United States
Department of
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Federal Crop
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FCIC-20280L (11-2019)

HYBRID SEED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: **Hybrid Seed Rice Loss Adjustment Standards Handbook**	**NUMBER**: **FCIC-20280L**
EFFECTIVE DATE: **2020 and succeeding crop years**	**ISSUE DATE**: **November 26, 2019**
SUBJECT: **Provides the loss adjustment procedures and instructions for administering the Hybrid Seed Rice insurance program.**	**OPI**: **Product Administration and Standards Division** **APPROVED**: **/S:/** *Richard H. Flournoy* **Deputy Administrator for Product Management**

REASON FOR ISSUANCE

The Hybrid Seed Rice Loss Adjustment Standards Handbook is being issued and effective for the Hybrid Seed Rice program for the 2020 and succeeding crop years.

Changes pertaining to grammar, punctuation, deletions of unneeded words, corrections of reference numbers, formatting, etc., are not listed or marked.

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

1. **Exhibit 2**: Deleted definitions for "Adjusted Yield" and "Expected Area Yield"; edited definitions for "Amount of Insurance Per Acre" and "County Yield" for clarity.

CONTROL CHART:

Hybrid Seed Rice Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Insert	Entire Handbook						
Current Index	1-2	1-2	1-10	1-9	02-44	11-2019	FCIC-20280L

FILING INSTRUCTIONS:

This handbook is effective for the 2020 and succeeding crop years and is not retroactive to any prior crop year determinations.

HYBRID SEED RICE LOSS ADJUSTMENT HANDBOOK
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(Reserved)

PART 1 GENERAL INFORMATION & RESPONSIBILITIES

1 General Information

A. Purpose & Objective

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

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides overall general crop insurance (not crop specific) process.
HSR CISH	Provides specific underwriting guidelines for hybrid seed rice.
LAM	Provides overall general loss adjustment (not crop-specific) process.

(1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.

(2) Terms, abbreviations, and definitions specific to HSR loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

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

D. Form Standards

(1) The entry items and completion instructions in exhibits 6 and 7 are the minimum requirements for the HSR Appraisal Worksheet and Claim Form. All entry items are "Substantive" (they are required).

(2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 6 and 7. The current Non-Discrimination Statement and Privacy Act Statement can be found on RMA's website at: www.rma.usda.gov.

(3) The certification statement required by the current DSSH must be included on the Production Worksheet 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).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The HSR 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 for HSR. Refer to the BP, CP, and SP for a complete list of all insurability requirements. AIPs shall determine if the insured complies with all of the policy provisions of the insurance contract.

(1) The crop insured will be all the female HSR in the county grown on insurable acreage for which premium rates are provided by the actuarial documents:

(a) In which the insured has a share;
(b) That has a processor contract with a seed company;
(c) That is planted for harvest as grain;
(d) Is grown in flood irrigated fields that have adequate water and equipment.

(2) There will be no insurance against loss of production due to:

(a) The crop not being timely harvested unless such delay is solely and directly due to adverse weather conditions which preclude harvesting equipment from entering into and moving about the field; or

(b) The application of saline water, except as specified in the CP.

(3) Male plants grown to pollinate female plants are not insurable. No production from male plants will be considered as Production to Count when determining a loss for HSR.

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

12 Unit Division

Unit division guidelines for HSR are as follows:

(1) For a processor contract that stipulates the number of acres to be planted:

(a) in lieu of the definition of "basic unit" contained in the BP, a basic unit will consist of all acreage planted to the insured crop in the county that will be used to fulfill a processor contract;

(b) there will be no more than one basic unit for all production contracted with each processor contract;

(c) in accordance with HSR CP section 12, all production from any basic unit in excess of the amount under contract will be included as production to count if such production is applied to any other basic unit for which the contracted amount has not been fulfilled; and

(d) in accordance with section 2(a) of the HSR CP, optional units may be established for acreage-based processor contracts if production records support such unit division

(2) Whole Farm, Enterprise and Multi-County Enterprise units are not applicable to HSR production.

13-20 (Reserved)

PART 3 APPRAISALS

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

21 General Instructions

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

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

(3) Separate appraisal worksheets must be completed for each unit appraised (applicable to preliminary, replant, and final claims).

(4) Standard appraisal worksheet items are numbered consecutively. Example appraisal worksheets are provided to illustrate how to complete all entries.

Note: There is no stand reduction appraisal method for HSR. HSR production has minimum stand requirements, which is determined by the Stand Acceptance appraisal method. If the hybrid seed crop does not meet the minimum stand requirement, it is not insurable as HSR or it is replanted.

22 Selecting Representative Samples & Strips

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

(a) Verification of loss of HSR will consist of leaving one complete planting pattern of male and female acreage (known as a "strip") in the field.

(b) The female plants in a strip will be harvested and the corresponding weight tickets and moisture adjusted to 12.5% from the production harvested, which will be used for verification and validation of loss.

(2) Split the field into subfields when:

(a) Variable damage causes the crop potential to appear significantly different within the same field; or

(b) The insured wishes to destroy a portion of a field.

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

(4) Take not less than the minimum number (count) of representative samples required in Table A (exhibit 8) for each field or subfield.

22 Selecting Representative Samples & Strips (Continued)

(5) When selecting the sample, make note of the planting pattern (i.e. 15 feet male bay width, 30 feet female bay width). The critical dependence upon the male pollinator rows for adequate pollination makes it very important that for each female sample there is a male sample.

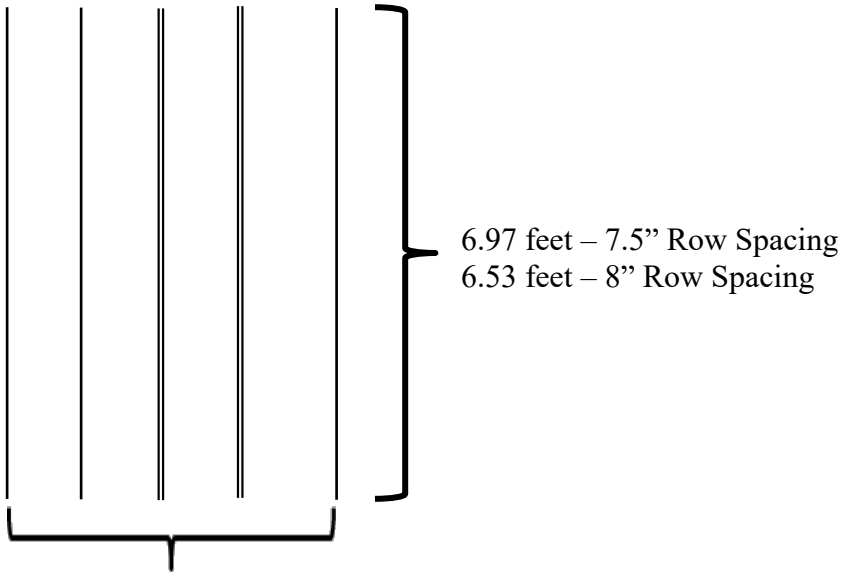
23 Measuring Sample Area for Sample Selection

Use these instructions for all stand acceptance method appraisals.

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

(2) Utilize the methodology in Table C (exhibit 8) for the sample area.

Example:



Five rows per each sample location

(3) For all stand acceptance method appraisals, the determined square foot factor is 0.2295.

24 Appraisal Methods

Appraisal Method...	**Use...**
Stand Acceptance Method	To determine stand acceptance from seedling to tillering stage.
Actual Weight Method	From tillering to fully matured stage.

25 Stand Acceptance Method

Use Part I, Before Heading of the appraisal worksheet to record stand acceptance determinations for this method, which consists of the tillering incomplete (seedling to tillered stage).

A. Tillering incomplete (seedling to tillered stage)

(1) This method is based on the number of live plants in randomly sampled areas. Refer to paragraph 23 for sample area requirements.

(2) Conduct stand assessment as outlined in Table C (exhibit 8) using the square foot factor (tiller factor) from Table B (exhibit 8). This will provide an average number of plants per square foot from each sample area.

(3) For each female plant sample, conduct an equal sample on the male plants. Minimum accepted stand is four plants per square foot average. If stand is less than four plants per square foot, the field must be replanted, if within the planting window. If outside of the planting window, the contract will be null.

(4) For damage due to hail, delay inspections no later than tillering stage.

(5) For damage other than hail, conduct stand assessments as soon as possible so the field can be replanted, if possible, and within planting windows. If outside of planting window or impractical to replant, the seed company will determine if the crop will be replanted.

26 Actual Weight Method

Use Production Worksheet. Actual weight method is based upon actual harvested net truck weights/scale weights adjusted for moisture as shown in Table D (exhibit 8). For all loss determinations from tillering to fully mature stage, use the Production Worksheet to record the actual yield per the methods below.

(1) In areas of loss, one complete planting pattern (male/female) the length of the field must be left so that actual yield can be determined.

(2) The female strip will be mechanically harvested, total weight will be determined via portable scales or the nearest truck scale.

(3) Once total green weight is determined and provided via a scale ticket, the moisture will be adjusted to 12.5% to determine final dry weight yield for the area(s) of loss.

27 Deviations & Modifications

(1) Deviations in appraisal methods require FCIC written authorization (as described in the LAM) before implementation.

(2) There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

28 General Information for Worksheet Entries & Completion Procedures

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

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

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

(4) Standard appraisal worksheet items are numbered consecutively in exhibit 6. An example appraisal worksheet is also provided to illustrate how to complete item entries.

29-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information for Worksheet Entries & Completion Procedures

(1) The production worksheet 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 production worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.

(3) Refer to the LAM for instructions regarding the following:

(a) acreage report errors;

(b) delayed notices and delayed claims;

(c) corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;

(d) claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM); and

(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) Standard production worksheet items are numbered consecutively in exhibit 7. An example production worksheet is also provided to illustrate how to complete item entries.

(7) Prevented planting coverage is not available for HSR.

32 Germination Testing for Hybrid Seed Rice

(1) HSR Germination: Germination adequacy is determined by a certified seed germination test at 77 degrees Fahrenheit over a 14 day period per AOSA standards for rice.

32 Germination Testing for Hybrid Seed Rice (Continued)

(2) HSR Inadequate Germination: Inadequate germination is harvested hybrid seed rice that tests less than 70 percent germination by a certified seed germination test. HSR that tests less than 70 percent germination does not qualify as seed production and must be treated as non-seed production if it qualifies as commercial rice. If it does not qualify for commercial rice, it must be treated as production not to count.

33 Hybrid Seed Rice Moisture Adjustment

The Moisture Adjustment Factor is based on 12.5% moisture to determine production on a "dry lbs./acre" basis (Refer to exhibit 8 Table D for formula and example).

34-40 (Reserved)

Acronyms & Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
AOSA	Association of Official Seed Analysts
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
HSR CISH	Hybrid Seed Rice Crop Insurance Standards Handbook
CLU	Common Land Unit
CP	Crop Provisions
HSR	Hybrid Seed Rice
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
LAM	Loss Adjustment Manual, FCIC-25010
RMA	Risk Management Agency
ROE	Reginal Office Exceptions
SP	Special Provisions
UUF	Uninsured Unavoidable Fire

Definitions

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Amount of insurance per acre means a dollar amount determined by multiplying county yield by coverage level factor and the price election you select, and subtracting any minimum guaranteed payment, not to exceed the total compensation specified in the contract. If your processor contract contains a minimum guaranteed payment that is stated in pounds, as hundredweights per acre, we will convert that value to dollars by multiplying it by the price election you selected.

Approved yield means in lieu of the definition contained in the Basic Provisions, an amount FCIC determines to be representative of the yield that the female parent plants are expected to produce when grown under specific production practice. FCIC will establish the approved yield based upon records provided by the seed company and other information it deems appropriate.

Certified seed test means a warm germination test performed on clean seed according to specifications of the "Rules for Testing Seeds" of the Association of Official Seed Analysts.

Commercial hybrid seed rice means the offspring produced by crossing a male and female parent plant, each having a different genetic character. This offspring is the product intended for use by an agricultural producer to produce commercial field rice.

Condemned means rejection of areas found unsuitable for harvest as seed line.

Contamination means pollination of the seed line by other than the donor male line (self or outside source pollination).

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

*** County yield means an amount, contained in the actuarial documents, representing yield that a producer of hybrid seed rice would be expected to produce if the acreage had been planted to commercial field rice, adjusted (increased) by FCIC, as only production from female plants is insurable under the hybrid seed rice policy.

Coverage level factor means a factor contained in the Special Provisions to adjust the county yield for commercial field rice to reflect the higher value of hybrid seed rice; i.e., the elected coverage level divided by 75% or as determined by the FCIC.

Cross, Single means plants resulting from the crossing of two inbred lines.

Dollar value per pound means an amount that determines the value of any seed production to count. It is determined by dividing the amount of insurance per acre by the result of multiplying the approved yield by the coverage level percentage, expressed as a decimal.

Drying means the process of removing moisture from the hybrid seed rice (18-20% down to 12.5%) by using low heat (95-100 degrees) and forced air in a 7-10 day process.

***

Female parent plants mean rice plants that are grown for the purpose of producing commercial hybrid seed rice and are male sterile.

Field run means the commercial hybrid seed rice production before it has been screened or processed.

Flood Irrigation means intentionally covering the planted acreage with water and maintaining it at a proper depth throughout the growing season.

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

Germination cold test means a seed evaluation process for determining potential field emergence under unfavorable conditions (7 days @ 50˚ F, then 7 days @ 77˚ F with light).

Germination warm test means a germination test for determining the percent germination producing normal seedlings under favorable conditions (warm, wet environment – 14 days @ 77˚ F).

Good farming practices means, in addition to the definition contained in the Basic Provisions, good farming practices include those practices required by the processor contract.

Harvest means combining, threshing or picking of the female parent plants to obtain commercial hybrid seed rice. A crop that is swathed before combining is not considered harvested.

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

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

Hybrid means the name, number or code assigned to a specific genetic cross by the seed company or the Special Provisions for the insured crop in the county.

Hybrid seed rice means the product of crosses between two unrelated genetic lines (strains) of rice.

Inadequate germination means germination of less than 70 percent of the commercial hybrid seed rice as determined by using a certified warm seed test.

Inbred means self-pollinated pure genetic line.

Isolation means an area required to be planted to either the donor male line or some crop other than rice in order to prevent genetic contamination of the seed line from wind-born pollen from neighboring fields.

Local market price means the cash price offered by buyers for any production from the female parent plants not considered commercial hybrid seed rice under the terms of this policy.

Definitions (Continued)

Male line means the male parent, pollen donor, or pollinator (which is not insurable).

Male parent plants means the rice plants grown for the purpose of pollinating female parent plants.

Male-sterile cytoplasm means the plants which have a sterile gene that prevents the production of viable pollen.

Minimum guaranteed payment means a minimum amount (usually stated in dollars or pounds) specified in your processor contract that will be paid or credited to you by the seed company regardless of the quantity of seed produced.

Moisture Adjustment is a calculation to convert yield of newly-harvested, high-moisture "green" rice to a yield on a dry basis of 12.5% moisture.

Non-seed production means production that does not qualify as seed production because of inadequate germination of less than 70 percent or is not considered commercial hybrid seed rice under the terms of the policy.

Non-seed production to count means all rice not qualifying as seed due to insurable causes for which there is a market value.

Planted acreage means, in addition to the definition contained in the Basic Provisions, the insured crop must be planted in the same manner as commercial rice unless otherwise provided by the Special Provisions.

Planting pattern means the arrangement of the rows, bays, plots or strips of the male and female parent plants in a field. An example of a planting pattern is 30 continuous feet wide of female parent plants followed by 15 continuous feet wide of male parent plants.

Pound means one pound avoirdupois of the insured crop.

Practical to replant means, in addition to the definition contained in the Basic Provisions, practical to replant applies to either the female or male parent plant. It will not be considered practical to replant unless production from the replanted acreage can be delivered under the terms of the processor contract, or the seed company agrees that it will accept the production from the replanted acreage.

Processor contract means an agreement executed in writing between the hybrid seed rice crop producer and a seed company containing, at a minimum:

(a) the producer's promise to plant and grow male and female parent plants, and to deliver all commercial hybrid seed rice produced from such plants to the seed company;

(b) the seed company's promise to purchase the commercial hybrid seed rice produced by the producer; and

(c) either a fixed price per unit of measure (per pound) of the commercial hybrid female seed rice or a formula to determine the value of such seed. Any formula for establishing the value must be based on data provided by a public third party that establishes or provides pricing information to the general public, based on prices paid in the open market (such as commodity futures exchanges), to be acceptable for the purpose of this policy.

Example: Grower A can receive a Commercial Rice Equivalent (CRE) up to 8,500 lbs./acre x current Arkansas Farm Bureau Weekly price + Loan Value based upon a 63/72 milling yield. 8,200 lbs. x $6 premium + $7.02 Loan value.

Rogue means an off-type plant or impurity.

Sample means, for the purpose of the certified seed test, at least three pounds of randomly selected field run rice seed for each type or hybrid of commercial hybrid seed rice grown on the unit.

Seed company means a business enterprise that possesses all licenses for marketing commercial hybrid seed rice required by the state in which it is domiciled or operates, and which possesses facilities with enough storage and drying capacity to accept and process the insured crop within a reasonable amount of time after harvest. If the company is insured, it must also be a corporation.

Seed line means female parent plants (only insurable plants).

Seed production (seed production to count) means all seed produced by female parent plants with a germination rate of at least 70 percent as determined by a certified seed test.

Shatter means mature seeds that fall to the ground from excessive wind or other cause of damage.

Strip means one complete planting pattern of female acreage in the field that can be used to determine a loss.

Synch or Nick means the matching of the stages of development between the male lines (pollination) and the seed line (stigma receptivity) to insure proper pollination.

Treating means the application of a fungicide to protect seedlings during germination and emergence.

Type means hybrid seed rice grain parent plants.

Yield-Based Factor is a factor, based on yield records provided by a seed company, which is used to determine the approved yield for a hybrid.

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

Responsibilities – At the Time of Damage or Loss

A. Insured

(1) In addition to section 14 of the BP, the insured must:

(a) give notice within 24 hours of damage during the first 30 days of the growing season so a minimum stand can be determined; or

(b) give notice of probable loss at least 15 days before the beginning of harvest if you anticipate inadequate germination on any unit.

(c) notify the company if damaged acres will not be harvested and will leave representative strips of at least one complete planting pattern of the female and male parent plant rows or bays of the unharvested crop that extends the entire length of each field in the unit for the company to inspect. Representative strips will be appraised to determine actual production or the strips may be harvested to determine actual production. Any actual harvested production from strips will be adjusted to 12.5% moisture content when determining the extent of damage or loss.

(d) obtain and provide detailed field maps that identify the hybrid by field location and supply that map to the AIP at the time of notice of loss. If a detailed map of hybrid and field location is not supplied, the loss inspection may be delayed until the map is received.

(2) The insured shall allow the AIP access to the HSR unit location to inspect the crop, water source, equipment, and management practices.

(3) The insured shall provide an executed copy of a waiver or amendment to the original processor contract if executed after acreage reporting date; unless a copy of the waiver or amendment has already been provided to the AIP.

B. AIP

(1) Notify the insured that:

(a) a separate notice will be required if additional hybrid seed rice acreage is damaged; and

(b) consent must be given by an AIP to put any hybrid seed rice acreage to other use or be destroyed; or for strips to be left for appraisal of damage.

(c) a detailed map of hybrid and field location is required for the AIP and its representative to adjust a loss.

C. Loss Adjuster

(1) Review the Notice of Loss and any accompanying documentation. Based on this review, conduct any necessary inspections.

(a) Confirm that detailed maps of the female field location, acreage, and hybrid for the processor contract and acreage report are in the loss packet.
1. If yes, the adjuster will continue with the inspection.
2. If no, the adjuster will delay the inspection until the detailed maps are received.

(b) Adjuster shall ask the insured if there are any waivers or amendments to the active processor contract being adjusted.
1. If yes, the adjuster stops the inspection until the waivers or amendments are obtained by the AIP.
2. If no, the adjuster continues on with the inspection.

(2) Notify the insured if the inspection will be delayed and provide an estimated inspection date.

(3) Conduct an inspection of HSR unit acreage and determine damage and eligibility for an indemnity payment (refer to the HSR LASH for inspection and form completion requirements).

(a) If harvest of the unit is not complete and the insured intends to destroy (such as, plow, burn, flood, etc.) the unharvested acreage, consent to destroy the crop is required.

(b) Give consent to destroy the unharvested acreage, at the unit level or following each individual location inspection, as applicable.

(4) Complete the Production Worksheet, obtain signatures, and submit to the AIP for processing.

Hybrid Seed Rice Approved Yield Process

The following steps are used to arrive at the approved yield for hybrid seed rice.

Step One: RMA RO issues a "Hybrid Seed Template" worksheet to the seed company to be completed by the seed company.

The purpose of the Template is to gather actual yield data for each hybrid grown in the previous crop year and the expected yield for each hybrid to be grown in the current year.

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Step Two: For each hybrid, the seed company, or its representative, records on the Template the practice employed, location, last year's actual yield and this year's expected yield and submits the completed Template to the appropriate RO.

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Step Three: RMA RO calculates the Yield Base Factor (YBF) from yield data provided by the seed company on the "Hybrid Seed Template".

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Step Four: An RMA RO calculates and issues the Approved Yield through the ROE application for each Hybrid so the insuring AIP may request the Approved Yield for the current crop year prior to harvest of the hybrid.

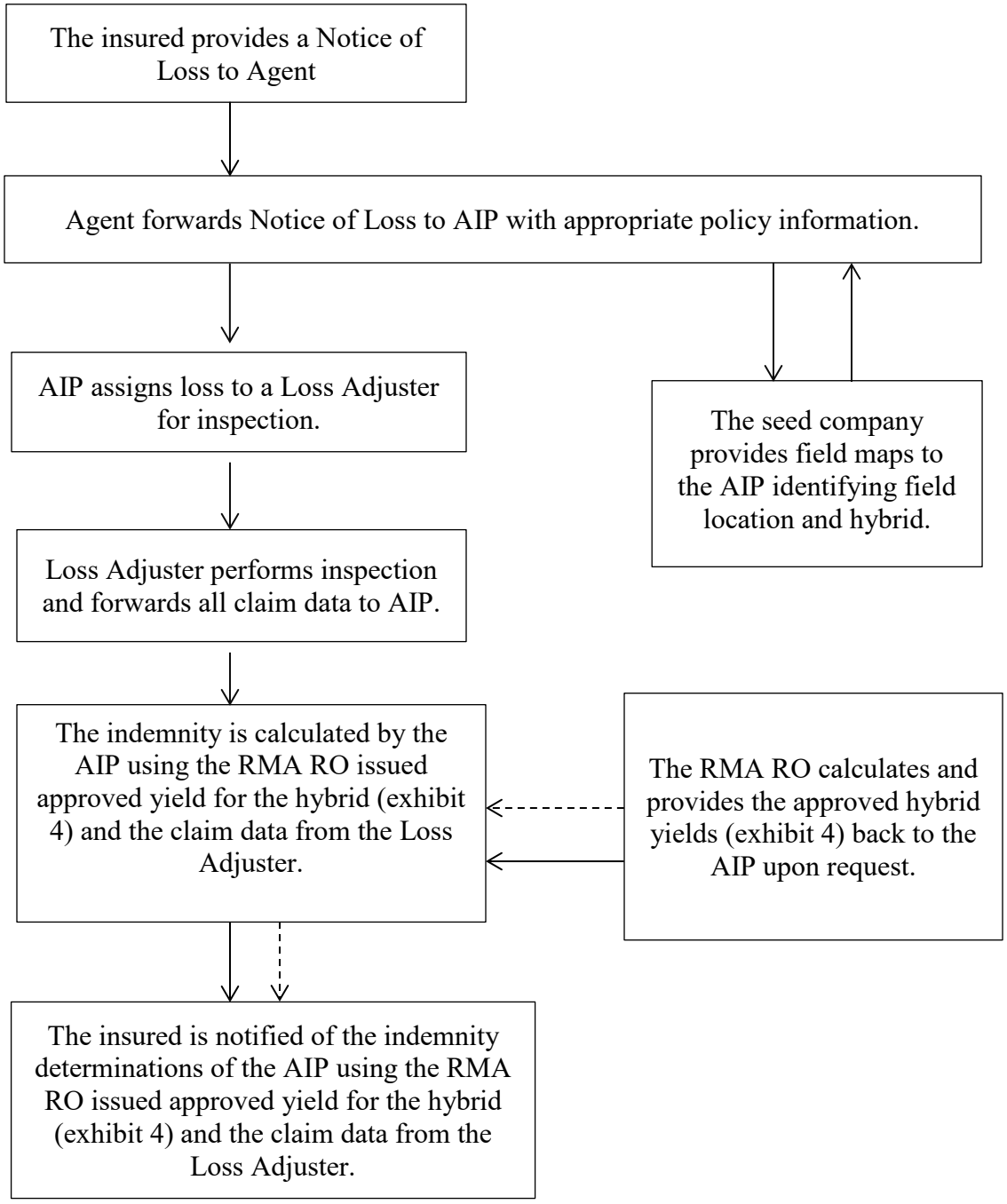
AIP Requesting an Approved Yield

The AIP completes and provides the following information to the appropriate RMA RO to obtain an approved yield for a hybrid as stated in Step Four of the Approved Yield Process.

ELEMENT	**REQUIRED INFORMATION ON HYBRID SEED APPROVED YIELD REQUST**
AIP	Enter the name of the AIP making the Approved Yield request
Commodity	Enter the name of the hybrid seed crop being requested
Seed Company	Enter the seed company name and ID number
Facility/Plant Location	Enter the location of the hybrid seed plant or facility where the hybrid was or will be processed
Hybrid Identification	Enter the appropriate hybrid identification number or code

Notice of Loss Process

Notice of Loss Process: The dotted lines below indicate notice of loss and loss adjustment process. The solid lines indicate direct communication.



Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 28.

For every inspection, complete items 1 through 5 and items 35 and 36. For before heading appraisals, complete items 6 through 20. As needed and instructed, line through the titles of the standard Rice appraisal worksheet and write in the required information as instructed.

Element/Item Number	Description
Company	Name of AIP, if not preprinted on the worksheet.
Claim Number	Claim number assigned by the AIP.
1. Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop	"Hybrid Seed Rice" (0080).
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.

Part I – Before Heading (Stand Acceptance Method)

Element/Item Number	Description
6. Field ID	Field or subfield identification symbol. List male and female rows and identify as male or female.
7. Drill Space	Enter drill spacing. Either 7.5 or 8.
8. Number of Plants	Number of live plants capable of producing rice in each sample where tillering is incomplete. Take correct number of samples per Table A (exhibit 8). **Note**: For each female sample, you will need to conduct a male sample. Write total count for each sample into box 8. Refer to Table C (exhibit 8) for explanation of minimum stand methodology.
9. Total Plants	Total number of plants in all samples from item 8.
10. Tiller Factor (Square Foot Factor)	Line through the column heading and enter "Sq. Ft. Factor." Enter 0.2295.
11. Tillers to Count (Total Plants per Square Foot)	Line through the column heading and enter "Total Plants/Sq.Ft." Result of multiplying item 9 by item 10, rounded to the nearest tenth number. Entry will be "Total plants per square foot."
12. Number of Tillers	Make no entry.
13. Total Tillers	Make no entry.
14. Total Number of Plants (Total Plants per Square Foot)	Line through the column heading and enter "Total Plants/Sq. Ft." Item 11 entered in to the nearest tenth number. Enter total plants per square foot.

Element/Item Number	Description
15. Total Number of Plots	Total number of sample plots in item 8.
16. Average Number of Tillers (Average Plants per Square Foot)	Line through the column heading and enter "Avg Plants/Sq. Ft" Result of dividing item 14 by item 15, rounded to the nearest tenth. This is the average number of plants per square foot.
17. Square Foot Factor	Make no entry.
18. Average Tillers per Square Foot	Make no entry.
19. Yield Factor	Make no entry.
20. Pounds per Acre Appraisal (Average Plants per Square Foot)	Line through the column heading and enter "Avg Plants/Sq. Ft" Enter number from Item 16. This is the final plants per square foot for the Stand Acceptance method.

Part II – After Heading

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

Element/Item Number	Description
21.-34.	Make no entry. These items are no applicable to HSR.
Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
Adjuster's Code No., Signature, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed before signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
Page Number	Page numbers - Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

BEFORE HEADING EXAMPLE (Stand Acceptance Method)

COMPANY: ANY COMPANY — CLAIM NUMBER: XXXXXXX

APPRAISAL WORKSHEET Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)	1 INSURED'S NAME	2 POLICY NUMBER	3 UNIT NUMBER	4 CROP	5 CROP YEAR
	I. M. INSURED	XXXXXXXX	0001-0001-BU	Hybrid Seed Rice	YYYY

PART I BEFORE HEADING

6. Field ID	7. Drill Space	8. Tillering Incomplete Col. No. Plants - Block Equals 1 sample	10. Tiller Factor	11. Tillers To Count	12. Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot	14. Total No. Tillers	15. Total No. of Plots	16. Avg. No. Tillers	17. Sq. Ft. Factor	18. Avg. Till Per Sq. Ft.	19. Yield Factor	20. Lbs Per Acre Appraisal
Female A1	B	17 14 21 24 20 / 9. TOTAL 96	x 0.2295	= 22.0	+ 13. Total	= 22.0	÷ 5	= 4.4	÷	=	x	= 4.4
Male A1	B	13 10 16 15 12 / 9. TOTAL 66	x 0.2295	= 15.1	+ 13. Total	= 15.1	÷ 5	= 3.0	÷	=	x	= 3.0
		9. TOTAL	x	=	+ 13. Total	=	÷	=	÷	=	x	=

PART II AFTER HEADING

21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot	24. No. Heads Sampled	25. Avg. No. Kernels Per Head	26. Total Number Heads From Each Sample Plot	27. Total Kernels Per Sample
		÷	5 =	x	=	+
		÷	5 =	x	=	+
		÷	5 =	x	=	+
		÷	5 =	x	=	+
		÷	5 =	x	=	+
		÷	5 =	x	=	+
		÷	5 =	x	=	=

28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Per Acre Appraisal
	÷	=	÷	=	÷	=

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each production worksheet element/item number. A completed production worksheet example is at the end of this exhibit. For general form standards and other general information, refer to subparagraph 2D and paragraph 31.

Element/Item Number	Description
1. Crop/Code #	"Hybrid Seed Rice" (0080).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA CLUs and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of loss listed in item 5 below. If no entry in item 5 below, make no entry. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 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 for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the 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). If the claim is denied, enter "DC" and refer to the LAM for further instructions.
6. Insured Cause %	**Preliminary**: Make no entry. **Final**: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%. If there is no insurable cause of loss, and a no indemnity due claim will be

<table>
<tr><th>Element/Item Number</th><th>Description</th></tr>
<tr><td>6. Insured Cause % (continued)</td><td>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 percent of damage:

<table>
<tr><td>4. Date(s) of Damage</td><td>JUN</td><td>JUL</td><td>JUL 15</td></tr>
<tr><td>5. Cause(s) of Damage</td><td>Drought</td><td>Heat</td><td>Wind</td></tr>
<tr><td>6. Insured Cause %</td><td>20</td><td>10</td><td>15</td></tr>
<tr><td colspan="4">Narrative: Additional date of damage – AUG; Cause of Damage – Wildlife; Insured cause percent – 55%.</td></tr>
</table>
</td></tr>
<tr><td>7. Company/Agent</td><td>Name of the company and agency servicing the contract.</td></tr>
<tr><td>8. Name of Insured</td><td>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</td></tr>
<tr><td>9. Claim #</td><td>Claim number as assigned by the AIP.</td></tr>
<tr><td>10. Policy #</td><td>Insured’s assigned policy number.</td></tr>
<tr><td>11. Crop Year</td><td>Four-digit crop year, as defined in the policy, for which the claim is filed.</td></tr>
<tr><td>12. Additional Units</td><td>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 Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

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.</td></tr>
<tr><td>13. Est. Prod. Per Acre</td><td>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. Make no entry.</td></tr>
<tr><td>14. Date(s) of Notice of Loss</td><td>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, and YYYY) for each notice.

(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.</td></tr>
</table>

Element/Item Number	Description
14. Date(s) of Notice of Loss (continued)	(3) Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date. (5) If the notice does not require an inspection, document as directed in the Narrative instructions. **Final**: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the final space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM, DD, and YYYY) for the "Final" inspection in the final space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.
15. Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100 percent share), make no entry. (2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None." (a) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (b) If the other person has a multiple-peril crop insurance contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. (c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions. (3) Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production, & 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) Stages or intended use(s) of acreage;

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

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

(7) Recovery percentages.

Element/Item Number	Description
16. Field ID	The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions.
17. Multi-Crop Code	**Preliminary and Final**: The applicable two-digit code for first crop. There is no second crop for hybrid seed rice. Refer to the LAM for instructions regarding entry of first crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres make no entry.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or: (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; (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. **Preliminary and Final**: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
20. Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM. **Note**: Unrated land is uninsurable without a written agreement.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24. Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.
28. Organic Practice	Make no entry.

Element/Item Number	Description
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 records of production which are acceptable to the AIP. "H" Harvested. "UH" Unharvested or put to other use with consent. "TZ" UUF/Third Party Damage – Zero production on same acreage. "TA" UUF/Third Party Damage – Appraised prod. on same acreage. "TH" UUF/Third Party Damage – Harvested prod. on same acreage.
30. Use of Acreage	Use the following "Intended Use" abbreviations. **USE** **EXPLANATION** "WOC" Other use without consent. "SU" Solely uninsured. "AB" Abandoned without consent. "H" Harvested. "UH" Unharvested. Verify any preliminary "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."
31. Appraised Potential	Make no entry.
32a.-32b.	Make no entry.
33. Shell%, Factor, or Value	Make no entry.
34. Production Pre QA	Make no entry.
35. Quality Factor	**Note**: There is no Quality Factor for HSR other than meeting or exceeding 70% warm germination as determined by AOSA industry standards. The following information should be calculated and entered: For line entries showing appraised production considered as seed production, enter the applicable hybrid dollar value per pound (in dollar and cents). Calculate the hybrid dollar value per pound by multiplying the coverage level percent times the approved yield obtained from the ROE application and dividing the result into the applicable dollar amount of insurance per acre. If no entry in column 37, make no entry.

Element/Item Number	Description
35. Quality Factor (continued)	**Example**: The insured has a 100 percent share in 50 acres insured for the development of type "A" hybrid seed rice in the unit, with an amount of insurance per acre guarantee of $1,060 (county yield of 10,913 pounds times a coverage level factor of .867 for the 65 percent coverage level, times a price election of $.112 per pound, minus the minimum guaranteed payment of zero*).* Your approved yield for the hybrid is 2,000 pounds per acre. The seed production was 37,500 pounds and the dollar value per pound was $.815. The non-seed production was 4,500 pounds with a local market value of $.06 per pound. The insured's indemnity would be calculated as follows: (1) 50 acres x $1,060 = $53,000 amount of insurance guarantee; (2) $1060 / (2,000 pounds approved yield x .65) = $.815 value per pound; (3) 37,500 pounds x $.815 = $30,563 value of seed production; (4) 4,500 pounds x $.06 = $270 value of non-seed production; (5) $30,563 + $270 = $30,833; (6) $53,000 - $30,833 = $22,167; $22,167 x 100 percent share = $22,167 indemnity payment. For appraised production considered as non-seed production, enter the local market price of the rice on the date of final inspection, taking into account reduction in value due to insurable causes. For appraised non-seed production which cannot be valued, enter the local market price for rice on the date of final inspection. a) Only mature hybrid seed rice can qualify as Non-Seed production; b) All appraised seed production prior to maturity must be counted as seed unless cross contamination with red rice or other contaminants has already occurred which results in the mature hybrid seed being rejected by the seed company. c) If at the time of the appraisal it cannot be determined if the crop will make acceptable seed production, the appraisal shall be considered as seed production Refer to the basic provisions if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. Only AOSA grades established by a third party will be acceptable. All grade sheets must be submitted as documentation to calculate reduction in value (RIV) for any payable indemnities.
36. Production Post QA	Make no entry.
37. Uninsured Causes	**Preliminary and Final**: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
37. Uninsured Causes (continued)	how to determine uninsured cause appraisals. If no uninsured causes, make no entry. (1) Hail and Fire exclusion not in effect. (a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per-acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. (b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals. (c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage. (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	**Preliminary and Final**: Make no entry.
39. Total	**Preliminary**: Make no entry. **Final**: Total determined acres (column 19), to tenths.
40. Quality	Check "None."
41. Mycotoxins exceed FDA, State, or other health organization maximum limits?	Make no entry.
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.

Narrative Instructions

If more space is needed, document on a Special Report, and enter "Refer to the Special Report." Attach the Special Report to the Production Worksheet.

(1) If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.

(2) If notice of damage was given and no inspection is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.

(3) Explain any uninsured causes, unusual, or controversial cases.

(4) If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

(5) Document the actual appraisal date if an appraisal was performed before 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 uninsured causes are present; or
(c) for unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

(12) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the Production Worksheet 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) Explain where the percentage recovery came from for any recovery percentage used for mature HSR appraisals in Section I, item 33 or recovery percentage used in section II, item 57.

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

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

Section II – Determined Harvested Production

(1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., released for other uses, etc.).

Note: All harvested production will be determined by actual weight method in the event of a loss or supplied by the seed company yield records.

(2) Farm stored production documentation requirements for Columns 49 through 52 do not apply to hybrid seed rice as no hybrid seed rice is stored on the farm or in bins that require measurement.

(3) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:

(a) Name and address of storage facility or buyer.
(b) "Seed," "Fed," etc.

(4) If acceptable sales or weight tickets are not available, refer to the LAM.

(5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:

(a) Separate storage structures.

(b) Varying names and addresses of buyers of sold production.

(c) Varying determinations of production (varying recovery percentage). Average recovery percentage can be entered when the processor has calculated the average on the summary sheet, separate line entries are not otherwise required and the determined average is acceptable to the adjuster.

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

(e) Conical piles. Conical piles do not apply to hybrid seed rice.

(6) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.

(7) 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.

(8) Production to count (pounds per total planted female acre yield) must be based on the amount of harvested production delivered to the seed company's plant before any production entering the seed conditioning process (i.e. drying, shelling, screening, etc.), and adjusted for moisture, shelling factor, and foreign material) as necessary. Any production from male acres is considered as production not to count.

(9) HSR production is measured in pounds per acre after adjustment to 12.5% moisture. All records of harvested HSR production, provided by the seed company, must be adjusted to 12.5 percent moisture.

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 before the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter "Incomplete."

Element/Item Number	Description
43. Date Harvest Completed (continued)	(3) If at the time of final inspection (if before 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, etc. Refer to the LAM.
44. Damage Similar to Other Farms in the Area?	**Preliminary**: Make no entry. **Final**: Check "Yes" or "No." Check "Yes" if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.
45. Assignment of 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, item 16).
48. Multi-Crop Code (Define how actual harvested yield was measured. Ex. elevator scales.	Multi-Crop Code will not be used here. Enter method of how actual yield was determined and where measurements were made (i.e. mechanically harvested strip and measured net truck weight from certified scale location).
49. – 55.	Make no entry. No HSR production is stored on the farm.
56. Bu., Ton, Lbs., Cwt.	Circle "Lbs." in column heading. Production in whole pounds, before moisture adjustment. Stored in commercial storage: Obtain gross production for the unit from the summary and/or settlement sheets. Individual load slips only will not suffice unless the storage facility or buyer will not provide summary and/or settlement sheets to the insured, and this is documented in the Narrative. All HSR 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 HSR 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:

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
56. Bu., Ton, Lbs., Cwt. (continued)	(1) determine the percentage of germination from the original sample to document that this production does not meet the minimum 70 percent germination requirement (see exhibit 8 Table E); (2) count as seed production that portion of the production accepted by the seed company as seed after separating; and count as non-seed production that portion of production which was removed to increase sample germination rate.
57.-58.	Make no entry.
59a. Moisture %:	Enter moisture percent to tenths.
59b.-60b.	Make no entry.
61. Adjusted Production	Result of column 56 with moisture adjustment to 12.5%, rounded to whole pounds. Utilize the moisture adjustment method in Table D (exhibit 8).
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 (such as other units or uninsured acreage) in the same storage structure (if the storage entries include such production). Any production from male acres is considered production not to count. This entry must never exceed production shown on the same line. Explain any "production not to count" in the Narrative. Make no entry.
63. Production Pre-QA	Result of column 61.
64a. Value	For hybrid seed production, enter the dollar-and-cents value per pound for the acreage which produced the hybrid seed. Obtain this value by multiplying the approved yield obtained from the RMA ROE application by the coverage level percent, and dividing the result into the dollar amount of insurance per acre. **Example**: You have a 100 percent share in 50 acres insured for the development of type "A" HSR in the unit, with an amount of insurance per acre guarantee of $1,060 (county yield of 10,913 pounds times a coverage level factor of .867 for the 65 percent coverage level, times a price election of $0.112 per pound, minus the minimum guaranteed payment of zero). Your approved yield for the hybrid is 2,000 pounds per acre. Your seed production was 37,500 pounds and the dollar value per pound was $0.815. Your non-seed production was 4,500 pounds with a local market value of $0.06 per pound. Your indemnity would be calculated as follows: (1) 50 acres x $1,060 = $53,000 amount of insurance guarantee; (2) $1,060 / (2,000 pounds approved yield x .65) = $.815 value per pound;

Element/Item Number	Description
64a. Value (continued)	(3) 37,500 pounds x $0.815 = $30,563 value of seed production; (4) 4,500 pounds x $0.06 = $270 value of non-seed production; (5) $30,563 + $270 = $30,833; (6) $53,000 - $30,833 = $22,167; $22,167 x 100 percent share = $22,167 indemnity payment **Note**: There is no addition to Value for Non-Seed Production.
64b. Mkt. Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Multiply column 63 by column 64a for HSR production only, rounded to whole dollars.
67. Total	Total of column 63. If no entry in column 63, make no entry.

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

Element/Item Number	Description
68. Section II Total	**Preliminary**: Make no entry. **Final**: Total of Column 66.
69. Section I Total	Make no entry.
70. Unit Total	**Preliminary**: Make no entry. **Final**: Enter value from Column 68.
71. Allocated Prod.	Make no entry.
72. Total APH Prod.	Make no entry.

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

Element	Description
Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the Production Worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on the bottom line.
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 Production Worksheet.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
Adjuster's Signature, Code #, and Date (continued)	Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
Page	**Preliminary**: Page numbers – "1," "2," etc., at the time of inspection. **Final**: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE (Actual Yield Method for HSR)

1. Crop/Code # 0080	2. Unit # BU	3. Location Description	7. Company	ANY COMPANY	8. Name of Insured	
Hybrid Seed Rice	0001-0001	FSN 291 S020-T015N-R002E	Agency	ANY AGENCY	I.M. INSURED	
4. Date(s) of Damage	JUL				9. Claim # XXXXXXXX	11. Crop Year YYYY
5. Cause(s) of Damage	WIND				10. Policy # XXXXXX	
6. Insured Cause %	100				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

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
A1	NS	50.0	50.0	100									H	H

B. POTENTIAL YIELD

31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Rec. % Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count

39. TOTAL: 50.0

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 ☐

42. TOTALS

NARRATIVE (If more space is needed, attach a Special Report): Determined acres using MPCI acreage report – would measure within 5 percent.

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 [X] No [ ]

46. Transfer of Right to Indemnity? Yes [X] No [ ]

A. MEASUREMENTS

47a. / 47b. Share / Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction
	Elevator Scales				

B. GROSS PRODUCTION

53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu Ton (Lbs.) CWT
			75,000

C. ADJUSTMENTS TO HARVESTED PRODUCTION

57. Rec. % ~~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
		20.0		67,406		67,406			67,406
		**12.5%							

67. TOTAL: 67,406

68. Section II Total: 67,406
69. Section I Total:
70. Unit Total: 67,406
71. Allocated Prod.:
72. Total APH Prod.:

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

Table A – Minimum Representative Sample Requirements within a Strip

Acres in Field	Minimum No. of Samples
0.1 - 10.0	5
Exception: One complete planting pattern (male/female) will be left for each field for an adjuster to inspect if they cannot get to the field in a timely fashion. A strip is defined as one complete planting pattern of male and female, the length of the field. Actual Yield Methods will be solely determined by the mechanical harvesting of the female strip to determine adjusted dry weight yield.	

Table B – Tiller Factor / Square Foot Factor

Hybrid Seed Rice	Square Foot Factor (entered in Tiller Factor location on appraisal form)
All varieties	.2295

Table C – Rice Stand Acceptance & Minimum Stand Required for Coverage

The purpose of this table is to outline the process of obtaining stand counts for HSR plant following full emergence. This table covers all HSR production fields. Refer to Table A for correct number of samples.

A. Materials

(1) Counter
(2) Tape Measure

B. Sampling:

(1) Choose correct number of samples as reflected within Table A.

(2) Each sampling will consist of five linear rows per bay (Male/Female).

(3) At each sample location, lay the tape measure down along a linear plant row. The specific linear foot length to conduct plant counts on will be based upon row spacing as follows:

(a) 6.97ft for 7.5” row spacing
(b) 6.53ft for 8” row spacing
(These figures represent 1/10,000 of an acre)

(4) Determine the Plant Stand

(a) Count the number of plants in the length of row measured in accordance with row width as noted above.

Table C – Rice Stand Acceptance & Minimum Stand Required for Coverage (continued)

(b) Multiply the number of plants counted in the designated length by 0.2295 to determine the plants per square foot.

(c) To get the final plant stand for area of loss, obtain an average from each sample location. Average for female and an average for male samples.

(5) Minimum Stand Acceptance. Minimum accepted stand is four plants per square foot. If stand is less than four plants per square foot the field must be replanted if within the planting window. If outside of the planting window, the contract will be null and no coverage will be in force on the acres with an inadequate stand.

Table D – Hybrid Seed Rice Moisture Adjustment

HSR companies adjust harvested green rice moisture content (18-20% moisture) to a 12.5% moisture basis to determine a "dry lbs./acre" yield.

The following formula is utilized to adjust rice moisture on HSR to a "dry lbs/acre" yield on a 12.5% moisture basis.

(1) Dry lbs./acre = (100 – ((% Moisture - 12.5) * 1.35)) * Net wt. green Lbs./100
(2) Example shown below:

Net Green Weight	% Harvest Moisture	Adjusted Moisture	Est. Dry Lbs.	Female Acres	Est. Lbs./Acre
75,000	20	12.5	67,406	50	1,348

Table E – Hybrid Seed Rice Germination Testing

Trained seed company employees select samples from harvested seed production. The samples should be representative of the total production from a given producer and adequately marked for identification. The germination testing is to be performed by an accredited outside lab per AOSA industry standards.

Germination testing uses a certified warm seed test. Inadequate germination is a germination test that yields less than seventy (70) percent germination of the seed tested. Seed that does not meet the minimum germination requirement of seventy (70) percent is considered as non-seed production; it is not considered to be commercial hybrid seed available to be sold as seed.

The seed company is required to supply the results of the germination testing to the AIP before a claim can be finalized; this testing should be done within 60 days of harvest.

Table F – Hybrid Seed Rice Late Planting Reductions in Coverage and Claim Calculation Example

1. No Prevented Planting coverage is available for HSR. After the LPP of 25 days has expired, no

Table F – Hybrid Seed Rice Late Planting Process and Calculation (continued)

coverage is available for Hybrid Seed Rice. HSR planted 1 day after the final LPP date is uninsurable.

2. Late Planting Reduction for HSR = 1% per day for each day planted after the final planting date. This reduction is 1% of the amount of insurance, not yield (Basic Provisions 16.a / CIH 1215.A.1). HSR CP follows the late planting reduction process outlined in the BP, CIH, and LAM.

3. HSR Late Planting Payment Example

    a. HSR – Wharton county Texas
        i. $1200 Amount of Insurance per female acre for timely planted HSR
        ii. Approved yield of 2000# per female acre
        iii. Coverage level = 75%
        iv. Insured yield = 1500# per acre
        v. Final Plant Date = May 15

    b. When HSR is timely planted there is no reduction of the amount of insurance per acre. Based on the approved yield of 2000# per acre, the losses will occur when production drops below 1500# per acre…and the value of each pound lost is $.80 per pound ($1200 / 1500# = .80).

    c. When HSR is planted during the Late Planting Period there is a reduction of the amount of insurance per acre. Based on the approved yield of 2000# per acre, losses will occur when production drops below 1500# per acre. Late planting does not change the point of loss, it remains the same. The amount of insurance changes when late planting occurs.

    d. If the HSR had an Actual Plant Date = May 25, 10 days after May 15, and the actual yield of the late planted acres is 1000# per acre; the following steps would occur to determine the loss:

        i. Step one: Days late times (x) 1% = Amount of Insurance reduction
            1. 10 x .01 = 10% reduction

        ii. Step two: Amount of Insurance per acre times (x) percentage reduction = Amount that the Amount of Insurance will be reduced by.
            1. $1200 x .10 = $120 reduction in Amount of Insurance

        iii. Step three: Amount of Insurance minus (-) amount of calculated reduction of the Amount of Insurance = Final Amount of Insurance in effect.
            1. $1200 - $120 = $1080 final Amount of Insurance

Table F – Hybrid Seed Rice Late Planting Process and Calculation (continued)

iv. Step four: Final amount of Insurance is divided (/) by the insured yield to determine the value of each pound lost below the insured yield.
    1. $1080 / 1500# = .72 value per pound lost

v. Step five: (Insured yield minus (-) actual yield = lost yield) times (x) value of pound lost = calculated indemnity
    1. (1500 – 1000 = 500) x .72 = $360 per acre

Unique Challenges to Adjusting Hybrid Seed Rice

(1) Expect insects and other wild life, such as snakes, to be abundant in the HSR fields. Make sure you take the appropriate precautions such as insect repellant, protective clothing, face mask, etc.

(2) The HSR fields will be flooded (from four inches (4") to around two feet (2') of water) from the beginning of the growing season until two to three weeks before harvest. The soil underneath the water will be soft. One can sink into the soil from four inches (4") to around ten inches (10") depending on the soil type. Make sure you are wearing appropriate waterproof footwear.