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Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25035 (08-2023)

GRASS SEED 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: GRASS SEED LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25035 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: August 30, 2023
SUBJECT: Provides procedures and instructions for administering the Grass Seed 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 Grass Seed crop insurance program. This handbook replaces FCIC-25035, Grass Seed Loss Adjustment Standards Handbook, issued June 26, 2020. 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 obsoleted.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC 25435, Grass Seed 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.
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.
Paragraph 12	Updated Unit Division language for consistency with other Loss Adjustment Standards Handbooks and with Unit Division changes in the CP.
Exhibit 4 , Narrative section	Changed Narrative section listing notation to numbers from letters for consistency with Section I and Section II in Exhibit 4 .
Exhibit 4 , Item Nos. 64a - 66	Added language for clarity and for consistency with other handbooks.
Exhibit 7	Added a North Carolina State University turfgrass resource reference to replace a Purdue University turfgrass resource reference that is no longer accessible; updated links and bibliographical information for resource entries.

GRASS SEED 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. 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) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM. Abbreviations and acronyms are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to Grass Seed loss adjustment and this handbook are in [Exhibit 1](#) and [Exhibit 2](#), herein.

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, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards 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 Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
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.

E. CAT Coverage

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

F. Irrigated Practice

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

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 [Exhibit 3](#) and [Exhibit 4](#) are the minimum requirements for the Grass Seed Appraisal Worksheet and the Claim Form (hereafter referred to as “Production Worksheet” or “PW”). All entry items are “Substantive” (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements. These statements are not shown on the example form(s) in [Exhibit 3](#) and [Exhibit 4](#). [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

11 Insurability

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

- (1) Insured Crop
 - (a) In accordance with section 8 of the BP, the crop insured will be all the grass seed in the county for which a premium rate is provided by the actuarial documents:
 - (i) that is produced under a grass seed production contract;
 - (ii) that has an adequate stand;
 - (iii) in which the insured has a share; and
 - (iv) that is grown on insurable acreage.
 - (b) In addition to section 8 of the BP, a grass seed crop will not be insured under the CP:
 - (i) during the year of establishment;
 - (ii) if an adequate stand does not exist at the beginning of each insurance period; or
 - (iii) if grown with a non-grass seed crop after the year of establishment.
- (2) Insurable Acreage.

In addition to the requirements of section 9 of the BP, all the acreage insured must be included under one or more grass seed production contracts.

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

- (1) Growers associations and private businesses in this region clean the grass seed and make it ready for market. Buyers of grass seed enter into contracts with regional and national seed dealers. In turn, local buyers contract with producers to fulfill their contractual obligations. Some of the seed is proprietary.
- (2) Grass seed production contracts normally contain a clause describing the quality of the grass seed that may be delivered at a stated price or with a formula to determine such price. In some cases, the stated price does not apply to all the production. Production under grass seed production contract that is not included by the stated price is subject to a negotiated price as agreed between the buyer and the producer. In addition, the buyer may reserve the right of first refusal for grass seed that does not meet the quality standards of the grass seed production contract, making that production subject to a negotiated price. Failing agreement, the producer may be authorized to sell the grass seed on the open market as “variety not specified” [type of grass seed].
- (3) Value and Factor Determination.

(a) Value and Market Price

The adjuster must compare quality inspection results for the grass seed to the quality specifications stated in the grass seed production contract to verify a claim. Once validity of a claim is established, the amount the producer will be paid for production not meeting the grass seed production contract’s quality specifications must be determined.

If the grass seed production contract contains prices for high and low quality, the price stated for lower quality is applied to production not meeting the contract quality specifications.

In some cases, the price for production not meeting contract quality specifications will be negotiated between the buyer and the seller. In some cases, the insured may be allowed to sell the production not meeting contract specifications on the open market as “variety not specified.”

If a negotiated price or an open market price is used and is determined to be representative of the market price for grass seed having the same quality as the production failing to meet contract quality specifications, it may be used for quality adjustment purposes. If the price is not representative, the price election must be used.

For quality adjustment, the lower of the price election or the amount determined in accordance with the grass seed production contract will establish the denominator of the quality adjustment factor for adjusting the quantity of production to count.

- (b) The quality as stated on the label must be determined in accordance with the regulations of the state where the seed is to be labeled.

13 Quality Adjustment (Continued)

(c) Quality Adjustment Factor

Calculate the quality adjustment factor to three decimal places, as follows: Divide the value per pound of the damaged production by the lower of the established price or the fixed price component of the grass seed production contract and multiply this result (not to exceed 1.000) by the quantity of damaged production. The quality adjustment factor cannot be greater than 1.000 or less than zero (.000).

14-19 (Reserved)

PART 3: APPRAISALS

20 General Information

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

- (1) Grass seed must be conditioned (cleaned) after harvesting to determine the amount of clean seed. The harvested crop contains significant amounts of chaff, broken stems, weed seeds, and other impurities that cannot be removed by the combine. There is no way to manually replicate the results of conditioning. Accordingly, all appraisals of grass seed are based on the percentage of the ground area that is covered by the grass seed plant leaf area.
- (2) Generally, producers will harvest the grass seed crop regardless of the quantity of seed likely to be present, as this is regarded as a good production practice. Appraisals should be used as a last resort. However, producers may elect not to harvest the final year of a stand if there is limited seed production potential and the stand will be destroyed (for perennial ryegrass after each crop and for Kentucky bluegrass in the final year of the stand). In these cases, an appraisal would be necessary.
- (3) Duties in Case of Loss or Damage – In addition to the duties contained in the BP, the insured must leave representative samples of the unharvested crop and provide a copy of the grass seed production contract when filing a notice of loss.
- (4) Appraisal dates:
 - (a) AIP representatives will set appraisal dates.
 - (b) If possible, do not perform appraisals of the unharvested crop. It is preferable that the insured harvest the entire acreage or the representative samples. The harvested production is a more appropriate indicator of the actual yield.

21 Selecting Representative Samples

- (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.
- (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 5](#) for each field or subfield.

22 Measuring Sample Area for Sample Selection

- (1) Use one of the measuring devices described in [Exhibit 6](#) to outline each sample.
- (2) Select a size (in square feet) for all samples in the field; the thinner the stand, the larger the sample.
- (3) Determine the area covered by insured plant leaf area within each representative sample area. See [Exhibit 7](#) for illustrations of the insured plants.
- (4) The grass seed crop initially may be planted in rows or by broadcasting. However, tillers from the initially planted crop may fill between the rows. Since planting in rows usually results in a scattering of plants throughout the ground area, all percent total leaf area coverage determinations are made on a broadcast basis.

23 Appraisal Methods

Appraisal Method ...	Use ...
Percent Total Leaf Area Cover	All appraisals.

24 Percent Total Leaf Area Cover Appraisal Method

- (1) Use one of the measuring devices described in [Exhibit 6](#) to outline each sample by tossing the device into representative areas of the field.
- (2) Measure the dimensions of areas within the measuring device that do not contain plants of the insured type.
- (3) Calculate the appraisal by using the Grass Seed Appraisal Worksheet (item 20).
- (4) When measuring areas without ground cover, find the length and width of rectangular areas as accurately as possible. If a relatively small amount of the insured crop is included in a particular rectangle, do not adjust the dimensions. Similarly, if a small amount of vacant ground is excluded from the best representation of the rectangle, do not adjust the dimensions. If an area is more circular than rectangular, measure across the area to determine the diameter and divide by 2.00 to determine the radius. Formulas for calculating the size of areas without cover are:

Rectangular (including square) Length × Width

Circular 3.1416 × radius × radius

Make appraisals when the grasses are growing actively and can be distinguished from other vegetation. If an appraisal must be done when the grasses are in an early stage of growth and cannot be identified, consider all vegetation other than recognizable weeds, broad leaves, etc., to be the insured crop when determining percent total leaf area cover.

25 Deviations and Modifications

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

26 General Information for Worksheet Entries and 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 are required for each unit appraised. Use separate lines for each field or subfield which has a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Refer to [Paragraph 21](#) for sampling requirements.
- (4) For every inspection, complete items "Company Name" and items 1 through 8 and Page Number.
- (5) Standard appraisal worksheet entry items are numbered consecutively in [Exhibit 3](#). A sample appraisal worksheet is also provided to illustrate how to complete all except the last three (3) entries (signatures and date).
- (6) For all zero appraisals, refer to the LAM.
- (7) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). An example appraisal worksheet is also provided to illustrate how to complete item entries.

27-30 (Reserved)

PART 4: PRODUCTION WORKSHEET

31 General Information for Worksheet Entries and Completion Procedures

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured must 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).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or by notification from the insured that the total 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) If notice of damage was given, an inspection is necessary to verify the amount of damage and that all grass seed has been harvested and delivered to the buyer. The insured’s signature is required.
- (6) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (7) Standard PW items are numbered consecutively in [Exhibit 4](#). An example PW is also provided to illustrate how to complete item entries.

32-39 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CCIP	Common Crop Insurance Policy
CIH	Crop Insurance Handbook, FCIC-18010
CLU	Common Land Unit
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
EHS	External Handbook Standards
GSH	General Standards Handbook, FCIC 18190
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FM	Foreign Material
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual, FCIC-25010
OECD	Organization for Economic Co-Operation and Development
OPI	Office of Primary Interest
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
TP	Transmittal Page
UH	Unharvested
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire

Exhibit 2 Definitions

98/85 and similar: An abbreviation used in contracts to signify the seed must have the specified minimum purity and germination. The first number is the percent purity; the second is the percent germination. These requirements also may be stated explicitly.

Adequate Stand: A population of live plants per acre of the insured type whose leaf area covers an average of at least 75 percent of the acreage planted to that type.

Buyer: Any business enterprise regularly engaged in the contracting or processing of grass seed that possesses all licenses and permits for marketing grass seed required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities with sufficient drying, screening, and bagging or packaging equipment to accept and process the contracted grass seed.

Clean Seed: Grass seed which has been conditioned by removing chaff, sterile florets, immature seeds, weed seeds, inert matter, other crop seeds, and other materials to the extent such removal is possible.

Clear Tag (USA) Eastern States: A requirement that the clean seed produced from the harvested crop be in compliance with requirements with respect to weed seeds and other impurities for shipment into the eastern United States.

Combining: Mechanically separating (threshing) the grass seeds from the stems with a machine designed for that purpose.

Crop Year: The period from the date insurance attaches to any grass seed type insured under the CP until the end of the insurance period, designated by the calendar year in which harvest normally occurs.

Deficiency in Quality: Grass seed which, due to insurable causes, does not meet the quality standards contained in the grass seed production contract.

Grass Seed Production Contract: A written agreement between the insured and the buyer, signed by both parties on or before the acreage reporting date, containing at a minimum:

- (a) the insured's promise to plant and grow one or more specific types of grass seed, and deliver the production to the buyer;
- (b) the buyer's promise to purchase all the production stated in the grass seed production contract that meets the quality standards stated therein; and
- (c) a fixed price, or a method to determine such price based on published information compiled by a third party, that will be paid to the insured for at least 50 percent of the production stated in the grass seed production contract.

Harvest: Removal of the insured crop from the windrow and processing it with a combine or thresher.

Label: A means of identification such as a tag that contains information such as variety, percent germination, percent purity, percent of weed seeds, and related characteristics of a lot of grass seed.

OECD Certified: A requirement that the clean seed produced from the harvested crop be in compliance with the requirements with respect to weed seeds and other impurities for shipment into the European Union.

Exhibit 2 Definitions (Continued)

[State] Certified: A requirement that the clean seed produced from the harvested crop meet the requirements of the named state to qualify as certified seed.

Type: A category of grass seed identified as a type in the SP.

Value of Damaged Production: The price negotiated between the insured and the buyer or the price the insured received for sales to a person or entity who is not a party to the grass seed production contract, provided that such price is representative of the market for seed of the type with the quality characteristics of the damaged production. If the price is not representative, the value of the damaged production shall be the price election.

Year of Establishment: The period of time from the date the grass seed crop is planted until insurance attaches in accordance with Section 9 of the CP.

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet Item Number/Element. A completed appraisal worksheet is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 26](#).

Item Number/Element	Description/Instructions
Company	Name of AIP if not preprinted on the worksheet (Company Name).
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. Claim Number	Claim number as assigned by the AIP.
4. Unit Number	Unit number and unit structure alpha character designation (BU, EU, OU, etc.) from the Summary of Coverage after it is verified to be correct (e.g., 0001 OU).
5. Crop and Type	“GRASS SEED” (0102) and the name and code of the insured grass seed type as shown on the actuarial table. The name may be abbreviated as long as the type can be identified readily.
6. Crop Year	Four-digit crop year, as defined in the policy, for which the claim has been filed.
7. Cause of Damage	Name of the insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the Remarks.
8. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date where applicable, as in the case of hail damage (e.g., AUG 11).
9. Field ID	Field identification symbol.
10. Number of Acres	Number of determined acres, to tenths, in the field or sub-field of the unit being appraised.
11. Square Inches with No Ground Cover	Number of square inches of the area within the measuring device that has no ground cover for each sample. Explain any uninsured causes in Remarks section.
12. Total Square Inches	Sum of the entries in item 11.
13. Number of Samples	The number of samples taken.
14. Average Square Inches per Sample	Divide the entry in item 12 by the entry in item 13. Enter the result to the nearest whole number.
15. Sample Size	Enter 432 if using a 3 square foot measuring device; 576 if using a 4 square foot device; or 720 if using a 5 square foot device.
16. Average Percent without Ground Cover	Divide the entry in item 14 by the entry in item 15. Enter the result rounded to three decimal places.
17. Total Percent	Enter 1.000.
18. Percent Total Leaf Area Cover	Subtract the entry in item 16 from the entry in item 17. Enter the result to three decimal places.
19. APH Yield	Enter the approved yield for the acreage.
20. Appraised Pounds/ Acre	Multiply the entry in item 18 by the entry in item 19. Enter the result to the nearest whole pound. This entry will be transferred to item 31 of the Production Worksheet.
21. Remarks	Any additional information pertinent to the unit appraisal, (i.e., – sampling device size, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

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 section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
23. 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.
24. Page	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

GRASS SEED APPRAISAL WORKSHEET				2. Insured's Name				2. Policy No.				5. Claim No.								
				I.M. Insured				XXXXXX				XXXXXXXX								
6. Unit No. 0001-0001 OU		5. Crop and Type GRASS SEED (0102) Per Ryegrass (222)				6. Crop Year YYYY		7. Cause of Damage Excess Precipitation				8. Date of Damage May								
Percent Total Leaf Area Cover																				
Field ID 9.	Acres 10.	Square Inches With No Ground Cover 11.				Total Square Inches 12.	No. of Samples 13.	Avg. Sq. In. per Sample 14.	Sample Size 15.	Avg. % w/o Ground Cover 16.	Total %. 17.	% Total Leaf Area Cover 18.	APH Yield 19.	Appraised Pounds/ Ac. 20.						
A-1	50.0	137	125	129	155	716	÷	5	=	143	÷	432	=	0.331	1.000	0.669	x	1,200	=	803
		170																		
A-2	5.0	250	225	270		745	÷	3	=	248	÷	432	=	0.574	1.000	0.426	x	1,200	=	511
21. Remarks. Sampling device used enclosed 3 sq. ft																				

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

Exhibit 4 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, see [Subparagraph 2D](#) and [Paragraph 31](#).

Item Number/Element	Description/Instructions																		
Company	Name of AIP if not preprinted on the worksheet (Company Name).																		
1. Crop/Code Number	"GRASS SEED" (0102) and Type (nnn) as shown on actuarial table.																		
2. Unit Number	Unit number from the Summary of Coverage after it is verified.																		
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 Serial 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 during which the determined insured damage occurred for the inspection and cause of loss listed in item 5 below. For progressive damage, enter the month that identified when the primary 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 second and third 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.																		
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(s) of damage listed in item 4 above. If it is evident that no indemnity is due, enter "None." If an insured cause(s) of loss is coded as "Other," explain in the Narrative. Enter additional causes of damage in the second and third spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.																		
6. Insured Cause Percent	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5. 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>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding causes of damage and insured cause percentages:</p> <table border="0" data-bbox="487 1680 1429 1879"> <tr> <td>4. Date 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> </table> <p>Narrative: Date of additional damage – Sep 5; cause of damage – Freeze insured cause percent is 10%.</p>	4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat	6. Insured Cause %:	10	20	15	25	20
4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug														
5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat														
6. Insured Cause %:	10	20	15	25	20														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
7. Company/Agency	Name of 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 Number	Claim number as assigned by the AIP.
10. Policy Number	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 Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Unit,” in the Narrative or on an attached Special Report.</p>
13. Estimated Production per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) of Notice of Loss	<p>Preliminary:</p> <ol style="list-style-type: none"> a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets. c. Reserve the “Final” space on the first page of the first set of Production Worksheets 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. <p>Final: Transfer the last date in the first or second space to the final space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the final inspection in the final space on the first page of the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
15. Companion Policy(ies)	<p>a. If no other person has a share in the unit (insured has 100 percent share), make no entry.</p> <p>b. In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance policy (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(1) 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>(2) 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>(3) If unable to verify the existence of a companion policy, enter “Unknown” and contact the AIP for further instructions.</p> <p>c. Refer to the LAM for further information regarding companion policies.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

16. Field ID	Enter the field identification symbol from a sketch map or an aerial photo. Refer to the Narrative.
17. Multi-Crop Code	Preliminary and Final: The applicable two-digit code for first crop and second crop. Refer to the lam for instructions regarding entry of first crop and second crop codes.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
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"> a. put to other use without consent; b. abandoned; c. damaged by uninsured causes; or d. for which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
20. Interest or Share	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	<p>Three-digit code for the correct “Rate Class” specified on the actuarial documents. If there is no “Rate Class” or “High Risk Area” 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>Unrated land of grass seed cannot be insured.</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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
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. Irrigated 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 carried out by the insured. If “No Cropping 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 is not specified on the actuarial documents, make no entry.
28. Organic Practice	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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions														
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="488 369 565 401"><u>Stage</u></th> <th data-bbox="776 369 935 401"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="488 436 768 468">"P"</td> <td data-bbox="776 436 1484 583">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="488 625 768 657">"H"</td> <td data-bbox="776 625 919 657">Harvested.</td> </tr> <tr> <td data-bbox="488 699 768 730">"UH"</td> <td data-bbox="776 699 1409 730">Unharvested or put to another use with consent.</td> </tr> <tr> <td data-bbox="488 772 768 804">"TZ"</td> <td data-bbox="776 772 1458 835">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="488 877 768 909">"TA"</td> <td data-bbox="776 877 1458 940">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="488 982 768 1014">"TH"</td> <td data-bbox="776 982 1458 1045">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	"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.
<u>Stage</u>	<u>Explanation</u>														
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.														
"H"	Harvested.														
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"TA"	UUF/Third Party Damage – Appraised production on same acreage.														
"TH"	UUF/Third Party Damage – Harvested production on same acreage.														
30. Intended or Final Use	<p>Intended or Final Use: Use the following "Intended Use" abbreviations.</p> <table border="0"> <thead> <tr> <th data-bbox="488 1209 540 1241"><u>Use</u></th> <th data-bbox="776 1209 935 1241"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="488 1276 768 1308">"Bulldozed, etc."</td> <td data-bbox="776 1276 1057 1308">Use made of acreage.</td> </tr> <tr> <td data-bbox="488 1350 768 1381">"WOC"</td> <td data-bbox="776 1350 1130 1381">Other use without consent.</td> </tr> <tr> <td data-bbox="488 1423 768 1455">"SU"</td> <td data-bbox="776 1423 1000 1455">Solely uninsured.</td> </tr> <tr> <td data-bbox="488 1497 768 1528">"ABA"</td> <td data-bbox="776 1497 1154 1528">Abandoned without consent.</td> </tr> <tr> <td data-bbox="488 1570 768 1602">"H"</td> <td data-bbox="776 1570 919 1602">Harvested.</td> </tr> <tr> <td data-bbox="488 1644 768 1675">"UH"</td> <td data-bbox="776 1644 951 1675">Unharvested.</td> </tr> </tbody> </table> <p>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."</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	"Bulldozed, etc."	Use made of acreage.	"WOC"	Other use without consent.	"SU"	Solely uninsured.	"ABA"	Abandoned without consent.	"H"	Harvested.	"UH"	Unharvested.
<u>Use</u>	<u>Explanation</u>														
"Bulldozed, etc."	Use made of acreage.														
"WOC"	Other use without consent.														
"SU"	Solely uninsured.														
"ABA"	Abandoned without consent.														
"H"	Harvested.														
"UH"	Unharvested.														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
31. Appraised Potential	Enter the per-acre appraisal, in whole pounds, of potential production for the acreage appraised as shown on the Appraisal Worksheet. Refer to Paragraph 23 “Appraisal Methods” for additional instructions. If there is no potential on UH acreage, enter “0.” Refer to the paragraph in the LAM for procedures for documenting zero yield appraisals.
32a. Moisture Percent	Make no entry.
32b. Factor	Make no entry.
33. Shell %, Factor, or Value	Make no entry.
34. Production Pre QA	Result of multiplying column 31 times column 19 to whole pounds. If no entry in column 31, make no entry.
35. Quality Factor	For production which (due to insurable causes) qualifies for quality adjustment as provided in the CP, enter the Quality Adjustment Factor (QAF) as a three-place decimal calculated in accordance with the instructions included in Paragraph 13 . Document all calculations in the Narrative/Remarks of the Production Worksheet, or on a Special Report. Copies of all supporting documentation should be included in the insured’s claim file (such as those that explain the gross delivered production and net production after conditioning, and labels or results of laboratory testing and for purity and germination criteria). For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also, refer to the quality adjustment instructions in the Narrative herein.
36. Production Post QA	Result of multiplying column 34 times column 35 rounded to whole pounds. If no entry in column 35, transfer entry from column 34. If no entry in column 31, make no entry.
37. Uninsured Causes	<p>Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19 (or column 18 if there are under-reported acres), rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>a. Hail and Fire exclusion not in effect.</p> <p>(1) 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>(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

<p>37. Uninsured Causes (Continued)</p>	<p>(3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.</p> <p>b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
<p>38. Total to Count</p>	<p>Result of adding item 36 and item 37.</p>
<p>39. Total</p>	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p>
<p>40. Quality</p>	<p>Preliminary: Make no entry.</p> <p>Final: Check “None” if quality adjustment does not apply. Check “Other” if quality adjustment is applicable.</p> <p>a. If “Other” is checked, in the Narrative (or on a Special Report):</p> <p>(1) Document the grass seed production contract acceptance level and the level of each qualifying QA condition as indicated by the label results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or</p> <p>(2) Enter “See documentation included in the claim file” (e.g., include copy of the label that documents the QA condition and a copy of the grass seed production contract).</p> <p>b. Check “None” if none of the production qualifies for QA.</p>
<p>41. If mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:”</p>	<p>Make no entry.</p>
<p>42. Totals</p>	<p>Total of entries in columns 34, 36, 37, and 38. If a column has no entries, make no entry.</p>

Narrative Instructions

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.

- (1)** If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- (2)** If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. 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 prior to 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 columns 49 through 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.
- (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 acreage has been replanted to a practice uninsurable as an original practice;
 - c.** if uninsured causes are present; or
 - d.** for unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- (12)** Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the Production Worksheet for signature.
- (13)** When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.

Narrative Instructions (Continued)

- (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. Example: “Line 3 “E” acres authorized by AIP MM/DD/YYYY.”
- (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. List the control measures used and explain why they did not work.
- (19) For production that qualifies for Quality Adjustment (supporting documentation should be included in the insured’s claim file):
- a. Explain any “.000” quality adjustment (QA) factor entered in Section I, column 35 and Section II, column 65.
 - b. Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any, which were not allowed.
 - c. Document the lower of the established price or the fixed price component of the grass seed production contract used in establishing the QA factor for mature appraised or harvested production.
 - d. Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QA factor.
 - e. Document all calculations used in determining QA factors.
 - f. Refer to the LAM for additional documentation requirements.
- (20) Document any other pertinent information, including any data to support any factors used to calculate the production.
- (21) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

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., insured intends to destroy the acreage, acreage released for other uses, etc.).
- (2) Columns 49 through 52 are for structure measurement entries (Rectangular, Round, Conical Pile, etc.). If structures are a combination of shapes, break into a series of average measurements, if possible. Enter “Odd Shape” if production is stored in an odd shaped structure. Document measurements on a Special Report or other worksheet used for this purpose.
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter “Weighed and Stored On Farm” in columns 49 through 52. Refer to the LAM for acceptable weight tickets.
- (4) For production commercially stored, sold, etc., make entries in items 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) “Seed.”
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (value). Average percent of moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the amount of production as pounds in cones and conical piles, refer to the LAM.
- (7) There will generally be no harvested production entries in items 47 through 66 for preliminary inspections.
- (8) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
<p>43. Date Harvest Completed: (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> <ul style="list-style-type: none"> a. Enter the earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to another use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period. b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.” c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.” d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.
<p>44. Damage similar to other farms in the area?</p>	<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>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<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>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<ul style="list-style-type: none"> a. If only one practice and/or type of harvested production is listed in Section I, make no entry. b. If more than one practice, variety, or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, column 16).
<p>48. Multi-Crop Code</p>	<p>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.</p>
<p>49-52. Length or Diameter, Width, Depth, and Deduction</p>	<p>Use this space to record the name and address of the storage facility and/or buyer.</p>
<p>53. Net Cubic Feet</p>	<p>Make no entry.</p>
<p>54. Conversion Factor</p>	<p>Make no entry.</p>
<p>55. Gross Production</p>	<p>Make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Item Number/Element	Description/Instructions
56. Bu., Ton, Lbs., Cwt.	Circle “Lbs.” in column heading. Production in whole pounds, before deductions for quality adjustment for production sold and/or stored in commercial storage. Obtain gross production for the unit from the summary and/or settlement sheets.
57. Shell/Sugar Factor	Make no entry.
58a. FM %	Make no entry.
58b. Factor	Make no entry.
59a. Moisture %	Make no entry.
59b. Factor	Make no entry.
60a. Test Wt.	Make no entry.
60b. Factor	Make no entry.
61. Adjusted Production	Enter the amount in column 56.
62. Prod. Not to Count	<p>Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).</p> <p>This entry must never exceed production shown on the same line. Explain the total bin contents (bin grain depth, etc.) and any “production not to count” in the narrative.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	When applicable, enter the value of damaged production (refer to the SP and the LAM for further instructions), otherwise make no entry.
64b. Mkt Price	If an entry is in item 64a, enter the lower of the established price or the fixed price component of the grass seed production contract for the type (refer to the CP). Refer to the LAM for further instructions. If there is no entry in item 64a, make no entry.
65. Quality Factor	For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by dividing the entry in column 64a by the entry in column 64b. The quality adjustment factor cannot be greater than 1.000 or less than 0.000. Enter 1.000 if the production is not eligible for quality adjustment. If there are no entries in items 64a or 64b, make no entry.
66. Production to Count	Enter result from multiplying column 63 times column 65 rounded to whole pounds. If there is no entry in column 65, transfer the entry from column 63.
67. Total of Column 63	Total of column 63. If no entry in column 63, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

For items 68 through 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/Instructions
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from Section I, column 38 total.</p>
70. Unit Total	<p>Preliminary: make no entry.</p> <p>Final: Total of 68 and 69.</p>
71. Allocated Prod.	<p>Total production allocated to this unit from any unreported unit(s) if the allocated production is included in Section I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report (refer to the LAM for more information on allocated production).</p>
72. Total APH Prod.	<p>Result, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70.</p>

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

73. Insured’s Signature and Date	<p>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.</p> <p>Final indemnity inspections should be signed on 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 Production Worksheet.</p> <p>Final indemnity 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 - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

1. Crop/Code # Grass Seed (0102) Perennial Ryegrass (222)	2. Unit # 0001-0001 OU	3. Location Description SW1-96N-3W	7. Company Agency	ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage May	5. Cause(s) of Damage Excess Precipitation	6. Insured Cause % 100	12. Additional Units 0002-0001 OU	13. Est. Prod. Per Acre 1,300	9. Claim # XXXXXXXX
					11. Crop Year YYYY
					10. Policy # XXXXXXXX
					14. Dates of Notice of Loss
					1st MM/DD/YYYY
					2nd
					Final MM/DD/YYYY
					15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION, AND ADJUSTMENTS														B. POTENTIAL YIELD									
A. ACTUARIAL																							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Prod. Pre QA	Quality Factor	Prod. Post QA	Uninsured Causes	Total to Count	
A-1	NS		50.0	1.000		222					003		UH	Plowed	803			40,150		40,150		40,150	
A-2	NS		5.0	1.000		222					003		UH	Plowed	511			2,555		2,555		2,555	
B	NS		65.0	1.000		222					003		H	H									
39. TOTAL			120.0	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 checked="" type="checkbox"/> None <input type="checkbox"/>											42. TOTALS		42,705		42,705		42,705		
														41. Do any mycotoxins exceed FDA, State, or other health organization maximum limits? Yes <input type="checkbox"/>									

Acres were determined using permanent field measurements. Refer to attached Special Report for measurements and calculations. Used the established price in item 64 b.as it was the lessor price. See attached Special report. Quality adjustment due to presence of un-removable weed seeds exceeding contract specs. Weeds present due to insurable cause (wet corner of field could not be treated appropriately).

SECTION II – DETERMINED HARVESTED PRODUCTION																			
43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION									
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.
47b.	Multi Crop Code	Length or Dia.	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Buy Ton, Lbs CWT	Shell/Sugar Factor	FM%	Moisture %	Test WT	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value	Quality Factor	Production to Count
	NS	AAA Seed Buyer ANYTOWN, MN							50,000					50,000		50,000		1.000	50,000
	NS	AAA Seed Buyer ANYTOWN, MN						10,000						10,000		10,000	0.30 0.55	0.545	5,450
67. TOTAL																60,000	68. Section II Total		55,450
																69. Section I Total		42,705	
																70. Unit Total		98,155	
																71. Allocated Prod.			
																72. Total APH Prod.		98,155	

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

Exhibit 5 Minimum Representative Sample Requirements

Acres in Field	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.

Exhibit 6 Measuring Devices

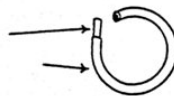
Devices for determination of square feet in sample – The following measuring devices can be constructed in each region. Materials needed and construction steps are as follows:

A. Round Hoop with 3, 4, and 5 Square Feet Inside Area

- (1) Material required for round hoop (3 square feet) is 73.7 inches of $\frac{1}{2}$ -inch inside diameter plastic hose and 3 inches of $\frac{1}{2}$ -inch diameter wooden dowel material.
- (2) Material required for round hoop (4 square feet) is 85.1 inches of $\frac{1}{2}$ -inch inside diameter plastic hose and 3 inches of $\frac{1}{2}$ -inch diameter wooden dowel material.
- (3) Material required for round hoop (5 square feet) is 95.1 inches of $\frac{1}{2}$ -inch inside diameter plastic hose and 3 inches of $\frac{1}{2}$ -inch diameter wooden dowel material.
- (4) Construction. Insert dowel pin in one end of hose, form a circle and connect together.

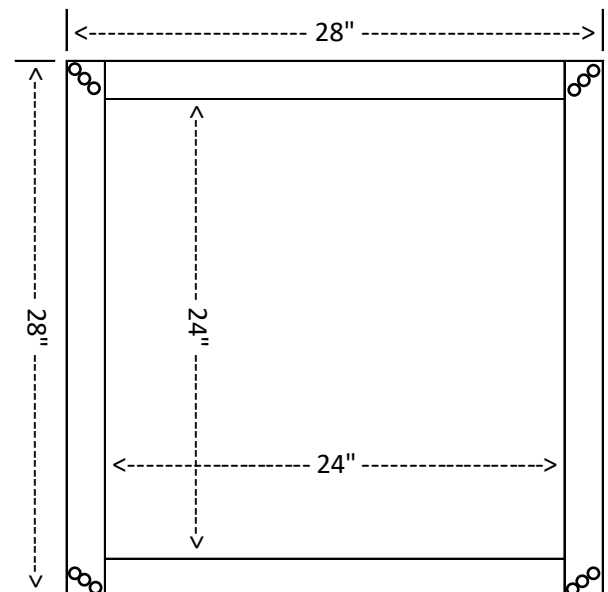
3 inch Dowel Pin

$\frac{1}{2}$ inch inside diameter plastic hose

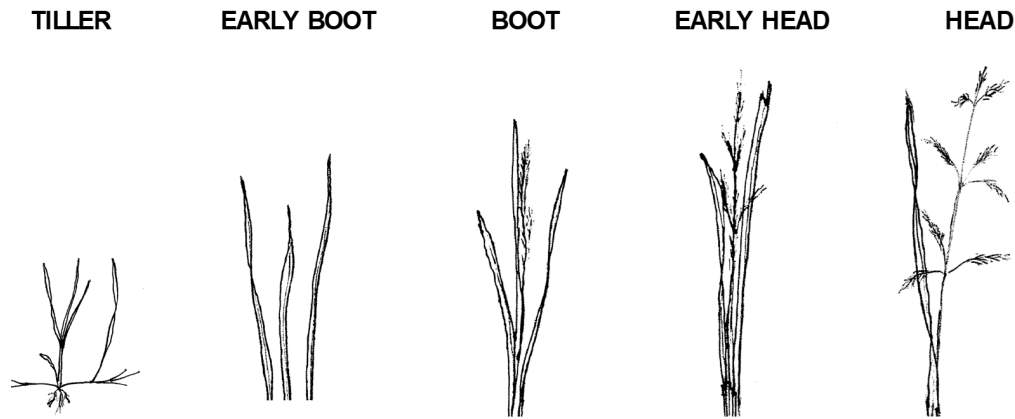


B. Collapsible Wood Frame with 4 Square Feet Inside Area

- (1) Collapsible wood frame 24 inches inside.
- (2) Frame Material:
- (3) Four 1 inch by 2 inch by 28 inch wood pieces; Four $\frac{1}{4}$ inch by 2 inch stove bolts with wing nuts; and 8 flat washers.



Kentucky Bluegrass (*Poa pratensis*)



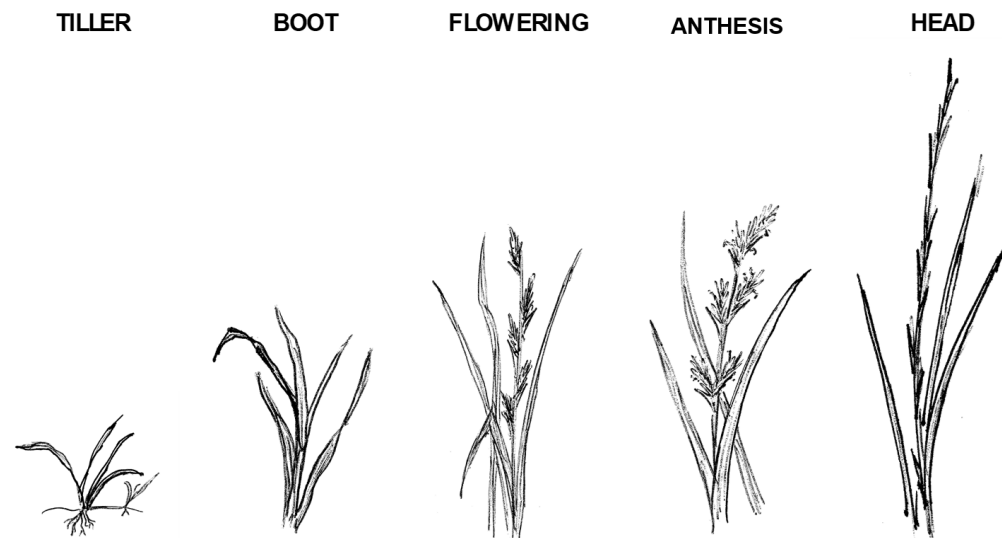
Vegetative and tillering – Kentucky bluegrass is a true perennial. It is quick to “green up” in the spring. Often Kentucky bluegrass plants are green as the snow is melting. It remains vegetative and continues to produce tillers in April to early or mid-May. The jointing stage generally lasts approximately two weeks beginning in mid-May.

Boot to early heading – Kentucky bluegrass is in the boot stage to early heading in early to mid-June.

Full head extension – Kentucky bluegrass is fully headed in early to mid-June.

Mature Seed – Kentucky bluegrass is swathed in early July and harvested in mid-July.

Perennial Ryegrass (*Lolium perenne*)



Perennial ryegrass grown for seed is managed as a winter annual. It is either seeded with spring wheat as a nurse crop in May or directed seeded into wheat stubble in August or early September. Perennial ryegrass is harvested in July or August the following year.

Vegetative and tillering – Perennial ryegrass is vegetative and produces tillers from snow melt into June. Perennial ryegrass has a tendency to produce tillers for an extended period. However, the tillers on the main stem are the most productive and jointing will occur in early to mid-June.

Perennial Ryegrass (Continued)

Boot to early heading – Perennial ryegrass is in the boot to early heading in mid-June to early July.

Full head extension – Perennial ryegrass is fully headed in early July.

Mature Seed – Perennial ryegrass crops are swathed prior to harvest, generally in mid-July with harvested in late July to early August.

Additional illustrations of stages of grass development can be found in the following publications: ***

North Carolina State University Extension (n.d.). *Turfgrasses*,
<https://www.turfinfo.ncsu.edu/grasses/>.

Rayburn, Edward B. (1993). *Plant Growth Development as the Basis of Forage Management*, West Virginia University Extension Service,
https://researchrepository.wvu.edu/cgi/viewcontent.cgi?article=4181&context=faculty_publications.

University of California Agriculture & Natural Resources (n.d.). *The UC Guide to Healthy Lawns, Kentucky bluegrass – Poa pratensis*,
<https://ipm.ucanr.edu/TOOLS/TURF/TURFSPECIES/kenblue.html>.

University of California Agriculture & Natural Resources (n.d.). *The UC Guide to Healthy Lawns, Perennial ryegrass – Lolium perenne*,
<https://ipm.ucanr.edu/TOOLS/TURF/TURFSPECIES/perrye.html>.

University of California Agriculture & Natural Resources (n.d.). *The UC Guide to Healthy Lawns, Tall fescue – Festuca arundinacea*,
<https://ipm.ucanr.edu/TOOLS/TURF/TURFSPECIES/tallfesc.html>.