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RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: RICE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25410-1
EFFECTIVE DATE: 2018 and Succeeding Crop Years	ISSUE DATE: November 27, 2017
SUBJECT:	OPI: Product Administration and Standards Division
Provides procedures and instructions for administering the rice crop insurance	APPROVED:
program.	/s/ Richard Flournoy
	Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

- 1. Subparagraph 1D: added reference for irrigated practice guidelines and information.
- 2. Paragraph 12: added statement that provisions in the BP that allow optional units by irrigated and non-irrigated practices are not applicable.
- 3. Paragraph 13: added QA information for instances when substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health.
- 4. Exhibit 1: added acronyms for Unavoidable Uninsured Fire (UUF) and Commodity Credit Corporation (CCC).
- 5. Exhibit 2: added definitions for "headed" and "heading".
- 6. Exhibit 4, item 29: added stage codes for UUF/Third Party Damage.
- 7. Exhibit 4, item 40(2)(c): added reference to paragraph 13.
- 8. Exhibit 4: narrative instructions, item (r), modified to "List the control measures used and explain why they did not work."
- 9. Exhibit 9: updated to include additional varieties and factors.

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Rice Loss Adjustment Standards Handbook							
	TP	TC	Text	Exhibit	Exhibit	Date	Directive
	Page(s)	Page(s)	Page(s)	Number	Page(s)	Date	Number
	1-2		1-8	1	16		
			15	2	17-18		
Remove				4	27-34	11-2016	FCIC-25410
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				9	48-49		
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Insert					27-34	11-2017	FCIC-25410-1
msert				8	47	11-2017	1 CIC-25+10-1
				9	48-49		
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				6	45	11-2016	FCIC-25410
				7	46	11-2016	FCIC-25410
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					51-52	11-2016	FCIC-25410
				11	53	11-2016	FCIC-25410
				12	54	11-2016	FCIC-25410

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart under the "Insert" heading replace such pages in the FCIC-25410, Rice Loss Adjustment Standards Handbook, dated November 2016. This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

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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 <u>www.rma.usda.gov/handbooks/25000/index.html</u>.

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.		
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.	
GSH Provides general crop insurance information.		
LAM	Provides overall general loss adjustment (not crop-specific) process.	

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to rice loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

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.

2 **AIP Responsibilities**

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 Rice Appraisal Worksheet and PW. 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: <u>http://www.rma.usda.gov/regs/required.html</u> or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW 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 insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: <u>http://www.rma.usda.gov/handbooks/24000/index.html</u> or successor website.

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The 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) The crop insured will be all the rice in the county grown on insurable acreage for which premium rates are provided by the actuarial documents or by WA:
 - (a) In which the insured has a share;
 - (b) That is planted for harvest as grain;
 - (c) That is flood irrigated. Refer to the CP for the definition of "flood irrigation," along with paragraph 11(5) herein, and the LAM for specific instructions regarding irrigation (e.g., in some areas, rice acreage may be uninsurable unless certain flood irrigation activities/requirements have been met); and
 - (d) That is not wild rice.
- (2) The crop will not be insurable on any acreage planted to rice:
 - (a) The preceding crop year unless allowed by the SP; or
 - (b) That does not meet the rotation requirements shown in the SP.
- (3) Loss of production due to application of saline water is not an insurable cause of loss, except as specified in the CP. Failure of the irrigation water supply is an insured cause of loss, if during the insurance period drought, intrusion of saline water or another insured peril, as specified in the CP, caused the failure. Refer to the LAM regarding instructions on irrigation.
- (4) Any acreage of the insured crop damaged before the final planting date, to the extent that producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the BP for the definition of practical to replant, and the LAM for replanting provision issues. Refer to Part 3 herein, for replanting payment procedures.

11 Insurability (Continued)

- (5) For acreage to be considered flood irrigated, according to the definition in the CP and to meet the requirement of the SP, the following practices must have occurred no later than the 5th leaf or 1st tiller stage of rice plant development:
 - (a) For Contour Fields and Precision Graded Fields:
 - (i) permanent field boundary levees constructed;
 - (ii) internal levees surveyed and constructed;
 - (iii) internal levee gates installed and butted; and
 - (iv) the irrigation pump is operable.
 - (b) For Zero Grade Fields:
 - (i) permanent field boundary levees constructed; and
 - (ii) the irrigation pump is operable.
- (6) Failure to obtain a stand of rice adequate to produce at least the yield used to determine the production guarantee or amount of insurance because the insured did not apply surface irrigation or "flush" of the acreage in accordance with practices generally recognized by agricultural experts for the area will not be a covered cause of loss in accordance with the BP.

Surface Irrigation or "Flush" of the acreage cannot occur unless requirements in 11(5) above have been met.

(7) Refer to the CP for insurable causes of loss.

12 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 of the conditions stated in the applicable provisions are met. Provisions in the BP that allow optional units by irrigated and non-irrigated practices are not applicable.

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

13 Quality Adjustment

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

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

(9) All determinations of deficiencies, substances, or conditions specified in the CP are made using samples of the production obtained by the AIP or by a disinterested third party approved by the AIP.

13 Quality Adjustment (Continued)

- (10) With regard to deficiencies in quality (except test weight, which may be determined by the AIP's loss adjuster) the samples are analyzed by:
 - (a) A grader licensed under the U.S. Agricultural Marketing Act or U.S. Warehouse Act;
 - (b) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the CCC; or
 - (c) A grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the CCC and is in compliance with State law regarding warehouses.
- (11) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by the AIP.
- (12) In addition to other insurable causes of loss, rice production will be eligible for QA if substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
 - (a) When the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage, refer to the LAM.
 - (b) 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, on the PW 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 in the PW instructions). Refer to the LAM for additional information. Otherwise, make no entry.

14 Second Rice Crop Harvested in the Same Crop Year

- (1) Verify with the insured whether a second crop may be produced and harvested in the same crop year.
- (2) If a second crop will not be produced.

If there is crop damage due to insurable causes that occurs during the insurance period and a second crop will not be produced, complete the PW as stated in exhibit 4.

14 Second Rice Crop Harvested in the Same Crop Year (Continued)

- (3) If a second crop will be produced.
 - (a) If there is crop damage due to insurable causes that occurs during the insurance period and a second crop is produced, complete an inspection to determine acreage, cause of loss, production, etc., and prepare a claim for indemnity. Advise the insured that the claim will be held open until final disposition of acreage is determined.
 - (b) Leave a Certification Form with the insured, providing instructions for its completion and return. The insured is required to return the Certification Form indicating the disposition of acreage as one of the following:
 - (i) Second harvest occurs. Include in the Remarks section any production from the second harvest and production from the second crop is included in production to count.
 - (ii) No second harvest occurs. Production from the second crop is <u>not</u> included in production to count.
- (4) If a second crop was not indicated but second harvest occurs, the adjuster is required to make an additional farm visit to account for additional production.
 - (a) The adjuster should explain to the insured that the following steps occur if a second crop of rice is harvested:
 - (i) The producer must report the additional production to the AIP;
 - (ii) Another farm visit will be necessary;
 - (iii) A corrected claim will be prepared, if necessary; and
 - (iv) In accordance with the BP, the insured will be responsible to repay any overpaid indemnity.
 - (b) Prepare a Special Report, outlining the applicable provisions in subsection (a) above, which the adjuster and insured sign.
 - (c) When the total production is less than the guarantee, the insured will initial the claim in the left margin beside the additional production entry.
 - (d) When the total production is more than the guarantee, the original claim will be voided and a No Indemnity Due claim prepared for crop record keeping.
- (5) If there is no second harvest, the AIP will process the claim upon submission of the Certification Form as noted in (3)(b)(ii) above.

15-20 (Reserved)

PART 3 REPLANTING PAYMENT PROCEDURES

21 Replanting Payment Procedures

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

22 Qualifications for Replanting Payment

To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP determines that it is practical to replant (refer to the LAM);
- (3) Initially planted acres must not have been planted prior to the "earliest planting date" if such date has been established by the SP;
- (4) Replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted at a reduced seeding rate into a partially damaged stand of rice, the acreage will not be eligible for a replanting payment);
- (5) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to Part 4, Appraisals);
- (6) Acreage replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable. (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
- (7) AIP has given consent to replant.
- (8) In the Narrative of the PW or on a Special Report, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

23 Maximum Replanting Payment

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

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

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

Example 1: Owner/operator (100 percent share) 40 acres replanted Projected Price = 0.07 per pound 20% of prod. guar. (2,545 lbs.) = 509 x \$0.07 (projected price) x 1.000 (share) = \$35.63 400 lbs. (maximum lbs. allowed in CP) x \$0.07 (projected price) x 1.000 (share) = \$28.00 The lesser of \$35.63 and \$28.00 is \$28.00 Actual pounds per acre allowed = 400 lbs. (\$28.00 ÷ \$0.07) Enter 400 lbs. in Section I, "Appraised Potential" column of the PW. Enter the replant calculations in the Narrative of the **PW**. **Example 2:** Landlord/tenant (both insured on 50/50 percent share) 40 acres replanted Projected Price = 0.07 per pound 20% of prod. guar. (2,545 lbs.) = 509 x \$0.07 (projected price) = \$35.63 x .500(share) = \$17.82400 lbs. (maximum lbs. allowed in CP) x 0.07 (projected price) = 28.00 x .500 (share) = \$14.00The lesser of \$17.82 and \$14.00 is \$14.00 Actual pounds per acre allowed =200 lbs. ($$14.00 \div 0.07) Enter 200 lbs. in Section I, "Appraised Potential" column of the PW if the insured's share has been applied or 400 lbs. if the insured's share has yet to be applied. Indicate in the Narrative if "Appraised Potential" has/has not been reduced for share on the **PW** according to individual AIP guidelines. Enter the

replant calculations in the Narrative of the **PW**.

24 Replanting Payment Inspections

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

25-30 (Reserved)

PART 4 APPRAISALS

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

31 Selecting Representative Samples for Appraisals

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in exhibit 5 for each field or subfield.

32 Measuring Row Width for Sample Selection

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

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

Example:

- (3) Apply the average row width contained in exhibit 6 for all Rice to determine the Square Foot Factor required for the sample row. The length of row measured will be 10 feet.
- (4) When using two or more rows to fulfill the required length of sample row, divide the length of row required by the number of rows used in the sample. The combined length of all rows must equal the single row length.

32 Measuring Row Width for Sample Selection (Continued)

- (5) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (6) For broadcast acreage, use a 3-foot square grid (9 square feet).

33 Stages of Growth

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

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

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

34 Appraisal Methods

Appraisal Method	Use
Before Heading – Tillering Incomplete	For appraising rice from Seedling to Tillered stage.
Before Heading – Tillering Complete	For appraising rice from Tillered through Boot stage.
After Heading	For appraising rice from the time the heads can be counted through maturity.

35 Before-Heading Appraisals

Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.

A. Tillering Incomplete (Seedling to Tillered Stage)

- (1) This method is based on the number of live plants in a 10 ft. sample row length.
- (2) Using the tiller factor from exhibit 7, convert single plant counts to tillers to count.
- (3) Convert tillers to potential pounds per acre using the square foot factor from exhibit 6 and the tiller to pounds yield factor from exhibit 8 for the type of rice appraised.

35 Before-Heading Appraisals (Continued)

- (4) For damage due to hail: delay inspections 7 to 10 days after damage. Plants should then be showing signs of new shoots or tillers at the base. Determine number of live plants capable of producing rice.
- (5) For damage other than hail:
 - (a) Whenever possible, delay appraisals when damage occurs before tillering is complete and the number of live plants capable of producing rice cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
 - (b) If an immediate release is requested, use the "Tillering-Incomplete Appraisal Method."

B. Tillering Complete (Tillered Through Boot Stage)

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

- (1) This method is based on the number of live tillers with potential to produce a normal head in a 10 ft. row length.
- (2) Convert tillers to potential pounds per acre using the square foot factor from exhibit 6 and the tiller to pounds yield factor from exhibit 8 for the type of rice appraised.
- (3) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (4) If the sample row contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.

36 After-Heading Appraisals

Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.

- (1) Base After-Heading appraisals on:
 - (a) The number of heads in a 10 ft. sample row length.
 - (b) The average number of kernels per head determined from five representative heads in the sample. If there are less than five representative heads in the sample, the number of kernels in all heads in the sample will be counted.

(c) The average number of kernels from the five representative heads converted to pounds per acre (by type) by dividing the number of kernels in one square foot that equal one pound per acre (refer to exhibit 9).

For harvested acreage the number of kernels per square foot on the ground may indicate the need for an appraisal for uninsured causes.

- (2) Selection of representative heads.
 - (a) When the kernels are all filled, select five sample heads from the average head level in the sample row. If there are less than five representative heads in the sample, the number of kernels in all heads in the sample will be counted. Do not select large heads and sucker heads to get an average.
 - (b) If kernels are not yet filled, have the insured leave **RSAs** to make the determinations.
 - (c) You may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest **RSAs**. Use production to determine the yield per acre.

37 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA 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.

38 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 (applicable to replant, preliminary and final claims). Refer to paragraph 32 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete item entries.

39-40 (Reserved)

PART 5 PRODUCTION WORKSHEET

41 General Information for Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including "No Indemnity Due" claims, on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) Refer to the PPSH for information on prevented planting.
- (5) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (6) Instructions labeled "Preliminary" apply to preliminary inspections only. Instructions labeled "Replant" apply to replant inspections only. Instructions labeled "Final" apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (8) Standard PW items are numbered consecutively in exhibit 4. An example PW is also provided to illustrate how to complete item entries.

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.	
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Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
АРН	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CCC	Commodity Credit Corporation
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
СР	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
FM	Foreign Material
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
LMP	Local Market Price
PPSH	Prevented Planting Standards Handbook FCIC-25370
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RIV	Reduction in Value
RMA	Risk Management Agency
RSA	Representative Sample Area
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Unavoidable Uninsured Fire
WA	Written Agreement

Definitions

<u>Contour Field and Precision Graded Field</u> means a field with an elevation change from one end of the field to another. Field will have internal levees surveyed at intervals recommended by agricultural experts.

<u>Flush</u> means the practice of providing surface irrigation to a seeded rice field to enhance stand establishment and to prevent soil crusting.

<u>Harvest</u> means the combining or threshing the rice grain. A crop that is swathed prior to combining is not considered harvested.

Headed means the plant's head has emerged from the leaf sheath and is visible to the naked eye.

Heading means at least 50 percent of the crop has headed.

Kernels, Broken means the kernels of rice which are less than ³/₄ of a whole kernel.

Kernels, Chalky means whole or large broken kernels of rice which are ¹/₂ or more chalky.

<u>Kernels</u>, <u>Damaged</u> means whole or broken kernels of rice which are distinctly discolored or damaged by water, insects, heat, or any other means, and whole or large broken kernels of parboiled rice in non-parboiled rice. "Heat damaged kernels" shall not be classified as damaged kernels.

Kernels, Heat Damaged means whole or large broken kernels of rice which are materially discolored and damaged as a result of heating, and whole or large broken kernels of parboiled rice in non-parboiled rice which are as dark as, or darker in color than, the interpretative line for heat-damaged kernels.

Kernels, Smutty means whole or broken kernels of rice which are distinctly infected by smut.

<u>Local Market Price</u> means the cash price per pound of U.S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed at the time of inspection.

<u>Paddy Rice</u> means whole or large broken kernels of rice on which there is appreciable amount of red bran.

Rough Rice means rice (Oryza sativa L.) which consists of 50 percent or more paddy kernels of rice.

<u>Second Crop Rice</u> means the regrowth of a stand of rice following harvest of the initially insured rice crop that can be harvested in the same crop year.

<u>Swathed</u> means severance of the stem and grain head from the ground without removal of the rice kernels from the plant and placing in a windrow.

<u>Total Milling Yield</u> means rice production consisting of heads, second heads, screenings, and brewer's rice as defined by the official United States Standards for Rice.

Zero Grade Field means a field with no change in elevation from one end of the field to another. Field will not have internal field levees.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 38.

For every inspection, complete items 1 through 5 and items 35 and 36. For Before-Heading appraisals, complete items 6 through 20. For After-Heading appraisals, complete items 21 through 34.

I	Element/Item Number	Description
	Company	Name of AIP, if not preprinted on the worksheet.
	Claim Number	Claim number assigned by the AIP.
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to
		whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be
		correct.
4.	Crop	"Rice" (0018) and variety name.
5.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is
		filed.

Part I – Before Heading

E	lement/Item Number	Description
6.	Field ID	Field or subfield identification symbol.
7.	Drill Space	Drill space (average space in half inches). If broadcast, enter "B."
		Refer to paragraph 32 for row width determination information.
8.	Number of Plants	Number of live plants capable of producing rice in each sample
		where tillering is incomplete. If tillering is complete on the sample,
		make no entry.
9.	Total Plants	Total number of plants in all samples from item 8.
10.	Tiller Factor	Enter the tiller factor from exhibit 7.
11.	Tillers to Count	Result of multiplying item 9 by item 10, rounded to the nearest
		whole number.
12.	Number of Tillers	Number of tillers capable of producing rice in each sample where
		tillering is complete. If tillering is incomplete on the sample, make
		no entry.
13.	Total Tillers	Total number of tillers in all samples from item 12.
14.	Total Number of Tillers	Result of adding item 11 and item 13, entered in whole number of
		tillers.
15.	Total Number of Plots	Total number of sample plots in items 8 and 12.
16.	Average Number of Tillers	Result of dividing item 14 by item 15, rounded to the nearest tenth.
17.		Squara fact factor from a hibit 6
	Square Foot Factor	Square foot factor from exhibit 6.
18.	Average Tillers per Square Foot	Result of dividing item 16 by item 17, rounded to the nearest tenth.
19.	Yield Factor	Tiller-to-pound yield factor from exhibit 8.
20.	Pounds per Acre	In the column heading, line out "Bu" and enter "Lbs." Result of
	Appraisal	multiplying item 18 by item 19, rounded to the nearest whole pound.

Ε	lement/Item Number	Description
21.	Field ID	Field identification symbol.
22.	Drill Spaces	Drill space (average space in half inches). If broadcast, enter "B."
		Refer to paragraph 32 for row width determination information.
23.	No. of Kernels	Total number of kernels in five representative heads from each
	(Five Heads) From	sample plot. Do not include any empty or barren heads when
	Each Sample Plot	selecting the five harvestable heads. If there are less than 5 heads in
		the sample, count the number of kernels in all heads in the sample. If
		kernels are not filled, have the insured leave RSAs to make the
		determination at a later date when kernels are filled. If there were no
		remaining or harvestable heads in the RSA, or the heads have no
	N. H. 1.0. 1.1	kernels, enter "0."
24.	No. Heads Sampled	Number of representative heads sampled ("5" is preprinted on the
		appraisal worksheet). If there are less than five heads sampled, line
		through "5" and enter the number of heads actually sampled. If there
		are no remaining or harvestable heads with kernels in the sample, leave as "5."
25.	Aug No Kornals Por	leave as 5.
23.	Avg. No. Kernels Per Head	Result of dividing item 23 by item 24, rounded to tenths.
26.	Total Number of Heads	Number of heads counted in each sample plot. Do not include any
	From Each Sample Plot	empty or barren heads when counting the number of harvestable
		heads. If there were no remaining or harvestable heads in the RSA,
27	Tatal Vanala Dan	enter "0."
27.	Total Kernels Per	Result of multiplying item 25 times item 26, rounded to the nearest
28.	Sample Total Kernels All	tenth.
	Samples	Total number of kernels in all samples from item 27.
29.	No. Samples	Total number of sample plots.
30.	Avg. Kernels Per	Result of dividing item 28 by item 29, rounded to the nearest tenth.
	Sample	
31.	Sq. Ft. Factor	Square foot factor from exhibit 6.
32.	Avg. Kernels Per Sq. Ft.	Result of dividing item 30 by item 31, rounded to the nearest tenth.
33.	Yield Factor	Kernel-to-pounds per acre yield factor for the variety and type from
		<mark>exhibit 9</mark> .
34.	Bu. Per Acre Appraisal	In the column heading, line out "Bu" and enter "Lbs." Result of
		dividing item 32 by item 33, rounded to the nearest whole pound.

Part II – After Heading

Form Standards – Appraisal Worksheet (Continued)

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

E	lement/Item Number	Description
35.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily
36.	Adjuster's Code No., Signature, and Date	understood. Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW .
	Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

BEFORE-HEADING EXAMPLE

	III III I	OMPA	111								CLAI	M NU	MBER	: XXXXXXX	K							
APPR	RAISAI	WC	RK	SHE	ЕT	1. INSU	JRED'S NA	AME			2. PO	LICY I	NUMB	ER	3. UN	IT NUMB	ER	4. CROP		5. 0	CROP YEAR	
Wheat-Barley-Oats-Rye-Rice				I. M. INSURED						XXXXXXXX 0001-0001BU RICE 0018 – DAWN						Y	YYY					
	or Illustrati													PART I	BEI	FORE	HEA	DING				
6. Field ID I	7. Drill Space	<u>No. P</u>	Tillering <u>Plants</u> – F	8. g Incomp Block Eq	olete Col juals 1 S	ample	10. Tiller Factor	11. Tillers to Count		Tilleri . <u>Tillers</u> – H		npleted		Tota	4. 11 No. 11ers	15. Total No. Plots	of Avg	16. vg. No Tillers	17. Sq. Ft. Factor	18. Avg. Till Per So Ft.	19. I [.] Yield Factor	20. Bu. Lbs. Per Acre Appraisal
		29							88	78												
A2	8																					
			9. TOT	AL	29	1	× 2.5 =	= 73	+	13. To	otal	166		= 23	9 -	÷ 3	=	79.7 ÷	6.7 =	11.9	× 105	= 1,250
			9. TOT	AL			× =	=	+	13. To	otal			=	-	÷	=	÷	I I		I ×	=
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21. Field ID	22. Drill Space		Kernels m Each																			
		24. No.	Heads S	Sampled		5			- 5	5	5		5	28.		29.		30.	31.	32.	33.	34.
		25 4 4	g. No. Ke	-	u Hood	=	=	=	=	=	=		- =	Total Kernels Samples	All No		Avg. k	Kernels Per Sample	Sq. Ft. Factor			Bu. Lbs. Per Acre Appraisal
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			al Numb h Sample		s From					_												
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		24. No.	Heads S	Sampled		5 =	5 =	5	5	5	5		5 - =	28. Total Kernels	All No	29. o. Samples		30. Kernels Per	31. Sq. Ft. Factor	32. Avg. Kernel	33. s Yield Factor	34. Bu. Lbs. Per Acre
		25. Avg	g. No. Ke	ernels Pe	er Head									Samples		<u> </u>		Sample	•	Per Sq. Ft.		Appraisal
			al Numb h Sample		s From	×	×	×	X	×			- ×									
		27. Tota	al Kernel	ls Per Sa	umple		+	+ +	=	+		+	=	 		 =			<u>.</u>	 =	 ÷ :	

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

Form Standards – Appraisal Worksheet (Continued)

COMPA	NY: ANY C		NIX/										NG LAA							
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APPRAISAL WORKSHEET				I. M. INSURED					XXXXXXXXX				0001-0001BU		RICE 0018 – DAWN		УҮҮҮ			
	eat-Barle				ice		1. M	. INSURE	SD								E 0018 – DAV	VIN	11	
(F	For Illustrat	ion Pu	rposes	Only)			PART I BEFORE HEADING													
6. Field ID	7. Drill Space			8. g Incomp Block Ec			10. Filler Factor	11. Tillers to Count			12. ng Compl ach Blocl	eted Col. x = 1 Sampl	Tota	4. 11 No. Ilers	15. Total No. c Plots	of 16. Avg. No Tillers	17. Sq. Ft. Factor	18. Avg. Till Per Sq. Ft.	19. Yield Factor	20. Bu. Lbs. Per Acre Appraisal
			9. TO	ΓAL		×	=	=	+	13. Tot	al		=	÷		= ÷	=	:	×	=
			9. TO	ΓAL		×	=	=	+	13. Tot	al		=	÷		= =		:	× =	=
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	1	1				1	1	1		PA.	RTH	AFT	ER HEAL	DING	<u>,</u>					
21. Field ID	22. Drill Space			s (Five H Sample		228	221	240	235	<u> </u>										
		24. No	. Heads	Sampled		5	5	5	5	5	5	5	28.		29.	30.	31.	32.	33.	34.
		25. Av	g. No. K	ernels Pe	er Head	45.6	44.2	= 48.0	= 47.0		=	=	Total Kernels Samples	All No		Avg. Kernels Per Sample	Sq. Ft. Factor		Yield Factor	Bu. Lbs. Per Acre Appraisal
B1	8			oer Head	s From	60 × ····	×	62	× 41	×	×	×								
		Ea	ch Samp	le Plot		=		=	=	=	=									
		27. То	tal Kerne	els Per Sa	ample	2,736.0	+ 2,431.0 -	+ 2,976.0 +	1,927.0	+	+	+	= 10,070.0	<u>.</u> 1	4 =	2,517.5	÷ 6.7	= 375.7 -	58 =	648
21. Field ID	22. Drill Space			s (Five H Sample		÷	÷	÷	÷	÷	÷									
		24. No	. Heads	Sampled		5	5	5	5	5	5	5	28. Total Kernels	A11 No	29. Samples	30. Avg. Kernels Per	31. Sq. Ft. Factor	32. Avg. Kernels	33. Yield Factor	34. Bu. Lbs. Per Acre
		25. Av	g. No. K	ernels Pe	er Head		_		-	_	_	_	Samples	All NO	. Samples	Sample	Sq. Ft. Factor	Per Sq. Ft.	Tield Pactor	Appraisal
			tal Numb ch Samp	oer Head le Plot	s From	×	×	=	×	×		×								
		27. To	tal Kerne	els Per Sa	ample	=	= + -	= + +	-	+	+	+	 =	 	=		 ;	 	 ÷ =	-

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 41.

I	Element/Item Number	Description
1.	Crop/Code #	"Rice" (0018).
2.	Unit #	Unit number from the Summary of Coverage after it is verified to be
		correct.
3.	Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLUs and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6.
		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. 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 example in item 6 below.
		If it is evident that no indemnity is due, enter "No Indemnity Due" across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).
6.	Insured Cause %	Preliminary: Make no entry. Benjant and Final: Whole percent of damage for the insured cause
		Replant and Final: Whole percent of damage for the insured cause of damage listed in item 5 above. 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%.

El	ement/Item Number		Descripti	on				
6.	Insured Cause % (continued)		insurable cause of loss, and l, make no entry.		nnity due o	claim will		
		Example: Entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:						
			4. Date(s) of Damage	JUL	JUL 15	AUG		
			5. Cause(s) of Damage	Hot Wind	Hail	Wildlife		
			6. Insured Cause %	55	<u>10</u>	<mark>15</mark>		
			Narrative: Additional da of Damage – Fire; Insure					
7.	Company/Agency	Name of the	company and agency servio	cing the con	tract.			
8.	Name of Insured		insured that identifies exac	tly the perso	on (legal e	ntity) to		
			licy 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		and Replant: Make no er	ntrv.				
		final inspecti been complet PW. If more space	number(s) for all non-loss u on. A non-loss unit is any ted. Additional non-loss u es are needed for non-loss u "Non-Loss Units," in the N ort.	unit for whi nits may be o nnits, enter t	ch a <mark>PW</mark> h entered on he unit nu	as not a single mbers,		
13.	Est. Prod. Per Acre	Preliminary	and Replant: Make no er	ntry.				
		for the crop a	nated yield per acre, in who at the time of final inspection	-	of all non-l	oss units		
14.	Date(s) of Notice of Loss	Preliminary						
		 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. 						
		needed) for a thi	e of damage or loss for a th requires an additional set of preliminary inspection i set of PWs.	of <mark>PWs</mark> . En	ter the dat	e of notice		

Element/Item Number	Description
14. Date(s) of Notice of	(3) Reserve the "Final" space on the first page of the first set of
Loss (continued)	PWs for the date of notice for the final inspection.
	(4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.
	(5) If the notice does not require an inspection, document as directed in the Narrative instructions.
	Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the final inspection in the final space on the first set of PWs . For a delayed notice of loss or delayed claim, refer to the LAM.
15. Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100
	percent share), make no entry.
	(2) 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."
	 (a) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
	(b) 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.
	(c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions.
	(3) Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or QAFs);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	The field or subfield identification symbol from a sketch map or an
	aerial photo. Refer to the Narrative instructions.
17. Multi-Crop Code	Replant: Make no entry.
	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:
	 Put to other use without consent; Abandoned;
	(2) Abandoned,(3) Damaged by uninsured causes; or
	(3) Damaged by uninsured causes, of(4) For which the insured failed to provide acceptable records of production.
	Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.
	Replant: Determine the total acres, to tenths, of replanted acreage for each field or subfield (do not estimate). Make a separate line entry for any part of a field or subfield not replanted.
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E	lement/Item Number	Description
19.	Determined Acres (continued)	 (1) Determine the planted acreage of any fields or subfields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.
		(2) Account for all planted acreage in the unit.
		Preliminary and Final: Determined acres to tenths. Acreage
		breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.
		Account for all planted acreage in the unit.
20.	Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk	Three-digit code for the correct "Rate" specified on the actuarial documents. If a "Rate" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.
22.	Туре	Unrated land is uninsurable without a WA. Three-digit code number, entered exactly as specified on the actuarial
22.	Type	documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23.	Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24.	Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25.	Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.

Element/Item Number	Description
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage	Preliminary: Make no entry.Replant: Replant stage abbreviation as shown below.
	Stage Explanation "R"Acreage replanted and qualifying for replanting payment. "NR"Acreage not replanted or not qualifying for a replanting payment. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims. Eigender Steen black for explanation
	Final: Stage abbreviation as shown below. Stage Explanation "P"Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. "H"Harvested. "UH"Unharvested or put to other use with consent.

Element/Item Number	Description
29. Stage (continued)	"TZ" UUF/Third Party Damage – Zero production on
	same acreage
	"TA"UUF/Third Party Damage – Appraised production
	on same acreage
	"TH"UUF/Third Party Damage – Harvested production
	on same acreage
	Prevented Planting: Refer to the PPSH for proper codes for any eligible planting acreage.
	Gleaned Acreage: Refer to the LAM for information on gleaning.
30. Use of Acreage	Use the following "Intended Use" abbreviations.
	Use Explanation
	"Replant" Acreage replanted and qualifying for replanting
	"Not Poplanted" A grange not replanted or not qualifying for a
	"Not Replanted" Acreage not replanted or not qualifying for a replanting payment
	"To Millet" Use made of the acreage
	"WOC" Other use without consent
	"SU"Solely uninsured
	"ABA" Abandoned without consent
	"H"Harvested
	"UH"Unharvested
	Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."
	Prevented Planting: Refer to the PPSH 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 pounds per acre allowed for replanting, rounded to the nearest whole pound, as determined from the replant calculation documented in the Narrative. Refer to Part 3, "Replanting Payment Procedures," for qualifications and computations.
22a Maiatura %	Preliminary and Final: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 4, "Appraisals" for additional instructions.) If there is no potential on UH acreage enter "0." Refer to the LAM for procedures for documenting zero yield appraisals.
32a. Moisture %	Replant: Make no entry.
22h Easte	Preliminary and Final: Moisture percent to nearest tenth, if the moisture factor will be less than 1.0000. Moisture adjustment is applied prior to any qualifying QAFs.
32b. Factor	Replant: Make no entry.
	Preliminary and Final: Moisture factor – For appraised mature rice production, obtain factor from exhibit 10.

El	ement/Item Number	Description
33.	Shell%, Factor, or Value	Make no entry.
	Production Pre QA	Preliminary and Final: Result of multiplying column 31 times column 19, and if applicable, times column 32b, rounded to the nearest whole pound. If no entry in column 31, make no entry.
35.	Quality Factor	Replant: Make no entry.
		 Preliminary and Final: (1) For mature, unharvested rough rice which due to insurable causes qualify for QA as provided in the CP, enter the QAF as a three-place decimal calculated by dividing the value of the damaged or conditioned production per pound by the LMP per pound. Explain in the Narrative. For additional QA definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also refer to the QA instructions in the Narrative, herein.
		 Refer to paragraph 13, Quality Adjustment. (2) Do not allow any reduction in price due to uninsurable causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature production is determined by the AIP to have zero market value, enter ".000."
		 QA is allowable for red rice infestation on the first year of infestation. In the succeeding years, efforts must be made to control the red rice. Document in the Narrative or on a Special Report the control method(s) used during any year of infestation.
36.	Production Post QA	Replant: Transfer entry from column 34.
37.	Uninsured Causes	Preliminary and Final: Result of multiplying column 34 times column 35 rounded to whole pounds. If there is no entry in column 35, transfer entry from column 34.Replant: Make no entry.
		Preliminary and Final: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.

F	lement/Item Number		Description
37.		(1)	Hail and Fire exclusion not in effect.
0.11	(continued)	(-)	
			(a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per-acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.
			(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.
			 (c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.
			When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.
		` '	Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
			Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
		~ /	For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38.	Total to Count		It of adding item 36 and item 37.
39.	Total	Preli	iminary: Make no entry.
		-	
40	Quality		1: Total determined acres (column 19), to the nearest tenth.
40.	Quality	Kepla	ant: Make no entry.
		condi Checl	iminary and Final: Check the applicable qualifying QA ition(s) affecting the unit's production (refer to table below). k all qualifying conditions that apply to the unit's appraised and ested production (refer to the CP and SP).

Element/Item Number	Description
40. Quality (continued)	
	Qualifying QA Condition:
	Test Weight (TW)
	Kernel Damage (KD) and Total Defects
	Garlicky (Grade)
	Aflatoxin
	Vomitoxin
	Fumonisin
	Dark Roast (for Sunflowers only)
	Sclerotinia (for Sunflowers only)
	Ergoty (Grade)
	COFO (commercially objectionable foreign odor) (includes
	Musty and Sour Odor)
	Other
	None
	(1) For all qualifying QA conditions checked, in the Narrative (or on a Special Report):
	 (a) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or
	(b) Enter "See documentation included in the claim file" and include a copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition.
	(2) If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):
	(a) A description of the qualifying QA condition;
	(b) The name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why.
	(c) Refer to the paragraph 13 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.
	(3) Check "None" if none of the production qualifies for QA.

Element/Item Number	Description
41. Mycotoxins exceed	Replant: Make no entry.
FDA, State, or other	
health organization maximum limits?	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:
	(1) Sold (document the name and address of the buyer); or
	(2) Not sold (document the date(s) of the disposition, how the production was used, or how it was destroyed).
	Refer to the LAM and the SP for additional information on claims involving mycotoxins.
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.

Narrative Instructions

If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the PW.

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.
с.	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:
	 If consent is or has been given to put part of the unit to another use or to replant; If acreage has been replanted to a practice uninsurable as an original practice; If uninsured causes are present; or 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.
1.	Explain any difference between the date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW 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.
о.	Explain any delayed notices or delayed claims as instructed in the LAM.
р.	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. List the control measures used and explain why they did not work
s.	Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to Part 3, paragraph 22.
t.	If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
u.	For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the PW according to individual AIP guidelines.
v.	For production that qualifies for QA (include the following supporting documentation in the insured's claim file):
	 Explain any ".000" QAF entered in Section I, column 35 and Section II, column 65. Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed.
	 (3) If mycotoxins are present, document the level based on laboratory test results. (4) Document the DFs or the RIVs and LMP, as applicable, used in establishing the QAF for mature appraised or harvested production.
	(5) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QAF.
	(6) Document all calculations used in determining QAFs.(7) Refer to the LAM for additional documentation requirements.
w.	Document field or subfield IDs, date, and method of destruction of mycotoxin-infected rice if it has no market value. For further documentation instructions, refer to the LAM.
х.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
у.	Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

Section II – Determined Harvested Production

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

Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.

- (2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter "Odd Shape" if production is stored in an odd shaped structure. Document measurements on a Special Report or other worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored on Farm" in columns 49 through 52. Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," etc.
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, FM, test weight, value, etc.). Average percent of FM and moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.

- (8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Ε	lement/Item Number	Description
43.	Date Harvest	Preliminary: Make no entry.
	Completed: (Used to	
	determine if there is a	Replant and Final:
	delayed notice or a delayed claim. Refer to the LAM.)	 (1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) the calendar date for the end of the insurance period.
		(2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter "Incomplete."
		(3) 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 ."
		(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.
44.	Damage Similar to	Preliminary: Make no entry.
	Other Farms in the	
	Area?	Replant and Final: Check "Yes" or "No." Check "Yes" if the
		amount and cause of damage due to insurable causes is similar to the
		experience of other farms in the area. If "No" is checked, explain in
		the Narrative.
45.	Assignment of	Check "Yes" only if an assignment of indemnity is in effect for the
	Indemnity?	crop year; otherwise, check "No." Refer to the LAM.
46.	Transfer of Right to	Check "Yes" only if a transfer of right to indemnity is in effect for
	Indemnity?	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.

Ele	ement/Item Number	Description
47b. 1	Field ID	(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.
		(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).
48.	Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49.	Length or Diameter	Internal measurement in feet to tenths of structural space occupied by crop.
		(1) Length if rectangular.
		(2) Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.
50.	Width	Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular. If round enter "RND." If conical pile, enter "Cone."
51.	Depth	Depth measurement in feet to tenths of space occupied by crop in rectangular or round structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
52.	Deductions	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to LAM for computation instructions.
53.	Net Cubic Feet	Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54.	Conversion Factor	Enter Conversion Factor as 0.8 (only if structure measurements are entered).
55.	Gross Prod.	Multiply column 53 times column 54, rounded to tenths of a bushel. The result of this calculation equals the amount of gross bushels in the bin.
56.	Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Production in whole pounds, before deductions for moisture and FM, for production:
		(1) Weighed and stored on the farm.
		For farm-stored production, calculate the pounds as follows: column 55 (gross production in bushels) times column 60a (actual test weight), rounded to the nearest whole pound.

Element/Item Number	Description
56. Bu., Ton, Lbs., Cwt. (continued)	 (2) 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.)
	(3) 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.
	(4) For mycotoxin-infected rice, enter all production even if it has no market value.
57. Shell/Sugar Factor	Make no entry.
58a. FM %	Make entry to nearest tenth. Refer to the LAM for entry instructions.
58b. Factor	Refer to the LAM for FGIS definitions of "FM" and "Dockage."
58b. Factor	Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in 58a from 100 and divide by 100. Example: For 4 percent, enter ".960."
59a. Moisture %	Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.
59b. Factor	Enter the 4-place moisture factor from the applicable Rice Moisture Adjustment Factor Table in exhibit 10.
60a. Test Wt.	Enter test weight (only when storage structure measurements are entered) in whole pounds (or pounds to tenths if so instructed by the AIP). Refer to the LAM for instructions on determining test weights.
60b. Factor	Combination Test Weight and Pack Factor – Enter the factor from exhibit 11 for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure. If the AIP instructs test weights to be entered to the nearest tenth, use
	the nearest ¹ / ₂ -pound test weight value on the combination test weight factor chart.
	For test weights not shown on the chart, multiply the actual test weight by the last available combination test weight pack factor for the appropriate bin size and divide the result by the last available test weight shown on the chart.

Element/Item Number	Description
60b. Factor (continued)	Example for test weight not shown on the chart:
61. Adjusted Production	Rice with a test weight of 56.0 pounds stored in a less than 255 Sq. Ft. bin. 56.0 (actual test weight) x 1.228 (last available factor) \div 55.0 (last available test weight) = 1.2503 Result of multiplying columns 56 x 58b x 59b x 60b, rounded to the nearest whole pound.
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 entreed in column 51, and the depth for production to count has been
	entered in column 51, and the depth for production not to count has been entered in the Narrative. Refer to the example in the LAM.
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	 Refer to paragraph 13, Quality Adjustment. (1) Enter the price (value) per pound, to four decimal places, of the damaged or conditioned rice that, due to insurable causes, does not meet one or more of the quality standards as stated in the CP and the Official United States Standards, for the applicable type of rice. Refer to the LAM for details on determining prices (values). (2) QA is allowable for red rice infestation on the first year of infestation. The second and succeeding years of infestation, efforts must be made to control the red rice. Document, in the
64b. Mkt. Price	 Narrative or on a Special Report, the control method(s) used during any year of infestation. If an entry is in column 64a, enter the applicable LMP per pound, to four decimal places, on the earlier of the day the loss is adjusted (final inspection) or the day the rice was sold.
	<mark>***</mark>

E	Clement/Item Number	Description
65.	Quality Factor	For mature, harvested rough rice that, due to insurable causes, fails to meet one or more of the quality standards as stated in the CP and the Official United States Standards, divide the price of the damaged or conditioned production per pound (64a) by the LMP per pound (64b). Enter the result rounded to three decimal places and explain in the Narrative.
66.	Production to Count	Enter result from multiplying column 63 times column 65, rounded to whole pounds. If no entry in column 65, transfer entry from column 63.
67.		Total of column 63. If no entry in column 63, make no entry.

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP's instructions. Otherwise, make the following entries.

E	lement/Item Number	Description
68.	Section II Total	Preliminary and Replant: Make no entry.
		Final: Total of Column 66, to whole pounds.
69.	Section I Total	Preliminary and Replant: Make no entry.
		Final: Enter figure from Section I, column 38 total.
70.	Unit Total	Preliminary and Replant: Make no entry.
		Final: Total of 68 and 69, to whole pounds.
71.	Allocated Prod.	Refer to 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 PW.
		Document how allocated production was determined and record
		supporting calculations in the Narrative or on a Special Report.
72.	Total APH Prod.	Result of subtracting the total of column 37 (item 42 "Totals") and
		item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in
		item 37 and item 71, transfer the entry in item 70. Make no entry
		when separate APH yields are maintained by type, practice, etc.,
		within the unit.

Ε	lement/Item Number	Description
73.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood.
		Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
74.	Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. 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.).

The following required entries are not illustrated on the following PW example.

										PRO	ODUC	CTIO	N WOI	RKSH	EET											
1. Cı	op/Code #		2. Un	it #	3.	Location 1	Descripti	on 7.	Compar	-			COMPAN			8. Nai	me of Insured	1								
	Rice	-	000	1 0001	DU	GWIO	1001 110		Agency	_		ANY	AGENC	Y		0.01	. "		I.M.							
4 D	0013 ate(s) of D	-	000	01-0001	IBU	SW10-	42N-44V	v								9. Cla		I.M. INSURED YYYY YYYY XXXXX XXXXXX STATE STATE MM/DD/YYYY ID JAN JAN STATE STATE JAN JAN MM/DD/YYYY STATE JAN STATE JAN JAN <th colspan="4" jan<="" t<="" td=""></th>								
	use(s) of D	U	Н	lot Win	nd											10 Pc	olicy #	ΛΛΛΛΛ		XX		1111				
	sured Cau	0		100	ia.											14. D	<i>.</i>	1st				inal				
12. A	Additional	Units	000	02-0001	BU												e of Loss	MM/D	D/YYYY				D/YYYY			
13. I	Est. Prod. I	Per Acre		<mark>2,000</mark>												15. Co	ompanion Po	licy(s)								
		DETERMIN	IED AC	REAG	E APPRA	ISED, PR	ODUCT	ION AND	O ADJUS	TMENT	ſS															
A. A	CTUARIA	4L					1		-		I.				E	B. POT	ENTIAL YI	ELD	1	1		1				
16.	17.	18.	19	9.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.		34.	35.	36.	37.	38.			
Field ID	Multi- Crop Code	Reported Acres	Detern Ac		Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr. Practice	Croppir Practic	e Organic Practice	Stage		Apprais Potentia		- Factor,								
А	NS		57	7.4	1.000		997					002		Н	Н											
A2	NS																									
B1	NS		10).0	1.000		997					002		UH	PLOWED	648		-	6,480		6,480		6,480			
		39. TOTAL 77.4 40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Garlicky □ Dark Roast □ Sclerotinia □ Ergoty □ CoFo □ Other ⊠ None □ 42. TOTALS 18,980 18,980 18,980																								
		If more spa es using MI						percent. (Quality a	djustme	nt due to	rice grad	ing U.S. N	lo. 4 beca	use of cha	lky keri	nels									
		DETERMI		ARVES	STED PRO																					
43. E	Date Harve	st Complete MM/DD/				44. Dam	age simi	lar to othe Yes	er farms i X N		ea?		45. As	signment	of Indemr Yes	nity No	o X		46. Tra		-					
A. M	EASURE	MENTS				B. GRO	SS PROI	DUCTION	V	C. 1	ADJUST	MENTS	TO HARV	ESTED I	RODUC	TION										
47a 47b	48	49.	50.	51.	52.	53.	54.	55.	56	. 5	/	58a. 58b.	59a. 59b.	60a. 60b.	61.		62.	63.			- 65.		66.			
Shai	Crop	Length or	Width	Denth	Deduc-	Net Cubic	Conver sion	Gross	(Lbs		igar	FM%	Moisture %	Test W	Adjus	tion	Prod. Not			Value	- Quality F	actor				
Fiel ID	d Code	Diameter		1	tion	Feet	Factor	r Prod.	· CW	· ·	0	Factor	Factor	Factor	Tiouue		to Count	The Q			Quanty I	actor	to Count			
	····· <mark>NS</mark>		L Millin y Town,	-					106,3	862		1.2 .988			<mark>105,0</mark>	1 <mark>86</mark>	0	105,08	36		945		99,306			
																					-					
																6	67. TOTAL	105,08	36	68	. Section I	Total	99,306			
																				69	9. Section		18,980			
		Th	is for	m ey	ample	e does	not ill	ustrat	e all r	eaui	red en	trv it	ems (e.	g., sig	nature	es. da	tes, etc.)).		71	70. Uni		118,286			
										- 1				an - a		,		-			. Allocated Total APH		118,286			
																				12.		1100.	110,200			

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	on 7. Com	pany	 ANY COMPANY	8. Name of Insure	d		
Rice			Agen	су	ANY AGENCY		I.M. INS	SURED	
0018	0001-0001BU	SW10-42N-44V	V			9. Claim #		11. Crop Year	
4. Date(s) of Damage	MAY 10					XXX	XXXXXX		YYYY
5. Cause(s) of Damage	Hail					10. Policy #		XXXXXXXXXXX	
Insured Cause %	100					14. Date(s)	1st	2nd	Final
12. Additional Units						Notice of Loss			MM/DD/YYYY
13. Est. Prod. Per Acre						15. Companion Po	olicy(s)		

REPLANT EXAMPLE 1: 100% SHARE

SEC	ECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS								ND ADJ	JSTME	NTS											
A. A	A. ACTUARIAL B. POTENTIAL YIELD																					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr. Practice	Cropping Practice		Stage	Use of Acreage	Appraised Potential		Shell %, Factor, or Value		Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A1			40.0	1.000		997					002		R	REPLANTED	400			16,000		16,000		16,000
A2			10.0	1.000		997					002		NR	NOT REPLANTED								
	39. TOTAL 50.0 40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Garlicky □ Dark Roast □ Sclerotinia □ Ergoty □ CoFo □ Other □ None □ 42. TOTALS 16,000 16,000 41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes □ 42. TOTALS 16,000 16,000 16,000																					
<mark>20%</mark> :	VARRATIVE (If more space is needed, attach a Special Report): Example above shows allowance when 20% of production guarantee is greater than the maximum allowance. $20\% \times 2,545$ lbs. (prod guar.) = 509 lbs./ac. x \$0.07 (projected price) x 1.000 (share) = \$35.63; 400 lbs. (max allowed in CP) x \$0.07 (projected price) x 1.000 (share) = \$28.00; Pounds per acre allowed = 400 lbs. (\$28.00 / \$0.07) Appraised potential is less than 90% of production guarantee (2,545 x 90% = 2,291 lbs./acre – appraised potential = 2,000 lbs./acre). Total acreage from FSA permanent field measurement.																					

REPLANT EXAMPLE 2: 50% SHARE

SEC	ΓΙΟΝ Ι -	- DETERMIN	ED ACREA	GE APPR.	AISED, I	PRODUC	TION AN	D ADJU	ISTMENT	S												
A. A	CTUAR	RIAL													B. POTEN	ITIAL YI	ELD					
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi- Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr. Practice		Organic Practice	Stage	Use of Acreage	Appraised Potential		Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count
A1			40.0	.500		997					002		R	REPLANTED	200			8,000		8,000		8,000
A2			10.0	.500		997					002		NR	NOT REPLANTED								
		39. TOTAL	50.0		otinia 🗆	Ergoty	CoFo	□ Ot	Vomitoxi her □ N ealth organ	one 🗆	nonisin ⊏ aximum 1		5	ark Roast E]	42.	TOTALS	8,000		8,000		8,000
<mark>20%</mark>	41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes ARRATIVE (If more space is needed, attach a Special Report): Example above shows allowance when 20% of production guarantee is greater than the maximum allowance. 0% x 2,545 lbs. (prod guar.) = 509 lbs./ac. x \$0.07 (projected price) x 0.500 (share) = \$17.82; 400 lbs. (max allowed in CP) x \$0.07 (projected price) x 0.500 (share) = \$14.00; Pounds per acre allowed = 200 lbs. (\$14.00 / \$0.07) praised potential is less than 90% of production guarantee (2,545 x 90% = 2,291 lbs/acre = appraised potential = 2,000 lbs/acre). Total acreage from ESA permanent field measurement																					

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

Minimum Representative Sample Requirements

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

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

Row Length, Drill Spacing and Square Foot Factors

Always measure a ten-foot row length for Rice.

For drill spacing measurements other than those identified above, use the following formula: (Drill Spacing \div 12") x 10 ft. of row = Square Foot Factor

Example: If the drill spacing is determined to be 5 ¹/₂-inches, divide 5 ¹/₂ by 12-inches = .4583 factor. Multiply this factor times 10 to determine the square foot factor. In this case .4583 x 10.0 feet = 4.58 (to the nearest tenth) = 4.6 Square Foot Factor for a 5 ¹/₂-inch drill spacing using a 10-foot length of row

Tiller Factors (Seedling to Tillering)

Туре	Tiller Factor
All Varieties	2.5

Tiller to Pound Yield Factors (Before Heading)

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

Average Kernels Per Square Foot to Pounds Per Acre Yield Factors

VARIETY	GRAIN TYPE	KERNELS PER SQ. FT. TO LBS. PER ACRE YIELD FACTORS
Akitakomachi	Short	.40
Calhikari 201 (CH-201)	Short	.40
Calmochi-101 (CM-101)	Short	.36
Calmochi-203 (CM-203)	Short	.33
Calpearl	Short	.34
Koshihikari	Short	.44
Nortai	Short	.45
S-102	Short	.31
S-201	Short	.39
Bengal	Medium	.38
Brazos	Medium	.39
Calrose	Medium	.42
Jupiter	Medium	.40
M-101	Medium	.37
M-101 M-103	Medium	.38
	Medium	.36
M-104		
M-105	Medium	.32
M-201	Medium	.43
M-202	Medium	.36
M-204	Medium	.36
M-205	Medium	.34
M-206	Medium	.42
M-208	Medium	.42
M-209	Medium	.35
M-401	Medium	.33
M-402	Medium	.38
Mars	Medium	.41
Nate	Medium	.50
Rico	Medium	.40
Saturn	Medium	.35
Titan	Medium	.38
Vista	Medium	.42
A-201	Long	.36
A-301	Long	.37
Alan	Long	.48
Antonio	Long	.46
Bond	Long	.42
Bonnet 73	Long	.60
California Belle	Long	.52
Cheniere		.52
CL111	Long	.47
	Long	
CL151	Long	.45
CL153	Long	.45
CL163	Long	.43
CL172	Long	.44
Cocodrie	Long	.44
Cypress	Long	.41
Dawn	Long	.58
Della	Long	.48
Diamond Diamond	Long	<mark>.45</mark>
Dixiebell	Long	.46

Average Kernels Per Square Foot to Pounds Per Acre Yield Factors (Continued)

VARIETY	GRAIN TYPE	KERNELS PER SQ. FT. TO LBS. PER ACRE YIELD FACTORS
Gulfmont	Long	.39
L-201	Long	.39
L-202	Long	.44
L-203	Long	.40
L-206	Long	.45
Labelle	Long	.50
Lagrue	Long	.41
Lakast	Long	.42
Leah	Long	.37
Lebonnet	Long	.40
Lemont	Long	.39
Jasmine 85	Long	.42
Jefferson	Long	.36
Jodon	Long	.42
Katy	Long	.50
Kaybonnet	Long	.50
Mermentau	Long	.47
Newbonnet	Long	.48
Newrex	Long	.47
Rexmont	Long	.46
Roy J	Long	.45
RT745	Long	.45
RT753	Long	<mark>.47</mark>
RT Gemini	Long	.47
Starbonnet	Long	.51
Skybonnet	Long	.40
Tebonnet	Long	.43
Thad	Long	<mark>.44</mark>
Titan	Long	<mark>.38</mark>
Toro II	Long	.36
Wells	Long	.43

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

Rice Moisture Adjustment Factors

12.0% Moisture – All Grains (Except California)

12.070) WIOIStur	sture – All Grains (Except California) TENTHS OF PERCENT - MOISTURE									
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
	12	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
	13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
	14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
	15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
	16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
	17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
	18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
	19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
	20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
E	21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
WHOLE PERCENT MOISTURE	22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
LSI	23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
MO	24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
L	25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
CEI	26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
ER	27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
н	28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
OL]	29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
MHA	30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
	31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
	32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
	33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
	34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
	35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
	36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
	37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
	38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
	39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652
	40	.6640	-	-	-	-	-	-	-	-	-

Rice Moisture Adjustment Factors (Continued)

12.5% Moisture – Long Grain Rice (California Only)

		e Long orun	n Rice (Califor	iniu oniy)	TEN	NTHS OF PERC	ENT - MOISTU	URE			
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
	12	-	-	-	-	-	1.0000	.9988	.9976	.9964	.9952
	13	.9940	.9928	.9916	.9904	.9892	.9880	.9868	.9856	.9844	.9832
	14	.9820	.9808	.9796	.9784	.9772	.9760	.9748	.9736	.9724	.9712
	15	.9700	.9688	.9676	.9664	.9652	.9640	.9628	.9616	.9604	.9592
	16	.9580	.9568	.9556	.9544	.9532	.9520	.9508	.9496	.9484	.9472
	17	.9460	.9448	.9436	.9424	.9412	.9400	.9388	.9376	.9364	.9352
	18	.9340	.9328	.9316	.9304	.9292	.9280	.9268	.9256	.9244	.9232
	19	.9220	.9208	.9196	.9184	.9172	.9160	.9148	.9136	.9124	.9112
	20	.9100	.9088	.9076	.9064	.9052	.9040	.9028	.9016	.9004	.8992
E	21	.8980	.8968	.8956	.8944	.8932	.8920	.8908	.8896	.8884	.8872
PERCENT MOISTURE	22	.8860	.8848	.8836	.8824	.8812	.8800	.8788	.8776	.8764	.8752
ISI	23	.8740	.8728	.8716	.8704	.8692	.8680	.8668	.8656	.8644	.8632
[0]	24	.8620	.8608	.8596	.8584	.8572	.8560	.8548	.8536	.8524	.8512
	25	.8500	.8488	.8476	.8464	.8452	.8440	.8428	.8416	.8404	.8392
GEN	26	.8380	.8368	.8356	.8344	.8332	.8320	.8308	.8296	.8284	.8272
ERC	27	.8260	.8248	.8236	.8224	.8212	.8200	.8188	.8176	.8164	.8152
	28	.8140	.8128	.8116	.8104	.8092	.8080	.8068	.8056	.8044	.8032
WHOLE	29	.8020	.8008	.7996	.7984	.7972	.7960	.7948	.7936	.7924	.7912
)HC	30	.7900	.7888	.7876	.7864	.7852	.7840	.7828	.7816	.7804	.7792
M	31	.7780	.7768	.7756	.7744	.7732	.7720	.7708	.7696	.7684	.7672
	32	.7660	.7648	.7636	.7624	.7612	.7600	.7588	.7576	.7564	.7552
	33	.7540	.7528	.7516	.7504	.7492	.7480	.7468	.7456	.7444	.7432
	34	.7420	.7408	.7396	.7384	.7372	.7360	.7348	.7336	.7324	.7312
	35	.7300	.7288	.7276	.7264	.7252	.7240	.7228	.7216	.7204	.7192
	36	.7180	.7168	.7156	.7144	.7132	.7120	.7108	.7096	.7084	.7072
	37	.7060	.7048	.7036	.7024	.7012	.7000	.6988	.6976	.6964	.6952
	38	.6940	.6928	.6916	.6904	.6892	.6880	.6868	.6856	.6844	.6832
	39	.6820	.6808	.6796	.6784	.6772	.6760	.6748	.6736	.6724	.6712
	40	.6700	-	-	-	-	-	-	-	-	-

Rice Moisture Adjustment Factors (Continued)

14.0% Moisture Short/Medium Grain Rice (California Only)

14.07		Isture Short/Medium Grain Rice (California Only) TENTHS OF PERCENT - MOISTURE									
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
	14	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
	15	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
	16	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
	17	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
	18	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
	19	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
	20	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
	21	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
£	22	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
UR	23	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
ISI	24	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
[0]V	25	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
I LI	26	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
CEN	27	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
PERCENT MOISTURE	28	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
	29	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
ILE	30	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
WHOLE	31	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
4	32	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
	33	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
	34	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
	35	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
	36	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
	37	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
	38	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
	39	.7000	.6988	.6976	.6964	.6952	.6940	.6928	<mark>.6916</mark>	.6904	.6892
	40	.6880	-	-	-	-	-	-	-	-	-

Exhibit 11

Rice Combined Test Weight and Pack Factors

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

