



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-20018L (11-2024)

# **DOWNED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2025 and Succeeding Crop Years**

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

<b>TITLE: Downed Rice Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-20018L OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2025 and Succeeding Crop Years</b>	<b>ISSUE DATE: November 7, 2024</b>
<b>SUBJECT:</b>  Provides the loss adjustment procedures for administering the Downed Rice Endorsement crop insurance program.	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

This handbook provides the loss adjustment procedures for administering the Downed Rice crop insurance program. This handbook replaces FCIC-20018L, Downed Rice Loss Adjustment Standards Handbook, issued October 8, 2015. 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 changes to the 2025 FCIC-20018L Downed Rice Loss Adjustment Standards Handbook with significant content change. All changes and additions are **highlighted**. Minor changes and corrections are not included in this listing. **\*\*\*** used throughout the handbook indicate where major deletions occurred.

<b>Reference</b>	<b>Description of Change</b>
Throughout	Updated the handbook format to latest External Handbook Standards (EHS). Throughout the amended pages, changes were made to correct spelling, punctuation, formatting, subparagraph and section numbering, and to incorporate standard language.
TP	Control Chart was removed.
<a href="#">Para. 1B</a>	Added Source of Authority language.
<a href="#">Para. 1C</a>	Added required Civil Rights Act language.
<a href="#">Para. 1D</a>	Added description for DR CISH and revised descriptions for all other handbooks.
<a href="#">Para. 12</a>	Standardized unit language across all LASHs.
<a href="#">Exhibit 1</a>	Added acronyms/abbreviations and descriptions for ACRSI, AD, CLU, FCIC, FSA, OPI, Para., PW, SRA, and USDA.
<a href="#">Exhibit 3</a>	Moved previous Exhibit 3 to Exhibit 5. Per EHS, Exhibit 3 must be form standards, or reserved.
<a href="#">Exhibit 5</a>	Moved previous Exhibit 3 to Exhibit 5. Per EHS, Exhibit 3 must be form standards, or reserved.

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**DOWNED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### A. Purpose and Objective

The RMA-issued loss adjustment standards for the DRE, which include DRE eligibility requirements and DR payment calculations, are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for the DRE and crop year are in effect as of the signature date for the DRE handbook located at [www.rma.usda.gov](http://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

The DRE is a product approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act.

#### 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 at [www.usda.gov/oascr](http://www.usda.gov/oascr). For more information on the RMA Non-Discrimination Statement, see the DSSH.

## 1 General Information (Continued)

### 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 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.
DR CISH	This handbook provides specific underwriting procedures for DR.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the [GSH and LAM](#).
- (2) Terms, abbreviations, and definitions specific to DRE loss adjustment and this handbook are in [Exhibits 1 and 2](#), herein.

## 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.

Refer to [Exhibit 5](#) for specific responsibilities for the loss adjuster and the AIP.

**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 4](#) are the minimum requirements for the DRE **PW**. All entry items are "Substantive" (they are required).

**Note:** To facilitate ACRSI, RMA's systems will allow acreage to be reported, and rounded, to hundredths (0.01); and for shares to be reported, and rounded, to the ten-thousandths (0.0001). Agents and adjusters should adhere to the field size elected by their AIP for shares and acres and round accordingly to field size provided.

- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form in [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."

- (4) Refer to the DSSH for other crop insurance form requirements (such as font size, **etc.**). The current DSSH can be found on the RMA website at [www.rma.usda.gov](http://www.rma.usda.gov).

## PART 2: POLICY INFORMATION

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

### 11 Insurability

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

- (1) The BP and Rice CP must be in force to elect to insure against DR under the DRE.
- (2) The DRE must be elected in writing on or before the applicable SCD for rice.
- (3) The DRE will apply to all eligible planted acreage of rice insurable under the Rice CP on which the insured is the person responsible for all (100 percent) of the costs associated with harvesting DR on the DRE unit.
- (4) The DRE may not be elected if the insured's rice crop is insured under the **CAT** Endorsement.
- (5) Except when in conflict with the DRE, all provisions of the BP and Rice CP apply.
- (6) The DRE operates only in those counties where DRE coverage is offered as specified in the **AD**. All specified types of rice must be insured under the DRE.
- (7) Coverage under the DRE will attach when the rice crop is planted.

### 12 Unit Division

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**Refer to the BP, CP, and SP for unit division.**

### 13-20 (Reserved)

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## PART 3: DOWNED RICE PAYMENTS

### 21 Downed Rice Payment Procedures

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#### A. General Information

DR payments:

- (1) apply only to insured producers who are responsible for all (100 percent) of the costs associated with the harvesting of DR (i.e., assumes 100 percent share in the DRE unit);
- (2) will not be made on rice acreage that fails to meet the requirements of the Rice CP and DRE; and
- (3) are made in addition to any other indemnities or other payments made under the Rice CP.

#### B. Qualifications for DR Payment

To qualify for a DR payment, the DRE acreage must:

- (1) be located on eligible acreage;
- (2) exceed the DRE deductible for the unit (initially equal to 10 percent of the insured acreage in the unit);
- (3) meet the notice and inspection requirements contained in the DRE; and
- (4) qualify as harvested DR (i.e., the acreage is harvested at a stubble height of eight (8) inches or less).

In the Narrative of the **PW** or on an attachment, show the calculations to document that the DRE deductible requirement has been met.

#### C. DR Payment

The amount of the DR payment will be equal to the payable DR acres multiplied by the harvest expense amount (per acre) and by the insured's percentage of projected price.

**Example 1:** Owner/operator

40 harvested DR acres in a 100-acre unit (exceeds 10% of the insured planted acreage in the unit); harvest expense amount (per acre) = \$67.00 (contained in the **AD**); and insured's percentage of the projected price = 100%.

Enter \$67.00 in Section I, "Appraised Potential" column of the **PW**.

Payable Acres = [(40 acres – 10 acres) × 1.25] = 37.5 acres (since 40 acres is greater than 10% and less than 50% of the insured planted acres in the unit).

DR Payment = \$67.00 × 37.5 acres × 100 percent of the projected price = \$2,513.



**C. DR Payment (Continued)**

**Example 2:** Owner/operator

60 harvested DR acres in a 100-acre unit (exceeds 10% of the insured planted acreage in the unit); harvest expense amount (per acre) = \$67.00 (contained in the AD); and the insured's percentage of the projected price = 100%.

Enter \$67.00 in Section I, "Appraised Potential" column of the PW.

Payable Acres = 60 acres (since 60 acres is greater than 50% of the insured planted acres in the unit).

DR Payment = \$67.00 × 60 acres × 100 percent of the projected price = \$4,020.

**D. DR Payment Inspections**

DR payment inspections are to be prepared as final inspections on the PW only when qualifying for a DR payment. Non-qualifying DR payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections.

**22-30 (Reserved)**

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## PART 4: PRODUCTION WORKSHEET

### 31 General Information for Worksheet Entries and Completion Procedures

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- (1) The PW is a progressive form containing all notices of damage for all preliminary, DR, 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 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 and all acreage on the unit has been initially planted, or other reasons described in the LAM); and
  - (e) no indemnity due claims.
- (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 "Downed Rice" apply to DR 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 ([Exhibit 4](#)) is also provided to illustrate how to complete item entries.

## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

The following table contains RMA-approved acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
ACRSI	Acreage Crop Reporting Streamlining Initiative
AD	Actuarial Documents
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DQ	Harvested acreage qualifying as DR
DR	Downed Rice
DRE	Downed Rice Endorsement
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
NQ	Acreage not containing DR or not qualifying as DR
OPI	Office of Primary Interest
Para.	Paragraph
PW	Production Worksheet
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture

**Downed rice:** Rice that falls over due to wind or rain such that the rice is flattened or leaning and requiring the rice to be harvested in such a way that it leaves a stubble height of eight inches or less, unless a different height is allowed in the **SP**.

**Downed rice deductible:** The amount of downed rice acreage that must be harvested before any payment will be made under this Endorsement. The deductible is initially equal to 10 percent of the insured acreage in the unit. The downed rice deductible will decrease as the percentage of the insured acreage in the unit which qualifies as harvested downed rice increases. If the number of harvested downed rice acres is 50 percent or more of the insured acreage in the unit, the downed rice deductible will equal zero.

**Eligible acreage:** All insured planted rice acreage that is located in a county where the **AD** provide downed rice coverage.

**Flattened:** Downed rice which is lying flat on the ground.

**Harvest expense amount (per acre):** The additional expense per acre to harvest downed rice as contained in the **AD**.

**Harvested downed rice:** Downed rice, including adjacent areas of standing rice that is harvested in such a way that it leaves a stubble height of eight inches or less unless a different height is allowed in the **SP**. The acreage of harvested downed rice may include all acreage in the field or any part of the field, if the normal harvesting practices would require the rice to be harvested as downed rice.

**Leaning:** Rice that falls over due to wind or rain to the extent that the rice stalks are bent at an angle less than 45 degrees unless otherwise allowed in the **SP**.

**Payable downed rice acres:** The number of acres that qualify for a downed rice payment. Payable downed rice acres are equal to the acres of harvested downed rice minus the downed rice deductible.



**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](#).

Element/Item Number	Description
1. Crop/Code #	"Rice" (0018)
2. Unit #	Unit number from the applicable 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 rain damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</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 (wind and rain only) for the DRE acreage as listed in the LAM for the date of damage listed in item 4 above for this inspection. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</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>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description									
6. Insured Cause %	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Downed Rice:</b> 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> <p>If there is no insurable cause of loss and no DR 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 data-bbox="581 808 1263 987"> <tr> <td>4. Date(s) of Damage</td> <td>AUG 18</td> <td>AUG 18</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>WIND</td> <td>RAIN</td> </tr> <tr> <td>6. Insured Cause %</td> <td>50</td> <td>50</td> </tr> </table> <p>Narrative:</p>	4. Date(s) of Damage	AUG 18	AUG 18	5. Cause(s) of Damage	WIND	RAIN	6. Insured Cause %	50	50
4. Date(s) of Damage	AUG 18	AUG 18								
5. Cause(s) of Damage	WIND	RAIN								
6. Insured Cause %	50	50								
7. Company/Agency	Name of company and agency servicing the <b>policy</b> .									
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	Make no entry.									
13. Est. Prod. Per Acre	Make no entry.									

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
14. Date(s) Notice of Loss	<p><b>Preliminary:</b></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. Additional notices are required if additional rice in the original location or additional locations within the unit is downed.</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> <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><b>Final:</b></p> <p>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)	Make no entry.



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

Make separate line entries for varying:

- (1) rate classes, types, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable; or
- (2) stages or intended use(s) of acreage.

Element/Item Number	Description
16. Field ID	The field number from the map (aerial photo, etc.) provided by the insured when the acreage report was filed. Enter subfield identification as applicable. Refer to the Narrative instructions.
17. Multi-Crop Code	Make no entry.
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.</p> <p>Account for all rice acreage in the unit. The value of item 39 (sum of column 19, Determined Acres) must equal the total determined acreage for the unit.</p> <p>Enter the total acres, to tenths, of DQ (harvested DR) acreage and NQ (not harvested DR) acreage (<u>as determined by the adjuster</u>). Refer to <a href="#">Subparagraph 2D(1)</a>.</p> <p>(1) Units/fields/ subfields containing DQ acreage. Make separate line entries for DQ acres for each field or subfield.</p> <p>(a) <b>Estimate</b> the DQ acreage for a unit/field/subfield if DQ occurs randomly in the unit/field/subfield making acreage measurements using standard measurement techniques not practical. Enter the DQ acreage for each field or subfield on separate lines. Enter an "E" beside the acreage if the acreage is estimated.</p> <p>(b) <b>Determine</b> the DQ acreage in the unit/field/or subfield if DQ occurs in a uniform area of the unit/field/subfield which allows standard acreage measurement techniques to be used in determining the DQ acreage (e.g., wind/rain caused the rice on the west side of unit to be downed, and the entire west side of the unit is harvested as DR; wind/rain caused the rice on the entire unit to be downed in large areas throughout the unit and the entire unit is harvested as DR). Enter the DQ acreage for each field or subfield on separate lines. Enter a <b>D</b> beside the acreage if the acreage is determined.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description						
19. Determined Acres (Continued)	<p>(2) Units/fields/subfields containing NQ acreage. <b>Determine</b> the NQ acreage, as applicable. Enter the NQ acreage for each field or subfield as a single line entry in column 19 by subtracting the total DQ acreage for all line entries from the total acreage in the unit (determined by the adjuster and entered in item 39). Record the field numbers with NQ (from the map or aerial photo contained in the insured file) in the Narrative.</p> <p>Record in the Narrative how all acreage determinations are made and explain the basis for the determination(s). If the DQ acres are less than 10% of total insured acres for the unit, NO INDEMNITY IS DUE, and this result should be recorded in the Narrative.</p>						
20. Interest or Share	Enter 1.000. Refer to <a href="#">Subparagraph 2D(1)</a> .						
21. Risk	Make no entry.						
22. Type	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.						
23. Class	Make no entry.						
24. Sub-Class	Make no entry.						
25. Intended Use	Make no entry.						
26. Irr. Practice	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.						
27. Cropping Practice	Make no entry.						
28. Organic Practice	Make no entry.						
29. Stage	<p><b>Downed Rice:</b> DR stage abbreviation as shown below.</p> <table border="1" data-bbox="475 1339 1526 1598"> <thead> <tr> <th data-bbox="475 1339 673 1381"><u>Stage</u></th> <th data-bbox="673 1339 1526 1381"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="475 1381 673 1465">“DQ”</td> <td data-bbox="673 1381 1526 1465">Harvested acreage qualifying as DR.</td> </tr> <tr> <td data-bbox="475 1465 673 1598">“NQ”</td> <td data-bbox="673 1465 1526 1598">Acreage not containing DR or not qualifying as DR (e.g., downed by an uninsured cause; DRE acreage not harvested, notice and inspection requirements of the DRE not met).</td> </tr> </tbody> </table>	<u>Stage</u>	<u>Explanation</u>	“DQ”	Harvested acreage qualifying as DR.	“NQ”	Acreage not containing DR or not qualifying as DR (e.g., downed by an uninsured cause; DRE acreage not harvested, notice and inspection requirements of the DRE not met).
<u>Stage</u>	<u>Explanation</u>						
“DQ”	Harvested acreage qualifying as DR.						
“NQ”	Acreage not containing DR or not qualifying as DR (e.g., downed by an uninsured cause; DRE acreage not harvested, notice and inspection requirements of the DRE not met).						
30. Use of acreage	<table border="1" data-bbox="475 1598 1526 1810"> <thead> <tr> <th data-bbox="475 1598 868 1640"><u>Use</u></th> <th data-bbox="868 1598 1526 1640"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="475 1640 868 1724">“Harvested Down”</td> <td data-bbox="868 1640 1526 1724">Acreage qualifying as “Harvested Downed Rice.”</td> </tr> <tr> <td data-bbox="475 1724 868 1810">“Not Harvested Down”</td> <td data-bbox="868 1724 1526 1810">Acreage not qualifying as “Harvested Downed Rice.”</td> </tr> </tbody> </table>	<u>Use</u>	<u>Explanation</u>	“Harvested Down”	Acreage qualifying as “Harvested Downed Rice.”	“Not Harvested Down”	Acreage not qualifying as “Harvested Downed Rice.”
<u>Use</u>	<u>Explanation</u>						
“Harvested Down”	Acreage qualifying as “Harvested Downed Rice.”						
“Not Harvested Down”	Acreage not qualifying as “Harvested Downed Rice.”						

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Description
31. Appraised Potential	For each line entry, if the stage abbreviation for column 29 equals DQ, enter the harvest expense amount (per acre) in dollars and cents as shown on the <b>AD</b> . Refer to Part 3, “Downed Rice Payments,” for qualifications and computations.
32a. Moisture %	Make no entry.
32b. Factor	Make no entry.
33. Shell %, Factor, or Value	Make no entry.
34. Production Pre QA	DQ Estimated/Determined Acres. For each line entry, if the stage abbreviation for column 29 equals DQ, transfer the value from column 19. Otherwise, make no entry.
35. Quality Factor	Make no entry.
36. Production Post QA	<p>Determine payable DR acres. Record all calculations in the Narrative.</p> <p>(1) If the total in item 42 (for column 34) divided by item 39 is greater than 50%, then the payable DR acres will be 100% of column 34. Transfer the total from item 42 (for column 34) to item 42 (for column 36).</p> <p>(2) Otherwise, multiply item 39 by 10% and subtract the result from the total in item 42 (for column 34). If the result is negative, enter zero in item 42 (for column 36). If the result is positive, multiply this amount by a factor of 1.25 and enter the total in item 42 (for column 36), in tenths.</p>
37. Uninsured Causes	Make no entry.
38. Total to Count	Transfer entry from item 42 (for column 36).
39. Total	Total determined acres (column 19).
40. Quality	Make no entry.
41. Mycotoxins exceed FDA, State, or other health organization maximum limits?	Make no entry.
42. Totals	Total of entries in column 34.

**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 number(s) for which notice has not been given). The insured’s signature is not required.
- (3) Explain any errors found on the Summary of Coverage.
- (4) Explain a “No” checked in item 44, “Damage Similar to Other Farms in the Area?”
- (5) Attach a copy of the map contained in the insured’s file showing the unit, field, and subfields within the unit. Document on the map the location of the DQ acreage eligible for a DR payment.
- (6) 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.
- (7) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- (8) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (9) Explain any delayed notices or delayed claims as instructed in the LAM.
- (10) Document the method and calculation used to determine the estimated and determined acres for each line item and the total rice acres for the unit (line items 19 and item 39). Refer to the LAM.
- (11) Document the calculations to show that the qualifications for a DR payment have been met. Refer to Part 3, herein.
- (12) Document the calculation to determine the DR payable acres.
- (13) Document the date the DRE acreage is harvested and the date of final inspection.
- (14) If any DRE acreage in the unit does not qualify for a DR payment, enter Field No., “NOT QUAL FOR DR PAYMENT,” date of inspection, adjuster’s initials, and reason not qualified.
- (15) Record the field numbers with NQ (from the map or aerial photo contained in the insured file).
- (16) Verify that the unit has no other DRE covering it and document such verification.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

There will be no “harvested production” entries for DR payments.

Element/Item Number	Description
<p>43. Date Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</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 remaining 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 harvested, put to another use, etc. Refer to the LAM.</p>
<p>44. Damage Similar to Other Farms in the Area?</p>	<p>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>
<p>45. Assignment of Indemnity:</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity:</p>	<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>
<p>47-72.</p>	<p>Make no entry.</p>
<p>73. Insured’s Signature and Date:</p>	<p>Insured’s (or insured’s authorized representative’s) signature and date. before obtaining the 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 DR payment inspections should be signed on the bottom line.</p>
<p>74. Adjuster’s Signature, Code #, and Date:</p>	<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 DR payment inspections should be signed on the bottom line.</p>
<p>75. Page:</p>	<p>Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

**PRODUCTION WORKSHEET**

1. Crop/Code # Rice 0018	2. Unit # 0001-0000BU	3. Location Description SW10-42N-44W	7. Company Agency	ANY COMPANY ANY AGENCY	8. Name of Insured I. M. INSURED
4. Date(s) of Damage AUG 18	AUG 18				9. Claim # XXXXXXXX
5. Cause(s) of Damage Wind	Rain				11. Crop Year YYYY
6. Insured Cause % 50	50				10. Policy # XXXXXXXX
12. Additional Units					14. Date(s) Notice of Loss
13. Est. Prod. Per Acre					1st MM/DD/YYYY
					2nd Final MM/DD/YYYY
					15. Companion Policy(s)

**DR EXAMPLE 1 – 100% SHARE**

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
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	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A			25.0 D	1.000		997				002			DQ	Harvested Down	67.00	-----		25.0					
B			20.0 D	1.000		997				002			DQ	Harvested Down	67.00	-----		20.0					
			100.0 D	1.000		997				002			NQ	Not Harvested Down		-----							
39. TOTAL			145.0	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 type="checkbox"/>												42. TOTALS		45.0		38.1		38.1	
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) Harvest Expense Amount (per acre) = \$67.00. The DR unit meets the minimum DRE acreage requirement (45 acres exceeds the DR initial deductible (145 acres × 10% = 14.5 acres). Payable DR Acres = 38.1 [(45.0 DQ acres – 14.5 DR initial deductible) × 1.25]. DRE acreage harvested on 8/25/YYYY – Final inspection and DQ acreage determined on 8/27/YYYY. See attached Special Report for measurements. Other fields are permanent fields. The insured will incur 100% of the DR harvest costs and no other DRE coverage is in effect.																							

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

**A. AIP Responsibilities**

- (1) Monitor the available weather data during the harvest period for rice.
- (2) Receive the Notice of Loss information (notice, acreage, photographs, and maps) from the agent.
- (3) Within 24 hours of receipt of the Notice of Loss, assign the notice to an adjuster for inspection and loss adjustment purposes.
- (4) Require inspections/spot-checks on any Notice of Loss:
  - (a) that is inconsistent with other Notices of Loss in the same area or county;
  - (b) when a large part of rice acreage in the unit (more than 50 percent) is reported as DR; and
  - (c) for other unusual cases.
- (5) Resolve controversial DR claims.
- (6) Process DR claims and issue DR payments.
- (7) For any rice unit on which the insured has less than 100 percent share for the underlying rice coverage, verify:
  - (a) that the named insured will incur or assume 100 percent DR harvest costs of the shared unit; or
  - (b) the name and policy information (if applicable) of another person sharing in the unit who will incur or assume 100 percent DR harvest costs for the shared unit.

**Note:** In the event of a DR payment on a shared unit, verify that the shared unit has no other DRE covering it, and document such verification and retain in the insured's claim file.

**B. Loss Adjuster Responsibilities**

In addition to the Loss Adjustment responsibilities **in the LAM**, the adjuster must:

- (1) Review the Notice of Loss and accompanying documentation. Based on this review, conduct any necessary inspections (i.e., to resolve inconsistencies in the Notice of Loss information provided by the insured) and any spot-checks assigned by the AIP prior to giving consent to harvest the DRE acreage.

**B. Loss Adjuster Responsibilities (Continued)**

- (2) Conduct inspections as soon as reasonably possible after the adjuster receives the Notice of Loss information, generally within 48 hours. If required by the AIP at the time of any preharvest inspection, the insured is to provide two different photographs for each DR location. In lieu of photographs provided by the insured, the adjuster may elect to take photographs documenting the damaged acreage.
- (3) Notify the insured if the inspection will be delayed and provide an estimated inspection date.
- (4) Advise the insured that any DR payment will be denied if:
  - (a) the DRE acreage is harvested prior to inspection and consent (consent to harvest is required). (Acreage destroyed or put to other use, with or without consent, is not eligible for a DR payment); or
  - (b) the DR stubble is destroyed without consent.
- (5) Provide consent to harvest the DRE acreage upon completion of the inspection or following receipt of the Notice of Loss information if no inspection is required.
- (6) Direct the insured to give immediate notice (within 24 hours) when harvest of the DRE acreage on the unit or field is complete.
- (7) Conduct an inspection of harvested DRE acreage and estimate/determine (see [Exhibit 4](#), item 19, Determined Acres) the number of acres that qualify as harvested DR.
  - (a) If multiple notices have been filed by the insured for the same unit, the adjuster may be required to conduct multiple inspections.
  - (b) If possible, delay the inspection and consent to destroy the DR stubble (e.g., plow, burn, flood, etc. for purposes of producing a second crop [e.g., a small grain or ratoon rice crop] or any other purpose) until the entire DRE acreage in the unit is harvested.
  - (c) If harvest of the unit is not complete and the insured intends to destroy (e.g., plow, burn, flood, etc.) the stubble on any harvested DRE acreage, consent to destroy the stubble on such acreage is required.
  - (d) No DR claim will be processed until all inspections for the unit are completed.
  - (e) Take photographs (at least two for each separate location with applicable identification) as appropriate to document the DRE harvested acreage (e.g., more than 50 percent of the unit is harvested as down or any other circumstances the adjuster determines necessary to substantiate loss determinations). Photographs are required if the DRE harvested acreage is estimated.



**B. Loss Adjuster Responsibilities (Continued)**

- (8) Give consent to destroy (e.g., plow, burn, flood, etc.) the DR stubble (at the unit level or following each individual location inspection, as applicable).
- (9) Complete the **PW**, obtain signatures, and submit to the AIP for processing.
- (10) If the number of estimated DRE acres exceeds 50 percent of the unit, next level supervisory review is required before the **PW** can be processed for DR payment purposes.