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

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

Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.

- (2) Columns “B” through “E” are for structure measurements entries (Rectangular, Round, Square, **conical pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in Columns “B” through “E.” Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in Columns “B” through “E” as follows:
- (a) Name and address of storage facility or buyer.
  - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
- (a) Separate storage structures.
  - (b) Varying names and addresses of buyers of sold production.
  - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.).

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

- (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in Columns “A” through “S” for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in Columns “A” through “S” by type or practice. If production has been commingled, refer to the LAM.

**Verify or make the following entries:**

**Item**

**No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**REPLANT AND FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) 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.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

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

A<sub>2</sub>. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- 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 Section I, Column “A”).

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

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

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

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

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

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

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

G. **Conversion Factor:** Enter Conversion Factor as .8 for stored production only when there is an entry in Column's "B" – "F" above; otherwise, make no entry.

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

This entry, Column "F" times Column "G," equals the amount of gross BUSHELS in the bin.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. **Gross production** in whole pounds before deductions for moisture and foreign material for production:

- a. Weighed and stored on the farm.
- b. Sold and/or Stored in commercial storage - Obtain **gross production** for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.)
- c. Stored in odd-shaped structures. The adjuster must compute the amount of **gross production**. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
- d. For mycotoxin infected rice, enter ALL production even if it has no market value.

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

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

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

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

L<sub>1</sub>. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to any qualifying quality adjustment factors.

L<sub>2</sub>. **Factor:** Enter the 4-place moisture factor from the Rice Moisture Adjustment Factor Table (TABLE F – ALL GRAINS, except California). For California, refer to TABLE F, 12.5% Moisture for long grain rice and 14.0% moisture for small/medium grain rice.

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

M<sub>2</sub>. **Factor:** Combination Test Weight Factor – Enter the factor from **TABLE G** for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure.

If the AIP instructs test weights to be entered to the nearest tenth, use the nearest ½ pound test weight value on the combination test weight factor chart.

For test weights not shown on the chart, multiply the actual test weight by the last available combination test weight pack factor for the appropriate bin size and divide the result by the last available test weight shown on the chart.

**EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:**

Rice With a test weight of 56.0 pounds stored in a less than 255 Sq. Ft. bin.  
 $56.0 \text{ (actual test weight)} \times 1.228 \text{ (last available factor)} \div 55.0 \text{ (last available test weight)} = 1.2503$

N. **Adjusted Production:** Result of multiplying “I” x “K2” x “L2” x M<sub>2</sub>”. **(Round to whole pounds).**

For farm-stored, the result of multiplying “H” x “K2” x “L2” x M<sub>2</sub>”. (Round to nearest tenth). This result is multiplied by the standard test weight of 45 pounds per bushel, rounded to the nearest whole pound. This entry converts the amount of bushels to pounds.

O. **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 other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

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. Refer to the example in the LAM.

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

Q<sub>1</sub>. **Value:** Refer to section 3 D, Quality Adjustment.

- a. Enter the price (value) per pound, to four decimal places, of the damaged or conditioned rice that, due to insurable causes, does not meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, for the applicable type of rice. (Refer to the LAM for details on determining prices (values)).

- b. **Quality adjustment** is allowable for red rice infestation on the first year of infestation. The second and succeeding years of infestation, efforts must be made to control the red rice. Document, in the Narrative or on a Special Report, the control method(s) used during any year of infestation.

Q<sub>2</sub>. **Market Value:** If an entry is in Column “Q<sub>1</sub>,” enter the applicable local market price per pound, to four decimal places, on the earlier of the day the loss is adjusted (final inspection) or the day the rice was sold.

The local market price is the cash price per pound of U.S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed.

R. **Quality Factor:** For mature, harvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the Rice Crop Provisions and the Official United States Standards, divide the price of the damaged or conditioned production per pound (Q<sub>1</sub>) by the local market price per pound (Q<sub>2</sub>). Enter the result to three decimal places and explain in the Narrative.

S. **Production to Count:** Enter result from multiplying Column “P” times Column “R,” rounded to whole pounds.

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

22. **Section II Total:**

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

**FINAL:** Total of Column “S,” to whole pounds.

23. **Section I Total:**

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

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

24. **Unit Total:**

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

**FINAL:** Total of items 22 and 23, to whole pounds.



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

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

Final indemnity inspection and final replanting payment inspections should be signed on the bottom line.

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

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

27. **Page Numbers:**

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

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

[illegible]

1 Crop/Code #	2 Unit #	3 Legal Description	<b>PRODUCTION WORKSHEET</b> (FOR ILLUSTRATION PURPOSES ONLY)				8 Name of Insured			
Rice 0018	00100	SW10-42N-44W					7 Company <u>ANY COMPANY</u>  Agency <u>ANY AGENCY</u>			
4 Date of Damage	July 1						10 Policy # <u>XXXXXXXX</u>			
5 Cause of Damage	Hot Wind						14 Date(s)	1 <sup>st</sup>	2 <sup>nd</sup>	Final
6 Primary Cause %	100%						Notice of Loss	MM/DD/YYYY		MM/DD/YYYY
12 Additional Units	00200						15 Companion Policy(s)			
13 Est. Prod Per Acre	1000									

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

ACTUARIAL									POTENTIAL YIELD							STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	<div>K<sub>1</sub> K<sub>2</sub></div>	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
A NS		57.4	1.000		002	997	H	H							2,546	146,140	
A2 NS		10.0	1.000		002	997	UH	PLOWED	1,250				1,250	12,500	2,546	25,460	
B1 NS		10.0	1.000		002	997	UH	PLOWED	648				648	6,480	2,546	25,460	
16 TOTAL		77.4	17 TOTALS											18,980		197,060	

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

*Determined acres using MPCRI acreage report would measure within 5 percent. Quality adjustment due to rice grading U.S. No. 4 because of chalky kernels*

**SECTION II – HARVESTED PRODUCTION**

18 Date Harvest Completed						19 damage similar to other farms in the area?				20 Assignment of Indemnity?				21 Transfer of Right To Indemnity?				
MM/DD/YYYY						Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Dedu c-tion	Net Cubic Feet	Conver-sion Factor	Gross Prod. (F x G)	Bu. Ton Lbs. Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production HorIxJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor	Production To Count (P X R)
	L&L Milling Co. Anytown, Any State							106,362		1.2 .988			105,086	0	105,086	.0855 .0905	.945	99,306
																22 Section II Total	99,306	
																23 Section I Total	18,980	
																24 Unit Total	118,286	

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

## REPLANT EXAMPLE 1: 100% SHARE

1 Crop/Code # Rice 0018		2 Unit # 00100		3 Legal Description SW10-42N-44W		<b>PRODUCTION WORKSHEET</b> (FOR ILLUSTRATION PURPOSES ONLY)  7 Company _____ ANY COMPANY _____  Agency _____ ANY AGENCY _____				8 Name of Insured I.M. Insured									
4 Date of Damage May 10		5 Cause of Damage Hail		6 Primary Cause % 100%						9 Claim # XXXXXXXXXX				11 Crop Year YYYY					
12 Additional Units 00200		13 Est. Prod Per Acre								10 Policy # XXXXXXXXXX									
										14 Date(s) Notice of Loss				1 <sup>st</sup>		2 <sup>nd</sup>		Final MM/DD/YYYY	
										15 Companion Policy(s)									

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																	
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
A1 NS		40.0	1.000		002	997	R	Replanted		.....			390	15,600	2,545	101,800	
A2 NS		10.0	1.000		002	997	NR	Not Replanted		.....					2,545	25,450	
16 TOTAL		50.0												17 TOTALS	15,600		127,250
NARRATIVE (If more space is needed, attach a Special Report)																	
Example above shows allowance when the actual cost is less than the maximum allowed. Insured's actual cost to replant \$26.60/acre																	
Price election \$0.07 \$26.60 ÷ \$0.07 = 380 lbs./acre (less than 400 lbs./acre maximum allowed). Appraised potential less than 90% of production guarantee. (2,545 x 90% = 2,291 lbs./acre potential = 2,000 lbs.)																	

## REPLANT EXAMPLE 2: 50% SHARE

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																	
ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
A1 NS		40.0	.500		002	997	R	Replanted		.....			400	8,000	2,545	146,140	
A2 NS		10.0	.500		002	997	NR	Not Replanted		.....					2,545	25,450	
16 TOTAL		50.0												17 TOTALS	8,000		127,250
NARRATIVE (If more space is needed, attach a Special Report)																	
Example above shows allowance when actual cost is more than the maximum allowed. Insured's cost to replant \$14.50/acre.																	
Price election \$0.07 Maximum allowed \$28.00 (400 lbs. x \$0.07 x 50%). Appraised potential less than 90% of production guarantee. (2,545 x 90% = 2,291 lbs./acre appraised potential = 2,000 lbs./acre)																	

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

## 10. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. 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.	

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

Drill Spacing (In.)	Square Foot Factor	Drill Spacing (In.)	Square Foot Factor
3 x 3 (Broadcast)	9.0	12.0	10.0
6.0	5.0	12.5	10.4
6.5	5.4	13.0	10.8
7.0	5.8	13.5	11.3
7.5	6.3	14.0	11.7
8.0	6.7	14.5	12.1
8.5	7.1	15.0	12.5
9.0	7.5	15.5	12.9
9.5	7.9	16.0	13.3
10.0	8.3	16.5	13.8
10.5	8.8	17.0	14.2
11.0	9.2	17.5	14.6
11.5	9.6	18.0	15.0

Always measure a ten-foot row length for Rice.

For drill spacing measurements other than those identified in **TABLE B**, use the following formula:  
(Drill Spacing ÷ 12") x 10 ft. of row = Square Foot Factor

**EXAMPLE:** If the drill spacing is determined to be 5 ½-inches, divide 5 ½ by 12-inches = .4583 factor. Multiply this factor times 10 to determine the square foot factor. In this case .4583 x 10.0 feet = 4.58 (to the nearest tenth) = 4.6 Square Foot Factor for a 5 ½-inch drill spacing using a 10-foot length of row

**TABLE C - TILLER FACTORS (SEEDLING TO TILLERING)**

Type	Tiller Factor
All Varieties	2.5

**TABLE D - TILLER TO POUND YIELD FACTORS (BEFORE HEADING)**

Type of Rice	Grain Size Factor
Short or Medium Grain	120
Long Grain	105

**TABLE E - AVERAGE KERNELS PER SQUARE FOOT TO POUNDS PER ACRE YIELD FACTORS**

VARIETY	GRAIN TYPE	KERNELS PER SQ. FT. TO LBS. PER ACRE YIELD FACTORS
Calpearl	Short	.34
Nortai	Short	.45
S-201	Short	.39
Bengal	Medium	.38
Brazos	Medium	.39
Calrose	Medium	.42
M-101	Medium	.37
M-103	Medium	.38
M-201	Medium	.43
M-202	Medium	.44
M-204	Medium	.36
M-401	Medium	.34
Mars	Medium	.41
Nate	Medium	.50
Rico	Medium	.40
Saturn	Medium	.35
Vista	Medium	.42
Alan	Long	.48
Bond	Long	.42
Bonnet 73	Long	.60
California Belle	Long	.52
Cypress	Long	.41
Dawn	Long	.58
Della	Long	.48
Dixiebell	Long	.46
Gulfmont	Long	.39
L-201	Long	.39
L-202	Long	.44
L-203	Long	.40
Labelle	Long	.50
Lagrué	Long	.41
Leah	Long	.37
Lebonnet	Long	.40
Lemont	Long	.39
Jasmine 85	Long	.42
Jefferson	Long	.36
Jodon	Long	.42
Katy	Long	.50
Kaybonnet	Long	.50
Newbonnet	Long	.48
Newrex	Long	.47
Rexmont	Long	.46
Starbonnet	Long	.51
Skybonnet	Long	.40
Tebonnet	Long	.43
Toro II	Long	.36

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For varieties not listed, divide 10.4132 by the dry weight in grams to tenths, of 1,000 rough rice kernels. Document source of kernel weight and calculations on a Special Report or the back of the Appraisal Worksheet. Retain in insured's file.

**TABLE F - RICE MOISTURE ADJUSTMENT FACTORS**

**12.0 % MOISTURE – ALL GRAINS (EXCEPT CALIFORNIA)**

	TENTHS OF PERCENT - MOISTURE									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
WHOLE PERCENT MOISTURE	12	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904
	13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784
	14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664
	15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544
	16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424
	17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304
	18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184
	19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064
	20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944
	21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824
	22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704
	23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584
	24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464
	25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344
	26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224
	27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104
	28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984
	29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864
	30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744
	31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624
	32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504
	33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384
	34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264
	35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144
	36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024
	37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904
	38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784
	39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664
	40	.6640	-	-	-	-	-	-	-	-



# 12.5 % MOISTURE – LONG GRAIN RICE (CALIFORNIA ONLY)

TENTHS OF PERCENT - MOISTURE										
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
WHOLE PERCENT MOISTURE	12	-	-	-	-	1.000	.9988	.9976	.9964	.9952
	13	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844
	14	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724
	15	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604
	16	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484
	17	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364
	18	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244
	19	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124
	20	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004
	21	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884
	22	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764
	23	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644
	24	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524
	25	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404
	26	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284
	27	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164
	28	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044
	29	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924
	30	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804
	31	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684
	32	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564
	33	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444
	34	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324
	35	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204
	36	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084
	37	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964
	38	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844
	39	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724
	40	.6700	-	-	-	-	-	-	-	-

# 14.0 % MOISTURE SHORT/MEDIUM GRAIN RICE (CALIFORNIA ONLY)

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

**TABLE G – RICE COMBINED TEST WEIGHT AND PACK FACTORS**

Test Weight	Less Than 255 Sq. Ft.	255 Sq. Ft. to 461 Sq. Ft.	462 Sq. Ft. to 767 Sq. Ft.	768 Sq. Ft. to 1384 Sq. Ft.	1385 Sq. Ft. to 2289 Sq. Ft.	2290 or Over Sq. Ft.
35.0	0.828	0.840	0.852	0.880	0.900	0.927
35.5	0.839	0.851	0.863	0.894	0.914	0.941
36.0	0.850	0.862	0.874	0.908	0.928	0.955
36.5	0.860	0.872	0.885	0.922	0.942	0.969
37.0	0.871	0.883	0.895	0.936	0.956	0.983
37.5	0.881	0.894	0.906	0.950	0.970	0.997
38.0	0.892	0.904	0.917	0.964	0.984	1.011
38.5	0.902	0.915	0.928	0.978	0.998	1.025
39.0	0.913	0.926	0.939	0.992	1.012	1.039
39.5	0.923	0.936	0.949	1.006	1.026	1.053
40.0	0.933	0.947	0.960	1.020	1.040	1.067
40.5	0.944	0.957	0.971	1.031	1.051	1.079
41.0	0.954	0.968	0.981	1.042	1.063	1.091
41.5	0.964	0.978	0.992	1.053	1.073	1.102
42.0	0.974	0.988	1.002	1.064	1.084	1.113
42.5	0.985	0.999	1.013	1.075	1.096	1.125
43.0	0.995	1.009	1.023	1.085	1.106	1.135
43.5	1.005	1.019	1.034	1.096	1.117	1.147
44.0	1.015	1.030	1.044	1.107	1.128	1.159
44.5	1.025	1.040	1.055	1.117	1.138	1.169
45.0	1.035	1.050	1.065	1.128	1.149	1.180
45.5	1.045	1.060	1.075	1.138	1.161	1.192
46.0	1.055	1.070	1.086	1.149	1.171	1.202
46.5	1.065	1.080	1.096	1.159	1.182	1.214
47.0	1.075	1.090	1.106	1.169	1.192	1.225
47.5	1.085	1.100	1.116	1.180	1.202	1.235
48.0	1.094	1.110	1.126	1.190	1.213	1.246
48.5	1.104	1.120	1.137	1.200	1.224	1.257
49.0	1.114	1.130	1.147	1.210	1.234	1.267
49.5	1.124	1.140	1.157	1.220	1.244	1.278
50.0	1.133	1.150	1.167	1.231	1.255	1.290
50.5	1.143	1.160	1.177	1.238	1.262	1.297
51.0	1.153	1.170	1.187	1.245	1.269	1.304
51.5	1.162	1.179	1.197	1.252	1.276	1.311
52.0	1.172	1.189	1.206	1.259	1.283	1.318
52.5	1.181	1.199	1.216	1.266	1.290	1.325
53.0	1.191	1.208	1.226	1.273	1.297	1.332
53.5	1.200	1.218	1.236	1.280	1.304	1.339
54.0	1.210	1.228	1.246	1.287	1.311	1.346
54.5	1.219	1.237	1.255	1.294	1.318	1.353
55.0	1.228	1.247	1.265	1.301	1.325	1.360