SILAGE SORGHUM PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2014 and Succeeding Crop Years
TITLE: SILAGE SORGHUM PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

NUMBER: 25840
          25840-1

EFFECTIVE DATE: 2014 and Succeeding Crop Years

ISSUE DATE: December 6, 2013

SUBJECT:
Provides the procedures and instructions for administering the Silage Sorghum Pilot crop insurance program

OPI: Product Administration and Standards Division

APPROVED:
/S:/ Tim B. Witt
Deputy Administrator for Product Management

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: 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.


5. Subsection 3 D (4) (b): Correct moisture percent from 65% to 68%. Also corrected the item entry on the PW to 59b to match the latest version of the PW.

6. Subsection 3 D (4) (d) 3 and Example: Correct the item entry on the PW to 60b to match the latest version of the PW.

7. Subsection 9 C, item 32a: Clarified that if moisture is 68.0 percent or above, make no entry.

8. Subsection 9 C, item 41: Corrected reference from subsection “3 A (8)” to “3 A (9).

## Control Chart

Control Chart For: Silage Sorghum Pilot Loss Adjustment Standards Handbook

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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 reinsured companies will utilize these standards for both loss adjustment and loss 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This handbook remains in effect until superseded by reissueance of either the entire handbook or selected portions (through slipsheets or bulletins).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 Approved Insurance Provider (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 silage sorghum loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.

(3) Abbreviations:

BP Basic Provisions
CAT Catastrophic Risk Protection
(4) Definitions:

**Approved Yield**

The actual production history (APH) yield, calculated and approved by the verifier, used to determine the production guarantee by summing the yearly actual, assigned, adjusted or unadjusted transitional yields and dividing the sum by the number of yields contained in the database, which will always contain at least four yields. The database may contain up to 10 consecutive crop years of actual or assigned yields. The approved yield may have yield adjustments elected under applicable policy provisions, yield revisions/reductions or other limitations according to FCIC approved procedures applied when calculating the approved yield.

**Dual Purpose**

Sorghum varieties that may be harvested either for grain production or as silage (tons per acre) and that are not insurable under the **CP** for the production of grain.

**Maximum Price Election**

The price determined by multiplying the projected price for corn silage by 80 percent. In lieu of any policy provisions that specify that the price election will be released by the contract change date, the silage sorghum maximum price election will be determined by RMA and released by January 31 of the crop year on RMA’s website.

**Photo-period Sensitive**

Sorghum varieties that will not produce grain because of unique genetics that prevent flowering under normal growing conditions and that have been bred specifically for the production of silage.

**Silage sorghum**

Dual purpose grain sorghum varieties (a variety used for both grain and silage), male sterile grain sorghum varieties, or photo-period sensitive grain sorghum varieties that have been developed to produce green matter to be ensiled.

**Sterile**

Sorghum varieties that will not produce grain because the plants are sterile and have been bred specifically for the production of silage.
3. **INSURANCE CONTRACT INFORMATION**

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

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

A. **INSURABILITY**

(1) The insured must have the **BP, CP**, and, if applicable, the **CAT** Endorsement, in force before electing this Endorsement (Refer to the Silage Sorghum Pilot Endorsement).

(2) The crop insured will be all the silage sorghum planted in the county for which a premium rate is provided by the county actuarial documents, in which the insured has a share; and:

   (a) That is adapted to the area based on days to maturity and is compatible with agronomic and weather conditions in the area; and:

   (b) That is planted for harvest as silage,

   (c) That is not:

      1. a combine-type hybrid grain sorghum (grown from hybrid seed);

      2. Sudan, Sudax, or Sudex varieties, varieties developed for haying and grazing, or any other variety not intended for the production of silage.

      3. interplanted with another crop; or

      4. planted into an established grass or legume.

(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) No written agreements may be authorized under the Pilot Silage Sorghum Endorsement to modify any terms of the contract or to extend coverage to any county for which actuarial documents are not filed.
In addition to the requirements in section 14 of the **BP**, the insured must notify the AIP at least seven (7) calendar days prior to the harvest of any acreage of the silage sorghum crop if the silage will be placed in silage bags, or at least seven (7) calendar days prior to utilizing any acreage in any manner other than for the production of silage (uses other than silage may include, but are not limited to, harvest as grain or hay, or grazing).

(a) Acreage must be appraised prior to harvest, or appraised from representative strips designated by the AIP after harvest for loss purposes.

(b) Any production placed in silage bags or utilized in any manner other than for the production of silage must be appraised prior to harvest.

(c) Production to count for indemnity purposes will be based on the AIP’s silage tonnage appraisal. This requirement also applies when a notice of loss has not been filed.

In addition to the provisions in the **CP**, the total production to count will include appraised production of not less than the production guarantee for any acreage for which the insured failed to give notice or leave the representative samples required in the Silage Sorghum Endorsement.

All production to count of silage sorghum will be increased to a 32 percent dry matter basis equivalent (68 percent moisture basis) if it is harvested or appraised after the normal end of the harvest period or after the calendar date for the end of the insurance period.

The provisions contained in section 8 (i) of the **CP** do not apply.

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” 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.

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

Refer to the CIH and 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.
1. Where new silage is stored on pre-measured, unpacked new silage (from another unit, etc.), use **TABLE H** to compute gross tonnage and the tonnage associated with the depth of the silage from another unit. THE ENTIRE SILO WILL BE MEASURED AND THE EARLIER SILAGE WILL BE SHOWN AS PRODUCTION NOT TO COUNT.

2. Where unpacked new silage is stored on pre-measured, packed old silage (from another unit, last year’s silage, etc.), use **TABLE G** to compute gross tonnage of old silage and **TABLE H** to compute gross tonnage of new silage for associated with the depth of the silage. THE ENTIRE SILO WILL BE MEASURED AND THE EARLIER SILAGE WILL BE SHOWN AS PRODUCTION NOT TO COUNT.

3. Where new settled silage is stored on pre-measured, unpacked, settled new silage from another unit, use **TABLE G** to compute gross tonnage and the tonnage associated with the depth of the silage from another unit. THE ENTIRE SILO WILL BE MEASURED AND THE EARLIER SILAGE WILL BE SHOWN AS PRODUCTION NOT TO COUNT.

(g) Where new silage is stored on pre-measured, unpacked new silage (from another unit, etc.), compute gross tonnage using the unpacked silage method. THE ENTIRE SILO WILL BE MEASURED AND THE EARLIER SILAGE WILL BE SHOWN AS PRODUCTION NOT TO COUNT.

(4) All gross weight silage determinations involving structure measurements will be adjusted by use of a silage test weight factor.

(a) **If the insured refuses to permit test weight sampling, or it is not possible to determine the test weight, record the test weight factor as “1.00.”**

(b) If the insured chooses to harvest “low moisture” silage, the reduction in moisture is not due to an insurable cause and “1.00” should be entered as the test weight factor. Low moisture silage must be adjusted to 68 percent moisture by a factor from **TABLE E** (recorded in item 59b of the claim form).

(c) The actual test weight factor is determined from representative silage samples. It is especially important that freshly chopped silage is representative of the production.

(d) To determine the test-weight factor:

1. Weigh an empty FIVE-gallon bucket in pounds to tenths.

2. Fill the bucket to slightly more than level with FLUFFED silage (DO NOT PACK). Using a yardstick or similar object, level with zigzag sweeps, then weigh the full bucket, in pounds to tenths.

3. Subtract weight of the empty bucket, determine test-weight factor from **TABLE F**, and record, to hundredths, in item 60b of the claim form.
EXAMPLE:

- Empty 5 gallon bucket weighs 2 lbs.
- After filling and leveling the bucket the weight is 15.0 lbs.
- 15.0 lbs. – 2.0 lbs. = 13.0 lbs. of silage
- Factor from TABLE F = 1.08
- Enter “1.08” in Section II, column 60b of the PW.

4. REPLANTING PAYMENT PROCEDURES

A. GENERAL INFORMATION

(1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.

(2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. QUALIFICATIONS FOR REPLANTING PAYMENT

To qualify for a replanting payment, the:

(1) Insured crop must be damaged by an insurable cause of loss;

(2) AIP must determine that it is practical to replant (refer to the LAM);

(3) Acres must have been planted on or after the “Earliest Planting” date if such date has been established by the SP;

(4) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to section 5, “Silage Sorghum Appraisals”);

(5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured planted acreage for the unit (As determined on the final planting date or within the late planting period if a late planting period is applicable. Any acreage planted after the end of the late-planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and

(6) AIP has given consent to replant.

In the Narrative of the claim form or on a Special Report, show the appraisal for each field or subfield, and calculations to document that qualifications for a replanting payment have been met.
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 no “Organic Practice” is specified on the actuarial documents “MAKE NO ENTRY.”

29. **Stage**:

**PRELIMINARY**: MAKE NO ENTRY.

**REPLANT**: Replant stage abbreviation as shown below.

<table>
<thead>
<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
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<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>
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</table>

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

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<tr>
<th>STAGE</th>
<th>EXPLANATION</th>
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<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>
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<tr>
<td>“H”</td>
<td>Harvested.</td>
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<tr>
<td>“UH”</td>
<td>Unharvested or put to other use with consent.</td>
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**PREVENTED PLANTING**: Refer to the Prevented Planting Handbook for proper codes for any eligible prevented planting acreage.

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

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

<table>
<thead>
<tr>
<th>USE</th>
<th>EXPLANATION</th>
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<tbody>
<tr>
<td>“Replant”</td>
<td>Acreage replanted and qualifying for replanting payment</td>
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<tr>
<td>“Not Replanted”</td>
<td>Acreage not replanted or not qualifying for a replanting payment</td>
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<tr>
<td>“To Millet,” etc</td>
<td>Use made of the acreage</td>
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<tr>
<td>“WOC”</td>
<td>Other use without consent</td>
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<tr>
<td>“SU”</td>
<td>Solely uninsured</td>
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<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>
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</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 tons 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 tons, to tenths, of POTENTIAL production for the acreage appraised. Refer to section 5, “Silage Sorghum Appraisals” 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 (if less than 68.0 percent and crop is appraised or harvested after the normal date of harvest or after the calendar date for the end of the insurance period) to nearest tenth. If moisture is 68.0 percent or above, make no entry.

32b. Factor:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Moisture factor from TABLE E if there is an entry in 32a.

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 columns 32b, in tons rounded to tenths. If no entry in column 31, MAKE NO ENTRY.

35. Quality Factor: Refer to subsection 3 A (9) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, otherwise MAKE NO ENTRY.
41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:”**

**REPLANT:** MAKE NO ENTRY.

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

a. Sold (Document the name and address of the buyer); or

b. Not sold (Document the date(s) of the disposition, how the production was used, or how it was destroyed.).

Refer to subsection 3 A (9) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.

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

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

**NARRATIVE:**

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.

a. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.

b. If notice of damage was given and no inspection is 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 or to replant;
(2) If acreage has been replanted to a practice uninsurable as an original practice;
(3) If uninsured causes are present; or
(4) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and 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 qualification 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 tons per acre (adjusted potential column) has/has not been reduced for share on the claim form according to individual guidelines.
THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. DOCUMENT IN THE NARRATIVE THE TOTAL STORAGE STRUCTURE(S) CONTENT (silage depth in silo, bunker, etc.) AND ANY “PRODUCTION NOT TO COUNT.”

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, to tenths.

64a. **Value:** MAKE NO ENTRY.

64b. **MKT Price:** MAKE NO ENTRY.

65. **Quality Factor:** Refer to subsection 3 A (9) if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, otherwise MAKE NO ENTRY.

66. **Production to Count:** Result of multiplying column 63 x column 65 (if applicable), to tenths. Otherwise, transfer the entry from column 63.

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

FOR ITEMS 68 – 72; WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APPROVED (BASE) 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 AND REPLANT:** MAKE NO ENTRY.

   **FINAL:** Total of Column 66, in tons 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 68 and 69, in tons to tenths.
71. **Allocated Prod.:** Refer to the LAM for instructions for determining allocated production. Enter the total production, in tons 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’s), 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.).