United States
Department of
Agriculture

Federal Crop
Insurance
Corporation

Risk Management
Agency

Product Administration
and Standards Division

FCIC-25090 (11-2010)
FCIC-25090-1 (11-2011)

AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

TITLE: AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK	**NUMBER: 25090 (11-2010)** **25090-1 (11-2011)**
EFFECTIVE DATE: 2012 and succeeding crop years	**ISSUE DATE: November 17, 2011**
SUBJECT: **Provides the procedures and instructions for administering the AUP & ELS Cotton loss adjustment standards.**	**OPI: Product Administration and Standards Division** **APPROVED: November 14, 2011** **/s/ Tim B. Witt** **Deputy Administrator for Product Management**

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 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 where information has been removed.

Changes for the Crop Year 2012 (FCIC–25090-1) issued NOVEMBER 2011:

A. **Subsection 2 B (3)**: Removed abbreviation for Daily Spot Cotton Quotation, as it no longer applies to procedures.

B. **Subsection 3 A (1)**: Revised subsection to denote which insurability requirements apply to AUP and ELS Cotton crop provisions.

C. **Subsection 3 D**: Changed Exhibit reference for cotton quality adjustment procedures.

D. **Subsection 9 C, Form Entries and Completion Information, item 35**: Removed language regarding using the previous season's average prices when price quotations are not available for quality adjustment, as this provision was removed from the ELS cotton crop provisions.

SUMMARY OF CHANGES/CONTROL CHART (Continued)

E. **Subsection 9 C, Form Entries and Completion Information, Narrative**: Removed previous item (t) that required recording of the buyer from whom a price quotation was obtained for ELS cotton quality adjustment, as this no longer applies under the current ELS cotton crop provisions. Also added item u requiring documentation of the calculations used to determine the quality adjustment factor used to reduce any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season.

F. **Subsection 9 C, Form Entries and Completion Information, item 62**: Clarified procedures regarding production not to count.

G. **Section 10, Exhibit 1**: Added definition for Bale Listing.

H. **Section 10, Exhibit 2**: Clarified that the language concerning insurability of cotton that is grown where a small grain crop has reached the heading stage in the same calendar year applies to the ELS Cotton Crop Provisions only. Added instructions for AUP cotton to check the applicable SP for insurability impacts for any cotton that is grown where a small grain crop has reached the heading stage in the same calendar year. For AUP cotton, this information was removed from the cotton crop provisions and placed in the Special Provisions which can vary.

I. **Section 10, Exhibit 4**: Revised procedures regarding yield conversion factors to correspond with the Crop Insurance Handbook.

J. **Section 10, Exhibit 5**: Revised procedures regarding cotton quality adjustment to comply with current AUP and ELS cotton crop provisions. Removed previous Exhibits 5 and 6 that contained quality adjustment procedures specifically for ELS cotton; the procedures are now the same for AUP and ELS cotton in accordance with the crop provisions.

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: AUP & ELS Cotton Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	3-4	1-4	--	11-2010	FCIC-25090
			59-60	--	11-2010	FCIC-25090
			63-64	81-84	11-2010	FCIC-25090
			67-68	89-122	11-2010	FCIC-25090
Insert	1-4	3-4	1-4	--	11-2011	FCIC-25090-1
			59-60	--	11-2011	FCIC-25090-1
			63-64	81-84	11-2011	FCIC-25090-1
			67-68	89-110	11-2011	FCIC-25090-1
Current Index	1-4	--	--	--	--	FCIC-25090-1
		1-2	--	--	11-2010	FCIC-25090
		3-4	1-4	--	11-2011	FCIC-25090-1
			5-58	--	11-2010	FCIC-25090
			59-60	--	11-2011	FCIC-25090-1
			61-62	--	11-2010	FCIC-25090
			63-64	--	11-2011	FCIC-25090-1
			65-66	--	11-2010	FCIC-25090
			67-68	--	11-2011	FCIC-25090-1
			69-72	73-80	11-2010	FCIC-25090
				81-84	11-2011	FCIC-25090-1
				85-88	11-2010	FCIC-25090
				89-110	11-2011	FCIC-25090-1

(RESERVED)

AUP & ELS COTTON LOSS ADJUSTMENT HANDBOOK

TABLE OF CONTENTS

PAGE

TABLE OF CONTENTS (Continued)

PAGE

TABLE OF CONTENTS (Continued)

PAGE

EXHIBITS

(RESERVED)

1. INTRODUCTION

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 Crop Insurance 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. 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

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

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

(a) One legible copy to insured.

(b) 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 **AUP** and **ELS** cotton loss adjustment and this handbook, which are not defined in this section, are defined either as they appear in the text or **EXHIBIT 1**.

(3) Abbreviations:

AMS Agricultural Marketing Service
AUP American Upland Cotton

***

DSSH	Document and Supplemental Standards Handbook, FCIC-24040
ELS	Extra Long Staple Cotton
FSA	Farm Service Agency
HVI	High Volume Instruments
SP	Special Provisions
UNR	Ultra-Narrow-Row
UNRC	Ultra-Narrow-Row Cotton

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. **AUP** and **ELS** Cotton 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, Cotton Crop Provisions, and the SP for a complete list.

(1) The crop insured will be all the cotton lint in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents; and that is not (unless allowed by the SP or by a written agreement):

(a) For **AUP** and **ELS** Cotton:

1 Planted into an established grass or legume;

2 Interplanted with another spring planted crop;

(b) For **AUP** Cotton:

1 Colored cotton lint;

(c) For **ELS** Cotton:

1 Grown on acreage from which a hay crop was harvested in the same calendar year unless the acreage is irrigated; or

2 Grown on acreage on which a small grain crop reached the heading stage in the same calendar year unless the acreage is irrigated or adequate measures are taken to terminate the small grain crop prior to heading and less than fifty percent (50%) of the small grain plants reach the heading stage.

(2) In addition to the provisions of section 9 (Insurable Acreage) of the Basic Provisions:

(a) The acreage insured will be ONLY the land occupied by the rows of cotton when a skip-row planting pattern is utilized.

(b) Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the LAM for replanting provision issues.

(3) In lieu of section 11(b)2 of the Basic Provisions, insurance will end upon the removal of the cotton from the field.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

The production to count for mature cotton may be reduced as a result of a loss in quality when production has been damaged by insured cause(s). Refer to **Exhibit 5** for cotton quality adjustment procedures.

E. AUP AND ELS INSTRUCTION DESIGNATIONS

Instructions designated **AUP** will apply to American Upland cotton **ONLY**. Instructions designated **ELS** will apply to Extra Long Staple cotton **ONLY**. Undesignated instructions will apply to both **AUP** and **ELS** cotton.

F. DUTIES IN THE EVENT OF DAMAGE OR LOSS

(1) In the event of damage or loss, the cotton stalks must remain intact for the AIP's inspection. The stalks must not be destroyed, and required samples must not be harvested, until the earlier of the AIP's inspection or 15 days after harvest of the balance of the unit is completed and written notice of probable loss is given to the AIP.

(2) Representative samples are required in accordance with section 14 of the Basic Provisions.

4. REPLANTING PAYMENT PROCEDURES

There currently is no replant payment available for **AUP** or **ELS** cotton. Refer to section 3A(2)(b) for replanting requirements prior to the final planting date.

5. AUP AND ELS COTTON APPRAISALS

A. GENERAL INFORMATION

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

(2) Refer to the Cottonseed (Pilot) Endorsement Insurance Standards Handbook for Cottonseed loss adjustment procedures.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

(1) Determine the minimum number of required samples for a field or subfield by the field size, average stage of growth, general capabilities of plants to recover, and variability of 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 part of a field.

(3) Appraise each field or subfield separately.

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

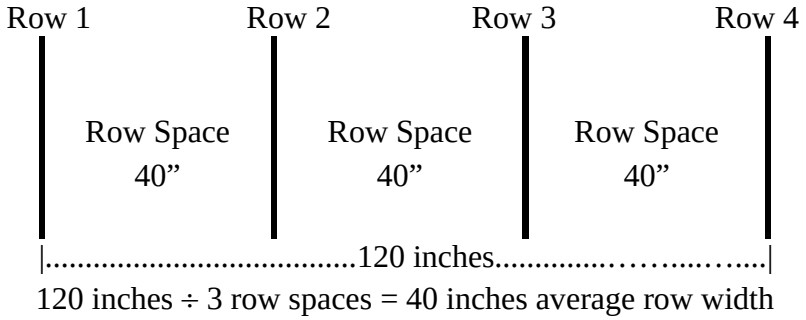
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions when the selection of the representative sample is based on row width.

(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.

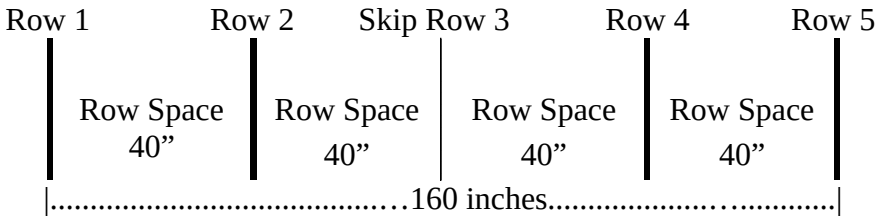
EXAMPLE:



120 inches ÷ 3 row spaces = 40 inches average row width

(3) When the planting pattern is a skip-row pattern, measure across the pattern and divide the total distance by the number of rows measured across, to determine "average row width" in whole inches. In this instance, a skip-row is considered a planted row.

EXAMPLE:



160 inches ÷ 4 row spaces = 40 in. average row width

Caution is required when a planting pattern has varying row widths within the pattern, e.g., two 36" planted rows with a 27" skip. Measure each planted pattern to determine average row width. Use the average of the planted row width to select the single row width for each representative sample.

D. STAGES OF GROWTH

The **most** important part of **AUP** and **ELS** cotton loss adjustment is to first determine the **stage of growth at the date of damage.**

(1) Identifying Stages of Growth

(a) Select at least 10 plants that are representative of the field or subfield, to determine the average stage of growth.

(b) Use the main stem for stage determinations. The stage of growth is based on 50 percent of the plants **at** or **beyond** a given phase of development. Split the acreage into subfields to reflect the distinctly different stages of growth.

(c) Identify the stage of growth at date of damage for all appraisals that have a **specific date of damage**; (e.g., hail). Use the average time intervals to count back the days to the date of damage. For progressive damage (e.g., drought), identify the stage of growth on the date of appraisal.

(d) Determine the individual plant stage of growth using **AUP** Cotton Stages of Growth in section 5D(2), and **ELS** Cotton Stages of Growth in section 5D(3).

(2) **AUP** Cotton Stages of Growth

Emergence normally occurs 7 to 10 days after planting. At the lowest node (joint) of the cotton stem, two cotyledonary (seedling) leaves are borne on opposite sides of the stem. The cotton plant then develops into two types of branches, vegetative and fruiting. The stages of growth are based on average full-season varieties and are the approximate time required for cotton plants to reach a specific growth stage.

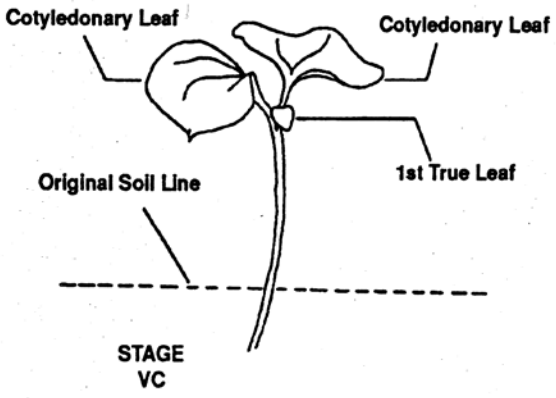
(a) **AUP** Vegetative Stages

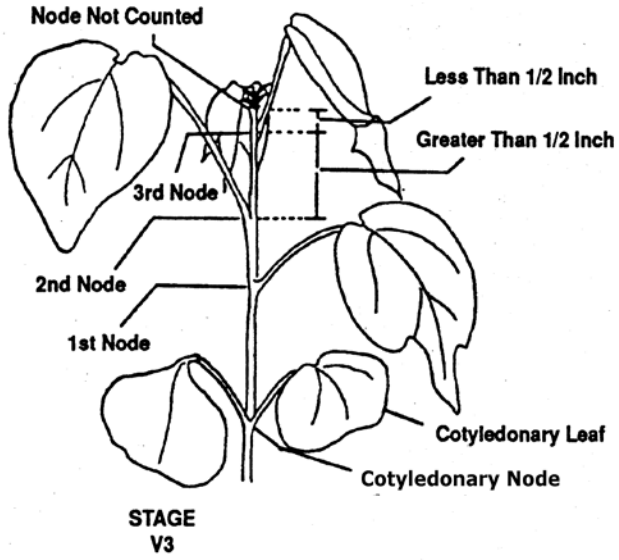
A plant is classified as the "Vegetative Stage" if "squaring" has **NOT** begun. Vegetative stage numbers are preceded by a "V" and are identified as "VC" (emergence) through V6 stages of growth.

1 Count the number of nodes above the cotyledonary node beginning at the bottom of the main stem where the two cotyledonary leaves (seed leaves) were attached.

2 The last node counted at the top of the plant is the node above which the internode has **not** elongated as much as ½ inch. At this node, the true leaf is approaching full size, and the internode below will be elongated to ½ inch or more.

AUP VEGETATIVE STAGE ILLUSTRATIONS



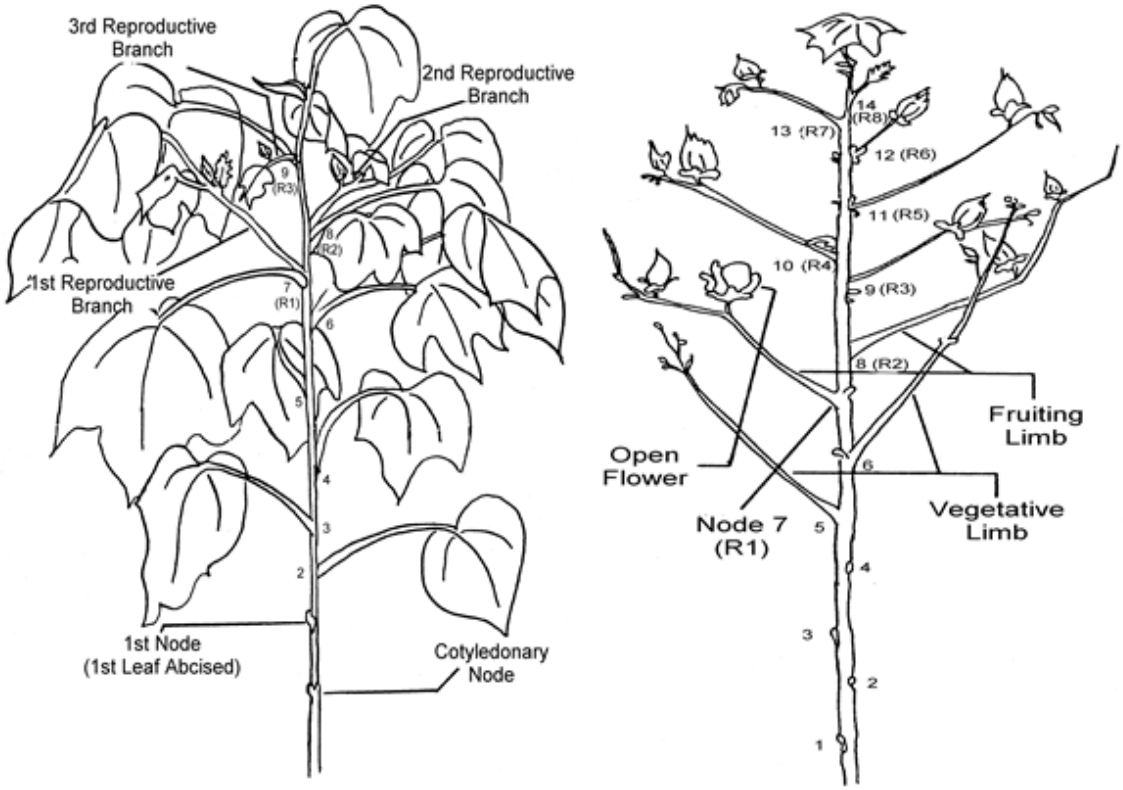


Stage Number	Average Time Interval	Characteristics
VC	9 days from emergence	Plants are 1 to 3 inches in height; terminal bud located at the junction of cotyledonary stem and main stem.
V1	4 days	Internode above cotyledonary node has elongated ½ inch or more; first true leaf approaching full size; second true leaf developing rapidly and approaching full size near the end of period.
V2	4 days	Second internode has elongated ½ inch or more.
V3	4 days	Third internode has elongated ½ inch or more.
V4	4 days	Fourth internode has elongated ½ inch or more.
V5	4 days	Fifth internode has elongated ½ inch or more.
V6	4 days	Sixth internode has elongated ½ inch or more.

(b) **AUP** Reproductive Stages

A plant is classified as in the "Reproductive Stage" when the first square appears, whether at the 5th, 6th, or 7th node stage. Begin counting the nodes above the cotyledonary node as described in **AUP** Vegetative Stages. Whenever the first square appears, start counting in the reproductive stage. An "R" precedes the number for the Reproductive stages.

AUP REPRODUCTIVE STAGE ILLUSTRATIONS



Stage Number	Average Time Interval	Characteristics
R1	4 days	The first square may appear on the plant as low as the fifth or as high as the seventh node under certain conditions. The square grows at an average rate of one millimeter per day. The plant is approximately 33 days post emergence.
R2	5 days	The next internode has elongated ½ inch or more. The first fruiting branch is beginning to elongate at the first "R" node. Cotyledonary leaves have shed from the plant.
R3	3 days	Two fruiting branches should be visible and a square appearing at the leaf axle of the third "R" node.
R4	3 days	The plant is approximately 45 days post emergence. Third "R" internode has elongated ½ inch or more.
R5	3 days	Fourth "R" internode has elongated ½ inch or more. Plant is squaring freely.

R6	3 days	Fifth "R" internode has elongated ½ inch or more.
R7	3 days	Sixth "R" internode has elongated ½ inch or more.
R8	3.5 days	The first white bloom normally appears at this stage on the fruiting branch elongated from the first "R" node. The plant is approximately 57 days post emergence.
R9	3.5 days	Eighth "R" internode has elongated ½ inch or more.
R10	3.5 days	Ninth "R" internode has elongated ½ inch or more.
R11	3.5 days	Tenth "R" internode has elongated ½ inch or more.
R12		Bolls are present on fruiting branches attached to first and second "R" nodes.
R12+		The plant now has twelve or more "R" nodes; squares and bolls continue to develop. Plants will be identified as R12+ throughout the remaining growth and development period.

(c) **AUP** Mature Stage

The plant has now "set" **ALL** bolls that will contribute to the ultimate yield. The plant is approximately 110 days post emergence. **Important**: Under certain conditions, this mature stage may be attained BEFORE the R12+ stage.

(d) **AUP** Fully Mature Stage

The plant now has **ALL** bolls that will contribute to the ultimate yield at the fully matured (open bolls) stage. The plant is approximately 150-155 days post emergence (90% open bolls).

(3) **ELS** Cotton Stages of Growth

Emergence normally occurs 9 to 12 days after planting. At the lowest node (joint) of the cotton stem, two cotyledonary (seedling) leaves are borne on opposite sides of the stem. The cotton plant then develops into two types of branches, vegetative and fruiting. The stages of growth are based on average full-season varieties and are the approximate time required for cotton plants to reach a specific growth stage.

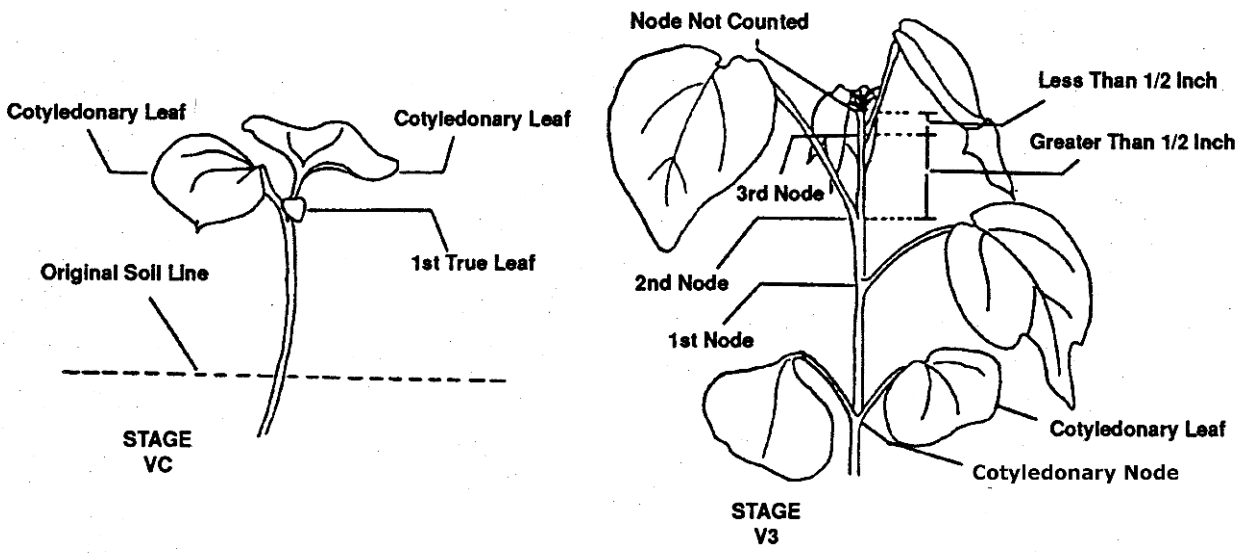
(a) **ELS** Vegetative Stages

A plant is classified as in the "Vegetative Stage" if "squaring" has **NOT** begun. Vegetative stage numbers are preceded by a "V" and are identified as "VC" (emergence) through V6 stages of growth.

1 Count the number of nodes above the cotyledonary node beginning at the bottom of the main stem where the two cotyledonary leaves (seed leaves) were attached.

2 The last node counted at the top of the plant is the node above which the internode has not elongated as much as ½ inch. At this node, the true leaf is approaching full size and the internode below will be elongated to ½ inch or more.

ELS VEGETATIVE STAGE ILLUSTRATIONS

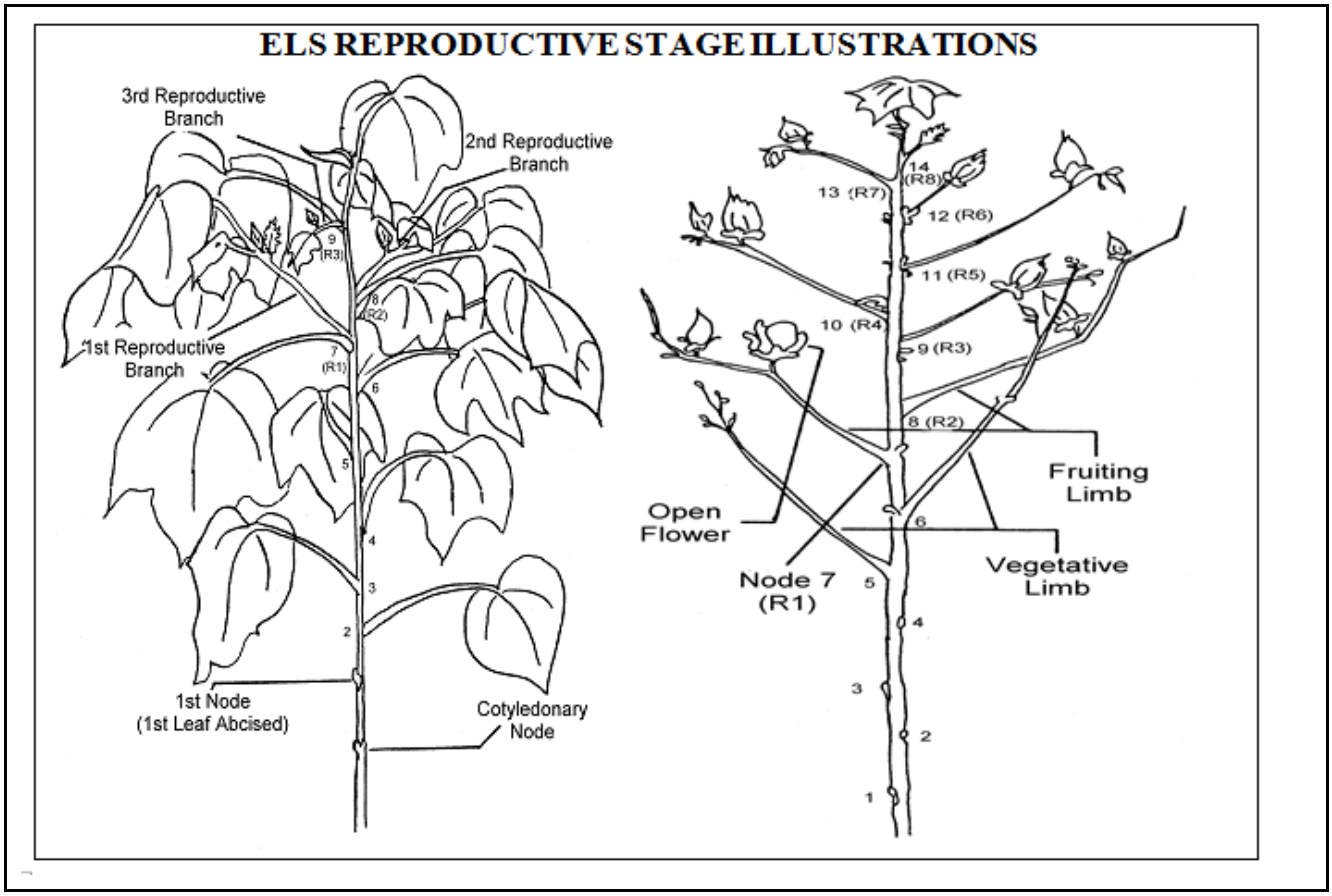


Stage Number	Average Time Interval	Characteristics
VC	12 days from emergence	Plants are 1 to 3 inches in height; a terminal bud at the junction of cotyledonary stem and main stem.
V1	5 days	Internode above cotyledonary node has elongated ½ inch or more; first true leaf approaching full size; second true leaf developing rapidly and approaching full size near the end of period.
V2	5 days	Second internode has elongated ½ inch or more.
V3	5 days	Third internode has elongated ½ inch or more.
V4	5 days	Fourth internode has elongated ½ inch or more.
V5	5 days	Fifth internode has elongated ½ inch or more.

V6	5 days	Sixth internode has elongated ½ inch or more.

(b) **ELS** Reproductive Stages

A plant is classified as in the "Reproductive Stage" when the first square appears, whether at the 5th, 6th, or 7th node stage. Whenever the first square appears, start counting in the reproductive stage. Begin counting the nodes as described in the **ELS** Vegetative Stages. An "R" precedes the number for the Reproductive stages.



Stage Number	Average Time Interval	Characteristics
R1	4 days	The first square may appear on the plant as low as the fifth or as high as the seventh node under certain conditions. The square grows at an average rate of one millimeter per day. The plant is approximately 42 days post emergence.
R2	5 days	The next internode has elongated ½ inch or more. First fruiting branch is beginning to elongate at the first "R" node. Cotyledonary leaves have shed from the plant.

R3	3 days	Two fruiting branches should be visible and a square appearing at the leaf axle of the third “R” node.
R4	3 days	The plant is approximately 54 days post emergence. Third “R” internode has elongated ½ inch or more.
R5	3 days	Fourth “R” internode has elongated ½ inch or more. Plant is squaring freely.
R6	3 days	Fifth “R” internode has elongated ½ inch or more.
R7	3 days	Sixth “R” internode has elongated ½ inch or more.
R8	4 days	The first yellow bloom normally appears at this stage on the fruiting branch elongated from the first “R” node. The plant is approximately 65 days post emergence.
R9	4 days	Eighth “R” internode has elongated ½ inch or more.
R10	4 days	Ninth “R” internode has elongated ½ inch or more. The first small bolls may be present on fruiting branches attached to the first and second “R” nodes.
R11	4 days	Tenth “R” internode has elongated ½ inch or more.
R12	4 days	Eleventh “R” internode has elongated ½ inch or more.
R13	4 days	Twelfth “R” internode has elongated ½ inch or more. The plant normally has the maximum number of bolls.
R14	4 days	Thirteenth “R” internode has elongated ½ inch or more; bolls continue to develop.
R15	4 days	Fourteenth “R” internode has elongated ½ inch or more; bolls continue to develop.
R16	4 days	Fifteen internodes have developed.
R16+		The plant now has 16 or more “R” nodes; bolls continue to develop. Plants will be identified as R16+ throughout the remaining growth and development period.

(c) **ELS** Mature Stage

The plant has now "set" **ALL** bolls that will contribute to the ultimate yield. The plant is approximately 150-155 days post emergence. **Important**: Under certain conditions, this mature stage may be attained BEFORE the R16+ stage.

(d) **ELS** Fully Mature Stage

The plant now has **ALL** bolls that will contribute to the ultimate yield at the fully matured (open bolls) stage. The plant is approximately 175-180 days post emergence (90% open bolls).

(4) Cotton Boll Characteristics

(a) A cotton boll will attain full size approximately 25 days after flowering. However, an additional 24 to 40 days are needed for the fibers inside to stretch, thicken, and mature and for the boll to open. Boll development, from open bloom to splitting of a boll requires between 40 to 80 days. Variation in boll development occurs mainly due to temperature, variety, soil moisture, and sunlight.

(b) A mature boll is normally 1 ½ to 2 inches long with the earliest and latest bolls on the plant being smaller than the mid-season bolls.

(c) Upon maturity, the carpel walls split open at the seam and flare out, exposing the fluffy mass of cotton fibers.

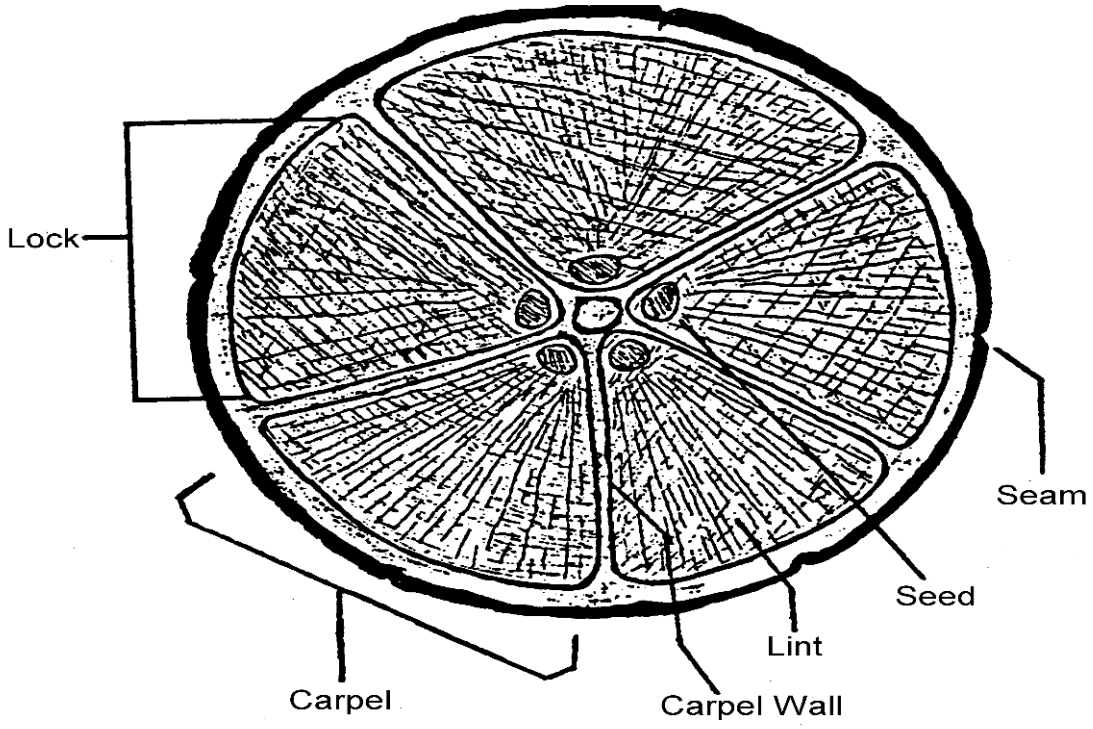
(d) The cotton fibers are slender single-celled hairs that grow out from epidermal cells of the cottonseed.

(e) Cotton fiber growth begins about the time the flower opens and is at full length in 15 to 25 days, when the seeds are also at approximate full size.

(f) After fibers attain their full length, growth continues, but only as a thickening of the cell walls.

(g) **AUP** cotton cultivars usually have four or five locks. **ELS** cotton cultivars usually have three locks. Each lock of a mature cotton boll usually contains seven to nine seeds.

COTTON BOLL ILLUSTRATION



(5) Factors Influencing Time Between Stages of Growth

Major factors that influence the development of the cotton plant are variety, soil moisture, temperature, and sunlight. The principal effect of each is summarized as follows:

(a) Variety. Each variety may have specific characteristics in developmental periods.

(b) Soil Moisture. Low soil moisture prolongs plant emergence and may shorten the interval between other stages. It also reduces boll size, fiber length and strength, and increases boll drops.

(c) Temperature. Plant development is normal with day temperature of about 90 degrees Fahrenheit and night temperatures of about 70 degrees Fahrenheit. In general, higher temperatures decrease time intervals and lower temperatures increase the time intervals.

(d) Sunlight. Cloudy weather retards plant development. Retardation will depend upon the amount and duration of cloudy weather.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for **AUP** and **ELS** cotton.

Appraisal Method...	**Use...**
Stand Reduction Method	for planted acreage with no emerged seeds and from emergence until plants are classified in the Mature Stage.
Hail Damage Method	from V1 Stage until plants are classified in the Mature Stage.
Boll Count Method	from Mature Stage until harvest.

B. STAND REDUCTION METHOD

Use the Stand Reduction Method to appraise damage that occurs in the following stages of growth for **AUP** and **ELS** cotton.

IF the average stage of growth is identified as ...	**USE the Stand Reduction Method to appraise...**
Emergence through VC Stage (and planted acreage with no emerged seeds)	**ALL** damage that causes stand reduction or results in no emerged seeds, including plants destroyed by **hail**.
V1 through R12+ Stage for **AUP** or V1 through R16+ Stage for **ELS**	**ANY** stand reduction. If plant destruction has occurred from **hail**, use the Stand Reduction Method with the applicable Hail Damage Method (vegetative or reproductive).

Use the Boll Count Method after all bolls are "set" that will contribute to the ultimate yield to appraise damage from hail or damage that results in stand reduction.

(1) Scheduling Appraisals

Delay appraisals:

(a) At least seven days for **AUP** cotton and at least 14 days for **ELS** cotton after the date of **hail** damage or blowing sand.

(b) As specified in PAR. 85 C (1) of the LAM when insufficient soil moisture has affected seed emergence; or

(c) For any other reason specified in PAR. 85 C of the LAM.

(2) Row Width and Sampling

There are two methods of measuring a representative sample area based on how the cotton is planted and the determined row width.

(a) First, determine how the cotton is planted:

1 two-narrow rows planted in a single bed of normal row width;
2 single rows; or
3 drilled rows or other narrow row planting methods for UNRC.

(b) Second, determine row width:

1 Measure the row width using the instructions in section 5C.

2 Select, from the chart below, the applicable representative sample method based on how the cotton is planted and the average row width measured.

IF the AUP or ELS cotton is planted...	**THEN consider as...**	**AND select each representative sample as...**
as two narrow rows, in a single bed of normal row width	one row	100-feet and **measure** the skips* between **"live"**** plants.
as single rows, with row spacings **16 inches or more apart** (including drilled rows or other narrow row planting methods for UNRC)	separate rows	100-feet and **measure** the skips between **"live"**** plants.
with a drill or other narrow row planting methods for UNRC with row spacings **less than 16 inches apart**	UNRC	one square yard and **count** the number of **"live"**** plants.

*When skips occur directly across from each other in the two narrow rows
****"Live"** plants are plants that are not damaged or are damaged but are expected to recover and contribute lint cotton to the ultimate yield at the time of harvest.

(c) Select the required number of representative samples using the instructions in section 5B.

(3) 100-Feet of Row Sample Method - Combined Length of Skips

Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 100-feet and then measure the skips between **"live"**** plants.

(a) Defining a Skip

A skip is the space between **"live"**** plants within the row which exceed the standard space as shown in the chart below.

(b) Determine if the AUP cotton is a picker or stripper type cultivar. Refer to Definitions of AUP Picker cotton and AUP Stripper cotton in EXHIBIT 1.

Select the skip based on the plant cultivar characteristics NOT the method of harvesting.

An AUP skip is the space between "live" plants within the row of more than...	An ELS skip is the space between "live" plants within the row of more than...
12 inches for cotton grown in Mississippi Delta Gumbo soil.	12 inches for cotton grown in Arizona and California.
10 inches for picker cotton grown in Arizona, Imperial and Riverside Counties of California, New Mexico, Oklahoma and the Texas High Plains.	10 inches for cotton grown in New Mexico and Texas.
6 inches for stripper cotton.	
16 inches for hill dropped cotton.	
14 inches for all other cotton.	

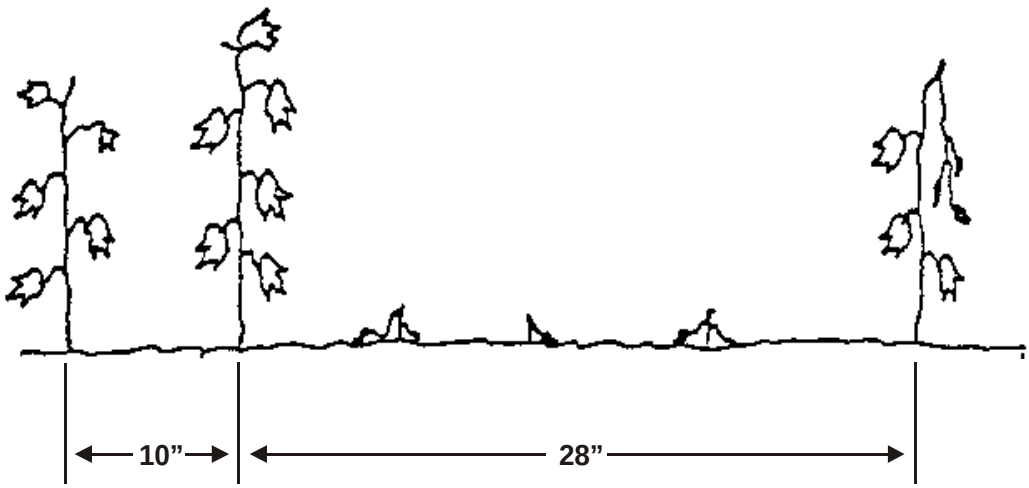
(c) Measuring a Skip

1 Determine the **AUP** or **ELS** standard plant spacing **within** the row; e.g., 12, 10 inches, etc., from section 6B(3)(a) and (b).

2 Using a measuring tape marked in inches, measure the total distance between **"live"** plants within the sample row.

3 Subtract the standard plant spacing from the total distance measured between existing **"live"** plants. The result is the "**net length"** of the skip.

EXAMPLE: 10" plant spacing within a row:



Distance between existing plants	28"
Less: One standard 10-inch space	10"
"Net Length" of the skip	18"

4 Compute the combined length of **all** skips by adding the "**net length"** of **all** skips within the 100-foot sample.

5 Convert the result to feet and tenths by dividing by 12 and rounding to the nearest tenth of a foot.

EXAMPLE: Total combined length of all skips = 218" ÷ 12 = 18.2 ft.

6 Record results for each representative sample in Part I - Sample Determinations, Stand Reduction - Combined Length of Skips in 100-feet of Row of the appraisal worksheet.

7 Compute the pounds per acre appraisal using the instructions in Part I - Sample Determinations - Stand Reduction, 100-Feet of Row Sample Method - Combined Length of Skips in Appraisal Worksheet Entries and Completion Procedures of section 8.

(4) One Square Yard Sample Method (UNRC) - Plants Per Square Yard

(a) Measure one square yard for each representative sample.

(b) Count the number of **"live"* plants** in each representative sample.

***"Live" plants** are plants that are not damaged or are damaged but are expected to recover and contribute lint cotton to the ultimate yield at the time of harvest.

(c) Record the results for each representative sample in Part I - Sample Determinations, Plants Per Square Yard of the appraisal worksheet.

(d) Compute the pounds per acre appraisal using the instructions in Part I - Sample Determinations, Stand Reduction Method for the One Square Yard Sample Method of section 8.

C. HAIL DAMAGE METHOD

Use the Hail Damage Method to appraise any hail damage that occurs in the following stages of growth for **AUP** or **ELS** cotton.

IF the average stage of growth is identified as...	**USE the...**
V1 through V6 Stage	Stand Reduction Method with the Hail Damage Method for Vegetative Stages.
R1 through R12+ Stage for **AUP** or R1 through R16+ Stage for **ELS**	Stand Reduction Method with the Hail Damage Method for Reproductive Stages.

Use the Boll Count Method after all bolls are "set" that will contribute to the ultimate yield to appraise damage from hail.

(1) Scheduling Appraisals

Delay the appraisal at least seven days for **AUP** cotton and at least 14 days for **ELS** cotton after the date of hail damage (also blowing sand). No delay is required if the cotton is in the Fully Mature Stage (open bolls).

(2) Row Width and Sampling

Refer to Row Width and Sampling in the Stand Reduction Method in section 6B(2).

(3) Vegetative Stage Method - From V1 Through V6 Stages

(a) Plants Destroyed

Use the Stand Reduction Method to account for **plants destroyed**. Plants destroyed will include plants that are:

1 cut-off **below** the cotyledonary node; or
2 otherwise killed.

IMPORTANT: Determine any stand reduction **before** appraising hail damage to **"live" plants partially destroyed**.

(b) Plants Partially Destroyed

Select 30 consecutive **"live" plants** from the representative sample area (expanded until 30 plants have been selected) used for the Stand Reduction Method.

1 Account for hail damage to **"live" plants partially destroyed**. Plants partially destroyed will include plants that are cut-off:

a **above** the cotyledonary node, or
b at the first through sixth node.

2 Determine the location of **"cut-off,"** and the **"cut-off" symbol**, for each plant by counting nodes between the cotyledonary node and the "cut-off."

Plants "cut-off" below the cotyledonary node have already been accounted for in the Stand Reduction Method.

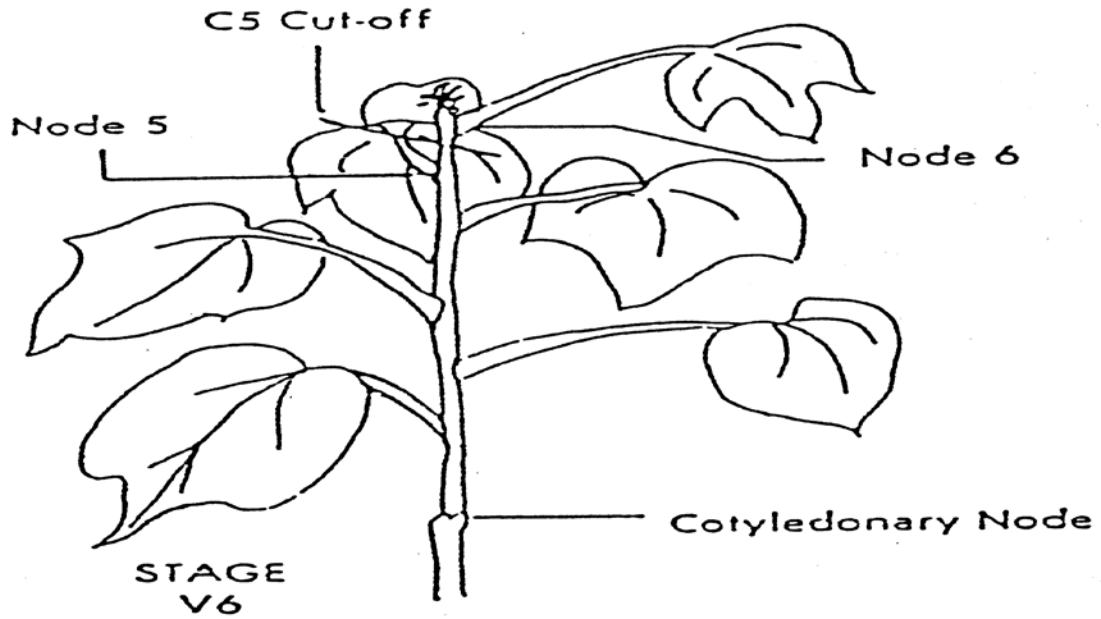
(c) "Cut-Off" Symbols

1 Designate plants cut-off at the internode between the cotyledonary node and node 1 as "CC."

2 Designate plants cut-off at higher internodes, as "C1" through "C6" by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the "cut-off."

3 Designate cut-off symbols as “C1,” “C2,” etc., through “C6” as shown on the applicable factor chart.

VEGETATIVE STAGE - TYPE OF DAMAGE



(d) Factor Charts for Plants Partially Destroyed

1 Determine if the **AUP** cotton is a “Picker” or “Stripper” type cultivar. Refer to Definitions for **AUP** Picker Cotton and **AUP** Stripper Cotton in **EXHIBIT 1**.

2 Select the applicable Plants Partially Destroyed Factor Chart for the type cultivar from section 10, using the instructions below.

Select the chart based on the plant cultivar characteristics **not** the method of harvesting.

IF the cotton is...	**USE...**
AUP “Picker”	TABLE C
AUP “Stripper”	TABLE D
ELS	TABLE M

3 Find the factor for plants cut-off **above** the cotyledonary node through the sixth node from the chart where the **Stage of Growth** at date of damage (horizontal line) intersects the **Cut-Off Symbol** (vertical line).

(e) Plant Damage Computations

1 Record cut-off symbols, number of plants cut-off and percent of loss factors for Plants Partially Destroyed in Part I - Plant Damage Computations section of the cotton appraisal worksheet.

2 Compute the pounds per acre appraisal using the instructions in Hail Damage Methods - Vegetative Stages of section 8.

(4) Reproductive Stage Method - **AUP** From R1 Through R12+ Stages or **ELS** From R1 Through R16+ Stages

(a) Plants Destroyed

Use the Stand Reduction Method to account for **plants destroyed**. Plants destroyed will include plants that are:

1 cut-off **below** the cotyledonary node;

2 damaged to the extent that they are not expected to recover and contribute lint cotton to the ultimate yield at the time of harvest; i.e., plants stripped of fruiting limbs, containing no squares, blooms or bolls; or

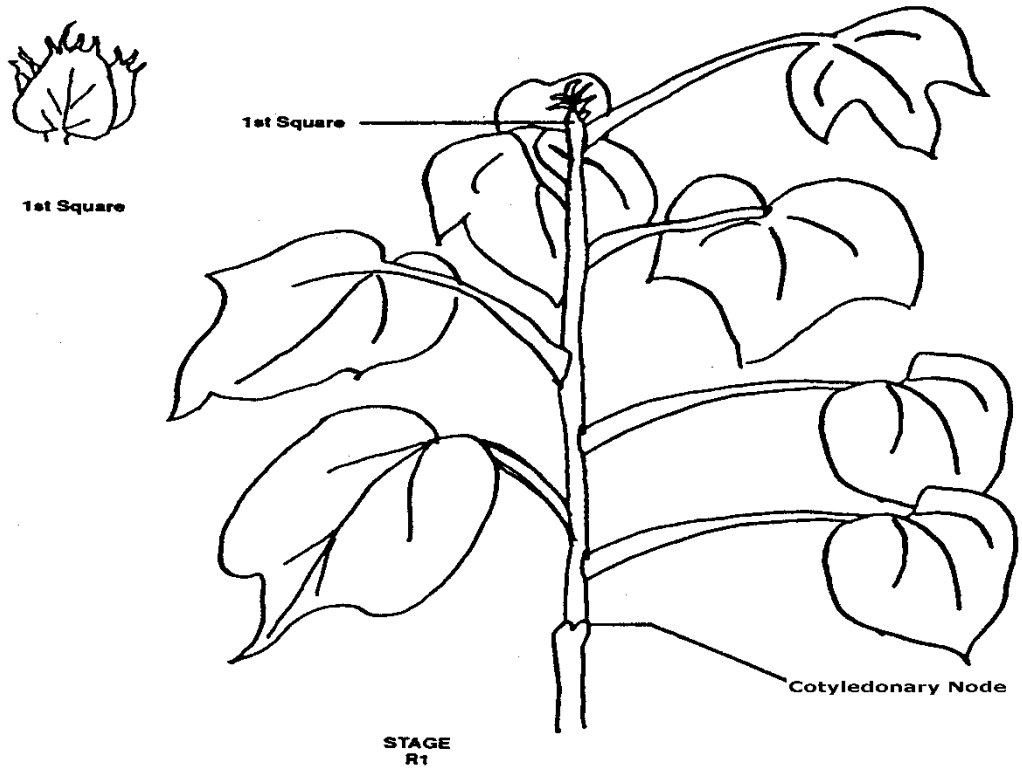
3 otherwise killed.

IMPORTANT: Determine any stand reduction **before** appraising hail damage to **"live" plants**.

Document, in the Narrative or on a Special Report, your determination that plants are **not** capable of contributing to the ultimate yield at the time of harvest; i.e., the number of days required to grow new fruiting limbs, bloom and produce fully mature bolls.

If the plants' capability to recover cannot be determined, item 2 above **does not** prohibit the adjuster from considering these plants as **"live" plants partially destroyed** and accounting for plant and boll damage in the Plant Damage Computations section of the appraisal worksheet. However, if these plants have been considered as **plants destroyed** in the Stand Reduction Method, **do not** select these same plants again when determining plant and boll damage for the Plant Damage Computation section

REPRODUCTIVE STAGE - 1ST SQUARE IN TERMINAL



A square is the first stage in the cotton boll formation. Squares follow a definite pattern in their development with the first square formed on the lowest reproductive branch of the plant. The leaf next to each square provides food needed for growth and maturity. White blooms will appear later for **AUP** cotton and yellow blooms for **ELS** (refer to Stages of Growth in section 5D).

(b) Plants Partially Destroyed

Select 30 consecutive **"live" plants** from representative sample area (expanded until 30 plants have been selected), used for the Stand Reduction Method.

1 Account for hail damage to **"live" plants partially destroyed**. Plants partially destroyed will include plants that are cut-off:

a **above** the cotyledonary node; or

b first through eighteenth node.

2 Determine location of "**cut-off"** and the **"cut-off" symbol** for each plant by counting nodes between the cotyledonary node and the "cut-off."

(c) "Cut-Off" Symbols for **AUP** Picker-type Cotton

1 Designate plants cut-off at the internode between the cotyledonary node and node 1, as "CC."

2 Designate plants cut-off at higher internodes, as ("C1," "C2," etc. through "C18") by counting the nodes (node 1, node 2, etc.) between cotyledonary node and the cut-off.

3 Designate cut-off symbols as "C1," "C2," etc., through "C18" as shown on the applicable factor chart.

(d) "Cut-Off" Symbols for **AUP** Stripper-type and **ELS** Cotton

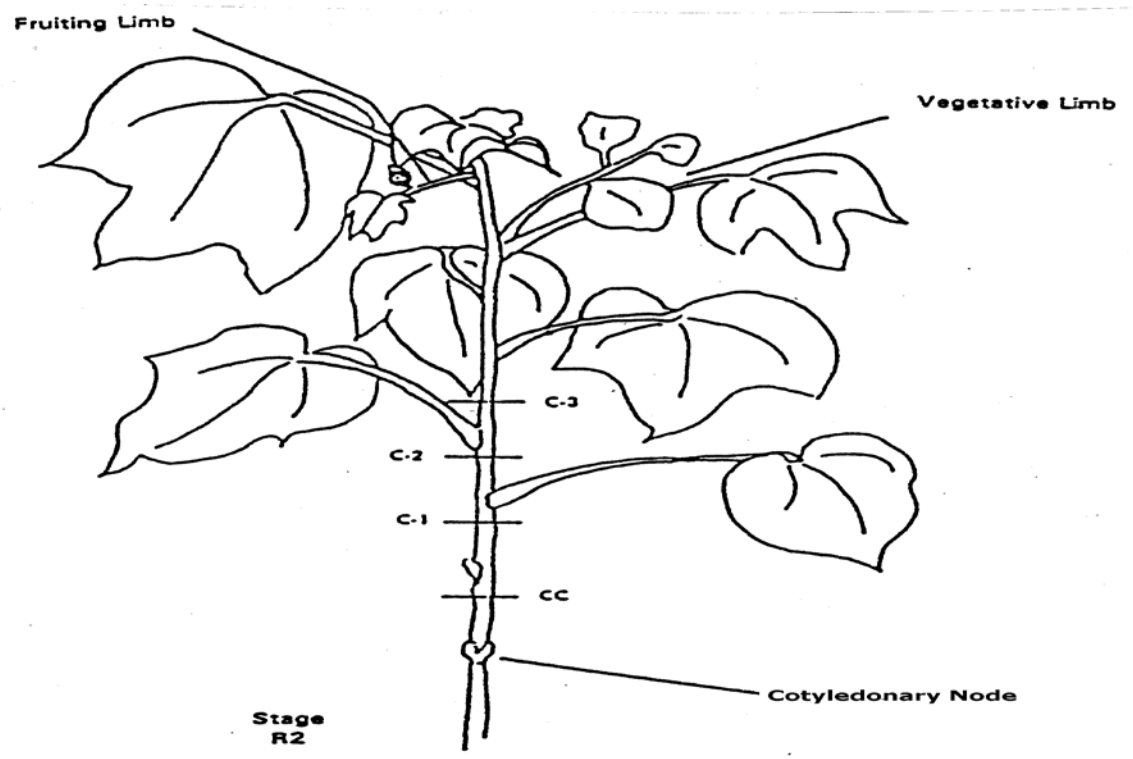
1 Designate plants cut-off at the internode between the cotyledonary node and node 1 as "CC."

2 Designate plants cut-off at higher internodes ("C1," "C2," etc., through "C5"), by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the cut-off.

3 Designate cut-off symbols as "RR," "R1," etc., through "R12" with the cut-off below the 1st fruiting limb as follows:

"RR" = cut-off below 1st fruiting limb;
"R1" = cut-off above 1st fruiting limb;
"R2" = cut-off above 2nd fruiting limb, etc.

REPRODUCTIVE STAGE - TYPE OF DAMAGE



(e) Factor Charts for Plants Partially Destroyed

1 Determine if the **AUP** cotton is a "Picker" or "Stripper" type cultivar. Refer to Definitions for **AUP** Picker Cotton and **AUP** Stripper Cotton in **EXHIBIT 1**.

2 Select the Plants Partially Destroyed Factor Chart for the type cultivar and the state, if applicable, from section 10 using the instructions below.

Select the factor chart based on the plant cultivar characteristics **NOT** the method of harvesting.

IF the cotton is...	**AND the state is...**	**USE...**
AUP "Picker"	California or Arizona	TABLE E
AUP "Picker"	**any** state **except** California or Arizona	TABLE F
AUP "Stripper"		TABLE G
ELS		TABLE M

3 Find the factor for plants cut-off above the cotyledonary node through eighteenth node from the table where the **Stage of Growth** at date of damage (horizontal line) intersects the **Cut-Off Symbol** (vertical line).

(f) Counting the Number of Fruiting Limbs Destroyed

1 Select every third plant from the 30-plant sample until 10 plants have been selected. Save the sample to account for bolls and locks destroyed.

2 Account for hail damage to fruiting limbs by counting the number of **fruiting limbs destroyed**.

3 Round the actual number counted to the nearest number divisible by 5. Use the rounded figure to select the percent-of-loss for the number of limbs destroyed from the applicable chart for **AUP** or **ELS**.

EXAMPLE: 18 fruiting limbs destroyed, rounded to 20; or 17 fruiting limbs destroyed, rounded to 15.

4 Select the applicable factor chart for **AUP** or **ELS** using the instructions in item (g) below.

(g) Factor Charts for Number of Fruiting Limbs Destroyed

1 Determine if the **AUP** cotton is a "Picker" or "Stripper" type cultivar. Refer to definitions for AUP Picker cotton and AUP Stripper cotton in **Exhibit 1**.

2 Select the applicable Number of Limbs Destroyed Percent-of-Loss Chart, from section 10, for the type cultivar and the state using the following instructions.

Select the factor chart based on the plant cultivar characteristics **not** the method of harvesting and, if applicable, the number of plants counted (including both **"live"** and destroyed plants) in the original stand.

IF the cotton is...	**AND the state is...**	**THEN...**	**IF the original stand...**	**USE...**
AUP "Picker"	California or Arizona			TABLE H
AUP "Picker"	**any** state **except** California or Arizona	Count the plants in 10 feet of sample row to find the original stand.	was 40 plants or less	TABLE I
			exceeded 40 plants	TABLE J
AUP "Stripper"				TABLE K
ELS				TABLE N

3 Find the percent-of-loss factor for the rounded Number of Limbs Destroyed from the chart where the **Number of Limbs Destroyed - 10 Plants** line (vertical) intersects the **Stage of Growth** at date of damage (horizontal line) for the sample.

(h) Counting the Number of Bolls and Locks Destroyed

Use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for the number of **bolls and locks destroyed** from hail if bolls have formed and boll damage has occurred.

1 Count the number of **small, large, and mature bolls** destroyed from the 10-plant representative sample.

2 Sample 5 or more bolls from the 10-plant representative sample to determine the average number of **locks per boll**. Refer to Cotton Boll Characteristics section 5D(4).

3 Cut open green bolls to count the number of locks destroyed.

(i) Plant Damage Computations

1 Record cut-off symbols, number of plants cut-off, number of limbs destroyed, number of small, large, and mature bolls, locks destroyed, and percent-of-loss factors for Plants Partially Destroyed in Part 1 - Plant Damage Computations section of the appraisal worksheet.

2 Compute the pounds per acre appraisal using the instructions in the Hail Damage Method - Reproductive Stage Damage of section 8.

D. BOLL COUNT METHOD

Use this method when plants have reached the Mature Stage, for any type of damage, including hail. Mature Stage is when **ALL** bolls are "set" that will contribute to the ultimate yield. This is approximately 110 days post emergence for **AUP** and 150 to 155 days post emergence for **ELS**.

(1) Scheduling Appraisals

Delay the appraisal at least seven days for **AUP** cotton and at least **14** days for **ELS** cotton after the date of hail damage in the Mature Stage. No delay is required if the cotton is in the Fully Mature Stage (open bolls).

(2) Row Width and Sampling

There are two methods of measuring a representative sample area based on how the cotton is planted and the row width.

(a) First, determine how the cotton is planted:

1 two narrow rows planted in a single bed of normal row width; or
2 single rows; or
3 with a drill or other narrow row planting methods for UNRC.

(b) Second, determine row width:

1 Measure the row width using the instructions in section 5C.
2 Select, from the chart below, the applicable representative sample method based on how the cotton is planted and the average row width measured.

IF the AUP or ELS cotton is planted...	**THEN consider as...**	**AND select each representative sample as...**
as two narrow rows, in a single bed of normal row width	one row	1/100 of an acre for the row width.
as single rows, with row spacing **16 inches or more apart** (including drilled rows or other narrow row planting methods for UNRC)	separate rows	1/100 of an acre for the row width.
with a drill or other narrow row planting methods for UNRC with row spacing **less than 16 inches apart**	UNRC	one square yard.

(c) Select the required number of representative samples using the instructions in section 5B.

(3) 1/100 of an Acre Sample Method - Number of Bolls Remaining

(a) Select the single row length for the row width measured for each representative sample from section 10, **TABLE B**.

(b) Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 1/100 acre for the average row width.

(c) Account for damaged and undamaged bolls using the instructions in Appraising Damaged and Undamaged Bolls for **AUP** in section 6D(5) and for **ELS** in section 6D(6).

(4) One Square Yard Sample Method - Number of Bolls Remaining

(a) Measure one square yard for each representative sample.

(b) Account for damaged and undamaged bolls using the following instructions in Appraising Damaged and Undamaged Bolls for **AUP** in section 6D(5) and for **ELS** in section 6D(6).

(5) Appraising Damaged and Undamaged Bolls for **AUP** Cotton

The number of bolls required to produce a pound of lint cotton will vary according to their size. Only after bolls have opened can their ultimate size be determined.

(a) Measure across the top (diameter or from burr tip to burr tip) of the OPEN bolls to determine the **predominant boll size** for each representative sample. Apply the **predominant boll size** from the chart in section 6D(5)(d). Refer to **EXCEPTIONS** in section 6D(5)(g).

(b) Count the number of **undamaged** bolls. Include, in the count:

1 immature green and unopened bolls **ONLY** if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest (using the **predominant boll size** of **GREATER** than 1½ inches but **LESS** than 2 inches **only**); and

2 **ONLY** bolls that, when mechanically harvested by the intended method of harvest (a picker or a stripper), will contribute lint cotton to the ultimate yield at the time of harvest.

(c) Account for **undamaged locks** from **damaged bolls** using the Boll Count Computations in section 6D(7).

(d) Select, from the chart below, the **number of bolls per pound factor** (Column 56 of the appraisal worksheet) based on the **predominant boll size** and how the cotton is planted.

IF the predominant OPEN boll size (diameter) is...	THEN count the number of bolls per pound of lint cotton for...		AND use the number of bolls per pound factor (item 56 of the appraisal worksheet) for cotton...			
			row-planted, drilled or other narrow row planting methods for UNRC with row spacing 16 inches or more apart for...		drilled or other narrow row planting methods for UNRC with row spacing less than 16 inches apart for...	
	PICKER cultivars as...	STRIPPER cultivars as...	PICKER cultivars as...	STRIPPER cultivars as...	PICKER cultivars as...	STRIPPER cultivars as...
Greater than 2 ½ in.	200 bolls	300 bolls	2.0	3.0	.04	.06
2 in. thru 2 ½ in.	250 bolls	325 bolls	2.5	3.25	.05	.07
Greater than 1½ in. but **less** than 2 in. (and immature green and unopened bolls)	350 bolls	375 bolls	3.5	3.75	.07	.08
1 inch thru 1 ½ in.	450 bolls	450 bolls	4.5	4.5	.09	.09
Less than 1 inch	550 bolls	550 bolls	5.5	5.5	.11	.11

(e) If the **predominant** boll size is the same for **all** representative samples, record the number of bolls counted for each sample in Part I - Sample Determinations, Number of Bolls Remaining column 14 of the appraisal worksheet.

(f) Compute the pounds per acre appraisal using the instructions for the Boll Count Method - Reproductive Stage in section 8.

(g) **EXCEPTIONS**:

1 If the **predominant** boll size is **not the same** for **two or more** representative samples, calculate each representative sample separately (in the "Remarks" section of the appraisal worksheet) by:

a Determining the total pounds of **all** samples and dividing by the number of samples taken, rounding the results to whole pounds.

b Record in Pounds Per Acre, column 57, of the appraisal worksheet.

EXAMPLE:

Sample 1: 87 bolls ÷ 2.5 factor = 34.8 = 35 lbs.
Sample 2: 64 bolls ÷ 3.5 factor = 18.3 = 18 lbs.
Sample 3: 54 bolls ÷ 4.5 factor = 12.0 = 12 lbs.
Total = 65 lbs.

Appraisal = 65 lbs. ÷ 3 samples = 21.7 = 22 lbs.

2 If **adverse weather conditions** cause a wide variation of boll sizes within the representative samples (e.g., the predominant boll size in the sample is less than 1 inch, with a 5.5 boll size factor, and there are also a smaller number of bolls with a 2.5 boll size factor). Using only the predominant factor results in a false appraisal; therefore, compute each boll-size factor separately within a representative sample.

a Determine the total pounds of **all sizes within the sample**. Add the pounds of **all samples** and divide by the number of samples taken, round the results to whole pounds.

b Record in Pounds Per Acre, column 57, of the appraisal worksheet.

EXAMPLE:

Sample 1: 68 bolls ÷ 2.5 factor = 27.2 = 27 lbs.
120 bolls ÷ 5.5 factor = 21.8 = 22 lbs.
Total = 49 lbs.

Sample 2: 79 bolls ÷ 2.5 factor = 31.6 = 32 lbs.
175 bolls ÷ 5.5 factor = 31.8 = 32 lbs.
Total = 64 lbs.

Sample 3: 60 bolls ÷ 2.5 factor = 24.0 = 24 lbs.
145 bolls ÷ 5.5 factor = 26.4 = 26 lbs.
Total = 50 lbs.

Total of ALL Samples = 49 + 64 + 50 = 163 lbs.
Appraisal = 163 ÷ 3 samples = 54.3 lbs. = 54 lbs.

(6) Appraising Damaged and Undamaged Bolls for **ELS** cotton

(a) Account for **damaged and undamaged bolls** using the Boll Count Computations in section 6D(7).

(b) Include in the Boll Count Computations:

1 immature green and unopened bolls, **ONLY** if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest; and

2 **ONLY** bolls that, when mechanically harvested by the intended method of harvesting (a picker or a stripper), will contribute lint cotton to the ultimate yield at the time of harvest.

(c) Record the results for each selected representative sample in Part I - Sample Determinations, Number of Bolls Remaining on the appraisal worksheet.

(d) Select, from the chart below, the number of bolls per pound **factor** for the number of bolls per pound of lint cotton based on how the **ELS** cotton is planted.

IF the ELS cotton is planted...	THEN count the number of bolls per pound of lint cotton as...	AND use the number of bolls per pound factor of...
as two narrow rows, in a single bed of normal row width; or as single rows, with row spacing **16 inches or more apart** (including drilled rows or other narrow row planting methods for UNRC)	400	4
with a drill or other narrow row planting methods for UNRC with row spacing **less than 16 inches apart**	450	4.5

(e) Compute the pounds per acre appraisal using the instructions in the Boll Count Method - Reproductive Stage of section 8.

(7) Boll Count Computations

(a) Pick and separate **damaged** and **undamaged** bolls in the sample. Count the **undamaged** bolls.

(b) Pick and separate **all undamaged locks** from **damaged bolls**. Count the **undamaged** locks.

(c) Cut open immature green and unopened bolls to determine **damaged** and **undamaged locks** in the sample. Count the **undamaged** locks.

Include immature green and unopened bolls **ONLY** if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest.

(d) Determine the average number of locks per boll in the sample, usually four or five locks for **AUP**, and three locks for **ELS**.

(e) Divide the **undamaged** locks (total of items (b) and (c) above) by the average number of locks per boll, item (d), to arrive at an equivalent number of **undamaged** bolls. Round to a whole number.

(f) Add the equivalent number of **undamaged** locks, item (e), to the number of **undamaged** bolls, item (a), to arrive at total bolls per sample.

EXAMPLE: Using 21 damaged and undamaged bolls with the average number of locks per boll of 4.

15 damaged bolls with 20 undamaged locks
20 ÷ 4 locks per boll = 5 equivalent bolls

Undamaged bolls	6
Equivalent bolls	5
Bolls to count	11

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

(1) The entry items in subsection 8 C are the minimum requirements for the Cotton Appraisal Worksheets for all harvested and unharvested appraisals. All of these 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 Nondiscrimination 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 on 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 (applicable to preliminary and final claims) that have a differing base (APH) yield or farming practice. Refer to section 5B for sampling requirements.

(4) Standard appraisal worksheet items are numbered consecutively in section 8C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

(5) For zero appraisals, refer to the LAM.

C. FORM 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 the 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**: Unit number from the Summary of Coverage after it is verified to be correct.
4.	**Crop Year**: Four-digit crop year, as defined in the policy, for which the claim is filed.
5.	**Field Number**: Field or subfield identification symbol.
6.	**Loc./Farm Number**: FSA Farm Serial Number (FSN). If an FSN is not available, enter the location, section, township, and range or other appropriate identifier.
7.	**Stage of Growth**: Identify the stage of growth on the date of damage. Refer to section 5D(2) for **AUP** cotton or 5D(3) for **ELS** cotton.
8.	**No. Acres**: Number of determined acres, to tenths, in the field or subfield being appraised.

STAND REDUCTION METHOD

Refer to Selecting Representative Samples and Stages of Growth section 5, and section 6B for the Stand Reduction Method appraisal instructions.

Part I - Sample Determinations - Stand Reduction

One Square Yard Sample Method - Plants Per Square Yard

9. **Plants Per Square Yard**: Record the number of **"live" plants** counted in each selected representative sample.

Total: Add the number of **"live" plants** counted in **all** samples to determine the Total Plants Per Square Yard counted.

Average: Divide the **Total** plants counted by the number of samples taken, rounded to tenths, to determine the Average Plants Per Square Yard (bottom line of item 9).

10. **Percent Crop Remaining**: Divide the Average Plants Per Square Yard (bottom line of item 9) by **23** (standard plant population for drilled or other planting methods for UNRC), equals Average Percent of Crop Remaining, rounded to tenths.

If stand reduction is the **ONLY** damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for **all** damage that causes stand reduction (from emergence until mature and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.

When hail damage occurs in V1 through R12+ stage for **AUP** or V1 through R16+ stage for **ELS**, transfer results to Average Percent of Crop Remaining of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

100 Feet of Row Sample Method - Combined Length of Skips

11. **Combined Length of Skips in 100 Ft. of Row**: Record the Combined Length of Skips **in** 100 Ft. of Row (in feet, to tenths) of **all** skips for each selected representative sample.

Total: Add the Combined Length of Skips in 100 Ft. of Row for **all** samples to determine the Total Combined Length of Skips (in feet, to tenths).

Average: Divide the Total Combined Length of Skips for **all** samples by the number of samples taken, (in feet, to tenths) to determine the Average Combined Length of Skips in 100 Ft. of Row (bottom line of item 11).

12. **Percent Crop Remaining**: Subtract the Average Combined Length of Skips in 100 Ft. **of** Row (bottom line of item 11) from **100** (length of sample), rounded to tenths, to determine the Average Percent of Crop Remaining.

If stand reduction is the **only** damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (ONLY) Method for **all** damage that causes stand reduction (from emergence until mature, and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.

When hail occurs in the V1 through R12+ stage for **AUP** or V1 through R16+ for **ELS**, transfer results to Average Percent Crop Remaining of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

HAIL DAMAGE METHOD - VEGETATIVE STAGE DAMAGE

Refer to Selecting Representative Sample and Stages of Growth section 5, and Hail Damage Method in section 6C for additional instructions. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for plants destroyed. Next complete Plant Damage Computations (items 19 through 26) to account for hail damage to "live" plants partially destroyed and transfer results for each representative sample to Gross Percent Partially Destroyed (item 13).

Part I - Sample Determinations - Vegetative Stages

13. **Gross Percent Partially Destroyed**: Result of transferring **% Loss** (item 26) for each representative sample in the Plant Damage Computations section.

Total: Add the **% Loss** entries for **all** samples, to determine the Total Gross Percent Partially Destroyed.

Average: Divide the Total Gross Percent Partially Destroyed by the number of samples taken, rounded to tenths, to determine the Average Gross Percent Partially Destroyed (bottom line of item 13). Omit items 14 through 18 and items 27 through 46.

Transfer results as a 3-place decimal fraction to Average Gross Percent Partially Destroyed (item 48) of Part III - Computations - Stand Reduction and Plant Damage Method - Vegetative Stages. Complete items 49 through 54.

BOLL COUNT METHOD - REPRODUCTIVE STAGES

Refer to Selecting Representative Samples and Stages of Growth section 5, and Boll Count Method section 6D for additional instructions. Use this method for any type of damage, including hail (Stand Reduction and Hail Damage Methods are **NOT** used). Omit items 9 through 13.

Part I - Sample Determinations - Reproductive Stages

14. **No. of Bolls Remaining**: Record the No. of Bolls Remaining for each representative sample. For **AUP** cotton, record the No. of Bolls Remaining when all samples have the SAME Number of Bolls Per Pound Factor for the predominant boll size. Refer to **Exceptions** in section 6D(5)(g).

Total: Add the No. of Bolls Remaining entries for **all** samples to determine the Total No. of Bolls Remaining.

Average: Divide the Total No. of Bolls Remaining by the number of samples taken, rounded to tenths, to determine the Average No. of Bolls Remaining (bottom line of item 14). Omit items 15 through 54.

Transfer results to Average Number of Bolls Remaining (item 55) of Part IV - Boll Count Method - Reproductive Stages and complete items 56 and 57.

HAIL DAMAGE METHOD - REPRODUCTIVE STAGE DAMAGE

Refer to Selecting Representative Samples and Stages of Growth section 5, and Hail Damage Method in section 6C for additional instructions. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for plants destroyed. Next complete Plant Damage Computations (items 19 through 43) to account for hail damage to "live" plants partially destroyed and totally/partially destroyed fruiting limbs, bolls, and locks.

Part I - Sample Determinations - Reproductive Stages

15. **Gross Destroyed (30 Plant Test)**: Result of transferring **% Loss** (item 26) for each representative sample in the Plant Damage Computations section.

    Total: Add the **% Loss** entries for **all** samples to determine the Total Gross Destroyed (30 Plant Test).

    Average: Divide the Total Gross Destroyed (30 Plant Test) by the number of samples taken, rounded to tenths, to determine the Average Gross Destroyed (30 Plant Test).

    Transfer results as a 3-place decimal fraction to Average Gross Destroyed (30 Plant Test) (item 59) in Part V - Computations - Stand, Plant and Boll Damage Methods - Reproductive Stages.

16. **Percent Limbs Destroyed**: Result of transferring % Loss (item 28) for each representative sample in the Plant Damage Computations section.

    Total: Add the **% Loss** entries for **all** samples to determine the Total Percent Limbs Destroyed.

    Average: Divide the Total Percent Limbs Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Limbs Destroyed.

    Transfer results as a 3-place decimal fraction to Average Percent Limbs Destroyed (item 60) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.

17. **Percent Bolls Destroyed**: Result of adding the % Loss entries for Small Bolls (item 31), Large Bolls (item 34), and Mature Bolls (item 37) for each representative sample in the Plant Damage Computations section.

    Total: Add Percent Bolls Destroyed entries for **all** samples to determine the Total Percent Bolls Destroyed.

    Average: Divide the Total Percent Bolls Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Bolls Destroyed.

    Transfer results as a 3-place decimal fraction to Average Percent Bolls Destroyed (item 61) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.

18. **Percent Locks Destroyed**: Result of transferring % Loss (item 43) for each representative sample in the Plant Damage Computations section.

Total: Add the **% Loss** entries for **all** samples to determine the Total Percent Locks Destroyed.

Average: Divide the Total Percent Locks Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Locks Destroyed.
Transfer results as a 3-place decimal fraction to Average Percent Locks Destroyed (item 62) in Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages, and complete items 63 thru 68.

Part I - Sample Determinations - Plant Damage Computations

For hail damage to Vegetative Stage plants (V1 through V6), complete items 19 through 26. For hail damage to Reproductive Stage plants and bolls (R1 through R12+ for AUP and R1 through R16+ for **ELS**), complete items 19 through 43. Refer to Hail Damage Method in section 6C for additional instructions.

19. **Cut-Off Symbol**: Record the Cut-Off Symbol for AUP or ELS cotton (CC, C1, C2, etc., or RR, R1, R2, etc.) that identifies the location of the cut-off for "Live" Plants Partially Destroyed determined from the 30 consecutive "live" plants. Refer to 6C(3) or (4).

20. **Plants Cut-Off**: Record one mark across from the Cut-Off Symbol, entered in item 19, that identifies the location of the Cut-Off determined for each cut-off plant from the 30 consecutive "live" plants.

21. **Factor**: Record the cut-off Factor determined for Plants Partially Destroyed (cut-off above the cotyledonary node through eighteenth node) from the applicable AUP or ELS table where the Stage of Growth at date of damage (horizontal line) intersects the Cut-Off Symbol (vertical line) for plants cut-off. For table selection instructions, refer to Factor Charts for Plants Partially Destroyed in section 6C(3)(d) for vegetative stages and section 6C(4)(e) for reproductive stages.

22. **Result**: Multiply the number of Plants Cut-Off (item 20) times the determined Factor (item 21).

23. **Total**: Add the Result column (item 22) entries. Transfer results to Total Column (item 24).

24. **Total Column**: Result of transferring Total (item 23).

25. **Factor**: The constant Factor 30 for the number of consecutive "live" plants selected.

26. **% Loss**: Divide the Total Column (item 24) by the constant Factor 30 (item 25), rounding to tenths.

Transfer each representative sample % Loss (item 26) results to Gross Destroyed (30 Plant Test) (item 15) of Part I - Sample Determinations - Reproductive Stages.

27. **Limbs Destroyed** (Fruiting): Record the actual number of fruiting Limbs Destroyed determined from the 10-plant sample selected from the 30-plant sample. Refer to section 6C(4)(f). Save the 10-plant sample to determine boll damage (items 29 through 43).

28. **% Loss**: Record the Percent of Loss for Limbs Destroyed selected from the applicable table (for the type cultivar and/or state), where the Number of Limbs Destroyed 10 Plants line (vertical) intersects the Stage of Growth line (horizontal) for each representative sample. For table selection instructions, refer to Factor Charts for Number of Fruiting Limbs Destroyed in section 6C(4)(g).

    Transfer % Loss results for each representative sample to Percent Limbs Destroyed (item 16) of Part I - Sample Determinations - Reproductive Stages.

Boll Damage Computations - Reproductive Stages

If bolls have formed and boll damage has occurred from hail, use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for **destroyed** bolls and locks. Refer to Counting the Number of Bolls and Locks Destroyed section 6C(4)(h). Complete the following items:

29. **Small Bolls**: Result of counting the number of Small Bolls destroyed from the 10-plant sample. Small bolls are less than ½ of mature boll size.

30. **Factor**: Constant Factor .25 for Small Bolls.

31. **% Loss**: Multiply the number of Small Bolls destroyed (item 29) times the constant Factor .25 (item 30), rounding to tenths.

32. **Large Bolls**: Result of counting the number of Large Bolls destroyed from the 10-plant sample. Large bolls are ½ or more of the mature boll size, but not a mature boll.

33. **Factor**: Constant Factor .50 for Large Bolls.

34. **% Loss**: Multiply the number of Large Bolls (item 32) times the constant Factor .50 (item 33), rounding to tenths.

35. **Mature Bolls**: Result of counting the number of Mature Bolls destroyed from the 10-plant sample. Mature bolls are maximum size with low moisture content.

36. **Factor**: Constant Factor 1.00 for Mature Bolls.

37. **% Loss**: Multiply the number of Mature Bolls destroyed (item 35) times the constant **Factor 1.00** (item 36), rounding to tenths.

38. **Locks Destroyed**: Result of counting the number of Locks Destroyed, determined from the 10-plant sample.

39. **Locks/Boll**: Record the average number of Locks/Boll (usually 4 or 5 for AUP or 3 for **ELS** cotton) determined from 10 or more bolls from the 10-plant sample.

40. **Equiv. Bolls**: Divide the number of Locks Destroyed (item 38) by the number of Locks Per Boll (item 39), rounding to tenths. Transfer results to Equivalent Bolls (item 41).

41. **Equivalent Bolls**: Result of transferring entry from Equiv. Bolls (item 40).

42. **Factor**: Record the Factor selected, from section 10, **TABLE L** for AUP cotton or **TABLE O** for ELS cotton, that represents the size of the boll (small, large, or mature) converted from Locks Destroyed (item 38).

43. **% Loss**: Multiply Equivalent Bolls (item 41) times Factor (item 42), rounding to tenths.

Transfer % Loss results for each representative sample to Percent Locks Destroyed (item 18) of Part I - Sample Determinations - Reproductive Stages.

Part II - Computations - Stand Reduction (ONLY) Method

44. **Average Percent Crop Remaining**: Result of transferring Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction.

45. **Yield Per Acre**: Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:

(a) irrigated, non-irrigated solid-planted, or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form.

(b) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-Row Yield Conversion Factor for the planting pattern and row-width from **EXHIBIT 4**.

The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is **not** insurable unless allowed by the SP or a Written Agreement. Refer to section 3A.

46. **Pounds Per Acre**: Multiply the Average Percent Crop Remaining (item 44) times the Yield Per Acre (item 45), rounding to the nearest **whole** pound.

Part III - Computations - Stand Reduction And Plant Damage Method - Vegetative Stages

47. **Average Percent Crop Remaining**: Result of transferring Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I -Sample Determinations - Stand Reduction Method.

48. **Average Gross % Partially Destroyed**: Result of transferring Average Gross % Partially Destroyed, converted to a 3-place decimal fraction, from the bottom line of item 13 of Part I - Sample Determinations - Vegetative Stages.

49. **Net Loss Plant Damage**: Multiply Average Percent of Crop Remaining (item 47) times Average Gross % Partially Destroyed (item 48), rounding to nearest 3-place decimal.

50. **Average Percent Crop Remaining**: Result of transferring entry from Average Percent Crop Remaining (item 47).

51. **Net Loss Plant Damage**: Result of transferring entry from Net Loss Plant Damage (item 49).

52. **Percent Crop Remaining**: Subtract Net Loss Plant Damage (item 51) from Average Percent Crop Remaining (item 50).

53. **Yield Per Acre**: Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:

    (a) irrigated, non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that **does not qualify** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the per acre Approved APH Yield from the APH form.

    (b) non-irrigated skip-row acreage planted in a pattern that **qualifies** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the result obtained by multiplying the Approved APH Yield from the APH form times the applicable **Skip-row Yield Conversion Factor** for the planting pattern and row-width from **EXHIBIT 4**.

    The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is **not** insurable unless allowed by the SP or a Written Agreement. Refer to section 3A.

54. **Pounds Per Acre**: Multiply Percent Crop Remaining (item 52) times Yield Per Acre (item 53) rounding to the nearest **whole** pound.

Part IV - Boll Count Method - Reproductive Stages

55. **Average Number of Bolls Remaining**: Result of transferring Average Number of Bolls Remaining, to tenths, from bottom line of item 14 in Part I - Sample Determinations - Reproductive Stages.

56. **Number of Bolls Per Pound Factor**: Record the Number of Bolls Per Pound Factor, from the chart in Boll Count Appraisal Method section 6D(5)(d) for **AUP** or 6D(6)(d) for **ELS**.

57. **Pounds Per Acre**: Divide Average Number of Bolls Remaining (item 55) by the Number Bolls Per Pound Factor (item 56), rounding to the nearest whole pound **OR** record the Pounds Per Acre appraisal from calculations in the "Remarks" section (omitting items 55 and 56).

Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages

58. **Average Percent Crop Remaining**: Result of transferring Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations -Stand Reduction.

59. **Average Gross Destroyed (30 Plant Test)**: Result of transferring Average Gross Destroyed (30 Plant Test), converted to a 3-place decimal fraction, from bottom line of item 15 of Part I - Sample Determinations - Reproductive Stages.

60. **Average Percent Limbs Destroyed**: Result of transferring Average Percent Limbs Destroyed, converted to a 3-place decimal fraction, from bottom line of item 16 of Part I - Sample Determinations - Reproductive Stages.

61. **Average Percent Bolls Destroyed**: Result of transferring Average Percent Bolls Destroyed, converted to a 3-place decimal fraction, from bottom line of item 17 of Part I - Sample Determinations - Reproductive Stages.

62. **Average Percent Locks Destroyed**: Result of transferring Average Percent Locks Destroyed, converted to a 3-place decimal fraction, from bottom line of item 18 of Part 1- Sample Determinations - Reproductive Stages.

63. **Net Loss Plant Damage**: Multiply Average Percent Crop Remaining (item 58) times the sum of Average Gross Destroyed (30 Plant Test) (item 59), Average Percent Limbs Destroyed (item 60), Average Percent Bolls Destroyed (item 61), and Average Percent Locks Destroyed (item 62). Rounded to the nearest 3-place decimal.

64. **Average Percent Crop Remaining**: Result of transferring Average Percent of Crop Remaining, as a 3-place decimal fraction, from item 58.

65. **Net Loss Plant Damage**: Result of transferring Net Loss Plant Damage, as a 3-place decimal fraction, from item 63.

66. **Percent Crop Remaining**: Subtract Net Loss Plant Damage (item 65) from Average Percent Crop Remaining (item 64).

67. **Yield Per Acre**: Record the Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is:

    (a) irrigated, non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that **does not qualify** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the per acre Approved APH Yield from the APH form.

    (b) non-irrigated skip-row acreage planted in a pattern that **qualifies** as a skip-row pattern (as defined by FSA), enter in **whole** pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable **Skip-row Yield Conversion Factor** for the planting pattern and row-width from **EXHIBIT 4**.

The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is **NOT** insurable unless allowed by the SP or a Written Agreement. Refer to section 3A.

68. **Pounds Per Acre**: Multiply Percent Crop Remaining (item 66) times the Yield Per Acre (item 67), rounded to **WHOLE** pounds.

69. **Remarks**: Document the following:

(a) Calculations for the pounds per acre appraisal when the **AUP** predominant boll size is different for each representative sample.

(b) Document:

1 the planting pattern and row-widths within the planting pattern for any skip-row planted acreage; or

2 the row-width of any "UNR" planted cotton.

(c) Unusual information pertinent to the appraisal.

(d) Entries as required by the AIP.

(e) Calculations for any approved deviation or modification, bulletin number, and date of authorization.

(f) The cotton stalk inspection. Refer to Subsection 8 D.

70. **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.

71. **Adjuster's Signature, Code Number, and Date**: Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Page Numbers: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

APPRAISAL WORKSHEET EXAMPLES

STAND REDUCTION METHOD - AUP (short form)

One Square Yard Sample Method – Plants Per Square Yard

Company __Any Company_____ **Claim No.** __XXXXXXX_____

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop Year YYYY
	5 Field Number 8	6 Loc./Farm Number 430	7 Stage of Growth V1	8 No. Acres 39.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1	6									
2	3									
3	0									
4	4									
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL	13	Percent Crop Remaining		Percent Crop Remaining						
AVERAGE	3.3	14.3								

Use long form when hail damage occurs to AUP or ELS cotton.

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
	.143	X	325	=	46.5 = 47

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
		X		=	

69 Remarks

UNRC 15-inch row spacing

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

APPRAISAL WORKSHEET EXAMPLES

STAND REDUCTION METHOD - AUP (short form)

100 Feet of Row Sample Method – Combined Length of Skips

Company _____Any Company_____ **Claim No.** _XXXXXXX_____

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop Year YYYY
	5 Field Number B	6 Loc./Farm Number 430	7 Stage of Growth V3	8 No. Acres 10.8

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			89.7							
2			87.5							
3			74.2							
4			82.9							
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining	334.3	Percent Crop Remaining						
AVERAGE			83.6	16.4						

Use long form when hail damage occurs to AUP or ELS cotton.

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
	.164	X	425	=	69.7 = 70

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
		X		=	

69 Remarks

30-inch row spacing

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

APPRAISAL WORKSHEET EXAMPLES
HAIL DAMAGE METHOD - VEGETATIVE METHOD - AUP (long form)

Company ___Any Company_____ **Claim No.** _XXXXXXX_____

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
	I. M. Insured	XXXXXXX	0002-0000BU	YYYY
	5 Field Number	6 Loc./Farm Number	7 Stage of Growth	8 No. Acres
	10B	430	V5	10.0

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			58.2		23.7					
2			56.8		19.7					
3			61.0		20.7					
4										
TOTAL		Percent Crop Remaining	176.0	Percent Crop Remaining	64.1					
AVERAGE			58.7	41.3	21.4					

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1				SAMPLE NO. 2				SAMPLE NO. 3				SAMPLE NO. 4			
19	20	21	22	19	20	21	22	19	20	21	22	19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	~~IIII~~ I	50	300	CC	~~IIII~~	50	250	CC	~~IIII~~ I	50	300				
C1	IIII	40	160	C1	IIII	40	160	C1	~~IIII~~	40	200				
C2	~~IIII~~	30	150	C2	IIII	30	120	C2	II	30	60				
C3	~~IIII~~	20	100	C3	III	20	60	C3	III	20	60				
		23 **TOTAL**	710			23 **TOTAL**	590			23 **TOTAL**	620			23 **TOTAL**	
24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss
710	÷	**30**	= 23.7	590	÷	**30**	= 19.7	620	÷	**30**	= 20.7		÷	**30**	=
27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss	
		=				=				=				=	
29 Small Bolls		30 Factor	31 % Loss	29 Small Bolls		30 Factor	31 % Loss	29 Small Bolls		30 Factor	31 % Loss	29 Small Bolls		30 Factor	31 % Loss
	X	**.25**	=		X	**.25**	=		X	**.25**	=		X	**.25**	=
32 Large Bolls		33 Factor	34 % Loss	32 Large Bolls		33 Factor	34 % Loss	32 Large Bolls		33 Factor	34 % Loss	32 Large Bolls		33 Factor	34 % Loss
	X	**.50**	=		X	**.50**	=		X	**.50**	=		X	**.50**	=
35 Mature Bolls		36 Factor	37 % Loss	35 Mature Bolls		36 Factor	37 % Loss	35 Mature Bolls		36 Factor	37 % Loss	35 Mature Bolls		36 Factor	37 % Loss
	X	**1.00**	=		X	**1.00**	=		X	**1.00**	=		X	**1.00**	=
38 Locks Destroyed		39 Locks/ Boll	40 Equiv. Bolls	38 Locks Destroyed		39 Locks/ Boll	40 Equiv. Bolls	38 Locks Destroyed		39 Locks/ Boll	40 Equiv. Bolls	38 Locks Destroyed		39 Locks/ Boll	40 Equiv. Bolls
	÷		=		÷		=		÷		=		÷		=
41 Equivalent Bolls		42 Factor	43 % Loss	41 Equivalent Bolls		42 Factor	43 % Loss	41 Equivalent Bolls		42 Factor	43 % Loss	41 Equivalent Bolls		42 Factor	43 % Loss
	X		=		X		=		X		=		X		=

APPRAISAL WORKSHEET EXAMPLES

(Reverse) **HAIL DAMAGE METHOD - VEGETATIVE METHOD - AUP** (long form)

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining	45 Yield Per Acre	46 Pounds Per Acre
		X	=

PART III- COMPUTATIONS- STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES

APPRAISED PRODUCTION	47 Average Percent Crop Remaining		48 Average Gross % Partially Destroyed		49 Net Loss Plant Damage		50 Average Percent Crop Remaining		51 Net Loss Plant Damage		52 Percent Crop Remaining		53 Yield Per Acre		54 Pounds Per Acre
	.413	X	.214	=	.088		.413	-	.088	=	.325	X	603	=	196

PART IV – BOLL COUNT METHOD - REPRODUCTIVE STAGE

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor	57 Pounds Per Acre
		÷	=

PART V - COMPUTATIONS – STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES

APPRAISED PRODUCTION	58 Average Percent Crop Remaining	59 Average Gross Destroyed (30 Plant Test)	60 Average Percent Limbs Destroyed	61 Average Percent Bolls Destroyed	62 Average Percent Locks Destroyed	63 Net Loss Plant Damage
		X (	+	+	+	) =
	64 Average Percent Crop Remaining	65 Net Loss Plant Damage	66 Percent Crop Remaining	67 Yield Per Acre	68 Pounds Per Acre	
		-	=	X	=	

69 Remarks

Picker type cotton planted in 38-inch rows.

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

APPRAISAL WORKSHEET EXAMPLES
HAIL DAMAGE METHOD - REPRODUCTIVE STAGES - AUP (long form)

Company Any Company **Claim No.** XXXXXXX

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured		2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop YEAR YYYY
	5 Field Number C	6 Loc./Farm Number 430		7 Stage of Growth R12+	8 No. Acres 9.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			50.2				37.0	12.0	12.0	1.5
2			50.8				58.5	12.0	11.5	4.0
3			50.1				45.7	9.0	11.0	3.4
4										
TOTAL		Percent Crop Remaining	151.1	Percent Crop Remaining			141.2	33.0	34.5	8.9
AVERAGE			50.4	49.6			47.1	11.0	11.5	3.0

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1				SAMPLE NO. 2				SAMPLE NO. 3				SAMPLE NO. 4			
19	20	21	22	19	20	21	22	19	20	21	22	19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	IIII	100	400	CC	III	100	300	CC	III	100	300				
C1				C1				C1	III	100	300				
C3	III	100	300	C2	IIII	100	400	C4	II	100	200				
C7	IIII	75	300	C5	~~IIII~~	100	500	C7	III	75	225				
C11	II	45	90	C7	~~IIII~~	75	375	C9	II	60	120				
C17	II	10	20	C11	IIII	45	180	C11	~~IIII~~	45	225				
23 **TOTAL**			1110	23 **TOTAL**			1755	23 **TOTAL**			1370	23 **TOTAL**			
24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss	24 Total Column		25 Factor	26 % Loss
1110	÷	**30**	= 37.0	1755	÷	**30**	= 58.5	1370	÷	**30**	= 45.7		÷	**30**	=
27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss		27 Limbs Destroyed		28 % Loss	
20	=	12.0		20	=	12.0		15	=	9.0			=		
29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss	29 Small Bolls	30 Factor		31 % Loss
24	X	**.25**	= 6.0	20	X	**.25**	= 5.0	24	X	**.25**	= 6.0		X	**.25**	=
32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss	32 Large Bolls	33 Factor		34 % Loss
12	X	**.50**	= 6.0	13	X	**.50**	= 6.5	10	X	**.50**	= 5.0		X	**.50**	=
35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss	35 Mature Bolls	36 Factor		37 % Loss
	X	**1.00**	=		X	**1.00**	=		X	**1.00**	=		X	**1.00**	=
38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls	38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls	38 Locks Destroyed	39 Locks/ Boll		40 Equiv.	38 Locks Destroyed	39 Locks/ Boll		40 Equiv. Bolls
15	÷	5	= 3.0	40	÷	5	= 8.0	34	÷	5	= 6.8		÷		=
41 Equivalent Bolls	42 Facto		43 % Loss	41 Equivalent Boll	42 Factor		43 % Loss	41 Equivalent Bolls	42 Facto		43 % Loss	41 Equivalent Bolls	42 Facto		43 % Loss
3.0	X	.50	= 1.5	8.0	X	.50	= 4.0	6.8	X	.50	3.4		÷		=

APPRAISAL WORKSHEET EXAMPLES

(Reverse) **HAIL DAMAGE METHOD - REPRODUCTIVE STAGES - AUP** (long form)

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining	45 Yield Per Acre	46 Pounds Per Acre	
		X	=	

PART III- COMPUTATIONS - STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES

APPRAISED PRODUCTION	47 Average Percent Crop Remaining	48 Average Gross % Partially Destroyed	49 Net Loss Plant Damage	50 Average Percent Crop Remaining	51 Net Loss Plant Damage	52 Percent Crop Remaining	53 Yield Per Acre	54 Pounds Per Acre
	X	=		-	=	X	=	

PART IV - BOLL COUNT METHOD - REPRODUCTIVE STAGE

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor	57 Pounds Per Acre	
		÷	=	

PART V - COMPUTATIONS - STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES

APPRAISED PRODUCTION	58 Average Percent Crop Remaining	59 Average Gross Destroyed (30 Plant Test)	60 Average Percent Limbs Destroyed	61 Average Percent Bolls Destroyed	62 Average Percent Locks Destroyed	63 Net Loss Plant Damage
	.496 X (	.471 +	.110 +	.115 +	.030) =	.360
	64 Average Percent Crop Remaining	65 Net Loss Plant Damage	66 Percent Crop Remaining	67 Yield Per Acre	68 Pounds Per Acre	
	.496 -	.360 =	.136 X	416 =	57	

69 Remarks Factors for item 21 from Table 6.

AUP Picker - Solid Planted 40 inch rows.

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

APPRAISAL WORKSHEET EXAMPLES
BOLL COUNT METHOD - AUP (short form)

Company ___Any Company_____ **Claim No.** __XXXXXXX_____

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop Year YYYY
	5 Field Number E	6 Loc./Farm Number 430	7 Stage of Growth Mature	8 No. Acres 9.2

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1						See				
2										
3						Remarks				
4										
5						Section				
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining		Percent Crop Remaining						
AVERAGE										

Use long form when hail damage occurs to AUP or ELS cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining	45 Yield Per Acre	46 Pounds Per Acre
		X	=

PART IV – BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor	57 Pounds Per Acre
		÷	= 19

69 Remarks

38-inch row spacing

76 bolls ÷ 2.5 factor = 30.4 = 30 lbs.
64 bolls ÷ 3.5 factor = 18.3 = 18 lbs.
54 bolls ÷ 4.5 factor = 12.0 = 12 lbs.
89 bolls ÷ 5.5 factor = 16.2 = 16 lbs.
76 lbs. ÷ 4 samples = 19

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

APPRAISAL WORKSHEET EXAMPLES

BOLL COUNT METHOD - ELS (short form)

Company ___Any Company_____ **Claim No.** ____XXXXXX_____

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured		2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop Year YYYY
	5 Field Number A	6 Loc./Farm Number 430		7 Stage of Growth Mature	8 No. Acres 6.0

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1						86				
2						64				
3						54				
4						24				
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining		Percent Crop Remaining		228				
AVERAGE						57				

Use long form when hail damage occurs to AUP or ELS cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (Only) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
		X		=	

PART IV - BOLL COUNT METHOD – REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
	57	÷	4	=	14

69 Remarks

38-inch row spacing

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

D. COTTON STALK INSPECTIONS

These instructions provide information on inspections of cotton stalks which is required in the event of damage or loss (production loss, but not revenue only loss) as stated in the Cotton Crop Provisions and section 3F of this handbook.

(1) Cotton stalk inspections are performed after harvest of the unit is complete and written notice of probable loss is given to the AIP. Harvest is considered complete when either the insured or AIP determines the final harvest is done.

(2) Select the required number of representative samples using the instructions in subsection 5B.

(3) If excessive cotton lint production is determined to remain on the stalks or in the field(s) after harvest due to improper harvest of the cotton, or due to malfunctioning or improperly adjusted harvest equipment, rather than due to an insured cause of loss:

(a) Measure three square yards for each representative sample and collect the cotton lint production remaining on the stalks and/or on the ground in each representative sample.

(b) Weigh the total cotton production in grams from all samples combined.

(c) Divide the total weight by the number of samples taken, to calculate the average number of grams per sample, rounded to the nearest whole gram.

(d) Multiply the average number of grams per sample by 3.5 (acreage factor)[1] to determine the gross pounds per acre. Multiply the gross pounds per acre by the percent of turnout from the gin of the last module ginned on the unit to calculate the net lint pounds per-acre uninsured cause appraisal, rounded to whole pounds. Record in the uninsured causes column on the Production Worksheet. Document the cotton stalk inspection in the "Remarks" section of the appraisal worksheet and include the appraisal worksheet in the claim file.

Example: 100 grams per 27 square foot sample area x 3.5 x .20 (percent of turnout) = 70 lbs. per acre

(e) Refer to Par. 84 B of the LAM for additional information on verifying harvested production when performing inspections on representative samples of the unharvested crop and on cotton stalks.

[1] The acreage factor implies that each gram of cotton in 27 square feet equates to 3.5 lbs. per acre. The factor is calculated as follows: # grams per 27 square foot sample area ÷ 453.59 grams per lb. = # lbs. per 27 square foot sample area ÷ 27 square foot sample area = # lbs. per square foot x 43,560 square foot per acre

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

(1) The entry items in subsection 9 C 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 Completion 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 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 WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) The Production Worksheet, is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.

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

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

(a) Acreage report errors.

(b) Delayed notices or delayed claims.

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

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).

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

(f) Late planting. A late planting period is not applicable to **ELS** cotton. Any **ELS** cotton that is planted after the final planting date will not be insured unless the insured was prevented from planting it by the final planting date.

(4) Refer to the Prevented Planting Handbook for information on prevented planting.

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

(6) Instructions labeled "**PRELIMINARY"** apply to preliminary 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:

Item No.	**Information Required**
1.	**Crop/Code #**: Cotton (0021) or ELS Cotton (0022). For **ELS** cotton, **ELS** cotton procedures apply even though all or any part of the unit has been replanted to **AUP** cotton.
2.	**Unit #**: Unit number from the Summary of Coverage after it is verified to be correct.
3.	**Location Description**: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications, or Grid identifications) as applicable for the crop.
4.	**Date(s) of Damage**: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

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

5. **Cause(s) of Damage**: Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

   If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.

6. **Insured Cause %**:

   PRELIMINARY: MAKE NO ENTRY.

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

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

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

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of damage – Hail; Insured cause percent - 10%.					

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 has been filed.

12. **Additional Units**:

PRELIMINARY: 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: 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 Column 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 to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the OTHER person does not, enter "NONE."

(1) If the OTHER person has a multiple-peril crop insurance contract and it can be determined that the SAME 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 and/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.

Refer to the LAM for further information regarding companion contracts.

SECTION I - DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

(1) Rate classes or farming practices, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable;
(2) APH yields;
(3) Appraisals;
(4) Adjustments to appraised mature production (quality);
(5) Stages or intended use(s) of acreage;
(6) Shares (e.g., 50 percent and 75 percent share on the same unit); or
(7) Appraisal for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item No.	**Information Required**
16.	**Field ID**: The field identification symbol from a sketch map or an aerial photo. Refer to the "Narrative."

***

17. **Multi-Crop Code:**

PRELIMINARY AND FINAL: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

18. **Reported Acres**: In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres MAKE NO ENTRY.

19. **Determined Acres**: Refer to the LAM for the definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

a. Abandoned;
b. Put to other use without consent;
c. Damaged by uninsured causes;
d. For which the insured failed to provide acceptable records of production; or
e. On which the cotton stalks are destroyed prior to inspection.

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

PRELIMINARY AND 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 PLANTED ACREAGE IN THE UNIT.

20. **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.

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

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type (or variety) grown by the insured. If "No Type Specified" or "No Variety Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type (or variety) is not specified on the actuarial documents, MAKE NO ENTRY.

23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.

24. **Sub-Class**: Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.

25. **Intended Use**: Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.

26. **Irr. Practice**: Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.

27. **Cropping Practice**: Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.

28. **Organic Practice**: Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

29. **Stage**:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE	**EXPLANATION**
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, stalks destroyed without consent, 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.

30. **Use of Acreage**: Use of acreage. Use the following "Intended Use" abbreviations.

USE	**EXPLANATION**
"To soybeans," etc.....	Use made of the acreage.
"WOC".....	Other use without consent.
"SU".....	Solely uninsured.
"ABA".....	Abandoned without consent.
"H".....	Harvested and a claim **can** be completed at the time of the stalk inspection.
"H-Cut Stalks".....	Harvested and a claim **cannot** be completed at the time of the stalk inspection.
"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."

If at the time of a stalk inspection on harvested acreage production records for net weight or records for quality adjustment **are not available,** instruct the insured to notify their agent when the records do become available so the claim can be completed.

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.

31. **Appraised Potential**: Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to Appraisal Worksheet Entries and Completion Procedures in section 8 for additional instructions.

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

32. - 33. MAKE NO ENTRY.

34. **Production Pre QA**:

PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, round result to nearest whole pound. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor**:

FINAL:

a. **AUP or ELS**: **Mature** UNHARVESTED APPRAISED production may be adjusted for quality when damaged by insured causes, and a price (value per pound) can be determined from harvested ginned production, from the same unit, that was eligible for quality adjustment. Enter the factor, to four decimal places, of the last bale ginned from the unit as shown in Column "65" of Section II.

If appraised mature production is determined by the AIP to have zero market value, enter ".0000." Refer to the LAM.

AUP ONLY: Colored lint cotton is **not** eligible for quality adjustment.

b. **ELS ONLY**: Any appraisal of **AUP** cotton on acreage **originally planted to ELS cotton** in the same growing season will be reduced by entering the factor, to four decimal places, of the last **AUP** bale ginned from the unit as shown in Section II item "65."

***

36. **Production Post-QA**:

PRELIMINARY AND FINAL: Result of multiplying column 34 times column 35, rounded to the nearest whole pound. If "no entry" in column 35, transfer entry from column 34.

37. **Uninsured Causes:**

PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, in whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

(1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre (Refer to production guarantee (per acre) definition in **Exhibit 1**) for yield protection or for revenue protection, not less than the amount of production that when multiplied by the harvest price equals the revenue protection guarantee, in 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) The cotton stalks must **not** be destroyed until the earlier of an inspection or 15 days after harvest is completed on the unit **and** a notice of probable loss is given. However, upon written authorization from the AIP to the adjuster, the adjuster can give the insured consent in writing to destroy stalks **without** a stalk inspection. The AIP can also give written consent to the insured directly. Such authorization should be done on a case-by-case basis with justification, such as widespread loss in the area. Document date of AIP's authorization, your initials and code number, and the reason(s) for the authorization. A copy of the written authorization will be kept in the claim file.

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

(4) For acreage that is damaged PARTLY by uninsured causes, enter result of multiplying the APPRAISED UNINSURED loss of production per acre in pounds by column 19 entry for any such acreage.

Cotton acreage planted with Bt (gene-altered) seed; e.g., Bollgard™, is insurable with no restrictions. Cotton acreage planted in required Bollgard™ "refuge" areas is insurable. However, any loss of production due to insect damage resulting from compliance with "refuge" insect control requirements will be considered an uninsured cause of loss. The difference in production per acre between the Bt-seeded acres and the "refuge"-(non-Bt)-seeded acres due to insect damage will be considered lost due to an uninsured cause. ("Refuge" areas, are the acreage on which the required number of acres are planted with non-Bt cottonseed.)

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

c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

38. **Total to Count:** Result of adding column 36 and column 37.

39. **Total**:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total determined acres (column 19), to tenths.

40. **Quality:**

PRELIMINARY AND FINAL: Check the applicable quality adjustment (QA) condition affecting the unit's production (refer to Table below). Check the condition that applies to the unit's appraised and harvested production (refer to the crop provisions).

QA Condition:
Other
None

a. If "Other" is checked, document in the Narrative (or on a Special Report) the cause of the QA condition applicable to the unit's production and the result the QA condition has on the cotton. (e.g., cause is drought stress with the result being low micronaire.)

b. Check "None" if QA does not apply to the unit's production.

41. MAKE NO ENTRY.

42. **Totals**: Total of entries in columns 34, 36, 37 and 38. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

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

a. If no acreage is released on the unit, enter "No acreage released," adjuster initials, and date.

b. If notice of damage was given and "No Inspection," is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.

c. Explain any uninsured causes, unusual, or controversial cases.

d. If there is an appraisal in Section I, Column "37" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

f. State that there is "No other fire insurance" when fire damages or destroys the insured crop, and it is determined that the insured has no other fire insurance. Also 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 "62" and/or any production not included in Section II, Column "56" (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).

j. Explain a "NO" checked in item 44 (Similar Damage).

k. For production that qualifies for Quality Adjustment, include the following supporting documentation in the insured's claim file:

1. Explain any ".0000" quality adjustment (QA) factor entered in Section I, column 35 and Section II, column 65.
2. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed.
3. Refer to the LAM for additional documentation requirements.

l. 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;
(2) If uninsured causes are present; or
(3) For unusual or controversial cases.

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

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

n. 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.

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

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

q. Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.

r. Document the method and calculations used to determine acres for the unit. Refer to the LAM.

s. 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.

***

t. Document Price "B" from the Cotton Quality Adjustment Worksheet.

u. Document the calculations used to determine the quality adjustment factor used to reduce any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season.

v. Document the name and address of the charitable organization when gleaned acreage is applicable. **Refer to the LAM for more information on gleaning.**

w. Record any new planting pattern established after the final planting date. Explain the cause of damage and the reason the insured chose to plant in a different planting pattern.

x. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

(1) Account for ALL HARVESTED PRODUCTION for **ALL ENTITIES** sharing in the crop. This includes **ALL** cotton retrieved from the ground by the use of a "Rudd" (brand name) or any other method.

(2) There generally will be **NO** "harvested production" entries in Columns "47" through "66" for preliminary inspections.

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

(a) Separate disposition; e.g., bales, remnants, or unginned cotton.

(b) Varying determinations of production; e.g., prices and factors for quality adjustment.

(c) Varying shares; e.g., 50% and 75% shares on the same unit.

(4) If there is harvested production from more than one insured practice and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "47" through "66" by practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item No.	**Information Required**
43.	**Date Harvest/Sale Completed**: **(Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was either:

(1) harvested,
(2) totally destroyed,
(3) put to other use,
(4) a combination of destroyed, put to other use, or harvested and the cotton (modules) removed from the field (unit), or
(5) the calendar date for the end of the insurance period.

b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage 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 claim involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.

44. **Damage similar to other farms in the area?**:

PRELIMINARY: MAKE NO ENTRY.

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.

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

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

47a. **Share**: RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

47b. **Field ID**:

(a) If only one practice of harvested production is listed in Section I, MAKE NO ENTRY

(b) If more than one practice of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice the corresponding Field ID (from Section I, item "16").

***

48. **Multi-Crop Code**: The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.

49-52. Name of gin, town, and state where cotton was ginned.

53-54. MAKE NO ENTRY.

55. **Gross Prod.**: Make separate line entries to show the identification numbers when bales have varying quality adjustment factors, disposition, or share. Combine lines when bales have the same quality adjustment factors, disposition, and share. Enter "Unginned" for cotton that has been harvested but not ginned. For a remnant, enter "REM."

56. **Bu., Ton, Lbs., CWT**: Circle "Lbs." in column heading. Determine the **Net Weight** of all bales, remnants, or unginned cotton on a line basis as follows:

a. For bales of cotton, the **Net Weight** is the **bonded warehouse weight** in which the cotton is sold, and which is also required for placing cotton into the CCC Loan Support program. In some areas, gins own the warehouse which provide the bonded warehouse weight, and in other areas, gins ship the cotton bales to a warehouse which weighs the bales and issue the bonded weight.

EXCEPTION: An exception to using the bonded warehouse weight is that in some areas, a gin may have a purchase contract direct with a mill. In this case, the cotton does **not** go to a warehouse, but direct to a mill. **ONLY** in these situations will gin weights be used. Explain in the Narrative that gin weights were used and why and for any other unusual circumstances in which gin weights were used.

b. For remnants, the **Net Weight** is the gin weight.

For bales and remnants deduct the weight of bagging and ties unless already deducted at the gin or warehouse.

c. For small amounts of harvested unginned cotton (not in a module or trailer), determine the **Net Weight** by estimating the gross weight of the unginned cotton, then multiply by the percent of turnout (from the gin) of the last module (or trailer) ginned on the unit = Net Weight (Lbs.) of production.

EXAMPLE: 300 lbs. (gross weight estimate) X .15 (percent of turnout) = 45 lbs.

d. For harvested unginned cotton in a trailer, determine the **Net Weight** of small amounts by using the tare weight of the cotton in the trailer (Lbs.) multiplied by the percent of turnout (from the gin) of the last trailer (or module) ginned on the unit = Net Weight (Lbs.) of production.

EXAMPLE: 1800 lbs. (tare weight) X .20 (percent of turnout) = 360 lbs.

e. For harvested unginned cotton in a traditional rectangular module or round bale/module, determine the **Net Weight** by measuring the traditional rectangular module or round bale/module in feet, to tenths, **after receiving approval** from the AIP:

Traditional rectangular module:
Length X Width X Height X Cubic Foot Factor* X Percent of Turnout from the most recent module (or trailer) ginned on the unit = Net Weight (Lbs.) of Production

EXAMPLE: 32ft. X 7.5ft. X 5.5ft. = 1320 X 8.5 factor X 15% turnout = 1683 lbs.

Round bale/module:
Pi X radius^2 X Height X Cubic Foot Factor* X Percent of Turnout from the most recent module (or trailer) ginned on the unit = Net Weight (Lbs.) of Production

EXAMPLE: 3.14 X 8ft. (4^2) X 8ft. X 8.5 factor X 25% turnout = 427 lbs.

*Average number of pounds of seed cotton in a cubic foot. For stripper and picker cotton cultivars harvested with a stripper, use a factor of 8.5. For stripper cotton cultivars harvested with a burr extractor stripper, and **AUP** and **ELS** picker cotton cultivars harvested with a picker, use a factor of 11.

If no cotton has been ginned nor will be ginned from the unit, use the Average Percent of Turnout, on the date of final inspection, from the gin where the cotton would have been delivered for ginning.

Refer to **Quality Factor** (Section II, Column "65") for quality adjustment procedures for items c, d, and e above. Document, on a Special Report, the calculations used to determine the Net Weight of any unginned cotton in items c, d, or e above. Explain the reason requiring their use and the date of approval from the AIP when required.

Quality Adjustment – Refer to **EXHIBIT 5** for Cotton Quality Adjustment procedures for "64a" and "64b"column entries.

57-60b. MAKE NO ENTRY.

61. **Adjusted Production**: Transfer the entry from column "56," in whole pounds.

62. **Prod. Not to Count**: Production NOT to count, to nearest whole pound, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the production guarantee per acre, and there is also harvested production from such acreage or from other sources (e.g., other units or uninsured acreage) in the same module or trailer, or where stalks were destroyed without consent.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

63**.** **Production Pre-QA:** Result of subtracting column 62 from column 61.

64a. **Value**: Record price "A" (value per pound), to four decimal places, for production eligible for quality adjustment from the Cotton Quality Adjustment Worksheet.

64b. **Mkt. Price**: Record 85% of price "B", to four decimal places, from the Cotton Quality Adjustment Worksheet.

65. **Quality Factor**: Divide Column "64a" by Column "64b," rounded to four decimal places (or enter the factor from the Cotton Quality Adjustment Worksheet).

Harvested UNGINNED cotton damaged by insured causes may be adjusted for quality when a price (value per pound) can be determined from harvested ginned production from the same unit that was eligible for quality adjustment. The factor (to four decimal places) of the last bale ginned from the unit is used to quality adjust unginned cotton production for items c, d, or e of Section II, Column "56."

66. **Production to Count**:

a. If quality adjustment **does not** apply, subtract Column "62" from Column "61."

b. If quality adjustment **does** apply, subtract Column "62" from Column "61" times Column "65," rounding to the nearest whole pound.

67. **Total**: Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total**:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the figure from Section II, Column "66" total.

69. **Section I Total**:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the figure from Section I, Column "38" total.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 68 and column 69.

71. **Allocated Prod.**: Refer to the LAM paragraphs 126 C (1 – 3) and 127 for instructions for determining allocated production. Enter the total production, in whole pounds, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.**: Result of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71 transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **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 insured's authorized representative) particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections should be signed on bottom line.

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

Final indemnity inspections should be signed on bottom line.

75. **Page Numbers**:

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

FINAL: Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

PRODUCTION WORKSHEET (AUP COTTON)

1. Crop/Code #	2. Unit #	3. Location Description
0021	0001-000BU	1-2N-3W

7. Company: Any Company
Agency: Any Agency

8. Name of Insured: I. M. Insured

9. Claim #	XXXXXXXX	11. Crop Year	YYYY
10. Policy #	XXXXXXXX		
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15. Companion Policy(s)			

4. Date(s) of Damage	Jun	Jul 8			
5. Cause(s) of Damage	Drought	Hail			
6. Insured Cause %	85	15			
12. Additional Units	0002-000BU				
13. Est. Prod. Per Acre	515				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / B. POTENTIAL YIELD

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		9.8	1.000		997					003		p	ABA		- - - - - -					4,116	4,116
B	NS		10.8	1.000		997					003		UH	To Soybeans	70	- - - - - -		756		756		756
E	NS		9.2	1.000		997					003		UH	UH	19	- - - - - -		175	.8252	144		144
F	NS		45.0	1.000		997					003		H	H-Cut Stalks		- - - - - -						
D	NS		61.0	1.000		997					003		H	H-Cut Stalks		- - - - - -						
		39. TOTAL	135.8														42. TOTALS	931		900	4,116	5,016

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

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

NARRATIVE (*If more space is needed, attach a Special Report*) Field A abandoned. See Special Report and sketch map for acreage calculations. Field A measured by wheel. Fields B, D, E, and F acreage using MPCI acreage report. Acreage would measure within 5 percent. QA factor for Field E determined from harvested ginned production in Section II. Field A abandoned but harvested, so to not charge too much production to count, considered it production not to count. Price B = .6950. Quality damage from drought caused decreased fiber strength. Production not to count from uninsured acreage.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
	Yes [X] No [ ]	Yes [ ] No [X]	Yes [ ] No [X]

A. MEASUREMENTS / B. GROSS PRODUCTION / C. ADJUSTMENTS TO HARVESTED PRODUCTION

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton ~~Lbs.~~ Cwt.	57. Shell/Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 59b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
	NS	Farmers Gin, Any Town						426-455	14,190		- - - - - -	- - - - - -	- - - - - -	14,190	970	13,220	- - - - - - -		13,220
	NS	Farmers Gin, Any Town						708-711	1,894		- - - - - -	- - - - - -	- - - - - -	1,894		1,894	.4875 / .5908	.8252	1,563
	NS	Farmers Gin, Any Town						REM	400		- - - - - -	- - - - - -	- - - - - -	400		400	- - - - - - -		400

67. TOTAL	15,514
68. Section II Total	15,183
69. Section I Total	5,016
70. Unit Total	20,199
71. Allocated Prod.	
72. Total APH Prod.	16,083

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

PRODUCTION WORKSHEET (ELS COTTON)

1. Crop/Code #	2. Unit #	3. Location Description			
0022	0001-000BU	FSN-215			
4. Date(s) of Damage	Apr 2	Jul 30			
5. Cause(s) of Damage	Hail	Hail			
6. Insured Cause %	90	10			
12. Additional Units	0002-000BU				
13. Est. Prod. Per Acre	795				

7. Company: Any Company
Agency: Any Agency

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / B. POTENTIAL YIELD

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		6.0	1.000		997					002		UH	To Plow	14	- - - - - -		84	.6063	51		51
B	NS		10.5	1.000		997					002		H	H		- - - - - -						
C	NS		90.5	1.000		UH					002		H	H		- - - - - -						
		39. TOTAL	107.0														42. TOTALS	84		51		51

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☒ None ☐
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (*If more space is needed, attach a Special Report*) No inspection, insured replanted to AUP cotton. May 1, YYYY No inspection, Aug. 15, YYYY Line 1 of Section II, AUP cotton with the same values. Line 2 Section II ELS Price B = .9750. All fields measured by wheel, see attached Special Report for calculations. See attached Cotton Quality Adjustment Worksheet for calculations. See attached Special Report for AUP factor calculations for Line 1 of Section I and Section II. Quality damage due to excess soil water resulting in reduced micronaire.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed: MM/DD/YYYY
44. Damage similar to other farms in the area? Yes [X] No [ ]
45. Assignment of Indemnity Yes [ ] No [X]
46. Transfer of Right to Indemnity? Yes [ ] No [X]

A. MEASUREMENTS / B. GROSS PRODUCTION / C. ADJUSTMENTS TO HARVESTED PRODUCTION

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton ~~Lbs.~~ Cwt.	57. Shell/Sugar Factor	58a. / 58b. FM% / Factor	59a. / 59b. Moisture % / Factor	60a. / 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
	NS	Farmers Gin, Any Town						810-822	5,890		- - - - - -	- - - - - -	- - - - - -	5,890		5,890	.6820 / .9750	.6995	4,120
	NS	Farmers Gin, Any Town						901-925	12,038		- - - - - -	- - - - - -	- - - - - -	12,038		12,038	.5025 / .8288	.6063	7,299
	NS	Farmers Gin, Any Town						1011-1101	45,440		- - - - - -	- - - - - -	- - - - - -	45,440		45,440	- - - - - - -		45,440
															67. TOTAL	63,368			

68. Section II Total	56,859
69. Section I Total	51
70. Unit Total	56,910
71. Allocated Prod.	
72. Total APH Prod.	56,910

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

NOTES

10. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B SINGLE ROW LENGTH FOR EACH SAMPLE

Row Width	1/100 Acre
42 inches	125 feet
40 inches	131 feet
38 inches	138 feet
36 inches	145 feet
34 inches	154 feet
32 inches	163 feet
30 inches	174 feet
28 inches	187 feet
26 inches	201 feet
24 inches	218 feet
22 inches	238 feet
20 inches	262 feet
18 inches	290 feet
16 inches	326 feet

TABLE C **AUP "PICKER" TYPE COTTON**: Vegetative Stages – Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL						
	CC	C1	C2	C3	C4	C5	C6
V1	25	15					
V2	30	25	15				
V3	40	30	20	10			
V4	45	35	25	15	10		
V5	50	40	30	20	15	10	
V6	55	45	35	25	20	15	10

TABLE D **AUP "STRIPPER" TYPE COTTON**: Vegetative Stages – Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL						
	CC	C1	C2	C3	C4	C5	C6
V1	30	20					
V2	40	30	20				
V3	50	40	30	20			
V4	60	50	40	30	20		
V5	70	60	50	45	35	25	
V6	85	75	65	60	50	40	40

TABLE E AUP "PICKER" TYPE COTTON: Reproductive Stages – Plants Partially Destroyed Factor Chart – **California and Arizona ONLY**

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	15			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	15		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	20	15	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	20	15	15

TABLE F AUP "PICKER" TYPE COTTON: Reproductive Stages – Plants Partially Destroyed Factor Chart – **ALL States EXCEPT California and Arizona**

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	10			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	10		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	15	10	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	15	10	5

TABLE G AUP "STRIPPER" TYPE COTTON: Reproductive Stages – Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL																		
	CC	C1	C2	C3	C4	C5	RR	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12
R1	100	90	80	75	70	65	60	50											
R2	100	100	90	80	75	70	65	55	45										
R3	100	100	100	90	80	75	70	60	50	40									
R4	100	100	100	100	90	80	75	65	55	45	35								
R5	100	100	100	100	100	90	80	70	60	50	40	30							
R6	100	100	100	100	100	100	90	80	65	55	45	35	25						
R7	100	100	100	100	100	100	100	90	80	70	60	50	35	20					
R8	100	100	100	100	100	100	100	90	80	70	60	50	35	20	10				
R9	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5			
R10	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5	2		
R11	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	
R12	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	0

Stripper Type Cut-off Symbols: RR = cut-off below 1st fruiting limb; R1 = cut-off above 1st fruiting limb; R2 = cut-off above 2nd fruiting limb, etc.

TABLE H AUP "PICKER" TYPE COTTON: Reproductive Stages – Limbs Destroyed Percent of Loss Chart – **California and Arizona ONLY**

STAGE OF GROWTH	NUMBER LIMBS DESTROYED 10 PLANTS																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
R1	0																			
R2	1	2																		
R3	1	2	5	7																
R4	1	2	5	7	9	11														
R5	1	2	5	7	9	11	13	15												
R6	2	3	5	7	9	11	13	15	17	19										
R7	2	3	5	7	9	11	13	15	17	19	21	23								
R8	2	3	6	8	10	12	14	16	18	20	22	24	26	28						
R9	2	3	6	8	10	12	14	16	18	20	22	24	26	28	30	32				
R10	2	3	6	8	10	12	14	16	18	20	22	24	26	28	31	33	35	37		
R11	2	3	6	8	10	12	15	17	19	21	23	25	27	29	32	34	36	38	40	42
R12	2	4	7	9	11	13	16	18	20	22	24	26	29	31	33	36	38	40	42	44
R12+	3	5	8	10	12	15	17	20	22	25	27	30	32	35	37	40	41	45	47	50

TABLE I **AUP "PICKER" TYPE COTTON**: Reproductive Stages –
Original Stand 40 Plants or Less In 10 Feet – Limbs Destroyed Percent of Loss Chart –
ALL States EXCEPT California and Arizona

STAGE OF GROWTH	NUMBER OF LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	3	6																						
R3	3	6	8	11																				
R4	3	6	8	11	14	17																		
R5	3	6	8	11	14	17	20	22																
R6	3	6	8	12	15	18	20	23	25	29														
R7	3	6	9	12	15	18	21	24	26	30	32	35												
R8	4	7	9	12	15	19	22	25	27	31	33	36	38	42										
R9	4	7	9	12	16	20	23	27	29	32	34	37	40	44	45	48								
R10	4	7	10	13	17	21	24	28	31	34	36	39	43	46	48	51	53	56						
R11	4	7	10	14	18	22	25	29	32	36	38	42	46	49	52	55	58	62	64	67				
R12	4	7	12	16	20	23	26	30	34	38	41	45	49	53	56	60	64	68	71	75	79	82		
R12+	5	8	13	17	22	25	29	34	37	41	45	49	53	57	62	66	70	74	78	82	86	90	94	98

TABLE J **AUP "PICKER" TYPE COTTON**: Reproductive Stages –
Original Stand **EXCEEDS** 40 Plants in 10 Feet – Limbs Destroyed Percent of Loss Chart -
ALL States EXCEPT California and Arizona

STAGE OF GROWTH	NUMBER OF LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	2	4																						
R3	2	4	6	8																				
R4	2	4	6	8	11	12																		
R5	2	4	6	8	11	12	15	16																
R6	2	4	6	9	12	13	15	17	19	21														
R7	2	4	7	9	12	13	16	17	20	22	23	26												
R8	3	5	7	9	12	12	16	17	20	23	24	27	29	30										
R9	3	5	7	9	12	13	16	18	21	24	25	28	30	32	34	35								
R10	3	5	7	9	12	14	16	19	21	24	26	29	31	33	36	38	39	41						
R11	3	5	7	10	13	15	17	20	22	25	27	30	32	34	37	39	42	44	47	49				
R12	3	6	8	11	14	17	20	22	25	28	31	34	37	39	42	45	48	51	53	56	59	62		
R12+	4	7	9	12	16	19	22	25	28	31	34	37	40	43	47	50	53	56	59	62	65	68	71	74

TABLE K AUP "STRIPPER" TYPE COTTON: Reproductive Stages – Limbs Destroyed Percent of Loss Chart

STAGE OF GROWTH	NUMBER LIMBS DESTROYED 10 PLANTS																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	1	2																						
R2	1	2	4	5																				
R3	3	6	9	12	15	18																		
R4	3	6	9	12	15	18	21	24																
R5	4	8	12	16	20	24	28	32	36	40														
R6	4	8	12	16	20	24	28	32	36	40	44	48												
R7	5	10	15	20	25	30	35	40	45	50	55	60	65	70										
R8	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80								
R9	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91						
R10	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91	94	96				
R11	2	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98		
R12	1	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98	99	100

TABLE L AUP BOLL FACTORS

Small Bolls	.25	(Bolls are less than ½ mature size.)
Large Bolls	.50	(Bolls are more than ½ mature size.)
Mature Bolls	1.00	(Bolls are maximum size, of 1 ½ to 2 inches long, low moisture content, carpel walls fully developed.)

TABLE M **ELS TYPE COTTON**: **ALL** Stages – Plants Partially Destroyed Factor Chart

STAGE OF GROWTH	CUT-OFF SYMBOL																						
	CC	C1	C2	C3	C4	C5	RR	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	R15	R16
V1	75	70																					
V2	80	75	65																				
V3	85	80	70	60																			
V4	90	85	75	65	55																		
V5	95	90	80	70	60	50																	
V6	100	95	90	80	70	60	50																
R1	100	95	85	80	75	70	65	55															
R2	100	100	95	85	80	75	70	60	50														
R3	100	100	100	95	85	80	74	65	55	45													
R4	100	100	100	100	95	85	80	70	60	50	40												
R5	100	100	100	100	100	95	85	75	65	55	45	35											
R6	100	100	100	100	100	100	95	85	70	60	50	40	30										
R7	100	100	100	100	100	100	100	93	83	73	63	53	38	23									
R8	100	100	100	100	100	100	100	93	83	73	63	53	38	23	13								
R9	100	100	100	100	100	100	100	95	85	77	67	54	40	25	15	8							
R10	100	100	100	100	100	100	100	95	85	77	67	54	40	25	14	8	5						
R11	100	100	100	100	100	100	100	96	92	82	72	57	42	27	17	10	7	1					
R12	100	100	100	100	100	100	100	96	92	82	72	57	42	27	17	10	7	4	3				
R13	100	100	100	100	100	100	100	97	93	83	73	58	43	29	19	12	9	6	5	2			
R14	100	100	100	100	100	100	100	97	93	83	73	58	43	29	19	12	9	6	5	2	1		
R15	100	100	100	100	100	100	100	98	94	84	74	59	44	30	20	13	10	7	6	3	2	1	
R16	100	100	100	100	100	100	100	99	95	85	75	60	45	30	20	15	10	7	6	3	2	1	0

Cut-off Symbols: C3 = Cut-off above 3rd True Leaf; RR = Cut-off below 1st Fruiting Limb; R1 = Cut-off above 1st Fruiting Limb; R4 = Cut-off above 4th Fruiting Limb, etc.

TABLE N ELS TYPE COTTON: Reproductive Stages – Limbs Destroyed Percent of Loss Chart

STAGE OF GROWTH	NUMBER OF LIMBS DESTROYED – 10 PLANTS																															
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160
R1	1	30																														
R2	1	26	30	35																												
R3	2	23	27	32	36																											
R4	2	18	24	30	36	40	46	50																								
R5	3	15	20	25	30	35	40	45	50	55																						
R6	4	10	17	23	29	33	38	43	48	54	60	65																				
R7	4	7	11	15	20	25	30	35	40	45	51	58	65	72																		
R8	5	7	12	16	21	25	30	35	40	45	51	58	65	72	77	82																
R9	6	7	11	16	20	23	28	33	38	44	50	56	63	70	75	80	84	88														
R10	5	6	10	15	18	22	27	33	38	44	50	55	62	68	73	78	82	86	90	94												
R11	4	5	7	8	13	18	23	28	34	42	48	53	60	67	71	76	80	84	88	92	94	96										
R12	3	4	6	8	13	18	23	28	34	42	48	53	60	67	71	76	80	84	88	92	94	96	97	98								
R13	2	3	5	7	11	16	20	24	30	38	43	50	57	64	68	74	78	82	86	90	92	94	96	97	98	99						
R14	1	2	4	6	10	15	19	22	28	35	41	48	55	62	66	72	76	80	84	88	90	92	94	95	96	97	98	99				
R15	0	1	3	5	9	12	17	20	26	33	38	44	52	60	64	70	74	78	82	86	88	90	92	93	94	96	97	98	99	100		
R16	0	1	2	4	8	10	15	19	25	31	36	43	51	59	62	68	73	77	81	85	87	90	92	93	94	96	97	98	99	99	100	100

TABLE O ELS BOLL FACTORS:

Small Bolls .25 (Bolls are less than ½ mature size.)
Large Bolls .50 (Bolls are more than ½ mature size.)
Mature Bolls l.00 (Bolls are maximum size, of 1 ½ to 2 inches long, low moisture content, carpel walls fully developed.)

EXHIBIT 1

DEFINITIONS

AUP Cotton	American Upland cotton of a botanical group known as *Gossypium hirsutum*, native to Mexico and Central America.
AUP "Picker" **Cotton**	A cotton cultivar with characteristics conducive to efficient picking, a relatively large plant with dispersed fruiting habit, a high yielding cultivar of early-maturing, slightly storm-resistant bolls borne well off the ground on a strong central stem. Harvesting is usually accomplished by a machine-picker with revolving spindles that removes the lint and seeds from open bolls and leaves unopened bolls and empty burrs on the plant. Machine-picking can be used more than once per season to harvest the crop as it progressively matures. Machine-picking can be used on cotton plants of practically any size.
AUP "Stripper" **Cotton**	A cotton cultivar with characteristics conducive to efficient stripping, a small plant with a fairly compact zone of relatively determinant fruiting habit and either storm-resistant or storm proof bolls. Determinacy is considered necessary because of moisture and temperature factors that limit the effective growing season; storm resistance or storm proofness provides protection to open bolls until the entire crop is matured and ready for once-over harvest by machine-stripper. Stripper harvesting, strips the entire plant of both open and unopened bolls. Therefore, harvesting is an once-over operation after all of the crop is mature. Stripping can be used when conditions are such that plant size is not excessive and the crop matures uniformly and early, and where satisfactory desiccation or defoliation can be achieved either by chemicals or frost.
Bagging and Ties	The wrapping materials used to secure a bale of cotton.
Bale	The cotton lint (that has been separated from the seed in the ginning process) that is tightly compressed into a bale and secured with bagging and ties. An accepted basic tradeable unit.
Bale Listing	Cotton classification information, including bale identification numbers, net weights, and HVI quality information.
Boll	A fruit of a cotton plant containing seed and lint.
Carpel	Ovary or ovule-bearing structure of the flower bud. A cotton flower contains 3 to 5 carpels, each of which at maturity contain a single lock, and collectively make the boll.
Cotton Module	A bulk cube or cylinder shape of cotton compacted by manual or mechanical controls on the module builder. Cotton modules provide temporary storage for unginned cotton that is transported from the field to the gin by a module truck or hauler.
Colored Cotton	Cotton lint that grows naturally in dye-free colored bolls (e.g., brown, green, and red) right on the stalk.

EXHIBIT 1

Cotton Trailer	Provides temporary storage for unginned cotton for transporting to the gin.
Cotyledonary Node	The site to which the cotyledonary leaves (seed leaves) are attached to the plant stem. In all cases, the cotyledonary node will be the bottom-most node of the plant and appear directly opposite each other on the stem.
Cultivar	A group of individual plants within a species that differ in certain characters from others within the species. A contraction of the words "cultivated variety."
ELS Cotton	A botanical group known as *Gossypium barbadense*, of early South American origin. Refer also to the ELS Cotton Crop Provisions.
Emergence	Fifty percent (50%) or more of the seedling plants visible above the ground with cotyledonary leaves unfolded.
Ginning	The process of separating the cotton lint (fiber) from the seed, cleaning the lint to remove plant residue and other foreign material. Refer to **EXHIBIT 5** for additional information.
Ginning Turnout	The ratio of lint to seed cotton produced by the ginning process (also may be referred to as ginning outturn).
Hill Dropped	A method of spacing cottonseed in the furrow at the time of planting. Generally, several seeds are dropped together in a "hill" as an alternative to equally spacing seed. Hill dropped seed allow several emerging seedlings to break through the soil crust.
Internode	That part of a stem or branch between two nodes.
Lint	The product separated from the seed in the ginning process.
Lock	The seed and lint in a carpel.
Node	A slightly enlarged place on a stem (joint) from which buds arise and which bear a leaf and/or limb(s) or fruit.
Open Boll	Lint exposed.
Production Guarantee (Per Acre)	In lieu of the definition contained in the Basic Provisions, the number of pounds determined by multiplying the approved yield per acre by any applicable yield conversion factor for non-irrigated skip-row planting patterns, and multiplying the result by the coverage level percentage you elect.
Remnant	A portion of a bale weighing less than normal bale weight.

EXHIBIT 1

Square	Unopened cotton flower bud together with surrounding bracts.
Stage Code	Code denoting stage of crop growth or period of development at time of loss.
Ultra Narrow Row Cotton	Cotton planted with a grain drill or any other narrow row planting method used to attain the ultra narrow row spacing of 20 inches or less.
Variety	Refer to cultivar.

EXHIBIT 2

INSURABILITY OF NONIRRIGATED COTTON GROWN UNDER A CONSERVATION TILLAGE PRACTICE

1. GENERAL INFORMATION

In high wind areas, producers may plant a small grain (usually wheat or rye) during the fall to prevent soil erosion during the winter and spring months. Building organic matter in the soil, prevention of soil compaction, cutting costs, improving yields, and moisture conservation are other reasons to employ a conservation tillage practice. The small grain is then chemically terminated but remains standing between the rows of cotton to reduce wind-caused damage to the cotton seedlings and soil erosion. The small grain should be terminated in the early to mid-boot stage of growth in order to provide maximum erosion reduction and yet not use excessive amounts of soil moisture needed to produce the cotton crop.

Under some conditions, although herbicide practices are properly applied to terminate the small grain crop, the plants may produce seed heads. This may occur when the small grain is stressed and is not sufficiently translocating the herbicide to cause quick termination. For AUP cotton, check the applicable SP for insurability impacts for any cotton that is grown where a small grain crop has reached the heading stage in the same calendar year. The **ELS** Cotton Crop Provisions contain a provision that makes any cotton **uninsurable** that is grown where a small grain crop has reached the heading stage in the same calendar year, unless:

A. the acreage is irrigated; or

B. adequate measures are taken to terminate the small grain crop prior to heading (**if nonirrigated**); and

C. less than fifty percent (50%) of the small grain plants reach the heading stage.

2. STANDARD PROCEDURES FOR A CONSERVATION TILLAGE PRACTICE

A. Any small grain crop utilized in a conservation tillage practice will not be considered headed out unless fifty percent (50%) or more of the small grain plants have reached the heading stage. If proper herbicide practices are utilized to terminate the small grain crop, this threshold should not be reached. Proper practices include applying recommended amounts of herbicide at a time that, under normal growing conditions, will result in the termination of the small grain plants before plants reach the heading stage.

B. When the above conservation tillage practice exists and the acreage is ALL or PART of a claim for indemnity, the loss adjuster must document, on a Special Report, the following: That;

(1) The insured does not have an insurance policy in effect for the small grain on the acreage;

(2) The operator (producer) complied with ALL requirements of the crop provisions, including but not limited to applying a recommended herbicide in the required amounts at the proper stage of growth to achieve vegetative kill before 50 percent or more of the small grain plants reached the heading stage; and

(3) The actual percentage of small grain plants that have reached the heading stage on the acreage

EXHIBIT 3

RULES FOR SKIP-ROW PLANTING PATTERNS

1. GENERAL INFORMATION

From the Definitions section of the Cotton (**AUP**) and **ELS** Cotton Crop Provisions, "Skip-row" means a planting pattern that:

A. Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and

B. Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

2. FSA RULES

The FSA Acreage Compliance Determinations Handbook (2CP) provides the methods of determining acreage of solid plant and skip-row cotton.

3. VERIFYING ROW-WIDTHS AND PLANTING PATTERNS

Adjusters are **to verify** the insured producer's reported and determined **row widths and planting patterns with the FSA rules** before determining percent of acres planted and that yield conversion factors have been applied correctly to approved yields when completing the claim for indemnity. See **TABLE 4** for percent of acres planted to cotton. Use the following information when applying FSA rules.

A. Nonirrigated and Irrigated Cotton. **IF the insured acreage is**:

(1) **Nonirrigated cotton** and the skips in **any** skip-row planting pattern **do not meet** the qualifications according to FSA rules as a skip-row pattern **and** the entire area is considered devoted to the crop, **USE a yield conversion factor of 1.00 and the percent planted factor of 1.000**.

(2) **Irrigated cotton** and the skips in **any** skip-row planting pattern **do not meet** the qualifications according to FSA rules as a skip-row pattern **and** the entire area is considered devoted to the crop, **USE the percent planted factor of 1.000**.

For any acreage that was NOT defined and reported correctly on the acreage report according to FSA rules and this procedure, adjusters are to follow current procedure for revising acreage reports before and after the final acreage reporting date in subparagraph C.

B. Establishing Planting Patterns Before and After the Final Planting Date

Occasions do occur when an insured initially plants cotton in a skip-row pattern OR a solid planted pattern, the crop is damaged or destroyed and the insured replants to a new (or different) planting pattern. **For acreage report and claim for indemnity purposes, the planting pattern established on the final planting date is used for determining acreage and yield**. Use the following examples and instruction for recording planting patterns OR changes in planting patterns occurring before OR after the final planting date.

(1) **EXAMPLE 1 – Before The Final Planting Date**:

The insured **initially plants** cotton in a skip-row planting pattern of 2 in X 1 out (40-inch rows), the acreage is damaged or destroyed and the insured **replants** acreage in a new planting pattern, solid planted (40-inch rows). On the final planting date, the new planting pattern of solid planted (40-inch rows) is the planting pattern established and is used to determine percent of acres planted and yield.

(2) **EXAMPLE 2 – After The Final Planting Date**:

The insured's cotton planting pattern established and reported on the final planting date was 2 in X 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants to a new planting pattern of solid planted (40-inch rows). **IF at a later date the insured files a claim for indemnity, the planting pattern established on the final planting date is retained for determining acreage and yield. Adjusters are to record the new planting pattern in the narrative of the claim form and explain**.

(3) **EXAMPLE 3 – Use Of FSA Certified Acres**:

CAUTION is required in the use of FSA certified acres to avoid overpayment or underpayment of indemnities. Adjusters are to compare the planting pattern row-width(s) reported for crop insurance purposes with the planting pattern row-width(s) certified at FSA, if available. A planting pattern could have been reported for insurance as a skip-row planting pattern, as in **EXAMPLE 2** above, and certified as solid planted at FSA. Since FSA requires the producer to report the planting pattern established at the time of certification, in this example the producer reported correctly to the insurer and FSA. Adjusters are to explain the reason for the difference in the Narrative of the claim form.

For any acreage REPLANTED that was NOT defined and reported correctly, according to FSA rules AND the BEFORE or AFTER the final planting date examples above, adjusters are to revise the acreage report to correct the acreage and yield.

EXHIBIT 3

C. Reporting Acreage and Production for APH

Acreage and production reported for APH purposes must also be reported according to the applicable FSA rules for skip-row planting patterns for the crop year.

EXHIBIT 4

YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS

1. GENERAL INFORMATION

A. Acreage determinations and qualifying skip-row planting patterns must agree with the FSA Rules and Verifying Row-widths and Planting Patterns in **EXHIBIT 3**.

B. Refer to **TABLE 4** for Percent Planted Factors for 30 to 40-inch planting patterns.

2. YIELD CONVERSION FACTOR TABLES

To compute the acreage report yield for non-irrigated skip-row planting pattern(s) carried out, multiply the approved solid-planted yield from the APH form times the yield conversion factor for the qualifying skip-row planting pattern. Irrigated acreage does not qualify for skip-row yield conversion factors.

If the entire area is considered devoted to cotton (solid planted) by FSA, a yield conversion factor of 1.00 must be used. Use the following tables to convert qualifying non-irrigated skip-row cotton yields to a solid-planted basis:

TABLES

TABLE 1 – These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

Planting Pattern	Row Width 1/	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
2 planted X 1 skipped	30 to 40 inch	1.33
2 planted X 1 narrow skip (40-40-24*)	30 to 40 inch	1.23
2 planted X 1 narrow skip (38-38-26**)	30 to 40 inch	1.25
2 planted X 2 skipped	30 to 40 inch	1.50
2 planted X 4 or more skipped	30 to 40 inch	1.67
4 planted X 1 skipped	30 to 40 inch	1.20
4 planted X 2 skipped	30 to 40 inch	1.33
4 planted X 4 skipped	30 to 40 inch	1.33
6 planted X 1 skipped	30 to 40 inch	1.14
6 planted X 2 or more skipped	30 to 40 inch	1.20
Other	Cannot Exceed 40 Inch	RMA rules

1/ Row widths are equal unless otherwise indicated.
* 40 inch planted row width with 24 inch skip width.
** 40 inch planted row width with 26 inch skip width.

EXHIBIT 4

YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS

For planting patterns of unequal row widths within the pattern, or row patterns other than those listed in **TABLE 1**, compute the yield conversion factor as follows:

A. Divide the width in inches of the area skipped in the pattern (as defined by FSA) by the width in inches of the whole pattern, rounded to 2 decimals.

B. Add 1.00 to the results obtained in item A.

EXAMPLE: 3 planted X 1 skipped (40" rows) = 40 ÷ 160 = .25 + 1.00 = 1.25

In some areas, mixed patterns are planted such as 4 planted X 1 skipped X 2 planted X 1 skipped. To calculate the factor for these patterns, determine the factor for each part (4 X 1 and 2 X 1) and compute a weighted factor based on the number of planted rows.

EXAMPLE: 4 X 1 X 2 X 1 (40" rows)
4 X 1 = 40 ÷ 200 = .20 + 1.00 = 1.20 X 4 = 4.80
2 X 1 = 40 ÷ 120 = .33 + 1.00 = 1.33 X 2 = 2.66
7.46 ÷ 6 rows = 1.24

C. The result of item B must not exceed:

(1) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.

(2) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.

(3) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.

(4) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.

(5) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

EXHIBIT 4

YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS

TABLE 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Planting Pattern	Row Width 1/	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted X 1 skipped	40 inch	1.32
1 planted X 1 skipped	36 inch	1.19
1 planted X 1 skipped	32 inch	1.06
2 planted X 1 skipped	30 to 40 inch	1.29
2 planted X 2 skipped	30 to 40 inch	1.29
3 planted X 1 skipped	30 to 40 inch	1.19
3 planted X 2 skipped	30 to 40 inch	1.19
4 planted X 1 skipped	30 to 40 inch	1.14
4 planted X 2 skipped	30 to 40 inch	1.14
4 planted X 4 skipped	30 to 40 inch	1.02
5 planted X 1 skipped	30 to 40 inch	1.12
5 planted X 2 skipped	30 to 40 inch	1.12
6 planted X 1 skipped	30 to 40 inch	1.10
6 planted X 2 skipped	30 to 40 inch	1.10
7 planted X 1 skipped	30 to 40 inch	1.08
7 planted X 2 skipped	30 to 40 inch	1.08
8 planted X 1 skipped	30 to 40 inch	1.07
8 planted X 2 skipped	30 to 40 inch	1.07
Other	Cannot Exceed 40 Inch	RMA rules

1/ Row widths are equal unless otherwise indicated.

EXHIBIT 4

YIELD CONVERSION FACTORS FOR NONIRRIGATED SKIP-ROW PLANTING PATTERNS

TABLE 3 – These factors apply to Kansas, Oklahoma, and all Texas counties for which **TABLE 2** does not apply.

Planting Pattern	Row Width 1/	Yield Conversion Factor
Solid planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted X 1 skipped	40 inch	1.40
1 planted X 1 skipped	36 inch	1.26
1 planted X 1 skipped	32 inch	1.12
2 planted X 1 skipped	30 to 40 inch	1.35
2 planted X 2 skipped	30 to 40 inch	1.35
3 planted X 1 skipped	30 to 40 inch	1.23
3 planted X 2 skipped	30 to 40 inch	1.23
4 planted X 1 skipped	30 to 40 inch	1.17
4 planted X 2 skipped	30 to 40 inch	1.17
4 planted X 4 skipped	30 to 40 inch	1.04
5 planted X 1 skipped	30 to 40 inch	1.14
5 planted X 2 skipped	30 to 40 inch	1.14
6 planted X 1 skipped	30 to 40 inch	1.12
6 planted X 2 skipped	30 to 40 inch	1.12
7 planted X 1 skipped	30 to 40 inch	1.10
7 planted X 2 skipped	30 to 40 inch	1.10
8 planted X 1 skipped	30 to 40 inch	1.09
8 planted X 2 skipped	30 to 40 inch	1.09
Other	Cannot Exceed 40 Inch	RMA rules

1/ Row widths are equal unless otherwise indicated.

EXHIBIT 4

YIELD CONVERSION FACTORS FOR PLANTING PATTERNS NOT LISTED IN TABLES 2 AND 3

The following procedures provide instructions for calculating the skip-row yield conversion factor for skip-row planting patterns not listed in Tables 2 or 3 for skip-row planted cotton in Kansas, New Mexico, Oklahoma and Texas.

Using the following table, assign the appropriate row factor for each individual row, including the skipped row, in the planting pattern. Row factors are based on the planting pattern only; therefore, turning at the end of the field has no effect on the calculation. Once all rows in the pattern are assigned a row factor, sum the row factors, and then divide the total by the total number of rows in the planting pattern, including the skipped rows. Round the result to the nearest four decimal places. Divide the result by the FSA percent planted factor applicable to the skip-row planting pattern, and round the result to two decimal places.

COUNTY WHERE CROP IS PLANTED	INDIVIDUAL ROW FACTORS				
	ROW WIDTH	SKIPPED ROW	PLANTED ROW ON BOTH SIDES	PLANTED ROW ON ONE SIDE, SKIPPED ROW ON OTHER SIDE	SKIPPED ROW ON BOTH SIDES
COUNTIES IN TABLE 2	40	0.00	1.00	1.29	1.32
	36	0.00	1.00	1.29	1.19
	32	0.00	1.00	1.29	1.06
COUNTIES IN TABLE 3	40	0.00	1.00	1.35	1.40
	36	0.00	1.00	1.35	1.26
	32	0.00	1.00	1.35	1.12

Example 1: Insured planted cotton in Baylor County, Texas, using a 2 rows planted, 3 rows skipped, 1 row planted with 40 inch rows planting pattern. To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

PLANTING PATTERN = 2 X 3 X 1 WITH 40 INCH ROW WIDTH						
ROW	Row 1 Planted	Row 2 Planted	Row 3 Skipped	Row 4 Skipped	Row 5 Skipped	Row 6 Planted
ASSIGNED ROW FACTOR	1.29	1.29	0.00	0.00	0.00	1.32

Sum the row factors, then divide the total by the total rows in the planting pattern.

1.29 + 1.29 + 0.00 + 0.00 + 0.00 + 1.32 = 3.90 ÷ 6 rows = 0**.6500**

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.30.

0.6500 ÷ 0.5000 = **1.30**

Example 2: Insured planted cotton in Baylor County, Texas, using a 4 rows planted, 1 row skipped, 2 rows planted, 1 row skipped with 36 inch rows planting pattern.

To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

PLANTING PATTERN = 4 X 1 X 2 X 1 WITH 40 INCH ROW WIDTH								
ROW	Row 1 Planted	Row 2 Planted	Row 3 Planted	Row 4 Planted	Row 5 Skipped	Row 6 Planted	Row 7 Planted	Row 8 Skipped
ASSIGNED ROW FACTOR	1.29	1.00	1.00	1.29	0.00	1.29	1.29	0.00

Sum the row factors, then divide the total by the total rows in the planting pattern.

1.29 + 1.00 + 1.00 + 1.29 + 0.00 + 1.29 + 1.29 + 0.00 = 7.16 ÷ 8 rows **= 0.8950**

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.19.

0.8950 ÷ 0.7500 = **1.19**

3. TABLE 4 – ACRES CONSIDERED PLANTED BY FSA TABLE

Cropping Definition	Row Width	Percent Planted to Cotton
1 planted 1 skipped	40 inch	50.00%
1 planted 1 skipped	36 inch	55.56%
1 planted 1 skipped	32 inch	62.50%
2 planted 1 skipped	30 to 40 inch	66.67%
2 planted 2 skipped	30 to 40 inch	50.00%
3 planted 1 skipped	30 to 40 inch	75.00%
3 planted 2 skipped	30 to 40 inch	60.00%
4 planted 1 skipped	30 to 40 inch	80.00%
4 planted 2 skipped	30 to 40 inch	66.67%
4 planted 4 skipped	30 to 40 inch	50.00%
5 planted 1 skipped	30 to 40 inch	83.33%
5 planted 2 skipped	30 to 40 inch	71.43%
6 planted 1 skipped	30 to 40 inch	85.71%
6 planted 2 skipped	30 to 40 inch	75.00%
7 planted 1 skipped	30 to 40 inch	87.50%
7 planted 2 skipped	30 to 40 inch	77.77%
8 planted 1 skipped	30 to 40 inch	88.89%
8 planted 2 skipped	30 to 40 inch	80.00%
Other patterns	FSA Rules	FSA Rules

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

1. GENERAL INFORMATION

The term "cotton classification" refers to the application of standardized procedures developed by USDA AMS for measuring those physical attributes of raw cotton that affect the quality of the finished product and/or manufacturing efficiency. The USDA AMS classification system currently consists of determinations of color grade, preparation, leaf grade, and extraneous matter (if any); and High Volume Instrument (HVI) measurements for fiber length, micronaire, strength, color, trash, and length uniformity.

At the gin, cotton fibers are separated from the seed, cleaned to remove plant residue and other foreign material, and pressed into bales of about 500 pounds. A sample of at least 4 ounces (114 grams) is taken from each side of the bale by a licensed sampling agent and delivered by the agent or designated hauler to the USDA AMS classing facility serving the area. Gin and warehouse operators serve as licensed sampling agents and perform this function under USDA supervision.

Classification procedures for American Pima cotton, also referred to as Extra Long Staple, are similar to those for American Upland cotton. Different grade standards are used because the color of American Pima cotton is a deeper yellow than that of Upland. Also, the ginning process for American Pima cotton (roller ginned) is not the same as for Upland (saw ginned). The roller gin process results in an appearance that is not as smooth as that of the saw ginned process.

The USDA AMS, at the request of producers, classes practically all of the cotton grown in the United States. While classification is not mandatory, growers generally find it essential to marketing their crop and for participation in certain USDA programs.

2. COTTON CLASSIFICATION INFORMATION

A. The AMS classing office provides classification information to producers or their authorized agents through computer-to-computer telecommunications, tapes, diskettes, and computer-generated printed documents. At the gins, adjusters may use the producer's bale listing or the gin-recorded ledgers that must contain a minimum of the information listed in (B) below.

B. The following numbered items explain the information provided on the bale listing as number codes.

(1) **Gin Code Number** (Columns 1-5) **–** The gin code number is composed of five digits. The first two digits denote the classing office and the last three digits identify the gin.

(2) **Gin Bale Number** (Columns 6-12) – The seven-digit bale numbers are assigned by the gin. A bar-coded bale identification tag, preprinted with the gin code number and gin bale number, is placed between the two halves of the sample for identification purposes.

(3) **Date Classed** (Columns 13-20) **–** This is the date the bale was classed in the classing office.

COTTON QUALITY ADJUSTMENT

(4) **Module, Trailer, or Single Bale** (Column 21) – This one digit code indicates whether the sample was outturned as a single bale or from a bale that was module/trailer averaged. Single bale = 0; Module = 1; Trailer = 2.

(5) **Module/Trailer Number** (Columns 22-26) – A five-digit number identifies the module/trailer number assigned at the gin.

(6) **Bales in Module/Trailer** (Columns 27- 28) – A two-digit number that identifies the number of bales in the module/trailer that were averaged to determine the value of all the bales in the module/trailer.

(7) **Official Color Grade** (Columns 32-33) – A number that refers to an official Upland color grade that appears on the classification record. Certain special condition codes listed below are shown in the color grade columns for Upland and Pima. Color refers to the gradations of whiteness and yellowness in the cotton. There are 25 official color grades for American Upland cotton, plus five categories of below grade color, as shown in the table below.

COLOR GRADES OF AMERICAN UPLAND COTTON

	WHITE	LIGHT SPOTTED	SPOTTED	TINGED	YELLOW STAINED
Good Middling	11*	12	13	--	--
Strict Middling	21*	22	23*	24	25
Middling	31*	32	33*	34*	35
Strict Low Middling	41*	42	43*	44*	--
Low Middling	51*	52	53*	54*	--
Strict Good Ordinary	61*	62	63*	--	--
Good Ordinary	71*	--	--	--	--
Below Grade	81	82	83	84	85

*Physical Standards. All others are descriptive.

Special Condition Codes for American Upland Cotton:
96 – Mixture of Upland and Pima; 97 – Fire Damaged; 98 – Water Damaged

AMERICAN PIMA GRADES – has six official grades 01, 02, 03, 04, 05, 06, all represented by physical standards, plus below grade 07 which is descriptive.

Special Condition Codes for American Pima Cotton:
93 – Mixture of Pima and Upland; 94 – Fire Damaged; 95 – Water Damaged

COTTON QUALITY ADJUSTMENT

(8) **Fiber Length – 32nds** (columns 34-35); **100ths** (columns (61– 63) – The HVI system measures length in hundreds of an inch. Fiber length (staple length) is reported in both 32nds and 100ths of an inch on the grade card (refer to conversion chart below).

Starred (*) lengths represent the staple length as stated on the SP for quality adjustment.

American Upland Length Conversion Chart

Length 32nds	HVI Length Inches	Length 32nds	HVI Length Inches
24 (below 13/16)	.79 & shorter	36 (1 1/8*)	1.11 – 1.13
26 (13/16)	.80 - .85	37 (1 5/32)	1.14 – 1.17
28 (7/8)	.86 - .89	38 (1 3/16)	1.18 – 1.20
29 (29/32)	.90 - .92	39 (1 7/32)	1.21 – 1.23
30 (15/16*)	.93 - .95	40 (1 ¼)	1.24 – 1.26
31 (31/32)	.96 - .98	41 (1 9/32)	1.27 – 1.29
32 (1”)	.99 - 1.01	42 (1 5/16)	1.30 – 1.32
33 (1 1/32*)	1.02 - 1.04	43 (1 11/32)	1.33 – 1.35
34 (1 1/16*)	1.05 - 1.07	44 & longer (1 3/8)	1.36 & longer
35 (1 3/32*)	1.08 - 1.10		

A separate chart is used to convert American Pima fiber length from 32nds to 100ths of an inch.

American Pima Length Conversion Chart

Length 32nds	HVI Length (Inches)
40	1.20 & lower
42	1.21 – 1.25
44 (1 3/8*)	1.26 – 1.31
46	1.32 – 1.36
48	1.37 – 1.42
50	1.43 – 1.47
52	1.48 & above

(9) **Micronaire** (Columns 36-37) **–** An airflow instrument is used in the HVI system to measure fiber fineness. The measurements are commonly referred to as micronaire or “mike” readings.
Micronaire readings are expressed with or without a decimal (e.g., 3.5 or 35).

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

Relationship of Micronaire Readings to Market Value
American Upland

Premium Range
3.7 - 4.2
3.5 - 3.6 Base Range 4.3 - 4.9
3.4 and below Discount Range 5.0 and up

Micronaire Readings for American Pima
Range

3.5 and Above
3.3 – 3.4
3.0 – 3.2
2.7 – 2.9
2.6 and Below

(10) **Strength** (Columns 39-42) – Fiber strength is measured in grams per tex and represents the force in grams to break a bundle of fibers one tex unit in size.

(11) **Leaf Grade** (Column 43) – Leaf refers to small particles of the cotton plant's leaf which remain in the lint through the ginning process. Upland leaf grades are identified by numbers of 1 through 7, all represented by physical standards. Leaf grade 8 (Below grade) is used to identify samples having more leaf than leaf grade 7. Pima leaf grades are identified by numbers 1 through 6, all represented by physical standards, and leaf grade 7 (Below grade) which is used to describe samples having more leaf than leaf grade 6.

(12) **Extraneous Matter** (Columns 44-45) **–** Extraneous matter is any substance in the cotton other than fiber or leaf, such as bark, grass spindle twist, seed coat fragments dust, or oil. The amount of extraneous matter in the cotton will be reported as level 1 and level 2, with level 2 indicating the heavier contamination. The code numbers identifying the presence and level of extraneous matter in a sample are as follows:

Code	Description	Code	Description
01	Prep Level 1	32	Seed Coat Fragments Level 2
02	Prep Level 2	41	Oil Lever 1
11	Bark Level 1	42	Oil Lever 2
12	Bark Level 2	51	Spindle Twist Level 1
21	Grass Level 1	52	Spindle Twist Level 2
22	Grass Level 2	61	Other Level 1
31	Seed Coat Fragments Level 1	62	Other Level 2

(13) **Remarks** (Columns 46-47) **–** The HVI assigns the remarks code 75 where applicable. Classers identify other special condition cotton. Some of these items cause processing problems and lower yarn quality. The following remarks codes identify special condition cotton:

Code	Description
75	Other Side Two or More Color Grades and/or Color Groups or One Color Grade and One Color Group Higher
76	Reginned
77	Repacked
78	Redder than normal (Pima)
92	Pima ginned on saw gin

(14) **HVI Color Code and Color Quadrant etc.** (Columns 49-64) **–** These columns are **NOT** required for quality adjustment purposes

(15) **Length Uniformity Percent** (Columns 65-66) – These columns are **NOT** required for quality adjustment purposes

(16) **Upland or Pima** (Columns 67) – The one digit code indicates whether the sample is Upland or American Pima. 1 = Upland; 2 = Pima.

(17) **Record Type** (Columns 68) **–** the one digit code gives the type of record according to the following: 0 = Original; 1 = Review; 2 = Reworked; 3 = Duplicate; 4 = Correction.

(18) **CCC Loan Premium or Discount Points** (Columns 69-73) –The five digit code gives the CCC loan premium and discount points for Upland cotton. The physical loan price for Pima cotton is shown in cents per pound. Upland – Column 69 (+) if Premium, (-) if Discount. These columns will be left blank if bale is not eligible for loan.

3. UPLAND AND EXTRA LONG STAPLE COTTON QUALITYADJUSTMENT PROCEDURE

The following is quality loss adjustment procedures for AUP and ELS cotton. Mature **white** AUP cotton and mature ELS cotton may be adjusted for quality when production has been damaged by insured causes and qualifies for quality adjustment. Production will be reduced if the price for cotton of like quality (price "A") is less than 85 percent of price "B."

A. If the type of cotton being adjusted is AUP, Price "B" is the Upland Cotton National Average Loan Rate determined by FSA. If the type of cotton being adjusted is ELS, Price "B" is the ELS Cotton National Average Loan Rate determined by FSA.

B. Price "A" is the loan value per pound for the bale determined in accordance with the FSA Schedule of Premiums and Discounts for the applicable crop year.

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

Colored AUP cotton lint is **NOT** eligible for quality adjustment.

C. The quality dimensions on which quality will be measured are grade, staple length, leaf content, bark and extraneous matter, micronaire, strength, and length uniformity. However, length uniformity is not a grading factor for ELS cotton so it is not a quality dimension on which ELS cotton will be measured.

D. The documents used to determine cotton values for mature cotton that has been damaged by an insurable cause and qualifies for quality adjustment are the:

(1) Bale listing;

(2) Upland Cotton National Average Loan Rate for AUP cotton; or

(3) ELS Cotton National Average Loan Rate for ELS cotton; and

(4) FSA Schedule of Premiums and Discounts.

The current crop's FSA National Average Loan Rate and Loan Premium and Discount Schedule can be accessed from the FSA website at the following address:

http://www.fsa.usda.gov/FSA/webapp?area=home&subject=prsu&topic=lor

E. Determine Price "A" by completing the Cotton Quality Adjustment Worksheet as follows:

(1) Bale listing with FSA Loan Values:

(a) Transfer information from the bale listing to the Cotton Quality Adjustment Worksheet. The bale listing includes bale identification numbers, net weights and calculated FSA loan values for each bale produced on the unit.

(b) For each bale produced on the unit, transfer bale numbers to Column 7, net weights to Column 8 and FSA loan values to Column 15 (Price "A") of the Cotton Quality Adjustment Worksheet.

(c) Attach the bale listing to the Cotton Quality Adjustment Worksheet.

(2) Bale listing without FSA Loan Values:

(a) Use information from the bale listing to complete the Cotton Quality Adjustment Worksheet. The bale listing includes bale identification numbers, net weights and HVI quality information for each bale produced on the insured unit. Use only the allowable criteria listed in 3 C above.

(b) For each bale produced on the unit, transfer bale numbers to Column 7 and net weight to Column 8 of the Cotton Quality Adjustment Worksheet.

COTTON QUALITY ADJUSTMENT

(c) Use the allowable quality information from the bale listing and FSA Loan Premium and Discount Schedule for the crop year recorded as Item 4 to complete Columns 10-14 of the Cotton Quality Adjustment Worksheet for each bale.

(d) For each individual bale, sum Columns 10-14 (sum may be a negative number), and add to the applicable Cotton National Average Loan Rate (Item 5). Record the results (Price "A") in Column 15.

(e) Attach the bale listing to the Cotton Quality Adjustment Worksheet.

F. Any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season will be reduced by the factor obtained by dividing the price per pound for AUP cotton by the price per pound for ELS cotton. If AUP cotton is replanted, identify in the Narrative the line(s) applicable to ELS and AUP cotton. Also, document the calculations used to determine the quality adjustment factor in the Narrative. The prices used for AUP cotton will be the Upland Cotton National Average Loan Rate adjusted by the applicable FSA premiums and discounts. The prices used for ELS cotton will be the ELS Cotton National Average Loan Rate.

EXAMPLE:

Step 1: Determine the AUP price of each harvested bale.

The AUP cotton was harvested and the net bale weight is 500 pounds.

.5200 (Upland Cotton National Average Loan Rate)
-.0505 (net FSA AUP premiums and discounts for bale's allowed quality dimensions)
.4695 = price for AUP harvested bale #122

Step 2: Determine the price for ELS.

The ELS Cotton National Average Loan Rate is .7977.

Step 3: Bale #122 is reduced as follows:

.4695 ÷ .7977 = .5886 Factor x 500 lbs. = 294.3 = 294 lbs.

Any appraisal of **AUP** cotton on acreage **originally planted to ELS cotton** in the same growing season will be reduced by the factor determined in Step 3 (**AUP** value ÷ **ELS** value = factor).

G. The following example shows pages of the FSA loan rates for AUP cotton that are used to complete the example cotton quality adjustment worksheet in Exhibit 6. All shadowed information is used to complete the worksheet.

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

2010 National Average Loan Rates

Commodity	Loan Rates per Unit
Wheat	$2.94 per bushel
Corn	$1.95 per bushel
Grain Sorghum	$1.95 per bushel
Barley	$1.95 per bushel
Oats	$1.39 per bushel
Upland Cotton	$0.52 per pound
Extra Long Staple (ELS) Cotton	$0.7977 per pound
Rice	
• Long Grain	$6.50 per hundredweight
• Medium/Short	$6.50 per hundredweight
Soybeans	$5.00 per bushel
Oilseeds (see below)	$0.1009 per pound
Graded Wool	$1.15 per pound
Non-Graded Wool	$0.40 per pound
Mohair	$4.20 per pound
Honey	$0.69 per pound
Dry Peas	$5.40 per hundredweight
Lentils	$11.28 per hundredweight
Small Chickpeas	$7.43 per hundredweight
Large Chickpeas	$11.28 per hundredweight
Peanut	$355.00 per Ton

← Used for Price B, Item 5.

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

PREMIUMS AND DISCOUNTS FOR GRADE, STAPLE LENGTH, AND LEAF CONTENT OF 2010-CROP AMERICAN UPLAND COTTON

	Color	Leaf	2010 Loan Rates (points per lb.)								
			Staple								
			26-29	30	31	32	33	34	35	36	37 +
WHITE	SM & better 11 & 21	Leaf 1-2	-190	-170	-160	-150	15	210	400	475	485
		3	-240	-185	-175	-165	10	185	345	410	425
		4	-290	-215	-195	-185	-80	110	230	300	310
		5	-405	-330	-315	-300	-195	-50	135	190	205
		6	-620	-520	-475	-460	-375	-305	-230	-215	-205
		7	-695	-620	-605	-590	-525	-445	-385	-370	-360
	MID 31	Leaf 1-2	-240	-185	-175	-165	10	170	330	410	420
		3	-290	-210	-185	-175	-5	150	310	370	380
		4	-360	-290	-230	-220	-115	75	190	260	270
		5	-455	-380	-345	-335	-210	-95	105	150	160
		6	-670	-570	-495	-480	-385	-320	-265	-245	-235
		7	-745	-665	-625	-610	-530	-450	-415	-390	-380
	SLM 41	Leaf 1-3	-420	-370	-295	-285	-135	45	135	170	175
		4	-495	-420	-315	-305	-200	**Base**	85	125	130
		5	-525	-455	-420	-410	-290	-195	-115	-60	-60
		6	-720	-625	-555	-540	-470	-395	-355	-335	-335
		7	-795	-745	-710	-695	-630	-565	-535	-525	-520
	LM 51	Leaf 1-4	-575	-525	-495	-480	-310	-260	-190	-175	-170
		5	-600	-575	-550	-540	-450	-365	-305	-280	-280
		6	-815	-740	←Used for color, leaf, staple differences, Item 10			-535	-495	-475	-475
		7	-890	-840	-815	-775	-740	-695	-665	-650	-650
	SGO 61	Leaf 1-5	-630	-620	-610	-600	-525	-455	-420	-420	-420
		6	-840	-775	-765	-755	-690	-645	-625	-605	-605

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

Micronaire Differences
2010 Upland Cotton

Micronaire Reading	Points
2.4 and Below	-935
2.5 through 2.6	-910
2.7 through 2.9	-645
3.0 through 3.2	-340
3.3 through 3.4	-180
3.5 through 3.6	0
3.7 through 4.2 a/	15
4.3 through 4.9	0
5.0 through 5.2	-220
5.3 and Above	-325

a/ Premium applies only to white grades 11-41, leaf 1-6; 51, leaf 1-5; light spotted grades 12-32, leaf 1-5; 42, leaf 1-4; and 52, leaf 1-3.

← Used for micronaire differences, Item 11.

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

Fiber Strength 2010 Upland Cotton	
Strength	**points**
18.4 or less	-500
18.5 - 19.4	-270
19.5 - 20.4	-270
20.5 - 21.4	-270
21.5 - 22.4	-220
22.5 - 23.4	-180
23.5 - 24.4	-155
24.5 - 25.4	-135
25.5 - 26.4	0
26.5 - 27.4	0
27.5 - 28.4	0
28.5 - 29.4	0
29.5 - 30.4	25
30.5 - 32.4	45
32.5 & above	45

←Used for strength differences, Item 12

EXHIBIT 5

COTTON QUALITY ADJUSTMENT

Length Uniformity
2010 Upland Cotton

Uniformity	Points
77.4 & below	-100
77.5 - 78.4	-85
78.5 - 79.4	-75
79.5 - 80.4	0
80.5 - 81.4	0
81.5 - 82.4	0
82.5 - 83.4	20
83.5 - 84.4	30
84.5 - 85.4	40
85.5 & above	50

←Used for uniformity differences, Item 13

Extraneous Matter
2010 Upland Cotton

	Level 1	Level 2
	Points of discounts	
Tex-NM-Oklahoma-KS Bark	-245	-455
Prep. All Locations	-100	-675
Other 1/	-375	-710

1/ Bark in locations other than TX/NM/OK/KS. Extraneous matter other than bark and preparation, in all locations.

Used for extraneous matter differences, Item 14

EXHIBIT 6

COTTON QUALITY ADJUSTMENT WORKSHEET INSTRUCTIONS

1. GENERAL INFORMATION

Use this worksheet to calculate the prices necessary for the quality adjustment of AUP or ELS cotton.

A. Convert all FSA loan rate values and point differences to cents per pound. For example, micronaire point -220 becomes -.0220.

B. Attach completed quality adjustment worksheets to the cotton Production Worksheet.

C. List each bale separately.

2. FORM ENTRIES AND COMPLETION INFORMATION

Item No.	Information Required
1.	**Insured's Name**: Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2.	**Policy Number:** Insured's assigned policy number.
3.	**Unit Number**: Unit number from the Summary of Coverage after it is verified to be correct.
4.	**Crop Year:** The crop year applicable to the insured crop.
5.	**Price B**: If adjusting AUP cotton, record the Upland Cotton National Average Loan Rate determined by FSA for the applicable crop year, to four decimal places. If adjusting ELS cotton, record the ELS Cotton National Average Loan Rate determined by FSA for the applicable crop year, to four decimal places.
6.	**85% of Price B**: Multiply Price "B" (Item 5) by .85 to determine 85% of Price "B". Quality adjustment applies if Price A is less than 85% of Price B.
7.	**Bale Number**: Bale number from computer printout, gin record, or bale listing.
8.	**Net Weight**: Net Weight of the bale for the bale number recorded in Column 7.
9.	**Color/Leaf/Staple/Mike**: Record the numeric grades for color and leaf, staple length, and micronaire (mike) from the computer printout, gin record, or bale listing.
10.	**Color/Leaf/Staple +/-Differences**: Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the color, leaf, and staple length recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7.

EXHIBIT 6

COTTON QUALITY ADJUSTMENT WORKSHEET INSTRUCTIONS

11. **Micronaire +/- Differences**: Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Micronaire recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7.

12. **Strength +/- Differences**: Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Strength recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7.

13. **Unformity +/- Differences**: Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Length Uniformity recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7. Length uniformity is not a grading factor for ELS cotton so it is not a quality dimension on which ELS cotton will be measured.

14. **Ex. Matter +/- Differences**: Record the +/- differences (additions or deductions) determined from the appropriate crop year's (Item 4) FSA Premium and Discount schedule for the Extraneous Matter recorded on the computer printout or bale listing (gin recap) for the bale number designated in Column 7.

15. **Price A**: Sum the point differences recorded in Columns 10 thru 14 (may be a negative number), and add to the FSA Base Loan Rate recorded in Item 5 to determine Price "A."

16. **Factor**: Divide Price "A" in Column 15 by 85% of Price "B" in Item 6, rounded to four decimal places, to determine the Factor used to reduce the Net Weight of individual bales of cotton shown in Column 8.

Page Numbers Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Combine net bale weights quality adjusted by the same factor (and share), then record in Bu., Ton, Lbs., CWT, Column 56 of the Production Worksheet. Transfer Price A to Value (Column 64a) and 85% of Price B to Mkt. Price (Column 64b) of the Production Worksheet. Calculate the Quality Factor (Column 65) or enter the factor from the worksheet.

EXHIBIT 6

COTTON QUALITY ADJUSTMENT WORKSHEET INSTRUCTIONS

EXAMPLE WORKSHEET

This example follows the example in Exhibit 5, 3 G.

Company Name
FOR ILLUSTRATION PURPOSES ONLY

COTTON QUALITY ADJUSTMENT WORKSHEET

1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
I. M. Insured	XXXXXXX	0001-000BU	YYYY

5 Price B	Multiplied by:	6 85% of Price B
.5200	.85	.4420

7 Bale Number	8 Net Weight	9 Color/Leaf Staple/Mike/	10 Color/Leaf/Staple +/- Differences	11 Micronaire +/-Differences	12 Strength +/- Differences	13 Uniformity +/- Differences (AUP only)	14 Ex. Matter +/- Differences	15 Price A	16 Factor
024	482	51, 6, 30, 33	-.0740	-.0180	.0025	-.0100	-.0100	.4105	.9287

Page ___1_ of _1__