

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Risk
Management
Agency



Product Administration
and Standards Division

FCIC-25410-1 (12-2012)

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: RICE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25410-1 (12-2012)
EFFECTIVE DATE: 2013 and succeeding crop years	ISSUE DATE: December 27, 2012
SUBJECT: Provides the loss adjustment procedures and instructions for administering the Rice crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Jason Albright, Acting for Tim B. Witt</i> Deputy Administrator for Product Management

REASONS FOR AMENDMENT

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

1. **Subsection 6C, After Heading Appraisals:** Clarified instructions when less than five representative heads are found in a sample.
2. **Subsection 8C, Part II - After Heading:** Changed instructions for “after heading” appraisals to account for a modified calculation method. Also, revised the appraisal worksheet illustrations to agree with the item instructions for “after heading” appraisals.

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

Control Chart for: Rice Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		11-18		11-2010	FCIC-25410
Insert	1-2		11-18		12-2012	FCIC-25410-1
Current Index	1-2	1-2	1-10 11-18 19-40	41-47	12-2012 11-2010 11-2010 12-2012 11-2010 11-2010	FCIC-25410-1 FCIC-25410 FCIC-25410 FCIC-25410-1 FCIC-25410 FCIC-25410

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

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

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

C. AFTER HEADING APPRAISALS

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

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

- (3) Selection of representative heads.
 - (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample row. **If there are less than FIVE representative heads in the sample, the number of kernels in ALL heads in the sample will be counted.** Do not select large heads and sucker heads to get an average.
 - (b) IF KERNELS ARE NOT YET FILLED, have the insured leave representative samples to make the determinations.

- (c) You may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use production to determine the yield per acre.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

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

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

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

- (3) Separate appraisal worksheets must be completed for each unit appraised (applicable to preliminary, replant, and final claims). Refer to section 5, herein, for sampling requirements.
- (4) For every inspection, complete items 1 through 6 and items 38 and 39. Complete PART I and PART II of the appraisal worksheet as instructed below.
- (5) Standard appraisal worksheet items are numbered consecutively in section 8C below. Example appraisal worksheets are provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item
No.

Information Required

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

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

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

PART I - BEFORE HEADING

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

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

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

PART II - AFTER HEADING

21. **Field ID:** Field identification symbol.
22. **Drill Space:** Drill space (average space in inches). If broadcast, enter “B.” Refer to section 5 C for row width determination information.
23. **No. of Kernels (Five Heads) From Each Sample Plot:** Total number of kernels in FIVE representative heads from each sample plot. Do not include any empty or barren heads when selecting the five harvestable heads. If there are less than 5 heads in the sample, count the number of kernels in all heads in the sample. If kernels are not filled, have the insured leave representative samples to make the determination.
24. **No. Heads Sampled:** Number of representative heads sampled (“5” is preprinted on the appraisal worksheet). If there are less than 5 heads sampled, line through “5” and enter the number of heads actually sampled.
25. **Avg. No. Kernels Per Head:** Result of dividing item 23 by item 24, rounded to the nearest tenth.
26. **Total Number Heads From Each Sample Plot:** Number of heads counted in each sample plot. Do not include any empty or barren heads when counting the number of harvestable heads.

27. **Total Kernels Per Sample:** Result of multiplying item 25 times item 26, rounded to the nearest tenth.
28. **Total Kernels All Samples:** Total number of kernels in all samples from item 27.
29. **No. Samples:** Total number of sample plots.
30. **Avg. Kernels Per Sample:** Result of dividing item 28 by item 29, rounded to nearest tenth.
31. **Sq. Ft Factor:** Square foot factor from **TABLE B**.
32. **Avg. Kernels Per Sq. Ft.:** Result of dividing item 30 by item 31, rounded to the nearest tenth.
33. **Yield Factor:** Kernel to pounds per acre yield factor for the variety and type from **TABLE E**.
34. **Bu. Per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs.” Result of dividing item 32 by item 33, rounded to whole pounds.

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

35. **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.
36. **Adjuster’s Signature, Code, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the “Narrative” of the Production Worksheet.

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

RICE - BEFORE HEADING EXAMPLE

COMPANY: ANY COMPANY						CLAIM NUMBER: XXXXXXXX																		
APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME			2 POLICY NUMBER		3 UNIT NUMBER		4 CROP		5 CROP YEAR													
		I. M. INSURED			XXXXXXXXXX		0001-0001-BU		Rice, Dawn		YYYY													
PART I BEFORE HEADING																								
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8			Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12			Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Lbs. Per Acre Appraisal 20								
A2	8	29						88	78															
		9. TOTAL 29			x	2.5	=	73	+	13. Total 166			=	239	÷	3	=	79.7	÷	6.7	=	11.9	x	105
		9. TOTAL			x		=	+	13. Total			=	÷		=	x	=							
		9. TOTAL			x		=	+	13. Total			=	÷		=	x	=							
PART II AFTER HEADING																								
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																						
		24. No. Heads Sampled	5	5	5	5	5	5	5	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Per Acre Appraisal								
		25. Avg. No. Kernels Per Head	=	=	=	=	=	=	=															
		26. Total Number Heads From Each Sample Plot	x	x	x	x	x	x	x															
		27. Total Kernels Per Sample	=	=	=	=	=	=	=															
			+	+	+	+	+	+	+															
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																						
		24. No. Heads Sampled	5	5	5	5	5	5	5	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Per Acre Appraisal								
		25. Avg. No. Kernels Per Head	=	=	=	=	=	=	=															
		26. Total Number Heads From Each Sample Plot	x	x	x	x	x	x	x															
		27. Total Kernels Per Sample	=	=	=	=	=	=	=															
			+	+	+	+	+	+	+															

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

RICE – AFTER HEADING EXAMPLE

COMPANY: ANY COMPANY				CLAIM NUMBER: XXXXXXXX															
APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME			2 POLICY NUMBER			3 UNIT NUMBER		4 CROP		5 CROP YEAR							
		I. M. INSURED			XXXXXXXXXX			0001-0001-BU		Rice, Dawn		YYYY							
PART I BEFORE HEADING																			
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8				Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12				Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Per Acre Appraisal 20	
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
PART II AFTER HEADING																			
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot	228	221	240	235													
		24. No. Heads Sampled	5	5	5	5	5	5	5										
		25. Avg. No. Kernels Per Head	45.6	44.2	48.0	47.0				28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Lbs. Per Acre Appraisal			
		26. Total Number Heads From Each Sample Plot	60	55	62	41													
		27. Total Kernels Per Sample	2,736.0	2,431.0	2,976.0	1,927.0				10,070.0	4	2,517.5	6.7	375.7	.58	648			
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																	
		24. No. Heads Sampled	5	5	5	5	5	5	5										
		25. Avg. No. Kernels Per Head								28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Lbs. Per Acre Appraisal			
		26. Total Number Heads From Each Sample Plot																	
		27. Total Kernels Per Sample																	

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

9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in section 9C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet 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 and immediately followed by the statement below.

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

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

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary, replant, and final inspections, including “No Indemnity Due” claims, on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.