

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Risk  
Management  
Agency



Product Administration  
and Standards Division

FCIC-25710 (08-2010)  
FCIC-25710-1 (12-2012)

# CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

## 2013 and Succeeding Crop Years



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

<b>TITLE: CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25710-1 (12-2012)</b>
<b>EFFECTIVE DATE: 2013 and succeeding crop years</b>	<b>ISSUE DATE: December 27, 2012</b>
<b>SUBJECT:</b>  <b>Provides the loss adjustment procedures and instructions for administering the Cultivated Wild Rice crop insurance program.</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  <i>/s/ Jason Albright, Acting for Tim B. Witt</i>  <b>Deputy Administrator for Product Management</b>

**REASONS FOR AMENDMENT**

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

1. **Subsection 5C, After Heading Appraisals:** Clarified instructions when less than five representative heads are found in a sample.
2. **Subsection 7C, Part II - After Heading:** Changed instructions for “after heading” appraisals to account for a modified calculation method. Also, revised the appraisal worksheet and production worksheet illustrations to agree with the revised item instructions for “after heading” appraisals.

**CULTIVATED WILD RICE LOSS ADJUSTMENT STANDARDS HANDBOOK**

Control Chart for: Cultivated Wild Rice Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2		7-8 11-14 31-32		08-2010	FCIC-25710
Insert	1-2		7-8 11-14 31-32		12-2012	FCIC-25710-1
Current Index	1-2	1-2	1-6 7-8 9-10 11-14 15-30 31-32	33-34	12-2012 08-2010 08-2010 12-2012 08-2010 12-2012 08-2010 12-2012 08-2010	FCIC-25710-1 FCIC-25710 FCIC-25710 FCIC-25710-1 FCIC-25710 FCIC-25710-1 FCIC-25710 FCIC-25710-1 FCIC-25710

- (e) For damage other than hail:
  - 1 WHENEVER POSSIBLE, delay appraisals when damage occurs before tillering is complete and the number of potential tillers cannot be identified. Use judgment as to the number of tillers that will produce a normal head.
  - 2 If an immediate release is requested, use the “TILLERING-INCOMPLETE APPRAISAL METHOD.”
- (4) Tillering complete (tillered through boot stage) will be applied in the following sequence:

If less than 50% are headed, use Before Heading Appraisal Method, if 50% or more has reached the headed stage, use the After Heading Appraisal Method.

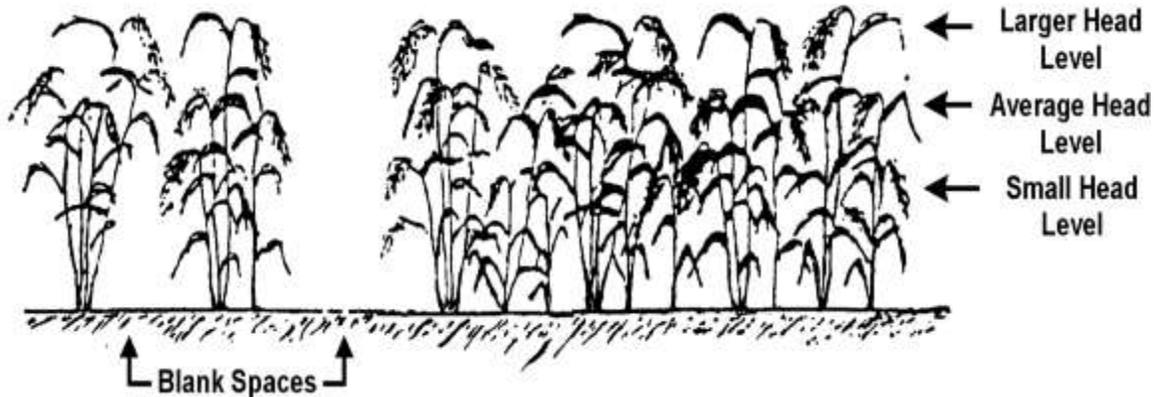
  - (a) This method is based on the number of LIVE TILLERS with potential in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).
  - (b) Convert each tiller counted to potential pounds per acre (Refer to subsection 5 B (3) (c)).
  - (c) For uneven stands, where most plants are fully tillered, determine the average number of tillers per sample.
  - (d) If the sample area contains scattered late seedlings and the remaining plants are fully tillered or in the jointing stage, count each seedling as one tiller.
  - (e) For damage due to hail, delay inspections 7 to 10 days after damage.

### **C. AFTER HEADING APPRAISALS**

- (1) Use Part II, After Heading, of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Base After-Heading appraisals on:
  - (a) The number of heads in a designated sample area (3 foot by 3 foot square grid). (Refer to subsection 4 C).
  - (b) The average number of heads from all sample areas multiplied by the average number of kernels per head determined from FIVE representative heads in the sample to determine the total kernels from all plots. If there are less than FIVE representative heads in the sample, the number of kernels in ALL heads in the sample will be counted.
  - (c) The total kernels from all sample areas are converted to pounds per acre by dividing the total kernels from all plots by 9 (square foot factor) and then dividing that result by .23 (yield factor).

(3) Selection of representative heads.

- (a) When the kernels are all filled, select FIVE sample heads from the AVERAGE HEAD LEVEL in the sample area (3 foot by 3 foot square grid). If there are less than FIVE representative heads in the sample, the number of kernels in ALL heads in the sample will be counted. Do not select large heads and sucker heads to get an average.



- (b) IF KERNELS ARE NOT YET FILLED, have the insured leave representative sample areas until the kernels are filled before completing the appraisal.
- (c) The adjuster may appraise unharvested production after a crop has reached maturity by arranging with the insured to harvest representative samples. Use the harvested production from the representative areas to determine the yield per acre. Refer to the LAM.

The production from the representative samples harvested by the insured will be green weight rice. The insured will have this production weighed or it will be measured by the adjuster who will calculate the weight from the volume using the Test Weight found in **TABLE B**. This production will be divided by the acreage of the representative samples harvested by the insured to get the per acre appraisal (green weight).

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **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.

13. **Total Tillers:** Total number of tillers in all samples from item 12.
14. **Total Number of Tillers:** Item 11 plus item 13 results in whole tillers.
15. **Total Number of Plots:** Total number of sample plots in items 8 and 12.
16. **Average Number of Tillers:** Item 14 divided by item 15, results to nearest tenth.
17. **Square Foot Factor:** Enter 9.
18. **Average Tillers per Square Foot:** Item 16 divided by item 17, result to nearest tenth.
19. **Yield Factor:** Tiller-to-pound yield factor from **TABLE D**.
20. **Pounds per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs”. Item 18 multiplied by item 19, results in whole pounds.

## PART II - AFTER HEADING

21. **Field ID:** Field identification symbol.
22. **Drill Spaces:** Enter “B” for broadcast. Refer to subsection 4 C, herein, for sample area requirements.

23. **No. of Kernels (Five Heads) From Each Sample Plot:** Total number of kernels in FIVE representative heads from each sample plot. Do not include any empty or barren heads when selecting the five harvestable heads. If there are less than 5 heads in the sample, count the number of kernels in all heads in the sample. If kernels are not filled, have the insured leave representative sample plots to make the determination at a later date when kernels are filled.

When counting kernels in the “after-heading method,” count all the brown and green kernels that are solid dough, with no milk inside. The green kernels with milk inside will shrivel up and be discarded during processing. Be careful in collecting the head due to the cultivated wild rice plant’s tendency to shatter.

24. **No. Heads Sampled:** Number of representative heads sampled (“5” is preprinted on the appraisal worksheet). If there are less than 5 heads sampled, line through “5” and enter the number of heads actually sampled.
25. **Avg. No. Kernels Per Head:** Result of dividing item 23 by item 24, rounded to the nearest tenth.
26. **Total Number Heads From Each Sample Plot:** Number of heads counted in each sample plot. Do not include any empty or barren heads when counting the number of harvestable heads. For cultivated wild rice, heads are also called panicles.

27. **Total Kernels Per Sample:** Result of multiplying item 25 times item 26, rounded to the nearest tenth.
28. **Total Kernels All Samples:** Total number of kernels in all samples from item 27.
29. **No. Samples:** Total number of sample plots.
30. **Avg. Kernels Per Sample:** Result of dividing item 28 by item 29, rounded to nearest tenth.
31. **Sq. Ft Factor:** Enter 9.
32. **Avg. Kernels Per Sq. Ft.:** Result of dividing item 30 by item 31, rounded to the nearest tenth.
33. **Yield Factor:** Kernel-to-pounds per acre yield factor for all varieties of cultivated wild rice is .23.
34. **Bu. Per Acre Appraisal:** In the column heading, line out “Bu” and enter “Lbs.” Result of dividing item 32 by item 33, rounded to whole pounds.

If this is mature cultivated wild rice, refer to the recovery percentage in Section I, Column “L” of the Production Worksheet procedures, herein.

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

35. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
36. **Adjuster’s Code No., Signature, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of the appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.

**Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**CULTIVATED WILD RICE - BEFORE HEADING EXAMPLE**

COMPANY: ANY COMPANY						CLAIM NUMBER: XXXXXXXX																					
<b>APPRAISAL WORKSHEET</b> Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME			2 POLICY NUMBER			3 UNIT NUMBER		4 CROP		5 CROP YEAR															
		I. M. INSURED			XXXXXXXXXX			0001-0001-BU		Cultivated Wild Rice 0055		YYYY															
<b>PART I BEFORE HEADING</b>																											
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8				Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12					Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Lbs. Per Acre Appraisal 20								
A1	B	2	1	2	1																						
		9. TOTAL 6				x	2.5	=	15	+	13. Total					=	15	÷	4	=	3.8	÷	9	=	0.4	x	95
A2	B	26	25	27	26	24																					
		9. TOTAL 128				x	2.5	=	320	+	13. Total					=	320	÷	5	=	64.0	÷	9	=	7.1	x	95
A4	B																										
9. TOTAL				x	=	+	13. Total 185					=	185	÷	5	=	37.0	÷	9	=	4.1	x	95	=	390		
<b>PART II AFTER HEADING</b>																											
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																									
		24. No. Heads Sampled	5	5	5	5	5	5	5																		
		25. Avg. No. Kernels Per Head	=	=	=	=	=	=	=	=																	
		26. Total Number Heads From Each Sample Plot	x	x	x	x	x	x	x	x																	
		27. Total Kernels Per Sample	=	=	=	=	=	=	=	=	=																
			+	+	+	+	+	+	+	=																	
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																									
		24. No. Heads Sampled	5	5	5	5	5	5	5																		
		25. Avg. No. Kernels Per Head	=	=	=	=	=	=	=	=																	
		26. Total Number Heads From Each Sample Plot	x	x	x	x	x	x	x	x																	
		27. Total Kernels Per Sample	=	=	=	=	=	=	=	=	=																
			+	+	+	+	+	+	+	=																	

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

**CULTIVATED WILD RICE - AFTER HEADING EXAMPLE**

COMPANY: ANY COMPANY				CLAIM NUMBER: XXXXXXXX															
<b>APPRAISAL WORKSHEET</b> Wheat-Barley-Oats-Rye-Rice (For Illustration Purposes Only)		1 INSURED'S NAME			2 POLICY NUMBER			3 UNIT NUMBER		4 CROP		5 CROP YEAR							
		I. M. INSURED			XXXXXXXXXX			0001-0001-BU		Cultivated Wild Rice 0055		YYYY							
<b>PART I BEFORE HEADING</b>																			
Field ID 6	Drill Space 7	Tillering Incomplete Col. No. Plants - Block Equals 1 sample 8				Tiller Factor 10	Tillers To Count 11	Tillering Completed Col. No. Tillers - Each Block =1 Sample Plot 12				Total No. Tillers 14	Total No. of Plots 15	Avg. No. Tillers 16	Sq. Ft. Factor 17	Avg. Till Per Sq. Ft. 18	Yield Factor 19	Bu. Per Acre Appraisal 20	
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
		9. TOTAL				x	=	+	13. Total				=	÷	=	÷	=	x	=
<b>PART II AFTER HEADING</b>																			
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot	40	36	42	26													
A3	B	24. No. Heads Sampled	5	5	5	5	5	5	5	5	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Lbs. Per Acre Appraisal		
		25. Avg. No. Kernels Per Head	8.0	7.2	8.4	5.2													
		26. Total Number Heads From Each Sample Plot	60	55	62	41													
		27. Total Kernels Per Sample	480.0	396.0	520.8	213.2					1,610.0	4	402.5	9	44.7	23	194		
21. Field ID	22. Drill Space	23. No. Kernels (Five Heads) From Each Sample Plot																	
		24. No. Heads Sampled	5	5	5	5	5	5	5	28. Total Kernels All Samples	29. No. Samples	30. Avg. Kernels Per Sample	31. Sq. Ft. Factor	32. Avg. Kernels Per Sq. Ft.	33. Yield Factor	34. Bu. Lbs. Per Acre Appraisal			
		25. Avg. No. Kernels Per Head																	
		26. Total Number Heads From Each Sample Plot																	
		27. Total Kernels Per Sample																	

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

71. **Allocated Prod:** Refer to paragraphs 126 C (5) and 127 of the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that 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.
72. **Total APH Prod:** Result, rounded to whole pounds, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in item 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. BEFORE obtaining insured’s signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED (or insured’s authorized representative), particularly explaining codes, etc., that may not be readily understood.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

74. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet.

Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

75. **Page:**

**PRELIMINARY:** Page numbers – “1,” “2,” etc., at the time of inspection.

**FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET**

1. Crop/Code # <b>Cultivated Wild Rice 0051</b>	2. Unit # 0001-0001-BU	3. Location Description <b>SW10-98N-44W</b>	7. Company Agency <b>ANY COMPANY ANY AGENCY</b>	8. Name of Insured <b>I.M. INSURED</b>
4. Date(s) of Damage <b>JUL 15</b>	<b>AUG</b>			9. Claim # <b>XXXXXXXX</b>
5. Cause(s) of Damage <b>WIND</b>	<b>WILDLIFE</b>			11. Crop Year <b>YYYY</b>
6. Insured Cause % <b>X</b>	<b>55</b>			10. Policy # <b>XXXXXX</b>
12. Additional Units <b>00200</b>				14. Date(s) Notice of Loss 1st <b>MM/DD/YYYY</b>
13. Est. Prod. Per Acre <b>480</b>				2nd <b>MM/DD/YYYY</b>
				Final <b>MM/DD/YYYY</b>
				15. Companion Policy(s) <b>NONE</b>

**SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33. Rec. % Shell % Factor, or Value	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	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A1	NS		5.4	1.000		997					002		UH	UH	38			205		205		205
A3	NS		4.0	1.000		997					002		UH	UH	194	.5000	388		388		388	
A5	NS		49.0	1.000		997					002		H	H								
39. TOTAL			58.4	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		593		593		593
41. Mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

**NARRATIVE (If more space is needed, attach a Special Report):** Determined acres using MPCAI acreage report - would measure within 5 percent. Wildlife is blackbirds.  
 The recovery percentage in column 33 for the unharvested mature production of field A3 was taken from the SP. The recovery percentage in column 57 for the harvested production sent to processor Gourmet Place came from the Assembly Sheet provided by the processor.

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu Ton (Lbs.) CWT	Rec. % Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	<b>GOURMET PLACE</b>								23,535	.4300					10,120		10,120			10,120			
	<b>ANYTOWN, USA</b>																						
67. TOTAL																10,120	68. Section II Total		10,120				
																	69. Section I Total		593				
																	70. Unit Total		10,713				
																	71. Allocated Prod.						
																	72. Total APH Prod.		10,713				

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