United States Department of Agriculture


Federal Crop Insurance Corporation


Risk Management Agency


Product Administration and Standards Division

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FCIC-25240-1 (11-2012)

# HYBRID SEEDS LOSS ADJUSTMENT STANDARDS HANDBOOK

## 2013 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE**
**WASHINGTON, D.C. 20250**

| | |
|---|---|
| **TITLE: HYBRID SEEDS LOSS ADJUSTMENT STANDARDS HANDBOOK** | **NUMBER: 25240 (01-2011)**<br>**25240-1 (11-2012)** |
| **EFFECTIVE DATE:**<br>**2013 and Succeeding Crop Years** | **ISSUE DATE: November 13, 2012** |
| **SUBJECT:**<br><br>**Provides the procedures and instructions for administering the Hybrid Seeds crop insurance program** | **OPI: Product Administration and Standards Division**<br>**APPROVED: November 13, 2012**<br><br>***/s/ Tim B. Witt***<br><br>**Deputy Administrator for Product Management** |

## REASONS FOR AMENDMENT

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

1. **Subsection 5 E (1)(c)**, Page 11: Changed "Stage Definitions" to "Stage Characteristics" to match the title in **Exhibit 4**. Also changed "**Exhibit 1**" to "**Exhibit 4**."

2. **Subsection 7 D (4)(e)**, Page 20: Changed "**TABLE O**" to "**TABLE P**," and "**TABLE M**" to "**TABLE P**."

3. **Subsection 9 C (2),** Page 35; Hail Damage Appraisal Worksheet: In column 17 heading, changed "+ **116**" to "**+ 16**." Also corrected some calculation errors.

4. **Subsection 9 C (3),** Page 40; Maturity Line Weight Method Appraisal Worksheet: In item 4 heading (crop), changed "3" to "**4**."

5. **Subsection 10 C, column 57,** Page 63**:** Changed "**Column J**" to "**Column 57**."

6. **Subsection 10 C, Hybrid Seed Corn Production Worksheet Examples,** Page 67**:** Corrected the moisture factor in column 59b, and the subsequent calculations.

7. **Subsection 10 C, Hybrid Sorghum Seed Production Worksheet Examples,** Page 68**:** Corrected the column 34 and 36 total in item 42.

## CONTROL CHART

| Control Chart For: Hybrid Seeds Loss Adjustment Standards Handbook | | | | | | |
|---|---|---|---|---|---|---|
| | SC Page(s) | TC Page(s) | Text Page(s) | Reference Material | Date | FCIC Number |
| Remove | 1-2 | | 11-12 | | 01-2011 | FCIC-25240 |
| | | | 19-20 | | 01-2011 | FCIC-25240 |
| | | | 35-36 | | 01-2011 | FCIC-25240 |
| | | | 39-40 | | 01-2011 | FCIC-25240 |
| | | | 63-64 | | 01-2011 | FCIC-25240 |
| | | | 67-68 | | 01-2011 | FCIC-25240 |
| Insert | 1-2 | | 11-12 | | 11-2012 | FCIC-25240-1 |
| | | | 19-20 | | 11-2012 | FCIC-25240-1 |
| | | | 35-36 | | 11-2012 | FCIC-25240-1 |
| | | | 39-40 | | 11-2012 | FCIC-25240-1 |
| | | | 63-64 | | 11-2012 | FCIC-25240-1 |
| | | | 67-68 | | 11-2012 | FCIC-25240-1 |
| Current | 1-2 | | | | 11-2012 | FCIC-25240-1 |
| Index | | 1-4 | 1-10 | | 01-2011 | FCIC-25240 |
| | | | 11-12 | | 11-2012 | FCIC-25240-1 |
| | | | 13-18 | | 01-2011 | FCIC-25240 |
| | | | 19-20 | | 11-2012 | FCIC-25240-1 |
| | | | 21-34 | | 01-2011 | FCIC-25240 |
| | | | 35-36 | | 11-2012 | FCIC-25240-1 |
| | | | 37-38 | | 01-2011 | FCIC-25240 |
| | | | 39-40 | | 11-2012 | FCIC-25240-1 |
| | | | 41-62 | | 01-2011 | FCIC-25240 |
| | | | 63-64 | | 11-2012 | FCIC-25240-1 |
| | | | 65-66 | | 01-2011 | FCIC-25240 |
| | | | 67-68 | | 11-2012 | FCIC-25240-1 |
| | | | | 69-93 | 01-2011 | FCIC-25240 |

d In the early stages of the plant's development, the internodes are very compact and, therefore, difficult to distinguish. By stage seven or eight, the internode elongation should be easily found.

(b) Ear development is used to determine stage of growth from tassel to maturity.

(c) Stage Characteristics. The characteristics listed in **EXHIBIT 4** are based on normal or average conditions in the Corn Belt Area for 120-day or full season corn. There are approximately 7 days from planting to emergence, and 21 days from emergence to the 7th actual leaf stage.

(2) Stages of Growth for Hybrid Sorghum Seed:

(a) Actual leaf count is used to determine the stage of growth until all the leaves are exposed.

1 Starting with the rounded tip leaf, count all leaves developed up to, and including, the stage indicator leaf. The stage indicator is that leaf which is at least 50 percent exposed. It is usually the uppermost leaf tip that is pointing below a horizontal line.

2 If the rounded tip leaf cannot be determined, the node identification system (Descriptive Pictures of the Sorghum Plant, **EXHIBIT 5)** will be used:

a Pull up the entire plant and carefully split the stalk to expose stalk nodes and root whorls.

b The **SEVENTH** leaf attaches to the top of the first noticeable elongation between the nodes (an internode).

c After the seventh leaf node is identified, count upward to the stage indicator leaf.

d In the early stages of the plant's development, the nodes are very compact and difficult to distinguish; by stage nine or ten, the internode elongation should be easily found.

(b) The development of the head determines the stage of growth after the boot stage. Refer to Sorghum Stage Characteristics (Heading through Maturity), **EXHIBIT 5**.

(c) Stage Definitions. The definitions listed in **EXHIBIT 5** are based on the average normal conditions for a 20-leaf, 115-day plant.

# 6. HYBRID SEED CORN APPRAISAL METHODS

## A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

| Appraisal Method… | Use… |
|---|---|
| Stand Reduction Method | For planted acreage with no emerged seed, and for all appraisals from emergence to the milk stage (stand reduction appraisals for hail damage begin with the 7th leaf stage). |
| Hail Damage Method | For hail-damaged corn appraisals beginning with the 7th leaf stage and until the corn reaches the milk stage. |
| Maturity Line Weight Method | For corn grain appraisals, from the milk stage until kernel are fully mature and moisture drops below 40 percent. |
| Weight Method | For all corn appraisals after the corn kernels are fully mature and kernel moisture drops below 40 percent. |

## B. STAND REDUCTION METHOD

If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the section in the LAM regarding deferred appraisals and non-emerged seed.

(1) This method is based on the number of surviving plants in a designated sample row length.

(2) Surviving plant counts, at the time of appraisal, are converted to bushels per acre by multiplying the percent of potential remaining by the base yield. Base yield is the appropriate verified yield for the acreage from the "Hybrid Seed Approved Yield" form.

(3) Prior to the 11th leaf stage, the "Hybrid Seed Corn Stand Reduction Chart" **(TABLE C)** is used to determine the percent of potential remaining.

(4) In the 11th leaf to the milk stage, the yield and stand reductions are on a one-to-one ratio. (Example: 80 percent stand = 80 percent potential.)

(5) Sample consists of 1/100 acre.

(6) **Poor germination or crop development due to insured causes.**

Use the stand reduction method of appraisal based upon the number of plants capable of reaching the milk stage prior to the frost date listed in the actuarial table.

2 Total the number of all kernels (destroyed and not destroyed). Then total the number of destroyed kernels. Divide each result by the total number of heads samples. The result will be the average total number of kernels per head and the average number of kernels destroyed per-head.

3 Divide the average number of kernels destroyed per-head by the average total number of kernels per head to determine the GROSS percent of head damage.

**EXAMPLE:**

| | HEAD 1 | | HEAD 2 | | HEAD 3 | | HEAD4 | |
|---|---|---|---|---|---|---|---|---|
| **SPIKELETS** | **TOTAL KERNELS** | **DESTROYED KERNELS** | **TOTAL KERNELS** | **DESTROYED KERNELS** | **TOTAL KERNELS** | **DESTROYED KERNELS** | **TOTAL KERNELS** | **DESTROYED KERNELS** |
| **1** | 47 | 31 | 51 | 23 | 38 | 12 | 45 | 13 |
| **2** | 86 | 52 | 82 | 35 | 77 | 29 | 79 | 21 |
| **3** | 95 | 47 | 90 | 40 | 84 | 40 | 88 | 30 |
| **4** | 77 | 46 | 65 | 28 | 62 | 29 | 71 | 25 |
| **TOTAL** | 305 | 176 | 288 | 126 | 261 | 110 | 283 | 89 |
| **AVG. PER SPIKELETS** | 76.3 | 44 | 72 | 31.5 | 65.3 | 27.5 | 70.8 | 22.3 |
| **NO. OF SPIKELETS PER HEAD** | 70 | 70 | 73 | 73 | 59 | 59 | 62 | 62 |
| **AVG. KERNELS PER HEAD** | 5,341.0 | 3,080.0 | 5,256.0 | 2,299.5 | 3,852.7 | 1,622.5 | 4,389.6 | 1,382.6 |

Total Avg. Kernels per head (from 4 heads) ÷ number of heads = Avg. Kernels per Head
18,839.3 kernels ÷ 4 heads = 4,709.8

Total Avg. Number Destroyed Kernels per head (4 heads) ÷ number of heads = Avg. Destroyed Kernels per Head
8,384.6 kernels ÷ 4 heads = 2,096.2 average destroyed kernels per head

Avg. Destroyed Kernels per Head ÷ Avg. Kernels per Head = **Gross Percent of Head Damage**
2,096.2 destroyed kernels ÷ 4,709.8 kernels/head = .445 (44.5% - round to nearest 5%) = **45% Gross Percent of Head Damage**
Percent Damage from Stand Reduction (item 14 rounded to nearest 5%) = **30%**

Apply percent Gross Percent of Head Damage and Percent Damage from Stand Reduction to **TABLE O.**

**Percent Head Damage** (item 17 entry from **TABLE O**) = **32%**

(c) Stalk Damage:

Plants having bruises on the stalk should not be counted as destroyed until such time as they actually fall over and become unharvestable. Young bruised plants will usually produce a normal or near-normal head even though stalk damage is present. When considerable bruising is evident, the adjustment should be deferred until the actual loss can be determined.

(4) Indirect damage is caused by defoliation (the loss of leaf area) due to hail. To determine defoliation and subsequent yield loss:

(a) Select representative plants;

(b) Remove the leaves which were exposed at the time of hail damage;

(c) Determine the percent of leaf area destroyed (missing or brown areas) on each removed leaf;

(d) Total the leaf-area-loss percentages; and

(e) Divide the total percentage by the total number of leaves (rounded to the nearest 5%) to determine the average percent. Apply the average percent (to the nearest 5 percent) to the leaf loss chart, **TABLE P**.

IF THE DAMAGE OCCURRED PRIOR TO BOOT STAGE (refer to **EXHIBIT 5**), use top portion of the chart. Determine the ultimate number of leaves by tearing the plant down. After the stage indicator leaf has been identified, dissect the plant and count the nodes or leaves not yet emerged to determine the ultimate number. If the actual number of leaves to be produced cannot be determined, defer the appraisal until the actual number of leaves can be determined.

AT THE TIME OF DEFERRAL, ACCURATELY DETERMINE THE PERCENT OF DEFOLIATION AS OF DATE OF HAIL LOSS. No further determination of defoliation should be made at the time of later inspection unless further damage occurs.

IF THE DAMAGE OCCURRED IN THE BOOT THROUGH EARLY MILK STAGE, apply the average percent (determined above) to the lower portion of **TABLE P**.

## E. HEADED WEIGHT METHOD

(1) This method is based on weighing the grain heads in a fraction of an acre, then converting this production to bushels per acre.

(2) Select representative samples of:

(a) 1/100 acre if the potential appears to be less than 20 bushels per acre; or

(b) 1/1000 acre if the potential appears to be 20 or more bushels per acre.

(3) Harvest all grain heads in the sample by cutting heads from the stalks as close as possible to the lowest head branch. Weigh each sample. Calculate the average sample weight by adding the sample weights together and dividing by the number of samples taken.

**COMPANY: ANY COMPANY** **CLAIM NO.: XXXXXX**

**(FOR ILLUSTRATION PURPOSES ONLY)**

**HAIL DAMAGE APPRAISAL WORKSHEET**

(Corn and Grain Sorghum)

| 1. INSURED'S NAME | 2. POLICY NUMBER | 3. UNIT NUMBER | 4. CROP |
|---|---|---|---|
| I. M. INSURED | XXXXXXXX | 0002-0002 BU | HYBRID SEED CORN |

| 5. CROP YEAR | 6. FSA FARM NO. | 7. FIELD NO. | 8. ULTIMATE NO. OF LEAVES | 9. BASE |
|---|---|---|---|---|
| YYYY | 106 HYBRID 10W | C 15.0 Acres | | 40 |

**COMPUTATIONS**

| SAMPLE NO. | NORMAL NO. OF PLANTS 1/100 ACRE | NO. PLANTS TOTALLY DESTROYED 1/100 ACRE | REMAINING STAND NO. PLANTS | % DAMAGE FROM STAND REDUCTION (Chart) | % CRIPPLE (Corn Only) | % EAR DAMAGE % HEAD DAMAGE (Grain Sorghum) | TOTAL DIRECT DAMAGE ( 14 + 15 +16) | POTENTIAL REMAINING ( 100 – 17) | % LEAF AREA DESTROYED | % DAMAGE FOR LEAF DESTRUCTION (Chart) | NET INDIRECT DAMAGE ( 18 X 20) | % DAMAGE FROM HAIL ( 17 + 21) | % POTENTISL PRODUCTION REMAINING ( 100 - 22) | BASE YIELD | APPRAISAL FOR SAMPLE ( 23 X 24) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 1 | 240 | 201 | 39 | 63 | 6.2 | | 69.2 | 30.8 | 45 | 3.0 | 0.9 | 70.1 | 29.9 | 40 | 12.0 |
| 2 | 230 | 189 | 41 | 61 | 7.8 | | 68.8 | 31.2 | 40 | 2.0 | 0.6 | 69.4 | 30.6 | 40 | 12.2 |
| 3 | 240 | 198 | 42 | 61 | 7.3 | | 68.3 | 31.7 | 40 | 2.0 | 0.6 | 68.9 | 31.1 | 40 | 12.4 |
| 4 | 240 | 216 | 24 | 73 | 1.8 | | 74.8 | 25.2 | 45 | 3.0 | 0.8 | 75.6 | 24.4 | 40 | 9.8 |
| 5 | 240 | 205 | 35 | 66 | 5.9 | | 71.9 | 28.1 | 45 | 3.0 | 0.8 | 72.7 | 27.3 | 40 | 10.9 |
| 6 | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | **26. TOTAL** | | 57.3 |

| 27. STAGE OF PLANT GROWTH AT TIME OF DAMAGE | 28. TOTAL ALL SAMPLES | | 29. NO. SAMPLES | | 30. PER ACRE APPRAISAL |
|---|---|---|---|---|---|
| 9th LEAF | 57.3 | ÷ | 5 | = | 11.5 |

31. REMARKS

NET PERCENT CRIPPLE DAMAGE

| SAMPLE NUMBER | PERCENT CRIPPLES | | PERCENT DAMAGE FACTOR | | PERCENT DAMAGE FROM CRIPPLES | | PERCENT REMAIINING PLANTS | | NET PERCENT CRIPPLE DAMAGE |
|---|---|---|---|---|---|---|---|---|---|
| 1 | 25 | X | .67 | = | 16.8 | X | 37 | = | 6.2 |
| 2 | 30 | X | .67 | = | 20.1 | X | 39 | = | 7.8 |
| 3 | 28 | X | .67 | = | 18.8 | X | 39 | = | 7.3 |
| 4 | 10 | X | .67 | = | 6.7 | X | 27 | = | 1.8 |
| 5 | 25 | X | .67 | = | 16.8 | X | 35 | = | 5.9 |

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

**COMPANY:** ANY COMPANY **CLAIM NO.:** XXXXXXX

| FOR ILLUSTRATION PURPOSES ONLY<br>**HAIL DAMAGE APPRAISAL WORKSHEET**<br>(Corn and Grain Sorghum) | 1. INSURED'S NAME | 2. POLICY NUMBER | 3. UNIT NUMBER | 4. CROP |
|---|---|---|---|---|
| | I. M. INSURED | XXXXXXXX | 0001-0001 BU | Hybrid Sorghum Seed |

| 5. CROP YEAR | 6. FSA FARM NO. | 7. FIELD NO. | 8. ULTIMATE NO. OF LEAVES | 9. BASE |
|---|---|---|---|---|
| YYYY | 106 Hybrid 88 G | C 9.5 Acres | 20 | 44 |

**COMPUTATIONS**

| SAMPLE NO. | NORMAL NO. OF PLANTS 1/100 ACRE | NO. PLANTS TOTALLY DESTROYED 1/100 ACRE | REMAINING STAND NO. PLANTS | % DAMAGE FROM STAND REDUCTION (Chart) | % CRIPPLE (Corn Only) | % EAR DAMAGE % HEAD DAMAGE (Grain Sorghum) | TOTAL DIRECT DAMAGE ( 14 + 15 +16) | POTENTIAL REMAINING ( 100 – 17) | % LEAF AREA DESTROYED | % DAMAGE FOR LEAF DESTRUCTION (Chart) | NET INDIRECT DAMAGE ( 18 X 20) | % DAMAGE FROM HAIL ( 17 + 21) | % POTENTISL PRODUCTION REMAINING ( 100 - 22) | BASE YIELD | APPRAISAL FOR SAMPLE ( 23 X 24) |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 |
| 1 | 320 | 176 | 144 | 55 | - | 20 | 75 | 25 | 90 | 66 | 16.5 | 91.5 | 8.5 | 49 | 4.2 |
| 2 | 320 | 206 | 114 | 65 | - | 26 | 91 | 9 | 95 | 72 | 6.5 | 97.5 | 2.5 | 49 | 1.2 |
| 3 | 320 | 191 | 129 | 60 | - | 22 | 82 | 18 | 90 | 66 | 11.9 | 93.9 | 6.1 | 49 | 3.0 |
| 4 | 320 | 194 | 126 | 60 | | 20 | 80 | 20 | 95 | 72 | 14.4 | 94.4 | 5.6 | 49 | 2.7 |
| 5 | | | | | | | | | | | | | | | |
| 6 | | | | | | | | | | | | | | | |
| 7 | | | | | | | | | | | | | | | |
| 8 | | | | | | | | | | | | | | | |
| 9 | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | 26 TOTAL | | 11.1 |

| 27. STAGE OF PLANT GROWTH AT TIME OF DAMAGE | 28. TOTAL ALL SAMPLES | | 29. NO. SAMPLES | | 30. PER ACRE APPRAISAL |
|---|---|---|---|---|---|
| Early Milk | 11.1 | ÷ | 4 | = | 2.8 |

31. REMARKS

Sample 1 - Gross % of head damage = 45%
Sample 2 - Gross % of head damage = 75%
Sample 3 - Gross % of head damage = 55%
Sample 4 - Gross % of head damage = 50%

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

32. **Code Number and Adjuster's Signature, and Date:** Signature of adjuster, code number, signature, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

33. **Page:** Page numbers – (Example: Page 1 of 1, Page 1of 2, Page 2 of 2, etc.).

**(FOR ILLUSTRATION PURPOSES ONLY)** **HYBRID SEED CORN MATURITY LINE WEIGHT METHOD APPRAISAL**

| COMPANY | 1. INSURED'S NAME | 2. POLICY NUMBER | 3. UNIT NUMBER | 3a. CLAIM NUMBER | 7. KIND OF APPRAISAL CIRCLE APPRAISAL CODE |
|---|---|---|---|---|---|
| ANY COMPANY | I. M. INSURED | XXXXXXXX | 0003-0003 BU | XXXXXXX | GRAIN SORGHUM – GS<br>EAR CORN – EC<br>POPCORN – PEC<br>CORN SILAGE – CS<br>GRAIN SORGHUM, SILAGE - GSS |

| 4. CROP | 5. CROP YR. | 6. FSA FARM NO. | YIELD FACTOR | | |
|---|---|---|---|---|---|
| | | | POPCORN | CORN | GRAIN SORGHUM |
| Hybrid Seed Corn | YYYY | 106 Hybrid 100 W | 100 if sample size selected was 1/100 acre<br>1000 if sample size selected was 1/1000 acre | 1.43 if sample size selected was 1/100 acre<br>14.3 if sample size selected was 1/1000 acre.3 | 1.34 if sample size selected was 1/100 acre<br>13.4 if sample size selected was 1/1000 acre |

**PART I – MATURE EAR CORN – POPCORN – HYBRID SEED (corn, grain sorghum) – GRAIN SORGHUM AND SILAGE WEIGHT METHOD**

| FIELD ID 8 | ACRES IN FIELD 9 | KIND OF APPR 10. | FRACTION OF ACRE 11 | RECORD IN EACH BLOCK THE POUNDS PER SAMPLE PLOT TO TENTHS 12 | | | | | TOTAL WEIGHT ALL SAMPLE PLOTS 13 | | NO. OF SAMPLE PLOTS 14 | | AVG. SAMPLE WEIGHT PER FIELD 15 | | YIELD FACTOR 16 | | PER ACRE YIELD (CIRCLE ONE) 17 | FOR MATURE CORN POPCORN AND GRAIN SORGHUM PERCENT/FACTOR 18. MOISTURE | 19. SHELLING |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | = | | ÷ | | = | | X | | = | BUSHELS_____ TONS **POUNDS** | |

PART II – MATURITY LINE WEIGHT METHOD (For ear corn from milk stage to 40% moisture)

| FIELD ID 20 | STAGE 22 | FRACTION OF ACRE 23 | Record in Each Block the Pounds per Sample Plot to Tenths 24 | | | | | | | | | TOTAL WEIGHT ALL SAMPLE PLOTS 25 | | YIELD FACTOR 26 | | APPRAISAL PER STAGE 27 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Plot 1 | Plot 2 | Plot 3 | Plot 4 | Plot 5 | Plot 6 | Plot 7 | Plot 8 | Plot 9 | | | Corn | Popcorn | |
| C | ¼ | 1/100 | 6.1 | 3.3 | 3.3 | 0.0 | 0.0 | | | | | 12.7 | | .7092 | 40.0 | |
| | | 1/1000 | | | | | | | | | | = | X | 7.0920 | 400.0 | = 9.0 |
| Acres In Field to Tenths 21 | ½ | 1/100 | 7.1 | 6.5 | 4.4 | 5.2 | 6.3 | | | | | 29.5 | | .7463 | 42.0 | |
| | | 1/1000 | | | | | | | | | | = | X | 7.4630 | 420.0 | = 22.0 |
| 20.0 | ¾ | 1/100 | 6.9 | 4.1 | 3.2 | 5.8 | 0.0 | | | | | 20.0 | | .8000 | 45.0 | |
| | | 1/1000 | | | | | | | | | | = | X | 8.0000 | 450.0 | = 16.0 |
| | Doughy | 1/100 | 3.5 | 0.0 | 0.0 | 0.0 | 0.0 | | | | | 3.5 | | .8475 | 47.0 | |
| | | 1/1000 | | | | | | | | | | = | X | 8.4750 | 470.0 | = 3.0 |
| | Extended | 1/100 | | | | | | | | | | | | 1.0638 | 59.0 | |
| | | 1/1000 | | | | | | | | | | = | X | 10.6380 | 590.0 | = |

REPRESENTATIVE SAMPLES (Popcorn)

1. 1/100 acre if potential appears to be less than 500 lbs/acre.
2. 1/1000 acre if potential appears to be in excess of 500 lbs/acre.

REPRESENTATIVE SAMPLES (Corn, Grain Sorghum)

1. 1/100 acre if potential appears to be less than 20 bushels/acre.
2. 1/1000 acre if potential appears to be in excess of 20 bushels/acre.

| TOTAL NO. REP. SAMPLE PLOTS 29 | ACRE APPRAISAL 30 |
|---|---|
| | |

REMARKS:
**The example above is for illustration purposes only. Normally, Hybrid Seed Corn would only in 2 stages during the appraisal.**

28. TOTAL APPR. ALL STAGES **50.0** ÷ **5** = **10.0**

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

d. Of ground shelled corn.

e. For weighed hybrid seed EAR CORN, to determine the gross bushels, divide the pounds by 70. Do not enter shelling percent for such corn (70 pounds assumes 80 percent shell).

f. For mycotoxin presence in hybrid seed corn or hybrid sorghum seed, enter all production even if it has no market value.

All hybrid seed corn or hybrid sorghum seed DELIVERED to and ACCEPTED by the seed company is considered seed production even if the settlement sheet shows some production bought by the seed company as seed and some as non-seed; however, when the availability of seed corn is delivered, some companies will upgrade production NORMALLY REJECTED by separating bad seed from viable seed. When this happens, the adjuster must follow the following steps when working the claim:

a. Determine the percentage of germination from the ORIGINAL sample to document that this production does not meet the 80 percent requirement.

b. Count as seed production that portion of the production accepted by the seed company AFTER SEPARATING.

c. Count as non-seed production that portion of production which was removed to increase the sample germination.

57. **Shell/Sugar Factor:**

**Hybrid Seed Corn** - To determine shelling factor for hybrid seed ear corn:

a. Husk 5 lbs. of hybrid seed ear corn.

b. Shell all ears and weigh grain.

c. Apply weight to Table to get shelling percentage factor (**TABLE G**).

d. Enter percentage factor in Column 57.

**Hybrid Sorghum Seed** - MAKE NO ENTRY

58a. **FM %:** Make entry to nearest tenth. Refer to the LAM for instructions.

Refer to the LAM for FGIS definitions of "FM" and "Dockage."

58b. **Factor:** Enter the three-place factor determined by subtracting the percent of FM from 1.000, or subtract the entry in 57a from 100 and divide by 100. **EXAMPLE:** For 4 percent, enter ".960."

59a. **Moisture %:** Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustments for quality.

59b. **Factor:** For shelled corn or sorghum, enter the four-place factor from the Hybrid Seed Corn or Hybrid Sorghum Seed Moisture Adjustment Factor Table **(TABLE K or TABLE Q)**.

For Hybrid Seed EAR CORN in excess of 14.0 percent moisture, any portion of a percentage point will be disregarded (e.g., 14.7 = 1.000). Refer to **TABLE H**.

60a. **Test Wt.:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP). Refer to the LAM for instructions on determining test weight.

60b. **Factor:** Combination Test Weight Factor - Enter the factor from the appropriate table (**TABLE I** or **TABLE J**) for the square footage of floor space in the storage structure. Refer to the LAM for instructions on calculating floor space of a structure.

**Hybrid Seed Corn** - Combination test weight pack factors are applicable only to shelled corn and not ear corn, cracked corn, or ground corn. For ear corn, cracked corn, or ground corn, enter the result of dividing the actual test weight by the standard test weight (ear corn must be shelled for the sample), to three decimal places. Refer to the LAM for standard test weights.

If the AIP instructs to enter test weights to the nearest tenth, use the nearest ½ pound test weight value on the combination test weight pack factor chart.

For test weights not shown on the chart, multiply the actual test weight by the last available combination test weight pack factor for the appropriate bin size and divide the result by the last available test weight shown on the chart.

**EXAMPLE FOR TEST WEIGHT NOT SHOWN ON THE CHART:**

Hybrid Corn Seed with a test weight of 65 pounds stored in a less than 255 Sq. Ft. bin
65 (actual test weight) x 1.135 (last available factor) ÷ 64 (last available test weight) = 1.153

61. **Adjusted Production:** Result of multiplying columns 55 or 56 times 58b times 59b times 60b (**Round to bushels to tenths)**.

62. **Prod. Not to Count:** Net production NOT to count, in bushels to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL STORAGE STRUCTURE BIN CONTENTS (bin grain depth, etc.) AND ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

## PRODUCTION WORKSHEET

| 1. Crop/Code # | 2. Unit # | 3. Location Description | 7. Company | ANY COMPANY |
|---|---|---|---|---|
| Hybrid Seed Corn 0062 | 0003-0003 BU | SW9-4N-41W | Agency | ANY AGEMCY |

| 4. Date(s) of Damage | JULY |
|---|---|
| 5. Cause(s) of Damage | DROUGHT |
| 6. Insured Cause % | 100 |
| 12. Additional Units | 0002-0002 BU |
| 13. Est. Prod. Per Acre | 40 |

8. Name of Insured: I.M. INSURED

| 9. Claim # | XXXXXXXX | 11. Crop Year | YYYY |
|---|---|---|---|
| 10. Policy # | XXXXXXXXXX | | |
| 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**

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | NS | | 5.0 | 1.000 | 001 | 210 | | | | | 003 | | P | WOC |
| C | NS | | 20.0 | 1.000 | 001 | 210 | | | | | 003 | | UH | SILAGE |
| B | NS | | 75.0 | 1.000 | 001 | 210 | | | | | 003 | | H | H |
| | | 39. TOTAL | 100.0 | | | | | | | | | | | |

**B. POTENTIAL YIELD**

| 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 |
|---|---|---|---|---|---|---|---|
| | | | | | | 1,760 | 1,760 |
| 10.0 | | | 200.0 | 13.54 | 2,708 | | 2,708 |
| | | | | | | | |
| | | 42. TOTALS | 200.0 | | 2,708 | 1,760 | 4,468 |

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) HYBRID SEED CORN COMPANY - #209 See attached aerial photo for field IDs. Acreage determined from permanent FSA field measurements. 2000 gross bu. qualified as seed. 746 gross bushels is non-seed production due to low germination (70%) caused by drought. Field A was destroyed without consent.

**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. Deduc-tion | 53. Net Cubic Feet | 54. Conver-sion 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | ABC SEED COMPANY ANYTOWN, ANY STATE | | | | | | | 2,000.0 | | | | | 2,000.0 | | 2,000.0 | 13.54 | | 27,080 |
| | | ABC SEED COMPANY ANYTOWN, ANY STATE | | | | | | | 340.0 | | | | | 340.0 | | 340.0 | 2.65 | | 901 |
| | | 16.0 | 8.0 | 8.0 | 9.0 | 1015 | .4 | 406.0 | | 1.00 | | 27.2 / .7821 | 56 / 1.000 | 317.5 | | 317.5 | 2.60 | | 826 |
| | | | | | | | | | | | | | | 67. TOTAL | | 2663.2 | 68. Section II Total | | 28,807 |
| | | | | | | | | | | | | | | | | | 69. Section I Total | | 4,468 |
| | | | | | | | | | | | | | | | | | 70. Unit Total | | 33,275 |
| | | | | | | | | | | | | | | | | | 71. Allocated Prod. | | |
| | | | | | | | | | | | | | | | | | 72. Total APH Prod. | | |

# PRODUCTION WORKSHEET

| 1. Crop/Code # | 2. Unit # | 3. Location Description | 7. Company | 8. Name of Insured |
|---|---|---|---|---|
| HYBRID SORGHUM SEED 0050 | 0002-0002 OU | SW1-96N-30W | ANY COMPANY<br>Agency: ANY AGEMCY | I.M. INSURED |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 4. Date(s) of Damage | AUG 11 | | | | | 9. Claim # | XXXXXXXX | 11. Crop Year YYYY |
| 5. Cause(s) of Damage | HAIL | | | | | 10. Policy # | XXXXXXXXXX | |
| 6. Insured Cause % | 100 | | | | | 14. Date(s) Notice of Loss | 1st MM/DD/YYYY | 2nd / Final MM/DD/YYYY |
| 12. Additional Units | 0002-0002 OU | | | | | 15. Companion Policy(s) | | |
| 13. Est. Prod. Per Acre | 45 | | | | | | | |

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

### A. ACTUARIAL

| 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| A | NS | | 32.1 | 1.000 | 001 | 210 | | | | | 003 | | UH | TO PASTURE |
| C | NS | | 9.5 | 1.000 | 001 | 210 | | | | | 003 | | UH | SILAGE |
| D | NS | | 10.5 | 1.000 | 001 | 210 | | | | | 003 | | H | H |
| | | 39. TOTAL | 52.1 | | | | | | | | | | | |

### B. POTENTIAL YIELD

| 31. Field ID | 32a. / 32b. Moisture % / Factor | 33. Shell %, Factor, or Value | 34. Appraised Potential | 35. Production Pre QA | 36. Quality Factor | 37. Production Post QA | 38. Uninsured Causes | 39. Total to Count |
|---|---|---|---|---|---|---|---|---|
| A | | | 6.9 | 221.5 | 9.62 | 2,131 | | 2,131 |
| C | | | 2.8 | 26.6 | 9.62 | 256 | | 256 |
| D | | | | | | | | |
| | | 42. TOTALS | 248.1 | | | 2,387 | | 2387 |

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) HYBRID SORGHUM SEED COMPANY - #209 See attached aerial photo for field IDs. Acreage determined from permanent FSA field measurements. 868.4 gross bu. qualified as seed. 312.3 gross bushels is non-seed production due to low germination (70%) caused by hail.

## 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | NS | ABC SEED COMPANY ANYTOWN, ANY STATE | | | | | | | 868.4 | | | 14.7<br>.9796 | | 850.7 | | 850.7 | 9.62 | | 8,184 |
| | NS | ABC SEED COMPANY ANYTOWN, ANY STATE | | | | | | | 312.3 | | | 14.3<br>.9844 | | 307.4 | | 307.4 | 1.75 | | 538 |
| | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | 67. TOTAL | 1,158.1 | | | |

| | |
|---|---|
| 68. Section II Total | 8,722 |
| 69. Section I Total | 2387 |
| 70. Unit Total | 11,109 |
| 71. Allocated Prod. | |
| 72. Total APH Prod. | |