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Federal Crop
Insurance
Corporation



Product
Administration and
Standards
Division

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FCIC-25430-1 (6-2011)

SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK

2012 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25430 (07-2010) 25430-1 (6-2011)	
SUBJECT: SMALL GRAINS LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division		
	APPROVED:		DATE:
	/S/ Tim B. Witt June 21, 2011 Deputy Administrator, Product Management		

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED 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 Crop Year 2012 (FCIC-25430-1):

- A. Throughout the handbook: Made editorial and syntax changes so handbook tracks with current RMA-approved handbook formatting, and updated examples and forms as needed.
- B. Throughout the handbook: Corrected grammar and punctuation, deleting unneeded words, reworded to make a sentence flow better, corrected reference numbers, formatting, etc. were incorporated, but are not listed.
- C. **Subsection 2, Definitions** – Added buckwheat to small grains definition.
- D. **Subsection 3 A (1) (d)** – Revised reference to (c).
- E. **Subsection 3 D (5)** – Added language from the policy for situations when a Federal or State agency has ordered the destruction of the crop.
- E. **Subsection 3 E (1) (a)** – Revised language to agree with the Malting Barley and Quality Endorsement.
- F. **Subsection 3 E (1) (b)** – Added language to reference the definition of a malting barley contract.

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. **Subsection 3 E (6)** –Clarified language when multiple contracts are used.
- H. **Subsection 9 C, items 3, 5, 21, 27, and 40** - Revised item instructions in accordance with RMA approved procedure.
- I. **Subsection 9 C, Production Worksheets** – Corrected some item entries on the production worksheets.

Control Chart For: Small Grains Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-4	3-10 43-44 47-48 53-54 65-66		7-2010 7-2010 7-2010 7-2010 7-2010 7-2010	FCIC-25430 FCIC-25430 FCIC-25430 FCIC-25430 FCIC-25430 FCIC-25430
Insert	1-2	1-4	3-10 43-44 47-48 53-54 65-66		6-2011 6-2011 6-2011 6-2011 6-2011 6-2011	FCIC-25430-1 FCIC-25430-1 FCIC-25430-1 FCIC-25430-1 FCIC-25430-1 FCIC-25430-1
Current Index	1-2	1-4	1-2 3-10 11-42 43-44 45-46 47-48 49-52 53-54 55-64 65-66	67-97	6-2011 7-2010 6-2011 7-2010 6-2011 7-2010 6-2011 7-2010 6-2011 7-2010 6-2011 7-2010	FCIC-25430-1 FCIC-25430 FCIC-25430-1 FCIC-25430 FCIC-25430-1 FCIC-25430 FCIC-25430-1 FCIC-25430 FCIC-25430-1 FCIC-25430 FCIC-25430-1 FCIC-25430

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(RESERVED)

Small Grains

Wheat including only common wheat, club wheat, durum wheat and Khorasan; barley, including hull-less barley and excluding black barley; oats, and hull-less oats; rye; flax; and buckwheat.

Swathed

Severance of the stem and grain head from the ground without removal of the seed from the head and placing into a windrow.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

- (1) The crop insured will be each small grain the insured elects to insure in the county in which the insured has a share, for which premium rates are provided by the actuarial documents; and
 - (a) That is planted for harvest as grain (a grain mixture in which barley or oats is the predominate grain may also be insured if allowed by the Barley or Oat SP, or if a written agreement allows insurance for such mixture. The crop insured will be the grain which is predominate in the mixture. The production from such mixture will be considered as the predominate grain on a weight basis); and
 - (b) Buckwheat will be insured only if it is produced under a contract with a business enterprise equipped with facilities appropriate to handle and store buckwheat production. For buckwheat, that is grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date (the insured must provide a copy of all processor contracts to the AIP on or before the acreage reporting date) and is not excluded from the processor contract at any time during the crop year (Refer to the LAM and the SP for information on determining the insurable acreage and production guarantee when a processor contract is in force.); and
 - (c) That is not, unless insurance is allowed by a written agreement:
 - 1 Interplanted with another crop except as allowed in (1) (a), above;
 - 2 Planted into an established grass or legume; or

3 Planted as a nurse crop, unless planted as a nurse crop for new forage seeding, but only if seeded at a normal rate and intended for harvest as grain.

- (d) The AIP agrees in writing to insure a crop prohibited under (c) above if the insured requests. The insured's request to insure such crop must be in writing, and submitted to the AIP not later than 15 days after the acreage reporting date.

Refer to the SP for additional criteria in establishing insurability.

- (2) Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on a weight basis.
- (3) Any acreage of the insured crop (barley and wheat) damaged before the final planting date, to the extent that the growers in the area (surrounding area for oats, rye, and flax) would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to Section 4 of this handbook for replanting payment procedures.
- (4) A late planting period is applicable to small grains, except to any winter barley or wheat acreage covered under the terms of the Wheat or Barley Winter Coverage Endorsement.
- (5) Buckwheat insurable acreage will be:
- (a) For acreage only based processor contracts and acreage and production based processor contracts which specify a maximum number of acres, the lesser of:
- 1 The planted acres; or
- 2 The maximum number of acres specified in the contract.
- (b) For production only based processor contracts, the lesser of:
- 1 The number of acres determined by dividing the production stated in the processor contract by the approved yield; or
- 2 The planted acres.

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.

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

D. QUALITY ADJUSTMENT

- (1) Refer to the LAM for information on speculative type contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.
- (3) Document quality adjustment information as described in the instructions for the “Narrative” section of the claim form (Subsection 9B), or on a Special Report.
- (4) For additional quality adjustment definitions, instructions, qualifications, sampling requirements, graders, and testing requirements, refer to the LAM and the Official United States Standards for Grain. Refer to the LAM and State Grading Standards for buckwheat standards.
- (5) The adjuster must refer to the SP to determine if production is eligible for quality adjustment as identified in the Small Grains Crop Provisions.

Quality adjustment discount factors for U.S. grades specified in the SP will also apply to hull-less barley and hull-less oats at the same levels applicable to barley/oats.

Small Grains production is also eligible for quality adjustment if substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the claim form enter the factor “.000” in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative in the claim form instructions). Also, refer to LAM paragraphs 96 J (2) and 102A for additional information. Otherwise, MAKE NO ENTRY.

- (6) When due to insurable cause(s), use of quality adjustment for small grains is handled by determining the appropriate discount factors from the SP, summing them together, if applicable, and subtracting from 1.000 to get the applicable Quality Adjustment Factor (percent of production to count). Refer to the SP for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, refer to the LAM for examples and guidance in determining reduction-in-values (RIV's) needed to calculate non-chart discount factors. Refer to the SP for quality adjustment determination for buckwheat.
- (7) If a local market cannot be found for the small grains, refer to the LAM.
- (8) For small grains for which RIV's apply, and which can be conditioned/reconditioned, refer

to the Quality Statements in the SP and the LAM for instructions.

- (9) Refer to the LAM for special instructions regarding mycotoxin infected grain.
- (10) Moisture adjustment is applied prior to any applying any qualifying adjustment for quality such as test weight, kernel damage, etc. Moisture adjustment charts are provided in **TABLES P through S**.
- (11) For specialty use barley, quality adjustment will be provided as specified in the crop provisions and SP. No additional quality adjustment will be made for any specialty type.

E. MALTING BARLEY PRICE AND QUALITY ENDORSEMENT

Production from all acreage insured under the malting barley price and quality endorsement and any production of feed barley varieties must not be commingled prior to making loss determinations.

- (1) Malting Barley Price and Quality Endorsement provides two coverage options (Option A and Option B). A producer may select only one option to cover all acreage planted to approved varieties of malting barley in the county during the crop year.

- (a) **Option A**, provides insurance coverage for producers who grow malting barley regardless of whether grown under a malting contract or price agreement.

- 1 To be eligible for coverage under this option, the insured must provide acceptable malting barley production reports by practice, and the number of acres planted to malting varieties for at least the four most recent crop years prior to the crop year immediately preceding the current crop year.
- 2 Any malting barley produced under a malting barley contract or malting barley price agreement, the insured must provide a copy of the current year contract or agreement on or before the acreage reporting date if the insured selects the additional value price based on the contract or price agreement.
- 3 The amount of production to count against the malting barley production guarantee will be determined as stated in the Malting Barley Price and Quality Endorsement.
- 4 If the malting barley production has been reconditioned to upgrade the quality, refer to the Malting Barley Price and Quality Endorsement.
- 5 The additional value price per bushel designated in the actuarial documents will be used if production is not grown under a malting barley contract or malting barley price agreement or the malting barley contract or malting barley price agreement is not provided to the AIP by the acreage reporting date. In addition, this additional value price per bushel will be used if the conditions described in the Malting Barley and Price and Quality Endorsement, Option A, section 3 (e) are met.

EXAMPLE 1 - Under Option A:

- (1) Feed barley APH = 55 bushels per acre
- (2) Historical malt sales per acre = 52 bushels
- (3) Selected insurance Coverage Level = 75%
- (4) Malt production guarantee per acre = 39.0 bushels
- (5) Additional value price election from actuarial documents = \$0.40 per bushel
- (6) Projected price for feed barley = \$1.92
- (7) Insured provided malting barley price agreement for the sale of 5720 bu. at \$2.72 bu. The additional value price for production grown under a malting barley price agreement is \$0.80 (\$2.72 malting barley price agreement price minus \$1.92 projected price).

The insured has 400 acres that are insured under the Small Grains Crop Provisions with 200 acres planted to feed barley and 200 acres planted to approved malting varieties.

The total production from the 200 acres of malting barley is 7250 bushels, all of which fail to meet the quality standards in the endorsement. 4750 bushels are sold for \$2.31 bu. and an additional 2500 bu. are sold for \$2.20 bu. after a conditioning cost of \$0.05 bu.

The amount of insurance protection is determined as follows:

- (a) 4290 bushels eligible for coverage using the additional value price from the malting price agreement [the lesser of 4290 bushels (5720 bushels grown under a malting barley price agreement x .75 coverage level) or 7800 bushels (200 acres planted to approved malting barley varieties x 39.0 bushel per acre (52 bushels per acre malting barley approved yield x .75 coverage level) malting barley production guarantee)] x \$.80 additional value price = \$3432.00 amount of insurance protection for the bushels grown under the malting barley price agreement;
- (b) 3510 bushels eligible for coverage using the additional value price from the actuarial documents (7800 bushel total malting barley production guarantee – 4290 bushels covered using the additional value price from the malting barley price agreement) x \$.40 additional value price = \$1404.00 amount of insurance protection for the bushels not grown under a malting barley price agreement;
- (c) $\$3432.00 + \$1404.00 = \$4836.00$ total amount of insurance protection for the unit.
- (d) The total amount of production to count is determined as follows:
 - 1 Damaged production that is not reconditioned:
 - (i) $\$2.31 \text{ price per bushel} - \$1.92 \text{ projected price for feed barley} = \0.39 ;
 - (ii) $\$0.39 \div \$0.62 \text{ weighted average additional value price} (\4836.00

total insurance protection \div 7800 bushel production guarantee =
\$0.62 weighted average additional value price) = 0.63; and

- (iii) 0.63×4750 bushels of damaged production sold at \$2.31 = 2993 bushels of production to count.

2 Damaged production that is reconditioned:

- (i) \$2.20 price per bushel - \$1.92 projected price for feed barley = \$.28;
- (ii) \$0.28 - \$0.05 reconditioning cost = \$0.23;
- (iii) $\$0.23 \div \0.62 weighted average additional value price = 0.37; (if this result is less than zero, no production will be counted) and
- (iv) 0.37×2500 bushels of damaged production sold at \$2.20 = 925 bushels of production to count;

3 Total production to count against the malt barley guarantee is 3918 bushels (2993 + 925)

- (b) **Option B**, provides insurance coverage for producers who grow all of their malting barley under contract only. The insured must provide the AIP a copy of the Malting Barley contract for the current crop year on or before the acreage reporting date.
Refer to the Malting Barley Price and Quality Endorsement for definition of malting barley contract.

- 1 The insured must have had a malting barley contract and produced and sold at least 75 percent of the contracted amount for the crop year such contract was applicable, or such other amount specified in the SP.
- 2 The amount of production to count against the malting barley production guarantee will be determined as stated in the Malting Barley Price and Quality Endorsement.
- 3 The maximum amount of production that may be insured under Option B is limited to the lesser of the amount of malting barley contained in the current crop year's malting barley contract or 200 percent of the amount contracted for the crop year used to meet the 75 percent requirement in paragraph 1 above.
- 4 If the malt barley production has been reconditioned to upgrade the quality, refer to the Malting Barley Price and Quality Endorsement.

EXAMPLE 2 - Under Option B:

- (1) Feed barley APH = 55 bushels per acre
- (2) Historical malt sales per acre = 52 bushels
- (3) Selected insurance Coverage Level = 75%
- (4) Malt production guarantee per acre = 39.0 bushels
- (5) Additional value price election = \$0.68 per bushel

- (6) Projected price for feed barley = \$1.92
- (7) Insured provided malting barley contract for the sale of 10,000 bushels at \$2.60 per bushel. The additional value price for production grown under malting barley contract is \$0.68 (\$2.60 malting barley contract price minus \$1.92 projected price).

The insured has 400 acres that are insured under the Small Grains Crop Provisions with 200 acres planted to feed barley and 200 acres planted to approved malting varieties.

The total production from the 200 acres of malting barley is 7250 bushels, all of which fail to meet the quality standards in the endorsement. 4750 bushels are sold for \$2.31 per bushel and an additional 2500 bushels are sold for \$2.20 per bushel after a conditioning cost of \$0.05 per bushel.

The amount of insurance protection is determined as follows:

- (a) The lesser of 41.3 bushels per acre production guarantee (55 bushels x 75 percent coverage level) for feed barley or 37.5 bushels per acre (10,000 bushels contracted ÷ 200 acres = 50.0 bushels per acre and 50.0 x 75 percent coverage level = 37.5);
- (b) 37.5 bushels per acre x 200 acres = 7500 bushels total malting barley production guarantee; and
- (c) 7500 bushels x \$0.68 additional value price = \$5100.00 total amount of insurance for the unit.
- (d) The total amount of production to count is determined as follows:

1 Damaged production that is not reconditioned:

- (i) \$2.31 price per bushel - \$ 1.92 projected price for feed barley = \$0.39;
- (ii) \$0.39 ÷ \$0.68 additional value price = 0.57; and
- (iii) 0.57 x 4750 bushels of damaged production sold at \$2.31 = 2708 bushels of production to count.

2 Damaged production that is reconditioned:

- (i) \$2.20 price per bushel - \$1.92 projected price for feed barley = \$.28;
- (ii) \$0.28 - \$0.05 reconditioning cost = \$0.23;
- (iii) \$0.23 ÷ \$0.68 additional value price = 0.34 (if this result is less than zero, no production will be counted); and
- (iv) 0.34 x 2500 bushels of damaged production sold at \$2.20 = 850

bushels of production to count;

3 Total production to count is 3558 bushels (2708 + 850)

- (2) All grades and quality determinations must be based on the results of an **objective test** made by a qualified person following approved procedure as outlined in the Malting Barley Price and Quality Endorsement.
- (3) Whenever any production fails one or more of the quality criteria specified in the Malting Barley Price and Quality Endorsement and grades U.S. No. 3 or better, the claim may not be settled until the earlier of:
 - (a) The date such production was sold, used for feed, donated, or otherwise utilized for any purpose; or
 - (b) May 31 of the calendar year immediately following the calendar year in which the insured malting barley is normally harvested. If the insured retains any insured production after this date, the AIP will defer completion of the claim if the insured agrees to such deferment or if the insured does not agree to deferment the claim will be completed with no adjustment for quality deficiencies including all remaining unsold insured production.
- (4) If the production meets all quality criteria contained in the Endorsement or grades U.S. No. 4 or lower in accordance with the grades and grade requirements for the subclasses Six-rowed and Two-rowed barley, or for the class Barley in accordance with the Official United States Standards for Grain, and is not accepted by a buyer for malting purposes, the claim will be settled within 30 days in accordance with the Common Crop Insurance Policy.
- (5) When any sale price is used in determining production to count and it is less than the market value of the damaged production, the sale price will be the market value.
- (6) If more than one additional value price is applicable when determining the indemnity, production to count will be valued at the highest additional value price (conditional upon the variety being acceptable under the terms of the highest price contract) until the number of bushels covered at the higher additional value price is reached and the remainder of the production to count will be multiplied by the lower additional value price.

F. WHEAT OR BARLEY – WINTER COVERAGE ENDORSEMENT

- (1) The Winter Coverage Endorsement is available only in counties for which the SP designate both fall and spring final planting dates and for which the actuarial table provides a premium rate for this coverage.
- (2) Whenever any winter wheat or barley is damaged during the insurance period and at least 20 acres or 20 percent of the insured planted acreage in the unit, whichever is less, does not have an adequate stand to produce at least 90 percent of the production guarantee, the insured may take one of the following options:

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
 - (f) Late planting.
- (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 any have not, the adjuster should contact the AIP.
 - (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
 - (7) The AIP may complete a separate Production Worksheet for each type planted in the unit.
 - (8) If the AIP determines the claim is to be DENIED, refer to Paragraph 67 K of the LAM for PW completion instructions.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Barley” (0091), “Buckwheat” (0114), “Flax” (0031), “Oats” (0016), “Rye” (0094), or “Wheat” (0011).
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 loss listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter the month that identified 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. 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).

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above. 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 Loss – Freeze; 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.

Verify or make the following entries:

Item

No. Information Required

16. **Field ID:** The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the “Narrative.”

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

17. **Multi-Crop Code:**

REPLANT: MAKE NO ENTRY.

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

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

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

- a. Determine the planted acreage of any fields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the “Narrative.”

- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

PRELIMINARY AND FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit or field may be estimated (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" as specified on the actuarial document maps. If a "Rate" or "High Risk Area" is not specified on the actuarial document maps, MAKE NO ENTRY. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If type 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 no class is 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 no sub-class is 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 no intended use is 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 no irrigated practice is 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 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.

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

Qualifying QA Condition:
Test Weight (TW)
Kernel Damage (KD) and Total Defects
Garlicky (Grade)
Aflatoxin
Vomitoxin
Fumonisin
Dark Roast (for Sunflowers only)
Sclerotinia (for Sunflowers only)
Ergoty
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)
Other
None

- a. For all qualifying QA conditions checked, document in the Narrative (or on a Special Report):
 - (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or
 - (2) Enter "See documentation included in the claim file" (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition).
- b. If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):
 - (1) A description of the qualifying QA condition;
 - (2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human and animal health and why.
 - (3) Refer to subsection 3 D (5) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.

c. Check "None" if none of the production qualifies for QA.

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes:"**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was:

- a. Sold, document the name and address of the buyer;
- b. Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed.

Refer to the LAM and the SP for additional information on mycotoxins.

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’s 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 or any production not included in Section II, column 56 or column 49-52 entries (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.

PRODUCTION WORKSHEET

1. Crop/Code # Wheat 0011	2. Unit # 0001-0001BU	3. Location Description SW1-96N-3W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 100	12. Additional Units 00200	9. Claim # XXXXXXXXX
13. Est. Prod. Per Acre 40				11. Crop Year YYYY
				10. Policy # XXXXXXX
				14. Date(s) Notice of Loss MM/DD/YYYY
				15. Companion Policy(s) NONE

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		10.0	.667		012					002		UH	Plowed	4.2			42.0		42.0		42.0	
B	NS		18.0	.500		012					005		P	WOC							360.0	360.0	
C	NS		70.2	.667		012					002		H	H									
D	NS		19.0	.500		012					005		H	H									
39. TOTAL			117.2	40. Quality: TW <input checked="" type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>													42. TOTALS		42.0		42.0	360.0	402.0

Hard Red Spring Wheat at Acme Elevator weighed 47# per bushel and had 14.01 % kernel damage. Determined acres using MPC1 acreage report – would measure within 5 percent. See attached FGIS grade certificate. Test Wt. = 47# (DF = .022) + 14.01% Defects (DF = .000) = .022 + U.S. Sample Grade (DF = .272) = .294 1.000 - .294 = .706 QAF. Field C harvested. Field C hard red spring wheat stored on farm had test weight of 52 lbs. U.S. No. 5 Grade = (DF = .243) 1.000-.243 = .757 QAF.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	(Bu) Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count			
.500 D	NS	ACME ELEVATOR ANYTOWN, ANY STATE							530.1		1.0 .990				524.8		524.8		.706	370.5			
.667 C	NS	14.0	RND	10.0		1539.4	.8	1231.5				16.7 .9616	52 .918	1087.1		1087.1		.757	822.9				
67. TOTAL																	1611.9	68. Section II Total			1193.4		
																		69. Section I Total			402.0		
																		70. Unit Total			1595.4		
																		71. Allocated Prod.					
																		72. Total APH Prod.			1235.4		

PRODUCTION WORKSHEET

1. Crop/Code # WHEAT 0011	2. Unit # 0001-0001BU	3. Location Description SW1-96N-3W	7. Company Agency ANY COMPANY ANY AGENCY		8. Name of Insured I.M. INSURED																			
4. Date(s) of Damage JUN 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 40	12. Additional Units	13. Est. Prod. Per Acre	9. Claim # XXXXXXXX	11. Crop Year YYYY					10. Policy # XXXXXXXXXX	14. Date(s) Notice of Loss MM/DD/YYYY	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY	15. Companion Policy(s) NONE								
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																								
A. ACTUARIAL															B. POTENTIAL YIELD									
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.		
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
A			30.0	1.000		012					002		R	REPLANTED	4.0			120.0		120.0		120.0		
			40.0	1.000		012					002		NR	NOT REPLANTED										
39. TOTAL			70.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		120.0		120.0		120.0		
															41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>									

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when 20% of production guarantee is greater than the maximum allowance. (20% x 25.0 prod guar. Bu.) = 5.0 bu./ac. (greater than 4.0 bu. maximum allowed) Appraised potential less than 90% of production guarantee. (25.0 x 90% = 22.5 bu/acre -- appraised potential = 10.0 bu/acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS															B. POTENTIAL YIELD									
A. ACTUARIAL															B. POTENTIAL YIELD									
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.		
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
A			30.0	.500		012					002		R	REPLANTED	2.0			60.0		60.0		60.0		
			40.0	.500		012					002		NR	NOT REPLANTED										
39. TOTAL			70.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		60.0		60.0		60.0		
															41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/> No <input type="checkbox"/>									

NARRATIVE (If more space is needed, attach a Special Report) Example above show allowance when 20% of production guarantee is greater than the maximum allowance when share is considered. 25.0 bu./acre x 20% x .500 share = 2.5 bu./acre (greater than maximum allowed – 4.0 bu./acre x .500 share = 2.0 bu./acre). Appraised potential less than 90% of production guarantee. (25.0 X 90% = 22.5 bu/acre -- appraised potential = 10.0 bu./acre) Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.