United States Department of Agriculture

Federal Crop Insurance Corporation

FCIC-20600L (11-2024)

HEMP LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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

TITLE: Hemp Loss Adjustment Standards Handbook	**NUMBER: FCIC-20600L** **OPI: Product Management**
EFFECTIVE DATE: 2025 and Succeeding Crop Years	**ISSUE DATE: November 15, 2024**
SUBJECT: **Provides loss procedures for administering the Hemp Crop Insurance Program.**	**APPROVED:** **/s/ John W. Underwood for** **Deputy Administrator for Product Management**

REASON FOR ISSUANCE

This handbook updates loss procedure for administering the Hemp Crop Insurance Program. This handbook replaces the FCIC-20600L Hemp Loss Adjustment Standards Handbook, 20600L-1 (08-2021). 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 changes to the FCIC-20600L Loss Adjustment Standards Handbook with significant content change. All changes are highlighted. *** used throughout the handbook indicate where major revisions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated handbook formatting.
TP Pages	Control Chart was removed.
Paragraph 1B	Added sources of authority standard language.
Paragraph 2D	Added standard language note regarding rounding for acres and shares.
Paragraph 12	Added standard language to include SP for unit division.
Paragraph 25C(3)(a)(vii) and (b)(vii)	Clarified the instructions to specify the applicable entry will not be less than zero.
Exhibit 1	Added Acronym.
Exhibit 3	Added standard language.
Exhibit 4	Correct stage entry (UH8 to UH) on the CBD Production Worksheet. Added standard language. Replaced “contract” with “policy,” where applicable.

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HEMP 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 Hemp Crop Insurance Program 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. 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 Basic Provisions, 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 Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, the Area Risk Protection Insurance Regulations Basic Provisions; 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.
Hemp ISH (if applicable)	This handbook provides the official FCIC-approved procedures and instructions for administering the hemp program underwriting standards.

(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 hemp loss adjustment and this handbook are in Exhibits 1 and 2, herein.

1 General Information (Continued)

D. CAT Coverage

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

E. Irrigated Practice

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

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

(1) One legible copy to the insured; and

(2) the original and all remaining copies as instructed by the AIP.

C. Record Retention

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

D. Form Standards

(1) The entry items in Exhibits 3 and 4 are the minimum requirements for the Appraisal Worksheets and the PWs (Production Worksheet). All entry items are "Substantive," (i.e., 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(s) in Exhibits 3 and 4. See the DSSH for statement requirements.

D. Form Standards

(3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

(4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at www.rma.usda.gov.

3-10 (Reserved)

PART 2: POLICY INFORMATION

The AIP determines the insured has complied with all provisions of the insurance policy. The Hemp 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 the SP for a complete list.

A. Insured Crop

(1) The crop insured will be hemp that is grown in the county on insurable acreage, and for which premium rates are provided by the AD:

(a) in which the insured has a share;

(b) that is a type of hemp designated in the SP and grown for the production of industrial and consumer products;

(c) that is grown under a processor contract executed by the applicable acreage reporting date;

(d) that is grown under an official certification or license issued by the applicable governing authority that permits the production of hemp;

(e) that is planted for harvest as hemp in accordance with the requirements of the processor contract and the production management practices of the processor;

(f) that is planted to a variety adapted to the area, which may include, but is not limited to, any variety:

(i) listed in the insured's processor contract that is not contained in a list of excluded varieties issued by the applicable governing authority in the State in which the hemp is grown;

(ii) contained in a list of approved varieties issued by the applicable governing authority in the State in which the hemp is grown; or

(iii) not otherwise contained in a list of excluded varieties issued by the applicable governing authority in the State in which the hemp is grown.

(g) that meets the minimum acreage requirements and all other insurability requirements contained in the SP; and

(h) that is not (unless allowed by the SP):

(i) planted for any purpose other than hemp;

(ii) interplanted with another crop;

(iii) planted into an established grass or legume; or

A. Insured Crop (Continued)

(iv) planted in a confined space such as a greenhouse or other physical structure.

(2) In addition to Paragraph 11A(1), the insured's hemp crop will be insurable if the insured applies for hemp crop insurance, the insured provides the record of producing the crop for any previous crop year in accordance with FCIC approved procedures.

B. Insurable Acreage

(1) In addition to the provisions of section 9 of the BP insurable acreage will not include any acreage of the insured crop:

(a) not in compliance with the rotation requirements contained in the SP; or

(b) if the insured's official certification form or official license issued by the applicable governing authority that permits the production of the hemp for the applicable insured county is terminated, suspended, or otherwise ceases to be in effect at any time during the crop year.

(2) The insurable acreage for the unit will be:

(a) For acreage only based processor contracts and acreage and production-based processor contracts which specify a maximum number of acres, the lesser of:

(i) the planted acres; or

(ii) the maximum number of acres specified in the contract.

(b) For production only based processor contracts, the lesser of:

(i) the number of acres determined by dividing the production stated in the processor contract by the approved yield; or

(ii) the planted acres.

(3) For hemp of the grain type, a legal written agreement executed between the producer and broker containing all the elements of a processor contract will also be considered a processor contract.

(4) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. The AIP will not require the insured to replant if it is not practical to replant to the same type of hemp as originally planted.

B. Insurable Acreage (Continued)

(5) Acreage of direct-seeded CBD hemp is insurable if the conditions contained in the SP are met. An inspection performed by the AIP on or before the acreage reporting date is required to determine the insurability of such acreage. The insured must request an inspection at the beginning of planting of such acreage so that the AIP may conduct an inspection to determine insurability. If damage occurs before the AIP inspection, the insured must notify the AIP within 24 hours of such damage so that the AIP may inspect the damaged acreage. If the AIP inspection determines the damaged acreage met the requirements for insurability, such acreage will be considered insurable. If the AIP cannot determine the damaged acreage met the requirements for insurability, the acreage will be considered uninsurable. Any direct-seeded CBD hemp acreage the AIP inspects and determines not to be insurable or that is not inspected by the acreage reporting date will be reported as uninsurable (see section 8(d) of the CP).

C. Basis of Insurance

Generally, if the AD for the county provide a premium rate for different types/practices:

(1) for all insurable hemp acreage of the type or practice shown in the SP reported on the acreage report and which is harvested as a different type or practice than reported on the acreage report, all such acreage will be insured and adjusted on the basis shown on the acreage report.

(2) if the insured reports acreage for the type-practice, i.e., CBD-whole plant, but intends to harvest such acreage for CBD-floral or reported as CBD-floral and intends to harvest the acreage as CBD-whole plant, notice of intent to harvest using a different type-practice must be given to the AIP before harvest. Failure to give notice to the AIP before harvesting the acreage results in a declaration that such acreage is put to other use without consent; an appraisal of at least the production guarantee/acre will be applied.

(3) the harvested production of the applicable type-practice will be converted to production to count on the basis of the reported type-practice using the following conversion factors.

Transplant: .55 conversion factor

Example: CBD Whole Plant Production Conversion to CBD Floral Production

1,000 pounds CBD-Whole Plant × .55 = 550 pounds CBD Floral

CBD Floral Production Conversion to CBD Whole Plant Production

550 pounds CBD-Floral ÷ .55 = 1,000 pounds CBD Whole Plant

11 Insurability (Continued)

C. Basis of Coverage (Continued)

Direct Seeded: .25 conversion factor

Example: CBD Whole Plant Production Conversion to CBD Floral Production

1,000 pounds CBD-Whole Plant × .25 = 250 pounds CBD Floral

CBD Floral Production Conversion to CBD Whole Plant Production

250 pounds CBD-Floral ÷ .25 = 1,000 pounds CBD Whole Plant

(4) APH yields are to reflect the reported acreage type.

(5) Acreage reports are not to be revised to change the type-practice after the acreage reporting date.

12 Unit Division

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

13 Insurance Period

A. Coverage Begins

Insurance coverage attaches in accordance with section 11 of the BP. (See section 8(d) of the CP, Paragraph 11(B)(4) of this handbook for additional information regarding insurability of direct-seeded CBD, and the SP.)

B. End of Insurance Period

In accordance with the provisions contained in section 11(b) of the BP, the calendar date for the end of the insurance period is October 31.

14 Causes of Loss and Exclusions

Refer to the BP and CP for causes of loss and exclusions (see the SP for authority regarding different THC levels by State) and the LAM for additional instructions.

15 Quality Adjustment

Quality adjustment of hemp production is not authorized under the Hemp Crop Insurance Program.

16 Insured Duties

A. Duties in Accordance with Section 14 of the BP

(1) The insured must leave representative samples of the unharvested crop in accordance with section 14 of the BP.

B. Duties in Addition to Section 14 of the BP

(1) The insured must provide to the loss adjuster a copy of the insured's official certification form or official license for the current crop year for the applicable insured county prior to the completion of any claim for indemnity.

(2) If the insured's official certification form or official license issued by the applicable governing authority that permits the production of the hemp for the applicable insured county is terminated, suspended, or otherwise ceases to be in effect at any time during the crop year, the insured must provide the AIP notice within 72 hours of the date of termination, suspension, or cessation. In accordance with section 8(a)(2) of the CP, all acreage of the crop will be considered uninsured and no premium or any indemnity will be due for any of the acreage of the crop.

C. In accordance with the BP, if the insured at the time of harvest:

(1) Determines the insured acreage is damaged by an insured cause to the extent it will not be harvested, the AIP will appraise the production of the insured crop acreage. The appraisal will be considered an unharvested appraisal of production to count.

(2) Determines the acreage will not be harvested due the insured's receipt of the final THC test results establishing the crop acreage exceeded the allowed THC level, the AIP will conduct the applicable inspection and appraise the production of the insured crop acreage. The appraisal will be considered an uninsured loss of production in determining the production to count. If total production to count including any appraisals is less than the production guarantee, an indemnity may be due if the loss of production was due to an insured cause of loss occurring during the insurance period.

D. Additional Duties

(1) If insured acreage is damaged during the insurance period by an insured cause of loss and the insured intends to harvest the acreage before the final THC level is determined by the applicable governing authority, the insured must provide the AIP notice and the AIP may inspect the damaged acreage and must consent to harvest the acreage.

(2) If a preliminary THC level test conducted by the applicable governing authority (prior to a final THC test) indicates the THC level specified in section 10(b)(1) of the CP is exceeded and:

(a) If:

(i) other insured damage has occurred during the insurance period; and

(ii) the crop is to be harvested prior to the final THC level being determined by the applicable governing authority.

D. Additional Duties (Continued)

The AIP may inspect the crop before harvest to appraise the crop to establish a loss of production due to an insured cause (e.g., drought, excess moisture) occurring during the insurance period. The AIP must give consent to harvest the acreage, put the acreage to other use, etc.

(b) If the insured harvests the acreage without AIP consent and the insured is then required to destroy such harvested production due to a THC level in excess of the level specified in section 10(b)(1), the acreage will be considered destroyed without consent and will result in an appraisal of production to count of not less than the production guarantee per acre for such acreage.

(c) If the AIP gives consent to harvest the acreage and the applicable governing authority determines:

(i) the THC level of the harvested production exceeds the THC level allowed under the CP, the harvested production will be considered as an uninsured loss of production;

(ii) the THC level of the insured acreage exceeds the THC level allowed under the CP and the acreage is not harvested, the acreage will be appraised to determine the production to count. The appraised production will be considered as an uninsured loss of production under section 12(c)(1)(ii) of the CP; or

(iii) the THC level of the harvested production does not exceed the THC level allowed under the CP and the insured is not required to destroy the harvested production, the harvested production will be used to determine production to count.

(3) The insured must provide notice to the AIP within 72 hours of the insured's notification from the applicable governing authority stating the results of the THC testing for the applicable acreage of the insured crop or harvested production.

(4) If the insured will harvest any acreage of the insured crop in a manner other than as reported on the acreage report, (e.g., the insured reported planting the acreage for harvest as one type and practice but will harvest the acreage as another type and practice), the insured must notify the AIP before harvest begins. Failure to timely provide notice will result in production to count determined in accordance with Section 12(c)(1)(i)(E) of the CP.

17-20 (Reserved)

PART 3: APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Appraisals must not be made until an accurate appraisal of potential production can be made.

21 Selection of Representative Samples for Appraisals

A. Determine Minimum Samples

Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size); general capabilities of the plants, variability of potential production, and plant damage within the field or subfield.

B. Splitting Fields

(1) 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.

(2) Each field or subfield must be appraised separately.

(3) Take not less than the minimum number (count) of representative samples required in Exhibit 5, Table A (Minimum Representative Sample Requirements) for each field or subfield.

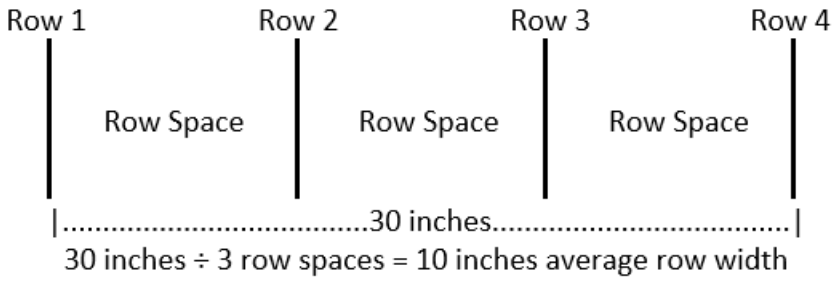
22 Measuring Row Width for Sample Selection

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

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

(2) Measure across three or more row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed) and divide the result by the number of row spaces measured across, to determine an average row width to the nearest half inch.

Example:



30 inches ÷ 3 row spaces = 10 inches average row width

22 Measuring Row Width for Sample Selection (Continued)

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

(4) Apply average row width to Exhibit 5, Table B (Sample Row Length) to determine the sample row length required for the stand reduction and seed count methods.

23 Sample Size by Appraisal Method

(1) Stand Reduction: One sample is nine square feet of row. Calculate the row length in feet to tenths required to equal nine square feet using Exhibit 5, Table B (Sample Row Length).

(2) Plant Damage: Sample consists of 5 representative plants.

(3) Seed Count: One hand-harvested sample is five square feet of row. Calculate the row length in feet to tenths required to equal five square feet using Exhibit 5, Table B (Sample Row Length).

24 Sampling Procedure

(1) Determine average stage of growth for hemp in selected representative samples.

(2) For stand reduction, plant damage, seed count, or CBD appraisals, establish the stage of growth, vegetative or reproductive (i.e., flowering) for sampling based on the most advanced stage reached by at least 50 percent of the plants in the sample.

(3) Use the stage of growth (vegetative or reproductive) at the date of damage.

(4) Where there is hail or freeze damage, defer appraisals for at least 7 to 10 days from the date damage occurred when hemp is in the vegetative stage.

(5) Where there is hail or freeze damage, defer appraisals for at least 7 to 14 days from the date damage occurred when hemp is in the reproductive stage.

25 Appraisal Methods

These instructions provide information on the following appraisal methods:

Appraisal Method	Use...
Stand Reduction (Grain, Fiber, and CBD Direct Seeded)	for planted acreage with no emerged seed, and to appraise plants in the vegetative or reproductive stage.
Plant Damage (Grain, Fiber, and CBD Direct Seeded/Transplant)	to appraise plants that are damaged in the vegetative or reproductive stage.
Seed Count (Grain)	to appraise plants when the seeds have reached maturity (reproductive stage).
Stand Reduction (CBD Transplant)	to appraise plants from the time of transplanting until the crop is harvested or removed from the field.

A. Stand Reduction Appraisals – Grain, Fiber, and CBD Direct Seeded (see Paragraph 25B for CBD Transplant appraisal instructions)

(1) If the reduction in stand is due to insufficient soil moisture that has affected seed emergence, do not complete appraisals prior to the time specified in the LAM. Refer to the LAM regarding deferred appraisals and non-emerged seed. Verify the acreage was initially seeded with a sufficient amount of seed to produce a normal stand.

(2) Stand reduction appraisals are done in the vegetative or reproductive stage. The vegetative stage usually lasts 30 - 60 days (depending on variety) and is from seedling emergence until beginning of the reproductive stage (i.e., flowering).

(3) Hemp plants (planted) injured in the vegetative stage may have either one or both cotyledons missing, the seedling beaten down, or the stem broken at the soil line. Plants with both cotyledons broken or torn off and those broken off below the cotyledons, usually do not survive.

(4) Procedure for determining percent yield loss.

To qualify for stand reduction appraisals, damaged plants in the vegetative stage must:

(a) be cut off below the cotyledons;

(b) have both cotyledons removed;

(c) be dead; or

(d) be injured to such an extent they are in a non-recoverable condition. (The adjuster may need to consult with ag experts in the area to determine if the plants will not recover.)

(5) Procedure for stand reduction appraisals.

(a) In a representative sample area, determine the original stand (living and dead/non-harvestable, missing, or non-emerged), by counting the number of plants per nine square feet of row (refer to Exhibit 5, Table A and B). Enter this number in column 11 on the appraisal worksheet. If possible, when damage from an insurable cause results in missing plants or non-emergence, determine the original plants per acre from an undamaged area of the field or unit.

If none of the original stand emerged or was completely destroyed and cannot be determined in any manner, after verifying that the crop was initially planted, record the original stand as zero in column 11 on the appraisal worksheet (resulting in a zero appraisal). Refer to the LAM for procedures for documenting zero yield appraisals.

(b) In the representative sample areas with crop damage, count the number of surviving plants per nine square feet of row (refer to Exhibit 5, Table A and B). Enter this number in column 12 on the appraisal worksheet.

A. Stand Reduction Appraisals – Grain, Fiber, and CBD Direct Seeded (see Paragraph 25B for CBD Transplant appraisal instructions) (Continued)

(c) Refer to Exhibit 6 (Percent Yield Loss Stand Reduction) to identify the percent yield loss. Enter the percent yield loss in column 13 on the appraisal worksheet expressed as a decimal to hundredths.

Stand reduction usually ends with the opening of the first flower initiating the reproductive stage and occurs approximately 30 - 60 days after planting depending on the variety.

B. Stand Reduction Appraisals – CBD Transplant

(1) CBD transplant appraisals may apply for both vegetative and reproductive stages.

(2) Stand reduction applies from transplanting to harvest (stage is based on the date of damage for the appraisal). If stand reduction occurs in both the vegetative and reproductive stages (e.g., excess moisture damage in the vegetative stage and hail damage in the reproductive stage destroying the plant), the stage will be based on the most recent date of damage.

(a) For the size of field (refer to Exhibit 5, Table A and C), determine the number of representative samples and sample row lengths required for the field or subfield.

(b) Determine the original number of plants (living, dead, or missing; do not include any male plants) in the 1\100th-acre sample for the sample row length (the number of plants would be same for each sample). Determine the number of plants per acre in the original stand by multiplying the number of plants per 1/100-acre sample by 100 and enter the result in column 11 for each sample.

(c) For each 1/100-acre sample, count the number of live plants (capable of producing a seed head) for the sample row length; do not include any male plants. Determine the number of live plants per acre by multiplying the number of plants per 1/100-acre sample by 100 and enter the result in column 12 for each sample.

(d) Show the calculations of the number of plants for items (b) and (c) in the Remarks section.

(e) Subtract item (c) from the result of item (b) and divide the result by item (b). Enter the result (rounded to hundredths) in column 13.

C. Plant Damage Appraisals (Applied After Stand Reduction)

(1) Hail Damage.

C. Plant Damage Appraisals (Applied After Stand Reduction) (Continued)

(a) Plant damage appraisals may be done in the vegetative and reproductive stages. The reproductive stage usually lasts approximately 20 days and begins with stem elongation and the opening of the first flower. Male plant flowers appear before female flowering. Female plant flowering starts at the bottom of the seed head and continues upward.

(b) Whenever possible, delay appraisal a minimum of 7 days after damage (see Paragraph 24(4) and (5) for additional instructions). Plants that are not damaged at the growing point or are damaged at the growing point later in the vegetative stage may recover and enter the reproductive (flowering) stage. Such plants may suffer further injury to the leaf canopy in the reproductive stage and any appraisal will be based on the reproductive stage. Leaves that are only bruised or torn suffer only partial loss while leaves that are bruised on the main vein, torn, broken, and/or wilted will usually die. Hail damage can destroy a portion of the leaf area or completely defoliate a plant.

(c) Since hemp leaves usually vary in size, assess the loss of leaf area rather than the number of leaves lost as follows:

(i) Grain Type Only

(A) For the applicable stage based on the date of damage, determine the percent of defoliation from 5 representative plants for each sample (refer to Exhibit 5, Table A and B; use Table B to determine row length).

(B) Include only the area removed or affected by a tear or bruise as indicated by browning of the tissue.

(C) Enter the result of (A) for each sample in column 15 of the appraisal worksheet.

(D) Apply the result of (C) to Exhibit 7 (Percent Yield Loss from Defoliation) to determine the factor used to calculate the percent yield loss due to defoliation for the applicable stage (Vegetative – Vegetative through start of flowering; Reproductive – 5 or 10 days after flowering). Enter the factor in column 16 of the appraisal worksheet.

(ii) Fiber and CBD Types – Whole Plant (Direct Seeded/Transplant)

(A) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 5 damaged (exclude dead plants) and 5 undamaged representative plants.

C. Plant Damage Appraisals (Applied After Stand Reduction) (Continued)

(B) Weigh the undamaged plants rounded to tenths of a pound.

(C) If there are no undamaged plants, weigh the damaged plants before removing any damaged plant parts rounded to tenths of a pound.

(D) Strip off all hail-damaged parts of the damaged plants that are dead, broken, or browning and weigh the damaged plants rounded to tenths of a pound.

(E) Split column 15 of the appraisal worksheet vertically and enter on the left side the total of (D) and on the right side, the total of (B). If (B) is not applicable (no undamaged plants), enter the total of (C) on the right side.

(F) Subtract the result of (D) from result of (B) or (C), as applicable, and divide the result by (B) or (C), as applicable, and enter the result (rounded to hundredths) in Column 16 of the appraisal worksheet.

(iii) CBD Type – Floral (Direct Seeded/Transplant)

(A) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 10 representative plants, 5 with damaged seed heads and 5 with undamaged seed heads (exclude dead plants).

(B) Weigh the plants with seed heads intact (undamaged) rounded to tenths of a pound.

(C) Weigh the hail-damaged plants with partially damaged seed heads and without seed heads rounded to tenths of a pound.

(D) Split Column 15 of the appraisal worksheet vertically and enter on the left side the total of (C) and on the right side, the total of (B).

(E) Subtract the result of (C) from the result of (B) and divide the result by (B) and enter the result (rounded to hundredths) in Column 16 of the appraisal worksheet.

(2) Mold Damage Including Other Infectious Agents (All Hemp Types – Unharvested Production)

C. Plant Damage Appraisals (Applied After Stand Reduction) (Continued)

The hemp crop insurance program does not adjust production to count due to mold, etc. affecting harvested production (see section of 10(b)(3) of the CP). Any infected hemp that is harvested is counted on a weight basis (except for moisture adjustments where applicable).

Unharvested production is determined as follows.

(a) Grain Type

(i) For each representative sample required for the size of field (refer to Exhibit 5, Table A and B; use Table B to determine row length), select 10 representative plants.

(ii) Count the number of plants with damaged seed heads.

(iii) Strike though (Hail Damage) in the column 15 heading. Split column 15 of the appraisal worksheet vertically and enter on the left side the total of (ii) and on the right side, enter 10.

(iv) Divide result of (ii) by 10 and enter the result (in hundredths) in Column 16 of the appraisal worksheet.

(b) Fiber and CBD Types – Whole Plant (Direct Seeded/Transplant)

(i) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 5 damaged (exclude dead plants) and 5 undamaged representative plants.

(ii) Weigh the undamaged plants and round to tenths of a pound.

(iii) If there are no undamaged plants, weigh the damaged plants before removing any mold-affected parts rounded to tenths of a pound.

(iv) Strip off all mold-affected parts of the damaged plants that are dead or infected. Weigh the damaged plants and round to tenths of a pound.

(v) Strike though (Hail Damage) in the Column 15 heading. Split Column 15 of the appraisal worksheet vertically and enter on the left side the total of (iv) and on the right side, the total of (ii). If (ii) is not applicable (no undamaged plants), enter the total of (iii) on the right side.

(vi) Subtract the result of (iv) from the result of (ii) or (iii), as applicable, and divide result by (ii) or (iii), as applicable, and round the result to hundredths. Enter the result in Column 16 of the appraisal worksheet.

(c) CBD Type – Floral (Direct Seeded/Transplant)

C. Plant Damage Appraisals (Applied After Stand Reduction) (Continued)

(i) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 10 representative plants.

(ii) Count the number of plants with damaged seed heads.

(iii) Split Column 15 of the appraisal worksheet vertically and enter on the left side the total of (ii) and on the right side, enter 10.

(iv) Divide result of (ii) by 10 and enter the result (in hundredths) in Column 16 of the appraisal worksheet.

(3) Other Insured Causes

(a) Fiber and CBD Types – Whole Plant (Direct Seeded/Transplant)

(i) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 5 representative plants (exclude dead plants).

(ii) Determine the original number of plants (see A(5)(a) and B(2)(b) for plant number determinations).

(iii) Divide the approved yield for unit by the number of plants from item(ii) rounded to thousandths of a pound to determine the weight/plant for undamaged plants.

(iv) Weigh the damaged plants from item (i). Divide this result by 5 and round to thousandths of a pound.

(v) Multiply the result of item (iv) by the .35 dry weight conversion factor and round the result to thousandths of a pound.

(vi) Strike though (Hail Damage) in the Column 15 heading. Split Column 15 of the appraisal worksheet vertically and enter on the left side the result of (v) and on the right side the result of (iii).

(vii) Subtract the result of (v) from the result of (iii) and divide result by (iii) and round the result to hundredths. Enter the result (not less than zero) in Column 16 of the appraisal worksheet.

(b) CBD Type – Floral – Direct Seeded/Transplant)

(i) For each representative sample required for the size of field (refer to Exhibit 5, Table A, B, and C; use Table B for row length for direct seeded), select 5 representative plants (exclude dead plants).

C. Plant Damage Appraisals (Applied After Stand Reduction) (Continued)

(ii) Determine the original number of plants (see A(5)(a) and B(2)(b) for plant number determinations).

(iii) Divide the approved yield for unit by the number of plants from item (ii) rounded to thousandths of a pound to determine the head weight/plant for undamaged plants.

(iv) Weigh the heads for the damaged plants from item (i). Divide this result by 5 and round to thousandths of a pound.

(v) Multiply the result of (iv) by the .35 dry weight conversion factor and the applicable floral adjustment factor (transplant: .55; direct seeded: .25) and round the result to thousandths of a pound.

Enter calculations for steps (iv) and (v) in the Remarks.

(vi) Strike though (Hail Damage) in the Column 15 heading. Split Column 15 of the appraisal worksheet vertically and enter on the left side the result of (v) and on the right side the result of (iii).

(vii) Subtract the result of (v) from the result of (iii) and divide result by (iii) and round the result to hundredths. Enter the result (not less than zero) in Column 16 of the appraisal worksheet.

D. Seed Count Appraisals – Grain

(1) Seed count appraisals are done in the reproductive stage when the seeds have reached maturity. Defer all appraisals using the seed count method until the plants have matured and the seeds can be harvested. However, ensure that seed count appraisals are made as soon as feasible because the potential for shattering increases significantly once the plants begin to mature and dry down.

(2) Hemp grain is not normally swathed except in special conditions (in dry arid climates, for short varieties, or other conditions normally conducive to swathing). When grain is damaged in the swath, use the seed count appraisal method (either hand-harvested or machine harvested) to determine production to count in the field.

(3) Hand Harvested Appraisals:

(a) For each sample required for the size of field (refer to Exhibit 5, Table A and B), shell out the seeds from all seed heads from five square feet of row.

(b) Pour the seeds from each sample into a graduated cylinder and measure level in milliliters (ml).

(c) Record seed level in ml for each sample area in column 22 on the appraisal worksheet.

D. Seed Count Appraisals – Grain (Continued)

(d) Total the ml of seed from all samples. Divide the total ml by the number of square feet per sample (e.g., 5 sq. ft. if planted in rows) to determine the item 23d worksheet entry (average ml). Convert to pounds of seed by multiplying the average ml entry by the conversion factor "54.4." Divide the resultant pounds of seed by the number of representative samples taken to determine the pounds per acre appraisal.

(e) If the hemp grain is damaged in the swath, determine production to count in the swath as follows:

(i) In lieu of step (3)(a) above for each required sample (see Exhibit 5, Table A and B), determine the plant population for five square feet of row by counting the stubble plants in an area adjacent to the swath.

(ii) Remove the equivalent number of plants from the swath by selecting approximately one third of the plants from the top portion of the swath, one third of the plants from the center portion of the swath, and one third of the plants from the lower portion of the swath. Care must be taken when removing plants from the swath to avoid unnecessary shatter of the seeds from the seed heads.

(iii) Shell out the seeds from all seed heads removed from the swath.

(iv) Proceed with steps (3)(b) through (3)(d) above.

(4) Machine Harvested Appraisals:

(a) If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of the field (either standing or in windrows) to calculate the yield per acre. If swathing is a normal practice for the area, defer appraisal until the crop is swathed. Machine harvest/swathing should start in accordance with recommended maturity levels for the seed or increased susceptibility to shattering.

(b) Calculate the appraisal in whole pounds per acre of hemp grain using the formula below.

Formula:

$$\frac{\text{Lbs. of grain harvested}}{\text{Sq. feet harvested}} \times 43{,}560 \text{ sq. ft./Ac.} = \text{Lbs./Ac.}$$

Example:

$$\frac{5 \text{ Lbs. grain}}{200 \text{ sq. ft. harvested}} \times 43{,}560 \text{ sq. ft./Ac.} = 1{,}089 \text{ Lbs./Ac.}$$

E. Pre-Harvest Appraisals (for mature CBD, Grain, and Fiber immediately preceding harvest)

(1) Section 11(b)(3) of the CP provides for a pre-harvest inspection of the insured acreage to determine if any insurable loss of production has occurred (based on a timely filed notice of damage or loss) prior to any final THC determination. The insurable loss of production will be based on an appraisal conducted prior to harvest and any final THC determination. The AIP must give consent to harvest the acreage.

(2) Appraisals will be determined in accordance with Paragraph 25A through D, as applicable.

(3) This procedure is limited only to insured acreage of the crop that is ready to harvest and the insured intends to harvest before the applicable governing authority determines the acreage of the crop and any harvested production must be destroyed due to testing above the allowed 0.3 percent THC level.

(4) If the acreage will not be harvested, enter the appraised production in Section I of the PW for the applicable acreage.

(a) If the final THC level is exceeded, enter in item 29 the appraisal stage code, "P88," acreage exceeding THC level. Enter the appraised production in item 37.

(b) If the THC level is not exceeded, enter in item 29 the appraisal stage code, "UH," unharvested. Enter the appraised production in item 31.

(5) If the acreage is harvested with consent and the:

(a) THC level is not exceeded, the harvested production to count will be entered in Section II of the PW.

(b) THC level is exceeded, the harvested production must be destroyed, enter in item 29 the appraisal stage code, "P88," acreage exceeding THC level. Enter the harvested production in item 37.

(c) An appraisal made in accordance with Paragraph 25E, the appraisal will not apply. Instead, the harvested production is used as specified in (5)(a) or (b).

(6) If the insured does not receive consent to harvest the acreage from the AIP and if the:

(a) Harvested production is required to be destroyed due to an excessive THC level, enter in item 29 the appraisal stage code, "P88," acreage exceeding THC level. An appraisal equal to not less than the production guarantee per acre will be entered in item 37.

(b) Harvested production does not exceed the THC level, the harvested production to count will be entered in Section II of the PW. The insured must establish that any loss of production below the production guarantee was due to insured cause of loss occurring during the insurance period.

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 appraisal modifications contained in this handbook, refer to the LAM for additional information.

27 General Information for Appraisal Worksheet Entries and Completion Procedures

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

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

(3) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to Part 3, Appraisals for sampling requirements.

(4) Standard appraisal worksheet items are numbered consecutively in Exhibit 3. Example appraisal worksheets are also provided to illustrate how to complete item entries.

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

28-40 (Reserved)

PART 4: PRODUCTION WORKSHEET

41 General Information

(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 as 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.

(8) Determining Harvested Farm-Stored Fiber and CBD Production:

(a) Large Bales

(i) If the baler tally count is acceptable, multiply the number of bales times the average weight of at least two bales. If the tally count is not acceptable, count the individual bales, and multiply the number of bales times the average weight of at least two bales. Determine the weight in whole pounds.

(b) Small Bales

(i) To determine pounds for small square or round bales when the production remains in the field, weigh 3 or 4 representative bales for an average bale weight. If acceptable baler tally counts are available, use the tally count times the average bale weight to compute the total pounds. If tally counts are not available, count the number of bales in the field.

(ii) To determine pounds for small square or round bales which are stacked, and the number of bales can be determined, use the number of bales times the average bale weight. Determine the weight in whole pounds.

(iii) To determine pounds for small square or round bales which are piled (not stacked) and the number of bales cannot be determined, use the following method:

(A) Determine the size of the pile of bales and the average size of each bale: length times width times depth equals cubic feet.

(B) Determine the average weight per bale, then divide the average weight per bale by the average number of cubic feet per bale to equal the number of pounds per cubic ft.

(C) Multiply the number of pounds per cubic ft. times the number of cubic feet in the pile to determine the total pounds in the pile (in whole pounds).

Example: Pile is 30.0 ft. × 20.0 ft. × 10.0 ft. = 6,000 cu. ft.

Average bale is 1.5 ft. × 1.2 ft. × 2.5 ft. = 4.5 cu. ft. @ 47 lbs. per bale

47 lbs. ÷ 4.5 cu. ft. = 10.4 lbs. per cu. ft.

6000 cu. ft. × 10.4 lbs. per cu. ft. = 62,400 lbs.

(c) Additional instructions for forage production found at Paragraph 1002D of the LAM may be applicable in determining fiber production.

(d) Transfer the result of (a) or (b) or the sum of (a) and (b) to column 49 of the PW.

(e) Document all calculations for items (8)(a) – (b) in a Special Report. Reference the Special Report in the Narrative.

(9) Determining Harvested Farm Stored – Wet Baled/Bagged CBD Production:

Transplant floral and whole plant floral CBD acreage may be harvested and stored in bags or wrapped bales as high moisture stored production. Additionally, the bag or bale will contain both floral and other plant material (stalks, stems, leaves, etc.). The production contained in the bag or bale must be adjusted for both moisture and floral content to determine the applicable production to count.

(a) Determine the wet weight of the sample bags or bales as described in Paragraph 41(8) as may be adapted to wet weight determinations. Adjust the wet weight to a dry weight (in whole pounds) as described in (9)(b) and (c) below.

(b) Moisture Adjustment

(i) To determine the dry weight of CBD production stored in a bale or bag, the AIP will:

(A) Perform moisture tests of a representative number of bags or bales (follow the small bale/large bale instructions in Paragraph 41(8) for the number of sample bags or bales) using moisture testing methods or equipment approved by the AIP (adjust to dry weight using the moisture adjustment factors in Exhibit 5, Table E); or

(B) apply the moisture adjustment factor of 0.35.

Note: If the insured CBD hemp acreage is harvested at different times (earlier harvests vs. later harvests), the moisture content may vary based on the time of harvest. Representative sample bags or bales should be sampled separately if a significant difference (more than 7 days) in harvest dates is applicable.

(ii) AIPs may choose to conduct moisture tests during harvest (dependent on workload and adjuster availability) instead of post-harvest moisture determinations.

(iii) Bales or bags are typically airtight to prevent spoilage and insureds may be reluctant to perforate the wrap or bag to allow for moisture tests. In those instances, the Standard Moisture Reduction Factor will be used to determine the dry weight of the bale or bag.

(iv) Enter the result of Paragraph 41(9)(b) in column 49 of the PW in whole pounds.

(c) Floral Material Adjustment

(i) To determine the percentage of CBD floral material when the entire plant (referred to as whole plant on the SP and AD) was harvested and stored in a bale or bag:

(A) Use the ratio of floral to stalk biomass if determined by an AIP approved independent third party immediately prior to harvest.

(B) If no approved independent third party identified by the AIP, use the standard factors below:

1 Transplant: .55

2 Direct Seeded: .25

(ii) Multiply the applicable factor [item (A) or (B)] times the applicable dry weight determined in Paragraph 41(9)(b) times the number of bags or bales and enter the result (in whole pounds) in column 49 of the PW for the transplant or direct seeded practice, as applicable.

(d) Document all calculations for items (9)(a) – (c) and the methods, equipment, and procedure used in a Special Report. Reference the Special Report in the Narrative.

(10) Determining remediated CBD production (applicable only to direct seeded or transplant floral CBD types and whole plant CBD types for hemp plants remediated by shredding the entire hemp plant to create biomass).

(a) Acreage of CBD types that is determined to exceed the THC tolerance level by an applicable governing authority may be remediated, where remediation is allowed by the applicable governing authority, in accordance with:

Remediation and Disposal Guidelines for Hemp Growing Facilities

U.S. Domestic Hemp Production Program (Issued January 15, 2021)

(b) Standard notice of damage or loss provisions of the CP apply. However, insureds are not required to request consent to remediate CBD production and remediated production is not considered production put to another use or intended use [see Paragraph 41(10)(e)].

(c) Determine the pounds of remediated production using third-party records.

(d) Convert remediated production to a dry-weight basis based on:

(i) The moisture content determined by the AIP or acceptable third-party; and:

(ii) adjusted to dry weight using adjustment factors determined in Exhibit 5, Table E); or

Example: Moisture content = 0.50

Adjustment factor = .5600 [100 - 44 (400* × .11) = 56 ÷ 100 = .5600]

(*400 = 100 - (50 - 10% standard) = 40 ÷ .1% reduction/ each .1% > 10%)

1,000 lbs. of production × 0.56 = 560 lbs. of dry weight production

(iii) a dry-weight conversion factor of 0.35 (if determined moisture content is not available).

Example: 1,000 lbs. of production × 0.35 = 350 lbs. of dry weight production

(e) Remediated dry-weight production will be adjusted a whole-plant or floral basis for the type reported on the acreage report using the following factors:

(i) Whole plant type – dry-weight determined in item (d).

(ii) Floral type – adjust using the:

(A) Transplant adjustment factor: 0.55

(150 lbs. dry-weight production × 0.55 = 82.5 pounds rounded to whole pounds)

(B) Direct-seeded adjustment factor: 0.25

(150 pounds dry-weight production × 0.25 = 37.5 pounds rounded to pounds)

(f) Enter remediated production meeting an acceptable THC level in item 49 of the PW. If the remediated production does not meet the THC level requirement, the production must be destroyed. Enter the production in item 29 with the appraisal stage code, "P88," acreage exceeding THC level. Enter the harvested production in item 37.

(g) Document all calculations and procedure used in a Special Report. Reference the Special Report in the Narrative.

(11) Hemp grown for fiber and grain that tests over the allowed THC tolerance level may be remediated, where remediation is allowed by the applicable governing authority, in accordance with:

Remediation and Disposal Guidelines for Hemp Growing Facilities

U.S. Domestic Hemp Production Program (Issued January 15, 2021)

(a) Grain production to count will include:

(i) Combine-harvested grain production (such grain production will be considered remediated and meeting the allowable THC tolerance level);

(ii) Acreage of the hemp grain crop is that determined to exceed the allowable THC tolerance level and is not harvested for grain as specified in (11)(a)(i) and considered remediated or is remediated in such a manner that the grain production cannot be established will be considered totally destroyed due to uninsured causes and an appraisal of not less the production guarantee will apply; or

(iii) Acreage of the hemp grain crop specified in (11)(a)(ii) that will not be remediated in an acceptable manner for establishing production to count for crop insurance purposes will not be considered totally destroyed due to uninsured causes if the acreage is appraised in accordance with Paragraph 25E. Such appraisals will be used, as applicable.

(b) Fiber production to count determinations will include:

(i) Harvested fiber production from acreage of the hemp crop that meets the allowable THC tolerance level;

(ii) Harvested fiber production from acreage of the hemp crop that has been remediated and meets the allowable THC tolerance level;

(iii) Acreage of the hemp fiber crop that is remediated and the fiber production is determined to exceed the allowable THC level, the acreage will be considered totally destroyed due to uninsured causes and an appraisal of not less the production guarantee will apply; or

(iv) Acreage of the hemp fiber crop specified in (11)(b)(iii) that will not be remediated in an acceptable manner for establishing the production to count for crop insurance purposes will not be considered totally destroyed due to uninsured causes if the acreage is appraised in accordance with Paragraph 25E. Such appraisals will be used, as applicable.

42-50 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronyms/Abbreviations	Term
AD	Actuarial Documents
ACRSI	Acreage Crop Reporting Streamlining Initiative
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CBD	Cannabidiol
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
GSH	General Standards Handbook
FAD	Final Agency Determination
LAM	Loss Adjustment Manual
RMA	Risk Management Agency
PW	Production Worksheet
SP	Special Provisions
SRA	Standard Reinsurance Agreement
THC	Tetrahydrocannabinol

Base contract price: The price stipulated on the processor contract without regard to discounts or incentives that may apply.

Biomass: See type specifications for CBD biomass contained in the Special Provisions.

Broker: An enterprise in the business of buying and selling hemp of the grain type and possessing all the licenses and permits required by the state in which it operates, and that has a written contract with a processor to purchase processing grain on behalf of the processor and to deliver such grain to the processor.

Good Farming Practices: In addition to the definition contained in the Basic Provisions, the cultural practices generally in use for the county for the crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee and any requirements contained in the processor contract.

Governing Authority: A state or tribal governing agency or other Federal government agency (excluding the Farm Service Agency) with authority to permit the production of hemp.

Harvest: Combining of threshing the insured crop for grain or cutting of the insured crop for fiber or CBD. A grain crop which is swathed prior to combining or a fiber crop cut for the purpose of retting and is not baled will not be considered harvested.

Hemp: The plant species *Cannabis sativa* L. and any part of that plant, including the seeds thereof and all derivatives, extracts, cannabinoids, isomers, acids, salts, and salts of isomers, whether growing or not, with a delta-9 tetrahydrocannabinol concentration of not more than 0.3 percent on a dry weight basis except as otherwise specified on the Special Provisions and established by type.

Planted Acreage: In addition to the definition contained in the Basic Provisions, land in which hemp seedlings, including hydroponic plants, have been transplanted by hand or machine into the field.

Pound: 16 ounces avoirdupois.

Processor: Any business enterprise regularly engaged in processing hemp that possesses all licenses and permits for processing hemp required by the applicable governing authority in the state in which it operates, and that possesses facilities, or has contractual access to such facilities with enough equipment to accept and process contracted hemp within a reasonable amount of time after harvest.

Processor Contract: A legal written agreement executed between the producer and processor engaged in processing of hemp containing at a minimum:

(a) the producer's promise to plant and grow hemp and to deliver hemp production to the processor;

(b) the processor's promise to purchase all hemp production stated in the processor contract that does not contain any limitations, exceptions, or exclusions regarding hemp production the processor will accept under the contract; and

(c) a base contract price, or method to derive a value that will be paid to the producer for the production as specified in the processor's contract.

Items (b) and (c) will be administered in accordance with guidelines contained in RMA approved procedures.

Multiple contracts with the same processor that specify amounts of production will be considered as a single processor contract unless the contracts are for different types of hemp.

Retting: The process for separating the different fibers of the hemp plant and involves leaving the crop in the field to allow decomposition.

Type: A category of hemp identified on the Special Provisions and shown below.

(a) CBD – CBD produced from the flowers, leaves, stems, and stalks of hemp plants;

(b) Dual-purpose – Hemp that is grown to produce grain and fiber in the same crop year;

(c) Fiber – The fiber produced from the stems and stalk of the hemp plant;

(d) Grain – Grain produced by the hemp plant grown for the production of grain;

(e) Oil – Oil produced from hemp grain; and

(f) Other – Other types of hemp contained in the Special Provisions.

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, see Subparagraph 2D and Paragraph 27.

Complete separate appraisal worksheets for each hemp crop type, practices with separate APH yields, and seed count appraisals.

Element/Item Number		Description
	Company	Name of AIP if not preprinted on the worksheet (Company Name).
1.	Insured's Name	Name of the 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 Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5.	Claim Number	Claim number as assigned by the AIP.
6.	Type & Stage	Determined hemp type and stage of growth at time of damage [e.g., Grain (Vegetative or Reproductive), Fiber (Vegetative), and CBD – (Vegetative or Reproductive), see Paragraph 25].
7.	Acres Appraised	Number of acres being appraised to tenths. Refer to Subparagraph 2D(1).

STAND REDUCTION APPRAISALS

GRAIN, FIBER, AND CBD DIRECT SEEDED (See Paragraph 25A)

Element/Item Number		Description
8.	Sample Number	Make no entry. Sample identification numbers are printed on the appraisal worksheet.
9.	Field ID	Field or subfield identification symbol.
10.	Drill Space	Row width/drill spacing to the nearest half inch. (If planted in rows or drilled, use column 10 to record the applicable spacing.) Refer to Paragraph 22 for row width determination information.
11.	Original Stand	Original number of plants (living and dead/non-harvestable, missing, or non-emerged) in nine square feet of row. If original stand is in excess of 35 plants/nine square feet, round to the nearest 5 plants. (Example: There are 83 plants/nine square feet in the original stand. Round up to "85" and enter this on the appraisal worksheet.) If none of the original stand emerged, or is completely destroyed, enter zero [refer to Paragraph 25A(5)(a)].

To minimize errors, percentages in columns 13 through 18 are to be entered as 2-place decimals (e.g., .80 for 80 percent, and so forth).

Element/Item Number		Description
12.	Surviving Stand	Number of live plants remaining in nine square feet of row. If surviving stand is in excess of 35 plants/nine square feet, round to the nearest 5 plants. (Example: There are 39 plants/nine square feet in the surviving stand. Round up to "40" and enter this on the appraisal worksheet.) Enter zero if the entry in item 11 is zero.
13.	% Damage from Stand Reduction	Percent yield loss (expressed as a decimal to two places, i.e., .48) from Exhibit 6 (Percent Yield Loss Stand Reduction). Enter 1.00 if the entries in item 11 and 12 are zero.
14.	Potential Remaining (1.00 - Item 13)	1.00 minus column 13 entry to hundredths.
15.	% Leaf Area Destroyed (Hail Only)	Make no entry.
16.	% Damage from Leaf Destruction	Make no entry.
17.	Net Damage to Leaf Loss	Make no entry.
18.	Net Potential Remaining	Transfer the entry from column 14.

CBD – STAND REDUCTION APPRAISALS – TRANSPLANT (See Paragraph 25B)

Element/Item Number		Description
8.	Sample Number	Make no entry. Sample identification numbers are printed on the appraisal form.
9.	Field ID	Field or subfield identification symbol.
10.	Drill Space	Strike though "Drill Space" and enter "1/100 Acre."
11.	Original Stand	Enter the original number plants (living and dead/non-harvestable or missing) in each 1/100-acre sample multiplied by 100.
12.	Surviving Stand	Enter the number of live plants remaining in each 1/100-acre sample multiplied by 100.
13.	% Damage from Stand Reduction	Enter the percent of damage (expressed as a decimal to two places, i.e., .48) from stand reduction by subtracting item 12 from item 11 and dividing the result by item 11. Enter the result rounded to hundredths.
14.	Potential Remaining	Enter the result of 1.00 minus the column 13 entry to hundredths.
15.	% Leaf Area Destroyed (Hail Only)	Make no entry.
16.	% Damage from Leaf Destruction	Make no entry.
17.	Net Damage to Leaf Loss	Make no entry.
18.	Net Potential Remaining	Transfer the entry from column 14.

PLANT DAMAGE APPRAISAL – HAIL [See Paragraph 25C(1)(c)]

Appraisal Subsection 1 – Grain Type Only

Element/Item Number		Description
15.	% Leaf Area Destroyed (Hail Only)	Enter the average percent of leaf area destroyed from five representative plants in the representative sample area. Plants may be damaged in the vegetative stage yet progress into the reproductive stage; such plants may be actually appraised during the reproductive stage, but the percent of damage will be based on the date of damage and amount of damage determined for the vegetative stage (see Exhibit 7, Stage – Vegetative through start of flowering). If there is no leaf area destroyed, make no entry.
16.	% Damage from Leaf Destruction	Percent yield loss from defoliation (refer to Exhibit 7 – Percent Yield Loss from Defoliation). If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 2 – Fiber and CBD Types – Whole Plant (Direct Seeded/Transplant)

Element/Item Number		Description
15.	% Leaf Area Destroyed (Hail Only)	The percent of plant area destroyed is determined from five damaged and five undamaged representative plants in the representative sample area. Split the cell vertically and enter on the left side the weight of the damaged plants for the sample. Enter on the right side the weight of the undamaged plants for the sample. (See Paragraph 25C(1)(c)(ii) if there are no undamaged plants.) Both weights are rounded to tenths of a pound. If there is no plant area destroyed, make no entry.
16.	% Damage from Leaf Destruction	Percent of plant destruction: Subtract the left-side entry of column 15 from the right-side entry and divide the result by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 3 – CBD Type – Floral (Direct Seeded/Transplant)

Element/Item Number	Description
15. % Leaf Area Destroyed (Hail Only)	The percent of floral production destroyed is determined from five damaged and five undamaged representative plants in the representative sample area. Split the cell vertically and enter on the left side the weight of the plants with partially damaged seed heads and plants without seed heads for the sample. Enter on the right side the weight of the plants with seed heads intact (undamaged seed heads) for the sample. Both weights are rounded to tenths of a pound. If there is no floral production destroyed, make no entry.
16. % Damage from Leaf Destruction	Enter the percent of floral destruction: Subtract the left-side entry of column 15 from the right-side entry and divide the result by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17. Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18. Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

PLANT DAMAGE APPRAISAL – MOLD [see Paragraph 25C(2)]

Appraisal Subsection 4 – Grain Type – Mold Only

Element/Item Number	Description
15. % Leaf Area Destroyed ~~(Hail Only)~~	Strike though (Hail Damage) in the column 15 heading. The percent of seed head damage is determined from ten representative plants in the representative sample area. Split the cell vertically and enter on the left side the number of plants with damaged seed heads for the sample. Enter "10" on the right side. If there are no seed heads damaged, make no entry.
16. % Damage from Leaf Destruction	Enter the percent of seed head destruction: Divide the left-side entry of column 15 by the right-side entry and enter the result (in hundredths). If there is no entry in column 15, make no entry.
17. Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18. Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 5 – Fiber and CBD Types – Whole Plant (Direct Seeded/Transplant) – Mold Only

Element/Item Number		Description
15.	% Leaf Area Destroyed ~~(Hail Only)~~	Strike though (Hail Damage) in the column 15 heading. The percent of plant area destroyed is determined from five damaged and five undamaged representative plants in the representative sample area. Split the cell vertically and enter on the left side the weight of the damaged plants for the sample. Enter on the right side the weight of the undamaged plants for the sample. (See Paragraph 25C(2)(b) if there are no undamaged plants.) Both weights are rounded to tenths of a pound. If there is no plant area destroyed, make no entry.
16.	% Damage from Leaf Destruction	Enter the percent of plant damage: Subtract the left-side entry of column 15 from the right-side entry and divide the result by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 6 – CBD Type – Floral (Direct Seeded/Transplant) – Mold Only

Element/Item Number		Description
15.	% Leaf Area Destroyed ~~(Hail Only)~~	Strike though (Hail Damage) in the column 15 heading. The percent of floral production damaged is determined from ten representative plants in the representative sample area. Split the cell vertically and enter on the left side the number of plants with damaged seed heads for the sample. Enter "10" on the right side. If there is no floral area damaged, make no entry.
16.	% Damage from Leaf Destruction	Enter the percent of floral destruction: Divide the left-side entry of column 15 by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 7 – Fiber and CBD Types – Other Insured Causes – Whole Plant (Direct Seeded/Transplant)

Element/Item Number		Description
15.	% Leaf Area Destroyed ~~(Hail Only)~~	Strike though (Hail Damage) in the column 15 heading. The percent of plant area damaged is determined from five representative plants in the representative sample area. Split the cell vertically and enter on the left side the weight/plant of damaged plants rounded to thousandths. Enter on the right side the average weight/plant for undamaged plants rounded to thousandths. If there is no plant damage, make no entry.
16.	% Damage from Leaf Destruction	Enter the percent of plant damage: Subtract the left-side entry of column 15 from the right-side entry. Divide the result by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

Appraisal Subsection 8 – CBD Type – Other Insured Causes – Floral (Direct Seeded/Transplant)

Element/Item Number		Description
15.	% Leaf Area Destroyed ~~(Hail Only)~~	Strike though (Hail Damage) in the column 15 heading. The percent of floral production damaged is determined from five representative plants in the representative sample area. Split the cell vertically and enter on the left side the weight/plant of damaged plants rounded to thousandths. Enter on the right side the average weight/plant for undamaged plants rounded to thousandths. If there is no floral damage, make no entry.
16.	% Damage from Leaf Destruction	Enter the percent of floral destruction: Subtract the left-side entry of column 15 from the right-side entry. Divide the result by the right-side entry and enter the result rounded to hundredths. If there is no entry in column 15, make no entry.
17.	Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18.	Net Potential Remaining	Column 14 minus column 17 to hundredths. If there is no entry in column 17, transfer the entry from column 14.

The applicable appraisal subsections are used to complete the appraisal worksheet items below.

Element/Item Number		Description
19.	APH Yield (Pounds)	Approved APH yield in whole pounds from the APH form.
20.	Total Pounds per Sample	Column 18 times column 19 (from the applicable Appraisal Subsection), rounded to whole pounds.
21.-23.		Make no entry.

Element/Item Number	Description
Make entry under the "Stand Reduction or Plant Damage" Column for items 24 through 26.	
24. Sub-total	Total all item 20 entries.
25. Number of Samples	Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.
26. Appraisal (Pounds/A)	Item 24 divided by item 25, results rounded to whole pounds.
27. Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Explain the reason for any "zero" original and surviving stands (items 11 and 12) for all zero appraisals. Refer to the LAM.

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

Element/Item Number	Description
28. 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, and so forth, which may not be readily understood.
29. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if applicable); otherwise, document the appraisal date in the Narrative of the PW.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, and so forth).

SEED COUNT APPRAISALS – Grain

Element/Item Number	Description
1.-7.	Refer to the applicable item entries as described above.
8.-20.	Make no entry.
21. Sample Number	Make no entry if sample identification numbers are pre-printed on the appraisal worksheet.
22. Seed Level in Cylinder (ml)	Seed level in cylinder to the nearest whole milliliter (ml). Refer to Paragraph 25D. Use a graduated cylinder to measure seed samples. Adjusters can obtain graduated cylinders, in ml., from most chemical supply stores.
23(a) Total ml	Total all column 22 entries.
23(b) Total ml from 23(a)	Enter Total ml from item 23(a).
23(c) Sq. Ft. Per Sample	Enter the square feet per representative sample. Enter "5" for hemp grain seeded in rows (drilled).
23(d) Average ml	Enter the result of item 23(b) divided by item 23(c) rounded to tenths.
23(e) Conversion Factor	"54.4."

Make entry under the "Seed Count" column for items 24 through 26.

Element/Item Number		Description
24.	Sub-total	Convert ml to pounds by multiplying the Average ml from item 23(d) by a factor of "54.4." Enter the result in pounds rounded to tenths.
25.	Number of Samples	Total number of samples taken for all Seed Count Appraisals.
26.	Appraisal (Pounds/A)	Item 24 divided by item 25, result rounded to whole pounds.
27.	Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Enter field or subfield identification symbol and row width/drill spacing for Seed Count appraisals.

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

Element/Item Number		Description
28.	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, and so forth, which may not be readily understood.
29.	Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if applicable); 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, and so forth).

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET STAND REDUCTION EXAMPLE (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME	2 POLICY NUMBER	3 UNIT NUMBER	4 CROP YEAR
	I.M. Insured	XXXXXX	0001-0001 OU	YYYY
	5 CLAIM NUMBER	6 TYPE & STAGE	7 ACRES APPRAISED	
	XXXXX	Grain – Vegetative	6.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	6	85	7	.57	.43				.43	1,300	559
2	A	6	90	10	.45	.55				.55	1,300	715
3	A	6	75	6	.62	.38				.38	1,300	494
4	A	6	100	12	.38	.62				.62	1,300	806
5	A	6	65	4	.72	.28				.28	1,300	364

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)		23(c) SQ. FT. PER SAMPLE		23(d) AVERAGE ML		23(e) CONVERSION FACTOR			SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1			÷		=		X	54.4	24	SUB-TOTAL		2,938
2									25	NUMBER OF SAMPLES		5
3												
4									26	APPRAISAL (Pounds/A)		588
5		27 REMARKS										
6												
TOTAL ML 23(a)												

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET PLANT DAMAGE EXAMPLE – HAIL (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME I.M. Insured	2 POLICY NUMBER XXXXXX	3 UNIT NUMBER 0001-0001 OU	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXX	6 TYPE & STAGE Grain – Reproductive	7 ACRES APPRAISED 6.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	B	6	85	7	.57	.43	.65	.17	.07	.36	1,300	468
2	B	6	90	10	.45	.55	.70	.18	.10	.45	1,300	585
3	B	6	75	6	.62	.38	.85	.21	.08	.30	1,300	390
4	B	6	100	12	.38	.62	.60	.15	.09	.53	1,300	689
5	B	6	65	4	.72	.28	.95	.24	.07	.21	1,300	273

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1		÷	=	x	54.4	24 SUB-TOTAL		2,405
2						25 NUMBER OF SAMPLES		5
3						26 APPRAISAL (Pounds/A)		481
4								
5		27 REMARKS						
6								
TOTAL ML 23(a)								

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET SEED COUNT-GRAIN EXAMPLE (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME I.M. Insured	2 POLICY NUMBER XXXXXX	3 UNIT NUMBER 0001-0001 OU	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXX	6 TYPE & STAGE Grain – Reproductive	7 ACRES APPRAISED 20.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-Item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1												
2												
3												
4												

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1	25	140 ÷	5 =	28.0 x	54.4	24 SUB-TOTAL	1,523.2	
2	18							
3	21					25 NUMBER OF SAMPLES	8	
4	17					26 APPRAISAL (Pounds/A)	190	
5	12							
6	15	27 REMARKS						
7	19	Field ID C Drilled in 10-inch rows						
8	13							
TOTAL ML 23(a)	140							

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET STAND REDUCTION EXAMPLE (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME I.M. Insured	2 POLICY NUMBER XXXXXX	3 UNIT NUMBER 0001-0002 OU	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXX	6 TYPE & STAGE CBD –Transplant – Reproductive	7 ACRES APPRAISED 6.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	~~DRILL SPACE~~ 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED ~~(Hail Only)~~ 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	48	3,600	1,500	.58	.42				.42	1,000	420
2	A	48	3,600	1,800	.50	.50				.50	1,000	500
3	A	48	3,600	0	1.00	.00				.00	1,000	0
4	A	48	3,600	1,500	.58	.42				.42	1,000	420
5	A	48	3,600	1,700	.53	.47				.47	1,000	470

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1		÷	=	x	54.4	24 SUB-TOTAL		1,810
2						25 NUMBER OF SAMPLES		5
3						26 APPRAISAL (Pounds/A)		362
4								
5								
6								
7								
8								
TOTAL ML 23(a)								

27 REMARKS

Column 11

All Samples: 36 plants/1/100 acre x 100 = 3,600 plants/acre

Column 12

Sample 1: 15 plants/1/100 acre x 100 = 1,500 plants/acre
Sample 2: 18 plants/1/100 acre x 100 = 1,800 plants/acre
Sample 3: 0
Sample 4: 15 plants/1/100 acre x 100 = 1,500 plants/acre
Sample 5: 17 plants/1/100 acre x 100 = 1,700 plants/acre

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET STAND REDUCTION EXAMPLE (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME	2 POLICY NUMBER	3 UNIT NUMBER	4 CROP YEAR
	I.M. Insured	XXXXXX	0001-0003 OU	YYYY
	5 CLAIM NUMBER	6 TYPE & STAGE	7 ACRES APPRAISED	
	XXXXX	CBD –Transplant – Reproductive	8.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	~~DRILL SPACE~~ 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED ~~(Hail Only)~~ 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	48	3,600	2,100	.42	.58				.58	1,000	580
2	A	48	3,600	2,000	.44	.56				.56	1,000	560
3	A	48	3,600	1,900	.47	.53				.53	1,000	530
4	A	48	3,600	2,000	.44	.56				.56	1,000	560
5	A	48	3,600	1,900	.47	.53				.53	1,000	530

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1		÷	=	X	54.4	24 SUB-TOTAL		2,760
2						25 NUMBER OF SAMPLES		5
3						26 APPRAISAL (Pounds/A)		552
4								
5								
6								
7								
8								
TOTAL ML 23(a)								

27 REMARKS

Column 11

All Samples: 36 plants/1/100 acre x 100 = 3,600 plants/acre

Column 12

Sample 1: 21 plants/1/100 acre x 100 = 2,100 plants/acre
Sample 2: 20 plants/1/100 acre x 100 = 2,000 plants/acre
Sample 3: 19 plants/1/100 acre x 100 = 1,900 plants/acre
Sample 4: 20 plants/1/100 acre x 100 = 2,000 plants/acre
Sample 5: 19 plants/1/100 acre x 100 = 1,900 plants/acre

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET PLANT DAMAGE EXAMPLE – MOLD (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME	2 POLICY NUMBER	3 UNIT NUMBER	4 CROP YEAR
	I.M. Insured	XXXXXX	0001-0003 OU	YYYY
	5 CLAIM NUMBER	6 TYPE & STAGE	7 ACRES APPRAISED	
	XXXXX	CBD – Transplant – Reproductive	12.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	~~DRILL SPACE~~ 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED ~~(Hail Only)~~ 15		% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	B	48	3,600	2,800	.22	.78	6	10	.60	.47	.31	1,000	310
2	B	48	3,600	2,600	.28	.72	4	10	.40	.29	.43	1,000	430
3	B	48	3,600	3,100	.14	.86	8	10	.80	.69	.17	1,000	170
4	B	48	3,600	2,700	.25	.75	7	10	.70	.53	.22	1,000	220
5	B	48	3,600	2,600	.28	.72	5	10	.50	.36	.36	1,000	360

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1		÷	=		X 54.4	24 SUB-TOTAL		1,490
2								
3						25 NUMBER OF SAMPLES		5
4						26 APPRAISAL (Pounds/A)		298
5								
6		27 REMARKS						
7		Column 11						
8		All Samples: 36 plants/1/100 acre x 100 = 3,600 plants/acre						
TOTAL ML 23(a)		Column 12						
		Sample 1: 28 plants/1/100 acre x 100 = 2,800 plants/acre						
		Sample 2: 26 plants/1/100 acre x 100 = 2,600 plants/acre						
		Sample 3: 31 plants/1/100 acre x 100 = 3,100 plants/acre						
		Sample 4: 27 plants/1/100 acre x 100 = 2,700 plants/acre						
		Sample 5: 26 plants/1/100 acre x 100 = 2,600 plants/acre						

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

COMPANY: ANY COMPANY

HEMP APPRAISAL WORKSHEET PLANT DAMAGE EXAMPLE – DROUGHT (FOR ILLUSTRATION PURPOSES ONLY)	1 INSURED'S NAME I.M. Insured	2 POLICY NUMBER XXXXXX	3 UNIT NUMBER 0001-0004 OU	4 CROP YEAR YYYY
	5 CLAIM NUMBER XXXXX	6 TYPE & STAGE CBD – Transplant – Reproductive	7 ACRES APPRAISED 12.0	

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	~~DRILL SPACE~~ 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED ~~(Hail Only)~~ 15		% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	48	3,600	2,800	.22	.78	.234	.278	.16	.12	.66	1,000	660
2	A	48	3,600	2,600	.28	.72	.186	.278	.33	.24	.48	1,000	480
3	A	48	3,600	3,100	.14	.86	.242	.278	.13	.11	.75	1,000	750
4	A	48	3,600	2,700	.25	.75	.200	.278	.28	.21	.54	1,000	540
5	A	48	3,600	2,600	.28	.72	.147	.278	.47	.34	.38	1,000	340

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1		÷	=	X	54.4	24 SUB-TOTAL		2,770
2						25 NUMBER OF SAMPLES		5
3								
4						26 APPRAISAL (Pounds/A)		554
5								
6								
7								
8								
TOTAL ML 23(a)								

27 REMARKS

Column 11

All Samples: 36 plants/1/100 acre x 100 = 3,600 plants/acre

Column 12

Sample 1: 28 plants/1/100 acre x 100 = 2,800 plants/acre ÷ 3,600

Sample 2: 26 plants/1/100 acre x 100 = 2,600 plants/acre

Sample 3: 31 plants/1/100 acre x 100 = 3,100 plants/acre

Sample 4: 27 plants/1/100 acre x 100 = 2,700 plants/acre

Sample 5: 26 plants/1/100 acre x 100 = 2,600 plants/acre

Column 15

Left Side

Sample 1: .234 = (6.078 ÷ 5) ×.35 × .55]

Sample 2: .186 = (4.837 ÷ 5) ×.35 × .55]

Sample 3: .242 = (6.286 ÷ 5) ×.35 × .55]

Sample 4: .200 = (5.195 ÷ 5) ×.35 × .55]

Sample 5: .147 = (3.818 ÷ 5) ×.35 × .55]

Right Side

Sample 1 – 5: .278 = 1,000

Refer to the Above Appraisal Worksheet instructions for required statements and signature entries.

Verify and/or make the following entries for each PW element/item number. Completed PW examples are at the end of this exhibit. For general form standards and other general information, see Subparagraph 2D and Paragraph 41.

Element/Item Number		Description
1.	Crop/Code #	"Hemp" (1218). Refer to Section I, item 22 herein, for type code entry procedures.
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 Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Damage	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "no indemnity due" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).
6.	Insured Cause %	**PRELIMINARY:** Make no entry. **FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

Element/Item Number	Description
6. Insured Cause % (Continued)	If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry. Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages: 4. Date(s) of Damage MAY JUN 10 AUG 5. Cause(s) of Damage Excess Moisture Hail Drought 6. Insured Cause % 40 30 20 Narrative: Additional date of damage – OCT 15; Cause of Damage – Freeze; Insured cause percent – 10%.
7. Company/Agency	Name of 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	**PRELIMINARY:** Make no entry. **FINAL:** Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. 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.
13. Est. Prod. Per Acre	**PRELIMINARY:** Make no entry. **FINAL:** Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.
14. Date(s) Notice of Loss	**PRELIMINARY:** (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. (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. (3) Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date.

Element/Item Number	Description
14. Date(s) Notice of Loss (Continued)	(5) If the notice does not require an inspection, document as directed in the Narrative instructions. **FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the "final" inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.
15. Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100 percent share), make no entry. (2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance policy (not crop-hail, fire, and so forth). If the other person does not, enter "none." (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. (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. (c) If unable to verify the existence of a companion policy, enter "Unknown" and contact the AIP for further instructions. (3) Refer to the LAM for further information regarding companion policies.

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

(1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;

(2) APH yields;

(3) Appraisals;

(4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);

(5) Stages or intended use(s) of acreage;

(6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or

(7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17. Multi-Crop Code	**PRELIMINARY AND FINAL:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. Refer to Subparagraph 2D(1). If there are no under-reported acres, make no entry.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths (refer to Subparagraph 2D(1)) for the field or subfield for which consent is given for other use and/or: (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. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

Element/Item Number	Description
19. Determined Acres (Continued)	Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20. Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. Refer to Subparagraph 2D(1). If shares vary on the same unit, use separate line entries.
21. Risk	Three-digit code for the correct "Rate" as specified on the actuarial document maps. If a "Rate" or "High-Risk Area" is not specified on the actuarial document maps, 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. Unrated land is uninsurable without a written agreement. (Written agreements are not authorized for the hemp crop insurance program.)
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	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.
24. Sub-Class	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.
25. Intended Use	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.
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.

Element/Item Number	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 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	**PRELIMINARY:** Make no entry. **FINAL:** Stage abbreviation as shown below. **STAGE** / **EXPLANATION** "P" – Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP. "P88" – Acreage exceeding THC level. "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. (See CP, section 11(b)(3) and (4) for additional information applicable to the P88 stage entry.) **GLEANED ACREAGE:** Refer to the LAM for information on gleaning.

Element/Item Number		Description
30.	Use of Acreage	Use of acreage. Use the following "Intended Use" abbreviations. **USE** — **EXPLANATION** "To Millet" — Use made of the acreage "WOC" — Other use without consent "SU" — Solely uninsured "ABA" — Abandoned without consent "H" — Harvested "UH" — Unharvested Verify any "Intended Use" entry. If final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use." **GLEANED ACREAGE:** Refer to the LAM for information on gleaning.
31.	Appraised Potential	Per-acre appraisal rounded to whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to Paragraph 25, "Appraisal Methods" for additional instructions. If there is no potential on UH acreage, enter "0." Refer to the LAM for procedures for documenting zero yield appraisals.
32a.	Moisture %	Enter moisture percent (for appraised mature grain) to tenths.
32b.	Factor	For mature grain: If moisture is in excess of 9.0 percent, subtract from 100 the percent of moisture above 9.0; enter result to four places (percent moisture is 10.5 percent; 1.5 percent excess of 9.0: 100 - 1.5 = 98.5 ÷ 100 =.9850). Adjust for moisture prior to any qualifying adjustment for quality (if applicable). Make no entry for fiber or CBD or if the moisture percent is equal to or less than 9.0 for grain.
33.	Shell %, Factor, or Value	Make no entry.
34.	Production Pre QA	Result of multiplying column 31 times column 19, times column 32b rounded to whole pounds. If no entry in column 31, make no entry.
35.	Quality Factor	Make no entry.
36.	Production Post QA	Transfer entry from column 34.

Element/Item Number	Description
37. Uninsured Causes	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. In accordance with section 11(b)(ii)(4) of the CP, enter harvested production exceeding the THC level rounded to whole pounds. (1) Hail and Fire exclusion not in effect. (a) 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. (b) 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. (2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. (3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. (4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. Total to Count	Result of adding item 36 and item 37.
39. Total	**PRELIMINARY:** Make no entry. **FINAL:** Total determined acres (column 19), to tenths.
40. Quality	Make no entry.
41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes:"	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 "Refer to the 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 here 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?"

(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 consent is given to harvest parts of the unit before the final THC level has been determined;

(c) if uninsured causes (including excessive THC levels) are present; or

(d) 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 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. Explain why control measures did not work.

(19) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

(20) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

(21) Reference the Special Report for pre-harvest appraisals and farm stored fiber and CBD determinations and calculations. See Paragraph 25F(1)(m) and 41(8)(e) and (9)(d).

(22) Enter the number of bales/bags (round or rectangular bales or bags), the average weight per bale/bag, and the total quantity of production (rounded to whole pounds) determined in Paragraph 41(8)(d) and (9)(c)(ii). See Paragraph 41(8) and (9) for detailed instructions.

(23) Document the determinations and calculations used to determine production to count for remediated production for the unit.

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, and so forth).

(2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Square, Conical Pile, and so forth). 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, and so forth, make entries in columns 49 through 52 as follows:

(a) Name and address of storage facility or processor.

(b) "Seed," "Fed," and so forth.

(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 processors of sold production.

(c) varying determinations of production (varying moisture, foreign material (FM), test weight, value, and so forth).

Average percent of moisture can be entered when the elevator/buyer/processor has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.

(d) varying shares; e.g., 50 percent and 75 percent shares on same unit.

(e) conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.

(f) varying types in the same unit. If there are multiple types planted within the same unit, the AIP may complete a separate PW for each type in the unit.

(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.

Element/Item Number	Description
43. Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)	**PRELIMINARY:** Make no entry. **FINAL:** (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. (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." (3) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest." (4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, and so forth. Refer to the LAM.

Element/Item Number	Description
44. Damage similar to other farms in the area?	Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the "Narrative."
45. Assignment of Indemnity	Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.
46. Transfer of Right to Indemnity	Check "Yes" only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check "No." Refer to the LAM.
47a. Share	Record only varying shares on same unit to three decimal places.
47b. Field ID	(1) If only one practice and/or type of harvested production is listed, in Section I, make no entry. (2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).
48. Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.

Complete items 49 – 55 for the grain, items 49 and 55 for fiber and CBD, as applicable. For production sold, enter name and address of processor for production sold.

Element/Item Number	Description
49. Length or Diameter	Internal measurement in feet to tenths of structural space occupied by crop. (1) Length if rectangular. (2) Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.

Element/Item Number	Description
49. Length or Diameter (Continued)	(3) For fiber and CBD (dry baled and wet-baled/bagged): Enter the total quantity of production (rounded to whole pounds) determined in Paragraph 41(8)(d) or (9)(b)(iv) and (c)(ii). For remediated CBD production meeting an acceptable THC level, enter the total quantity of production (rounded to whole pounds) determined in Paragraph 41(10)(d) and (e). In the Narrative, describe the method of storage (dry baled or wet bales (bagged), enter the number of bales/bags (round or rectangular bales or bags), and average weight per bale/bag used for determining the production accounted for on line 49. See Paragraph 41(8) and (9) for detailed instructions.
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 a 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, and so forth. Refer to the LAM for computation instructions.
53. Net Cubic Feet	Net cubic feet (to tenths) of crop in the storage structure. Refer to the LAM for computation instructions.
54. Conversion Factor	Enter Conversion Factor as ".8" (only if structure measurements are entered).
55. Gross Prod.	For grain: Multiply column 53 times column 54 times 44 pounds per bushel, rounded to whole pounds. The results of this calculation represent the amount of gross pounds in the structure. For dry-stored fiber, CBD and wet-stored bag/bale CBD, and for remediated CBD: Transfer the total quantity of production from column 49.
56. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Enter the production in whole pounds of production after all applicable deductions except moisture: (1) For grain: (a) Weighed and stored on the farm from column 55. (b) 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.

Element/Item Number	Description
56. Bu., Ton, Lbs., Cwt. (Continued)	(2) For farm stored fiber and CBD production and for remediated CBD production: Transfer the entry from column 55. (3) For grain, fiber, and CBD: Sold and/or stored in commercial storage – Obtain gross production for the unit from the summary and/or settlement sheets (settlement sheet adjustments for moisture will apply if they are consistent with moisture standards contained in the handbook; otherwise, production must be adjusted as provided in item 59a. and 59b.). (Individual load slips only will not suffice unless the storage facility or processor will not provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.) (4) Enter all harvested production regardless of its condition or value (quality adjustment is not applicable for any hemp type).
57. Shell/Sugar Factor	Make no entry.
58a. FM %	Make no entry.
58b. Factor	Make no entry.
59a. Moisture %	Enter moisture percent to tenths for grain and CBD [excludes wet bale/bag and remediated CBD production; wet bale/bag and remediated CBD production is adjusted for moisture under procedures contained in Paragraph 41(9) and (10)]. Make no entry for fiber or for remediated CBD. Make no entry if the moisture percent is equal to or less than 9.0 for grain or 10.0 for CBD.
59b. Factor	If moisture is in excess of 9.0 (grain) or 10.0 (CBD), enter the four-place moisture factor. To calculate the factor for grain, subtract from 100 the percent of moisture above 9.0; enter result to four places, e.g., the percent moisture is 10.5 percent and exceeds 9.0 by 1.5 percent. The factor equals .9850 (100 − 1.5 = 98.5 ÷ 100 = .9850 factor). To calculate the factor for CBD, subtract 0.11 from 100 for each tenth of a percent in excess of 10 percent; enter result to four places, e.g., the percent moisture is 10.5 percent and exceeds 10.0 by .5 percent. The factor equals .9945 (100 − .55 (5 × .11) = 99.45 ÷ 100 = .9945 factor). Make no entry if no entry in item 59a.
60a. Test Wt.	Make no entry.
60b. Factor	Make no entry.

Element/Item Number	Description
61. Adjusted Production	For grain and CBD: Result of multiplying (column 56) times 59b. Round to whole pounds. For stored fiber and CBD and for wet bale/bag and remediated CBD: Transfer entry from item 56. (Stored production of fiber and CBD wet bale/bag and remediated CBD are not adjusted for moisture.)
62. Prod. Not to Count	Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). This entry must never exceed production shown on the same line. For grain, explain the total bin contents (bin grain depth, and so forth) and any "production not to count" in the Narrative. Make no entry if only the depth for production to count has been entered in column 51, and the depth for production not to count has been entered in the Narrative section. Refer to the example in the LAM.
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	Make no entry.
64b. MKT Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Transfer entry from column 63.
67. Total of column 63.	Total entries in column. If no entry in column 63, make no entry.

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

Element/Item Number	Description
68. Section II Total:	**PRELIMINARY:** Make no entry. **FINAL:** Total of column 66.
69. Section I Total	**PRELIMINARY:** Make no entry. **FINAL:** Enter figure from Section I, column 38 total.
70. Unit Total	**PRELIMINARY:** Make no entry. **FINAL:** Total of column 68 and column 69.
71. Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

Element/Item Number	Description
72. Total APH Prod.	Result of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, and so forth, within the unit.

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

Element/Item Number	Description
73. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, and so forth, that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
74. Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75. Page	**PRELIMINARY:** Page numbers – "1," "2," and so forth, at the time of inspection. **FINAL:** Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth).

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
HEMP 1218	0001-0001 OU	SW1-96N-3W	Agency	ANY AGENCY

4. Date(s) of Damage	MAY	JUL 10			
5. Cause(s) of Damage	EX. MOIST.	HAIL			
6. Insured Cause %	60	40			
12. Additional Units					
13. Est. Prod. Per Acre					

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

B. POTENTIAL YIELD

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. 32b. Moisture % Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		6.0	1.000		016				002			UH	UH	588			3,528		3,528		3,528
B	NS		6.0	1.000		016				002			UH	UH	481			2,886		2,886		2,886
C	NS		20.0	1.000		016				002			UH	UH	190			3,800		3,800		3,800
D	NS		6.0	1.000		016				002			H	H								
E	NS		58.0	1.000		016				002			H	H								
		39. TOTAL	96.0														42. TOTALS	10,214		10,214		10,214

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

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

NARRATIVE (If more space is needed, attach a Special Report) Acres were determined using permanent field measurements. Grain from field C stored at Acme Elevator.

SECTION II – DETERMINED HARVESTED PRODUCTION

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

A. MEASUREMENTS

B. GROSS PRODUCTION

C. ADJUSTMENTS TO HARVESTED PRODUCTION

47a. 47b. Share Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton (Lbs.) CWT	57. Shell/ Sugar Factor	58a. 58b. FM% Factor	59a. 59b. Moisture % Factor	60a. 60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. 64b. Value Mkt. Price	65. Quality Factor	66. Production to Count
	NS	ACME ELEVATOR ANYTOWN, ANY STATE							9,000					9,000		9,000			9,000
	NS	16.0	RND	10.0		2,010.6	.8	1,608	70,752					70,752		70,752			70,752
															67. TOTAL	79,752			

68. Section II Total	79,752
69. Section I Total	10,214
70. Unit Total	100,180
71. Allocated Prod.	
72. Total APH Prod.	100,180

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

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
HEMP 1218	0001-0002 OU	SW1-96N-4W	Agency	ANY AGENCY

4. Date(s) of Damage	JUN				
5. Cause(s) of Damage	EX. MOIST.				
6. Insured Cause %	100				
12. Additional Units					
13. Est. Prod. Per Acre					

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

B. POTENTIAL YIELD

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. 32b. Moisture % Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		6.0	1.000		018				002			UH	UH	362			2,172		2,172		2,172
		39. TOTAL	6.0														42. TOTALS	2,172		2,172		2,172

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoEa ☐ Other ☐ None ☐

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

NARRATIVE (If more space is needed, attach a Special Report) Acres were determined using permanent field measurements.

SECTION II – DETERMINED HARVESTED PRODUCTION

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

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

47a. 47b. Share Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs. CWT	57. Shell/ Sugar Factor	58a. 58b. FM% Factor	59a. 59b. Moisture % Factor	60a. 60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. 64b. Value Mkt. Price	65. Quality Factor	66. Production to Count
															67. TOTAL			68. Section II Total	
																		69. Section I Total	2,172
																		70. Unit Total	2,172
																		71. Allocated Prod.	
																		72. Total APH Prod.	2,172

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

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description		7. Company	ANY COMPANY	8. Name of Insured	
HEMP 1218	0001-0003 OU	SW1-96N-SW		Agency	ANY AGENCY	I.M. INSURED	
4. Date(s) of Damage	JUN					9. Claim # XXXXXXXX	11. Crop Year YYYY
5. Cause(s) of Damage	EX. MOIST.	MOLD				10. Policy # XXXXXXX	
6. Insured Cause %	90	10				14. Date(s) Notice of Loss	1st MM/DD/YYYY; 2nd; Final MM/DD/YYYY
12. Additional Units						15. Companion Policy(s)	
13. Est. Prod. Per Acre							

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 % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		8.0	1.000		018				002			UH	UH	552			4,416		4,416		4,416
B	NS		12.0	1.000		018				002			UH	UH	298			3,576		3,576		3,576
C	NS		20.0	1.000		018				002			P88	SU							15,240	15,240
D	NS		10.0	1.000		018				002			H	H								
		39. TOTAL	50.0													42. TOTALS		7,992		7,992	15,240	23,232

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

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

NARRATIVE (If more space is needed, attach a Special Report)

Acres were determined using permanent field measurements. THC level for Field A and B below 0.3 percent. Field C harvested with consent and 15,240 pounds of determined harvested production exceeded 0.3 percent – lost due solely uninsured causes. Production from Field D exceeded 0.3 percent but was remediated as allowed by the applicable governing authority. The resulting harvested production that did not exceed 0.3 percent and was delivered to a CBD processor.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed	44. Damage similar to other farms in the area?	45. Assignment of Indemnity	46. Transfer of Right to Indemnity?
MM/DD/YYYY	Yes X No ☐	Yes ☐ No X	Yes ☐ No X

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. Shell/Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 59b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
		ACME CBD PROCESSOR ANYTOWN, ANY STATE							9,000					9,000		9,000			9,000

67. TOTAL	9,000
68. Section II Total	9,000
69. Section I Total	23,232
70. Unit Total	32,232
71. Allocated Prod.	
72. Total APH Prod.	16,992

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

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
HEMP 1218	0001-0004 OU	SW1-96N-5W	Agency	ANY AGENCY

4. Date(s) of Damage	JUN				
5. Cause(s) of Damage	DROUGHT.				
6. Insured Cause %	100				
12. Additional Units					
13. Est. Prod. Per Acre					

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

B. POTENTIAL YIELD

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		8.0	1.000		018				002			UH	UH	554			4,432		4,432		4,432
B	NS		10.0	1.000		018				002			H	H								
		39. TOTAL	50.0														42. TOTALS	4,432		4,432		4,432

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoEo ☐ Other ☐ None ☐

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

NARRATIVE (If more space is needed, attach a Special Report)

Acres were determined using permanent field measurements. THC level for Field A below 0.3 percent. Production from Field B delivered to a CBD processor.

SECTION II – DETERMINED HARVESTED PRODUCTION

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

A. MEASUREMENTS

B. GROSS PRODUCTION

C. ADJUSTMENTS TO HARVESTED PRODUCTION

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton, Lbs. CWT	57. Shell/ Sugar Factor	58a. / 58b. FM% / Factor	59a. / 59b. Moisture % / Factor	60a. / 60b. Test WT / Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value / Mkt. Price	65. Quality Factor	66. Production to Count
		ACME CBD PROCESSOR ANYTOWN, ANY STATE							9,000					9,000		9,000			9,000
													67. TOTAL			9,000			

68. Section II Total	9,000
69. Section I Total	4,432
70. Unit Total	13,432
71. Allocated Prod.	
72. Total APH Prod.	13,432

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

Table A – Minimum Representative Sample Requirements

ACRES IN FIELD OR SUBFIELD	MINIMUM NUMBER OF SAMPLES
0.1 - 10.0	3
10.01 - 40.0	1 additional sample for each additional 10 acres

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

Table B – Sample Row Length – Grain and Fiber and Direct Seeded CBD Types

ROW WIDTH (in inches)	STAND REDUCTION SAMPLE ROW LENGTH (in feet)	SEED COUNT SAMPLE ROW LENGTH (in feet)
6	18.0	10.0
7	15.4	8.6
8	13.5	7.5
10	10.8	6.0
12	9.0	5.0
14	7.7	4.3
16	6.8	3.8
18	6.0	3.3
20	5.4	3.0
22	4.9	2.7
24	4.5	2.5
26	4.2	2.3
28	3.9	2.1
30	3.6	2.0

Stand Reduction Sample Row Length – For row widths not shown above, divide 12 inches by the row width in inches (e.g., drill space) and multiply the result by nine to get the row length for nine square feet.

Example: Row width is 15 inches.
12 inches ÷ 15 inch row width = 0.8 feet × 9 = 7.2 feet of row for nine square feet.

Seed Count Sample Row Length – For row widths not shown above, divide 12 inches by the row width in inches (e.g., drill space) and multiply the result by five to get the row length for five square feet.

Example: Row width is 15 inches.
12 inches ÷ 15 inch row width = 0.8 feet × 5 = 4.0 feet of row for five square feet.

Table C: Row Length Factors – CBD Type (Transplant)

ROW WIDTH (in inches)	ROW LENGTH (in feet) FOR 1/100 ACRE
56	93.3
54	96.8
52	100.5
50	104.5
48	108.9
46	113.6
44	118.8
42	124.5
40	130.7
38	137.6
36	145.2
34	153.7
32	163.4
30	174.2
28	186.7
26	201.0
24	217.8
22	237.6
20	261.4
18	290.4
16	326.7
14	373.4

For row widths not listed, use the following formula:

$$\frac{\text{43,560 sq. ft./acre} \div (\text{row width in inches} \div 12 \text{ inches})}{\text{100 ft.}}$$

Examples:

$$\frac{\text{43,560 sq. ft./acre} \div 25'' \div 12''}{\text{100 ft.}} = 43{,}560 \text{ sq. ft.} \div 2.083 = \frac{20{,}912.14}{\text{100 ft.}} = 209.12 \text{ ft. or } 209.1 \text{ ft. row length}$$

$$\frac{\text{43,560 sq. ft./acre} \div 72'' \div 12''}{\text{100 ft.}} = 43{,}560 \text{ sq. ft.} \div 6.000 = \frac{7{,}260.00}{\text{100 ft.}} = 72.60 \text{ ft. or } 72.6 \text{ ft. row length}$$

Table D: Moisture Adjustment Factors – Grain

	Tenths of Percent – Moisture									
Whole Moisture Percent	**.0**	**.1**	**.2**	**.3**	**.4**	**.5**	**.6**	**.7**	**.8**	**.9**
9	1.0000	.9990	.9980	.9970	.9960	.9950	.9940	.9930	.9920	.9910
10	.9900	.9890	.9880	.9870	.9860	.9850	.9840	.9830	.9820	.9810
11	.9800	.9790	.9780	.9770	.9760	.9750	.9740	.9730	.9720	.9710
12	.9700	.9690	.9680	.9670	.9660	.9650	.9640	.9630	.9620	.9610
13	.9600	.9590	.9580	.9570	.9560	.9550	.9540	.9530	.9520	.9510
14	.9500	.9490	.9480	.9470	.9460	.9450	.9440	.9430	.9420	.9410
15	.9400	.9390	.9380	.9370	.9360	.9350	.9340	.9330	.9320	.9310
16	.9300	.9290	.9280	.9270	.9260	.9250	.9240	.9230	.9220	.9210
17	.9200	.9190	.9180	.9170	.9160	.9150	.9140	.9130	.9120	.9110
18	.9100	.9090	.9080	.9070	.9060	.9050	.9040	.9030	.9020	.9010
19	.9000	.8990	.8980	.8970	.8960	.8950	.8940	.8930	.8920	.8910
20	.8900	.8890	.8880	.8870	.8860	.8850	.8840	.8830	.8820	.8810

Table E: Moisture Adjustment Factors – CBD

	Tenths of Percent – Moisture									
Whole Moisture Percent	**.0**	**.1**	**.2**	**.3**	**.4**	**.5**	**.6**	**.7**	**.8**	**.9**
10	1.0000	.9989	.9978	.9967	.9956	.9945	.9934	.9923	.9912	.9901
11	.9890	.9879	.9868	.9857	.9846	.9835	.9824	.9813	.9802	.9791
12	.9780	.9769	.9758	.9747	.9736	.9725	.9714	.9703	.9692	.9681
13	.9670	.9659	.9648	.9637	.9626	.9615	.9604	.9593	.9582	.9571
14	.9560	.9549	.9538	.9527	.9516	.9505	.9494	.9483	.9472	.9461
15	.9450	.9439	.9428	.9417	.9406	.9395	.9384	.9373	.9362	.9351
16	.9340	.9329	.9318	.9307	.9296	.9285	.9274	.9263	.9252	.9241
17	.9230	.9219	.9208	.9197	.9186	.9175	.9164	.9153	.9142	.9131
18	.9120	.9109	.9098	.9087	.9076	.9065	.9054	.9043	.9032	.9021
19	.9010	.8999	.8988	.8977	.8966	.8955	.8944	.8933	.8922	.8911
20	.8900	.8889	.8878	.8867	.8856	.8845	.8834	.8823	.8812	.8801

For moisture percentages not shown, use the following procedure to calculate moisture adjustment factors.

To calculate the factor for grain, subtract from 100 the percent of moisture above 9.0; enter result to four places, e.g., the percent moisture is 21.5 percent and exceeds 9.0 by 12.5 percent. The factor equals 0.9850 (100 - 12.5 = 87.5 ÷ 100 = 0.8750 factor).

To calculate the factor for CBD, subtract 0.11 from 100 for each tenth of a percent in excess of 10 percent; enter result to four places. Example 1: The percent moisture is 21.5 percent and exceeds 10.0 by 11.5 percent. The factor equals .8729 (100 - 12.71 (115.5 × .11) = 87.29 ÷ 100 = .8729 factor); Example 2: The percent of moisture is 50 percent and exceeds 10.0 percent by 40 percent. The factor equals .5600 (100 - 44 (400 × .11) = 56 ÷ 100 = 0.5600 factor to four decimal places).

Example 3: CBD, Wet Bale/Bag Weight and Moisture Calculations

60 large bales (wrapped)

Bale 1: 890 lbs. at 35% moisture

Bale 2: 930 lbs. at 55% moisture

890 ÷ (890 + 930) = 0.489 (percent of total bale weight at 35%)

930 ÷ (890 + 930) = 0.511 (percent of total bale weight at 55%)

0.489 × 0.35 + 0.511 × 0.55 = 0.452 (weighted average moisture)

Avg Bale Moisture = 45.2%

Avg. Bale Weight = (890 + 930) ÷ 2 = 910 lbs.

Total Weight = 910 lbs. × 60 = 54,600 lbs.

Moisture Adjustment Factor

The percent of moisture is 45.2 percent and exceeds 10.0 by 35.2 percent. The factor equals .3850 (100 − 38.72 (352 × .11) = 61.28 ÷ 100 = 0.6128 factor to four decimal places).

Transplant CBD

Percent of damage determinations for Transplant CBD are based on the row/plant spacing, e.g., 4 x 4 (a 4-foot row width with a 4-foot in-row spacing) or 6 x 6 (a 6-foot row width with a 6-foot in-row spacing).

For the purpose of determining the percent of damage:

(1) Determine the sample row length.

(2) Determine the original number of plants for the sample row length.

(3) Count the number of remaining plants in the sample row.

(4) Divide the number of remaining plants by the original number of plants to determine the percent of stand.

(5) Percent damage equals 100 - the percent of stand.

Example: 4 × 4 Planting Pattern

(1) Sample row length: 108.9 feet (4-foot (48 inches) row width: the row length is 108.9 feet – see Exhibit 5, Table C)

(2) Original number of plants: 27 ((108.9 ÷ 4 = 27.2 rounded to the nearest whole plant)

(3) Remaining plants: 15

(4) 15 remaining plants ÷ 27 original plants = 56 percent of stand (0.555 = 56 rounded to the whole percent)

(5) Percent damage: 44 percent (100 - 56 percent of stand)

Grain, Fiber, and Direct-Seeded CBD

Use the following pages to determine the yield loss from stand reduction for the grain and fiber types and direct-seeded CBD. If the plant population is over 35 plants per nine square feet, round the population to the nearest denomination on the table (e.g., 52 would be rounded down to 50 and 53 would be rounded up to 55, etc.).

Example: If the original number of plants in the nine square foot sample is 67 plants (rounded down to 65) and the surviving number of plants in the nine square foot sample is 21 plants, the resultant loss from stand reduction would be 18 percent.

Exhibit 6 Percent Yield Loss Stand Reduction (Continued)

Surviving Stands / 9 ft²																															
Orginal Stands / 9 ft²	180	175	170	165	160	155	150	145	140	135	130	125	120	115	110	105	100	95	90	85	80	75	70	65	60	55	50	45	40	35	34	33
180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
175		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
170			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
165				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
160					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
155						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
150							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
145								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
140									0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
135										0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
130											0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
125												0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
120													0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
115														0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
110															0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
105																0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
100																	0	0	0	0	0	0	0	0	1	1	2	3	4	6	6	7
95																		0	0	0	0	0	0	0	1	1	2	3	4	6	6	7
90																			0	0	0	0	0	0	1	1	2	3	4	6	6	7
85																				0	0	0	0	0	1	1	2	3	4	6	6	7
80																					0	0	0	0	1	1	2	3	4	6	6	7
75																						0	0	0	1	1	2	2	4	6	6	7
70																							0	0	0	1	1	2	4	6	6	7
65																								0	0	1	1	2	3	5	6	7
60																									0	0	1	2	3	5	6	6
55																										0	1	1	3	5	5	6
50																											0	1	2	4	5	5
45																												0	1	3	4	4
40																													0	2	3	3
35																														0	1	1
34																															0	1

PERCENT LOSS FROM STAND REDUCTION

Exhibit 6 Percent Yield Loss Stand Reduction (Continued)

Surviving Stands / 9FT²

Original Stands / 9 ft²	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
180	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
175	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
170	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
165	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
160	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
155	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
150	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
145	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
140	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
135	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
130	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
125	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
120	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
115	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
110	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
105	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
100	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
95	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
90	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
85	7	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92	100
80	7	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	78	85	92	100
75	7	8	9	9	10	11	12	13	14	15	17	18	20	21	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	78	85	92	100
70	7	8	9	9	10	11	12	13	14	15	17	18	20	21	23	25	27	30	32	35	38	41	44	48	52	57	62	67	72	78	85	92	100
65	7	8	8	9	10	11	12	13	14	15	17	18	20	21	23	25	27	29	32	35	38	41	44	48	52	57	61	67	72	78	85	92	100
60	7	7	8	9	10	11	12	13	14	15	16	18	19	21	23	25	27	29	32	35	38	41	44	48	52	57	61	67	72	78	85	92	100
55	6	7	8	9	9	10	11	12	13	15	16	17	19	21	23	25	27	29	32	34	37	41	44	48	52	56	61	66	72	78	85	92	100
50	6	7	7	8	9	10	11	12	13	14	15	17	19	20	22	24	26	29	31	34	37	40	44	47	52	56	61	66	72	78	85	92	100
45	5	6	6	7	8	9	10	11	12	13	15	16	18	19	21	23	26	28	31	33	36	40	43	47	51	56	61	66	72	78	85	92	100
40	4	4	5	6	7	8	9	10	11	12	14	15	17	18	20	22	25	27	30	32	35	39	42	46	51	55	60	65	71	78	84	92	100
35	2	2	3	4	5	6	7	8	9	10	12	13	15	17	19	21	23	25	28	31	34	37	41	45	49	54	59	65	71	77	84	92	100
34	1	2	3	3	4	5	6	7	9	10	11	13	14	16	18	20	23	25	28	31	34	37	41	45	49	54	59	65	71	77	84	92	100
33	1	1	2	3	4	5	6	7	8	9	11	12	14	16	18	20	22	25	27	30	33	37	41	45	49	54	59	64	70	77	84	92	100

PERCENT LOSS FROM STAND REDUCTION

Exhibit 6 Percent Yield Loss Stand Reduction (Continued)

Surviving Stands / 9FT²

Original Stands / 9 ft2	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	0
32	0	1	1	2	3	4	5	6	7	9	10	12	13	15	17	19	22	24	27	30	33	36	40	44	49	53	59	64	70	77	84	92	100
31		0	1	2	2	3	4	6	7	8	10	11	13	15	17	19	21	24	26	29	32	36	40	44	48	53	58	64	70	77	84	92	100
30			0	1	2	3	4	5	6	7	9	10	12	14	16	18	20	23	26	29	32	35	39	43	48	53	58	64	70	76	84	91	100
29				0	1	2	3	4	5	7	8	10	11	13	15	17	20	22	25	28	31	35	39	43	47	52	58	63	69	76	84	91	100
28					0	1	2	3	4	6	7	9	11	12	14	17	19	22	24	27	31	34	38	42	47	52	57	63	69	76	83	91	100
27						0	1	2	4	5	6	8	10	12	14	16	18	21	24	27	30	34	38	42	46	51	57	63	69	76	83	91	100
26							0	1	2	4	5	7	9	11	13	15	17	20	23	26	29	33	37	41	46	51	56	62	69	76	83	91	100
25								0	1	3	4	6	8	10	12	14	16	19	22	25	28	32	36	40	45	50	56	62	68	75	83	91	100
24									0	1	3	5	6	8	11	13	15	18	21	24	28	31	35	40	44	50	55	61	68	75	83	91	100
23										0	2	3	5	7	9	12	14	17	20	23	27	30	34	39	44	49	55	61	67	75	82	91	100
22											0	2	4	6	8	10	13	16	19	22	25	29	33	38	43	48	54	60	67	74	82	91	100
21												0	2	4	6	9	11	14	17	20	24	28	32	37	42	47	53	59	66	74	82	91	100
20													0	2	4	7	9	12	15	19	23	27	31	36	41	46	52	59	66	73	81	90	100
19														0	2	5	8	10	14	17	21	25	29	34	39	45	51	58	65	73	81	90	100
18															0	3	5	8	12	15	19	23	28	33	38	44	50	57	64	72	81	90	100
17																0	3	6	9	13	17	21	26	31	36	42	49	56	63	71	80	90	100
16																	0	3	7	10	14	19	24	29	34	40	47	54	62	70	79	89	100
15																		0	4	7	12	16	21	26	32	39	45	53	61	69	79	89	100
14																			0	4	8	13	18	24	30	36	43	51	59	68	78	89	100
13																				0	5	9	15	21	27	34	41	49	58	67	77	88	100
12																					0	5	11	17	23	30	38	46	56	65	76	88	100
11																						0	6	12	19	27	35	44	53	63	75	87	100
10																							0	7	14	22	31	40	50	61	73	86	100
9																								0	8	16	26	36	47	58	71	85	100
8																									0	9	19	30	42	55	69	84	100
7																										0	11	23	36	50	65	82	100
6																											0	13	28	44	61	80	100
5																												0	17	35	55	77	100
4																													0	22	46	72	100
3																														0	31	64	100
2																															0	48	100
1																																0	100
0																																	100

PERCENT LOSS FROM STAND REDUCTION

Exhibit 7 Percent Yield Loss from Defoliation

Percent Defoliation

Stage of Growth	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
Vegetative through start of Flowering	0	0	1	1	1	1	1	2	2	2	2	2	3	3	3	3	3	4	4	4
5 Days after Flowering	0	0	1	1	1	1	1	2	2	2	2	2	2	2	3	3	3	3	3	3
10 Days after Flowering	0	0	0	0	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2

Percent Yield Loss

Percent Defoliation

Stage of Growth	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
Vegetative through start of Flowering	4	4	5	5	5	5	5	6	6	6	6	7	7	8	8	8	9	9	10	10
5 Days after Flowering	3	3	4	4	4	4	4	5	5	5	5	5	5	5	6	6	6	6	6	6
10 Days after Flowering	2	2	2	2	2	2	2	2	2	2	2	2	2	2	3	3	3	3	3	3

Percent Yield Loss

Percent Defoliation

Stage of Growth	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Vegetative through start of Flowering	10	10	11	11	11	11	11	12	12	12	12	13	13	13	14	14	14	14	15	15
5 Days after Flowering	6	6	7	7	7	7	7	8	8	8	8	8	9	9	9	9	9	10	10	10
10 Days after Flowering	3	3	3	3	4	4	4	4	4	4	4	4	4	4	5	5	5	5	5	5

Percent Yield Loss

Percent Defoliation

Stage of Growth	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80
Vegetative through start of Flowering	15	16	16	16	17	17	17	17	18	18	18	18	19	19	19	19	19	20	20	20
5 Days after Flowering	10	10	10	10	11	11	11	11	11	11	11	11	12	12	12	12	12	13	13	13
10 Days after Flowering	5	5	5	5	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6	6

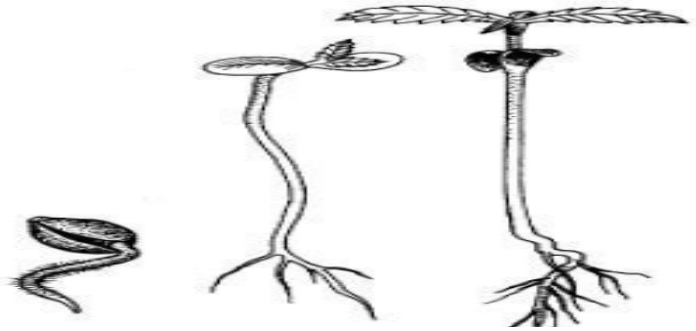
Percent Yield Loss

Percent Defoliation

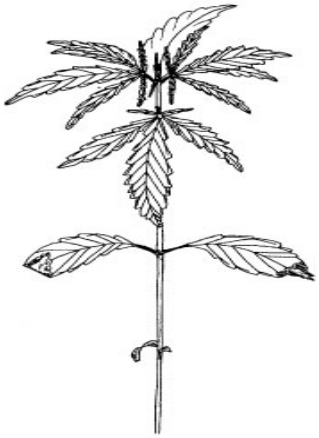
Stage of Growth	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Vegetative through start of Flowering	20	20	21	21	21	21	21	22	22	22	22	23	23	23	24	24	24	24	25	25
5 Days after Flowering	13	13	13	13	14	14	14	14	14	14	14	14	15	15	15	15	15	16	16	16
10 Days after Flowering	6	6	6	6	7	7	7	7	7	7	7	7	7	7	8	8	8	8	8	8

Percent Yield Loss

HEMP MORPHOLOGY



Germination, Emergence of Cotyledon, and First True Leaf.



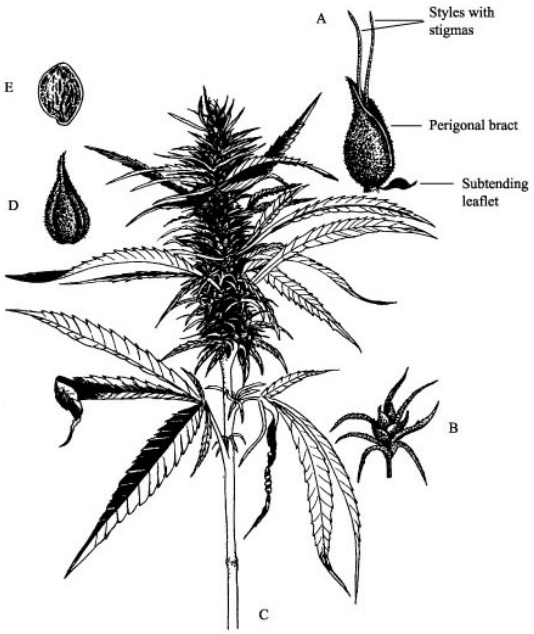
Third True Leaf Pair

Leaf Position at Beginning of Flowering Stage

Source: International Hemp Association – Decimal Code for Growth Stages of Hemp

Male dioecious plant and staminate male flower

(Monoecious plants have both male and female parts on the same branch or raceme)



Female Dioecious Inflorescence

(Dioecious plants have male and female parts on different plants)

A: Pistillate female flower (stigmas, style, perigonal bract and stipule),

B: spike, C: inflorescence, D: formed perigonal bract, E: hard seed

Source: International Hemp Association – Decimal Code for Growth Stages of Hemp