

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Risk  
Management  
Agency



Product Administration  
and Standards Division

FCIC-25710 (08-2010)  
FCIC-25710-1 (12-2012)

# CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

## 2013 and Succeeding Crop Years



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

<b>TITLE: CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25710 (08-2010) 25710-1 (12-2012)</b>
<b>EFFECTIVE DATE: 2013 and succeeding crop years</b>	<b>ISSUE DATE: December 27, 2012</b>
<b>SUBJECT:</b>  <b>Provides the loss adjustment procedures and instructions for administering the Cultivated Wild Rice crop insurance program.</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  <i>/s/ Jason Albright, Acting for Tim B. Witt</i>  <b>Deputy Administrator for Product Management</b>

**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 5C, After Heading Appraisals:** Clarified instructions when less than five representative heads are found in a sample.
2. **Subsection 7C, Part II - After Heading:** Changed instructions for “after heading” appraisals to account for a modified calculation method. Also, revised the appraisal worksheet and production worksheet illustrations to agree with the revised item instructions for “after heading” appraisals.

**CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

Control Chart for: Cultivated Wild Rice Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		7-8 11-14 31-32		08-2010	FCIC-25710
Insert	1-2		7-8 11-14 31-32		12-2012	FCIC-25710-1
Current Index	1-2	1-2	1-6 7-8 9-10 11-14 15-30 31-32	33-34	12-2012 08-2010 08-2010 12-2012 08-2010 12-2012 08-2010 12-2012 08-2010	FCIC-25710-1 FCIC-25710 FCIC-25710 FCIC-25710-1 FCIC-25710 FCIC-25710-1 FCIC-25710 FCIC-25710-1 FCIC-25710

# CULTIVATED WILD RICE LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS

	<u>PAGE</u>
<b>1. INTRODUCTION</b> .....	1
<b>2. SPECIAL INSTRUCTIONS</b> .....	1
A. DISTRIBUTION .....	1
B. TERMS, ABBREVIATIONS, AND DEFINITIONS.....	1
<b>3. INSURANCE CONTRACT INFORMATION</b> .....	3
A. INSURABILITY .....	3
B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE .....	4
C. UNIT DIVISION.....	4
D. <b>RECOVERY PERCENTAGE</b> ADJUSTMENT .....	4
<b>4. CULTIVATED WILD RICE APPRAISALS</b> .....	4
A. GENERAL INFORMATION .....	4
B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS .....	4
C. MEASURING SAMPLE AREA FOR SAMPLE SELECTION .....	5
D. DETERMINING SQUARE FOOT FACTOR .....	5
<b>5. APPRAISAL METHODS</b> .....	6
A. GENERAL INSTRUCTIONS.....	6
B. BEFORE HEADING APPRAISALS.....	6
C. AFTER HEADING APPRAISALS .....	7
<b>6. APPRAISAL DEVIATIONS AND MODIFICATIONS</b> .....	8
A. DEVIATIONS.....	8
B. MODIFICATIONS.....	8

# CULTIVATED WILD RICE LOSS ADJUSTMENT HANDBOOK

## TABLE OF CONTENTS (Continued)

	<u>PAGE</u>
<b>7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES</b> .....	9
A. APPRAISAL WORKSHEET FORM STANDARDS .....	9
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS .....	9
C. WORKSHEET ENTRIES AND COMPLETION INFORMATION.....	10
PART I - BEFORE HEADING.....	10
PART II - AFTER HEADING.....	11
BEFORE HEADING EXAMPLE.....	13
AFTER HEADING EXAMPLE .....	14
<b>8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES</b> .....	15
A. CLAIM FORM STANDARDS.....	15
B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INSTRUCTIONS .....	15
C. FORM ENTRIES AND COMPLETION INFORMATION.....	16
SECTION I - <b>DETERMINED</b> ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS.....	19
SECTION II - <b>DETERMINED</b> HARVESTED PRODUCTION.....	26
CLAIM FORM EXAMPLE .....	32
<b>9. REFERENCE MATERIAL</b> .....	33
<b>TABLE A</b> - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS .....	33
<b>TABLE B</b> - TEST WEIGHTS FOR SEED STORAGE (GREEN WEIGHT).....	33
<b>TABLE C</b> - TILLER FACTORS (BEFORE HEADING) .....	33
<b>TABLE D</b> - TILLER TO POUNDS YIELD FACTORS (BEFORE HEADING).....	33
<b>EXHIBIT 1</b> - UNIQUE CHALLENGES TO ADJUSTING WILD RICE .....	34

# **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](http://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.

For “Irrigated Practice Guidelines” refer to the Crop Insurance Handbook (CIH), **FCIC-18010** and 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cultivated wild rice loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviation(s):

<b>APH</b>	Actual Production History
<b>CAT</b>	Catastrophic Risk Protection
<b>DSSH</b>	Document and Supplemental Standards Handbook, FCIC-24040
<b>SP</b>	Special Provisions

(4) Definition(s):

<b>Approved Laboratory</b>	A testing facility approved by us to determine the recovery percentage from samples of cultivated wild rice.
<b>Finished Weight</b>	<p>(a) The green weight delivered to a processor multiplied by the determined recovery percentage;</p> <p>(b) The green weight stored for seed multiplied by either the determined recovery percentage or the standard recovery percentage; or</p> <p>(c) The appraised green weight multiplied by either the determined recovery percentage or the standard recovery percentage.</p>
<b>Flood Irrigation</b>	Intentionally covering the planted acreage with water and maintaining it at a proper depth throughout the growing season.
<b>Green Weight</b>	The total weight in pounds of the green cultivated wild rice production that was appraised, delivered to a processor, or stored for seed.
<b>Headed</b>	When the plant's head has emerged from the leaf sheath and is visible to the naked eye.
<b>Heading</b>	At least 50 percent of the crop has headed.
<b>Planted Acreage</b>	In addition to the definition contained in the Basic Provisions, land on which an adequate amount of seed is initially spread onto the soil surface by any appropriate method (including shattering for the second and succeeding years) and subsequently is mechanically incorporated into the soil at the proper depth, will be considered planted, unless otherwise provided by the <b>SP</b> or actuarial documents.

<b>Processor</b>	A business that converts green weight to a product ready for commercial sale using appropriate equipment and methods such as separating immature kernels, fermenting or curing, parching, de-hulling, and scarifying.
<b>Recovery Percentage</b>	The ratio of finished weight to green weight of the cultivated wild rice. The recovery percentage is either: <ul style="list-style-type: none"> <li>(a) The determined recovery percentage for a sample as determined by an approved laboratory; or</li> <li>(b) The standard recovery percentage provided in the <b>SP</b>.</li> </ul>
<b>Shatter</b>	Mature seeds that naturally fall to the ground from a cultivated wild rice plant.

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

---

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

#### **A. INSURABILITY**

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

- (1) The crop insured will be all the cultivated wild rice in the county grown on insurable acreage for which premium rates are provided by the actuarial documents:
  - (a) In which the insured has a share;
  - (b) That is planted for harvest as grain; and
  - (c) Is grown in man-made flood irrigated fields.
- (2) There will be no insurance against loss of production due to:
  - (a) The crop not being timely harvested unless such delay is solely and directly due to adverse weather conditions which preclude harvesting equipment from entering into and moving about the field; or
  - (b) **The application of saline water, except as specified in the Crop Provisions.**
- (3) Refer to the Cultivated Wild Rice Crop Provisions for insurable causes of loss.

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

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

## **C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the Crop or **SP**, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met. Provisions in the Basic Provisions that allow optional units by irrigated and non-irrigated practices are not applicable.

## **D. RECOVERY PERCENTAGE ADJUSTMENT**

- (1) Recovery percentage of finished weight cultivated wild rice obtained from green weight cultivated wild rice will be the only adjustment made to cultivated wild rice production.
- (2) Only adjusters can extract the samples, when samples are taken from farm-stored production or from unharvested mature production to obtain **recovery percentage** determinations.
- (3) The adjuster is responsible for taking enough samples to ensure that the combined samples will be representative of all production in the storage structure.
- (4) **Adjusters or processors can extract the samples for sold or processed production.**
- (5) The recovery percentage will be determined by an approved laboratory. If no determination from a laboratory is available, use the recovery percentage listed on the **SP**.

## **4. CULTIVATED WILD RICE APPRAISALS**

---

### **A. GENERAL INFORMATION**

Potential production for all types of inspections will be appraised in accordance with procedures as 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, variability of potential production, and plant damage within the field or subfield.

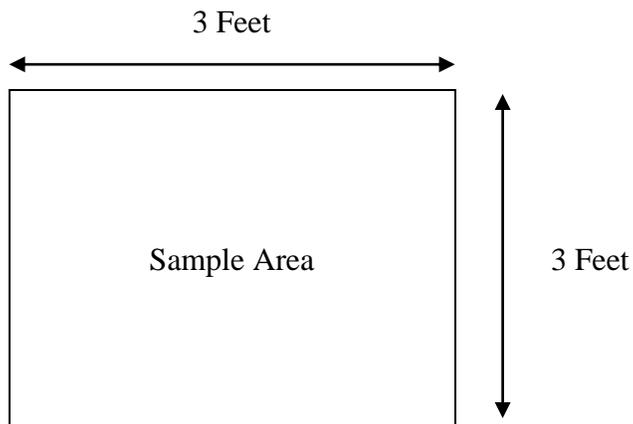
- (2) Split the field into subfields when:
  - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
  - (b) The insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

### **C. MEASURING SAMPLE AREA FOR SAMPLE SELECTION**

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure the sample area (refer to the LAM for conversion table).
- (2) Measure a three foot by three foot square sample area.

#### **EXAMPLE:**



### **D. DETERMINING SQUARE FOOT FACTOR**

The square foot factor is 9.

## 5. APPRAISAL METHODS

---

### A. GENERAL INSTRUCTIONS

These instructions provide information for appraisals methods.

Appraisal Method...	Use...
Before Heading Appraisals	For appraising cultivated wild rice from seedling through the boot stage.
After Heading Appraisals	For appraising cultivated wild rice 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) This method consists of the tillering incomplete (seedling to tillered stage) and the tillering complete stage (tillered through boot stage).
- (3) Tillering incomplete (seedling to tillered stage) will be applied in the following sequence:
  - (a) This method is based on the number of LIVE PLANTS in a designated sample area (3 foot by 3 foot square grid). Refer to subsection 4 C, herein, for sample area requirements.
  - (b) Using the tiller factor from **TABLE C**, convert single plant counts to tillers to count. The plants per square foot (plants/foot<sup>2</sup>) can be obtained by totaling the number of live cultivated wild rice plants from all the samples and dividing this number by the result of multiplying the number of samples times the square foot factor.
  - (c) Convert tillers to potential pounds per acre (using the sample area) by taking the average number of tillers divided by the square foot factor of 9 to determine the average tillers per square foot. Multiply the result by the tiller to pounds yield factor from **TABLE D**.
  - (d) 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 the number of undamaged plants and damaged plants with new tillers.

- (e) For damage other than hail:
  - 1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
  - 2 If an immediate release is requested, use the “TILLERING-INCOMPLETE APPRAISAL METHOD.”
- (4) Tillering complete (tillered through boot stage) will be applied in the following sequence:

If less than 50% are headed, use Before Heading Appraisal Method, if 50% or more has reached the headed stage, use the After Heading Appraisal Method.

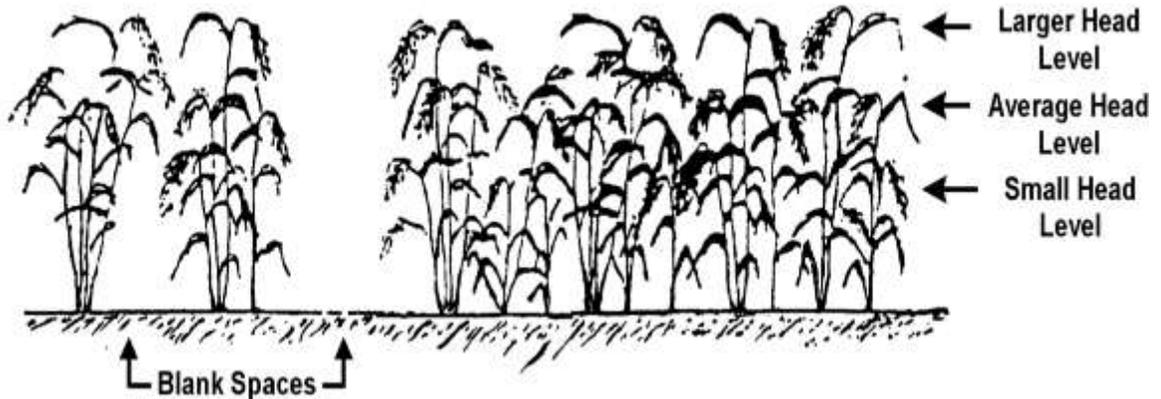
  - (a) This method is based on the number of LIVE TILLERS with potential in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).
  - (b) Convert each tiller counted to potential pounds per acre (Refer to subsection 5 B (3) (c)).
  - (c) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
  - (d) If the sample area contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.
  - (e) For damage due to hail, delay inspections 7 to 10 days after damage.

### **C. AFTER HEADING APPRAISALS**

- (1) Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Base After-Heading appraisals on:
  - (a) The number of heads in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).
  - (b) The average number of heads from all sample areas multiplied by the average number of kernels per head determined from FIVE representative heads in the sample to determine the total kernels from all plots. 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 total kernels from all sample areas are converted to pounds per acre by dividing the total kernels from all plots by 9 (square foot factor) and then dividing that result by .23 (yield factor).

(3) Selection of representative heads.

- (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample area (3 foot by 3 foot square grid). 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 sample areas until the kernels are filled before completing the appraisal.
- (c) The adjuster may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use the harvested production from the representative areas to determine the yield per acre. Refer to the LAM.

The production from the representative samples harvested by the insured will be green weight rice. The insured will have this production weighed or it will be measured by the adjuster who will calculate the weight from the volume using the Test Weight found in **TABLE B**. This production will be divided by the acreage of the representative samples harvested by the insured to get the per acre appraisal (green weight).

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **A. DEVIATIONS**

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

### **B. MODIFICATIONS**

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

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

---

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

- (1) The entry items in subsection 8C are the minimum requirements for the Cultivated Wild Rice Appraisal Worksheet. 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 on the example form in this section. The **current** Non-Discrimination Statement **and Privacy Act Statement** can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

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

- (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 and for each field or subfield including fields or subfields with differing base (APH) yield or farming practice (applicable to preliminary and final claims)**. Refer to section 4, herein, for sampling requirements.
- (4) For every inspection, complete items 1 through 5 and items 38 and 39. For before heading appraisals, complete items 6 through 20. For after heading appraisals, complete items 21 through 37.
- (5) Standard appraisal worksheet items are numbered consecutively in **subsection C**. An example appraisal worksheet is also provided to illustrate how to complete entries.

## **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.

**Claim Number:** 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:** "Cultivated Wild Rice" (0055).
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim **is** filed.

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

6. **Field ID:** Field or subfield identification symbol.
7. **Drill Space:** Enter "B" for broadcast. Refer to subsection 4 C, herein, for sample area requirements.
8. **Number of Plants:** Number of LIVE plants capable of producing tillers for cultivated wild 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:** Refer to **TABLE C**. Refer to subsection 5 B (3) (b) to determine plants per square feet.
11. **Tillers to Count:** Item 9 multiplied by item 10, enter results to the nearest WHOLE number.
12. **Number of Tillers:** Number of tillers capable of producing cultivated wild 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 results in whole 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, results to nearest tenth.
17. **Square Foot Factor:** Enter 9.
18. **Average Tillers per Square Foot:** Item 16 divided by item 17, 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 multiplied by item 19, results in whole pounds.

## **PART II - AFTER HEADING**

21. **Field ID:** Field identification symbol.
22. **Drill Spaces:** Enter “B” for broadcast. Refer to subsection 4 C, herein, for sample area requirements.

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 sample plots to make the determination at a later date when kernels are filled.

When counting kernels in the “after-heading method,” count all the brown and green kernels that are solid dough, with no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the cultivated wild rice plant’s tendency to shatter.

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. For cultivated wild rice, heads are also called panicles.

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:** Enter 9.
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 all varieties of cultivated wild rice is .23.
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.

If this is mature cultivated wild rice, refer to the recovery percentage in Section I, Column “L” of the Production Worksheet procedures, herein.

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

35. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining 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 Code No., Signature, 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 the appraisal in the Remarks/Narrative 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.).

**CULTIVATED WILD RICE - BEFORE HEADING EXAMPLE**

COMPANY: ANY COMPANY						CLAIM NUMBER: XXXXXXXX												
<b>APPRAISAL WORKSHEET</b> 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		Cultivated Wild Rice 0055		YYYY						
<b>PART I BEFORE HEADING</b>																		
Field ID	Drill Space	Tillering Incomplete Col. No. Plants - Block Equals 1 sample				Tiller Factor	Tillers To Count	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot				Total No. Tillers	Total No. of Plots	Avg. No. Tillers	Sq. Ft. Factor	Avg. Till Per Sq. Ft.	Yield Factor	Bu. Lbs. Per Acre Appraisal
A1	B	2	1	2	1													
		9. TOTAL 6				x 2.5 = 15	+	13. Total				= 15	÷ 4 = 3.8	÷ 9 = 0.4	x 95 = 38			
A2	B	26	25	27	26	24												
		9. TOTAL 128				x 2.5 = 320	+	13. Total				= 320	÷ 5 = 64.0	÷ 9 = 7.1	x 95 = 675			
A4	B							28	42	36	30	49						
		9. TOTAL				x =	+	13. Total 185				= 185	÷ 5 = 37.0	÷ 9 = 4.1	x 95 = 390			
<b>PART II AFTER HEADING</b>																		
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.).

**CULTIVATED WILD RICE - AFTER HEADING EXAMPLE**

COMPANY: ANY COMPANY				CLAIM NUMBER: XXXXXXXX																			
<b>APPRAISAL WORKSHEET</b> 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		Cultivated Wild Rice 0055		YYYY											
<b>PART I BEFORE HEADING</b>																							
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	=				
<b>PART II AFTER HEADING</b>																							
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot	40	36	42	26																	
A3	B	24. No. Heads Sampled	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5					
		25. Avg. No. Kernels Per Head	8.0	7.2	8.4	5.2																	
		26. Total Number Heads From Each Sample Plot	60	55	62	41																	
		27. Total Kernels Per Sample	480.0	396.0	520.8	213.2																	
			+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+					
			=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=					
											1,610.0	÷	4	=	402.5	÷	9	=	44.7	÷	.23	=	194
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	5	5	5	5	5	5	5					
		25. Avg. No. Kernels Per Head																					
		26. Total Number Heads From Each Sample Plot																					
		27. Total Kernels Per Sample																					
			+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+					
			=	=	=	=	=	=	=	=	=	=	=	=	=	=	=	=					
											Total Kernels All Samples	÷	No. Samples	=	Avg. Kernels Per Sample	÷	Sq. Ft. Factor	=	Avg. Kernels Per Sq. Ft.	÷	Yield Factor	=	Bu. Lbs. Per Acre Appraisal

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

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

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

- (1) The entry items in subsection 8C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required.)
- (2) Production Worksheet instructions. The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided **to the insured** as a separate document. These statements are not shown in the example form in this section. The **current** Non-Discrimination Statement **and Privacy Act Statement** can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html> or successor website.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block 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 AIP may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.)

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

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary 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 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) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

**C. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b>Item No.</b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> “Cultivated Wild Rice” (0055).
***2.	<b>Unit #:</b> Unit number from the Summary of Coverage after it is verified to be correct.
3.	<b>Location Description:</b> 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.	<b>Date(s) of Damage:</b> 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). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

**PRELIMINARY: MAKE NO ENTRY.**

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

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

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

4. Date(s) of Damage	JUL	JUL 15	AUG
5. Cause(s) of Damage	HEAT	WIND	WILDLIFE
6. Insured Cause %	10	15	55
Narrative: Additional date of damage – JUN 10; Cause of Damage – Drought; Insured cause percent - 20%.			

7. **Company/Agency:** Name of the 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:** MAKE NO ENTRY.

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

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

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

**PRELIMINARY:** MAKE NO ENTRY.

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

14. **Date(s) of 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, and 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, and YYYY) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- 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) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.
- (7) Recovery percentages.

**Verify or make the following entries:**

<b>Item No.</b>	<b><u>Information Required</u></b>
***16.	<b>Field ID:</b> 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;
- 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.

**PRELIMINARY AND FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

**ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.**

20. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

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

Unrated land is uninsurable without a written agreement.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type 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.

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

<u>STAGE</u>	<u>EXPLANATION</u>
“P” .....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.
“H” .....	Harvested.
“UH” .....	Unharvested or put to other use with consent.

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

30. **Use of Acreage:** Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“WOC” .....	Other use without consent
“SU” .....	Solely uninsured
“AB” .....	Abandoned without consent
“H” .....	Harvested
“UH” .....	Unharvested

Verify any preliminary “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.”

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

31. **Appraised Potential:** Per-acre appraisal in whole pounds of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. (Refer to section 4, “Cultivated Wild Rice Appraisals” for additional instructions.)

- a. If there is no potential on UH acreage enter “0.” Refer to paragraph 85 in the LAM for procedures for documenting zero yield appraisals.
- b. If the appraised potential is determined from harvesting a sample of unharvested mature cultivated wild rice a recovery percentage will be required. Refer to column 33.

32a.-32b. MAKE NO ENTRY.

33. **Shell %, Factor, or Value:**

- a. For mature unharvested cultivated wild rice, cross out “Shell %, Factor, or Value” and write above it “Recovery Percentage,” then write in the applicable recovery percentage used for the appraisal.
- b. The applicable recovery percentage will be:
  - (1) The percentage from a sample of the mature, unharvested cultivated wild rice tested by an approved laboratory; or
  - (2) The percentage listed on the SP, with (1) taking priority over (2).

34. **Production Pre QA:**

**PRELIMINARY AND FINAL:** Result of multiplying column 31 times column 19, and if applicable, times column 33, rounded to whole pounds. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor: MAKE NO ENTRY**

36. **Production Post QA:** Transfer entry from column 34.

37. **Uninsured Causes:**

**PRELIMINARY AND FINAL:** Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, 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. Refer to the LAM for information on how to determine uninsured cause appraisals.

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

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

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

38. **Total to Count:**

**PRELIMINARY AND FINAL:** Result of adding item 36 and item 37.

39. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

40. **Quality:** Check “None.”

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits?:**  
MAKE NO ENTRY.

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

#### **NARRATIVE:**

If more space is needed, document on a Special Report, and enter “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 unit numbers 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 an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” **in Section II, column 62** and/or any production not included in Section II, **column 56 or column 49-52** entries (e.g., **harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit**).
- j. Explain a “NO” checked in item **44**, “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;
  - (2) If uninsured causes are present; or
  - (3) 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 the date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section 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.
- s.** Explain where the percentage recovery came from for any percentage recovery used for mature cultivated wild rice appraisals in Section I, item L or recovery percentage used in section II, item R.
- t.** **Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.**
- u.** 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.).
- (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 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) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) 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 recovery percentage).  
  
Average recovery percentage can be entered when the processor has calculated the average on the summary sheet, separate line entries are not otherwise required and the determined average is acceptable to the adjuster.
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on 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.

- (7) There will generally be no harvested production entries in **columns 47** through **66** for preliminary inspections.
- (8) 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.

**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.

**FINAL:**

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

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

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if the 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 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 c
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.
- a. Length if rectangular or square.
  - b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
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 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 Prod.:** Multiply column 53 times column 54, rounded to TENTHS OF A BUSHEL.  
The result of this calculation equals the amount of gross BUSHELS in the bin.

**56. Bu., Ton, Lbs., Cwt.:** Circle “Lbs” in column heading. Production in whole pounds, before application of the recovery percentage, for production:

- a. Weighed and stored on the farm.

For farm-stored production, calculate the pounds as follows: column 55 (gross production to tenths of a bushel) times column 60a (applicable test weight from TABLE B), rounded to the nearest whole pound.

- b. Sold and/or stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the narrative.)

For seed production stored in commercial cold storage, use storage receipts that show the number of bins stored and the weight of the seed stored in each bin. If there are no weight figures, convert bins to pounds according to “I c” below.

- c. Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.

\*\*\*

**57. Shell/Sugar Factor:**

- a. For mature harvested cultivated wild rice, cross out “Shell/Sugar Factor” and write above it “Recovery percentage” then enter the applicable four decimal recovery percentage determined.
- b. The recovery percentage will be that determined by the appropriate approved laboratory for harvested production sold or processed.
- c. For harvested production stored for seed, which does not have a recovery percentage determined by an approved laboratory, the recovery percentage will be that which is published in the **SP**.

**58a.-59b. MAKE NO ENTRY.**

**60a. Test Wt.:** Enter test weight from **TABLE B** (ONLY when storage structure measurements are entered).

**60b. Factor:** MAKE NO ENTRY.

The cultivated rice has been converted to **actual** pounds in column **56** above; therefore, no further adjustment is necessary.

**61. Adjusted Production:** Result of column **56** times column **57**, rounded to whole 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.-64b.** MAKE NO ENTRY.

**65. Quality Factor:** MAKE NO ENTRY

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

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

FOR ITEMS **68-72**. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

**68. Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column **66** to whole pounds.

**69. Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

**70. Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

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

71. **Allocated Prod:** Refer to paragraphs 126 C (5) 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, rounded to whole pounds, 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 example 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 (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.

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

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

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Cultivated Wild Rice 0051</b>	2. Unit # 0001-0001-BU	3. Location Description <b>SW10-98N-44W</b>	7. Company Agency <b>ANY COMPANY ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>JUL 15</b>	<b>AUG</b>			9. Claim # <b>XXXXXXXX</b>
5. Cause(s) of Damage <b>WIND</b>	<b>WILDLIFE</b>			11. Crop Year <b>YYYY</b>
6. Insured Cause % <b>X</b>	<b>55</b>			10. Policy # <b>XXXXXX</b>
12. Additional Units <b>00200</b>				14. Date(s) Notice of Loss 1st <b>MM/DD/YYYY</b>
13. Est. Prod. Per Acre <b>480</b>				2nd <b>MM/DD/YYYY</b>
				Final <b>MM/DD/YYYY</b>
				15. Companion Policy(s) <b>NONE</b>

**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. Rec. %	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		5.4	1.000		997					002		UH	UH	38			205		205		205	
A3	NS		4.0	1.000		997					002		UH	UH	194		.5000	388		388		388	
A5	NS		49.0	1.000		997					002		H	H									
39. TOTAL			58.4	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 type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS			593		593		593
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):** Determined acres using MPCAI acreage report - would measure within 5 percent. Wildlife is blackbirds.  
 The recovery percentage in column 33 for the unharvested mature production of field A3 was taken from the SP. The recovery percentage in column 57 for the harvested production sent to processor Gourmet Place came from the Assembly Sheet provided by the processor.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 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 Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton (Lbs.) CWT	Rec. % 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				
		<b>GOURMET PLACE</b>							23,535	.4300					10,120		10,120			10,120			
		<b>ANYTOWN, USA</b>																					
67. TOTAL																10,120	68. Section II Total		10,120				
																	69. Section I Total		593				
																	70. Unit Total		10,713				
																	71. Allocated Prod.						
																	72. Total APH Prod.		10,713				

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

## 9. REFERENCE MATERIAL

---

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

ACRES IN FIELD	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 - TEST WEIGHTS FOR SEED STORAGE (GREEN WEIGHT)**

AREA	TEST WEIGHT (Pounds/Bushel)
California	29
Minnesota	25

**TABLE C - TILLER FACTORS (BEFORE HEADING)**

TYPE	PLANTS PER SQUARE FOOT	TILLER FACTOR
All Varieties	0 - 4.0	2.5
All Varieties	4.1 - greater	1.5

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

AREA	TYPE	FACTOR
California	All Varieties	95
Minnesota	All Varieties	85

## **EXHIBIT 1**

### **UNIQUE CHALLENGES TO ADJUSTING WILD RICE**

1. Expect insects (gnats in California, mosquitoes in Minnesota) to be abundant in the cultivated wild rice fields. Make sure you take the appropriate precautions. ( insect repellent, protective clothing, face mask, etc.)
2. The cultivated wild rice fields will be flooded (from 4" to around 2 feet of water) from the beginning of the growing season until two to three weeks prior to harvest. The soil underneath the water will be soft. One can sink into the soil from 4" to around 10" depending on the soil type. The peat soils in Minnesota are particularly soft. You will need a small boat or two-man inflatable raft with paddles, hip waders, and rope to get around the field. Even when the field is drained, hip waders and rope are recommended.
3. The cultivated wild rice plant starts as a seedling and grows to around 6 feet tall. As such, you should set up a device to measure the 9 foot<sup>2</sup> area that will open up on one side to better work with cultivated wild rice in the latter stages of the growing season.
4. When counting kernels in the after-heading method, count all the brown and green kernels that are solid/dough, no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the cultivated wild rice plant's tendency to shatter.
5. It is recommended that two adjusters are assigned to claim appraisals, because of the softness of soils and the wild rice tendency to shatter.