SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years

FCIC-25440 (12-2010)
FCIC-25440-1 (11-2012)
FCIC-25440-2 (12-2013)
REASONS FOR AMENDMENT

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

1. Throughout the handbook slipsheets: Made editorial and syntax changes so the handbook text tracks with the current RMA approved handbook formatting, and updated references, examples, and example forms as needed.

2. Subsection 2 B (3): Added abbreviations for Common Crop Insurance Policy Basic Provisions (BP); Catastrophic Risk Protection Endorsement (CAT); Crop Provisions (Coarse Grains) (CP); Farm Service Agency (FSA); Global Positioning System (GPS); and Production Worksheet (PW).

3. Subsection 3 A (2): (2) Changed the description of the “Non-Conventional” practice from soybeans planted in a two-step operation in which the seed is first broadcast onto the surface of the soil “using a boom type spreader” to “by any method” to match the SP.

4. Subsection 6 D: Corrected to show items “43” through “55” of appraisal worksheet.

5. Subsection 6 D (2) & (3): added “(Do not count any plants for samples which contain no seeds)” at the end of the statement.

6. Subsection 6 E (3) & (4): Corrected the percent of damage considered “0” for live plants with less than 10 percent defoliation to 5 percent to coincide with TABLE H and TABLE I.

7. Subsection 9 C, Part II, item 58a: Removed the specific LAM references.

8. Subsection 9 C, Part II, item 71: Removed the specific LAM references.

9. Section 10, TABLE C: Corrected PW item reference to subsection 9 B Section II, item 60b to match the PW.
### CONTROL CHART

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<th>SC Page(s)</th>
<th>TC Page(s)</th>
<th>Text Page(s)</th>
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</tbody>
</table>
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 Multiple Peril Crop Insurance (MPCI) 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:

(a) One legible copy to the insured.

(b) The original and all remaining copies as instructed by the AIP.

(2) It is the AIPs’ 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 soybean loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Definition</th>
</tr>
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<tbody>
<tr>
<td>CAT</td>
<td>Catastrophic Risk Protection Endorsement</td>
</tr>
<tr>
<td>CIH</td>
<td>FCIC-18010 Crop Insurance Handbook</td>
</tr>
<tr>
<td>CP</td>
<td>Crop Provisions (Coarse Grains)</td>
</tr>
</tbody>
</table>
(4) Definitions:

**Harvest** Combining, threshing, or picking the insured crop for grain, or cutting for hay, silage, or fodder.

### 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**, the **CP**, and the **SP** for a complete list.

1. The crop insured will be all soybeans in the county in which the insured has a share, for which premium rates are provided by the actuarial documents; and
   
   a. That are planted for harvest as beans;
   
   b. That are adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area;
   
   c. Unless allowed in the **SP** or a written agreement, soybeans are not insurable if they are:
      
      1. interplanted with another crop; or
      
      2. planted into an established grass or legume.

2. Unless otherwise allowed by the **SP**, soybeans must be mechanically incorporated into the soil in the planting process to be considered insurable. Refer to the **LAM**. Refer to the **SP** for any applicable allowed practices such as “Non-Conventional (NC).” The “Non-Conventional” practice applies to soybeans planted in a two-step operation in which the seed is first broadcast onto the surface of the soil by any method and is subsequently incorporated into the soil at the proper depth in a timely manner. Written agreements may be issued to insure soybean acreage seeded by methods NOT RATED on the actuarial documents if specified standards provided for in the written agreement are met.
(3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

(4) In addition to the requirements in the BP, the insured must elect to insure soybeans with either revenue protection or yield protection by the sales closing date.

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

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

C. **UNIT DIVISION**

Refer to the insurance contract for unit provisions. Unless limited by the 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 LAM.

D. **QUALITY ADJUSTMENT**

(1) The adjuster must refer to the SP if production is eligible for quality adjustment as identified in the CP.

(2) Refer to the LAM for information on speculative type contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).

(3) Soybean production, in accordance with the CP, will be eligible for quality adjustment if:

   (a) Deficiencies in quality (due to insurable causes of loss), in accordance with the Official United States Standards for Grain, result in soybeans not meeting the grade requirements for U.S. No. 4 or better (grades U.S. Sample Grade) because of kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor (except garlic odor) or which meet the special grade for garlicky soybeans,

   (b) The test weight is less than 49 pounds and discount factors are provided in the SP; or

   (c) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health. “Green Damage” (soybeans which are discolored green in cross section), as described by FGIS, will be considered as a type of kernel damage.
Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter the factor “.000” on the production worksheet in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below). Also refer to the LAM for additional information. Otherwise, MAKE NO ENTRY.

Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for quality adjustment.

(4) When due to insurable cause(s), use of quality adjustment for soybeans is handled by determining the appropriate discount factors from the SP, summing them together, if applicable, and subtracting from 1.000 to obtain the applicable Quality Adjustment Factor (percent of production to count). Refer to the SP for chart discount factors, instructions for calculating non-chart discount factors, and other discounts allowed. Also, refer to the LAM for examples and guidance in determining reduction in values (RIV’s) to determine non-chart discount factors.

(5) Moisture adjustment is applied prior to applying any qualifying adjustment for quality such as test weight, kernel damage, etc. A soybean moisture adjustment chart is located in TABLE J (Soybean Moisture Adjustment Factors). Moisture adjustment results in a reduction in production to count of 0.12 percent for each 0.1 percent moisture in excess of 13 percent.

(6) For soybeans for which RIV’s apply, and which can be conditioned/reconditioned, refer to the Quality Statement(s) in the SP and the LAM for instructions.

(7) If a local market cannot be found for the soybeans, refer to the LAM.

(8) Refer to the LAM for special instructions regarding mycotoxin-infected grain.

(9) Document quality adjustment information as described in the instructions for the Narrative section of the claim form (subsection 9 B), or on a Special Report.

(10) For additional quality adjustment definitions, instructions, qualifications, and testing requirements, refer to the LAM and the Official United States Standards for Grain.

(11) For specialty use type soybeans, quality adjustment will be provided as specified in the CP and SP. No additional quality adjustment will be made for any specialty type. Specialty trait soybeans will be quality adjusted as commodity soybeans. The discount factor (DF) charts in the SP, or the reduction in value (RIV) and local market price (LMP) for commodity soybeans, as applicable, will be used for quality adjustment purposes, without regard to any contract price for the specialty type insured.
Defoliation:
9 of 15 Trifoliolate Leaflets
removed – 60%

Fig. 1

New leaves after hail storm
(no evidence of hail)

Uppermost node with
hail injury

R4
3/4" pods

Defoliation:
9 of 15 Trifoliolate Leaflets
removed – 60%

Fig. 2

Unifoliate node
Cotyledonary node

Cutoff:
2 nodes
cutoff

V3
V4
V5

V6

Breakover:
3 nodes broken over

Not fully
developed

Fig. 3

Unifoliate Node
Cotyledonary node
D. **SEED COUNT METHOD** (Part II, items 43 through 55 of appraisal worksheet).

When this method is used, neither the stand reduction nor the plant damage method is used. In this method, seeds per square foot are determined and converted to bushels per acre by using the proper row width factor and seed size factor.

1. Determine the average row width as stated in subsection 5 C above and apply this number to **TABLE B** (Row Width Factor).

2. Count the number of live plants in the 10-foot sample row. Divide this number by “10” to determine the average plants per foot. *(Do not count any plants for samples which contain no seeds).*

3. Select five representative plants from the 10-foot sample row. Count the number of seeds on the selected plants. If there are less than five representative plants in the sample row, count and average the number of seeds per plant from ALL plants in the sample. *(Do not count any plants for samples which contain no seeds).*

4. Repeat steps (2) and (3) above for each sample taken.

5. Total the number of plants per foot from each sample and divide by the number of samples taken to determine the average number of plants per foot.

6. Total the number of seeds from the representative plants for each sample and divide by the total number of plants sampled to determine the average number of seeds per plant. *(Do not count any plants for samples which contain no seeds).*

7. Determine the seed size factor by selecting 100 mature seeds from the sample plants and placing them in a GRADUATED CYLINDER only (No syringes, etc.). Determine the number of cubic centimeters (cc’s) occupied by the seeds. Apply this number to **TABLE D** (Seed (Bean) Size Factor). If unable to obtain 100 mature seeds in the sample due to immaturity or swelling from excess moisture, use the factor of “.092” unless otherwise authorized.

8. Multiply:
   (a) the row width factor, times;
   (b) the seed size factor, times;
   (c) the average number of plants per foot, times;
   (d) the average number of seeds per plant.

   The result, rounded to tenths, is the appraisal in bushels per acre.

E. **INTERPOLATION TABLES**

A separate booklet of interpolation tables should not be used since the soybean interpolation tables have been incorporated into the following tables found in the Reference Material Section.

1. Plants per Acre Chart (**TABLE E**). Number of Plants in 10 feet of row (or in a 3-foot x 3-foot grid for broadcast soybeans) -
(2) Soybean Stand Reduction Loss (TABLE F) is for either plant type.

(3) Indeterminate Soybean Defoliation Percent of Damage (TABLE H). The percent of damage is considered “0” for live plants with less than 5 percent defoliation.

(4) Determinate Soybean Defoliation Percent of Damage (TABLE I). The percent of damage is considered “0” for live plants with less than 5 percent defoliation.

(5) Cutoff/Breakover (TABLE G) (either plant type). The percent of damage is considered “0” for live plants with less than 5 percent cut off or broken over nodes. The upper limit of cut off/broken over nodes is 65 percent, up to and including the R3.5 stage.

7. APPRAISAL DEVIATION AND MODIFICATION

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.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

(1) The entry items in subsection 8 C are the minimum requirements for the Soybean 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 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 name in the appraisal worksheet title if not preprinted on the AIP’s worksheet, when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 “Soybean Appraisals” for sampling requirements.

(4) For every inspection, complete items 1 through 12 and items 56 through 59. Complete Part I and II as instructed below. The following appraisal worksheet shows the required entries for the V and R stages, with and without plant damage.

(5) V-Stages for Determinate Soybeans and VC through R3.5 Stage for Indeterminate Soybean Appraisals:

(a) If stand reduction is the ONLY damage, complete Part I (except for columns 19, 21, 22 and 23 and the field notes) and items 30, 31, and 32.

(b) If plant damage (cutoffs and/or breakovers) has occurred, complete items 13 through 18, items 20 through 29, and the field notes. If stand reduction has occurred, appraise plant damage on the remaining stand (refer to columns 21, 22 and 23). Defoliation is applied for DETERMINATE soybeans only in the stages V9 – VN.

(6) R1 through R6 Stage Determinate Soybeans, and R4 through R6.5 Stage Indeterminate Soybean Appraisals:

(a) If stand reduction is the ONLY damage, complete Part I (except columns 16, 17, 18, 21, 22, 23, and the field notes). Cutoffs or breakovers from the R1 through R6 stage for determinate soybeans, and R4 through R6.5 stage for indeterminate soybeans are factored and are to be included in column 19.

(b) If plant damage (cutoffs or breakovers through R3.5, and/or defoliation (refer to TABLE H (Indeterminate Soybean Defoliation Percent of Damage)or TABLE I (Determinate Soybean Defoliation Percent of Damage)) through R6.5 for indeterminate soybeans or R6 for determinate soybeans) has occurred, complete Part I (except columns 16, 17 and 18). Appraise plant damage on the remaining stand if stand reduction has occurred (refer to columns 21, 22 and 23). Do not include cutoffs or breakovers in Part I, column 19 on a factored basis.

(7) R7 through Full Maturity Appraisals, use Part II, the Seed Count Method.
(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 (must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).

(f) Late planting.

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

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

(6) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “REPLANT” apply to replant inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.

(7) The AIP may complete a separate production worksheet for each type planted in the unit.

(8) If the AIP determines the claim is to be DENIED, refer the LAM for PW completion instructions.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<table>
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<tr>
<th>Item No.</th>
<th>Information Required</th>
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<tbody>
<tr>
<td>2.</td>
<td>Unit #: Unit number from the Summary of Coverage after it is verified to be correct.</td>
</tr>
<tr>
<td>3.</td>
<td>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 Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.</td>
</tr>
<tr>
<td>4.</td>
<td>Date(s) of Damage: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter 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.</td>
</tr>
</tbody>
</table>
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 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:

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<th>Date(s) of Damage</th>
<th>MAY</th>
<th>JUN 30</th>
<th>JUN 30</th>
<th>AUG</th>
<th>AUG</th>
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<tr>
<td>Cause(s) of Damage</td>
<td>Excess Moisture</td>
<td>Tornado</td>
<td>Hail</td>
<td>Drought</td>
<td>Heat</td>
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<tr>
<td>Insured Cause %</td>
<td>10</td>
<td>20</td>
<td>15</td>
<td>25</td>
<td>20</td>
</tr>
</tbody>
</table>

Narrative: Additional date of damage – SEP 5; Cause of damage – Freeze; Insured cause percent - 10%.

7. **Company/Agency:** Name of company and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

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.
Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>“R”</td>
<td>Acreage replanted and qualifying for replanting payment.</td>
</tr>
<tr>
<td>“NR”</td>
<td>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 replant claims.</td>
</tr>
</tbody>
</table>

FINAL: Stage abbreviation as shown below.

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>“P”</td>
<td>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.</td>
</tr>
<tr>
<td>“H”</td>
<td>Harvested.</td>
</tr>
<tr>
<td>“UH”</td>
<td>Unharvested or put to other use with consent.</td>
</tr>
</tbody>
</table>

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.

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

<table>
<thead>
<tr>
<th>USE</th>
<th>EXPLANATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>“Replant”</td>
<td>Acreage replanted and qualifying for replanting payment</td>
</tr>
<tr>
<td>“Not Replanted”</td>
<td>Acreage not replanted or not qualifying for a replanting payment</td>
</tr>
<tr>
<td>“To Millet,” etc</td>
<td>Use made of the acreage</td>
</tr>
<tr>
<td>“WOC”</td>
<td>Other use without consent</td>
</tr>
<tr>
<td>“SU”</td>
<td>Solely uninsured</td>
</tr>
<tr>
<td>“ABA”</td>
<td>Abandoned without consent</td>
</tr>
<tr>
<td>“H”</td>
<td>Harvested</td>
</tr>
<tr>
<td>“UH”</td>
<td>Unharvested</td>
</tr>
</tbody>
</table>

Verify any “Intended Use” entry. If 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: Enter the bushels per acre allowed for replanting to the nearest tenth as determined from the replant calculation documented in the Narrative. (Refer to Section 4, for qualifications and computations.)

PRELIMINARY AND FINAL: Per-acre appraisal in bushels, to tenths, of POTENTIAL production for the acreage appraised as shown on the appraisal worksheet. Refer to section 6, “Appraisal Methods” for additional instructions.

If there is no potential on UH acreage, enter “0.0.” Refer to the LAM for procedures for documenting zero yield appraisals.

32a. Moisture %:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture percent to nearest tenth, only if in excess of 13.0 percent. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.

32b. Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: For appraised mature grain production in excess of 13.0 percent moisture, obtain moisture factor from TABLE J (Soybean Moisture Adjustment Factors).

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

34. Production Pre QA:

REPLANT: Enter the result of multiplying column 31 times column 19 rounded to the nearest tenth. If no entry in column 31, MAKE NO ENTRY.

PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, and if applicable, multiplying this result times column 32b, round result to tenths of a bushel. If no entry in column 31, MAKE NO ENTRY.
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, 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.

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.

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 bushels allowed for replanting have/have not been reduced for share on the production worksheet according to individual guidelines.

v. For production that qualifies for Quality Adjustment (supporting documentation should be included in the insured’s claim file):

1. Explain any “.000” quality adjustment (QA) factor entered in Section I, column 35 or Section II, column 65.
2. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as which were not allowed.
3. If mycotoxins are present, document the level based on laboratory test results.
4. If a Federal or State destruction order has been issued, attach to the claim form a copy of the Federal or State destruction order and the insured’s completed Certification Form.
5. 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.
6. Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QA factor.
7. Document all calculations used in determining QA factors.
8. Refer to the LAM for additional documentation requirements.

w. Document field or subfield ID’s, date, and method of destruction of mycotoxin-infested soybeans if the production 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.

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 measurement 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) 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.
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, to tenths. 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 results of this calculation represent the amount of gross bushels in the structure.

56. **Bu., Ton, Lbs., Cwt.:** Circle “Bu.” in column heading. Enter the gross production in bushels rounded to tenths before deductions for moisture for production:
   
   a. Weighed and stored on the farm.
   
   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.)
   
   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.
   
   d. For mycotoxin-infected soybeans, enter ALL production even if it has no market value.

57. **Shell/Sugar Factor:** MAKE NO ENTRY.

58a. **FM %:** Enter FM percent rounded to tenths. Refer to the LAM entry for instructions.

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

58b. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in column 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:** If moisture is in excess of **13.0 percent**, enter the four-place moisture factor for soybeans from the moisture adjustment table (**TABLE J** - Soybean Moisture Adjustment Factors).
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 weight.

60b. **Factor:** Combination Test Weight and Pack Factor – Enter the factor from **TABLE C (Combined Test Weight and Pack Factor)** 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 instructions are to enter test weights rounded to tenths, use the nearest ½ pound test weight value on the combination test weight pack 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 structure size and divide the result by the last available test weight shown on the chart.

**EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:**

Soybeans with a test weight of 66 pounds stored in a less than 255 Sq. Ft. bin;  
66 (actual test weight) x 1.087 (last available factor) ÷ 65.0 (last available test weight) = 1.104

61. **Adjusted Production:** Result of multiplying columns 55 or 56 times 58b times 59b times 60b (In bushels rounded to tenths).

62. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, 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 STORAGE STRUCTURE 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 section. Refer to the example in the LAM.

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

64a. **Value:** When applicable, enter the Reduction in Value (RIV). The RIV will be the reasonable RIV applied by the buyer due to all insurable quality deficiencies. (Refer to the SP and the LAM for further instructions).

DO NOT make an entry when the discount factor is obtained from the charts in the SP.

64b. **MKT Price:** If an entry is in column 64a enter the Local Market Price for U.S. No. 1 grade soybeans (refer to the [CP](#)). Refer to the LAM for further instructions.

MAKE NO ENTRY when the discount factor is obtained from the charts in the SP.
65. **Quality Factor:** For soybean production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by:

   a. Subtracting the result of column 64a divided by column 64b from 1.000; or

   b. **1.000 minus the sum of the applicable discount factor(s) obtained from the SP.**

   c. Refer to subsection 3 D (3) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.

66. **Production to Count:** Enter result from multiplying column 63 times column 65, in bushels rounded to tenths.

67. **Total:** 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, PROJECTED PRICE OR HARVEST PRICE, 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 AND REPLANT:** MAKE NO ENTRY.

   **FINAL:** Total of column 66 in bushels to tenths.”

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 column 68 and column 69, to tenths.

71. **Allocated Prod.:** Refer to the LAM for instructions for determining allocated production. Enter the total production, in bushels rounded to tenths, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** Result, to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in columns 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.
The following required entries are not illustrated on the Production Worksheet example below.

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

   Final indemnity inspections 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

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

| Field ID | Multi-Crop Code | Reported Acres | Determined Acre | Risk | Type | Class | Intended Use | Irr Practice | Cropping Practice | Organic Practice | Stage | Use of Acre | Appraised Potential | Moisture % | Factor | Shell %, Factor, or Value | Production Pre QA | Quality Factor | Production Post QA | Uninsured Causes | Total to Count |
|----------|-----------------|----------------|----------------|------|-----|-------|---------------|---------------|-------------------|----------------|----------------|-------------------|----------------|---------|----------------------|----------------|----------------|------------------|-----------------|----------------|
| A        | NS              | 24.2           | 1.000          | 997  |     | 002   | UH            | FLOWED        | 18.5             | 447.7           | 447.7           | 504.0           | 504.0             | 447.7             | 504.0           | 951.7             |
| B        | NS              | 18.0           | 1.000          | 997  |     | 002   | P              | WOC           | 447.7             | 447.7           | 504.0           | 504.0             | 447.7             | 504.0           | 951.7             |
| C        | NS              | 56.0           | 1.000          | 997  |     | 002   | H              | H             | 447.4             | 447.4           | 504.0           | 504.0             | 447.4             | 504.0           | 951.7             |
| TOTAL    |                 | 98.2           |                |      |     |       |                |               |                  |                 |                 |                 |                  | 447.4             | 504.0           | 951.7             |

**NARRATIVE** (If more space is needed, attach a Special Report) **SOYBEANS** at Acme Elevator weighed 45# per bushel and had 19.9% kernel damage. Field B - Put to other use without consent. Guarantee per acre is 28.0 bu. per acre. Field A, B & C determined from FSA permanent Field measurements. Field A wheel measured. Refer to attached Special Report for measurements and calculations. Field B determined from FGIS Grade Certificate. Test Wt. = 45# (DF = .013) + 19.9% damaged kernels (DF = .130 + U.S. Sample Grade (DF = .030) = .173. 1.000 - .173 = .827 Quality Adjustment Factor.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

<table>
<thead>
<tr>
<th>Crop/Code</th>
<th>Date Harvest Completed</th>
<th>Damage similar to other farms in the area?</th>
<th>Assignment of Indemnity</th>
<th>Transfer of Right to Indemnity?</th>
</tr>
</thead>
<tbody>
<tr>
<td>SOYBEANS</td>
<td>MM/DD/YYYY</td>
<td>X</td>
<td>X</td>
<td>No</td>
</tr>
</tbody>
</table>

**A. MEASUREMENTS**

<table>
<thead>
<tr>
<th>Share Field ID</th>
<th>Multi-Crop Code</th>
<th>Length</th>
<th>Width</th>
<th>Depth</th>
<th>Deduction</th>
<th>Net</th>
<th>Conver</th>
<th>Factor</th>
<th>Gross Prod.</th>
<th>Bu., Ton</th>
<th>Lbs. CWT</th>
<th>Shell/ Sugar</th>
<th>Factor</th>
<th>Moisture</th>
<th>%</th>
<th>Test WT</th>
<th>Factor</th>
<th>Adjusted Production</th>
<th>Prod. Not to Count</th>
<th>Production Pre-QA</th>
<th>Value Quality Factor</th>
<th>Production to Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>NS</td>
<td>ACME ELEVATOR</td>
<td>ANYTOWN, ANY STATE</td>
<td>1539.4</td>
<td>10.0</td>
<td>1231.5</td>
<td>530.1</td>
<td>1.0</td>
<td>990</td>
<td>524.8</td>
<td>524.8</td>
<td>.8</td>
<td>16.7</td>
<td>52</td>
<td>.9556</td>
<td>903</td>
<td>1062.7</td>
<td>1062.7</td>
<td>1062.7</td>
<td>1062.7</td>
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<td></td>
</tr>
<tr>
<td>NS</td>
<td></td>
<td>ANYTOWN, ANY STATE</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

67. TOTAL: 1557.5

**DECEMBER 2013**

**FCIC-25440-2 (SOYBEANS)**
### PRODUCTION WORKSHEET

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

##### A. ACTUARIAL

| 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 | Total to Count |
|----------|-----------------|----------------|------------------|-------------------|------|------|-----------------|--------------|--------------|-------------------|------------------|------|----------------|-------------------|------------------|------------------|-------------------|-----------------|------------------|------------------|------------------|
| A        | REPLANTED       | 30.0           | 1.000            | 997               | 002  | R    | NOT            |              |              |                  |                  |      |                | 3.0               |                |                  |                  |                 |                  |                  |
|          |                 | 40.0           | 1.000            | 997               | 002  | NR   |                |              |              |                  |                  |      |                |                  |              |                  |                  |                 |                  |                  |
| 39. TOTAL| 70.0            | 40.0           | 1.000            | 997               | 002  | NR   |                |              |              |                  |                  |      |                |                  |              |                  |                  |                 |                  |                  |

**NARRATIVE**: (If more space is needed, attach a Special Report) 37.5 bu./acre guarantee × 20% = 7.5 bu/acre (3.0 bu. maximum allowed). Appraised potential less than 90% of the production guarantee (50.0 x 90% = 45.0 bu./acre -- appraised potential = 21.5 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

##### B. POTENTIAL YIELD

<table>
<thead>
<tr>
<th>Field ID</th>
<th>Multi-Crop Code</th>
<th>Reported Acres</th>
<th>Determined Acres</th>
<th>Interest or Share</th>
<th>Risk</th>
<th>Type</th>
<th>Class Sub-Class</th>
<th>Intended Use</th>
<th>Irr Practice</th>
<th>Cropping Practice</th>
<th>Organic Practice</th>
<th>Stage</th>
<th>Use of Acreage</th>
<th>Appraised Potential</th>
<th>Moisture % Factor</th>
<th>Shell %, Factor, or Value</th>
<th>Production Pre QA</th>
<th>Quality Factor</th>
<th>Production Post QA</th>
<th>Total to Count</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>REPLANTED</td>
<td>30.0</td>
<td>500</td>
<td>997</td>
<td>002</td>
<td>R</td>
<td>NOT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>1.5</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>40.0</td>
<td>500</td>
<td>997</td>
<td>002</td>
<td>NR</td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>39. TOTAL</td>
<td>70.0</td>
<td>40.0</td>
<td>500</td>
<td>997</td>
<td>002</td>
<td>NR</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

**NARRATIVE**: (If more space is needed, attach a Special Report) 37.5 bu./acre guarantee × 20% = 7.5 bu/acre (3.0 bu. maximum allowed X .500 share = 1.5 bu.). Appraised potential less than 90% of the production guarantee (50.0 x 90% = 45.0 bu./acre -- appraised potential = 21.5 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.
### TABLE C - COMBINED TEST WEIGHT AND PACK FACTOR (Continued)

<table>
<thead>
<tr>
<th>Test Weight</th>
<th>Less Than 255 Sq. Ft.</th>
<th>255 Sq. Ft. to 461 Sq. Ft.</th>
<th>462 Sq. Ft. to 767 Sq. Ft.</th>
<th>768 Sq. Ft. to 1384 Sq. Ft.</th>
<th>1385 Sq. Ft. to 2289 Sq. Ft.</th>
<th>2290 or Over Sq. Ft.</th>
</tr>
</thead>
<tbody>
<tr>
<td>63.0</td>
<td>1.059</td>
<td>1.072</td>
<td>1.091</td>
<td>1.099</td>
<td>1.112</td>
<td>1.133</td>
</tr>
<tr>
<td>63.5</td>
<td>1.066</td>
<td>1.079</td>
<td>1.098</td>
<td>1.106</td>
<td>1.119</td>
<td>1.140</td>
</tr>
<tr>
<td>64.0</td>
<td>1.073</td>
<td>1.086</td>
<td>1.105</td>
<td>1.113</td>
<td>1.126</td>
<td>1.147</td>
</tr>
<tr>
<td>64.5</td>
<td>1.080</td>
<td>1.093</td>
<td>1.112</td>
<td>1.120</td>
<td>1.133</td>
<td>1.154</td>
</tr>
<tr>
<td>65.0</td>
<td>1.087</td>
<td>1.100</td>
<td>1.119</td>
<td>1.127</td>
<td>1.140</td>
<td>1.161</td>
</tr>
</tbody>
</table>

If the actual test weight is not shown on the chart, refer to subsection 9 B Section II, item 60b for instructions.

### TABLE D - SEED (BEAN) SIZE FACTOR

<table>
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<tr>
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If unable to obtain 100 mature beans in sample due to immaturity or swelling from excess moisture, use factor .092 unless otherwise authorized.
### TABLE E - PLANTS PER ACRE (Page 1 of 4)

**INSTRUCTIONS:** Count the number of plants in a representative 10 feet of row (3-foot square grid for broadcast). Find the number in the appropriate row width column. If the number of counted plants is not shown on the table, use the next higher shown number. Then go to the far left column to find the number of plants per acre.

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**Number of Plants in Ten Feet of Row**