United States
Department of
Agriculture

Federal Crop
Insurance
Corporation

FCIC-25440 (12-2010)
FCIC-25440-1 (11-2012)
FCIC-25440-2 (12-2013)
FCIC-25440-3 (02-2015)

SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK

2015 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: SOYBEAN LOSS ADJUSTMENT STANDARDS HANDBOOK	**NUMBER: 25440 25440-1 25440-2 25440-3**
EFFECTIVE DATE: 2015 and Succeeding Crop Years	**ISSUE DATE: February 12, 2015**
SUBJECT: **Provides the procedures and instructions for administering the Soybean crop insurance program**	**OPI: Product Administration and Standards Division** **APPROVED:** **/s/ Tim B. Witt** **Deputy Administrator for Product Management**

REASONS FOR AMENDMENT

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

1. **Subsection 6 C (1) (d):** Removed procedure stating if cutoffs and/or breakovers exceed 65 percent for the sample, have the insured leave representative strip(s) intact until a seed count appraisal can be made, or the crop is harvested. Otherwise, the damage is limited to the table entry for 65 percent. The revised Table G provides factors up to 100%.

2. **Subsection 6 E (5):** Removed procedure stating the percent of damage is considered "0" for live plants with less than 5 percent cut off or broken over nodes. The upper limit of cut off/broken over nodes is 65 percent, up to and including the R3.5 stage. The revised Table G provides factors for 1 - 4 percent.

3. **Subsection 8 C - Appraisal Worksheet Examples (Pages 27 & 28):** Revised appraisal worksheet examples to incorporate the new cutoff/broken over factors from Table G.

4. **Subsection 9 C - Production Worksheet Example (Page 51):** Revised the Production Worksheet example to reflect the revised appraisal worksheet entries.

5. **Section 10 - Table G:** Inserted revised Table G - Cutoff/Broken Over Charts. Removed the procedure stating if more than 65 percent of the nodes are cutoff or broken over the adjustment should be deferred to R7 and the Seed Count Method should be used. The tables have been expanded to 100 percent of nodes cutoff or broken over.

CONTROL CHART

Soybean Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	FCIC Number
Remove	1-2		15-16		12-2010	FCIC-25440
			19-20		12-2013	FCIC-25440-2
			27-28		12-2010	FCIC-25440
			51-52		12-2013	FCIC-25440
				69-70	12-2010	FCIC-25440
Insert	1-2		15-16		02-2015	FCIC-25440-3
			19-20		02-2015	FCIC-25440-3
			27-28		02-2015	FCIC-25440-3
			51-52		02-2015	FCIC-25440-3
				69-70		FCIC-25440-3
Current Index	1-2				02-2015	FCIC-25440-3
		1-2			11-2012	FCIC-25440-1
			1-4		12-2013	FCIC-25440-2
			5-6.2		11-2012	FCIC-25440-1
			7-14		12-2010	FCIC-25440
			15-16		02-2015	FCIC-25440-3
			17-18		12-2013	FCIC-25440-2
			19-20		02-2015	FCIC-25440-3
			21-26		12-2010	FCIC-25440
			27-28		02-2015	FCIC-25440-3
			29-30		12-2010	FCIC-25440
			31-32		12-2013	FCIC-25440-2
			33-36		12-2010	FCIC-25440
			37-38		12-2013	FCIC-25440-2
			39-40		12-2010	FCIC-25440
			41-42		11-2012	FCIC-25440-1
			43-44		12-2013	FCIC-25440-2
			45-46		11-2012	FCIC-25440-1
			47-50		12-2013	FCIC-25440-2
			51-52		02-2015	FCIC-25440-3
				53-54	12-2010	FCIC-25440
				55-56	12-2013	FCIC-25440-2
				57-68	12-2010	FCIC-25440
				69-70	02-2015	FCIC-25440-3
				71-73	12-2010	FCIC-25440

4 Count the remaining number of live plants in the sample.

5 Use **TABLE E** (Plants Per Acre) to convert the original and remaining plants in the sample to plants per acre.

(b) Use the values in **TABLE F** (Indeterminate Soybean Stand Reduction Loss), or **TABLE F** (Determinate Soybean Stand Reduction Loss) as applicable to determine the percent stand loss.

EXAMPLE: Indeterminate soybeans planted in 30-inch rows – V5 stage.

86 living and dead plants = 150,000 original plants/A. (**TABLE E -** Plants Per Acre)**.**
39 live plants = 67,500 remaining plants/A. (**TABLE E -** Plants Per Acre).
Percent loss from stand reduction (**TABLE F** (Indeterminate Soybean Stand Reduction Loss)) = 12.0 percent.

EXAMPLE: Determinate soybeans planted in 30-inch rows – V5 stage.

86 living and dead plants = 150,000 original plants/A. (**TABLE E -** Plants Per Acre)**.**
39 live plants = 67,500 remaining plants/A. (**TABLE E -** Plants Per Acre).
Percent loss from stand reduction (**TABLE F** (Determinate Soybean Stand Reduction Loss)) = 19.5 percent.

(2) R-Stage Plants Destroyed. For direct damage to R1 through R6.5 stage determinate soybeans, and R4 through R6.5 stage indeterminate soybeans (Part I, column 19 of the appraisal worksheet).

(a) Count 100 consecutive plants (living and missing, non-emerged, dead/non-harvestable).

(b) Determine the number of dead or non-harvestable plants in the 100 plant sample (Refer to the LAM information on Unable to Mechanically Harvest). This is the percentage of dead/non-harvestable plants. Enter this number in Part I, column 19 of the appraisal worksheet.

Include any cutoffs and/or breakovers, from stage R4 through stage R6.5, on a factored basis, based on how many damaged plants are required to equal 1 undamaged plant (e.g., 2-for-1, or 3-for-1, etc.) if stand reduction is the only damage.

EXAMPLE: Entry for 10 dead/non-harvestable plants, plus 10 plants cutoff/broken over factored on a 2-for-1 basis = 15 plants**.**

C. PLANT DAMAGE METHOD (Part I - Appraisal Worksheet, columns 22 and 23)

(1) Use the plant damage method for DEFOLIATION damage on determinate soybean plants beginning with the V9 stage, through the R6 stage.

For indeterminate soybeans, beginning with the R1 stage, use the plant damage method for plants CUT OFF or BROKEN OVER in stages R1 through R3.5. Any plants cut off and/or broken over in stages R4 through R6.5 are included in column 19, "R-stage plants destroyed" of the Stand Reduction Method (on a factored basis).

Use the following procedure to record individual plant-count entries in the Field Notes (plant damage is applied to the percent of the crop remaining):

(a) Determine the number of original nodes (above the cotyledonary node) on the date of damage for a representative 20-plant sample. (The number of original nodes will be the number of nodes per plant for the stage times 20 (e.g. V9 stage, 9 nodes times 20 = 180 original nodes).

(b) Determine the number of nodes cutoff and/or broken over on each plant in the 20-plant sample and enter in item 34 of the "Field Notes" section.

An individual plant may have nodes broken over as well as nodes cut off above the break. In such cases, both are recorded.

(c) Total the number of nodes cutoff and/or broken over. Divide the total by the total number of nodes on the date of damage to arrive at the percent of nodes destroyed.

(d) Refer to the **TABLE G** (CUTOFF/BREAKOVER) to determine the percent of damage.

***

(e) For R stages and DETERMINATE V stages V9 - VN, determine the percent defoliation on each plant. Obtain the average, and apply to the appropriate defoliation table (**TABLE H** (Indeterminate Soybean Defoliation Percent of Damage) or **TABLE I** (Determinate Soybean Defoliation Percent of Damage) to arrive at the percent damage for the sample. Enter the percent damage in item 35 of the appraisal worksheet. On cutoffs or breakovers, count only TRIFOLIOLATE LEAFLETS below cutoff or breakover point on the stem in determining defoliation.

(f) To obtain the appraisal, multiply the percent potential (100 - percent damage) by the APH yield.

(2) Shown below are defoliation (Fig. 1), a cutoff with defoliation (Fig. 2), and a breakover with defoliation (Fig. 3).

(a) DEFOLIATION: R4 represents the stage at the date of damage (DOD).

(b) CUTOFF: V5 represents the stage at the DOD.

(c) BREAK OVER: V6 represents the stage at the DOD.

(2) Soybean Stand Reduction Loss (**TABLE F**) is for either plant type.

(3) Indeterminate Soybean Defoliation Percent of Damage (**TABLE H**). The percent of damage is considered "0" for live plants with less than 5 percent defoliation.

(4) Determinate Soybean Defoliation Percent of Damage (**TABLE I**). The percent of damage is considered "0" for live plants with less than 5 percent defoliation.

*** (5) Cutoff/Breakover (**TABLE G**) (either plant type).

7. APPRAISAL DEVIATION AND MODIFICATION

A. DEVIATIONS

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

B. MODIFICATIONS

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

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

(1) The entry items in subsection 8 C are the minimum requirements for the Soybean Appraisal Worksheet. All entry items are "Substantive," (i.e., they are required).

(2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the Appraisal Worksheet in the following subsections are "Substantive," (i.e., they are required.)

(3) The Privacy Act and Non-Discrimination Statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown in the example form in this section. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at **http://www.rma.usda.gov/regs/required.html** or successor website.

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

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION PROCEDURES

(1) Include the AIP name in the appraisal worksheet title if not preprinted on the AIP's worksheet, 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, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section **5** "Soybean Appraisals" for sampling requirements.

(4) For every inspection, complete items 1 through 12 and items 56 through 59. Complete Part I and II as instructed below. The following appraisal worksheet shows the required entries for the V and R stages, with and without plant damage.

(5) V-Stages for Determinate Soybeans and VC through R3.5 Stage for Indeterminate Soybean Appraisals:

(a) If stand reduction is the ONLY damage, complete Part I (except for columns 19, 21, 22 and 23 and the field notes) and items 30, 31, and 32.

(b) If plant damage (cutoffs and/or breakovers) has occurred, complete items 13 through 18, items 20 through 29, and the field notes. If stand reduction has occurred, appraise plant damage on the remaining stand (refer to columns 21, 22 and 23). Defoliation is applied for DETERMINATE soybeans only in the stages V9 – VN.

(6) R1 through R6 Stage Determinate Soybeans, and R4 through R6.5 Stage Indeterminate Soybean Appraisals:

(a) If stand reduction is the ONLY damage, complete Part I (except columns 16, 17, 18, 21, 22, 23, and the field notes). Cutoffs or breakovers from the R1 through R6 stage for determinate soybeans, and R4 through R6.5 stage for indeterminate soybeans are factored and are to be included in column 19.

(b) If plant damage (cutoffs or breakovers through R3.5, and/or defoliation (refer to **TABLE H** (Indeterminate Soybean Defoliation Percent of Damage)or **TABLE I** (Determinate Soybean Defoliation Percent of Damage)) through R6.5 for indeterminate soybeans or R6 for determinate soybeans) has occurred, complete Part I (except columns 16, 17 and 18). Appraise plant damage on the remaining stand if stand reduction has occurred (refer to columns 21, 22 and 23). Do not include cutoffs or breakovers in Part I, column 19 on a factored basis.

(7) R7 through Full Maturity Appraisals, use Part II, the Seed Count Method.

FOR ILLUSTRATION PURPOSES ONLY

SOYBEAN APPRAISAL WORKSHEET

PART I – STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured	2 Policy Number	3 Crop Year	4 Unit No.	5 Field ID	6 Practice
I. M. INSURED	XXXXXXXX	YYYY	0002-0002 BU	A	002

7 Company	8 Date of Damage	9 Acres	10 Variety	11 Row Width	12 Claim Number
ANY COMPANY	JUN 10	24.2	WELLS - I	30"	XXXXX

	DIRECT DAMAGE								PLANT DAMAGE			COMPUTATIONS
13 Sample No.	STAGE OF GROWTH 14 DOD	STAGE OF GROWTH 15 DOA	V-STAGE 16 Original (1000)	V-STAGE 17 Remaining (1000)	18 V-Stage Stand Reduction % Loss	19 R-Stage Plants Destroyed	20 Total Direct Damage	21 % Crop Remaining	22 Gross (Item 42)	23 Net (21 x 22)	24 Total Damage (20 + 23)	26 Sample Average Damage: 59.0
1	V5	V6	120.0	25.0	46.0		46.0	54.0	16.7	9.0	55.0	27 % Potential: 41.0
2	V5	V6	125.0	22.5	50.0		50.0	50.0	19.4	9.7	59.7	x
3	V5	V6	120.0	20.0	54.0		54.0	46.0	17.8	8.2	62.2	28 APH Yield: 43
											25 Total: 176.9	=
												29 Appraisal (BU/A): 17.6

SOYBEAN FIELD NOTES

SAMPLE NUMBER	PLANTS PER 10 FEET		PLANT NUMBER	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	TOTAL	% OF NODES	% DAMAGE	TOTAL
30 1	31 Total 69	32Remaining 14	34 Nodes Cut Off/ Broken Over	4	1	4	2	0	3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	36 44	38 55	40 16.7	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 = 16.7
30 2	31 Total 71	32Remaining 13	34 Nodes Cut Off/ Broken Over	3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	36 51	38 64	40 19.4	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 = 19.4
30 3	31 Total 68	32Remaining 11	34 Nodes Cut Off/ Broken Over	1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	36 47	38 59	40 17.8	
33 Total Nodes 80			35 % Defoliation																					37	39	41 +	42 = 17.8

56 Remarks

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

FOR ILLUSTRATION PURPOSES ONLY

SOYBEAN APPRAISAL WORKSHEET

PART I – STAND REDUCTION AND PLANT DAMAGE METHOD

1 Insured	2 Policy Number	3 Crop Year	4 Unit No.	5 Field ID	6 Practice
I. M. INSURED	XXXXXXXX	YYYY	0003-0003 BU	A	003

7 Company	8 Date of Damage	9 Acres	10 Variety	11 Row Width	12 Claim Number
ANY COMPANY	AUG 11	10.0	WELLS - D	30"	XXXXX

	DIRECT DAMAGE								PLANT DAMAGE			COMPUTATIONS
13 Sample No.	STAGE OF GROWTH 14 DOD	STAGE OF GROWTH 15 DOA	V-STAGE 16 Original (1000)	V-STAGE 17 Remaining (1000)	18 V-Stage Stand Reduction % Loss	19 R-Stage Plants Destroyed	20 Total Direct Damage	21 % Crop Remaining	22 Gross (Item 42)	23 Net (21 x 22)	24 Total Damage (20 + 23)	26 Sample Average Damage: 39.7
1	R3	R5				29.0	29.0	71.0	14.8	10.5	39.5	27 % Potential: 60.3
2	R3	R5				34.0	34.0	66.0	8.4	5.5	39.5	x
3	R3	R5				34.5	34.5	65.5	8.5	5.6	40.1	28 APH Yield: 43 =
											25 Total: 119.1	29 Appraisal (BU/A): 25.9

SOYBEAN FIELD NOTES

SAMPLE NUMBER	PLANTS PER 10 FEET		PLANT NUMBER	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	TOTAL	% OF NODES	% DAMAGE	TOTAL
30 1	31 Total	32Remaining	34 Nodes Cut Off/ Broken Over	4	1	4	2		3	4	1	2	3	3	0	1	4	0	1	3	4	1	3	36 44	38 16	40 7.4 +	
33 Total Nodes 280			35 % Defoliation	40	40	50	50	35	45	40	30	35	50	60	40	35	40	35	45	50	35	30	35	37 820	39 41	41 7.4 =	42 14.8
30 2	31 Total	32Remaining	34 Nodes Cut Off/ Broken Over	3	4	1	4	1	1	2	4	4	3	3	2	2	4	0	3	3	2	2	3	36 51	38 18	40 8.4 +	
33 Total Nodes 280			35 % Defoliation	10	15	15	10	10	20	15	15	10	0	0	10	10	0	15	15	10	0	10	10	37 200	39 10	41 0 =	42 8.4
30 3	31 Total	32Remaining	34 Nodes Cut Off/ Broken Over	1	4	2	3	4	1	4	3	2	3	4	0	2	2	0	1	3	1	4	3	36 47	38 17	40 7.9 +	
33 Total Nodes 280			35 % Defoliation	20	30	30	20	20	20	30	30	20	10	10	20	20	10	25	25	15	15	20	20	37 410	39 21	41 0.6 =	42 8.5

56 Remarks

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

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY	8. Name of Insured	
SOYBEANS 0081	0002-0002 BU	SW1-96N-3W	Agency	ANY AGEMCY	I.M. INSURED	
					9. Claim # XXXXXXXX	11. Crop Year YYYY
4. Date(s) of Damage	JUN 10	AUG			10. Policy #	XXXXXXXXXX
5. Cause(s) of Damage	HAIL	DROUGHT			14. Date(s) Notice of Loss	1st MM/DD/YYYY / 2nd / Final MM/DD/YYYY
6. Insured Cause %	40	60			15. Companion Policy(s)	
12. Additional Units	0001-0001 BU					
13. Est. Prod. Per Acre	40					

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage
A	NS		24.2	1.000		997					002		UH	PLOWED
B	NS		18.0	1.000		997					002		P	WOC
C	NS		56.0	1.000		997					002		H	H
		39. TOTAL	98.2											

B. POTENTIAL YIELD

31. Appraised Potential	32a. 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
17.6			425.9		425.9		425.9
						504.0	504.0
		42. TOTALS	425.9		425.9	504.0	929.9

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

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

NARRATIVE (If more space is needed, attach a Special Report) **SOYBEANS at Acme Elevator weighed 45# per bushel and had 19.9% kernel damage. Field B - Put to other use without consent. Guarantee per acre is 28.0 bu. per acre. Fields B & C determined from FSA permanent Field measurements. Field A wheel measured. Refer to attached Special Report for measurements and calculations. Refer to attached FGIS Grade Certificate. Test Wt. = 45# (DF = .013) + 19.9%** damaged kernels **(DF = .130 + U.S. Sample Grade (DF = .030) = .173. 1.000 - .173 = .827 Quality Adjustment Factor.**

SECTION II – DETERMINED HARVESTED PRODUCTION

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

A. MEASUREMENTS

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction
	NS	ACME ELEVATOR ANYTOWN, ANY STATE			
	NS	14.0	RND	10.0	

B. GROSS PRODUCTION

53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs. CWT
			530.1
1539.4	.8	1231.5	

C. ADJUSTMENTS TO HARVESTED PRODUCTION

57. Shell/ Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 59b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
	1.0 / .990			524.8		524.8		.827	434.0
		16.7 / .9556	52 / .903	1062.7		1062.7			1062.7
					67. TOTAL	1587.5	68. Section II Total		1496.7
							69. Section I Total		929.9
							70. Unit Total		2426.6
							71. Allocated Prod.		
							72. Total APH Prod.		1922.6

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

PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY
SOYBEANS 0081	0001-0001 BU	SW1-96N-30W	Agency	ANY AGENCY
4. Date(s) of Damage	JUN 10			REPLANT SOYBEAN EXAMPLE
5. Cause(s) of Damage	HAIL			
6. Insured Cause %	100			
12. Additional Units				
13. Est. Prod. Per Acre				

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. 32b. Moisture % Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			30.0	1.000		997					002		R	REPLANTED	3.0			90.0		90.0		90.0
			40.0	1.000		997					002		NR	NOT REPLANTED								
		39. TOTAL	70.0													42. TOTALS		90.0		90.0		90.0

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

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

NARRATIVE (If more space is needed, attach a Special Report) 37.5 bu./acre guarantee x 20% = 7.5 bu/acre (3.0 bu. maximum allowed). Appraised potential less than 90% of the production guarantee (50.0 x 90% = 45.0 bu./acre -- appraised potential = 21.5 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL / **B. POTENTIAL YIELD**

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. 32b. Moisture % Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			30.0	.500		997					002		R	REPLANTED	1.5			45.0		45.0		45.0
			40.0	.500		997					002		NR	NOT REPLANTED								
		39. TOTAL	70.0													42. TOTALS		45.0		45.0		45.0

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

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

NARRATIVE (If more space is needed, attach a Special Report) 37.5 bu./acre guarantee x 20% x .500 = 3.8 bu/acre. (3.0 bu. maximum allowed X .500 share = 1.5 bu.). Appraised potential less than 90% of the production guarantee (50.0 x 90% = 45.0 bu./acre -- appraised potential = 21.5 bu/acre). Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations.

TABLE G - CUTOFF/BREAKOVER (Page 1 of 2)

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
V1-V2	0.2	0.4	0.6	0.8	1.0	1.2	1.4	1.6	1.8	2.0	2.2	2.4	2.6	2.8	2.9	3.1	3.3	3.4	3.6	3.7	3.9	4.0	4.1	4.3	4.4
V3	0.4	0.8	1.3	1.7	2.1	2.5	2.9	3.3	3.7	4.1	4.4	4.8	5.2	5.5	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.0	8.3	8.5	8.8
V4	0.4	0.8	1.3	1.7	2.1	2.5	2.9	3.3	3.7	4.1	4.4	4.8	5.2	5.5	5.9	6.2	6.5	6.8	7.1	7.4	7.7	8.0	8.3	8.5	8.8
V5	0.4	0.9	1.3	1.7	2.2	2.6	3.0	3.4	3.9	4.3	4.7	5.1	5.5	5.9	6.3	6.6	7.0	7.4	7.7	8.1	8.4	8.8	9.1	9.4	9.7
V6-R1	0.4	0.9	1.3	1.8	2.2	2.7	3.1	3.6	4.0	4.5	4.9	5.4	5.8	6.2	6.7	7.1	7.5	7.9	8.3	8.7	9.1	9.5	9.9	10.3	10.7
R2-R2.5	0.5	0.9	1.4	1.8	2.3	2.7	3.2	3.6	4.1	4.5	5.0	5.4	5.9	6.3	6.8	7.3	7.7	8.2	8.6	9.1	9.6	10.0	10.5	10.9	11.4
R3-R3.5	0.5	0.9	1.4	1.8	2.3	2.7	3.2	3.6	4.1	4.6	5.0	5.5	6.0	6.5	7.0	7.4	7.9	8.4	9.0	9.5	10.0	10.5	11.0	11.6	12.1

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
V1-V2	4.5	4.6	4.7	4.8	4.9	5.0	5.1	5.2	5.3	5.4	5.5	5.6	5.7	5.7	5.8	5.9	6.0	6.1	6.2	6.3	6.4	6.5	6.6	6.7	6.8
V3	9.0	9.2	9.4	9.6	9.8	10.0	10.2	10.4	10.6	10.8	11.0	11.1	11.3	11.5	11.7	11.9	12.0	12.2	12.4	12.6	12.8	13.0	13.2	13.3	13.5
V4	9.0	9.2	9.4	9.6	9.8	10.0	10.2	10.4	10.6	10.8	11.0	11.1	11.3	11.5	11.7	11.9	12.0	12.2	12.4	12.6	12.8	13.0	13.2	13.3	13.5
V5	10.0	10.3	10.6	10.9	11.1	11.4	11.6	11.9	12.1	12.4	12.6	12.9	13.1	13.3	13.5	13.7	13.9	14.1	14.4	14.6	14.8	15.0	15.2	15.4	15.6
V6-R1	11.1	11.4	11.8	12.1	12.4	12.8	13.1	13.4	13.7	14.0	14.3	14.6	14.8	15.1	15.4	15.6	15.8	16.1	16.3	16.5	16.8	17.0	17.2	17.4	17.6
R2-R2.5	11.9	12.3	12.8	13.3	13.7	14.2	14.7	15.1	15.6	16.1	16.5	17.0	17.5	18.0	18.4	18.9	19.4	19.9	20.4	20.9	21.4	21.9	22.4	23.0	23.5
R3-R3.5	12.7	13.3	13.8	14.4	15.0	15.6	16.2	16.9	17.5	18.1	18.8	19.5	20.1	20.8	21.5	22.3	23.0	23.7	24.5	25.3	26.1	26.9	27.7	28.5	29.4

TABLE G - CUTOFF/BREAKOVER (Page 2 of 2)

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75
V1-V2	6.9	7.0	7.1	7.2	7.3	7.4	7.5	7.7	7.8	7.9	8.1	8.2	8.4	8.5	8.7	8.8	9.0	9.2	9.3	9.5	9.7	9.9	10.1	10.3	10.6
V3	13.8	14.0	14.2	14.4	14.6	14.9	15.1	15.3	15.6	15.9	16.1	16.4	16.7	17.0	17.3	17.6	18.0	18.3	18.7	19.0	19.4	19.8	20.2	20.7	21.1
V4	13.8	14.0	14.2	14.4	14.6	14.9	15.1	15.3	15.6	15.9	16.1	16.4	16.7	17.0	17.3	17.6	18.0	18.3	18.7	19.3	19.9	20.6	21.3	22.0	22.9
V5	15.8	16.0	16.3	16.5	16.7	17.0	17.2	17.5	17.8	18.1	18.4	18.7	19.0	19.4	19.8	20.2	20.6	21.1	21.6	22.2	22.9	23.6	24.4	25.2	26.1
V6-R1	17.9	18.1	18.3	18.6	18.8	19.1	19.3	19.6	19.9	20.3	20.6	21.0	21.4	21.8	22.2	22.7	23.3	23.8	24.5	25.1	25.8	26.6	27.5	28.4	29.4
R2-R2.5	24.1	24.6	25.2	25.8	26.3	27.0	27.6	28.2	28.9	29.5	30.2	31.0	31.7	32.5	33.3	34.1	34.9	35.8	36.7	37.7	38.7	39.7	40.8	41.9	43.1
R3-R3.5	30.2	31.1	32.0	32.9	33.9	34.8	35.8	36.8	37.8	38.8	39.9	41.0	42.0	43.1	44.3	45.4	46.6	47.8	49.0	50.3	51.5	52.8	54.1	55.4	56.8

Stage of Growth	PERCENTAGE OF NODES CUT OFF																								
	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
V1-V2	10.8	11.0	11.3	11.5	11.8	12.0	12.3	12.6	12.9	13.2	13.5	13.9	14.2	14.5	14.9	15.3	15.6	16.0	16.4	16.8	17.3	17.7	18.2	18.6	19.1
V3	21.6	22.0	22.5	23.0	23.5	24.1	24.6	25.2	25.8	26.4	27.1	27.7	28.4	29.1	29.8	30.5	31.3	32.1	32.9	33.7	34.5	35.4	36.3	37.2	38.2
V4	23.7	24.7	25.6	26.7	27.8	28.9	30.2	31.5	32.8	34.3	35.8	37.4	39.1	40.9	42.8	44.7	46.8	48.9	51.2	53.6	56.0	58.6	61.3	64.1	67.0
V5	27.1	28.1	29.2	30.4	31.7	33.0	34.4	36.0	37.6	39.3	41.1	43.1	45.1	47.3	49.6	52.0	54.6	57.3	60.2	63.2	66.4	69.7	73.3	77.0	80.9
V6-R1	30.4	31.6	32.8	34.1	35.5	37.1	38.7	40.4	42.3	44.3	46.4	48.7	51.1	53.7	56.4	59.4	62.4	65.7	69.2	72.9	76.8	80.9	85.2	89.8	94.7
R2-R2.5	44.3	45.6	46.9	48.3	49.7	51.3	52.8	54.5	56.2	58.0	59.9	61.9	63.9	66.1	68.4	70.7	73.2	75.7	78.4	81.2	84.1	87.2	90.3	93.6	97.1
R3-R3.5	58.2	59.6	61.0	62.5	64.0	65.5	67.0	68.6	70.1	71.8	73.4	75.1	76.8	78.5	80.3	82.1	83.9	85.7	87.6	89.5	91.4	93.4	95.4	97.4	100

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Except for losses occurring near harvest, claims shall not be finalized until at least 7 to 10 days following the hail storm.