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FORAGE SEEDING LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: Forage Seeding Loss Adjustment Standards Handbook	**NUMBER: FCIC-25160**
EFFECTIVE DATE: 2021 and Succeeding Crop Years	**ISSUE DATE: 06/30/2020**
SUBJECT: **Provides the procedures and instructions for administering the Forage Seeding crop insurance program**	**OPI: Product Administration and Standards Division** **APPROVED:** */S:/ Richard Flournoy* **Deputy Administrator for Product Management**

REASON FOR ISSUANCE

This is the first issue of 25160 – Forage Seeding Loss Adjustment Handbook. It should be used in conjunction with 25165 – Forage Production Loss Adjustment Handbook. 25150 Forage Loss Adjustment Handbook is now obsolete.

CONTROL CHART

Forage Seeding Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Insert	Entire Handbook					06-2020	FCIC-25160
Current Index	1-2	1-2	1-10	1-8	11-38	06-2020	FCIC-25160

FILING INSTRUCTIONS:

This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

FORAGE SEEDING LOSS ADJUSTMENT STANDARDS HANDBOOK
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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs).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

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides 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 the LAM.

(2) Terms, abbreviations, and definitions specific to Forage Seeding 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 DSSH for irrigated practice guidelines and to the CIH and LAM for other irrigated practice information.

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

(1) One legible copy to the insured; and

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

C. Record Retention

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

D. Form Standards

(1) The entry items in exhibits 3-5 are the minimum requirements for the Appraisal Worksheets and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (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 3-5. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.

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

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

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

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11 Insurability

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

(1) The crop insured will be all the forage seeding in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, and:

(a) that is planted during the current crop year, or replanted during the calendar year following planting, to establish an adequate stand of forage;

(b) that is not grown with the intent to be grazed, or not grazed at any time during the insurance period; and

(c) that is not interplanted with another crop, except companion crops, unless allowed by the SP or by WA.

12 Replanting Payment

A. General Information

(1) Planting seed into an existing damaged stand, using a reduced seeding rate from the original seeding rate, will not be considered replanting.

(2) No replanting payment will be made on acreage for which one replanting payment has been allowed in the same crop year

(3) If the information reported by the insured on the acreage report results in a lower premium than the actual premium determined to be due based on the acreage, share, practice, or type determined to have existed, the replanting payment will be reduced proportionately.

(4) The amount of the replanting payment will be equal to 50 percent of the amount of indemnity determined in accordance with section 13(a) of the CP unless otherwise specified in the SP.

B. Qualifications for Replanting Payment

Unless otherwise specified in the SP, a replanting payment is allowed if:

(1) The AIP determines it is practical to replant;

(2) The AIP gives written consent to replant;

12 Replanting Payment (Continued)

B. Qualifications for Replanting Payment (continued)

(3) In California, acreage planted to the insured crop is damaged by an insurable cause of loss occurring before the spring final planting date in the actuarial documents to the extent that less than 75 percent of the normal planting density remains, and the crop can reach maturity before the end of the insurance period;

(4) In all other states:

(a) The insured spring or fall planted acreage is damaged by an insurable cause of loss to the extent that less than 75 percent of the normal planting density remains;

(b) If fall planted, the acreage is replanted the following spring by the spring final planting date; and

(c) If spring planted, the original planting took place after the earliest planting date shown in the SP, and the acreage is replanted by the spring final planting date shown in the SP.

C. Replanting Payment Inspections

Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

13 Unit Division

Refer to the insurance contract for unit provisions. A basic unit, as defined in the BP, will be divided into additional basic units as designated in the SP. A basic unit will be divided into additional basic units by spring-planted and fall-planted acreage.

For information on Enterprise, Multi-County Enterprise, and Whole-Farm units, refer to the LAM.

14 Federal or State Ordered Destruction

Under section 15 (j) of the Basic Provisions, if due to insured causes, a Federal or State agency has ordered the insured crop or crop production to be destroyed, on the claim form enter the factor ".000" in column 35 for appraised production or column 65 for harvested production, as applicable. 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 item 40 and the Narrative in the claim form instructions). Also refer to the LAM for additional information. Otherwise, make no entry."

15-20 (Reserved)

PART 3 APPRAISALS

21 General Information

All appraisals will be completed in accordance with procedures specified in this handbook and the LAM.

A. Determine Minimum Samples

Determine the minimum number of required samples for a field or sub-field by the field size (refer to exhibit 5), the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or sub-field.

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 6 (Minimum Representative Sample Requirements) for each field or subfield.

22 Appraisal Methods

A. General Information

(1) The Normal Plant Density (Plant Count) Method is used for the insurable forage types that contain less than 60 percent alfalfa such as Birdsfoot Trefoil, Birdsfoot Trefoil Grass Mixes, and Red Clover. Normal Planting Density will also be used for replant determinations.

(2) The Adequate Stand (Stem Count) Method is used for forage types that contains 60 percent or more alfalfa. This method counts the number of live alfalfa stems rather than live plants.

B. Normal Plant Density Method

Determine plant populations as follows:

(1) Select representative areas of each field or subfield:

(a) Select a size (area in square feet) for all samples in the field or subfield; i.e., the thinner the stand, the larger the sample.

(b) Use the measuring devices described in Exhibit 7. Sample by tossing the device into representative areas throughout the field or subfield.

B. Normal Plant Density Method (continued)

(2) Count the number of live plants within each sample area. Refer to the SP for applicable plant population.

(3) Prepare the applicable forms for:

(a) Spring or fall planting with less than 75 percent of a normal stand - Certification Form, Appraisal Worksheet, and Claim Form.

(b) Replanted acreage (for a replanting payment) - Certification Form, Appraisal Worksheet, and Claim Form.

C. Adequate Stand (Stem) Count Method

(1) General Information

(a) The population of live alfalfa stems to be counted from insurable acreage on the unit will be not less than the population of live alfalfa stems in an adequate stand for any acreage:

(i) That is abandoned;

(ii) That is put to another use without consent;

(iii) For which the insured fails to meet the notice of loss requirements contained in the crop policy; or

(iv) That is damaged solely by uninsured causes.

(b) Use this method to determine if there is an adequate stand.

(2) Selecting Representative Samples for Stem Count Determinations

(a) Use the required number of viable stems that are two inches or greater in height per square foot established by the SP to determine if indemnity is payable.

(b) Procedure

(i) Determine the appropriate number of samples (refer to exhibit 6 for minimum sample requirements).

(ii) Determine the number of live alfalfa stems that are two inches or greater in height within each representative sample area.

(iii) To determine stem counts in fields with no distinguishable rows, count all stems that are two inches or greater in height within three consecutive, 3-foot x 3-foot grid frames totaling 27 square feet (Refer to exhibit 7).

C. Adequate Stand (Stem) Count Method (continued)

(iv) To determine stem counts in fields with rows, each representative sample must be 25 feet long.

(v) Calculate and record the results on the appraisal worksheet and/or a Special Report if needed.

(3) Adequate Stand (Stem) Count Method (See Exhibit 8 for stem diagram)

(a) Alfalfa not in rows: When rows are not discernable, adequate stem counts will be determined by counting stems that are two inches or greater in height per square foot. The grid is placed in the representative sample area to be examined. A sample consists of three consecutive grid frame counts totaling 27 square feet (flipping the grid over twice).

(i) Determine and record the number of live alfalfa stems that are two inches or greater in height found inside the grid frame for each sample.

(ii) When all samples are evaluated, sum the number of live alfalfa stems.

(iii) Determine the number of stems per square foot by:

(Total alfalfa stems counted ÷ number of samples) ÷ 27 square feet per sample = Stems Per Square Foot

(b) Alfalfa in rows: Newly planted alfalfa, or alfalfa with discernable field rows. Measure representative samples 25 feet long in the row to be evaluated. A count of live alfalfa stems will be made to determine the number of stems per square foot.

(i) Count the number of live alfalfa stems that are two inches or greater in height in each 25-foot length of selected rows.

(ii) When all samples are evaluated, sum:
Stems counted in each sample taken.
The length of all samples taken.

(iii) Stems Per Square Foot = (Total Stem Count) ÷ [Total length of all Samples (ft.) x Row Width (in feet to tenths)].

C. Adequate Stand (Stem) Count Method (continued)

Example: 40 acres are appraised.
10 samples at 25 feet long each,
36-inch row width (3.0 feet)
1200 live stems counted.

The result is:

1200 stems ÷ [(25 feet/sample x 10 samples = 250 feet) x (3.0-foot row width)];

1200 stems ÷ [750] = 1.6 Stems Per Square Foot.

23 Deviations and Modifications

A. Deviations

Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.

B. Modifications

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

24 General Information for Appraisal Worksheet Entries and Completion Procedures

(1) The entry items in exhibit 3 are the minimum requirements for the Forage Seeding Appraisal Worksheet. The entry items in exhibit 4 are the minimum requirements for the Forage Seeding Appraisal Worksheet for the Stand Reduction Method. All these entry items are substantive.

(2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are substantive.

(3) 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 in the example form in this exhibit. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov or successor website.

(4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

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

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

(7) Separate appraisal worksheets must be completed for each unit appraised, and for each field or subfield or farming practice (applicable to preliminary and final claims).

(8) Standard appraisal worksheet items are numbered consecutively in exhibits 3 and 4. Example appraisal worksheets are also provided to illustrate how to complete all entries, except the last three items on the respective appraisal worksheets.

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

25-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information for Worksheet Entries and Completion Procedures

(1) The PW is a progressive form containing all notices of damage for all preliminary, replant, 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, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM), snf

(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 **"REPLANT"** apply to replant inspections only. Instructions labeled **"FINAL"** apply to final inspections only. Instructions not labeled apply to all inspections.

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DM	Dry Matter
FCIC	Federal Crop Insurance Corporation
IRR	Irrigated
NI	Non-Irrigated
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
WA	Written Agreement

Definitions

Adequate stand means the number shown in the SP, representing: (a) For forage containing 60 percent or more alfalfa, the minimum required number of live alfalfa stems per square foot that are two inches or greater in height; or (b) For forage containing less than 60 percent alfalfa, the normal planting density.

Amount of insurance means the dollar amount of insurance per acre obtained by multiplying the reference maximum dollar amount shown in the actuarial documents by the coverage level percentage you elect.

Companion crop means a crop seeded into the same acreage as another crop, that is intended to be harvested separately, and that is planted to improve growing conditions for the crop with which it is grown.

Crop year means the period within which the planting is or normally would become established and shall be designated by the calendar year in which the planting is made for spring planted acreage and the next succeeding calendar year for fall planted acreage.

Fall planted means a forage crop seeded after June 30, except when specified in the SP.

Forage means planted perennial alfalfa, perennial red clover, perennial grasses, or a mixture thereof, or other species, as shown in the actuarial documents.

Good farming practices means in lieu of the definition in the Basic Provisions, the cultural practices generally in use in the county for the crop to make normal progress toward maturity and produce an adequate stand, and which are those generally recognized by agricultural experts or organic agricultural experts as compatible with agronomic and weather conditions for the area.

Harvest means severance of the forage plant from its roots. Acreage that is grazed will not be considered harvested.

Normal planting density means the minimum number of live plants per square foot as shown in the SP.

Planted acreage means in addition to the definition in the Basic Provisions, land on which seed is initially spread onto the soil surface by any method and subsequently is mechanically incorporated into the soil in a timely manner and at the proper depth will be considered planted, unless otherwise provided by the SP, actuarial documents, or WA.

Replanting means in addition to the definition in the Basic Provisions, placing new seed into an existing damaged stand, using a reduced seeding rate from the original seeding rate, will not be considered replanting.

Definitions (Continued)

Sales closing date means in lieu of the definition contained in the Basic Provisions, a date contained in the SP by which an application must be filed and by which you may change your crop insurance coverage for a crop year. If the SP provide a sales closing date for both fall planted and spring planted practices for the insured crop and you plant any insurable fall planted acreage, you may not change your crop insurance coverage after the sales closing date for the fall planted practice.

Spring planted means a forage crop seeded before July 1, except when specified in the SP.

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 24.

Element/Item Number		Standard
	Company	Name of AIP, if not preprinted on the worksheet (Company Name).
	Claim Number	Claim number as assigned by the AIP.
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 has been filed.
5.	Forage Seeding	Enter "X" to designate this as a forage seeding appraisal.
6.	Forage Production	Make no entry.
7.	Field ID	Field or subfield Identification symbol.
8.	Type	Enter the insurable type code
9.	Acres to Tenths	Number of determined acres, to tenths, in field or sub-field being appraised.
10.	Counts Per Sample	Enter number of plants counted per sample
11.	Total From all Samples	Total number of plant from all samples.
12.	Number Samples	Total number of samples.
13.	Avg. Number Plants	Strike the words "or ounces" in the column heading. Results of dividing item 11 by item 12, rounded to tenths.
14.	Number Square Feet in Sample	Number of square feet in sample.
15.	Avg. Number of Plants or Ounces Per Square Foot	Strike the words "or Ounces" in the column heading. Results of dividing item 13 by item 14 rounded to the nearest tenth.
16.	Factor	Make no entry.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard
17.	Production in Tons	Make no entry.
18.	Remarks	Remarks pertinent to the appraisal, sampling, or conditions in general (e.g. – very hot and dry), etc. Document how any appraisals for uninsured causes of loss were determined.
The following required entries are not illustrated on the Appraisal Worksheet example below.		
19.	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 available); otherwise, document the appraisal date in the Narrative of the PW.
20.	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 appraisal worksheet with the insured, (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
21.	Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

COMPANY NAME: ANY COMPANY

CLAIM NUMBER: XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY

APPRAISAL WORKSHEET
(Forage Seeding)

1. INSURED'S NAME	2. POLICY NUMBER	3. UNIT NUMBER	4. CROP YEAR
I. M. INSURED	XXXXXXX	0001-0002 BU	YYYY

CROP TYPE CODES
A – ALFALFA 90-100
AM – ALFALFA 60-89

BT – BIRSDFOOT TREFOIL
BTM – BIRDSFOOT TREFOIL MIX
RD – RED CLOVER

5. FORAGE SEEDING: X

6. FORAGE PRODUCTION:

7 Field ID	8 Type Code	9 Acres to Tenths	10 Counts Per Sample	11 Total From All Samples	12 Number Samples	13 Avg. Number Plants ~~or~~ ~~Ounces~~ Per Sample	14 Number Square Feet in Sample	15 Avg. Number of Plants ~~or~~ ~~Ounces~~ Per Square Foot	16 Factor	17 Production In Tons
A	RD	20.5	1: 21; 2: 18; 3: 19; 4: 25; 5: 23; 6: 12; 7: 19; 8: 16; 9: 28; 10: 29; 11–18:	= 210	÷ 10	= 21.0	÷ 3	= 7.0	X	=
B	RD	25.0	1: 11; 2: 8; 3: 10; 4: 13; 5: 7; 6: 9; 7: 11; 8: 10; 9: 7; 10: 9; 11–18:	= 95	÷ 10	= 9.5	÷ 3	= 3.2	X	=
			1–18:	=	÷	=	÷	=	X	=
			1–18:	=	÷	=	÷	=	X	=
			1–18:	=	÷	=	÷	=	X	=
			1–18:	=	÷	=	÷	=	X	=

18 Remarks
***

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

Items designated "**R**" apply to appraisals with forage in rows. "**NDR**" apply to appraisals with forage not in rows. If no designation, item instructions apply to both.

Element/Item Number	Standard
Company:	Name of AIP, if not preprinted on the worksheet (Company Name).
Claim No.:	Claim number as assigned by the AIP.
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 has been filed.
5. Row Width:	**R:** Row width in inches, followed by "(R)." **NDR:** Enter "solid" followed by "(NDR)."
6. Sample Size:	**R:** 25 feet (Refer to Paragraph 22C). **NDR:** Square feet in the sample area (27 sq. ft.).
7. Field ID:	Field or subfield identification symbol.
8. Acres:	Determined acres to tenths.
9. Practice:	Three-digit code number exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
10. Type:	Three-digit code number as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
11. Number Live Stems in Each Sample:	Number of live alfalfa stems that are two inches or greater in height counted in each sample taken.
12. Total All Samples:	Total number of live alfalfa stems in all samples.
13. Number of Sample Plots:	Total number of samples taken (from Item 11).

Element/Item Number	Standard
14. Length of Sample (Ft.):	**R:** Enter 25. **NDR:** Make no entry.
15. Total Length All Samples:	**R:** Item 13 times item 14 in whole feet. **NDR:** Make no entry.
16. Row Width (Ft. to 10th):	**R:** Row width converted to feet, rounded to tenths, (i.e. 24 inches ÷ 12 = 2.0 feet; 15 inches ÷ 12 = 1.3 feet). **NDR:** Make no entry.
17. Total Square Feet All Samples:	**R:** Item 15 times item 16, to tenths of feet. **NDR:** Make no entry.
18. Total of All Samples:	**R:** Entry from item 12. **NDR:** Make no entry.
19. Total Sq. Ft. in All Samples or Sq. Ft. in Area:	**R:** Entry from item 17. **NDR:** Square feet in sample area (from item 6).
20. Stems per Square Foot:	**R:** Item 18 divided by item 19, to tenths. **NDR:** Item 12 divided by item 13, divided by item 19, rounded to tenths.
21. Remarks:	Enter pertinent information about the appraisal. Include any appropriate calculations on a Special Report and attach to the claim when more space is needed.
The following required entries are not illustrated on the appraisal worksheet example below.	
22. Adjuster's Signature, Code No., 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 available); otherwise, document the appraisal date in the Narrative of the PW.
23. Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
Page:	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

EXAMPLE I

(For Illustration Purposes Only) Forage Seeding APPRAISAL WORKSHEET (Stand (Stem) Count Method)	COMPANY:	Any Company	1. INSURED'S NAME	
	CLAIM NO.:	XXXXXXXXXX	I. M. INSURED	
	2. POLICY NUMBER	3. UNIT NUMBER	4. CROP YEAR	5. ROW WIDTH / 6. SAMPLE SIZE
	XXXXXX	0001-0001 BU	YYYY	24 Inch (R) / 25 Feet

7	8	9	10	11	12	13	14	15	16	17	18	19	20
Field ID	Acres	Practice	Type	Number Live Stems In Each Sample	Total All Samples	Number Sample Plots	Length Of Sample (Ft.)	Total Length All Samples	Row Width (Ft. To $10^{ths.}$)	Total Square Feet All Samples	Total of All Samples	Total Sq. Ft. in All Samples or Sq. Ft. in Area	Stems per Square Foot
				80 70 60									
B	30.0	002	090	96 64 76	446	6	25	150	2.0	300.0	446	300.0	1.5

EXAMPLE II

(For Illustration Purposes Only) Forage Seeding APPRAISAL WORKSHEET (Stand (Stem) Count Method)	COMPANY:	Any Company	1. INSURED'S NAME	
	CLAIM NO.:	XXXXXXX	I. M. Insured	
	2. POLICY NUMBER	3. UNIT NUMBER	4. CROP YEAR	5. ROW WIDTH / 6. SAMPLE SIZE
	XXXXXXXXXX	0001-0001 BU	YYYY	SOLID (NDR) / 27 Sq. Ft.

7	8	9	10	11	12	13	14	15	16	17	18	19	20
Field ID	Acres	Practice	Type	Number Live Stems In Each Sample	Total All Samples	Number Sample Plots	Length Of Sample (Ft.)	Total Length All Samples	Row Width (Ft. To $10^{ths.}$)	Total Square Feet All Samples	Total of All Samples	Total Sq. Ft. in All Samples or Sq. Ft. in Area	Stems per Square Foot
				10 8 6									
A	20.0	002	090	7 9 7	47	6						27	.3

21 REMARKS

This form example does not illustrate all required entry items (e.g., signature, dates, etc.). 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. A completed PW example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 31.

Element/Item Number		Standard
1.	Crop/Code #:	Forage Seeding (0032)
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 in chronological order the month that identifies when most of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.
5.	Cause(s) of Damage	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.
6.	Insured Cause %	**PRELIMINARY**: Make no entry. **REPLANT AND FINAL**: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

<table>
<tr><th colspan="2">Element/Item Number</th><th>Standard</th></tr>
<tr><td>6.</td><td>Insured Cause % (continued)</td><td>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent:

<table>
<tr><td>4. Date(s) of Damage</td><td>MAY</td><td>JUN 30</td><td>JUN 30</td><td>AUG</td><td>AUG</td></tr>
<tr><td>5. Cause(s) of Damage</td><td>Excess Moisture</td><td>Tornado</td><td>Hail</td><td>Drought</td><td>Heat</td></tr>
<tr><td>6. Insured Cause %</td><td>10</td><td>20</td><td>15</td><td>25</td><td>20</td></tr>
<tr><td colspan="6">Narrative: Additional date of damage – SEP 5; Cause of damage – Freeze; Insured cause percent - 10%.</td></tr>
</table>
</td></tr>
<tr><td>7.</td><td>Company/Agency</td><td>Name of company and agency servicing the contract.</td></tr>
<tr><td>8.</td><td>Name of Insured</td><td>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</td></tr>
<tr><td>9.</td><td>Claim #</td><td>Claim number as assigned by the AIP.</td></tr>
<tr><td>10.</td><td>Policy #</td><td>Insured’s assigned policy number.</td></tr>
<tr><td>11.</td><td>Crop Year</td><td>Four-digit crop year, as defined in the policy, for which the claim has been filed.</td></tr>
<tr><td>12.</td><td>Additional Units</td><td>PRELIMINARY AND REPLANT: Make no entry.

FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.

If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</td></tr>
<tr><td>13.</td><td>Est. Prod. Per Acre</td><td>PRELIMINARY AND REPLANT: Make no entry.

FINAL:

Forage Seeding - Estimated average plant population per square foot for each non-loss unit for the crop at the time of final inspection.</td></tr>
</table>

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

Section I - Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

Element/Item Number		Standard
16.	Field ID	The field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17.	Multi-Crop Code	**REPLANT**: Make no entry. **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 subfield. If there are no under-reported acres make no entry.
19.	Determined Acres	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or: 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. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. **REPLANT**: Determine the total acres, to tenths, of replanted acreage for each field or subfield (do not estimate). Make a separate line entry for any part of a field or subfield not replanted. a. Determine the planted acreage of any fields or subfields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the narrative. b. Account for all planted acreage in the unit.

Element/Item Number		Standard
19.	Determined Acres (continued)	**PRELIMINARY AND FINAL**: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical. Account for all planted acreage in the unit.
20.	Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk	Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the Rate Class is found to be incorrect, revise according to the AIP's instructions (Refer to the LAM). Unrated land is uninsurable without a WA.
22.	Type	Three-digit code 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 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 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 entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26.	Irr. Practice	Three-digit code 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.

<table>
<tr><th colspan="2">Element/Item Number</th><th>Standard</th></tr>
<tr><td>27.</td><td>Cropping Practice</td><td>Three-digit code entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.</td></tr>
<tr><td>28.</td><td>Organic Practice</td><td>Three-digit code 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 from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.</td></tr>
<tr><td>29.</td><td>Stage</td><td>PRELIMINARY: Make no entry.

REPLANT: Replant stage abbreviation as shown below.

<table>
<tr><th>STAGE</th><th>EXPLANATION</th></tr>
<tr><td>“R”……</td><td>Forage seeding acreage replanted and qualifying for replanting payment</td></tr>
<tr><td>“NR”…….</td><td>Forage seeding acreage not replanted. Enter “NR” if the extent of loss is such that the insured acreage has 75 percent or greater of a normal stand remaining.</td></tr>
<tr><td>“RN”…….</td><td>Acreage replanted and not qualified for a replanting payment. Enter “RN” if the extent of loss is such that the insured acreage has 75 percent or greater of a normal stand remaining and it is replanted</td></tr>
</table>

FINAL: Stage abbreviation as shown below.

<table>
<tr><th>STAGE</th><th>EXPLANATION</th></tr>
<tr><td>“P”…….</td><td>Forage Seeding - Acreage with at least 75 percent of a normal stand, abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td></tr>
<tr><td>“H”……</td><td>Harvested</td></tr>
</table>
</td></tr>
</table>

<table>
<tr><th colspan="2">Element/Item Number</th><th colspan="2">Standard</th></tr>
<tr><td>29.</td><td>Stage (continued)</td><td colspan="2">
<table>
<tr><td>“UH”…….</td><td>Forage Seeding - Unharvested; the average number of plants per square foot is less than 75 percent of a normal stand (and it is not practical to replant) for Fall-Planted acreage and acreage in counties where the actuarial does not specify fall and/or spring planted practices; or the average number of plants per square foot of Spring-Planted acreage is “55 percent or less of a normal stand;” or put to other use with consent.</td></tr>
<tr><td>“S”……</td><td>Forage Seeding - Spring-Planted acreage on which the plant stand is less than 75 percent, but more than 55 percent. The amount of indemnity on any spring-planted acreage will be reduced 50 percent if the stand is less than 75 percent but more than 55 percent of a normal stand.</td></tr>
<tr><td>“TZ”…….</td><td>UUF/Third Party Damage – Zero production on same acreage.</td></tr>
<tr><td>“TA”…….</td><td>UUF/Third Party Damage – Appraised production on same acreage.</td></tr>
<tr><td>“TH”…….</td><td>UUF/Third Party Damage – Harvested production on same acreage.</td></tr>
</table>
GLEANED ACREAGE: Refer to the LAM for information on gleaning.
</td></tr>
<tr><td>30.</td><td>Use of acreage</td><td colspan="2">Use the following “Intended Use” abbreviations.
<table>
<tr><th>USE</th><th>EXPLANATION</th></tr>
<tr><td>“Replant”…….</td><td>Acreage replanted</td></tr>
<tr><td>Not Replanted”…</td><td>Acreage not replanted or not qualifying for a replanting payment</td></tr>
<tr><td>“To Millet,” etc...</td><td>Use made of the acreage</td></tr>
<tr><td>“WOC”……</td><td>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>
Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

GLEANED ACREAGE: Refer to the LAM for information on gleaning.
</td></tr>
</table>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
31.	Appraised Potential	**REPLANT**: Enter the amount in whole dollars equal to the amount of insurance per acre multiplied by 50 percent (replanting payment per acre). Enter the replant calculation in the Narrative. Refer to Section 4, "Replanting Payment Procedures" for additional instructions. **PRELIMINARY AND FINAL**: Average plant population per square foot as determined on the appraisal worksheet when applicable. If there is no potential on UH acreage, enter "0.0". Refer to the LAM for procedures for documenting zero yield appraisals.
32a – 33.		Make no entry.
34.	Production Pre QA	**REPLANT**: Enter the result rounded to whole dollars of multiplying column 31 times column 19. If no entry in column 31, make no entry. **PRELIMINARY AND FINAL**: Make no entry.
35.	Quality Factor	Make no entry.
36.	Production Post QA	**REPLANT**: Transfer entry from column 34. **PRELIMINARY AND FINAL**: Make no entry.

Element/Item Number		Standard
37.	Uninsured Cause(s)	**REPLANT**: Make no entry. **PRELIMINARY AND FINAL**: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation), multiplied by column 19, and rounded to tenths. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry. Hail and Fire exclusion not in effect. (1) For "UH" stage acreage, enter "0.0." (2) For "P" "H" and "S" stage acreage, enter not less than the production guarantee (dollar amount) per acre multiplied by column 19. If the yield has been reduced partly by uninsured or avoidable insured causes, enter the appraised loss of production per acre in dollars, multiplied by column 19. Appraisals for hail/fire deletion and/or delayed planting should be recorded as potential to count for uninsured causes. Appraisals for hail/fire deletion must be averaged over the entire unit. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
38.	Total to Count	**REPLANT**: Transfer entry from column 36. **PRELIMINARY AND FINAL**: For stages "P" "H" and "UH", transfer the entry from column 37. For "S" stage, (Spring-Planted acreage on which the plant stand is less than 75 percent, but more than 55 percent) enter 50% of the column "37" entry.
39.	Total	**PRELIMINARY**: Make no entry. **REPLANT AND FINAL**: Total determined acres (column 19), to tenths.
40.	Quality	Check "None."
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits	Make no entry.
42.	Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.

Narrative

If more space is needed, document on a Special Report, and enter "See 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 necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. 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, item 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 forage crop and it is determined that the insured has no other fire insurance. 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, item 62, and/or any production not included in Section II, item 56 or item 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 photograph to identify the total unit: (1) Fall Planted Forage Seeding only: Consent is or has been given to put part of the unit to another use or to replant; (2) Fall Planted Forage Seeding only: If acreage has been replanted to a practice uninsurable as an original practice; (3) If uninsured causes are present; or (4) For unusual or controversial cases. Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
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 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.
p.	Document any authorized estimated acres shown in Section I column 19 as follows: "Line 3 'E' acres authorized AIP MM/DD/YYYY."
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment has been met. Refer to section 4.
s.	If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
t.	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.
u.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
v.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Element/Item Number		Standard
43.	Date Harvest Completed (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.	**PRELIMINARY**: Make no entry. **REPLANT AND FINAL**: a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) 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, replanting is complete for the unit, etc. Refer to the LAM.
44.	Damage Similar to Other Farms in the Area?	**PRELIMINARY**: Make no entry. **REPLANT AND FINAL**: Check "Yes" or "No." Check "Yes" if 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.
47- 68		Make no entry.
69.	Section I Total	**PRELIMINARY AND REPLANT**: Make no entry. **FINAL**: **Enter figure from Section I, column 38 total.**
70.	Unit Total	**PRELIMINARY AND REPLANT**: Make no entry. **FINAL**: **Transfer entry from item 69."**
71.	Allocated Prod	Make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
72.	Total APH Prod	Make no entry.
The following required 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, etc., that may not be readily understood. Final indemnity inspections and final replanting payment inspections should be signed on the 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 and final replanting payment inspections should be signed on bottom line.
75.	Page:	**PRELIMINARY**: Page numbers – "1," "2," etc., at the time of inspection. **REPLANT AND FINAL**: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company / Agency	8. Name of Insured
Forage Seeding 0032	0001-0002 BU	SW321-32N-16E	ANY COMPANY / ANY AGENCY	I. M. INSURED

						9. Claim #	11. Crop Year
4. Date(s) of Damage	JAN	JUL				XXXXXXXX	YYYY
5. Cause(s) of Damage	Winterkill	Drought				10. Policy #	XXXXXXXXXX
6. Insured Cause %	30	70				14. Date(s) Notice of Loss	1st MM/DD/YYYY / 2nd / Final MM/DD/YYYY
12. Additional Units	xxxxxxxxxx					15. Companion Policy(s)	
13. Est. Prod. Per Acre	13						

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		20.5	1.000	D01	054					093		P	pasture	7.0						$2,132	$2,132
B	NS		25.0	1.000	D01	054					093		S	plowed	3.2						$2,600	$1,300
C	NS		30.0	1.000	D01	054					093		UH	UH	3.0						0	0
		39. TOTAL	**75.5**														42. TOTALS				**$4,732**	**$3,432**

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

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

NARRATIVE (If more space is needed, attach a Special Report) **Field C acreage determined from permanent FSA measurements. Fields A and B were wheel measured. Per acre guarantee is $104.**

Field B is Stage "S" and is calculated at 50 percent of the guarantee.

SECTION II – DETERMINED HARVESTED PRODUCTION

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

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

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs., Cwt.	57. Shell/ Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 59b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
															67. TOTAL			68. Section II Total	
																		69. Section I Total	**$3,432**
																		70. Unit Total	**$3,432**

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
Forage Seeding 0032	0001-0002 BU	SW321-32N-16E	Agency	ANY AGENCY

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

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			20.5	1.000	D01	054					093		R	Replant	52			1,066		1,066		1,066
			65.0	1.000	D01	054					093		NR	Not Replant								
		39. TOTAL	**85.5**												42. TOTALS			1,066		1,066		1,066

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None ☒
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (If more space is needed, attach a Special Report) **Fields A was wheel measured. See attached Special Report for measurements and calculations.**

Appraisal determined 78% of normal stand on 65 acres – Does not qualify for replanting payment. Appraisal determined 56% of normal stand on 20.5 acres – Qualifies for replanting payment.

Per acre is $104. $104 X 50% = $52 replanting payment per acre.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL | **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr. Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A		20.0	20.5	.500	D01	054					093		R	Replant	26	÷		533		533		533
			65.0	.500	D01	054					093		NR	Not Replant								
		39. TOTAL	**85.5**												42. TOTALS			533		533		533

40. Quality: TW ☐ KD ☐ Aflatoxin ☐ Vomitoxin ☐ Fumonisin ☐ Garlicky ☐ Dark Roast ☐
Sclerotinia ☐ Ergoty ☐ CoFo ☐ Other ☐ None X
41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes ☐

NARRATIVE (If more space is needed, attach a Special Report) **Fields A was wheel measured. See attached Special Report for measurements**

and calculations. Appraisal determined 78% of normal stand on 65 acres – Does not qualify for replanting payment. Appraisal determined 56% of normal stand on 20.5 acres – Qualifies for replanting payment.

50% share. Per acre guarantee is $104. $104 X 50% = $52 replanting payment per acre. $52 X 50% share = $26.

Minimum Representative Sample Requirements

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

Measuring Devices

Devices for determination of square feet in sample. The following measuring devices can be constructed in each region. Materials needed and construction steps are as follows:

A. ROUND HOOP WITH 3, 4, AND 5 SQUARE FEET INSIDE AREA (for Normal Plant Density Appraisals Method)

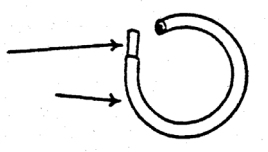
(1) Material required for round hoop (3 square feet) is 73.7 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.

(2) Material required for round hoop (4 square feet) is 85.1 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.

(3) Material required for round hoop (5 square feet) is 95.2 inches of ½-inch inside diameter plastic hose and 3 inches of ½-inch diameter wooden dowel material.

(4) Construction. Insert dowel pin in one end of hose, form a circle and connect together.

3" Dowel Pin
½" Plastic Hose

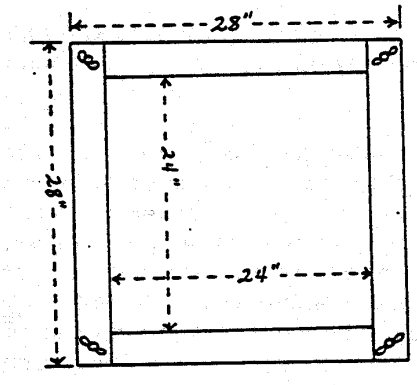


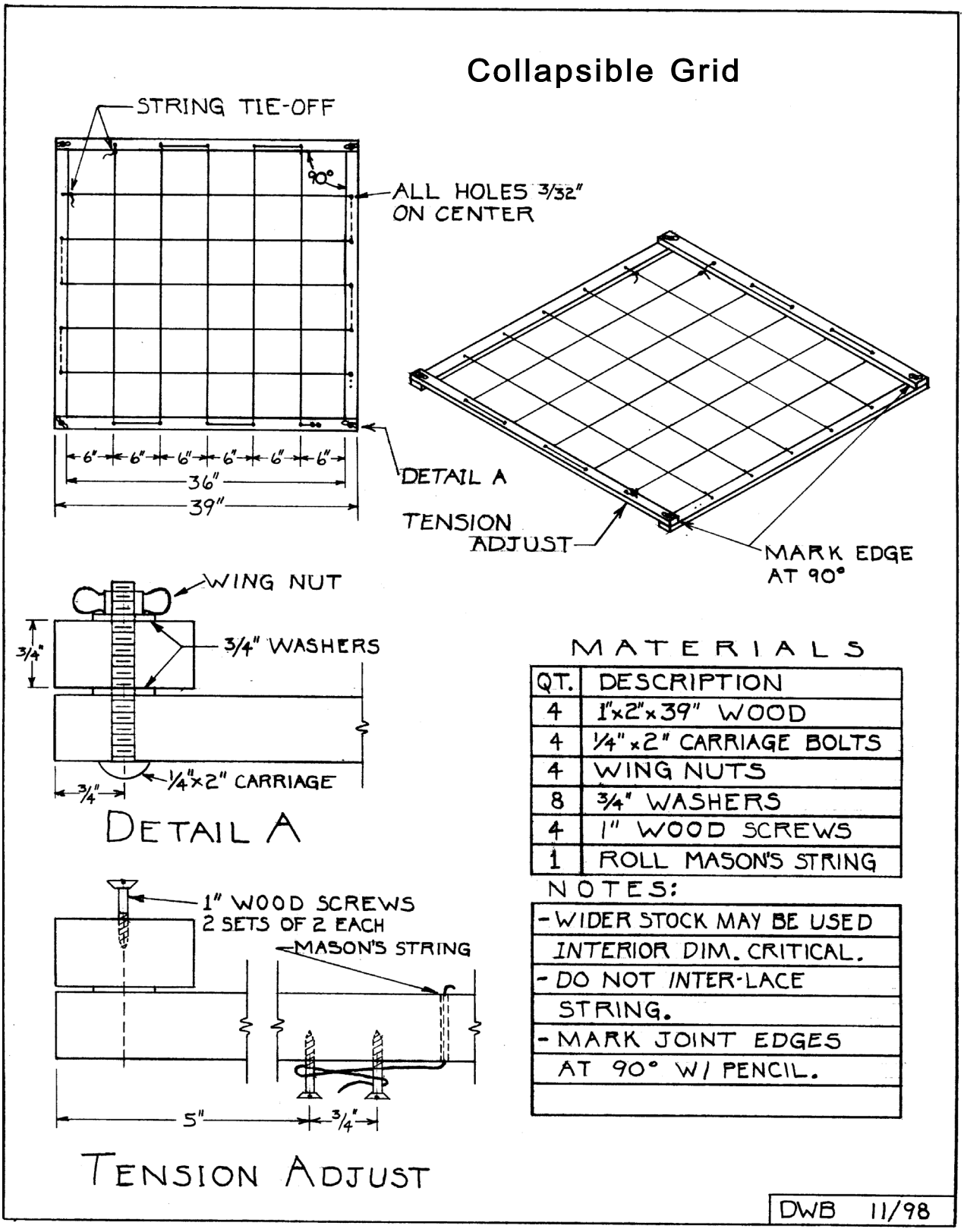
Collapsible Wood frame with 4 Square Feet Inside Area

(1) Collapsible wood frame 24" inside.

(2) Frame Material:

(3) Four 1" X 2" X 28" wood pieces;
Four 1/4" X 2" stove bolts with wing nuts; and
8 flat washers.





MATERIALS

QT.	DESCRIPTION
4	1"x2"x39" WOOD
4	1/4" x 2" CARRIAGE BOLTS
4	WING NUTS
8	3/4" WASHERS
4	1" WOOD SCREWS
1	ROLL MASON'S STRING

NOTES:

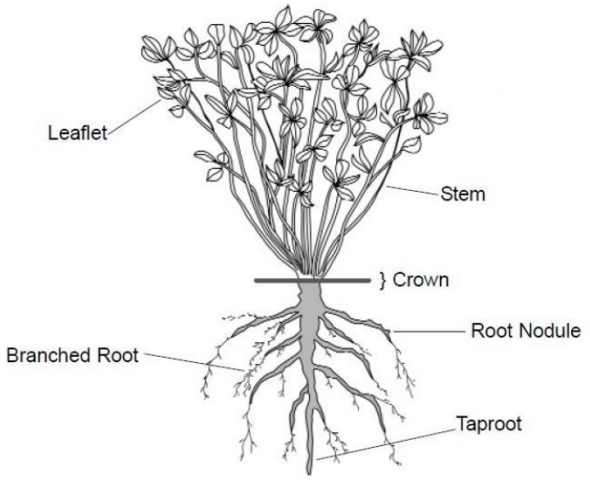
- WIDER STOCK MAY BE USED INTERIOR DIM. CRITICAL.
- DO NOT INTER-LACE STRING.
- MARK JOINT EDGES AT 90° W/ PENCIL.

Stem Count Background

An alfalfa stem is the large growth from the crown of the plant. Healthy plants have multiple stems. Research has shown that stem count is a more accurate method of estimating the potential yield than plant counts. Indeed, the relationship between stem density and yield potential remains constant through the life of the stand. Consequently, stem counts can be used to assess quality at any stage in the life of a stand. The Forage Seeding plan moves from plant counts to stem counts as this is a more reliable method for estimating alfalfa yield potential. The Adequate Stand (Stem Count) Method is used for forage types that contains 60 percent or more alfalfa. This method counts the number of live alfalfa stems rather than live plants.

Stem count and recommended action for 90-100 percent alfalfa

Stand density (stems/foot^2)	Action
Greater than 55	Stem density not limiting yield
40 to 55	Some yield reduction expected
Less than 40	Consider replacing stand



The above table refers specifically to Alfalfa 90-100. Consequently, an Adequate Stand for the revised type 'Alfalfa 90-100' can be defined as 55 stems per square foot. This stem count can also apply to future years of production so that the Adequate Stand is defined by the same 55 stems for the duration of the stand if it can be insured as 'Alfalfa 90-100' (i.e. with 90% or more alfalfa as groundcover).

Measuring stem count involves taking samples and counting only those stems that are over 2 inches tall (i.e. tall enough to be harvested by a mower) within a square foot measure. An adjuster can harvest at a 2-inch height the alfalfa within the measure to accurately count the stems.