



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

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CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25710 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: June 17, 2024
SUBJECT: Provides loss procedures for administering the Cultivated Wild Rice crop insurance program.	APPROVED: <i>/s/ John W. Underwood</i> for Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides loss procedures for administering the Cultivated Wild Rice crop insurance program. This handbook replaces FCIC-25710, Cultivated Wild Rice Loss Adjustment Standards Handbook, issued June 14, 2022. This handbook is effective for the 2025 and succeeding crop years and is not retroactive to any 2024 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-25710, Cultivated Wild Rice Loss Adjustment Standards Handbook. All major changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
TP	Removed Control Chart and incorporated Filing Instructions into Reason for Issuance, per latest EHS.
Subparagraph 1D	Updated Handbook Descriptions to latest EHS.
Paragraphs 23 and 24	Updated terminology from tillered stage to tillering stage.
Exhibit 1	Added AD, EHS, and GPS.
Exhibit 4, Item 37	Corrected unit of measure from CWT to whole pounds.
Exhibit 4, Narrative Instructions	Updated to a numerical listing.

**CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK
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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods, and instructions, as authorized by FCIC in the sale and service of crop insurance **policies**, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website or www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy BP, including the CAT Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

- (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 CWR loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

E. CAT Coverage

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

F. Irrigated Practice

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

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection:

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

C. Record Retention

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

D. Form Standards

- (1) The entry items and completion instructions in [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the CWR Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). See the DSSH for statement requirements.
- (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."

2 AIP Responsibilities (Continued)

- (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 www.rma.usda.gov.

3-10 (Reserved)

PART 2: POLICY INFORMATION

The AIP determines if the insured has complied with all provisions of the insurance policy. 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 CWR in the county grown on insurable acreage for which premium rates are provided by the AD:
 - (a) in which the insured has a share;
 - (b) that is planted for harvest as grain; and
 - (c) is grown in man-made flood irrigated fields.
- (2) There will be no insurance against loss of production due to:
 - (a) the crop not being timely harvested unless such delay is solely and directly due to adverse weather conditions which preclude harvesting equipment from entering and moving about the field; or
 - (b) the application of saline water, except as specified in the CP.
- (3) Refer to the CP for insurable causes of loss.

12 Unit Division

Refer to the insurance policy 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.

13 Recovery Percentage Adjustment

- (1) Recovery percentage will be the only adjustment made to CWR production.
- (2) Only adjusters can extract samples from farm-stored production or from unharvested mature production to obtain recovery percentage determinations.
- (3) The adjuster is responsible for taking enough samples to ensure that the combined samples will be representative of all production in the storage structure.
- (4) Adjusters or processors can extract the samples for sold or processed production.
- (5) The recovery percentage will be determined by an approved laboratory. If an approved laboratory analysis is not available, use the recovery percentage listed in the SP.

14-20 (Reserved)

PART 3: APPRAISALS

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

21 Selecting Representative Samples

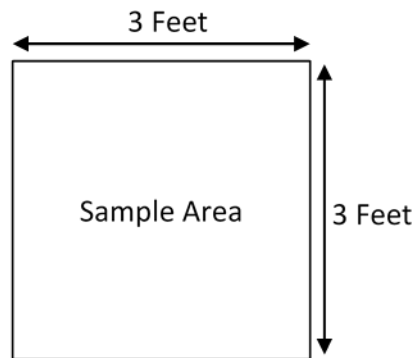
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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) Appraise each field or subfield separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 5](#) for each field or subfield.

22 Measuring Sample Area for Sample Selection

Use these instructions for all appraisal methods.

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

Example:



- (3) For all appraisals, the determined square foot factor is 9.

23 Appraisal Methods

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

24 Before Heading Appraisals

Use Part I, Before Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method. This appraisal method consists of the tillering incomplete (seedling to tillering stage) and the tillering complete stage (tillering through boot stage).

A. Tillering Incomplete (Seedling to Tillering Stage)

- (1) This method is based on the number of live plants in a designated sample area (three-foot square grid). Refer to [Paragraph 22](#) for sample area requirements.
- (2) Using the tiller factor from [Exhibit 7](#) convert single plant counts to tillers to count. The plants per square foot (plants/foot²) can be obtained by totaling the number of live CWR plants from all the samples and dividing this number by the result of multiplying the number of samples times the square foot factor.
- (3) Convert tillers to potential pounds per acre (using the sample area) by taking the average number of tillers divided by the square foot factor of 9 to determine the average tillers per square foot. Multiply the result by the tiller-to-pounds yield factor from [Exhibit 8](#).
- (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 the number of undamaged plants and damaged plants with new tillers.
- (5) For damage other than hail:
 - (a) Whenever possible, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgement 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.”

24 Before Heading Appraisals (Continued)

B. Tillering Complete (Tillering through Boot Stage)

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

- (1) This method is based on the number of live tillers with potential in a designated sample area (three-foot square grid). Refer to [Paragraph 22](#) for sample area requirements.
- (2) Convert each tiller counted to potential pounds per acre. Refer to [Subparagraph 24A\(3\)](#).
- (3) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
- (4) If the sample area contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.
- (5) For damage due to hail, delay inspections 7 to 10 days after damage.

25 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 designated sample area (three-foot square grid). Refer to [Paragraph 22](#) for sample area requirements.
 - (b) the average number of heads from all sample areas multiplied by the average number of kernels per head determined from five representative heads in the sample to determine the total kernels from all plots. If there are less than five representative heads in the sample, the number of kernels in all heads in the sample will be counted.
 - (c) the total kernels from all sample areas are converted to pounds per acre by dividing the total kernels from all plots by 9 (square foot factor) and then dividing that result by .23 (yield factor).
- (2) Selection of representative heads.
 - (a) When the kernels are all filled, select five sample heads from the average head level in the sample area. 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 until the kernels are filled before completing the appraisal.
- (c) The adjuster may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest RSAs. Use the harvested production from the RSAs to determine the yield per acre. Refer to the LAM.
- (d) The production from the RSAs harvested by the insured will be green weight rice. The insured will have this production weighed or it will be measured by the adjuster who will calculate the weight from the volume using the Test Weight found in [Exhibit 6](#). This production will be divided by the acreage of the RSAs harvested by the insured to get the per acre appraisal (green weight).

26 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.

27 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.

27 General Information for Worksheet Entries and Completion Procedures (Continued)

- (3) Separate appraisal worksheets must be completed for each unit appraised and for each field or subfield including fields or subfields with differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to [Paragraph 22](#) 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.

28-30 (Reserved)

PART 4: PRODUCTION WORKSHEET

31 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 or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (7) Standard PW items are numbered consecutively in [Exhibit 4](#). An example PW is also provided to illustrate how to complete item entries.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
CP	Crop Provisions
CWR	Cultivated Wild Rice
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
EHS	External Handbook Standards, FCIC-14050
FAD	Final Agency Determination
FDA	Food and Drug Administration
FCIC	Federal Crop Insurance Corporation
FM	Foreign Material
GPS	Global Positioning System
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
OPI	Office of Primary Interest
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
RSA	Representative Sample Area
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

Exhibit 2 Definitions

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

Heading: At least 50 percent of the crop has headed.

Exhibit 3 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 27](#).

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.

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

Part I – Before Heading

Item Number / Element	Description
6. Field ID	Field or subfield identification symbol.
7. Drill Space	Enter "B" for broadcast. Refer to Paragraph 22 for sample area requirements.
8. Number of Plants	Number of live plants capable of producing CWR in each sample where tillering is incomplete. If tillering is complete on the sample, make no entry.
9. Total Plants	Total number of plants in all samples from item 8.
10. Tiller Factor	Refer to Exhibit 7 . Refer to Subparagraph 24A(2) to determine plants per square feet.
11. Tillers to Count	Result of multiplying item 9 by item 10, rounded to whole number.
12. Number of Tillers	Number of tillers capable of producing CWR 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 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. Square Foot Factor	Enter 9 (the square foot factor for all CWR appraisals).
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 Appraisal	In the column heading, line out "Bu." and enter "Lbs." Result of multiplying item 18 by item 19, rounded to the nearest whole pound.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Part II – After Heading

Item Number / Element	Description
21. Field ID	Field or subfield identification symbol.
22. Drill Spaces	Enter “B” for broadcast. Refer to Paragraph 22 for sample area requirements.
23. No. of Kernels (Five Heads) From Each Sample Plot	<p>Total number of kernels in five representative heads from each sample plot. Do not include any empty or barren heads when selecting the five harvestable heads. If there are less than 5 heads in the sample, count the number of kernels in all heads in the sample. If kernels are not filled, have the insured leave 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 kernels, enter “0.”</p> <p>When counting kernels in the “after-heading method,” count all the brown and green kernels that are solid dough, with no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the CWR plant’s tendency to shatter.</p>
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. Avg. No. Kernels Per Head	Result of dividing item 23 by item 24, rounded to the nearest tenth.
26. Total Number of Heads From Each Sample Plot	Number of heads counted in each sample plot. Do not include any empty or barren heads when counting the number of harvestable heads. If there were no remaining or harvestable heads in the RSA, enter “0.”
27. Total Kernels Per Sample	Result of multiplying item 25 times item 26, rounded to the nearest tenth.
28. Total Kernels All Samples	Total number of kernels in all samples from item 27.
29. No. Samples	Total number of sample plots.
30. Avg. Kernels Per Sample	Result of dividing item 28 by item 29, rounded to the nearest tenth.
31. Sq. Ft. Factor	Enter 9 (the square foot factor for all CWR appraisals).
32. Avg. Kernels Per Sq. Ft.	Result of dividing item 30 by item 31, rounded to the nearest tenth.
33. Yield Factor	Enter .23 (the kernel-to-pounds per acre yield factor for all varieties of CWR).
34. Bu. Per Acre Appraisal	<p>In the column heading, line out “Bu.” and enter “Lbs.” Result of dividing item 32 by item 33, rounded to the nearest whole pound.</p> <p>If this is mature CWR, refer to the recovery percentage procedure in Exhibit 4, item 33.</p>

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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

Item Number / Element	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 understood.
36. Adjuster's Code No., Signature, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
Page Number	Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

BEFORE HEADING EXAMPLE

COMPANY: ANY COMPANY					CLAIM NUMBER: XXXXXXXX																
APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)					1. INSURED'S NAME			2. POLICY NUMBER			3. UNIT NUMBER			4. CROP			5. CROP YEAR				
					I. M. INSURED			XXXXXXXX			0001-0001BU			Cultivated Wild Rice 0055			YYYY				
PART I BEFORE HEADING																					
6. Field ID	7. Drill Space	8. Tillering Incomplete Col.				10. Tiller Factor	11. Tillers To Count	12. Tillering Completed Col.					14. Total No. Tillers	15. Total No. of Plots	16. Avg. No. Tillers	17. Sq. Ft. Factor	18. Avg. Till Per Sq. Ft.	19. Yield Factor	20. Bb. Lbs. Per Acre Appraisal		
		No. Plants - Block Equals 1 sample						No. Tillers - Each Block =1 Sample Plot													
A1	B	2	1	2	1									15	4	3.8	9	0.4	95	38	
		9. TOTAL 6						13. Total					= 15 ÷ 4 = 3.8 ÷ 9 = 0.4 × 95 = 38								
A2	B	26	25	27	26	24									320	5	64.0	9	7.1	95	675
		9. TOTAL 128				13. Total					= 320 ÷ 5 = 64.0 ÷ 9 = 7.1 × 95 = 675										
A4	B								28	42	36	30	49	185	5	37.0	9	4.1	95	390	
		9. TOTAL				13. Total 185					= 185 ÷ 5 = 37.0 ÷ 9 = 4.1 × 95 = 390										
PART II AFTER HEADING																					
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																			
			24. No. Heads Sampled	25. Avg. No. Kernels Per Head	26. Total Number Heads From Each Sample Plot	27. Total Kernels Per Sample	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bb. Lbs. Per Acre Appraisal								
			5	5	5	5	5	5													
			×	×	×	×	×	×	×	×	×	×	×	×	×	×	×	×	×		
			+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+	+		

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

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

AFTER HEADING EXAMPLE

COMPANY: ANY COMPANY				CLAIM NUMBER: XXXXXXXX																
APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)				1. INSURED'S NAME				2. POLICY NUMBER				3. UNIT NUMBER			4. CROP			5. CROP YEAR		
				I. M. INSURED				XXXXXXXXXX				0001-0001BU			Cultivated Wild Rice 0055			YYYY		
PART I BEFORE HEADING																				
6. Field ID	7. Drill Space	8. Tilling Incomplete Col. No. Plants - Block Equals 1 sample				10. Tiller Factor	11. Tillers To Count	12. Tilling Completed Col. No. Tillers - Each Block =1 Sample Plot				14. Total No. Tillers	15. Total No. of Plots	16. Avg. No. Tillers	17. Sq. Ft. Factor	18. Avg. Till Per Sq. Ft.	19. Yield Factor	20. Lbs. Per Acre Appraisal		
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=	
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=	
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=	
PART II AFTER HEADING																				
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot	40	36	42	26														
A3	B	24. No. Heads Sampled	5	5	5	5	5	5	5	5	5	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Lbs. Per Acre Appraisal		
		25. Avg. No. Kernels Per Head	8.0	7.2	8.4	5.2														
		26. Total Number Heads From Each Sample Plot	60	55	62	41														
		27. Total Kernels Per Sample	480.0	396.0	520.8	213.2							1,610.0	4	402.5	9	44.7	.23	194	

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

Exhibit 4 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 31](#).

Item Number / Element	Description
1. Crop/Code #	"Cultivated Wild Rice" (0055).
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	<p>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 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.</p> <p>If there is no insurable cause of loss and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the example in item 6.</p> <p>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).</p>
6. Insured Cause %	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description																
6. Insured Cause % (Continued)	<p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>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:</p> <table border="1" data-bbox="727 527 1523 747"> <tr> <td>4. Date(s) of Damage</td> <td>JUL</td> <td>JUL 15</td> <td>AUG</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Heat</td> <td>Wind</td> <td>Wildlife</td> </tr> <tr> <td>6. Insured Cause %</td> <td>10</td> <td>15</td> <td>55</td> </tr> <tr> <td colspan="4">Narrative: Additional Date of Damage – AUG 15; Cause of Damage – Hail; Insured cause percent – 20%.</td> </tr> </table>	4. Date(s) of Damage	JUL	JUL 15	AUG	5. Cause(s) of Damage	Heat	Wind	Wildlife	6. Insured Cause %	10	15	55	Narrative: Additional Date of Damage – AUG 15; Cause of Damage – Hail; Insured cause percent – 20%.			
4. Date(s) of Damage	JUL	JUL 15	AUG														
5. Cause(s) of Damage	Heat	Wind	Wildlife														
6. Insured Cause %	10	15	55														
Narrative: Additional Date of Damage – AUG 15; Cause of Damage – Hail; Insured cause percent – 20%.																	
7. Company/Agency	Name of the company and agency servicing the policy .																
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																
9. Claim #	Claim number as assigned by the AIP.																
10. Policy #	Insured’s assigned policy number.																
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.																
12. Additional Units	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>																
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>																
14. Date(s) of Notice of Loss	<p>Preliminary:</p> <p>(1) 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.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p>																

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
14. Date(s) of Notice of Loss (Continued)	<p>(3) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>(5) If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>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.</p>
15. Companion Policy(s)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(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 policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(a) If the other person has a multiple-peril crop insurance policy and it can be determined that the same AIP services it, enter the policy number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance policy and a different AIP or agent services it, enter the name of the AIP and/or agent (and policy number) if known.</p> <p>(c) If unable to verify the existence of a companion policy, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion policies.</p>

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 (damaged, but marketable production);
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit);
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect; or
- (8) recovery percentages.

Item Number / Element	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	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	<p>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:</p> <ul style="list-style-type: none"> (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; or (4) for which the insured failed to provide acceptable records of production.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
19. Determined Acres (Continued)	<p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>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.</p>
20. Interest or Share	<p>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.</p>
21. Risk	<p>Three-digit code for the correct “Rate” specified on the AD. If a “Rate” or “High Risk Area” is not specified on the AD, 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.</p> <p>Unrated land is uninsurable without a WA.</p>
22. Type	<p>Three-digit code, entered exactly as specified on the AD for the type grown by the insured. If “No Type Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a type is not specified on the AD, make no entry.</p>
23. Class	<p>Three-digit code, entered exactly as specified on the AD for the class grown by the insured. If “No Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a class is not specified on the AD, make no entry.</p>
24. Sub-Class	<p>Three-digit code, entered exactly as specified on the AD for the sub-class grown by the insured. If “No Sub-Class Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a sub-class is not specified on the AD, make no entry.</p>
25. Intended Use	<p>Three-digit code, entered exactly as specified on the AD for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an intended use is not specified on the AD, make no entry.</p>
26. Irr. Practice	<p>Three-digit code, entered exactly as specified on the AD for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an irrigated practice is not specified on the AD, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description														
27. Cropping Practice	Three-digit code, entered exactly as specified on the AD for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If a cropping practice (or practice) is not specified on the AD, make no entry.														
28. Organic Practice	Three-digit code, entered exactly as specified on the AD for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code from the AD (e.g., 997). If an organic practice is not specified on the AD, make no entry.														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0" data-bbox="548 772 1510 1501"> <thead> <tr> <th data-bbox="548 772 808 804">Stage</th> <th data-bbox="833 772 992 804">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="548 810 808 842">“P”</td> <td data-bbox="833 810 1510 993">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td data-bbox="548 1041 808 1073">“H”</td> <td data-bbox="833 1041 976 1073">Harvested.</td> </tr> <tr> <td data-bbox="548 1121 808 1152">“UH”</td> <td data-bbox="833 1121 1435 1152">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="548 1201 808 1232">“TZ”</td> <td data-bbox="833 1201 1435 1268">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="548 1316 808 1348">“TA”</td> <td data-bbox="833 1316 1510 1383">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="548 1432 808 1463">“TH”</td> <td data-bbox="833 1432 1510 1499">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	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 records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“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.
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 records of production which are acceptable to the AIP.														
“H”	Harvested.														
“UH”	Unharvested or put to other use with consent.														
“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.														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description												
30. Use of Acreage	<p>Use the following “Intended Use” abbreviations.</p> <table border="0"> <tr> <td style="padding-right: 20px;">Use</td> <td>Explanation</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent.</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured.</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent.</td> </tr> <tr> <td>“H”</td> <td>Harvested.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested.</td> </tr> </table> <p>Verify any preliminary “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	Use	Explanation	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
Use	Explanation												
“WOC”	Other use without consent.												
“SU”	Solely uninsured.												
“ABA”	Abandoned without consent.												
“H”	Harvested.												
“UH”	Unharvested.												
31. Appraised Potential	<p>Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to Part 3, “Appraisals” for additional instructions.</p> <p>(1) If there is no potential on UH acreage enter “0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p> <p>(2) If the appraised potential is determined from harvesting a sample of unharvested mature CWR a recovery percentage will be required. Refer to column 33.</p>												
32a.-32b.	Make no entry.												
33. Shell %, Factor, or Value	<p>(1) For immature unharvested CWR appraisals, make no entry.</p> <p>(2) For mature unharvested CWR, cross out “Shell %, Factor, or Value” and write above it “Recovery Percentage,” then write in the applicable recovery percentage used for the appraisal.</p> <p>(3) The applicable recovery percentage will be:</p> <p>(a) the percentage from a sample of the mature, unharvested CWR tested by an approved laboratory; or</p> <p>(b) the percentage listed on the SP, with (a) taking priority over (b).</p>												
34. Production Pre QA	Result of multiplying column 31 times column 19, and if applicable, times column 33, rounded to whole pounds. If no entry in column 31, make no entry.												

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
35. Quality Factor	Make no entry.
36. Production Post QA	Transfer entry from column 34.
37. Uninsured Causes	<p>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.</p> <p>(1) Hail and Fire exclusion not in effect.</p> <p>(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.</p> <p>(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.</p> <p>(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.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding item 36 and item 37.
39. Total	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to the nearest tenth.</p>
40. Quality	Check “None.”

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
41. Mycotoxins exceed FDA, State, or other health organization maximum limits?	Make no entry.
42. Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.

Narrative Instructions

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

- (1) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2) 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.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) 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.
- (5) 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.
- (6) 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.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) 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).
- (10) Explain a “No” checked in item 44, “Damage Similar to Other Farms in the Area?”

Narrative Instructions (Continued)

- (11) Attach a sketch map or aerial photo to identify the total unit:
- (a) if consent is or has been given to put part of the unit to another use;
 - (b) if uninsured causes are present; or
 - (c) 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.
- (12) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- (13) 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.
- (14) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (15) Explain any delayed notices or delayed claims as instructed in the LAM.
- (16) Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- (17) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (18) 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.
- (19) Explain where the percentage recovery came from for any recovery percentage used for mature CWR appraisals in Section I, item 33 or recovery percentage used in Section II, item 57.
- (20) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (21) 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.).
- (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) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying recovery percentage).

Average recovery percentage can be entered when the processor has calculated the average on the summary sheet, separate line entries are not otherwise required and the determined average is acceptable to the adjuster.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
- (7) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(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.”</p> <p>(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.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>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.</p>
45. Assignment of Indemnity?	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
46. Transfer of Right to Indemnity?	<p>Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>
47b. Field ID	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(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).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
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	<p>Internal measurement in feet to tenths of structural space occupied by crop.</p> <p>(1) Length if rectangular.</p> <p>(2) Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p>
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.	<p>Circle "Lbs." in column heading. Production in whole pounds, before application of the recovery percentage, for production:</p> <p>(1) Weighed and stored on the farm.</p> <p>For farm-stored production, calculate the pounds as follows: column 55 (gross production to tenths of a bushel) times column 60a (applicable test weight from Exhibit 6), rounded to the nearest whole pound.</p> <p>(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.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
56. Bu., Ton, Lbs., Cwt. (Continued)	<p>For seed production stored in commercial cold storage, use storage receipts that show the number of bins stored and the weight of the seed stored in each bin. If there are no weight figures, convert bins to pounds according to (3) below.</p> <p>(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.</p>
57. Shell/Sugar Factor	<p>(1) For mature harvested CWR, cross out “Shell/Sugar Factor” and write above it “Recovery percentage” then enter the applicable four decimal recovery percentage determined.</p> <p>(2) The recovery percentage will be that determined by the appropriate approved laboratory for harvested production sold or processed.</p> <p>(3) For harvested production stored for seed, which does not have a recovery percentage determined by an approved laboratory, the recovery percentage will be that which is published in the SP.</p>
58a.-59b.	Make no entry.
60a. Test Wt.	Enter test weight from Exhibit 6 (only when storage structure measurements are entered).
60b. Factor	Make no entry. The CWR has been converted to actual pounds in column 56 above; therefore, no further adjustment is necessary.
61. Adjusted Production	Results of column 56 times column 57, rounded to whole pounds.
62. Prod. Not to Count	<p>Enter the 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).</p> <p>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.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a.-65.	Make no entry.
66. Production to Count	Enter the result from column 63.
67. Total	Total of column 63. If no entry in column 63, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

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.

Item Number / Element	Description
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of 68 and 69.</p>
71. Allocated Prod.	<p>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.</p>
72. Total APH Prod.	<p>Result to tenths, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in 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.</p>

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

Item Number / Element	Description
73. Insured’s Signature and Date	<p>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.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date	<p>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.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
Page Number	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE

1. Crop/Code # Cultivated Wild Rice 0055	2. Unit # 0001-0001BU	3. Location Description SW10-98N-44W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUL 15	AUG			9. Claim # XXXXXXXX
5. Cause(s) of Damage WIND	WILDLIFE			11. Crop Year YYYY
6. Insured Cause % 45	55			10. Policy # XXXXXX
12. Additional Units 0002-0001BU				14. Date(s) 1st MM/DD/YYYY
13. Est. Prod. Per Acre 480				2nd MM/DD/YYYY
				Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD										
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Rec. %	33. Shell % Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count		
A1	NS		5.4	1.000		997					002		UH	UH	38	-----			205		205		205		
A3	NS		4.0	1.000		997					002		UH	UH	194	-----	.5000		388		388		388		
A5	NS		49.0	1.000		997					002		H	H		-----									
39. TOTAL			58.4	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>															42. TOTALS		593		593		593
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																									

NARRATIVE (If more space is needed, attach a Special Report): Determined acres using MPCI acreage report – would measure within 5 percent. Wildlife is blackbirds.
The recovery percentage in column 33 for the unharvested mature production of field A3 was taken from the SP. The recovery percentage in column 57 for the harvested production sent to processor Gourmet Place came from the Assembly Sheet provided by the processor.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share	47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu. Ton (Lbs. CWT)	57. Rec. % Shell/Sugar Factor	58a. FM% Factor	58b. Moisture % Factor	59a. Test WT Factor	59b. Adjusted Production	60a. Prod. Not to Count	60b. Production Pre-QA	61. Value Mkt. Price	62. Quality Factor	63. Production to Count	64a. 64b.	65.	66.
----	----	NS	GOURMET PLACE							23,535	.4300	-----	-----	-----	10,120		10,120	-----			-----		10,120
----	----		ANYTOWN, USA									-----	-----	-----				-----			-----		
67. TOTAL																	10,120	68. Section II Total		10,120			
																					69. Section I Total		593
																					70. Unit Total		10,713
																					71. Allocated Prod.		
																					72. Total APH Prod.		10,713

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

Exhibit 5 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 acres (or fraction thereof) in the field or subfield.

Exhibit 6 Test Weights for Seed Storage (Green Weight)

Area	Test Weight (Pounds/Bushel)
California	29
Minnesota	25

Exhibit 7 Tiller Factors (Before Heading)

Type	Plants Per Square Foot	Tiller Factor
All Varieties	0 - 4.0	2.5
All Varieties	4.1 - greater	1.5

Exhibit 8 Tiller-to-Pounds Yield Factors (Before Heading)

Area	Type	Factor
California	All Varieties	95
Minnesota	All Varieties	85

Exhibit 9 Unique Challenges to Adjusting Cultivated Wild Rice

- (1) Expect insects (gnats in California, mosquitoes in Minnesota) to be abundant in the CWR fields. Make sure you take the appropriate precautions (insect repellent, protective clothing, face mask, etc.).
- (2) The CWR fields will be flooded (from 4 inches to around 2 feet of water) from the beginning of the growing season until two to three weeks prior to harvest. The soil underneath the water will be soft. One can sink into the soil from 4 inches to around 10 inches depending on the soil type. The peat soils in Minnesota are particularly soft. You will need a small boat or two-person inflatable raft with paddles, hip waders, and rope to get around the field. Even when the field is drained, hip waders and rope are recommended.
- (3) The CWR plant starts as a seedling and grows to around 6 feet tall. As such, you should set up a device to measure the three-foot square sample area that will open up on one side to better work with CWR in the latter stages of the growing season.
- (4) It is recommended that two adjusters are assigned to claim appraisals because of the softness of soils and the CWR plant's tendency to shatter.