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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 (11-2010) 25410-1 (12-2012)
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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

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
1. INTRODUCTION	1
2. SPECIAL INSTRUCTIONS	1
A. DISTRIBUTION.....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS.....	1
3. INSURANCE CONTRACT INFORMATION	3
A. INSURABILITY.....	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE.....	3
C. UNIT DIVISION.....	4
D. QUALITY ADJUSTMENT.....	4
E. SECOND RICE CROP HARVESTED IN THE SAME CROP YEAR.....	5
4. REPLANTING PAYMENT PROCEDURES	6
A. GENERAL INFORMATION.....	6
B. QUALIFICATIONS FOR REPLANTING PAYMENT.....	6
C. MAXIMUM REPLANTING PAYMENT.....	7
D. REPLANTING PAYMENT INSPECTIONS.....	8
5. RICE APPRAISALS	8
A. GENERAL INFORMATION.....	8
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS.....	8
C. MEASURING ROW WIDTH FOR SAMPLE SELECTION.....	9
D. STAGES OF GROWTH.....	9
6. APPRAISAL METHODS	10
A. GENERAL INFORMATION.....	10
B. BEFORE HEADING APPRAISALS.....	10
C. AFTER HEADING APPRAISALS.....	11

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

	<u>PAGE</u>
7. APPRAISAL DEVIATIONS AND MODIFICATIONS	12
A. DEVIATIONS	12
B. MODIFICATIONS	12
8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES	12
A. APPRAISAL WORKSHEET FORM STANDARDS	12
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES	12
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION	13
PART I - BEFORE HEADING	13
PART II - AFTER HEADING	14
APPRAISAL WORKSHEET EXAMPLE (Before Heading)	16
APPRAISAL WORKSHEET EXAMPLE (After Heading)	17
9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES	18
A. CLAIM FORM STANDARDS	18
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES	18
C. FORM ENTRIES AND COMPLETION INFORMATION	19
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS	22
SECTION II – DETERMINED HARVESTED PRODUCTION	31
CLAIM FORM EXAMPLE	39
CLAIM FORM EXAMPLE (REPLANT)	40
10. REFERENCE MATERIAL	41
TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS	41
TABLE B - ROW LENGTH, DRILL SPACING, AND SQUARE FOOT FACTORS	41
TABLE C - TILLER FACTORS (SEEDLING TO TILLERING)	42
TABLE D - TILLER TO POUND YIELD FACTORS (BEFORE HEADING)	42
TABLE E - AVERAGE KERNELS PER SQUARE FOOT TO POUNDS PER ACRE YIELD FACTORS	43
TABLE F - RICE MOISTURE ADJUSTMENT FACTORS	44
TABLE G - RICE COMBINED TEST WEIGHT AND PACK FACTORS	47

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 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 **Approved Insurance Providers (AIPs)** will utilize these standards for both loss adjustment and loss **adjustment** 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 the insured's authorized representative) for the loss adjustment inspection:
- (2) One legible copy to the insured. The original and all remaining copies as instructed by the AIP. It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions

DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FGIS	Federal Grain Inspection Service
FM	Foreign Material
SP	Special Provisions

(4) Definitions:

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

3. INSURANCE CONTRACT INFORMATION

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. **CP**, 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 **BP**, **CP**, and **SP** for a complete list.

- (1) The crop insured will be all the rice in the county for which a premium rate is provided by the actuarial documents **or by written agreement**, in which the insured has a share that is:
 - (a) Planted for harvest as grain;

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

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

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

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

D. QUALITY ADJUSTMENT

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

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

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

E. SECOND RICE CROP HARVESTED IN THE SAME CROP YEAR

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

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

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

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

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

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

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

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

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for replanting payment, the:

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

- (3) Initially planted acres must not have been planted prior to the “Initial Planting” date if such date has been established by the **SP**;
- (4) Replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted **at a reduced seeding rate** into a partially damaged stand of rice, the acreage will not be eligible for a replanting payment);
- (5) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, “Rice Appraisals”);
- (6) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date or within the late planting period if a late planting period is applicable); and

Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.
- (7) AIP has given consent to replant.
- (8) In the “Narrative” of the Claim Form or on an attachment, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

C. MAXIMUM REPLANTING PAYMENT

Unless otherwise specified in the SP, the amount of the replanting payment per acre will be the LESSER OF:

- (1) **The product of multiplying 20 percent of the production guarantee by the insured’s projected price, multiplied** by the insured’s share in the crop; or
- (2) The product of multiplying 400 pounds by the insured’s **projected price, multiplied** by the insured’s share in the crop.

Compute the number of pounds per acre allowed for a replanting payment by dividing the maximum replanting payment by the **projected price**. Show all calculations in the “Narrative” of the Claim Form or on a Special Report.

***EXAMPLE 1:

Owner/operator (100 percent share)

40 acres replanted

Projected Price = \$0.07 per pound

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

400 lbs. (maximum lbs. allowed in **CP**) x \$0.07 (**projected price**) x 1.000 (share) = \$28.00

The lesser of \$35.63 and \$28.00 is **\$28.00**

Actual pounds per acre allowed = **400 lbs.** (\$28.00 ÷ \$0.07)

Enter **400 lbs.** in Section I, “Appraised Potential” column of the Claim Form. **Enter the replant calculations in the “Narrative” of the Claim Form.**

*****EXAMPLE 2:**

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

40 acres replanted

Projected Price = \$0.07 per pound

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

400 lbs. (maximum lbs. allowed in **CP**) x \$0.07 (**projected price**) = \$28.00 x .500 (share) = \$14.00

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

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

Enter 200 lbs. in Section I, “**Appraised Potential**” column of the Claim Form **if the insured’s share has been applied or 400 lbs. if the insured’s share has yet to be applied.** Indicate in the “Narrative” if “**Appraised Potential**” **has/has not been reduced for share** on the Claim Form according to individual AIP guidelines. **Enter the replant calculations in the “Narrative” of the Claim Form.**

D. REPLANTING PAYMENT INSPECTIONS

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

5. RICE APPRAISALS

A. GENERAL INFORMATION

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

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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

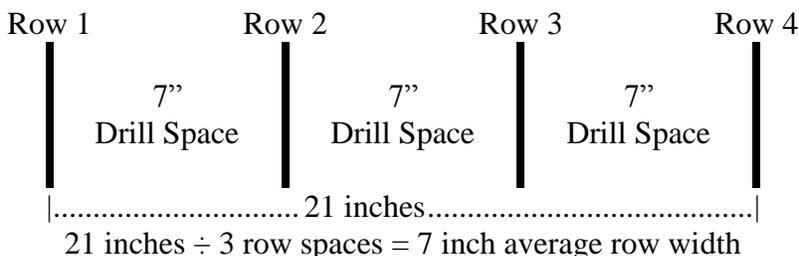
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

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

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

EXAMPLE:



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

D. STAGES OF GROWTH

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

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

- (2) After Heading:

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

6. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on the following appraisal methods:

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

B. BEFORE HEADING APPRAISALS

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

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

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

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

C. AFTER HEADING APPRAISALS

- (1) Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Use this method to appraise rice from the time the heads can be counted through maturity. Base after heading appraisals on:
 - (a) The number of heads in a 10 ft. sample row length.
 - (b) The average number of kernels per head determined from FIVE representative heads in the sample. **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	=	1,250
		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												
			÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	÷	
B1	8	24. No. Heads Sampled	5	5	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	45.6	44.2	48.0	47.0												
			x	x	x	x	x	x	x	x	x							
		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	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																
			x	x	x	x	x	x	x	x	x							
		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.

- (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) Refer to the Prevented Planting Handbook for information on prevented planting.
 - (5) The adjuster is responsible for determining if insured has complied with all of their requirements under the notice and claim provisions of the policy. If they have not, the adjuster should contact the AIP.
 - (6) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**REPLANT**” apply to replant inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
 - (7) If the AIP determines the claim is to be DENIED, refer to paragraph 67K of the LAM for Production Worksheet completion instructions.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Rice” (0018).
***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 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).

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 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	JULY 1	JULY 15	AUGUST
5. Cause(s) of Damage	HOT WIND	WILDLIFE	HAIL
6. Insured Cause %	55	15	10
Narrative: Additional date of damage – AUG 15; Cause of Damage – Fire; Insured cause percent - 20%.			

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the AIP.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

12. **Additional Units:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

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

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

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

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

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

- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

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

Verify or make the following entries:

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” instructions.
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 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; or
- 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 for each field or subfield (DO NOT ESTIMATE). Make a separate line entry for any PART of a field or subfield NOT replanted.

- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield 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" 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.

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 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 a 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 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 Specified” 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.

REPLANT: Replant stage abbreviation as shown below.

STAGE

EXPLANATION

“R”Acreage replanted and qualifying for replanting payment.

“NR”Acreage not replanted or not qualifying for a replanting payment.

Enter “NR” if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE **EXPLANATION**

- “P”Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable 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 the following “Intended Use” abbreviations.

USE **EXPLANATION**

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

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

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

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

31. Appraised Potential:

REPLANT: Document the calculations in the “Narrative” and enter the amount pounds per acre for replanting, rounded to the nearest whole pound. Refer to section 4, “Replanting Payment Procedures,” for qualifications and computations.

PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to section 5, “Rice Appraisals,” 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.

32a. Moisture %:

REPLANT: MAKE NO ENTRY.

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

32b. Factor:

REPLANT: MAKE NO ENTRY.

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

33. Shell %, Factor, or Value: MAKE NO ENTRY

34. Production Pre QA:

PRELIMINARY, REPLANT, AND FINAL: Result of multiplying column 31 times column 19, and if applicable, times column 32b, to whole pounds. If no entry in column 31, MAKE NO ENTRY.

35. Quality Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL:

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

Refer to section 3D, Quality Adjustment.

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

36. Production Post QA:

REPLANT: Transfer entry from column 34.

PRELIMINARY AND FINAL: Result of multiplying column 34 times column 35 rounded to whole pounds. If “no entry” in column 35 transfer entry from column 34.

37. Uninsured Causes:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to 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 in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.
 - (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 entry for any such acreage.
- b. When there is late-planted acreage, the applicable per-acre 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.

REPLANT AND FINAL: Total determined acres (column 19).

40. Quality:

REPLANT: 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 CP 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, 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.
- 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); or
- 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 claims involving 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 “Refer to the 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 required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter the unit number(s) for which notice has not been given). The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, column 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 the appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured rice crop and it is determined that the insured has no other fire insurance. 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 or columns 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, “Damage Similar to Other Farms in the Area?”
- k. Attach a sketch map or aerial photo to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- ***p. Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to section 4, herein.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “NOT QUAL FOR RP PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- u. For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the Claim Form according to individual AIP guidelines.

- v. For production that qualifies for Quality Adjustment (include the following supporting documentation in the insured's claim file):
- (1) Explain any “.000” 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) If mycotoxins are present, document the level based on laboratory test results.
 - (4) Document the DFs or the RIV's and Local Market Price, as applicable, used in establishing the QA factor for mature appraised or harvested production.
 - (5) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QA factor.
 - (6) Document all calculations used in determining QA factors.
 - (7) Refer to the LAM for additional documentation requirements.
- w. Document field or subfield ID's and date and method of destruction of mycotoxin-infected rice if it has no market value. For further documentation instructions, refer to the LAM.
- x. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- y. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

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

Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.
- (2) Columns 49 through 52 are for structure measurements entries (Rectangular, Round, Square, **Conical Pile**, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report or other FCIC-approved worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns 49 through 52. Refer to the LAM for acceptable weight tickets.

- (4) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (5) There will be no “harvested production” entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, dockage, test weight, value, etc.). Average percent of dockage and moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (e) Conical piles. Do **NOT** add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.
- (10) For mycotoxin damage, refer to the LAM for special instructions.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.
- b. If at the time of final inspection, (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter **“Incomplete.”**
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

44. **Damage Similar to Other Farms in the Area?:**

PRELIMINARY: MAKE NO ENTRY.

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

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 and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column **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. Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
- Length if rectangular or square.
 - Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- 50. Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter “RND.” If conical pile, enter “Cone.”
- 51. Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
- 52. Deductions:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- 53. Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
- 54. Conversion Factor:** Enter Conversion Factor as .8 (only if structure measurements are entered).
- 55. Gross Production:** Multiply column 53 times column 54, rounded to tenths of a BUSHEL. The result of this calculation represents the amount of gross BUSHELS in the bin.
- 56. Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Production in whole pounds before deductions for moisture and foreign material for production:
- Weighed and stored on the farm.

For farm-stored production, calculate the pounds as follows: column 55 (gross production in pounds) times column 60a (actual test weight), rounded to the nearest whole pound.
 - Sold and/or Stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the “Narrative.”)
 - Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
 - For mycotoxin-infected rice, enter ALL production even if it has no market value.
- 57. Shell/Sugar Factor:** MAKE NO ENTRY.

***58a. **FM%:** Make entry to nearest tenth. Refer to paragraph 98 of the LAM for entry instructions.

Refer to the LAM for FGIS definitions of “FM” and “Dockage.”

58b. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in 58a from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter “.960.”

59a. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

59b. **Factor:** Enter the 4-place moisture factor from the Rice Moisture Adjustment Factor Table (TABLE F – ALL GRAINS, except California). For California, refer to TABLE F, 12.5% Moisture for long grain rice and 14.0% moisture for small/medium grain rice.

***60a. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP). Refer to the LAM for instructions on determining test weights.

60b. **Factor:** Combination Test Weight Factor – Enter the factor from TABLE G for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure.

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

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

EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:

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

61. **Adjusted Production:** Result of multiplying columns 56 \times 58b \times 59b \times 60b, rounded to whole pounds.

For farm-stored, the result of multiplying columns 55 \times 58b \times 59b \times 60b, rounded to tenths. This result is multiplied by the standard test weight of 45 pounds per bushel, rounded to the nearest whole pound. This entry converts the amount of bushels to pounds.

62. **Prod. Not to Count:** Net production NOT to count, in whole pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

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

Make no entry if only the depth for production to count has been entered in column 51, and the depth for production not to count has been entered in the "Narrative." Refer to the example in the LAM.

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

64a. **Value:** Refer to section 3D, Quality Adjustment.

- a. Enter the price (value) per pound, to four decimal places, of the damaged or conditioned rice that, due to insurable causes, does not meet one or more of the quality standards as stated in the CP and the Official United States Standards, for the applicable type of rice. Refer to the LAM for details on determining prices (values).
- b. Quality adjustment is allowable for red rice infestation on the first year of infestation. The second and succeeding years of infestation, efforts must be made to control the red rice. Document, in the "Narrative" or on a Special Report, the control method(s) used during any year of infestation.

64b. **Mkt. Price:** If an entry is in column 64a, enter the applicable Local Market Price per pound, to four decimal places, on the earlier of the day the loss is adjusted (final inspection) or the day the rice was sold.

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

65. **Quality Factor:** For mature, harvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the CP and the Official United States Standards, divide the price of the damaged or conditioned production per pound (64a) by the local market price per pound (64b). Enter the result to three decimal places and explain in the "Narrative."

66. **Production to Count:** Enter result from multiplying column 63 times column 65, rounded to whole pounds.

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

68. **Section II Total:**

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of column 66 to whole pounds.

69. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column **38** total.

70. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of **68** and **69**, to whole pounds.

71. Allocated Prod.: Refer to paragraphs 126 C (1-3) and 127 of the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Section 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 item 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 examples below.

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

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

75. Page:

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

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

PRODUCTION WORKSHEET

1. Crop/Code # Rice 0018	2. Unit # 0001-0001-BU	3. Location Description SW10-42N-44W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage July 1	5. Cause(s) of Damage Hot Wind	6. Insured Cause % 100	12. Additional Units 0002-0001-BU	13. Est. Prod. Per Acre 1000
9. Claim # XXXXXXXXXX				11. Crop Year YYYY
10. Policy # XXXXXXX				14. Date(s) Notice of Loss MM/DD/YYYY
14. Date(s) 1st MM/DD/YYYY				2nd MM/DD/YYYY
14. Date(s) 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	NS		57.4	1.000		997					002		H	H									
A2	NS		10.0	1.000		997					002		UH	PLOWED	1,250			12,500		12,500		12,500	
B1	NS		10.0	1.000		997					002		UH	PLOWED	648			6,480		6,480		6,480	
39. TOTAL			77.4	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 checked="" type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS	18,980		18,980		18,980	

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

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> X No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input type="checkbox"/> X					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input type="checkbox"/> X									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a.	47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.
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					
		L&L Milling Company Any Town, Any State								106,362		1.2	.988		105.086	0	105,086	.0855 .0905	.945	99,306				
67. TOTAL																	105,086	68. Section II Total		99,306				
																	69. Section I Total		18,980					
																	70. Unit Total		118,286					
																	71. Allocated Prod.							
																	72. Total APH Prod.		118,286					

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

PRODUCTION WORKSHEET

1. Crop/Code # Rice 0018	2. Unit # 0001-0001-BU	3. Location Description SW10-42N-44W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage May 10	5. Cause(s) of Damage Hail	6. Insured Cause % 100	9. Claim # XXXXXXXXXX	11. Crop Year YYYY
12. Additional Units 0002-0001-BU	13. Est. Prod. Per Acre	10. Policy # XXXXXXXXXXXX	14. Date(s) Notice of Loss 1st 2nd Final MM/DD/YYYY	15. Companion Policy(s) NONE

REPLANT EXAMPLE 1: 100% SHARE

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
A1	NS		40.0	1.000		997					002		R	REPLANTED	400			16,000		16,000		16,000
A2	NS		10.0	1.000		997					002		NR	NOT REPLANTED								
39. TOTAL			50.0	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	16,000		16,000		16,000	
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)

Projected Price = \$0.07 \$28.00 ÷ \$0.07 = 400 lbs./acre (400 lbs./acre maximum allowed in CP). Appraised potential less than 90% of production guarantee. 2,545 x 90% = 2,291 lbs./acre. Potential = 2,000 lbs.

REPLANT EXAMPLE 2: 50% SHARE

SECTION I - 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
A1	NS		40.0	.500		997					002		R	REPLANTED	200			8,000		8,000		8,000
A2	NS		10.0	.500		997					002		NR	NOT REPLANTED								
39. TOTAL			50.0	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	8,000		8,000		8,000	
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)

Projected Price = \$0.07 \$14.00 ÷ \$0.07 = 200 lbs/acre (200 lbs./acre maximum allowed in CP for 50% share) Appraised potential less than 90% of production guarantee. 2,545 x90% = 2,291 lbs./acre. Potential = 2,000 lbs.

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

10. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

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

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

Always measure a ten-foot row length for Rice.

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

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

TABLE C - TILLER FACTORS (SEEDLING TO TILLERING)

Type	Tiller Factor
All Varieties	2.5

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

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

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

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

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

**TABLE F - RICE MOISTURE ADJUSTMENT FACTORS
12.0 % MOISTURE – ALL GRAINS (EXCEPT CALIFORNIA)**

		TENTHS OF PERCENT - MOISTURE									
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
WHOLE PERCENT MOISTURE	12	1.000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
	13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
	14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
	15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
	16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
	17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
	18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
	19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
	20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
	21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
	22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
	23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
	24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
	25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
	26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
	27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
	28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
	29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
	30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
	31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492	
33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372	
34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252	
35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132	
36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012	
37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892	
38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772	
39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652	
40	.6640	-	-	-	-	-	-	-	-	-	

12.5 % MOISTURE – LONG GRAIN RICE (CALIFORNIA ONLY)

		TENTHS OF PERCENT - MOISTURE									
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
WHOLE PERCENT MOISTURE	12	-	-	-	-	-	1.000	.9988	.9976	.9964	.9952
	13	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844	.9832
	14	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724	.9712
	15	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604	.9592
	16	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484	.9472
	17	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364	.9352
	18	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244	.9232
	19	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124	.9112
	20	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004	.8992
	21	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
	22	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
	23	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
	24	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512
	25	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
	26	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
	27	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164	.8152
	28	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044	.8032
	29	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924	.7912
	30	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804	.7792
	31	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684	.7672
	32	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564	.7552
33	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444	.7432	
34	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324	.7312	
35	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204	.7192	
36	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084	.7072	
37	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964	.6952	
38	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844	.6832	
39	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724	.6712	
40	.6700	-	-	-	-	-	-	-	-	-	

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

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

TABLE G – RICE COMBINED TEST WEIGHT AND PACK FACTORS

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