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Department of
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Federal Crop
Insurance
Corporation

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HYBRID SEED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2024 and Succeeding Crop Years

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

TITLE: HYBRID SEED RICE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-20280L OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: February 28, 2024
SUBJECT: Provides procedures for administering the Hybrid Seed Rice crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Hybrid Seed Rice crop insurance program. This handbook replaces FCIC-20280L, Hybrid Seed Rice Loss Adjustment Standards Handbook, issued November 26, 2019. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations. This handbook is effective upon approval and until obsolete.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-20280L, Hybrid Seed Rice Loss Adjustment Standards Handbook. All changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated according to the EHS. Replaced “contract” with “policy,” where applicable.
TP	Removed Control Chart from TP and moved Filing Instructions into the Reason for Issuance, per the EHS handbook.
Subpara. 1A	Edited statement on duration of handbook for consistency with other handbooks.
Subpara. 1B	Added reference for source of authority.
Subpara. 1C	Added required civil rights language.
Subpara. 1D	Updated information on related handbooks.
Subpara. 2D	Updated for standard language concerning Privacy Act and Non-Discrimination statements.
Subpara. 11(1)(d)	Removed “flood” to enable interpretation to include Furrow Irrigated and Intermittent Flood Irrigation practices.
Paragraph 12	Updated Unit Division language for consistency with other Loss Adjustment Standards Handbooks and with its referential role relative to the CP.
Paragraph 25	Removed Subparagraph “A” designation as there is no Subparagraph B.
Exhibit 1	Added acronyms and abbreviations.
Exhibit 2	Added definitions for furrow irrigated and intermittent flood irrigated practices.
Exhibit 5	Added language to clarify illustration of NOL process.
Exhibit 7	In Narrative Instructions, added language related to notation of irrigation practice.
Exhibit 9	Edited language to enable interpretation of irrigation practices to include furrow and intermittent flood practices.

HYBRID SEED RICE LOSS ADJUSTMENT 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. A bulletin or FAD can supersede selected portions of the handbook. ***

B. Source of Authority

Refer to the LAM for source of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance policies, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy BP, including the CAT Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
HSR CISH	This handbook provides specific underwriting guidelines for hybrid seed rice.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to HSR loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

E. CAT Coverage

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

F. Irrigated Practice

Refer to the CIH for irrigated practice guidelines.

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

- (1) one legible copy to the insured; and
- (2) the original and all remaining copies as instructed by the AIP.

C. Record Retention

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

D. Form Standards

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

- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibit 6](#) and [Exhibit 7](#). See the [DSSH for statement requirements](#). ***

- (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](#).

PART 2: POLICY INFORMATION

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

11 Insurability

The following may not be a complete list of insurability requirements for HSR. Refer to the BP, CP, and SP for a complete list of all insurability requirements. AIPs shall determine if the insured complies with all of the policy provisions of the insurance policy.

- (1) The crop insured will be all the female HSR in the county grown on insurable acreage for which premium rates are provided by the actuarial documents:
 - (a) in which the insured has a share;
 - (b) that has a processor contract with a seed company;
 - (c) that is planted for harvest as grain; and
 - (d) is grown in irrigated fields that have adequate water and equipment. ***
- (2) There will be no insurance against loss of production due to:
 - (a) the crop not being timely harvested unless such delay is solely and directly due to adverse weather conditions which preclude harvesting equipment from entering into and moving about the field; or
 - (b) the application of saline water, except as specified in the CP.
- (3) Male plants grown to pollinate female plants are not insurable. No production from male plants will be considered as Production to Count when determining a loss for HSR.
- (4) Refer to the CP for insurable causes of loss.

12 Unit Division

Refer to the insurance policy for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

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

13-20 (Reserved)

PART 3: APPRAISALS

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

21 General Instructions

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised (applicable to preliminary, replant, and final claims).
- (4) Standard appraisal worksheet items are numbered consecutively. Example appraisal worksheets are provided to illustrate how to complete all entries.

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

22 Selecting Representative Samples & Strips

- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, variability of potential production, and plant damage within the field or subfield.
 - (a) Verification of loss of HSR will consist of leaving one complete planting pattern of male and female acreage (known as a "strip") in the field.
 - (b) The female plants in a strip will be harvested and the corresponding weight tickets and moisture adjusted to 12.5% from the production harvested, which will be used for verification and validation of loss.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 8, Table A](#) for each field or subfield.

22 Selecting Representative Samples & Strips (Continued)

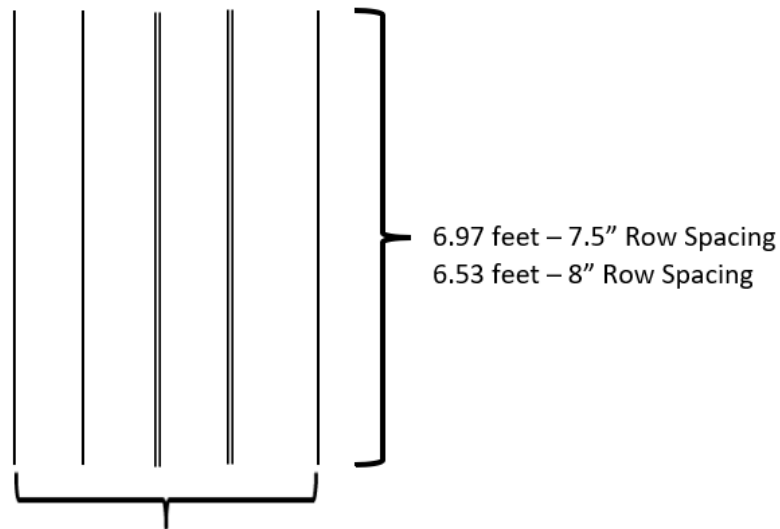
- (5) When selecting the sample, make note of the planting pattern (e.g., 15 feet male bay width, 30 feet female bay width). The critical dependence upon the male pollinator rows for adequate pollination makes it very important that for each female sample there is a male sample.

23 Measuring Sample Area for Sample Selection

Use these instructions for all stand acceptance method appraisals.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure the sample area (refer to the LAM for conversion table).
- (2) Utilize the methodology in [Exhibit 8, Table C](#) for the sample area.

Example:



Five rows per each sample location

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

24 Appraisal Method

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

25 Stand Acceptance Method

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

Tillering incomplete (seedling to tillered stage).

- (1) This method is based on the number of live plants in randomly sampled areas. Refer to [Paragraph 23](#) for sample area requirements.
- (2) Conduct stand assessment as outlined in [Exhibit 8, Table C](#) using the square foot factor (tiller factor) from [Exhibit 5, Table B](#). This will provide an average number of plants per square foot from each sample area.
- (3) For each female plant sample, conduct an equal sample on the male plants. Minimum accepted stand is four plants per square foot average. If stand is less than four plants per square foot, the field must be replanted, if within the planting window. If outside of the planting window, the **policy** will be null.
- (4) For damage due to hail, delay inspections no later than tillering stage.
- (5) For damage other than hail, conduct stand assessments as soon as possible so the field can be replanted, if possible, and within planting windows. If outside of planting window or impractical to replant, the hybrid seed company will determine if the crop will be replanted.

26 Actual Weight Method

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

- (1) In areas of loss, one complete planting pattern (male/female) the length of the field must be left so that actual yield can be determined.
- (2) The female strip will be mechanically harvested. **The** total weight will be determined via portable scales or the nearest truck scale.
- (3) Once total green weight is determined and provided via a scale ticket, the moisture will be adjusted to 12.5% to determine final dry weight yield for the area(s) of loss.

27 Deviations & Modifications

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

28 General Information for Worksheet Entries & Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets must be completed for each unit appraised and for each field or subfield including fields or subfields with differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to [Part 3](#) for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 6](#). An example appraisal worksheet is also provided to illustrate how to complete item entries.

29-30 (Reserved)

PART 4: PRODUCTION WORKSHEET

31 General Information for Worksheet Entries & Completion Procedures

- (1) The 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 described in the LAM); and
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Standard PW items are numbered consecutively in [Exhibit 7](#). An example PW is also provided to illustrate how to complete item entries.
- (7) Prevented planting coverage is not available for HSR.

32 Germination Testing for Hybrid Seed Rice

- (1) HSR **Adequate** Germination: Germination adequacy is determined by a certified seed germination test at 77 degrees Fahrenheit (°F) over a 14 day period per AOSA standards for rice.
- (2) HSR **Inadequate** Germination: Inadequate germination is harvested hybrid seed rice that tests less than 70 percent germination by a certified seed germination test. HSR that tests less than 70 percent germination does not qualify as seed production and must be treated as non-seed production if it qualifies as commercial rice. If it does not qualify for commercial rice, it must be treated as production not to count.

33 Hybrid Seed Rice Moisture Adjustment

The Moisture Adjustment Factor is based on 12.5% moisture to determine production on a “dry lbs./acre” basis. (Refer to [Exhibit 8, Table D](#) for formula and example.)

34-40 (Reserved)

EXHIBITS

Exhibit 1 Acronyms & Abbreviations

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

Approved Acronyms and Abbreviations	Term
AIP	Approved Insurance Provider
APH	Actual Production History
AOSA	Association of Official Seed Analysts
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
CP	Crop Provisions
HSR	Hybrid Seed Rice
HSR CISH	Hybrid Seed Rice Crop Insurance Standards Handbook, FCIC-24040
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
EHS	External Handbook Standards
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
OPI	Office of Primary Interest
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

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

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

Certified Seed Test: A warm germination test performed on clean seed according to specifications of the “Rules for Testing Seeds” of the Association of Official Seed Analysts.

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

Condemned: Rejection of areas found unsuitable for harvest as seed line.

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

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

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

Coverage Level Factor: A factor contained in the SP to adjust the county yield for commercial field rice to reflect the higher value of hybrid seed rice; i.e., the elected coverage level divided by 75% or as determined by the FCIC.

Cross, Single: Plants resulting from the crossing of two inbred lines.

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

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

Female Parent Plants: Rice plants that are grown for the purpose of producing commercial hybrid seed rice and are male sterile.

Field Run: The commercial hybrid seed rice production before it has been screened or processed.

Exhibit 2 Definitions (Continued)

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

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

Furrow Irrigation: An irrigated practice, also known as row rice, in which furrows are created to convey water to all rice plants in the field.

Germination Cold Test: A seed evaluation process for determining potential field emergence under unfavorable conditions (7 days @ 50°F, then 7 days @ 77°F with light).

Germination Warm Test: A germination test for determining the percent germination producing normal seedlings under favorable conditions (warm, wet environment – 14 days @ 77°F).

Good Farming Practices: In addition to the definition contained in the BP, good farming practices include those practices required by the processor contract.

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

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

Heading: At least 50 percent of the crop has headed.

Hybrid: The name, number or code assigned to a specific genetic cross by the seed company or the SP for the insured crop in the county.

Hybrid Seed Rice: The product of crosses between two unrelated genetic lines (strains) of rice.

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

Inbred: Self-pollinated pure genetic line.

Intermittent Flood Irrigation: An irrigated practice, also known as alternate wetting and drying (AWD), that allows flood irrigation water within a rice field to subside naturally (dry down) to a limited extent during rice growth and development before the field is reflooded.

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

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

Male Line: The male parent, pollen donor, or pollinator (which is not insurable).

Male Parent Plants: The rice plants grown for the purpose of pollinating female parent plants.

Male-Sterile Cytoplasm: The plants which have a sterile gene that prevents the production of viable pollen.

Minimum Guaranteed Payment: A minimum amount (usually stated in dollars or pounds) specified in your processor contract that will be paid or credited to you by the seed company regardless of the quantity of seed produced.

Moisture Adjustment: A calculation to convert yield of newly-harvested, high-moisture “green” rice to a yield on a dry basis of 12.5% moisture.

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

Non-Seed Production to Count: All rice not qualifying as seed due to insurable causes for which there is a market value.

Planted Acreage: In addition to the definition contained in the BP, the insured crop must be planted in the same manner as commercial rice unless otherwise provided by the SP.

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

Pound: One pound avoirdupois of the insured crop.

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

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

- (a) the producer’s promise to plant and grow male and female parent plants, and to deliver all commercial hybrid seed rice produced from such plants to the seed company;
- (b) the seed company’s promise to purchase the commercial hybrid seed rice produced by the producer; and
- (c) either a fixed price per unit of measure (per pound) of the commercial hybrid female seed rice or a formula to determine the value of such seed. Any formula for establishing the value must be based on data provided by a public third party that establishes or provides pricing information to the general public, based on prices paid in the open market (such as commodity futures exchanges), to be acceptable for the purpose of this policy.

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

Exhibit 2 Definitions (Continued)

Rogue: An off-type plant or impurity.

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

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

Seed Line: Female parent plants (only insurable plants).

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

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

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

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

Treating: The application of a fungicide to protect seedlings during germination and emergence.

Type: Hybrid seed rice grain parent plants.

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

Zero Grade Field: A field with no change in elevation from one end of the field to another. Field will not have internal levees.

A. Insured

- (1) In addition to Section 14 of the BP, the insured must:
 - (a) give notice within 24 hours of damage during the first 30 days of the growing season so a minimum stand can be determined; or
 - (b) give notice of probable loss at least 15 days before the beginning of harvest if you anticipate inadequate germination on any unit.
 - (c) notify the company if damaged acres will not be harvested and will leave representative strips of at least one complete planting pattern of the female and male parent plant rows or bays of the unharvested crop that extends the entire length of each field in the unit for the company to inspect. Representative strips will be appraised to determine actual production or the strips may be harvested to determine actual production. Any actual harvested production from strips will be adjusted to 12.5% moisture content when determining the extent of damage or loss.
 - (d) obtain and provide detailed field maps that identify the hybrid by field location and supply that map to the AIP at the time of notice of loss. If a detailed map of hybrid and field location is not supplied, the loss inspection may be delayed until the map is received.
- (2) The insured shall allow the AIP access to the HSR unit location to inspect the crop, water source, equipment, and management practices.
- (3) The insured shall provide an executed copy of a waiver or amendment to the original processor contract if executed after acreage reporting date; unless a copy of the waiver or amendment has already been provided to the AIP.

B. AIP

- (1) Notify the insured that:
 - (a) a separate notice will be required if additional hybrid seed rice acreage is damaged; and
 - (b) consent must be given by an AIP to put any hybrid seed rice acreage to other use or be destroyed; or for strips to be left for appraisal of damage.
 - (c) a detailed map of hybrid and field location is required for the AIP and its representative to adjust a loss.

C. Loss Adjuster

- (1) Review the Notice of Loss and any accompanying documentation. Based on this review, conduct any necessary inspections.
 - (a) Confirm that detailed maps of the female field location, acreage, and hybrid for the processor contract and acreage report are in the loss packet.
 1. If yes, the adjuster will continue with the inspection.
 2. If no, the adjuster will delay the inspection until the detailed maps are received.
 - (b) Adjuster shall ask the insured if there are any waivers or amendments to the active processor contract being adjusted.
 1. If yes, the adjuster stops the inspection until the waivers or amendments are obtained by the AIP.
 2. If no, the adjuster continues on with the inspection.
- (2) Notify the insured if the inspection will be delayed and provide an estimated inspection date.
- (3) Conduct an inspection of HSR unit acreage and determine damage and eligibility for an indemnity payment (refer to the HSR LASH for inspection and form completion requirements).
 - (a) If harvest of the unit is not complete and the insured intends to destroy (such as, plow, burn, flood, etc.) the unharvested acreage, consent to destroy the crop is required.
 - (b) Give consent to destroy the unharvested acreage, at the unit level or following each individual location inspection, as applicable.
- (4) Complete the PW, obtain signatures, and submit to the AIP for processing.

Hybrid Seed Rice Approved Yield Process

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

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

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

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

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

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

AIP Requesting an Approved Yield

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

Element	Required Information on Hybrid Seed Approved Yield Request
AIP	Enter the name of the AIP making the Approved Yield request.
Commodity	Enter the name of the hybrid seed crop being requested.
Seed Company	Enter the seed company name and ID number.
Facility/Plant Location	Enter the location of the hybrid seed plant or facility where the hybrid was or will be processed.
Hybrid Identification	Enter the appropriate hybrid identification number or code.

Exhibit 5 Notice of Loss Process

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

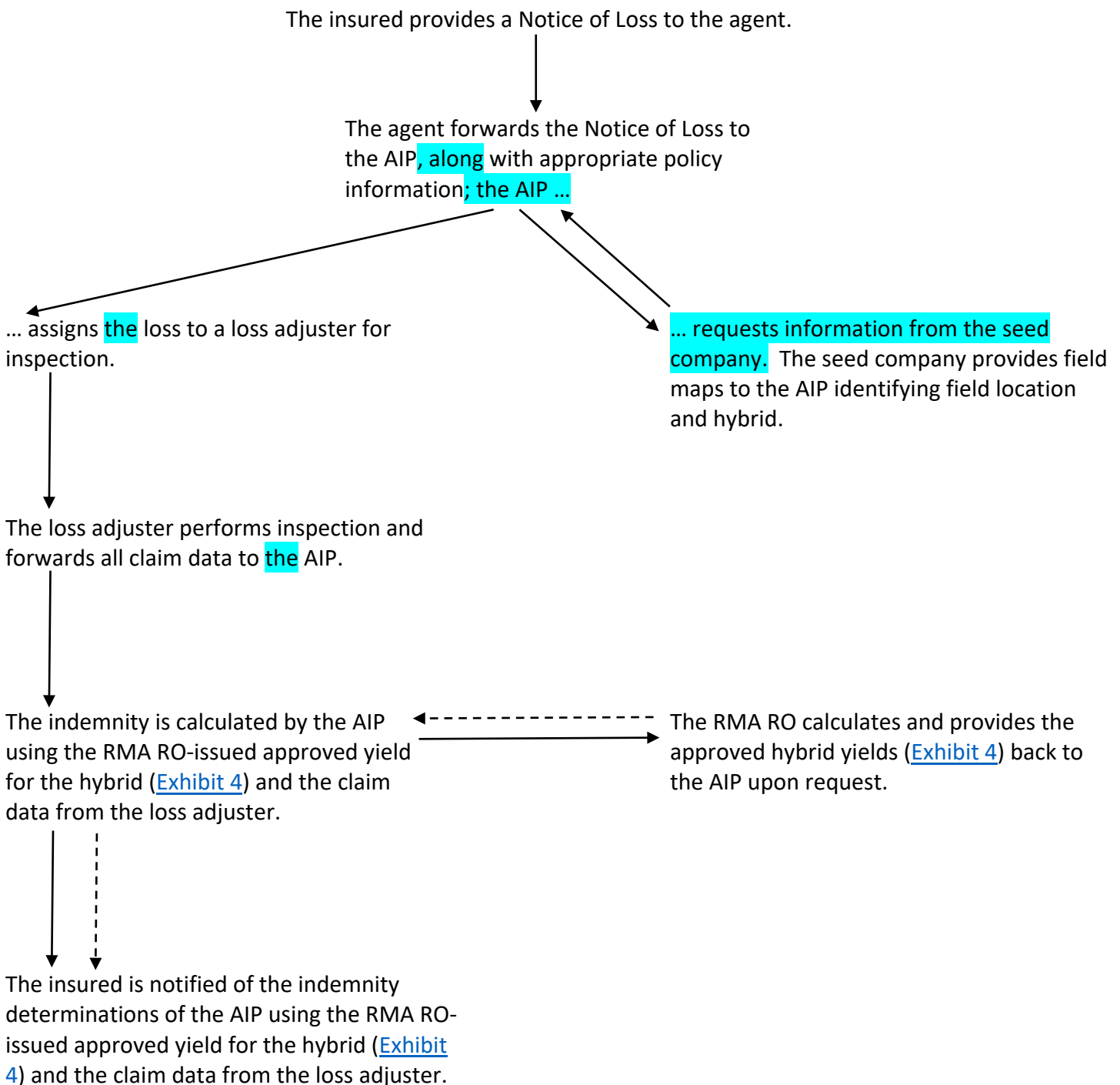


Exhibit 6 Form Standards – Appraisal Worksheet

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

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

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

Part I – Before Heading (Stand Acceptance Method)

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

Part I – Before Heading (Stand Acceptance Method) (Continued)

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

Part II – After Heading

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

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

Exhibit 7 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW item number / element. A completed PW example is at the end of this exhibit. For general form standards and other general information, refer to [Subparagraph 2D](#) and [Paragraph 31](#).

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

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description												
6. Insured Cause % (Continued)	<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 percent of damage:</p> <table border="1" data-bbox="667 373 1523 510"> <tr> <td>4. Date(s) of Damage</td> <td>JUN</td> <td>JUL</td> <td>JUL15</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Drought</td> <td>Heat</td> <td>Wind</td> </tr> <tr> <td>6. Insured Cause %</td> <td>20</td> <td>10</td> <td>15</td> </tr> </table> <p>Narrative: Additional Date of Damage – AUG; Cause of Damage – Wildlife; Insured Cause Percent – 55%.</p>	4. Date(s) of Damage	JUN	JUL	JUL15	5. Cause(s) of Damage	Drought	Heat	Wind	6. Insured Cause %	20	10	15
4. Date(s) of Damage	JUN	JUL	JUL15										
5. Cause(s) of Damage	Drought	Heat	Wind										
6. Insured Cause %	20	10	15										
7. Company / Agent	Name of the company and agency servicing the policy .												
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.												
9. Claim #	Claim number as assigned by the AIP.												
10. Policy #	Insured’s assigned policy number.												
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.												
12. Additional Units	<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. Make no entry.</p>												
14. Date(s) of Notice of Loss	<p>Preliminary:</p> <p>(1) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM, DD, and YYYY) for each notice.</p> <p>(2) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>(3) 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>(4) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.</p>												

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
14. Date(s) of Notice of Loss (Continued)	<p>(5) 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, and YYYY) for the “Final” inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<p>(1) If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>(2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(a) If the other person has a multiple-peril crop insurance policy and it can be determined that the same AIP services it, enter the policy number. Handle these companion policies according to AIP instructions.</p> <p>(b) If the other person has a multiple-peril crop insurance policy and a different AIP or agent services it, enter the name of the AIP and/or agent (and policy number) if known.</p> <p>(c) If unable to verify the existence of a companion policy, enter “Unknown” and contact the AIP for further instructions.</p> <p>(3) Refer to the LAM for further information regarding companion policies.</p>

Section I – Determined Acreage Appraised, Production, & Adjustments

Make separate line entries for varying:

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

Item Number / Element	Description
16. Field ID	The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions.
17. Multi-Crop Code	Preliminary and Final: The applicable two-digit code for first crop. There is no second crop for hybrid seed rice. Refer to the LAM for instructions regarding entry of first crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres make no entry.
19. Determined Acres	<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> <ul style="list-style-type: none"> (1) put to other use without consent; (2) abandoned; (3) damaged by uninsured causes; or (4) for which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>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.</p>

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
20. Interest or Share	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	<p>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.</p> <p>Note: Unrated land is uninsurable without a written agreement.</p>
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 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 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 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 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 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, 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 from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.
28. Organic Practice	Make no entry.

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="488 359 570 390">Stage</th> <th data-bbox="776 359 935 390">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 432 764 464">"P"</td> <td data-bbox="776 432 1484 579">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td data-bbox="488 621 764 653">"H"</td> <td data-bbox="776 621 919 653">Harvested.</td> </tr> <tr> <td data-bbox="488 695 764 726">"UH"</td> <td data-bbox="776 695 1409 726">Unharvested or put to another use with consent.</td> </tr> <tr> <td data-bbox="488 768 764 800">"TZ"</td> <td data-bbox="776 768 1458 831">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="488 873 764 905">"TA"</td> <td data-bbox="776 873 1458 936">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="488 978 764 1010">"TH"</td> <td data-bbox="776 978 1458 1041">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table>	Stage	Explanation	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.	"H"	Harvested.	"UH"	Unharvested or put to another 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.
Stage	Explanation														
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.														
"H"	Harvested.														
"UH"	Unharvested or put to another 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.														
30. Use of Acreage	<p>Use the following "Intended Use" abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="488 1146 542 1178">Use</th> <th data-bbox="776 1146 935 1178">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1220 764 1251">"WOC"</td> <td data-bbox="776 1220 1130 1251">Other use without consent.</td> </tr> <tr> <td data-bbox="488 1293 764 1325">"SU"</td> <td data-bbox="776 1293 1000 1325">Solely uninsured.</td> </tr> <tr> <td data-bbox="488 1367 764 1398">"ABA"</td> <td data-bbox="776 1367 1154 1398">Abandoned without consent.</td> </tr> <tr> <td data-bbox="488 1440 764 1472">"H"</td> <td data-bbox="776 1440 919 1472">Harvested.</td> </tr> <tr> <td data-bbox="488 1514 764 1545">"UH"</td> <td data-bbox="776 1514 951 1545">Unharvested.</td> </tr> </tbody> </table> <p>Verify any preliminary "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."</p>	Use	Explanation	"WOC"	Other use without consent.	"SU"	Solely uninsured.	"ABA"	Abandoned without consent.	"H"	Harvested.	"UH"	Unharvested.		
Use	Explanation														
"WOC"	Other use without consent.														
"SU"	Solely uninsured.														
"ABA"	Abandoned without consent.														
"H"	Harvested.														
"UH"	Unharvested.														
31. Appraised Potential	Make no entry.														
32a.-32b.	Make no entry.														
33. Shell%, Factor, or Value	Make no entry.														
34. Production Pre QA	Make no entry.														

Item Number / Element	Description
35. Quality Factor	<p>Note: There is no Quality Factor for HSR other than meeting or exceeding 70% warm germination as determined by AOSA industry standards.</p> <p>The following information should be calculated and entered:</p> <p>For line entries showing appraised production considered as seed production, enter the applicable hybrid dollar value per pound (in dollar and cents). Calculate the hybrid dollar value per pound by multiplying the coverage level percent times the approved yield obtained from the ROE application and dividing the result into the applicable dollar amount of insurance per acre. If no entry in column 37, make no entry.</p> <p>Example: The insured has a 100 percent share in 50 acres insured for the development of type “A” hybrid seed rice in the unit, with an amount of insurance per acre guarantee of \$1,060 (county yield of 10,913 pounds times a coverage level factor of .867 for the 65 percent coverage level, times a price election of \$.112 per pound, minus the minimum guaranteed payment of zero). Your approved yield for the hybrid is 2,000 pounds per acre. The seed production was 37,500 pounds and the dollar value per pound was \$.815. The non-seed production was 4,500 pounds with a local market value of \$.06 per pound. The insured’s indemnity would be calculated as follows:</p> <ol style="list-style-type: none"> (1) 50 acres × \$1,060 = \$53,000 amount of insurance guarantee; (2) \$1060 ÷ (2,000 pounds approved yield × .65) = \$.815 value per pound; (3) 37,500 pounds × \$.815 = \$30,563 value of seed production; (4) 4,500 pounds × \$.06 = \$270 value of non-seed production; and (5) \$30,563 + \$270 = \$30,833; \$53,000 - \$30,833 = \$22,167; \$22,167 × 100 percent share = \$22,167 indemnity payment. <p>For appraised production considered as non-seed production, enter the local market price of the rice on the date of final inspection, taking into account reduction in value due to insurable causes. For appraised non-seed production which cannot be valued, enter the local market price for rice on the date of final inspection.</p> <p>(a) Only mature hybrid seed rice can qualify as Non-Seed production.</p>

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
<p>35. Quality Factor (Continued)</p>	<p>(b) All appraised seed production prior to maturity must be counted as seed unless cross contamination with red rice or other contaminants has already occurred which results in the mature hybrid seed being rejected by the seed company.</p> <p>(c) If at the time of the appraisal it cannot be determined if the crop will make acceptable seed production, the appraisal shall be considered as seed production.</p> <p>Refer to the BP if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p> <p>Only AOSA grades established by a third party will be acceptable.</p> <p>All grade sheets must be submitted as documentation to calculate reduction in value (RIV) for any payable indemnities.</p>
<p>36. Production Post QA</p>	<p>Make no entry.</p>
<p>37. Uninsured Causes</p>	<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>(1) Hail and Fire exclusion not in effect.</p> <p>(a) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per-acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.</p> <p>(b) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(c) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p>

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
37. Uninsured Causes (Continued)	(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. Total to Count	Preliminary and Final: Make no entry.
39. Total	Preliminary: Make no entry. Final: Total determined acres (column 19), to tenths.
40. Quality	Check “None.”
41. Mycotoxins exceed FDA, State, or other health organization maximum limits?	Make no entry.
42. Totals	Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.

Narrative Instructions

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

- (1) If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2) If notice of damage was given and no inspection is required, enter “No Inspection,” the unit number(s), date, and adjuster’s initials (do not enter unit numbers for which notice has not been given). The insured’s signature is not required.
- (3) Explain any uninsured causes, unusual, or controversial cases.
- (4) If there is an appraisal in Section I, column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- (5) Document the actual appraisal date if an appraisal was performed before the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- (6) State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- (7) Explain any errors found on the Summary of Coverage.
- (8) Explain any commingled production. Refer to the LAM.
- (9) Explain any entry for “Production Not to Count” in Section II, column 62 and/or any production not included in Section II, column 56 or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- (10) Explain a “No” checked in item 44, “Damage Similar to Other Farms in the Area?”

Narrative Instructions (Continued)

- (11) Attach a sketch map or aerial photo to identify the total unit:
- (a) if consent is or has been given to put part of the unit to another use;
 - (b) if uninsured causes are present; or
 - (c) for unusual or controversial cases.
- Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- (12) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- (13) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- (14) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (15) Explain any delayed notices or delayed claims as instructed in the LAM.
- (16) Document any authorized estimated acres shown in Section I, column 19.
- (17) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (18) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- (19) Explain where the percentage recovery came from for any recovery percentage used for mature HSR appraisals in Section I, item 33 or recovery percentage used in Section II, item 57.
- (20) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (21) Document any other pertinent information (e.g., Flood, Furrow, or Intermittent Flood irrigation practice), including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

Section II – Determined Harvested Production

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

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

Section II – Determined Harvested Production (Continued)

- (2) Farm stored production documentation requirements for Columns 49 through 52 do not apply to hybrid seed rice as no hybrid seed rice is stored on the farm or in bins that require measurement.
- (3) For production commercially stored, sold, etc., make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed,” “Fed,” etc.
- (4) If acceptable sales or weight tickets are not available, refer to the LAM.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying recovery percentage). Average recovery percentage can be entered when the processor has calculated the average on the summary sheet, separate line entries are not otherwise required and the determined average is acceptable to the adjuster.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Conical piles do not apply to hybrid seed rice.
- (6) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (7) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.
- (8) Production to count (pounds per total planted female acre yield) must be based on the amount of harvested production delivered to the seed company's plant before any production entering the seed conditioning process (i.e., drying, shelling, screening, etc.), and adjusted for moisture, shelling factor, and foreign material) as necessary. Any production from male acres is considered as production not to count.
- (9) HSR production is measured in pounds per acre after adjustment to 12.5% moisture. All records of harvested HSR production, provided by the seed company, must be adjusted to 12.5 percent moisture.

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(1) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(2) If at the time of final inspection (if before the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter “Incomplete.”</p> <p>(3) If at the time of final inspection (if before the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”</p> <p>(4) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>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.</p>
45. Assignment of Indemnity?	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
46. Transfer of Right to Indemnity?	<p>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.</p>
47a. Share	<p>Record only varying shares on same unit to three decimal places.</p>
47b. Field ID	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item 16).</p>
48. Multi-Crop Code (Define how actual harvested yield was measured. Ex. elevator scales.	<p>Multi-Crop Code will not be used here.</p> <p>Enter method of how actual yield was determined and where measurements were made (i.e., mechanically harvested strip and measured net truck weight from certified scale location).</p>

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
49.-55.	Make no entry. No HSR production is stored on the farm.
56. Bu., Ton, Lbs., Cwt.	<p>Circle “Lbs.” in column heading. Production in whole pounds, before moisture adjustment.</p> <p>Stored in commercial storage: Obtain gross production for the unit from the summary and/or settlement sheets. Individual load slips only will not suffice unless the storage facility or buyer will not provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.</p> <p>All HSR delivered to and accepted by the seed company is considered seed production even if the settlement sheet shows some production bought by the seed company as seed and some as non-seed; however, when the availability of HSR is delivered, some companies will upgrade production normally rejected by separating bad seed from viable seed. When this happens, the adjuster must follow the following steps when working the claim:</p> <ol style="list-style-type: none"> <li data-bbox="488 825 1523 930">(1) determine the percentage of germination from the original sample to document that this production does not meet the minimum 70 percent germination requirement (see Exhibit 8, Table E); and <li data-bbox="488 972 1523 1119">(2) count as seed production that portion of the production accepted by the seed company as seed after separating; and count as non-seed production that portion of production which was removed to increase sample germination rate.
57.-58.	Make no entry.
59a. Moisture %	Enter moisture percent to tenths.
59b.-60b.	Make no entry.
61. Adjusted Production	Result of column 56 with moisture adjustment to 12.5%, rounded to whole pounds. Utilize the moisture adjustment method in Exhibit 8, Table D .
62. Production 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 (such as other units or uninsured acreage) in the same storage structure (if the storage entries include such production).</p> <p>Any production from male acres is considered production not to count.</p> <p>This entry must never exceed production shown on the same line. Explain any “production not to count” in the Narrative. Make no entry.</p>
63. Production Pre-QA	Result of column 61.

Exhibit 7 Form Standards – Production Worksheet (Continued)

Item Number / Element	Description
64a. Value	<p>For hybrid seed production, enter the dollar-and-cents value per pound for the acreage which produced the hybrid seed. Obtain this value by multiplying the approved yield obtained from the RMA ROE application by the coverage level percent, and dividing the result into the dollar amount of insurance per acre.</p> <p>Example: You have a 100 percent share in 50 acres insured for the development of type “A” HSR in the unit, with an amount of insurance per acre guarantee of \$1,060 (county yield of 10,913 pounds times a coverage level factor of .867 for the 65 percent coverage level, times a price election of \$0.112 per pound, minus the minimum guaranteed payment of zero). Your approved yield for the hybrid is 2,000 pounds per acre. Your seed production was 37,500 pounds and the dollar value per pound was \$0.815. Your non-seed production was 4,500 pounds with a local market value of \$0.06 per pound. Your indemnity would be calculated as follows:</p> <ol style="list-style-type: none"> (1) 50 acres × \$1,060 = \$53,000 amount of insurance guarantee; (2) \$1,060 ÷ (2,000 pounds approved yield × .65) = \$.815 value per pound; (3) 37,500 pounds × \$0.815 = \$30,563 value of seed production; (4) 4,500 pounds × \$0.06 = \$270 value of non-seed production; (5) \$30,563 + \$270 = \$30,833; and (6) \$53,000 - \$30,833 = \$22,167; \$22,167 × 100 percent share = \$22,167 indemnity payment <p>Note: There is no addition to Value for Non-Seed Production.</p>
64b. Market Price	Make no entry.
65. Quality Factor	Make no entry.
66. Production to Count	Multiply column 63 by column 64a for HSR production only, rounded to whole dollars.
67. Total	Total of column 63. If no entry in column 63, make no entry.

Exhibit 7 Form Standards – Production Worksheet (Continued)

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.

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

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

Element	Description
73. Insured’s Signature and Date	<p>Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining insured’s 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.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on the bottom line.</p>
74. Adjuster’s Signature, Code #, and Date	<p>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.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
75. Page	<p>Preliminary: Page numbers – “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 7 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET EXAMPLE (Actual Yield Method for HSR)

1. Crop/Code # 0080 Hybrid Seed Rice	2. Unit # BU 0001-0001	3. Location Description FSN 291 S020-T015N-R002E	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUL	5. Cause(s) of Damage WIND	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # XXXXXXXX		11. Crop Year YYYY		
10. Policy # XXXXXX		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.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33. Rec. %	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	
A1	NS	50.0	50.0	100									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						
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): Determined acres using MPC1 acreage report – would measure within 5 percent.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input checked="" type="checkbox"/> No <input 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	Rec. % 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				
Elevator Scales									75,000			20.0		67,406		67,406			67,406				
												**12.5%											
67. TOTAL																67,406	68. Section II Total		67,406				
																69. Section I Total							
																70. Unit Total		67,406					
																71. Allocated Prod.							
																72. Total APH Prod.							

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

Table A – Minimum Representative Sample Requirements within a Strip

Acres in Field	Minimum Number of Samples
0.1 – 10.0	5

Exception: One complete planting pattern (male/female) will be left for each field for an adjuster to inspect if they cannot get to the field in a timely fashion. A strip is defined as one complete planting pattern of male and female, the length of the field. Actual Yield Methods will be solely determined by the mechanical harvesting of the female strip to determine adjusted dry weight yield.

Table B – Tiller Factor / Square Foot Factor

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

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

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

A. Materials

- (1) Counter
- (2) Tape Measure

B. Sampling

- (1) Choose correct number of samples as reflected within Table A.
- (2) Each sampling will consist of five linear rows per bay (Male/Female).
- (3) At each sample location, lay the tape measure down along a linear plant row. The specific linear foot length to conduct plant counts on will be based upon row spacing as follows:
 - (a) 6.97 feet for 7.5" row spacing
 - (b) 6.53 feet for 8" row spacing

(These figures represent 1/10,000 of an acre.)

- (4) Determine the Plant Stand
 - (a) Count the number of plants in the length of row measured in accordance with row width as noted above.
 - (b) Multiply the number of plants counted in the designated length by 0.2295 to determine the plants per square foot.
 - (c) To get the final plant stand for area of loss, obtain an average from each sample location. Average for female and an average for male samples.
- (5) Minimum Stand Acceptance. Minimum accepted stand is four plants per square foot. If stand is less than four plants per square foot the field must be replanted if within the planting window. If outside of the planting window, the **policy** will be null and no coverage will be in force on the acres with an inadequate stand.

Table D – Hybrid Seed Rice Moisture Adjustment

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

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

- (1) $\text{Dry lbs./acre} = (100 - ((\% \text{ Moisture} - 12.5) \times 1.35)) \times \text{Net wt. green Lbs.} \div 100$
- (2) Example shown below:

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

Table E – Hybrid Seed Rice Germination Testing

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

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

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

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

1. No Prevented Planting coverage is available for HSR. After the LPP of 25 days has expired, no coverage is available for Hybrid Seed Rice. HSR planted 1 day after the final LPP date is uninsurable.
2. Late Planting Reduction for HSR = 1% per day for each day planted after the final planting date. This reduction is 1% of the amount of insurance, not yield (BP 16.a / CIH 1215.A.1). HSR CP follows the late planting reduction process outlined in the BP, CIH, and LAM.
3. HSR Late Planting Payment Example
 - a. HSR – Wharton county Texas.
 - i. \$1,200 Amount of Insurance per female acre for timely planted HSR.
 - ii. Approved yield of 2,000# per female acre.
 - iii. Coverage level = 75%.
 - iv. Insured yield = 1,500# per acre.
 - v. Final Plant Date = May 15.
 - b. When HSR is timely planted there is no reduction of the amount of insurance per acre. Based on the approved yield of 2,000# per acre, the losses will occur when production drops below 1500# per acre and the value of each pound lost is \$.80 per pound ($\$1,200 \div 1,500\# = .80$).
 - c. When HSR is planted during the Late Planting Period there is a reduction of the amount of insurance per acre. Based on the approved yield of 2,000# per acre, losses will occur when production drops below 1,500# per acre. Late planting does not change the point of loss, it remains the same. The amount of insurance changes when late planting occurs.
 - d. If the HSR had an Actual Plant Date = May 25, 10 days after May 15, and the actual yield of the late planted acres is 1,000# per acre; the following steps would occur to determine the loss:
 - i. Step one: Days late times (x) 1% = Amount of Insurance reduction.
 1. $10 \times .01 = 10\%$ reduction.
 - ii. Step two: Amount of Insurance per acre times (x) percentage reduction = reduction in the Amount of Insurance.
 1. $\$1,200 \times .10 = \120 reduction in Amount of Insurance.

- iii. Step three: Amount of Insurance minus (-) amount of calculated reduction of the Amount of Insurance = Final Amount of Insurance in effect.
 - 1. $\$1,200 - \$120 = \$1,080$ final Amount of Insurance.

- iv. Step four: Final amount of Insurance is divided (\div) by the insured yield to determine the value of each pound lost below the insured yield.
 - 1. $\$1,080 \div 1,500\# = .72$ value per pound lost.

- v. Step five: (Insured yield minus (-) actual yield = lost yield) times (\times) value of pound lost = calculated indemnity.
 - 1. $(1,500 - 1,000 = 500) \times .72 = \360 per acre.

Exhibit 9 Unique Challenges to Adjusting Hybrid Seed Rice

- (1) Expect insects and other wildlife, such as snakes, to be abundant in the HSR fields. Make sure you take the appropriate precautions such as insect repellent, protective clothing, face mask, etc.
- (2) HSR fields might be flooded (from four inches (4") to around two feet (2') of water) from the beginning of the growing season until two to three weeks before harvest. The soil underneath water will be soft. A person's feet can sink into submerged soil from four inches (4") to around ten inches (10") depending on the soil type. Make sure you are wearing appropriate waterproof footwear. ***