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Department of
Agriculture



Federal Crop Insurance
Corporation

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HEMP LOSS ADJUSTMENT STANDARDS HANDBOOK

2020 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Hemp Loss Adjustment Standards Handbook	NUMBER: 20600L
EFFECTIVE DATE: 2020 and Succeeding Crop Years	ISSUE DATE: February 12, 2020
SUBJECT: Provides the procedures and instructions for administering the Hemp crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /s/ Richard H. Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Hemp insurance program beginning with the 2020 crop year.

**HEMP
LOSS ADJUSTMENT STANDARDS HANDBOOK**

CONTROL CHART

Hemp Loss Adjustment Standards Handbook							
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FILING INSTRUCTIONS:

This handbook is effective for the 2020 and succeeding crop years.

**HEMP
LOSS ADJUSTMENT STANDARDS HANDBOOK
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RESERVED

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for Hemp Crop Insurance Program are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products---20000 or successor website.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs).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 procedures for crop insurance contracts.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
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 LAM.
- (2) Terms, abbreviations, and definitions specific to hemp loss adjustment and this handbook are in Exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

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

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; and
- (3) It is the AIP's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

C. Record Retention

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

D. Form Standards

- (1) The entry items in Exhibits 3 and 4 are the minimum requirements for the Appraisal Worksheets and the PWs (Production Worksheet). All entry items are "Substantive," (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in Exhibits 3 - 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

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

3 AIP Responsibilities (Continued)

D. Form Standards (continued)

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

3-10 (Reserved)

PART 2 POLICY INFORMATION

11 Insurability

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

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

A. Insured Crop

- (1) The crop insured will be hemp that is grown in the county on insurable acreage, and for which premium rates are provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That is a type of hemp designated in the SP and grown for the production of industrial and consumer products;
 - (c) That is grown under a processor contract executed by the applicable acreage reporting date;
 - (d) That is grown under an official certification or license issued by the applicable governing authority that permits the production of hemp;
 - (e) That is planted for harvest as hemp in accordance with the requirements of the processor contract and the production management practices of the processor;
 - (f) That is planted to a variety adapted to the area, which may include, but is not limited to, any variety:
 - (i) Listed in the insured's processor contract that is not contained in a list of excluded varieties issued by the applicable governing authority in the State in which the hemp is grown;
 - (ii) Contained in a list of approved varieties issued by the applicable governing authority in the State in which the hemp is grown; or
 - (iii) Not otherwise contained in a list of excluded varieties issued by the applicable governing authority in the State in which the hemp is grown;
 - (g) That meets the minimum acreage requirements contained in the SP; and
 - (h) That is not (unless allowed by the SP):
 - (i) Planted for any purpose other than hemp;
 - (ii) Interplanted with another crop (excluding a cover crop);
 - (iii) Planted into an established grass or legume; or
 - (iv) Planted in a confined space such as a greenhouse or other physical structure.

11 Insurability (Continued)

A. Insured Crop (continued)

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

B. Insurable Acreage

- (1) In addition to the provisions of section 9 of the Basic Provisions insurable acreage will not include any acreage of the insured crop:
 - (a) Not in compliance with the rotation requirements contained in the SP or;
 - (b) If the insured's official certification form or official license issued by the applicable governing authority that permits the production of the hemp for the applicable insured county is terminated or suspended at any time during the crop year.
- (2) If the processor contract specifies an amount of acreage or production, insurable acreage for the unit will not exceed:
 - (a) The contracted acreage specified in the insured's processor contract(s) for the unit; or
 - (b) The result of dividing the amount of production specified in insured's processor contract(s) for the unit by the insured's approved yield for the unit.
- (3) Any acreage of the insured crop damaged before the final planting date, to the extent that the majority of growers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that replanting is not practical. The AIP will not require the insured to replant if it is not practical to replant to the same type of hemp as originally planted.

C. Basis of Insurance

Generally, if the actuarial documents for the county provide a premium rate for different type/practices:

- (1) For all insurable hemp acreage of the type or practice shown in the SP reported on the acreage report and which is harvested as a different type or practice than reported on the acreage report, all such acreage will be insured and adjusted on the basis shown on the acreage report.
- (2) If the insured reports acreage for the type-practice, i.e. CBD-whole plant, but intends to harvest such acreage for CBD-floral or reported as CBD-floral and intends to harvest the acreage as CBD-whole plant, notice of intent to harvest using a different type-practice must be given to the AIP. Failure to give notice to the AIP before harvesting the acreage will result in a declaration that such acreage is put to other use

11 Insurability (Continued)

C. Basis of Insurance (continued)

without consent and an appraisal of at least the production guarantee per acre will be applied.

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

Transplant: .55

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

Direct Seeded: .25

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

- (4) APH yields are to reflect the reported acreage type.
- (5) Acreage reports are not to be revised to change the type-practice after the final acreage reporting date.

12 Unit Division

Refer to the BP and CP for unit division provisions.

13 Insurance Period

A. Coverage Begins

Insurance coverage attaches in accordance with section 11 of the BP.

B. End of Insurance Period

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

14 Causes of Loss and Exclusions

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

15 Quality Adjustment

Quality adjustment of hemp production is not authorized under the Hemp Crop Insurance Program. (Exception: See section 12(e) of the CP and the PW, Exhibit 4 for information regarding the Federal or State ordered destruction of the insured crop due to substances injurious to human or animal health resulting in zero production to count for the damaged production. Not applicable if the THC level is exceeded and the crop production must be destroyed without regard to a Federal or State determination related to injurious substances.)

16 Insured Duties

- (1) The insured must leave representative samples of the unharvested crop in accordance with section 14 of the BP.
- (2) In addition to section 14 of the BP:
 - (a) The insured must provide to the loss adjuster a copy of the insured's official certification form or official license for the current crop year for the applicable insured county prior to the completion of any claim for indemnity.
 - (b) If the insured's official certification form or official license issued by the applicable governing authority that permits the production of the hemp for the applicable insured county is suspended or terminated at any time during the crop year, the insured must provide the AIP notice within 72 hours of the date of termination or suspension. In accordance with section 8(a)(2) of the CP, all acreage of the crop will be considered uninsured and no premium or any indemnity will be due for any of the acreage of the crop.
- (3) In accordance with the BP, if the insured at the time of harvest:
 - (a) Determines the insured acreage is damaged by an insured cause to the extent it will not be harvested, the AIP will appraise the production of the insured crop acreage. The appraisal will be considered an unharvested appraisal of production to count.
 - (b) Determines the acreage will not be harvested due the insured's receipt of the final THC test results establishing the crop acreage exceeded the allowed THC level, the AIP will conduct the applicable inspection and appraise the production of the insured crop acreage. The appraisal will be considered an uninsured loss of production in determining the production to count.
- (4) If insured acreage is damaged during the insurance period by an insured cause of loss and the insured intends to harvest the acreage before the final THC level is determined by the applicable governing authority, the insured must provide the AIP notice and the AIP may inspect the damaged acreage and must consent to harvest the acreage.
- (5) If a preliminary THC level test conducted by the applicable governing authority (prior to a final THC test) indicates the THC level specified in section 10(b)(1) of the CP is exceeded and:

16 Insured Duties (Continued)

- (a) If:
 - (i) Other insured damage has occurred during the insurance period; and
 - (ii) The crop is to be harvested prior to the final THC level being determined by the applicable governing authority;

The AIP may inspect the crop before harvest to establish insurable damage due to the insured cause of loss and must consent to harvest the acreage.

- (b) If the insured harvests the acreage without AIP consent and the insured is then required to destroy such harvested production due to a THC level in excess of the level specified in section 10(b)(1), the acreage will be considered destroyed without consent and will result in an appraisal of production to count of not less than the production guarantee per acre for such acreage.
- (c) If the AIP gives consent to harvest the acreage and:
 - (i) The THC level of the harvested production exceeds the THC level allowed under the CP, the harvested production will be considered as an uninsured loss of production; or
 - (ii) The applicable governing authority determines the THC level of the harvested production does not exceed the THC level allowed under the CP and the insured is not required to destroy the harvested production, the harvested production will be used to determine production to count.
- (6) The insured must provide notice to the AIP within 72 hours of the insured's notification from the applicable governing authority stating the results of the THC testing for the applicable acreage of the insured crop or harvested production.

17-20 (Reserved)

PART 3 APPRAISALS

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

21 Selection of Representative Samples for Appraisals

A. Determine Minimum Samples

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

B. Splitting Fields

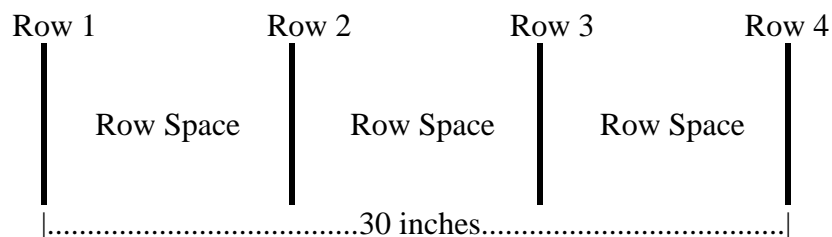
- (1) Split the field into subfields when:
 - (a) Variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) The insured wishes to destroy a portion of a field.
- (2) Each field or subfield must be appraised separately.
- (3) Take not less than the minimum number (count) of representative samples required in Exhibit 5, Table A (Minimum Representative Sample Requirements) for each field or subfield.

22 Measuring Row Width for Sample Selection

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

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).
- (2) Measure across three or more row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed) and divide the result by the number of row spaces measured across, to determine an average row width to the nearest half inch.

Example:



$$30 \text{ inches} \div 3 \text{ row spaces} = 10 \text{ inches average row width}$$

22 Measuring Row Width for Sample Selection (Continued)

- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.
- (4) For broadcast acreage, use a 3-foot square grid (9 square feet).
- (5) Apply average row width to Exhibit 5, Table B (Sample Row Length) to determine the sample row length required for the stand reduction and seed count methods.

23 Sample Size by Appraisal Method

- (1) Stand Reduction: One sample is nine square feet of row (or a one square yard area if broadcast seeded). Calculate the row length in feet to tenths required to equal nine square feet using Exhibit 5, Table B (Sample Row Length).
- (2) Plant Damage: Sample consists of 5 representative plants.
- (3) Seed Count: One hand-harvested sample is five square feet of row (one square yard area if broadcast seeded). Calculate the row length in feet to tenths required to equal five square feet using Exhibit 5, Table B (Sample Row Length).

24 Sampling Procedure

- (1) Determine average stage of growth for hemp in selected representative samples.
- (2) For stand reduction, plant damage, seed count, or CBD appraisals, establish the stage of growth (vegetative or reproductive, i.e. flowering and ripening) for sampling based on the most advanced stage reached by at least 50 percent of the plants in the sample.
- (3) Use the stage of growth (vegetative or reproductive) at the date of damage.
- (4) Where there is hail or freeze damage, defer appraisals for at least 7 to 10 days from the date damage occurred when hemp is in the vegetative stage.
- (5) Where there is hail or freeze damage, defer appraisals for at least 7 to 14 days from the date damage occurred when hemp is in the flowering and ripening stage.

25 Appraisal Methods

These instructions provide information on the following appraisal methods:

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

A. Stand Reduction Appraisals – Grain and Fiber (see Para. 26D for CBD appraisal instructions)

- (1) If the reduction in stand is due to insufficient soil moisture that has affected seed emergence, do not complete appraisals prior to the time specified in the LAM. Refer to the LAM regarding deferred appraisals and non-emerged seed. Verify the acreage was initially seeded with a sufficient amount of seed to produce a normal stand.
- (2) Stand reduction appraisals are done in the vegetative stage. The vegetative stage usually lasts 30 - 60 days (depending on variety) and is from seedling emergence until flowering begins.
- (3) Hemp plants (planted) injured in the vegetative stage may have either one or both cotyledons missing, the seedling beaten down, or the stem broken at the soil line. Plants with both cotyledons broken or torn off and those broken off below the cotyledons, usually do not survive.
- (4) Procedure for determining percent yield loss.

Refer to Exhibit 6 (Percent Yield Loss Stand Reduction) to determine percent yield loss due to insurable causes. To qualify for stand reduction appraisals, damaged plants in the vegetative stage must:

- (a) Be cut off below the cotyledons;
 - (b) Have both cotyledons removed;
 - (c) Be dead; or
 - (d) Be injured to such an extent they are in non-recoverable condition. (The adjuster may need to consult with ag experts in the area to determine if the plants will not recover.)
- (5) Procedure for stand reduction appraisals.
- (a) In a representative sample area, determine the original stand (living and dead/non-harvestable, missing, or non-emerged), by counting the number of plants per nine square feet of row (one square yard if broadcast seeded). Enter this number on the appraisal worksheet in column 11. If possible, when damage from an insurable cause results in missing plants or non-emergence, determine the original plants per acre from an undamaged area of the field or unit.

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

A. Stand Reduction Appraisals – Grain and Fiber (see Para. 26D for CBD appraisal instructions) (continued)

- (b) In the representative sample areas with crop damage, count the number of surviving plants per nine square feet of row (one square yard if broadcast seeded). Enter this number on the appraisal worksheet in column 12.
- (c) Refer to Exhibit 6 (Percent Yield Loss Stand Reduction) to identify the percent yield loss. Enter the percent yield loss, expressed as a decimal to hundredths, on the appraisal worksheet in column 13.

Stand reduction usually ends when flowering begins with the opening of the first flower approximately 30 - 60 days after planting depending on the variety.

B. Plant Damage Appraisals (Hail Only)

- (1) Plant damage appraisals may be done in the vegetative and reproductive stage (flowering until the leaves begin to change color; turn yellow or brown). The flowering stage usually lasts approximately 20 days and begins with stem elongation and the opening of the first flower. Flowering starts at the bottom of the seed head and continues upward.
- (2) Whenever possible, delay appraisal a minimum of 7 days after damage (see Para. 24(4) and (5) for additional instructions). Plants that are not damaged at the growing point or are damaged at the growing point later in the vegetative stage may recover and enter the reproductive (flowering) stage. Such plants may suffer further injury to the leaf canopy in the reproductive stage and any appraisal will be based on the reproductive stage. Leaves that are only bruised or torn suffer only partial loss while leaves that are bruised on the main vein, torn, broken, and/or wilted will usually die. Hail damage can destroy a portion of the leaf area or completely defoliate a plant.
- (3) Since hemp leaves usually vary in size, assess the loss of leaf area rather than the number of leaves lost as follows:
 - (a) For the applicable stage based on the date of damage, determine the percent of defoliation from 5 representative sample plants.
 - (b) Include only the area removed or affected by a tear or bruise as indicated by browning of the tissue.
 - (c) Apply the result to Exhibit 7 (Percent Yield Loss from Defoliation) to determine the factor used to calculate the percent yield loss due to defoliation for the applicable stage (Vegetative – Vegetative through start of flowering; Reproductive – 5 or 10 days after flowering).

C. Seed Count Appraisals – Grain

- (1) Seed count appraisals are done in the reproductive (ripening) stage when the seeds have reached maturity. Defer all appraisals using the seed count method until the plants have matured and the seeds can be harvested. However, ensure that seed count appraisals are made as soon as feasible because the potential for shattering increases significantly once the plants begin to mature and dry down.
- (2) Hemp grain is not normally swathed except in special conditions (in dry arid climates, for short varieties, or other conditions normally conducive to swathing). When grain is damaged in the swath, use the seed count appraisal method (either hand-harvested or machine harvested) to determine production to count in the field.
- (3) Hand Harvested Appraisals:
 - (a) For each sample required for the size of field (refer to Exhibit 5, Table A and B, shell out the seeds from all seed heads from five square feet of row (or a one square yard area if broadcast seeded).
 - (b) Pour the seeds from each sample into a graduated cylinder and measure level in milliliters (ml.).
 - (c) Record seed level in ml. for each sample area on the appraisal worksheet.
 - (d) Total the ml. of seed from all samples. Divide the total ml by the number of square feet per sample (e.g., 5 sq. ft. if planted in rows, 9 sq. ft. if broadcast seeded) to determine the average ml. Convert to pounds of seed by multiplying the average ml of seed by a conversion factor of “54.4” Divide the resultant pounds of seed by the number of representative samples taken to determine the pounds per acre appraisal.
 - (e) If the hemp grain is damaged in the swath, determine production to count in the swath as follows:
 - (i) In lieu of step (3)(a) above for each required sample (see Exhibit 5, Table A and B), determine a representative plant population for five square feet of row (one square yard if broadcast seeded) by counting the stubble plants in a neighboring area adjacent to the swath.
 - (ii) Remove the equivalent number of representative plants from the swath by selecting approximately one third of the plants from the top portion of the swath, one third of the plants from the center portion of the swath, and one third of the plants from the lower portion of the swath. Care must be taken when removing plants from the swath to avoid unnecessary shatter of the seeds from the seed heads.

C. Seed Count Appraisals – Grain (continued)

- (iii) Shell out the seeds from all seed heads removed from the swath.
- (iv) Proceed as usual with steps (3)(b) through (3)(d) above.
- (5) Machine Harvested Appraisals:
 - (a) If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of the field (either standing or in windrows) to calculate the yield per acre. If swathing is a normal practice for the area, defer appraisal until the crop is swathed. Machine harvest/swathing should start in accordance with recommended maturity levels for the seed or increased susceptibility to shattering.
 - (b) Calculate the appraisal in whole pounds per acre of hemp grain using the formula below.

FORMULA:

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

EXAMPLE:

$$\frac{5 \text{ Lbs. grain}}{200 \text{ sq. ft. harvested}} \times 43,560 \text{ sq. ft./A} = 1089 \text{ Lbs./A}$$

D. CBD Appraisals- Stand Reduction/Plant Damage - Transplant

- (1) CBD transplant appraisals may apply for both vegetative and reproductive stages.
- (2) Stand reduction applies from transplanting to harvest (stage is based on the date of damage for the appraisal). If stand reduction occurs in both the vegetative and reproductive stages (e.g., excess moisture damage in the vegetative stage and hail damage in the reproductive stage destroying the plant), the stage will be based on the most recent date of damage/appraisal.
 - (a) Determine the number of acres in the field or subfield being appraised and number of required samples (see Exhibit 5, Table A).
 - (b) Select representative samples and count the number of live plants (capable of producing a seed head) in each 1/100th-acre sample (see Exhibit 5, Table C for sample row length).
 - (c) Determined plant population equals the number of plants (living, dead, or missing) in 1\100th-acre multiplied by 100.
 - (d) Total the number of live plants from all the samples.

D. CBD Appraisals- Stand Reduction/Plant Damage – Transplant (continued)

- (e) Divide the result of item (d) by the number of samples taken to determine average live plants per 1/100 acre.
- (f) Multiply the result of item (e) times the factor determined as follows. The result equals the appraisal in pounds per acre. Document calculations for determining the factor on a Special Report or in the Narrative of the PW.

Item (e) x (APH approved yield x 100 ÷ Determined plant population per acre before damage).

Example: Number of live plants per 1/100 acre = 6.

Determined plant population equals the number of plants (living, dead, or missing) in 1\100th-acre multiplied by 100.

13 plants (live, dead, or missing) x 100 = 1,300 determined plant population per acre.

APH approved yield = 1,000 pounds per acre

Determined plant population per acre = 1,300 plants per acre

1,000 x 100 ÷ 1,300 = 76.9 yield factor

Appraisal = 6 live plants x 76.9 yield factor = 461 pounds/acre

- (3) Plant damage appraisals. Conduct appraisals as instructed in Para. 26B (plant damage appraisals may be in addition to stand reduction appraisals under Para. 26D(2)).

E. CBD Appraisals- Stand Reduction/Plant Damage – Direct Seeded

Conduct appraisals as instructed in Para. 26A and B (stage is based on the date of damage for the appraisal).

F. Pre-Harvest Appraisals

Section 11(b)(3) of the CP requires a pre-harvest inspection of insured acreage to determine any insurable loss of production in the event the applicable governing authority determines the crop and any harvested production must be destroyed due to the crop testing above the allowed 0.3 percent THC level. The following procedure is used to determine the amount of production potential.

(1) CBD Appraisals

- (a) Select the minimum number of representative samples from the unit (field or subfield). See Exhibit 5, Table A, B, and C.
- (b) Select five representative plants from each sample.
- (c) Weigh the plants from each sample and total the weight of all samples rounded to whole pound.

F. Pre-Harvest Appraisals (continued)

- (d) Determine the average weight per plant by dividing the total weight from (c) by the total number plants for all samples rounded to hundredths of a pound.
- (f) Determine the total number of plants for all samples (count the number of plants contained in 25 feet of row for each sample (for direct seeded acreage, use 10 feet of row) beginning with the first plant of the 5 representative plants sample and total the results).
- (g) Determine the average number of plants per sample (divide the total plants for all samples by the number of samples rounded to tenths).
- (h) Determine the sample acreage factor (multiply the row width times 25 feet (or 10 feet for direct seeded) and divided into 43,560).
- (i) Multiply (d) by (g) by (h) to determine the per acre appraisal and multiply the result by the acreage in the unit (field or subfield) to determine the whole plant production rounded whole pounds for the appraised acreage.
- (j) Multiply (i) time 60 percent [standard moisture content contained in Para. 41(9)(i)(B)] to convert wet production to a dry weight rounded to whole pounds.
- (k) If the insured's production guarantee is based on:
 - (i) Floral CBD production, adjust to a floral poundage basis using the applicable factor contained in Para. 41(9)(c)(i)(B) rounded to whole pounds; or
 - (ii) Whole plant CBD production, the production determined in (j) applies.
- (l) Enter the appraised production from (k)(i) or (ii) in Section I of the PW for the applicable acreage. If the final THC level is exceeded, the appraisal stage code will be "P88", production loss due to solely uninsured causes. If the THC level is not exceeded, the appraisal state will be coded as "UH" if the acreage is not harvested. If the acreage is harvested, the appraisal will not apply.
- (m) Document all calculations in a Special Report. Reference the Special Report in the Narrative.

Example: Approved yield – 1000 pounds floral CBD
10 appraised acres (transplant); sample number is 3 samples
5 consecutive plants per sample
15 plants weigh 7 pounds
Average weight per plant - .47 pounds (drought damage)
Total number plants for all 25-foot sample rows – 17 plants
Average plants per sample row – 5.7 (17 ÷ 3 sample rows)

26 Appraisal Methods (Continued)

F. Pre-Harvest Appraisals (continued)

Sample acreage factor – 435.6 [43560 ÷ (4-foot row width x 25 row feet)]

Whole plant production – 1,167 pounds (.47 x 5.7 x 435.6)

Dry weight production – 700 pounds (1,167 x .60)

Transplant floral appraisal – 385 pounds (700 x .55 transplant floral factor)

(2) Other Pre-harvest Appraisals

If other pre-harvest damage occurs for the hemp grain and fiber and the insured requests consent to put the crop to other use, the pre-harvest appraisals may be conducted as follows:

- (a) Hemp grain: Defer all appraisals until a seed count appraisal can be made.
- (b) Hemp fiber – Procedures outline in F(1) may be used excluding F(1)(k).
- (c) Item F(1)(l) may apply to F(2)(a) and (b) subject to action by the governing authority.

27 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established appraisal modifications contained in this handbook, refer to the LAM for additional information.

28 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield including fields or subfields with a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to Part 3, Appraisals for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in Exhibit 3. Example appraisal worksheets are also provided to illustrate how to complete item entries.
- (5) For all zero appraisals, refer to the LAM.

29-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons as described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (7) Standard PW items are numbered consecutively in Exhibit 4. An example PW is also provided to illustrate how to complete item entries.
- (8) Determining Harvested Farm-Stored Fiber and CBD Production
 - (a) Large Bales

If the baler tally count is acceptable, multiply the number of bales times the average weight of at least two bales. If the tally count is not acceptable, count the individual

41 General Information for Production Worksheet Entries and Completion Information (Continued)

bales, and multiply the number of bales times the average weight of at least two bales. Determine the weight in whole pounds.

(b) Small Bales

- (i) To determine pounds for small square or round bales when the production remains in the field, weigh 3 or 4 representative bales for an average bale weight. If acceptable baler tally counts are available, use the tally count times the average bale weight to compute the total pounds. If tally counts are not available, count the number of bales in the field.
- (ii) To determine pounds for small square or round bales which are stacked, and the number of bales can be determined, use the number of bales times the average bale weight. Determine the weight in whole pounds.
- (iii) To determine pounds for small square or round bales which are piled (not stacked) and the number of bales cannot be determined, use the following method:

- (A) Determine the size of the pile of bales and the average size of each bale: length times width times depth equals cubic feet.
- (B) Determine the average weight per bale, then divide the average weight per bale by the average number of cubic feet per bale to equal the number of pounds per cubic ft.
- (C) Multiply the number of pounds per cubic ft. times the number of cubic feet in the pile to determine the total pounds in the pile (in whole pounds).

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

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

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

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

- (c) Additional instructions for forage production found at Par. 1002D of the LAM may be applicable in determining fiber production.
- (d) Transfer the result of (a) or (b) or the sum of (a) or (b) to column 49 of the PW.
- (e) Document all calculations for items (8)(a) – (b) in a Special Report. Reference the Special Report in the Narrative.

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

Transplant floral and whole plant floral CBD acreage may be harvested and stored in bags or wrapped bales as high moisture stored production. Additionally, the bag or bale will

41 General Information for Production Worksheet Entries and Completion Information (Continued)

contain both floral and other plant material (stalks, stems, leaves, etc.). The production contained in the bag or bale must be adjusted for both moisture and floral content to determine the applicable production to count.

- (a) Determine the wet weight of the sample bags or bales as described in Para. 41(8) as may be adapted to wet weight determinations. Adjust the wet weight to a dry weight (in whole pounds) as described in (9)(b) below.
- (b) Moisture Adjustment
 - (i) To determine the moisture content of CBD production stored in a bale or bag, the AIP will:
 - (A) Perform moisture tests of a representative number of bags or bales (follow the small bale/large bale instructions in Para. 41(8) for the number of sample bags or bales) using moisture testing methods or equipment approved by the AIP; or
 - (B) Apply the Standard Moisture Reduction Factor of 60%.

Note: If the insured CBD hemp acreage is harvested at different times (earlier harvests vs. later harvests), the moisture content may vary based on the time of harvest. Representative sample bags or bales should be sampled separately if a significant difference (more than 7 days) in harvest dates is applicable.
 - (ii) Hemp stored in bags or bales are typically air tight to prevent spoilage and insureds may be reluctant to perforate the wrap or bag to allow for moisture tests. In those instances, the Standard Moisture Reduction Factor will be used to determine the dry weight of the bale or bag.
 - (iii) AIPs may choose to conduct moisture tests during harvest (dependent on workload and adjuster availability) instead of post-harvest moisture determinations.
 - (iv) Enter the applicable moisture percentage determined in (9)(b) in column 59.a. of the PW.
- (c) Floral Material Adjustment
 - (i) To determine the percentage of CBD floral material when the entire plant (referred to as whole plant on the SP and AD) was harvested and stored in a bale or bag:
 - (A) Use the ratio of floral to stalk biomass if determined by an AIP approved independent third party immediately prior to harvest.

**41 General Information for Production Worksheet Entries and Completion Information
(Continued)**

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

1 Transplant: .55

2 Direct Seeded: .25

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

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

42-50 (Reserved)

EXHIBITS

Acronyms and Abbreviations

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

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

Definitions

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

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

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

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

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

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

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

Pound – 16 ounces avoirdupois.

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

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

- (a) The producer's promise to plant and grow hemp and to deliver all hemp to the processor;
- (b) The processor's promise to purchase the hemp produced by the producer; and;
- (c) A base contract price, or method to derive a value that will be paid to the producer for the production as specified in the processor's contract.

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

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

Definitions (Continued)

Type – A category of hemp identified as a type on the Special Provisions and shown below

- (a) CBD – CBD produced from the flowers, leaves, stems, and stalks of hemp plants;
- (b) Dual-purpose – A type of hemp that is grown to produce grain and fiber in the same crop year;
- (c) Fiber- The fiber produced from the stems and stalk of the hemp plant;
- (d) Grain - Grain produced by the hemp plant;
- (e) Oil - Oil produced from hemp grain; and
- (f) Other - Other types of hemp contained in the Special Provisions.

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, see subparagraph 2D and paragraph 28.

Complete separate appraisal worksheets for stand reduction/plant damage appraisals, seed count appraisals, and CBD appraisals.

Element/Item Number	Description
Company	Name of AIP if not preprinted on the worksheet (Company Name).
1. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5. Claim Number	Claim number as assigned by the AIP.
6. Type & Stage	Determined hemp type and stage of growth at time of damage [e.g., Grain (Vegetative or Reproductive – flowering/ripening), Fiber (Vegetative), and CBD – (Vegetative or Reproductive – see Para 26D(2))].
7. Acres Appraised	Number of acres being appraised to tenths.

STAND REDUCTION AND PLANT DAMAGE APPRAISALS – GRAIN AND FIBER

Element/Item Number	Description
8. Sample Number	Make no entry. Sample identification numbers are printed on the appraisal worksheet.
9. Field ID	Field or subfield identification symbol.
10. Drill Space	Row width/drill spacing to the nearest half inch. (If planted in rows or drilled, use column 10 to record the applicable spacing.) If broadcast, enter “B.” Refer to Para. 22 for row width determination information.
To minimize errors, percentages in columns 13 through 18 are to be entered as 2-place decimals (e.g., .80 for 80 percent, and so forth). For CBD stand reduction appraisals, see Page 21 for appraisal instructions.	
11. Original Stand	For grain and fiber appraisals: Original number of plants (living and dead/non-harvestable, missing, or non-emerged) in nine square feet of row (one square yard if broadcast seeded). If original stand is in excess of 35 plants/nine square feet, round to the nearest 5 plants. (Example: There are 83 plants/nine square feet in the original stand. Round up to “85” and enter this on the appraisal worksheet.) If none of the original stand emerged, or is completely destroyed, enter zero [refer to Para. 26A(5)(a)].

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
12. Surviving Stand	Number of live plants remaining in nine square feet of row (one square yard if broadcast seeded). If surviving stand is in excess of 35 plants/nine square feet, round to the nearest 5 plants. (Example: There are 39 plants/nine square feet in the surviving stand. Round up to “40” and enter this on the appraisal worksheet.) Enter zero if the entry in item 11 is zero.
13. % Damage from Stand Reduction (Grain or Fiber)	Percent yield loss from Exhibit 6 (Percent Yield Loss Stand Reduction).
14. Potential Remaining (1.00 - Item 13)	1.00 minus column 13 entry.
15. % Leaf Area Destroyed (Hail Only)	The average percent of leaf area destroyed from five representative plants in the representative sample area. Plants may be damaged in the vegetative stage yet progress into the reproductive stage; such plants may be actually appraised during the reproductive stage, but the percent of damage will be based on the date of damage and amount of damage determined for the vegetative stage (see Exhibit 7, Stage – Vegetative through start of flowering). If there is no leaf area destroyed, make no entry.
16. % Damage from Leaf Destruction	Percent yield loss from defoliation (refer to Exhibit 7 – Percent Yield Loss from Defoliation). If there is no entry in column 15, make no entry.
17. Net Damage to Leaf Loss	Column 14 times column 16 rounded to hundredths. If there is no entry in column 16, make no entry.
18. Net Potential Remaining	Column 14 minus column 17. If there is no entry in column 17, transfer the entry from column 14.
19. APH Yield (Pounds)	Approved APH yield in whole pounds from the APH form.
20. Total Pounds per Sample	Column 18 times column 19, in whole pounds.
21.-23. Make no entry.	
Make entry under the “Stand Reduction or Plant Damage” Column for items 24 through 26.	
24. Sub-total	Total all item 20 entries, in whole pounds.
25. Number of Samples	Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.
26. Appraisal (Pounds/A)	Item 24 divided by item 25, results in whole pounds.
27. Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Explain the reason for any “zero” original and surviving stands (items 11 and 12) for all zero appraisals. Refer to the LAM.

Form Standards – Appraisal Worksheet (Continued)

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

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

SEED COUNT APPRAISALS – Grain

Element/Item Number	Description
1.-7.	Refer to the applicable item entries as described above.
8.-20.	Make no entry.
21. Sample Number	Make no entry. Sample identification numbers are pre-printed on the appraisal worksheet.
22. Seed Level in Cylinder (ml)	Seed level in cylinder to the nearest whole milliliter (ml.). Refer to Para. 26C. Use a graduated cylinder to measure seed samples. Adjusters can obtain graduated cylinders, in ml., from most chemical supply stores.
23(a) Total ml	Total all column 22 entries.
23(b) Total ml from 23(a)	Enter Total ml from item 23(a).
23(c) Sq. Ft. Per Sample	Enter the square feet per representative sample. Enter "5" for hemp grain seeded in rows (drilled). Enter "9" for broadcast seeded.
23(d) Average ml	Enter the result of item 23(b) divided by item 23(c) to tenths.
23(e) Conversion Factor	"54.4."
Make entry under the "Seed Count" column for items 24 through 26.	
24. Sub-total	Convert ml. to pounds by multiplying the Average ml. from item 23(d) by a factor of "54.4". Enter the result in pounds to tenths.
25. Number of Samples	Total number of samples taken for all Seed Count Appraisals.
26. Appraisal (Pounds/A)	Item 24 divided by item 25, result in whole pounds.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
27. Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Enter field or subfield identification symbol and row width/drill spacing for Seed Count appraisals.

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

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

CBD – STAND REDUCTION/PLANT DAMAGE APPRAISALS - TRANSPLANT

Complete a separate CBD appraisal worksheet using stand reduction. (If plant damage is also applicable, the appraisal worksheet would include stand reduction and plant damage appraisals.)

Element/Item Number	Description
Stand Reduction and Plant Damage	
8. Sample Number	Make no entry. Sample identification numbers are printed on the appraisal form.
9. Field ID	Field or subfield identification symbol.
10. Drill Space	Strike through "Drill Space: and enter "1/100 Acre".
11. Original Stand	Enter the original number plants (living and dead/non-harvestable, missing, or non-emerged) in each 1/100-acre sample. If none of the original stand emerged, or is completely destroyed, enter zero [refer to Para. 26A(5)(a)].
12. Surviving Stand	Enter the number of live plants remaining in each 1/100-acre sample. Enter zero if the entry in item 11 is zero.
13. % Damage from Stand Reduction	Enter the percent of damage from stand reduction by subtracting item 12 from item 11 and dividing the result by item 11. Enter the result to hundredths.
14. Potential Remaining	Enter the result of 1.00 minus the column 13 entry.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
15. % Leaf Area Destroyed (Hail Only)	Make no entry.
16. % Damage from Leaf Destruction	Make no entry.
17. Net Damage to Leaf Loss	Make no entry.
18. Net Potential Remaining	Transfer the entry from column 14.
19. APH Yield (Pounds)	Approved APH yield in whole pounds from the APH form.
20. Total Pounds per Sample	Column 18 times column 19, in whole pounds.
21.-23. Make no entry.	
Make entry under the “Stand Reduction or Plant Damage” Column for items 24 through 26.	
24. Sub-total	Total all item 20 entries, in whole pounds.
25. Number of Samples	Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.
26. Appraisal (Pounds/A)	Item 24 divided by item 25, result in whole pounds.

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

Element/Item Number	Description
27. Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. Explain the reason for any “zero” original and surviving stands (items 11 and 12) for all zero appraisals. Refer to the LAM.
28. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining signature, review all entries on the Appraisal Worksheet with the insured (or insured’s authorized representative), particularly explaining codes, and so forth, which may not be readily understood.
29. Adjuster’s Signature, Code Number, and Date:	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if applicable); otherwise, document the appraisal date in the “Narrative” of the PW.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, and so forth).

CBD – STAND REDUCTION/PLANT DAMAGE APPRAISALS – DIRECT SEEDED

Follow completion instructions for **Stand Reduction and Plant Damage Appraisals – Grain and Fiber** (See example Appraisal Worksheet for Grain – Vegetative Stage.)

Form Standards – Appraisal Worksheet (Continued)

COMPANY: ANY COMPANY

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

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

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

SEED COUNT APPRAISALS

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

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

Form Standards – Appraisal Worksheet (Continued)

COMPANY: ANY COMPANY

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

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

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

SEED COUNT APPRAISALS

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

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

Form Standards – Appraisal Worksheet (Continued)

COMPANY: ANY COMPANY

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

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	48	1,300	550	.58	.42				.42	1,000	420
2	A	48	1,300	635	.51	.49				.49	1,000	490
3	A	48	1,300	0	1.00	.00				.00	1,000	0
4	A	48	1,300	533	.59	.41				.41	1,000	410
5	A	48	1,300	622	.52	.48				.48	1,000	480

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE	
1					54.4	24 SUB-TOTAL			
2								1,800	
3							25 NUMBER OF SAMPLES		5
4							26 APPRAISAL (Pounds/A)		
5									360
6		27 REMARKS							
7									
8									
TOTAL ML 23(a)									

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

Form Standards – Appraisal Worksheet (Continued)

COMPANY: ANY COMPANY

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

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	A	48	1,300	750	.42	.58				.58	1,000	580
2	A	48	1,300	735	.43	.57				.57	1,000	570
3	A	48	1,300	675	.48	.52				.52	1,000	520
4	A	48	1,300	710	.45	.55				.55	1,000	550
5	A	48	1,300	692	.47	.53				.53	1,000	530

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1					54.4	24 SUB-TOTAL		
2								2,750
3						25 NUMBER OF SAMPLES		5
4								
5						26 APPRAISAL (Pounds/A)		550
6								
7		27 REMARKS						
8								
TOTAL ML 23(a)								

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

Form Standards – Appraisal Worksheet (Continued)

COMPANY: ANY COMPANY

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

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

SAMPLE NUMBER 8	FIELD ID 9	DRILL SPACE 1/100 Acre 10	ORIGINAL STAND 11	SURVIVING STAND 12	% DAMAGE FROM STAND REDUCTION 13	POTENTIAL REMAINING (1.00-item 13) 14	% LEAF AREA DESTROYED (Hail Only) 15	% DAMAGE FROM LEAF DESTRUCTION 16	NET DAMAGE TO LEAF LOSS (14 x 16) 17	NET POTENTIAL REMAINING (14 - 17) 18	APH YIELD (Pounds) 19	TOTAL POUNDS PER SAMPLE (18 x 19) 20
1	B	48	1,300	1,000	.23	.77				.77	1,000	770
2	B	48	1,300	935	.28	.72				.72	1,000	720
3	B	48	1,300	1,100	.15	.85				.85	1,000	850
4	B	48	1,300	985	.24	.76				.76	1,000	760
5	B	48	1,300	922	.29	.71				.71	1,000	710

SEED COUNT APPRAISALS

SAMPLE NUMBER 21	SEED LEVEL IN CYLINDER (ML) 22	23(b) TOTAL ML FROM 23(a)	23(c) SQ. FT. PER SAMPLE	23(d) AVERAGE ML	23(e) CONVERSION FACTOR		SEED COUNT	STAND REDUCTION OR PLANT DAMAGE
1					54.4	24 SUB-TOTAL		
2								3,810
3						25 NUMBER OF SAMPLES		
4								5
5						26 APPRAISAL (Pounds/A)		
6								762
7		27 REMARKS						
8								
TOTAL ML 23(a)								

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

Form Standards – Production Worksheet

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

Element/Item Number	Description
1. Crop/Code #	“Hemp” (1218). Refer to Section I, item 22 herein, for type code entry procedures.
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Damage	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above. 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.</p> <p>If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims).</p>
6. Insured Cause %	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description												
6. Insured Cause % (Continued)	<p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="573 520 1479 680"> <tr> <td data-bbox="573 520 971 554">4. Date(s) of Damage</td> <td data-bbox="971 520 1187 554">MAY</td> <td data-bbox="1187 520 1328 554">JUN 10</td> <td data-bbox="1328 520 1479 554">AUG</td> </tr> <tr> <td data-bbox="573 554 971 630">5. Cause(s) of Damage</td> <td data-bbox="971 554 1187 630">Excess Moisture</td> <td data-bbox="1187 554 1328 630">Hail</td> <td data-bbox="1328 554 1479 630">Drought</td> </tr> <tr> <td data-bbox="573 630 971 680">6. Insured Cause %</td> <td data-bbox="971 630 1187 680">40</td> <td data-bbox="1187 630 1328 680">30</td> <td data-bbox="1328 630 1479 680">20</td> </tr> </table> <p>Narrative: Additional date of damage – OCT 15; Cause of Damage – Freeze; Insured cause percent - 10%.</p>	4. Date(s) of Damage	MAY	JUN 10	AUG	5. Cause(s) of Damage	Excess Moisture	Hail	Drought	6. Insured Cause %	40	30	20
4. Date(s) of Damage	MAY	JUN 10	AUG										
5. Cause(s) of Damage	Excess Moisture	Hail	Drought										
6. Insured Cause %	40	30	20										
7. Company/Agency	Name of company and agency servicing the contract.												
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.												
9. Claim #	Claim number as assigned by the AIP.												
10. Policy #	Insured’s assigned policy number.												
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.												
12. Additional Units	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the “Narrative” or on an attached Special Report.</p>												
13. Est. Prod. Per Acre	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>												
14. Date(s) Notice of Loss	<p>PRELIMINARY:</p> <p>a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.</p>												

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
14. Date(s) Notice of Loss (Continued)	<p>b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>c. Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p> <p>e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.</p> <p>FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<p>a. If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>b. 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 (not crop-hail, fire, and so forth). If the other person does not, enter “None.”</p> <p>(1) 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.</p> <p>(2) 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.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>c. Refer to the LAM for further information regarding companion contracts.</p>

Form Standards – Production Worksheet (Continued)

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Description
16. Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative.”
17. Multi-Crop Code	PRELIMINARY AND FINAL: The applicable two-digit code for first crop and second crop. Refer to the lam for instructions regarding entry of first crop and second crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres make no entry.
19. Determined Acres	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ol style="list-style-type: none"> a. Put to other use without consent; b. Abandoned; c. Damaged by uninsured causes; or d. For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
19. Determined Acres (continued)	<p>PRELIMINARY AND FINAL: Determined acres to tenths.</p> <p>Acres breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
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	<p>Three-digit code for the correct "Rate" as specified on the actuarial document maps. If a "Rate" or "High-Risk Area" is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the "Rate" is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a written agreement. (Written agreements are not authorized for the hemp crop insurance program.)</p>
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.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description																
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 is not specified on the actuarial documents, make no entry.																
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.																
29. Stage	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="597 1062 704 1094"><u>STAGE</u></th> <th data-bbox="818 1062 1045 1094"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="597 1098 781 1129">“P”</td> <td data-bbox="818 1098 1479 1234">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="597 1236 675 1268">“P88”</td> <td data-bbox="818 1236 1195 1268">Acreage exceeding THC level.</td> </tr> <tr> <td data-bbox="597 1270 781 1302">“H”</td> <td data-bbox="818 1270 951 1302">Harvested.</td> </tr> <tr> <td data-bbox="597 1304 781 1335">“UH”</td> <td data-bbox="818 1304 1373 1335">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="597 1346 667 1377">“TZ”</td> <td data-bbox="818 1346 1479 1419">UUF/Third Party Damage – Zero production on same acreage</td> </tr> <tr> <td data-bbox="597 1421 667 1453">“TA”</td> <td data-bbox="818 1421 1479 1495">UUF/ Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="597 1497 667 1528">“TH”</td> <td data-bbox="818 1497 1479 1570">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>(See CP, section 11(b)(3) and (4) for additional information applicable to the P88 stage entry.)</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>STAGE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	“P88”	Acreage exceeding THC level.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero production on same acreage	“TA”	UUF/ Third Party Damage – Appraised production on same acreage.	“TH”	UUF/Third Party Damage – Harvested production on same acreage.
<u>STAGE</u>	<u>EXPLANATION</u>																
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.																
“P88”	Acreage exceeding THC level.																
“H”	Harvested.																
“UH”	Unharvested or put to other use with consent.																
“TZ”	UUF/Third Party Damage – Zero production on same acreage																
“TA”	UUF/ Third Party Damage – Appraised production on same acreage.																
“TH”	UUF/Third Party Damage – Harvested production on same acreage.																

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description														
30. Use of Acreage	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0"> <tr> <td style="text-align: left;"><u>USE</u></td> <td style="text-align: left;"><u>EXPLANATION</u></td> </tr> <tr> <td>“To Millet”.....</td> <td>Use made of the acreage</td> </tr> <tr> <td>“WOC”.....</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”.....</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”.....</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”.....</td> <td>Harvested</td> </tr> <tr> <td>“UH”.....</td> <td>Unharvested</td> </tr> </table> <p>Verify any “Intended Use” entry. If final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“To Millet”.....	Use made of the acreage	“WOC”.....	Other use without consent	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested
<u>USE</u>	<u>EXPLANATION</u>														
“To Millet”.....	Use made of the acreage														
“WOC”.....	Other use without consent														
“SU”.....	Solely uninsured														
“ABA”.....	Abandoned without consent														
“H”.....	Harvested														
“UH”.....	Unharvested														
31. Appraised Potential	<p>PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to Para. 26, “Appraisal Methods” for additional instructions.</p> <p>If there is no potential on UH acreage, enter “0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p>														
32a. Moisture %	Enter moisture percent to tenths.														
32b. Factor	<p>For mature grain: If moisture is in excess of 9.0 percent, subtract from 100 the percent of moisture above 9.0; enter result to four places (percent moisture is 10.5 percent; 1.5 percent excess of 9.0: $100 - 1.5 = 98.5 \div 100 = .9850$). Adjust for moisture prior to any qualifying adjustment for quality (if applicable). Make no entry for fiber or CBD or if the moisture percent is equal to or less than 9.0 for grain.</p>														
33. Shell %, Factor, or Value	Make no entry.														
34. Production Pre QA	<p>PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, times column 32b rounded to whole pounds. If no entry in column 31, make no entry.</p>														
35. Quality Factor	<p>Under section 15 (j) of the BP and section 12(e) of the CP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p> <p>a. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to the Narrative below).</p> <p>b. Refer to LAM for additional information.</p> <p>Otherwise, make no entry.</p>														
36. Production Post QA	Result of multiplying column 34 times column 35, in whole pounds. If no entry in column 35, transfer entry from column 34.														

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description					
37. Uninsured Causes	<p>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 how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>a. Hail and Fire exclusion not in effect.</p> <p>(1) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage</p> <p>b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>					
38. Total to Count	Result of adding item 36 and item 37.					
39. Total	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Total determined acres (column 19), to tenths.</p>					
40. Quality	<p>PRELIMINARY AND FINAL: No adjustment for quality applies except as applicable for grain for conditions requiring the destruction of the crop. (See section 15(j) of the BP and section 12(e) of the CP.) Follow the applicable instructions in items a. and b.</p> <p>Qualifying QA Condition:</p> <table border="1" data-bbox="560 1522 1479 1753"> <tr> <td>Aflatoxin</td> </tr> <tr> <td>Vomitoxin</td> </tr> <tr> <td>Fumonisin</td> </tr> <tr> <td>Other</td> </tr> <tr> <td>None</td> </tr> </table>	Aflatoxin	Vomitoxin	Fumonisin	Other	None
Aflatoxin						
Vomitoxin						
Fumonisin						
Other						
None						

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
<p>40. Quality (Continued)</p>	<p>a. For all qualifying conditions checked, in the Narrative (or on a Special Report):</p> <ul style="list-style-type: none"> (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or (2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, and so forth, that documents the QA condition). <p>b. If one of listed qualifying QA conditions or “Other” are checked, in addition to the documentation requirements in item a., document in the Narrative (or on a Special Report):</p> <ul style="list-style-type: none"> (1) A description of the qualifying QA condition; (2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why. (3) Refer to Para. 15 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. <p>c. For items a. and b., follow the instructions in item 35 for the destruction of the crop.</p> <p>d. Check “None” if none of the production qualifies for QA.</p>
<p>41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:”</p>	<p>PRELIMINARY AND FINAL: Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) for grain exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the Narrative (or on a Special Report), the disposition of the production that was:</p> <ul style="list-style-type: none"> a. Sold, document the name and address of the processor; or b. Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed. <p>Refer to the LAM for additional information on mycotoxins.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.

Narrative Instructions

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

a.	If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
b.	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.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	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.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	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.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	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).
j.	Explain a “No” checked in item 44, “Damage Similar to Other Farms in the Area?”
k.	Attach a sketch map or aerial photo to identify the total unit: <ul style="list-style-type: none"> (i) If consent is or has been given to put part of the unit to another use; (ii) If consent is given to harvest parts of the unit before the final THC level has been determined. (iii) If uninsured causes (including excessive THC levels) are present; or (iv) For unusual or controversial cases. <p>Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
l.	Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	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.
n.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.

Form Standards – Production Worksheet (Continued)

p.	Document any authorized estimated acres shown in Section I, column 19.
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	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.
s.	For production that qualifies for Quality Adjustment, described in (i) and (ii) below (supporting documentation should be included in the insured’s claim file): (i) If mycotoxins are present, document the level based on laboratory test results. A copy of the test results from the approved testing facility may be attached to the PW in lieu of writing in the Narrative of the PW (Refer to the LAM). (ii) If a Federal or State destruction order has been issued, attach to the PW a copy of the Federal or State destruction order and the insured’s completed Certification Form. Refer to the LAM for additional documentation requirements.
t.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
u.	Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”
v.	Reference the Special Report for pre-harvest appraisals and farm stored fiber and CBD determinations and calculations. See Para. 26F(1)(m) and 41(8)(e) and (9)(d).

Section II – Determined Harvested Production

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, and so forth).
- (2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Square, Conical Pile, and so forth). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd-shaped structure. Document measurements on a Special Report or other worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored on Farm” in columns 49 through 52. Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, and so forth, make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or processor.
 - (b) “Seed,” “Fed,” and so forth.

Form Standards – Production Worksheet (Continued)

- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of processors of sold production.
 - (c) Varying determinations of production (varying moisture, foreign material (FM), test weight, value, and so forth).

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

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
 - (f) Varying types in the same unit. If there are multiple types planted within the same unit, the AIP may complete a separate PW for each type in the unit.
- (7) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Form Standards – Production Worksheet (Continued)

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.)	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM. PRELIMINARY: Make no entry. FINAL: a. 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. b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter “Incomplete.” c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.” d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, and so forth Refer to the LAM.
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	a. If only one practice and/or type of harvested production is listed, in Section I, make no entry. b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
48. Multi-Crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
Complete items 49 – 55 for the grain, item 55 for fiber and CBD, as applicable. For production sold, enter name and address of processor for production sold.	
49. Length or Diameter	<p>Internal measurement in feet to tenths of structural space occupied by crop.</p> <p>a. Length if rectangular or square.</p> <p>b. Diameter if round or conical pile. Refer to the LAM to convert circumference to diameter if internal diameter measurement is not possible.</p> <p>c. For fiber and CBD (dry baled and wet-baled/bagged): Describe the method of storage for the production accounted for on the line. Enter the number of bales/bags (round or rectangular bales or bags), the average weight per bale/bag, and the total quantity of production (in whole pounds) determined in Para 41(8)(d) and (9)(c)(ii). See Para. 41(8) and (9) for detailed instructions.</p>
50. Width	Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round, enter “RND.” If conical pile, enter “Cone.”
51. Depth	Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
52. Deductions	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, and so forth. Refer to the LAM for computation instructions.
53. Net Cubic Feet	Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54. Conversion Factor	Enter Conversion Factor as “.8” (only if structure measurements are entered).
55. Gross Prod.	<p>For grain: Multiply column 53 times column 54 times 44 pounds per bushel, rounded to whole pounds. The results of this calculation represent the amount of gross pounds in the bin.</p> <p>For dry-stored fiber and CBD and wet-stored bag/bale CBD: Transfer the total quantity of production from column 49.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
56. Bu., Ton, Lbs., Cwt.	<p>Circle “Lbs.” in column heading. Enter the production in whole pounds of production after all applicable deductions except moisture:</p> <p>a. For grain:</p> <p>(1) Weighed and stored on the farm from column 55</p> <p>(2) Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of all production calculations must be left in the file folder.</p> <p>b. For farm stored fiber and CBD production: Transfer the entry from column 55.</p> <p>c. For grain, fiber, and CBD: Sold and/or stored in commercial storage - Obtain production for the unit from the summary and/or settlement sheets. (Individual load slips only will not suffice unless the storage facility or processor will not provide summary and/or settlement sheets to the insured, and this is documented in the “Narrative.”)</p> <p>d. For mycotoxin-infected grain, enter all production even if it has no market value and required destruction applies.</p>
57. Shell/Sugar Factor	Make no entry.
58a. FM %	Make no entry.
58b. Factor	Make no entry.
59a. Moisture %	<p>Enter moisture percent to tenths for grain and CBD.</p> <p>Make no entry for fiber or if the moisture percent is equal to or less than 9.0 for grain or 10.0 for CBD.</p>
59b. Factor	<p>If moisture is in excess of 9.0 (grain) or 10.0 (CBD), enter the four-place moisture factor.</p> <p>To calculate the factor for grain, subtract from 100 the percent of moisture above 9.0; enter result to four places, e.g., the percent moisture is 10.5 percent and exceeds 9.0 by 1.5 percent. The factor equals .9850 ($100 - 1.5 = 98.5 \div 100 = .9850$ factor).</p> <p>To calculate the factor for CBD, subtract 0.11 from 100 for each tenth of a percent in excess of 10 percent; enter result to four places, e.g. the percent moisture is 10.5 percent and exceeds 10.0 by .5 percent. The factor equals .9945 ($100 - .55 (5 \times .11) = 99.45 \div 100 = .9945$ factor).</p> <p>Make no entry if no entry in item 59a.</p>
60a. Test Wt.	Make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
60b. Factor	Make no entry.
61. Adjusted Production	<p>For grain and CBD: Result of multiplying (column 56) times 59b. Round to whole pounds. (Stored production of fiber and CBD are not adjusted for moisture.)</p> <p>For grain, the unit of measure is pounds. Test weight is not applicable for grain.</p>
62. Prod. Not to Count	<p>Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).</p> <p>This entry must never exceed production shown on the same line. For grain, explain the total bin contents (bin grain depth, and so forth) and any “production not to count” in the “Narrative.”</p> <p>Make no entry if only the depth for production to count has been entered in column 51, and the depth for production not to count has been entered in the “Narrative” section. Refer to the example in the LAM.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	Make no entry.
64b. MKT Price	Make no entry.
65. Quality Factor	<p>Under section 15(j) of the BP and section 12(e) of the CP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p> <p>a. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to the Narrative below).</p> <p>b. Refer to LAM for additional information</p> <p>Otherwise, make no entry.</p>
66. Production to Count	Enter result from multiplying column 63 times column 65, rounded to whole pounds.
67. Total of column 63.	Total entries in column. If no entry in column 63, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
	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.
68. Section II Total:	PRELIMINARY: Make no entry. FINAL: Total of column 66.
69. Section I Total	PRELIMINARY: Make no entry. FINAL: Enter figure from Section I, column 38 total.
70. Unit Total	PRELIMINARY: Make no entry. FINAL: Total of column 68 and column 69.
71. Allocated Prod	Refer to the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total APH Prod.	Result, rounded to whole pounds, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, and so forth, within the unit.
The following required entries are not illustrated on the PW example below.	
73. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, and so forth, that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on bottom line.
74. Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75. Page	PRELIMINARY: Page numbers – "1," "2," and so forth, at the time of inspection. FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth).

Form Standards – Production Worksheet – Grain (Continued)

1. Crop/Code # HEMP 1218	2. Unit # 0001-0001 OU	3. Location Description SW1-96N-3W		7. Company Agency ANY COMPANY ANY AGENCY		8. Name of Insured I.M. INSURED			
4. Date(s) of Damage MAY	5. Cause(s) of Damage EX. MOIST.	JUL 10	HAIL			9. Claim # XXXXXXXXXX		11. Crop Year YYYY	
6. Insured Cause % 60	40					10. Policy # XXXXXXXXXX			
12. Additional Units						14. Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
13. Est. Prod. Per Acre						15. Companion Policy(s)			

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.	
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		6.0	1.000		016				002			UH	UH	481			2,886		2,886		2886	
B	NS		20.0	1.000		016				002			UH	UH	190			3,800		3,800		3,800	
C	NS		6.0	1.000		016				002			H	H									
D	NS		58.0	1.000		016				002			H	H									
39. TOTAL			90.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		6,686		6,686		6,686	
												41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>											

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton (Lbs. CWT)	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	NS	ACME ELEVATOR ANYTOWN, ANY STATE							900						900		900			900			
	NS	16.0	RND	10.0		2,010.0	.8	1,608.0	70,752					70,752		70,752			70,752				
67. TOTAL																	71,652	68. Section II Total		71,652			
																	69. Section I Total		6,686				
																	70. Unit Total		78,338				
																	71. Allocated Prod.						
																	72. Total APH Prod.		78,338				

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

Form Standards – Production Worksheet – CBD (Continued)

PRODUCTION WORKSHEET																													
1. Crop/Code # HEMP 1218			2. Unit # 0001-0002 OU		3. Location Description SW1-96N-4W					7. Company Agency ANY COMPANY ANY AGENCY					8. Name of Insured I.M. INSURED														
4. Date(s) of Damage JUN				5. Cause(s) of Damage EX. MOIST.				6. Insured Cause % 100				12. Additional Units				13. Est. Prod. Per Acre				9. Claim # XXXXXXXXXX			11. Crop Year YYYY						
10. Policy # XXXXXXXXXX															14. Date(s) Notice of Loss MM/DD/YYYY			1st		2nd		Final MM/DD/YYYY			15. Companion Policy(s)				
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																													
A. ACTUARIAL															B. POTENTIAL YIELD														
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.						
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count							
A	NS		6.0	1.000		018				002			UH	UH	360			2,160		2,160		2,160							
39. TOTAL			6.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		2,160		2,160		2,160							
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>																													

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

SECTION II – DETERMINED HARVESTED PRODUCTION																																
43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>																	
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION																						
47a.	47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	58b.	59a.	59b.	60a.	60b.	61.	62.	63.	64a.	64b.	65.	66.								
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu. Ton (Lbs) CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count													
67. TOTAL																							68. Section II Total		69. Section I Total		70. Unit Total		71. Allocated Prod.		72. Total APH Prod.	
																									2,160		2,160				2,160	

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

Form Standards – Production Worksheet – CBD (Continued)

PRODUCTION WORKSHEET												8. Name of Insured					
7. Company Agency												I.M. INSURED					
ANY COMPANY												9. Claim #					
ANY AGENCY												11. Crop Year					
1. Crop/Code #												XXXXXXX					
HEMP												YYYY					
1218												10. Policy #					
0001-0003 OU												XXXXXXX					
SW1-96N-5W												14. Date(s)					
4. Date(s) of Damage												1st		2nd		Final	
JUN												MM/DD/YYYY		MM/DD/YYYY			
5. Cause(s) of Damage												15. Companion Policy(s)					
EX. MOIST.																	
6. Insured Cause %																	
100																	
12. Additional Units																	
13. Est. Prod. Per Acre																	

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		8.0	1.000		018				002			UH	UH	360			2,160		2,160		2,160	
B			12.0	1.000		018				002			P88	SU	550			4,400		4,400		4,400	
C			20.0	1.000		018				002			P88	SU	762			15,240		15,240		15,240	
D			10	1.000		018				002			H	H									
39. TOTAL			50.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>													42. TOTALS		21,800		21,800		21,800
															41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>								

NARRATIVE (If more space is needed, attach a Special Report) Acres were determined using permanent field measurements. THC level for Field A and D below 0.3 percent. Production from Field D delivered to a CBD processor. Fields B and C harvested with consent and harvested production exceeded 0.3 percent and destroyed – lost due solely uninsured causes.

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 <input checked="" type="checkbox"/> No <input type="checkbox"/>						Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.				
47b.	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count				
									9,000					9,000		9,000			9,000				
																	68. Section II Total		9,000				
																	69. Section I Total		21,800				
																	70. Unit Total		30,800				
																	71. Allocated Prod.						
																	72. Total APH Prod.		30,800				

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

Reference Material

Table A - Minimum Representative Sample Requirements

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.01 - 40.0	1 additional sample for each additional 10 acres
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

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

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

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

Example: Row width is 15 inches.

12 inches ÷ 15 inch row width = 0.8 feet X 9 = 7.2 feet of row for nine square feet

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

Example: Row width is 15 inches.

12 inches ÷ 15 inch row width = 0.8 feet X 5 = 4.0 feet of row for five square feet

Reference Materials (Continued)

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

ROW WIDTH (INCHES)	ROW LENGTH (FEET) FOR 1/100 ACRE
56	93.3
54	96.8
52	100.5
50	104.5
48	108.9
46	113.6
44	118.8
42	124.5
40	130.7
38	137.6
36	145.2
34	153.7
32	163.4
30	174.2
28	186.7
26	201.0
24	217.1
22	237.6
20	261.4
18	290.4
16	326.7
14	373.4

For row widths not listed, use the following formula:

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

Examples:

$$\frac{43,560 \text{ sq. ft./acre} \div \frac{25''}{12''}}{100 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 2.083}{100 \text{ ft.}} = \frac{20912.140}{100 \text{ ft.}} = 209.121 \text{ ft. or } 209.1 \text{ ft. row length}$$

$$\frac{43,560 \text{ sq. ft./acre} \div \frac{72''}{12''}}{100 \text{ ft.}} = \frac{43,560 \text{ sq. ft.} \div 6.000}{100 \text{ ft.}} = \frac{7260.000}{100 \text{ ft.}} = 72.600 \text{ ft. or } 72.6 \text{ ft. row length}$$

Percent Yield Loss Stand Reduction

Transplant CBD

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

For the purpose of determining the percent of damage:

1. Determine the sample row length.
2. Determine the original number of plants for the sample row length.
3. Count the number of remaining plants in the sample row.
4. Divide the number of remaining plants by the original number of plants to determine the percent of stand.
5. Percent damage equals 100 – the percent of stand.

Example: 4 x 4 Planting Pattern

1. Sample row length: 108.9 feet (4-foot (48 inches) row width: the row length is 108.9 feet – see Exhibit 5, Table C)
2. Original number of plants: 27 ($108.9 \div 4 = 27.2$ rounded to the nearest whole plant)
3. Remaining plants: 15
4. $15 \text{ remaining plants} \div 27 \text{ original plants} = 56.0$ percent of stand ($0.555 = 56.0$ rounded to the whole percent)
5. Percent damage: 44 percent ($100 - 56$ percent of stand)

Grain, Fiber, and Direct-Seeded CBD

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

Example:

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

Percent Yield Loss Stand Reduction (Continued)

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

PERCENT LOSS FROM STAND REDUCTION

Percent Yield Loss Stand Reduction (Continued)

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

PERCENT LOSS FROM STAND REDUCTION

Percent Yield Loss Stand Reduction (Continued)

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

PERCENT LOSS FROM STAND REDUCTION

Percent Yield Loss from Defoliation

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

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

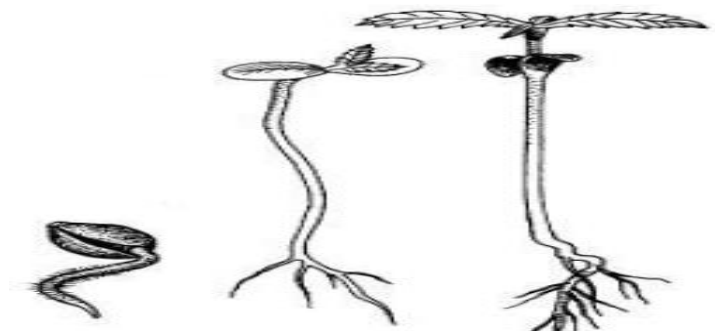
Percent Defoliation																				
Stage of Growth	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60
Vegetative through start of Flowering	10	10	11	11	11	11	11	12	12	12	12	13	13	13	14	14	14	14	15	15
5 Days after Flowering:	6	6	7	7	7	7	7	8	8	8	8	8	9	9	9	9	9	10	10	10
10 Days after Flowering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

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

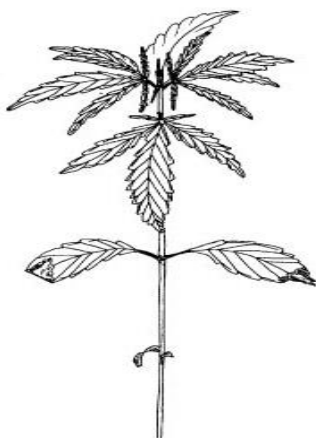
Percent Defoliation																				
Stage of Growth	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
Vegetative through start of Flowering	20	20	21	21	21	21	21	22	22	22	22	23	23	23	24	24	24	24	25	25
5 Days after Flowering:	13	13	13	13	14	14	14	14	14	14	14	14	15	15	15	15	15	16	16	16
10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

Reference Pictures

HEMP MORPHOLOGY



Germination, Emergence of Cotyledon, and First True Leaf.



Third True Leaf Pair



Leaf Position at Beginning of Flowering Stage

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

Reference Pictures (Continued)



Male dioecious plant and staminate male flower
(Monoecious plants have both male and female parts on the same branch or raceme)



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

*A: Pistillate female flower (stigmas, style, perigonal bract and stipule),
 B: spike, C: inflorescence, D: formed perigonal bract, E: hard seed*

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