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FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2017 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK	**NUMBER: 25820**
EFFECTIVE DATE: 2017 and Succeeding Crop Years	**ISSUE DATE: June 6, 2016**
SUBJECT: **Provides procedures and instructions for administering the Forage Seed crop insurance program.**	**OPI: Actuarial and Product Design Division** **APPROVED:** */s/Rodger M. Matthews, for.* **Acting Deputy Administrator for Product Management**

REASON FOR ISSUANCE

The Forage Seed Loss Adjustment Standards Handbook has been updated to include reference to the General Standards Handbook (GSH) effective beginning with the 2017 crop year. There were no major changes. Highlighted text shows changes or additions.

FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

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FILING INSTRUCTIONS

This handbook replaces the 2015 Forage Seed Loss Adjustment Standards Handbook, FCIC-25820 (11-2014). This handbook is effective for the 2017 and succeeding crop years and is not retroactive to any 2016 or prior crop year determinations.

FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK
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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBLITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/handbooks/25000/index.html.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
GSH	Provides general administrative procedures that apply across all plans of insurance.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
LAM	Provides overall general loss adjustment (not crop-specific) process.

(1) Terms and definitions general (not crop specific) to loss adjustment are identified in the GSH. Abbreviations and acronyms are identified in the LAM.

(2) Terms, abbreviations, and definitions specific to Forage Seed loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the CIH and LAM for irrigated practice guidelines.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall 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.

B. Form Distribution

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:

(1) One legible copy to the insured; and
(2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

(1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Forage Seed Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).

(2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 4. 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.

(3) The certification statement required by the current DSSH must be included on the Production Worksheet 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."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Forage Seed CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

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

(1) Insured Crop

(a) In accordance with section 8 of the BP, the crop insured will be all types and practices of each forage seed crop you elect to insure, that is grown in the county and for which a premium rate is provided by the actuarial documents:

1 In which the insured has a share; and
2 That is grown for harvest as:

(i) Certified forage seed; or
(ii) Seed grown under a forage seed contract executed on or before the acreage reporting date or the date otherwise specified in the SP.

(b) For contracted acreage of forage seed crops only, you will not be considered to have a share in the insured crop unless, under the terms of the forage seed contract, you are at risk of a financial loss at least equal to the amount of insurance on such acreage.

(c) In addition to the crop and acreage listed as not insured in sections 8 and 9 of the BP, we will not insure any forage seed crop that:

1 Is interplanted with another crop, unless otherwise specified in the SP;

2 Is planted into an established grass or legume;

3 Does not have an adequate stand at the beginning of the insurance period unless otherwise specified in the SP;

4 Exceeds the age limitations for the forage seed crop or type contained in the SP; or

5 Is utilized for any purpose during the crop year other than for seed production unless otherwise specified in the SP.

(d) A forage seed producer who is also a forage seed company may establish an insurable interest if the following requirements are met:

1 The producer must comply with the CP; and

2 All the forage seed grown by the forage seed company is enrolled with the appropriate certifying agency.

(e) In addition to the causes of loss excluded in the BP, insurance is not provided against damage or loss of production due to:

1 The crop not being timely harvested, unless such delay in harvesting is solely and directly caused by an insurable cause of loss;

2 Insufficient supply of pollinators, as determined by the AIP, unless lack of pollinators or pollination is solely and directly caused by an insurable cause of loss;

3 Failure of the certification standard or forage seed company contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control, as determined by the AIP, unless such failure is solely and directly due to an insurable cause; or

4 Failure of certification standard or forage seed contract acceptance due to failure to follow all other certification or contract requirements, as determined by the AIP, unless such failure is solely and directly due to an insurable cause.

(f) If any loss of production is determined to be due to lack of pollination, the insured must establish the reason and the adjuster will verify if the poor pollination was due to insurable causes. The adjuster will verify if the number of bees per acre recommended for crop pollination were placed in or near the field, and that the proper management practices were used. For more information, contact the AIP.

12 Unit Division

(1) 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 conditions stated in the applicable provisions are met.

(2) In lieu of the optional unit provisions in section 34 of the BP, you may select optional units by forage seed contract or variety if permitted by the SP.

13 Quality Adjustment

(1) Production not meeting the minimum quality requirements contained in the forage seed contract or certifying agency's standards based on tests conducted by a qualified seed testing laboratory due to insurable causes will be reduced as follows:

a. Divide the actual value (per pound) by the Base Price for the insured type; and

b. Multiply the result obtained in (a) above by the number of pounds of such production.

13 Quality Adjustment (continued)

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

(3) For forage seed production eligible for quality adjustment, the value of the qualifying damaged production is NOT TO BE REDUCED for:

a. moisture content;

b. damage due to uninsured causes; or

c. drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the forage seed; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.

(4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM.

14 Replanting Payment Procedures

There is no replanting payment available for forage seed.

15-19 (Reserved)

PART 3 APPRAISALS

20 General Information

(1) Whenever possible, defer appraisals until the seed is mature. Arrange with the insured to harvest representative samples to determine potential production per acre. The adjuster must be present when the insured harvests the representative samples. Refer to the LAM for representative sample requirements.

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

(3) **The adjuster should use caution when entering a field if the bees are present.**

21 Selecting Representative Samples

(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 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 Exhibit 5 for each field or subfield.

22 Measuring Sample Area for Sample Selection

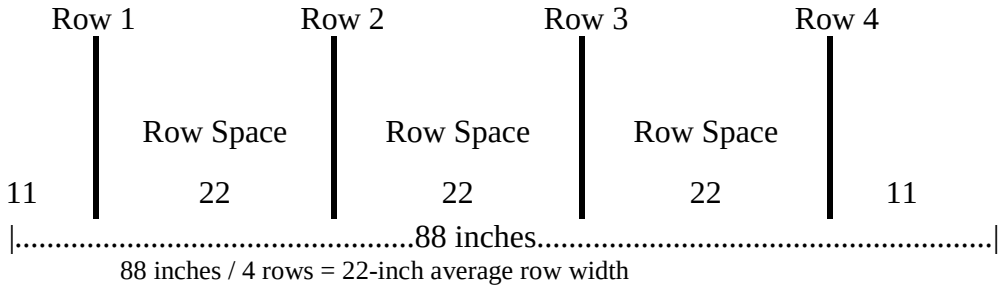
Use these instructions for all appraisal methods.

(1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).

(2) Measure across **FOUR OR MORE** rows, from the center the row space before the first row to the center of the row space after the fourth row (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width in whole inches.

22 Measuring Sample Area for Sample Selection Continued)

Example:



(3) Where rows are skipped for tractor and planter tires, refer to the LAM.

23 Appraisal Methods

A. General Information

(1) Whenever possible, defer appraisals until the seed is mature. Arrange with the insured to harvest representative samples to determine potential production per acre. The adjuster must be present when the insured harvests the representative samples. Refer to the LAM for representative sample requirements.

(2) If determining potential production from a harvested sample is not possible, the following instructions provide information on appraisal methods for:

Appraisal Method...	**Use...**
Stem Count	From seedling emergence until flowering reaches 50 percent.
Bloom/Curl Count	From the time flowering is 50 percent or more complete through maturity.

B. Determination of the Percent Bloom

The adjuster may request the assistance of the company field person, extension specialist, or other qualified disinterested third person.

(1) Select a 10-foot linear sample row.

(2) Select and cut not less than 10 representative stems from the sample.

(3) Count the total number of flower buds, open flowers, and curls on all sample stems to determine the number of potential curls.

(4) Count the number of open flowers and curls on all sample stems.

B. Determination of the Percent Bloom (Continued)

(5) Divide the number of open flowers and curls obtained in step (4) by the total obtained in step (3) above, and multiply by 100. This result equals the percent bloom for the sample.

(6) Repeat steps (1) through (5) throughout the field or subfield as many times as necessary to accurately determine the average percent of bloom for the field or subfield being appraised.

Example:

10 representative stems were selected from a 10-foot sample row.
350 flower buds, open flowers, and curls were counted on the 10 stems.
210 open flowers and curls were counted.
210 divided by 350 equals 0.60, times 100 equals 60 percent bloom completed.

(7) If the result is less than 50%, complete Part I of the appraisal worksheet. If the result is 50% or greater, enter the result in item 21 on the appraisal worksheet and complete Part II.

C. Stem Count Method

(1) Damaged Plant Characteristics for Stem Count Appraisals.

Alfalfa plants injured in the vegetative stage may be either dead or injured to such an extent they are in a non-recoverable condition. The crop may recover its yield potential as the remaining plants take advantage of reduced competition for light, moisture and nutrients. As a result, plants grow larger, produce branches and develop more pods and seeds per pod, thereby compensating for lost plants.

(2) Stem Count Appraisals.

(a) Determine the number of samples required (refer to Exhibit 5).

(b) Determine the average row width. Enter this number on the appraisal worksheet in item 8. Refer to Paragraph 22 for row width determination instructions.

(c) Count the number of live stems in a linear 3-foot sample row. Enter this number in item 9 of the appraisal worksheet.

(d) Determine the average number of stems per square yard using Table B in Exhibit 6 and the stem count.

C. Stem Count Method (Continued)

(e) Determine the yield potential factor by using Table C in Exhibit 6.

Table C in Exhibit 6 adjusts the yield potential based on the number of stems per square yard. For example, too thin of a stand reduces yield potential because there are not enough plants to optimize seed production. If there are too many plants, it is difficult for pollinators to get through the plant canopy.

(f) Multiply the insured's APH yield by the yield potential factor to arrive at the appraised potential.

(3) Stand reduction is usually considered until the main stem starts elongating, approximately 30-45 days after planting, and blooming is at least 50 percent complete.

(4) For first-year seeded acreage, appraisals should be deferred until the stand has been thinned, if possible.

D. Bloom/Curl Count Method

(1) Damaged Plant Characteristics for Bloom/Curl Count Appraisals.

(a) If hail partially severs the green stems in the seedpod stage when seeds are developing, producing breaks or "hangers," pods on these stems should be counted as lost.

(b) Bruising of green curls may result in subsequent splitting as the curls turn brown and dry out. Individual curls that are split or splitting as a result of bruising, partially or completely severed (whether one or both sides are missing), should be counted as lost. The seed will continue to mature in uninjured curls.

(c) If the hail occurs when the curls are mature, all harvestable curls should be counted.

(2) Bloom/Curl Count Calculation.

(a) Determine the percent bloom for the field or sub-field being appraised. Refer to Paragraph 23 B.

(b) Determine the number of blooms/curls present per square foot in a linear 10-foot row. For alfalfa seed, one bloom is equal to one curl (pod).

(i) Determine the number of samples required (refer to Exhibit 5).

(ii) Count the number of plants in a 10-ft. sample row length for each sample.

D. Bloom/Curl Count Method (Continued)

(i) Select at least two representative plants from the sample. Count the number of blooms/curls from the selected plants.

(ii) Divide the total number of blooms/curls by the number of selected plants to determine the average number of blooms/curls per plant.

(iii) Multiply the average number of blooms/curls per plant by the number of plants in the sample to get the number of blooms/curls per sample. Enter the results on the appraisal worksheet.

(iv) Total the number of blooms/curls for all samples and divide by the number of samples taken to determine the average number of blooms/curls per sample.

(v) Divide the average number of blooms/curls per sample by the square foot factor (Table D, Exhibit 6) to determine the blooms/curls per square foot.

(c) Multiply the number of blooms/curls per square foot by the yield factor (Table E, Exhibit 6) to determine the adjusted blooms/curls per square foot.

(d) Multiply the adjusted number of blooms/curls per square foot by the average number of seeds per curl (Table F, Exhibit 6) to determine the number of seeds per square foot.

(e) Multiply the number of seeds per square foot by 43,560 square feet per acre to determine the number of seeds per acre.

(f) Divide the number of seeds per acre by the number of seeds per pound (Table F, Exhibit 6) to determine the pounds of seed per acre.

(3) Appraising unharvested production after a crop has reached maturity or is in the windrow may be done by arranging with the insured to harvest representative areas, selected by the adjuster. Use the harvested production, divided by the number of acres harvested to determine appraised potential production. The adjuster must be present when the representative areas of the field are harvested. (Refer to the LAM).

24 Deviations and Modifications

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

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

25 Appraisal Worksheet Form Standards

(1) The entry items in Exhibit 3 are the minimum requirements for the Forage Seed Appraisal Worksheet. All the 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 Nondiscrimination 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 Exhibit 3. The current Privacy Act and Nondiscrimination statements can be found in the Document and Supplement Standards Handbook (DSSH) FCIC-24040.

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

26 General Information for Worksheet Entries and Completion Procedures

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, or when a worksheet entry is not provided.

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

(3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Record appraisals for uninsured causes of loss on a separate appraisal worksheet. Refer to paragraph 21 for sampling requirements.

(4) For every inspection, complete items "Company Name" and items 1 through 5 and Page Number.

(5) Standard appraisal worksheet entry items are numbered consecutively in Exhibit 3. A sample appraisal worksheet is also provided to illustrate how to complete all except the last three (3) entries (signatures and date).

(6) For all zero appraisals, refer to the LAM.

27-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 Production Worksheet Standards

(1) The entered items in Exhibit 4 are the minimum Production Worksheet requirements. All the 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 Nondiscrimination 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 exhibit. The current Nondiscrimination Statement can be found in the DSSH. The current Privacy Act 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".

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

32 General Information for Worksheet Entries and Completion Procedures

(1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections made 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 must 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 by NOTIFICATION from the insured that the total 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.

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
GSH	General Standards Handbook, FCIC-18190
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
LAM	Loss Adjustment Manual, FCIC-25010
RMA	Risk Management Agency
SP	Special Provisions

Definitions

Adequate Stand	A population of live plants that equals or exceeds the minimum required number of plants per square foot as shown in the SP.
Base Price	For seed under contract, the price per pound (excluding any discounts or incentives that may apply) stated in the forage seed contract. For certified forage seed not under a forage seed contract, and for forage seed producers who are also forage seed companies, the price contained in the Actuarial Documents.
Certified Forage Seed	Forage seed that meets the certification standards administered by a certifying agency at the time of harvest and that has been grown under a certification application accepted by the certifying agency on or before the acreage reporting date or as otherwise specified in the SP.
Curl *	Individual seedpod located on the raceme.
Forage Seed Crop	Small seeded legume plants grown for seed (e.g., alfalfa, clovers, etc.), including those grown for the production of hybrid seed, as shown in the actuarial documents.
Harvest	Removal of seed from the windrow or field.
Internodes *	The region between two nodes.
Lamina *	(Leaflet) the individual component of the trifoliate leaf.
Nodes *	The location on the stem where the leaf attaches.
Peduncle *	Primary flower stalk supporting either a cluster or a solitary flower.
Pedicel *	A single branchlet which connects the flower bud, flower or seed pod to the peduncle.
Petiole *	The stalk connecting the leaf to the stem node.
Qualified Seed Testing Laboratory	Laboratory qualified by the State to test the forage seed to determine whether it qualified as certified forage seed.
Raceme *	Inflorescence in which the pods or curls are arranged along a common main axis.
Stem *	Aerial portion of the plant with nodes and internodes.

* Refer to illustrations in Exhibit 7

Form Standards – Appraisal Worksheet

Verify or make the following entries:	
Item No.	**Information Required**
	Company: Name of the 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**: Enter the crop/code as listed on the SP. For example, Alfalfa Seed (0107).
5.	**Crop Year**: Four-digit crop year, as defined in the policy, for which the claim has been filed.
PART I - STEM COUNT (Less than 50% bloom complete) **Use this method of appraisal from seedling emergence until flowering is less than 50 percent complete.**	
6.	**Field ID**: Field or subfield identification symbol
7.	**Acres**: Number of determined acres, to tenths, in the field, or subfield being appraised.
8.	**Row Width**: Row width to nearest inch. If broadcast, enter "B". Refer to Paragraph 22 for row width determination information.
9.	**Number of Stems**: Number of LIVE stems capable of producing seed in each sample.
10.	**Total Stems**: Sum of stems counted from all samples in item 9.
11.	**Total Samples**: Total number of samples taken.
12.	**Avg. No. Stems**: Total stems (item 10) divided by the number of sample plots (item 11), rounded to the nearest tenth.
13.	**Stems Per Sq. Yd. Factor**: Multiplication Factor for the row width in item 8 from **TABLE B**, Exhibit 6
14.	**Stems Per Sq. Yd.**: Result of multiplying the Avg. No. Stems (item 12) by the Stems Per Sq. Yd. Factor (item 13), rounded to the nearest whole number.
15.	**Yield Potential Factor**: Yield potential factor for the applicable number of alfalfa stems per square yard (**TABLE C,** Exhibit 6). Interpolate as necessary.
16.	**Approved APH Yield**: Approved APH Yield to the nearest whole pound from the insured's APH form or Summary of Coverage.
17.	**Lbs. Per Acre**: Multiply the Yield Potential Factor (item 15) by the Approved APH Yield (item 16). Round to the nearest whole pound.
PART II - BLOOM /CURL COUNT (50% or greater bloom complete) **Use this method from the time flowering is 50 percent or more complete through maturity.**	
18.	**Field ID**: Field or subfield identification symbol.

Form Standards – Appraisal Worksheet (Continued)

Item No.	Information Required
19.	**Acres**: Number of determined acres, to tenths, in the field, block, or subfield being appraised.
20.	**Row Width**: Row width to nearest inch. If broadcast, enter "B". Refer to Paragraph 22 for row width determination information.
21.	**% Bloom**: Percent of total blooms that have developed for the field or subfield on the date of inspection. Refer to Paragraph 23 B. The calculation of percent bloom should be entered in the narrative of the appraisal worksheet.
22.	**Blooms/Curls Per Sample**: Number of blooms and/or curls in each sample. Refer to Paragraph 23 D.
23.	**Total Blooms/Curls**: Total number of blooms and/or curls in all samples from item 22.
24.	**Total Samples**: Total number of sample plots.
25.	**Avg. No. Blooms/Curls**: Divide the total number of blooms and/or curls (item 23) by the Total Samples (item 24). Enter the result, rounded to the nearest tenth.
26.	**Sq. Ft. Factor**: Square foot factor from **TABLE D**, Exhibit 6, for the row width listed in item 20.
27.	**Blooms/Curls Per Sq. Ft.**: Result of dividing the average number of blooms/curls (item 25) by the Sq. Ft. factor (item 26), rounded to the nearest tenth.
28.	**Yield Factor**: Factor from **TABLE E,** Exhibit 6, for the percent of bloom shown in item 21.
29.	**Adj. Blooms/Curls Per Sq. Ft.**: Blooms/Curls Per Sq. Ft. (item 27) multiplied by the Yield Factor (item 28), rounded to the nearest tenth.
30.	**Avg. Seeds Per Curl**: Refer to **TABLE F**, Exhibit 6 for average number of seeds per curl for the applicable crop.
31.	**No. Seeds Per Sq. Ft.**: Multiply the Adj. Blooms/Curls Per Sq. Ft. (item 29) by the Avg. Seeds Per Curl (item 30), rounded to the nearest tenth.
32.	**Sq. Ft. Per Acre**: "43,560" as entered.
33.	**Seeds Per Acre**: Result of multiplying the No. Seeds Per Sq. Ft. (item 31) by the Sq. Ft. Per Acre (item 32), rounded to the nearest whole number.
34.	**Seeds Per Pound**: Refer to **TABLE F,** Exhibit 6 for number of seeds per pound for the applicable crop.
35.	**Pounds Per Acre**: Result of dividing the Seeds Per Acre (item 33) by the Seeds Per Pound (item 34), rounded to whole pounds.
36.	**Remarks:** Any remarks pertinent to the appraisal, sampling, conditions in general (e.g., - very hot and dry), etc. If the cause of loss is inadequate pollination, document the reasons. Refer to Paragraph 11 (1) e. Document how any appraisals for uninsured causes of loss were determined.

Form Standards – Appraisal Worksheet (Continued)

The following required entries are not illustrated on the Appraisal Worksheet example following.	
Item No.	**Information Required**
37.	**Adjuster's Signature, Code No., and Date**: Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the "Remarks" section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
38.	**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 Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
39.	**Page Number**: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only	COMPANY NAME: ANY COMPANY		CLAIM NUMBER XXXXXXXX		
FORAGE SEED APPRAISAL WORKSHEET	1. INSURED'S NAME: I.M. INSURED	2. POLICY NUMBER: XXXXXXX	3. UNIT NUMBER: 0001-0000	4. CROP: ALFALFA SEED (0107)	5. CROP YEAR: YYYY

PART I – STEM COUNT (LESS THAN 50% BLOOM COMPLETE)

FIELD ID 6	ACRES 7	ROW WIDTH 8	NUMBER OF STEMS (STEM COUNT METHOD ONLY)							TOTAL STEMS 10	TOTAL SAMPLES 11	AVG. NO. STEMS 12	STEMS PER SQ. YD. FACTOR 13	STEMS PER SQ. YD. 14	YIELD POTENTIAL FACTOR 15	APPROVED APH YIELD 16	LBS. PER ACRE 17
1	10.0	22	11	12	10	9	13			55	5	11.0	1.64	18	.30	462	139
										÷	=	x	=		x	=	
										÷	=	x	=		x	=	
										÷	=	x	=		x	=	
										÷	=	x	=		x	=	
										÷	=	x	=		x	=	

PART II – BLOOM/COUNT (50% OR GREATER BLOOM COMPLETE)

FIELD ID 18	ACRES 19	ROW WIDTH 20	% BLOOM 21	BLOOMS/CURLS PER SAMPLE 22				TOTAL BLOOMS/ CURLS 23	TOTAL SAMPLES 24	AVG. NO. BLOOMS/ CURLS 25	SQ. FT. FACTOR 26	BLOOMS/ CURLS PER SQ. FT. 27	YIELD FACTOR 28	ADJ. BLOOMS/ CURLS PER SQ. FT. 29	AVG. SEEDS PER CURL 30	NO. SEEDS PER SQ. FT. 31	SQ. FT. PER ACRE 32	SEEDS PER ACRE 33	SEEDS PER POUND 34	POUNDS PER ACRE 35
3	30.0	22	60%	100	150	200	250		5	200.0	18.33	10.9	1.33	14.5	7	101.5	43,560	4,421,340	238,000	19
				300				1000	÷ =	÷ =	x =	x =	x =	÷ =						
									÷ =	÷ =	x =	x =	x =	÷ =						
									÷ =	÷ =	x =	x =	x =	÷ =						

36. REMARKS

Item 21 – 10 representative stems were selected from a 10 foot sample row. 350 flower buds, open flowers, and curls were counted on the 10 stems. 210 open flowers and curls were counted. 210 divided by 350 equals 60 percent bloom completed.

This Form Example does not Illustrate all required Entry Items (e.g., signatures, dates, etc.)

EXAMPLE

Verify or make the following entries:	
Item No.	**Information Required**
1.	**Crop/Code #**: "Alfalfa Seed" - (0107).
2.	**Unit #**: Unit number from the Summary of Coverage after it is verified to be correct.
3.	**Location Description:** Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Serial Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	**Date(s) of Damage**: First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage 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.

Verify or make the following entries:

Item No.	Information Required
6.	**Insured Cause %:** **PRELIMINARY:** MAKE NO ENTRY. **FINAL:** Whole percent of damage for the insured cause of damage listed in item 5. 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%. Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding causes of damage and insured cause percentages:
7.	**Company/Agency:** Name of the AIP 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 Unit," 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.

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5; Cause of Loss – Freeze; Insured cause percent – 10%.					

Verify or make the following entries:	
Item No.	**Information Required**
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/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 first or second space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) 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.

Verify or make the following entries:	
Item No.	**Information Required**
15.	**Companion Policies**: 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's 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: a. Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable; b APH yields; c. Appraisals; d. Adjustments to appraised mature production (quality adjustment factors); e. Stages or intended use(s) of acreage; f. Shares (e.g., 50 percent and 75 percent shares on the same unit); or g. Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.	
Verify or make the following entries:	
Item No.	**Information Required**
16.	**Field ID:** Enter the field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.

Verify or make the following entries:	
Item No.	**Information Required**
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 there is no "Rate Class" or "High Risk Area" 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.
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.

Verify or make the following entries:	
Item No.	**Information Required**
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 carried out by the insured. If "No Cropping 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 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. **STAGE** — **EXPLANATION** "P"..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, 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.**

Verify or make the following entries:	
Item No.	**Information Required**
30.	**Intended or Final Use:** Use the following "Intended Use" abbreviations. **USE** **EXPLANATION** Bulldozed, etc..... Use made of acreage "WOC"..... Other use without consent "SU".....Solely uninsured "ABA"..... Abandoned without consent "H"..... Harvested "UH"..... Unharvested Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use." **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 Paragraph 23, "Appraisal Methods" for additional instructions. If there is no potential on UH acreage, enter "0." Refer to paragraph 921A(9) in the LAM for procedures for documenting zero yield appraisals.
32a.	**Moisture %:** MAKE NO ENTRY
32b.	**Factor:** MAKE NO ENTRY
33.	**Shell %, Factor, or Value:** MAKE NO ENTRY.
34.	**Prod. Pre QA:** **PRELIMINARY AND FINAL:** Result of multiplying column 31 times column 19, (or column 18 if there are underreported acres), to whole pounds. If no entry in column 31, MAKE NO ENTRY.

Verify or make the following entries:	
Item No.	**Information Required**
35.	**Quality Factor:** For mature, unharvested forage seed which, due to insurable causes, qualifies for quality adjustment as provided in the Forage Seed CP, enter the quality adjustment factor (QAF) as a three place decimal, calculated by dividing the actual value per pound of the damaged or conditioned production by the base price per pound for the insured type. Document all calculations in the Narrative of the Production Worksheet (or on a Special Report). Include a copy of all supporting documentation in the insured's claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Do not allow any reduction in value due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature forage seed has no value, enter ".000." Refer to the LAM for procedures regarding zero market value. Refer to Paragraph 13, Quality Adjustment, for additional quality adjustment information.
36.	**Production Post QA:** **PRELIMINARY AND FINAL:** Result of multiplying column 34 times column 35 rounded to whole pounds. If no entry in column 35, transfer entry from column 34. If no entry in column 31, MAKE NO ENTRY.

Verify or make the following entries:	
Item No.	**Information Required**
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 (or column 18 if there are under-reported acres), 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 (or column 18 if there are under-reported acres) entry by NOT LESS than the insured's production guarantee per acre in whole pounds, for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form), for any "P" stage acreage. (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production. (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole pounds, by column 19 (or column 18 if there are under-reported acres) 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:** Result of adding item 36 and item 37.
39.	**Total:** **PRELIMINARY:** MAKE NO ENTRY. **FINAL:** Total determined acres (column 19), to tenths.

Verify or make the following entries:	
Item No.	**Information Required**
40.	**Quality:** For mature harvested or unharvested forage seed which, due to insurable causes, qualifies for quality adjustment as provided in the Forage Seed CP, check "Other." Explain in the Narrative. Otherwise 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 "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, item 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, item "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).

Verify or make the following entries:	
Item No.	**Information Required**
	NARRATIVE (Continued): j. Explain a "NO" checked in item 44, "Damage Similar to Other Farms in the Area." k. Attach a sketch map or aerial photograph 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 sketch map or aerial photo the disposition of acreage destroyed or put to other use with or without consent. l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature. m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection. n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions. o. Explain any delayed notices or delayed claims as instructed in the LAM. p. Document any authorized estimated acres shown in Section I, column 19 as follows: "Line 3 "E" acres authorized by AIP MM/DD/YYYY." 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 name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning. t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – DETERMINED HARVESTED PRODUCTION

(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.

(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., enter the name and address of seed company, storage facility, or buyer as applicable in items 49 - 52.

(5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

   (a) Separate storage facilities;

   (b) Different seed companies or buyers. The insured must have maintained satisfactory records of ALL production;

   (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

(6) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.

(7) 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 47a 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. Enter the earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to another 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 remaining on the unit that the insured does not intend to harvest, enter "**Incomplete**." c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest**." d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, 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 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.

Verify or make the following entries:	
Item No.	**Information Required**
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, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).
48.	**MULTI-CROP CODE:** The applicable two-digit code for first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
49.	**Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop. a. Length if rectangular or square. b. Diameter if round or conical pile. Refer to 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.	**Deduction**: Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
53.	**Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54.	**Conversion Factor:** Enter conversion factor as .8 (only if structure measurements are entered).
55.	**Gross 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 bin.

Verify or make the following entries:	
Item No.	**Information Required**
56.	**Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Enter gross harvested and/or delivered production, in whole pounds. Enter the described production whether: 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 farm-stored production, calculate the pounds of production as follows: Column "55" times Column "60a" (actual test weight) rounded to the nearest whole pound.
57**.**	**Shell/Sugar Factor**: MAKE NO ENTRY.
58a.	**FM%:** Clean-out percentage taken from the seed company settlement sheet. Make entry to the nearest tenth for **ONLY** foreign material (as applicable) which the BUYER has deducted (or will deduct if such production has not been sold). If the seed company has averaged foreign material on the settlement sheet, refer to the LAM for instructions. Refer to **EXHIBIT 8** for an example of a Seed Company Settlement Sheet.
58b.	**Factor:** Enter the three-place factor determined by subtracting 58a from 100 and divide by 100.
59a.	**Moisture %:** MAKE NO ENTRY.
59b.	**Factor:** MAKE NO ENTRY.
60a.	**Test WT: Test Weight**: Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP) after any foreign material is removed.
60b.	**Factor:** MAKE NO ENTRY. The forage seed has been converted to actual pounds in Column "56" above; therefore, no further adjustment is necessary.
61.	**Adjusted Production:** Entry from column "56" times column 58b, rounded to whole pounds.

Verify or make the following entries:	
Item No.	**Information Required**
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 the entry in column "62" from column "61" to whole pounds
64a.	**Value:** Enter the price (value) per pound, to two decimal places, of the damaged forage seed that, due to insurable causes, does not meet the quality requirements as stated in the seed contract or certifying agency standards. Refer to the LAM for details on determining values.
64b.	**Mkt. Price:** I If an entry is in item 64a, enter the base price per pound for the insured type.
65.	**Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by dividing the entry in column 64a by the entry in column 64b but not less than zero. Enter 1.000 if the production is not eligible for quality adjustment. Explain in the Narrative.
66.	**Production to Count:** Enter result from multiplying column 63 times column 65 rounded to whole pounds.
67.	Total of column 63. If no entry in column 63, MAKE NO ENTRY.
FOR ITEMS 68 THROUGH 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.

Verify or make the following entries:	
Item No.	**Information Required**
70.	**Unit Total:** **PRELIMINARY:** MAKE NO ENTRY. **FINAL:** Total of 68 and 69, to whole pounds.
71.	**Allocated Prod.:** Refer to 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, in 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 column 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 Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood. Final indemnity 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 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.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company / Agency	ANY COMPANY / ANY AGENCY
Alfalfa Seed - 0107	0001-0000	SW1-96N-30W		

4. Date(s) of Damage	JUN 10				
5. Cause(s) of Damage	HAIL				
6. Insured Cause %	100				
12. Additional Units	0002-0000				
13. Est. Prod. Per Acre	400				

8. Name of Insured	I. M. INSURED		
9. Claim #	XXXXXXX	11. Crop Year	YYYY
10. Policy #	XXXXXXXXXXXX		
14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
1	NS		10.0	1.000		114					102		UH	UH	139			1390		1390		1390
2	NS		18.0	1.000		114					102		P	WOC							5400	5400
3	NS		30.0	1.000		114					102		UH	UH	19			570	.667	380		380
4	NS		70.2	1.000		114					102		H	H								
		39. TOTAL	128.2												42. TOTALS			1960		1770	5400	7170

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐ Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other [x] None ☐

41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (If more space is needed, attach a Special Report) Alfalfa seed contracted at Acme Seed Company. Fields 1, 2, & 3 were wheel measured. Field 4 acreage determined from FSA permanent field Measurements. Field 2 plowed without consent. Field 3 appraised from representative samples. See Special Report for determinations. Mature unharvested seed not meeting standard - $.80 / $1.20 = .667. Harvested Production – Seed not meeting standard - $.80 / $1.20 = .667 x 9,909 lbs. = 6,609 lbs. To count.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
Incomplete	Yes [X] No [ ]	Yes [ ] No [X]	Yes [ ] No [X]

A. MEASUREMENTS / **B. GROSS PRODUCTION** / **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton (Lbs.), Cwt.	57. Shell/ Sugar Factor	58a. / 58b. FM% / Factor	59a. / 59b. Moisture % / Factor	60a. / 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
	NS	Acme Seed Co. Anytown, Any State							21,922		9.6 / .904			19,817		19,817			19,817
	NS	Acme Seed Co. Anytown, Any State							10,961		9.6 / .904			9,909		9,909	.80 / 1.20	.667	6,609

67. TOTAL	29,726
68. Section II Total	26,426
69. Section I Total	7,170
70. Unit Total	33,596
71. Allocated Prod.	
72. Total APH Prod.	28,196

EXAMPLE

Exhibit 5

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 - Stems per Square Yard Factor Table (Stem Count Method)

Row Width	B	12	18	20	22	24	30	36	42
Multiplication Factor	1.00	3.00	2.00	1.80	1.64	1.50	1.20	1.00	0.86

For row widths not shown determine the Multiplication Factor using the following formula:

36 inches/row width (inches) = Multiplication Factor

Example: Interpolation for a row width of 19 inches.
36 inches/ 19 inches = 1.89 (round to two decimal places)

Determine the number of stems per square yard by using the following formula:

Number of living alfalfa stems X multiplication factor = Number Of Stems Per Square Yard

Example: An adjuster determines 13 live alfalfa stems in a sample with a row width of 24 inches.

Table B shows a Multiplication Factor of 1.50 for a 24-inch row width.
13 live stems X 1.50 = 20 (Round to nearest whole number)

Table C - Yield Potential Factor Table (Stem Count Method)

Alfalfa Stems (No. per Square Yard)	Yield Potential Factor	Alfalfa Stems (No. Per Square Yard)	Yield Potential Factor	Alfalfa Stems (No. Per Square Yard)	Yield Potential Factor
0	0	160	.99	320	.67
10	.17	170	1.00	330	.65
20	.33	180	1.00	340	.65
30	.46	190	1.00	350	.64
40	.58	200	1.00	360	.64
50	.66	210	1.00	370	.63
60	.73	220	.97	380	.63
70	.78	230	.95	390	.62
80	.83	240	.90	400	.61
90	86	250	.85	410	.61
100	.89	260	.81	420	.60
110	.91	270	.76	430	.59
120	.94	280	.73	440	.57
130	.96	290	.71	450	.56
140	.97	300	.69	460 - 670	.55
150	.98	310	.68		

Values for Alfalfa Stem counts not shown on **Table C** must be interpolated.

Example: Interpolation for a stem count of 18 stems.

18 is .8 of difference between 10 and 20. (calculation: (18-10 =8); (20-10 = 10); 8/10 = .8)

Multiply this result (.8) times the difference between the Yield Potential Factor values for 20 and 10 (.33 - .17 = .16).

.8 x .16 = .128. Round to two decimal places (.13).

Add this result (.13) to the Yield Potential Factor value for 10 alfalfa stem count (.17 + .13 = .30).

For alfalfa stem counts over 210 stems, **subtract** the result from the Yield Potential Factor value, instead of adding to it.

Interpolation for a stem count of 248 stems. 248 is .8 of difference between 240 and 250. (calculation: (248-240 = 8); (250-240 = 10); 8/10 = .8)

Multiply this result (.8) times the difference between the Yield Potential Factor values for 240 and 250 (.90 - .85 = .05).

(.8 x .05 = .04). Round to two decimal places.

Subtract this result (.04) from the Yield Potential Factor value for 240 alfalfa stem count (.90 - .04 = .86)

Table D - Square Foot Factor Table (Bloom/Curl Count Method)

Row Width	Sq. Ft. Factor	Row Width	Sq. Ft. Factor	Row Width	Sq. Ft. Factor
B	9.00	18	15.00	36	30.00
6	5.00	20	16.67	38	31.67
7	5.83	22	18.33	40	33.33
8	6.66	24	20.00	42	35.00
9	7.50	26	21.67	44	36.67
10	8.33	28	23.33	46	38.33
12	10.00	30	25.00	48	40.00
14	11.67	32	26.67	50	41.67
16	13.33	34	28.33	52	43.33

For row widths not listed on the above chart, calculate the square foot factor as follows:

(Row Width (in inches))/12 in.) x 10 ft. = Sq. Ft. Factor

Example: ((25 in.)/12 in.) x 10 ft. = **20.83** Sq. Ft. Factor

Table E - Yield Factor Table (Bloom/Curl Count Method)

Percent Bloom	Yield Factor	Percent Bloom	Yield Factor	Percent Bloom	Yield Factor
50	1.60	61	1.31	71	1.13
51	1.57	62	1.29	72	1.11
52	1.54	63	1.27	73	1.10
53	1.51	64	1.25	74	1.08
54	1.48	65	1.23	75	1.07
55	1.45	66	1.21	76	1.05
56	1.43	67	1.19	77	1.04
57	1.40	68	1.18	78	1.03
58	1.38	69	1.16	79	1.01
59	1.36	70	1.14	80+	1.00
60	1.33				

Formula: (100%)/percent bloom) x .80 survival factor = Yield Factor

Example: The adjuster selects 10 representative stems from the sample. The adjuster counts a total of 495 flower buds, open flowers and green seedpods. Next, the adjuster counts 297 open flowers and green seed pods.

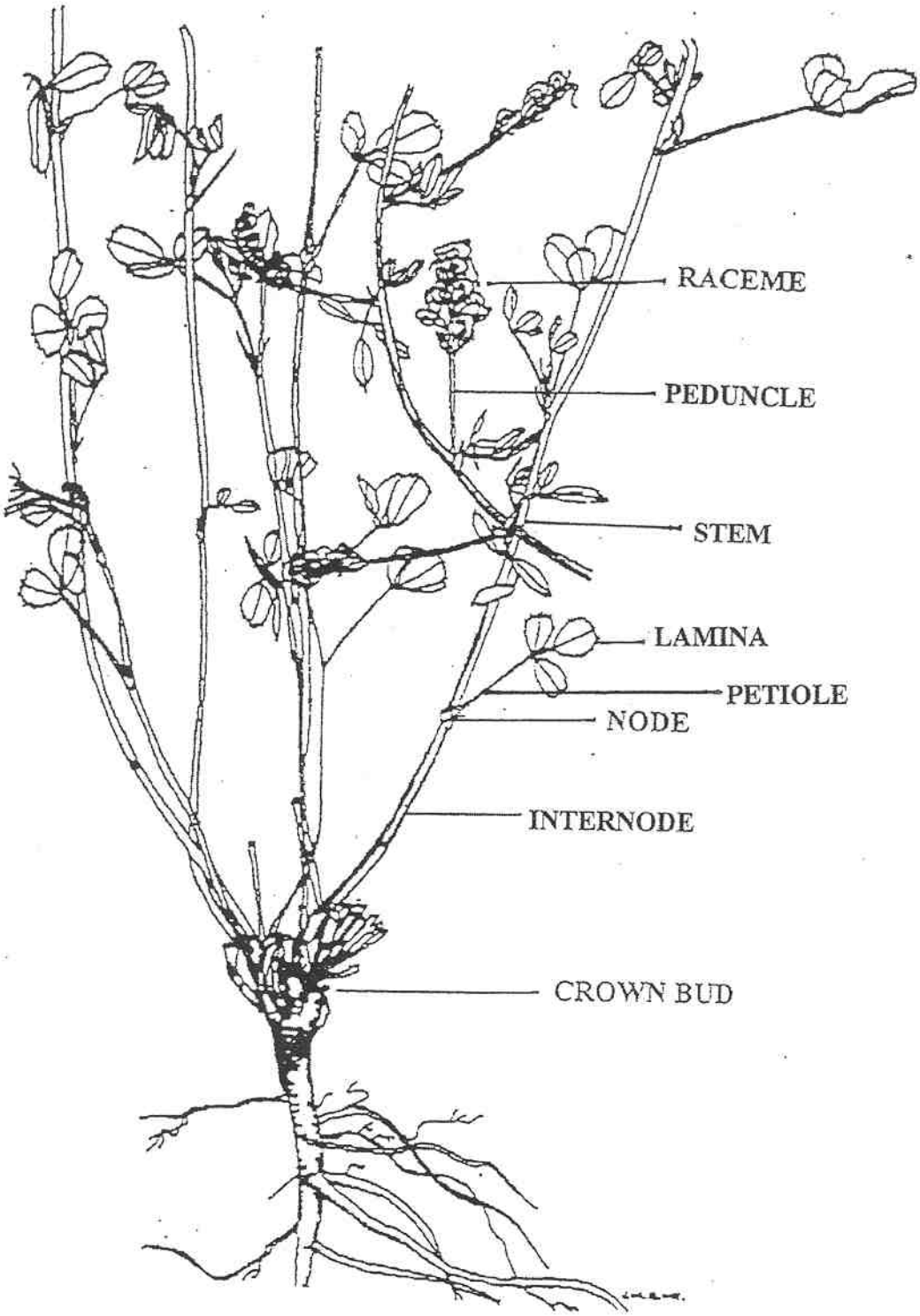
297 / 495 = 60% flowering complete.

(100% / 60% Bloom) x .80 = 1.33 Round to two decimal places.

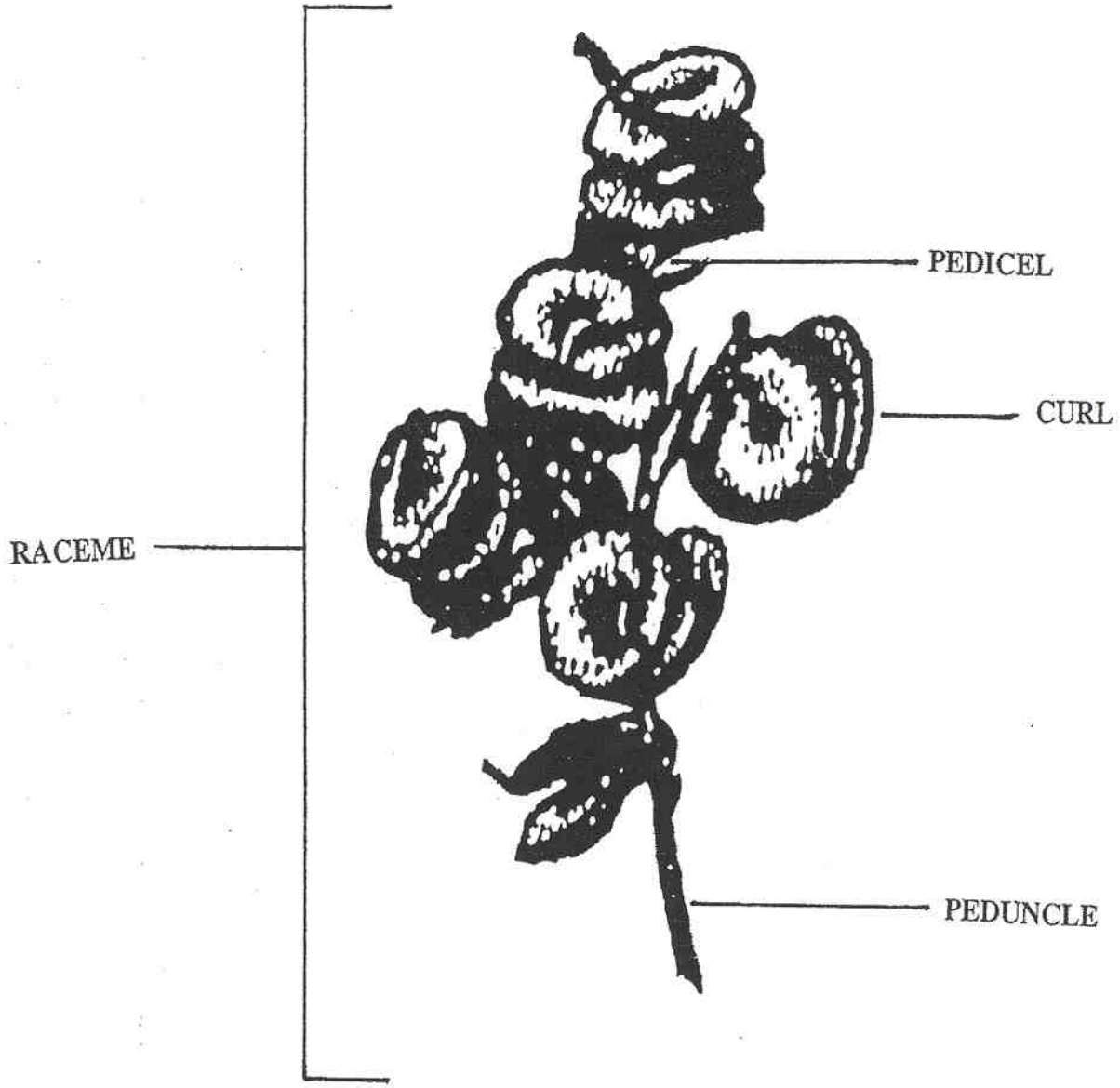
Table F - Number of Seeds per Curl or Pound (Bloom/Curl Count Method)

Forage Seed Crop	Seeds/Curl	Seeds/Pound
Alfalfa Seed	7	238,000

Parts of the Alfalfa Plant



Parts of the Raceme



Growth Stages

Stage Name	Stage Definition
Vegetative Stage	
Early Vegetative	Stem less than 6 inches; no buds, flowers, or seedpods.
Mid Vegetative	Stem 6 - 12 inches; no buds, flowers, or seed-pods.
Late Vegetative	Stem greater than 12 inches; no buds, flowers, or seedpods.
Flower Bud Stage	
Early Flower Bud	1 to 2 nodes with flower buds; no flowers or seedpods.
Late Flower Bud	Greater than 3 nodes with flower buds; no flowers or seedpods.
Flower Stage	
Early Flower	1 node with 1 open flower; no seedpods.
Late Flower	Greater than 2 nodes with open flowers; no seedpods.
Seed Pod Stage	
Early Seed Pod	1 to 3 nodes with green seedpods.
Late Seed Pod	4 nodes with green seedpods.
Ripe Seed Pod	Nodes with mostly brown mature seedpods

A. Vegetative Stage

No flower buds, flowers, or seedpods are present. Alfalfa growth in the spring is primarily from crown buds and dependent on temperature. The number of stems that develop is dependent on variety and health of the crown. Three stages occur in the vegetative stage that are identified by stem length.

Growth Stages (Continued)

B. Flower Bud Stage

Between the appearance of the first flower bud and a flower opening. The floral structure, known as a raceme, consists of a peduncle (flower stem), pedicel (branch stem), and bud (flower). The raceme may have 8 to 14 flower buds.

(1) Flower buds begin to appear at the 6th to 8th node moving up to the 14th node.

(2) Once flower buds start to appear, new buds begin to appear about every three days until harvested.

C. Flower Stage

Identified by the first flower appearing until a seed pod is formed.

(1) Flowers appear about 5 days after the bud forms, depending on environmental conditions.

(2) The flower poses both female (pistil) and male (stamen) structures that requires cross-pollination by bees for best yields.

(3) Each flower may contain between 6 to 18 ovules in its ovary, each with a potential of becoming a seed. **On average, only 7 ovules develop into a seed.**

D. Seed Pod Stage

Occurs when the first seed pod appears on the stem. Pods may have many shapes depending on the number of seeds they contain inside and parentage. Most alfalfa varieties have seedpods that are spiral-shaped and contain an average of **seven (7)** small kidney-shaped seeds.

(1) Most flowers are purple; although, some variations may occur depending on the parentage (i.e., white, yellow, etc.).

(2) Immature seedpods are green while ripened pods are brown.

The SP list forage seed "Types" that categorizes forage seed crops with similar characteristics (i.e., Alfalfa, Clovers, etc.) that are grouped for insurance purposes. The SP also list forage seed "Practices" as "Established Stand Irrigated," "Fall Pltd Seed-to-Seed Irr.," and "Spring Pltd Seed-to-Seed Irr."

SEED COMPANY SETTLEMENT SHEET - EXAMPLE 1

ACME SEED COMPANY SETTLEMENT DOCUMENT			NO: XXX		
GROWER: I.M. INSURED 123 ALPHA STREET ANYTOWN, ANYSTATE XXXXX			VARIETY	XXXXXXXXXX	
			LOT NO.	000001	
			FIELD RUN	21,922 LBS.	
			FIELD ID	4	
			ACRES	70.2	
GROWER NO.:	XXXXXXXX		DATE	MM/DD/YYYY	
CONTRACT NO.:	XXXXXXXX				
PRE-LOT NUMBER	CLASS	PER POUND AMOUNT	% CLEANOUT	CLEAN POUNDS	GROSS SETTLEMENT
XXXXXXXXXX	CERT	1.20	9.61	19,817	$23,780.40
TOTAL					$23,780.40
WITHHOLDINGS					
CLEANOUT/CONDITIONING					$1,000.00
OTHER FEES					$67.00
PREVIOUS PARTIAL PAYMENT					$20,000.00
TOTAL WITHHOLDINGS					$21,067.00
SETTLEMENT					
GROSS SETTLEMENT					$23,780.40
WITHHOLDINGS					$21,067.00
NET SETTLEMENT:					$2,713.40
CREDITS:					
TOTAL SETTLEMENT:					$2,713.40
GROWER/OWNER SHARE					
As per the contract, the grower will receive:			100.00% **OF THE SETTLEMENT**		
As per the contract, the owner will receive:			0.00% **OF THE SETTLEMENT**		

SEED COMPANY SETTLEMENT SHEET - EXAMPLE 2

***ACME* SEED COMPANY SETTLEMENT DOCUMENT**				NO: XXX	
GROWER: I.M. *INSURED* 123 ALPHA STREET ANYTOWN, ANYSTATE XXXXX				VARIETY	XXXXXXXXXX
				LOT NO.	000002
				FIELD RUN	10,961 LBS.
				FIELD ID	4
				ACRES	70.2
GROWER NO.:	XXXXXXXX			DATE	MM/DD/YYYY
CONTRACT NO.:	XXXXXXXX				
PRE-LOT NUMBER	CLASS	PER POUND AMOUNT	% CLEANOUT	CLEAN POUNDS	GROSS SETTLEMENT
XXXXXXXXXX	CERT	.80	9.61	9,909	$7,927.20
TOTAL					$7,927.20
WITHHOLDINGS					
CLEANOUT/CONDITIONING					$500.00
OTHER FEES					$33.00
PREVIOUS PARTIAL PAYMENT					$.00
TOTAL WITHHOLDINGS					$533.00
SETTLEMENT					
GROSS SETTLEMENT					$7,927.20
WITHHOLDINGS					$533.00
NET SETTLEMENT:					$7,394.20
CREDITS:					
TOTAL SETTLEMENT:					$7,394.20
GROWER/OWNER SHARE					
As per the contract, the grower will receive:				100.00% OF THE SETTLEMENT	
As per the contract, the owner will receive:				0.00% OF THE SETTLEMENT	