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Department of
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Federal Crop
Insurance
Corporation



Risk Management
Agency



Actuarial and
Product Design
Division

RMA-25820

PILOT FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

TITLE: PILOT FORAGE SEED LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25860
EFFECTIVE DATE: 2013 and succeeding crop years	ISSUE DATE: June 27, 2012
SUBJECT: Provides the loss adjustment procedures and instructions for the Pilot Forage Seed crop insurance program	OPI: Actuarial and Product Design Division
	APPROVED: June 27, 2012 /s/ Tim B Witt Deputy Administrator for Product Management

REASON FOR AMENDMENT

Added new subparagraph (1) to Paragraph 17A and renumbered subparagraphs (1) and (2) as (2) and (3).

Reversed the time periods for hail damage occurring in the vegetative stage versus that occurring in the flowering and pod stages in Paragraph 17E(2).

**RISK MANAGEMENT AGENCY PILOT FORAGE SEED LOSS ADJUSTMENT
STANDARDS
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PART 1 GENERAL INFORMATION

1 Introduction

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK, FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbooks/25000/index.html. All reinsured companies will 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.

2 Special Instructions

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through slipsheets or bulletins).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

A. Distribution

- (1) 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:
 - (a) One legible copy to the insured.
 - (b) The original and all remaining copies as instructed by the Approved Insurance Provider (AIP).
- (2) It is the AIPs' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. Terms, Abbreviations, and Definitions

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to forage seed loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

Adequate Stand

A population of live plants that equals or exceeds the minimum required number of plants per square foot as shown in the Special Provision

Base Price	For seed under contract, the price per pound (excluding any discounts or incentives that may apply) stated in the forage seed contract. For certified forage seed not under a forage seed contract, and for forage seed producers who are also forage seed companies, the price contained in the Special Provisions.
Certified Forage Seed	Forage seed that meets the certification standards administered by a certifying agency at the time of harvest and that has been grown under a certification application accepted by the certifying agency on or before the acreage reporting date.
Curl *	Individual seedpod located on the raceme.
Forage Seed Crop	Small seeded legume plants grown for seed (e.g., alfalfa, clovers, etc.) shown in the Special Provisions.
Harvest	Removal of seed from the windrow or field.
Internodes *	The region between two nodes.
Lamina *	(Blade) the flattened, extended portion.
Nodes *	The location on the stem where the leaf attaches.
Peduncle *	Primary flower stalk supporting either a cluster or a solitary flower.
Pedicel *	A single branchlet which connects the flower bud, flower or seed pod to the peduncle.
Petiole *	The stalk which supports the lamina.
Qualified Seed Testing Laboratory	Laboratory qualified by the State to test the forage seed to determine whether it qualified as certified forage seed.
Raceme *	Inflorescence in which the spikelets are arranged singly along a common main axis.
Stem *	Aerial portion of the plant with nodes and internodes.

* Refer to illustrations in subsections 17 F (3) and (4)

3-8 (Reserved)

PART 2 POLICY INFORMATION

9 Insurance contract Information

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. Insurability

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, the Forage Seed Crop Provisions, and the Special Provisions for a complete list.:

- (1) The crop insured will be all types and practices of each forage seed crop that the insured elects to insure, that is grown in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents, and:
 - (a) That is grown solely for harvest as:
 - (i) Certified forage seed; or
 - (ii) Seed grown under a forage seed contract executed on or before the acreage reporting date.
 - (b) For contracted acreage of forage seed crops only, the insured will not be considered to have a share in the insured crop unless, under the terms of the contract, he/she is at risk of a financial loss at least equal to the amount of insurance on such acreage.
- (2) In addition to the crop and acreage listed as not insured in the Basic Provisions, insurance will not attach to any forage seed crop that:
 - (a) Is interplanted with another crop, unless otherwise specified in the Special Provisions;
 - (b) Is planted into an established grass or legume;
 - (c) Does not have an adequate stand at the beginning of the insurance period;
 - (d) Exceeds the age limitations for forage seed crop or type contained in the Special Provisions; or
 - (e) Is utilized for any other purpose during the crop year other than for seed production.
- (3) In addition to the causes of loss excluded in the Basic Provisions, insurance is not provided against damage or loss of production due to:
 - (a) The crop not being timely harvested, unless such delay in harvesting is solely and directly caused by an insurable cause of loss;

9 Insurance contract Information (Continuation)

- (b) Insufficient supply of pollinators, as determined by the AIP, unless lack of pollinators or pollination is solely and directly caused by an insurable cause of loss;
 - (c) Failure of the certification standard or forage seed company contract acceptance caused by failure to follow proper isolation requirements or inadequate weed control, as determined by the AIP, unless such failure is solely and directly due to an insurable cause; or
 - (d) Failure of certification standard or forage seed contract acceptance due to failure to follow all other certification or contract requirements, as determined by the AIP, unless such failure is solely and directly due to an insurable cause.
- (4) If any loss of production is determined to be due to lack of pollination, the insured must establish the reason and the adjuster will verify if the poor pollination was due to insurable causes. The adjuster will verify if the number of bees per acre recommended for crop pollination were placed in or near the field, and that the proper management practices were used. For more information, contact the AIP.

B. Provisions and Procedures not applicable to CAT Coverage

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

C. Unit Division

- (1) Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.
- (2) In lieu of the optional units provisions in section 34 (c) of the Basic Provisions, the insured may select optional units by forage seed contract or variety if permitted by the Special Provisions.
- (3) For information on Enterprise and Whole-Farm units, refer to the LAM.

D. Quality Adjustment

- (1) Production not meeting the minimum quality requirements contained in the forage seed contract or certifying agency's standards based on tests conducted by a qualified seed testing laboratory due to insurable causes will be reduced as follows:
 - (a) Divide the actual value (per pound) by the Base Price for the insured type; and
 - (b) Multiply the result obtained in (a) above by the number of pounds of such production.

9 Insurance contract Information (Continuation)

- (1) Refer to the LAM for information on contract prices in quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (3) For forage seed production eligible for quality adjustment, the value of the qualifying damaged production is NOT TO BE REDUCED for:
 - (a) moisture content;
 - (b) damage due to uninsured causes; or
 - (c) drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the forage seed; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (4) For additional quality adjustment definitions, instructions, qualifications, and testing requirements; refer to the LAM.

10 Replanting Payment Procedures

There is currently no replanting payment available for forage seed. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date.

11-16 (Reserved)

PART 3 APPRAISAL INFORMATION

17 Forage Seed Appraisals

A. General Information

- (1) Whenever possible, defer appraisals until the seed is mature. Arrange with the insured to harvest representative samples to determine potential production per acre. The adjuster must be present when the insured harvests the representative samples. Refer to the LAM for representative sample requirements.
- (2) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (3) **The adjuster should use caution when entering a field if the bees are present.**

B. Selecting Representative Samples for Appraisals

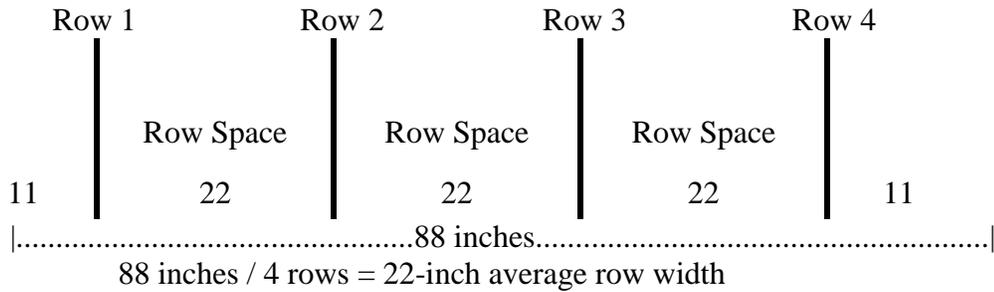
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field; or
 - (b) the insured wishes to destroy a portion of a field.
- (3) Each subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** (Minimum Representative Sample Requirements) for each field or subfield.

C. Measuring Row width for Sample Selection

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (refer to the LAM for conversion table).
- (2) Measure across **FOUR OR MORE** rows, from the center before the first row **space** to the center after the fourth row **space** (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width in whole inches.

EXAMPLE:



(3) Where rows are skipped for tractor and planter tires, refer to the LAM.

D. Sample Size by Appraisal Method

- (1) Stem Count: 3 linear feet of row.
- (2) Bloom Count: 10 linear feet of row.
- (3) For broadcast acreage, use a 3-foot square grid (9 square feet).

E. Sampling Procedure

(1) Establish the percent of bloom, if applicable. Refer to subsection 18 B.

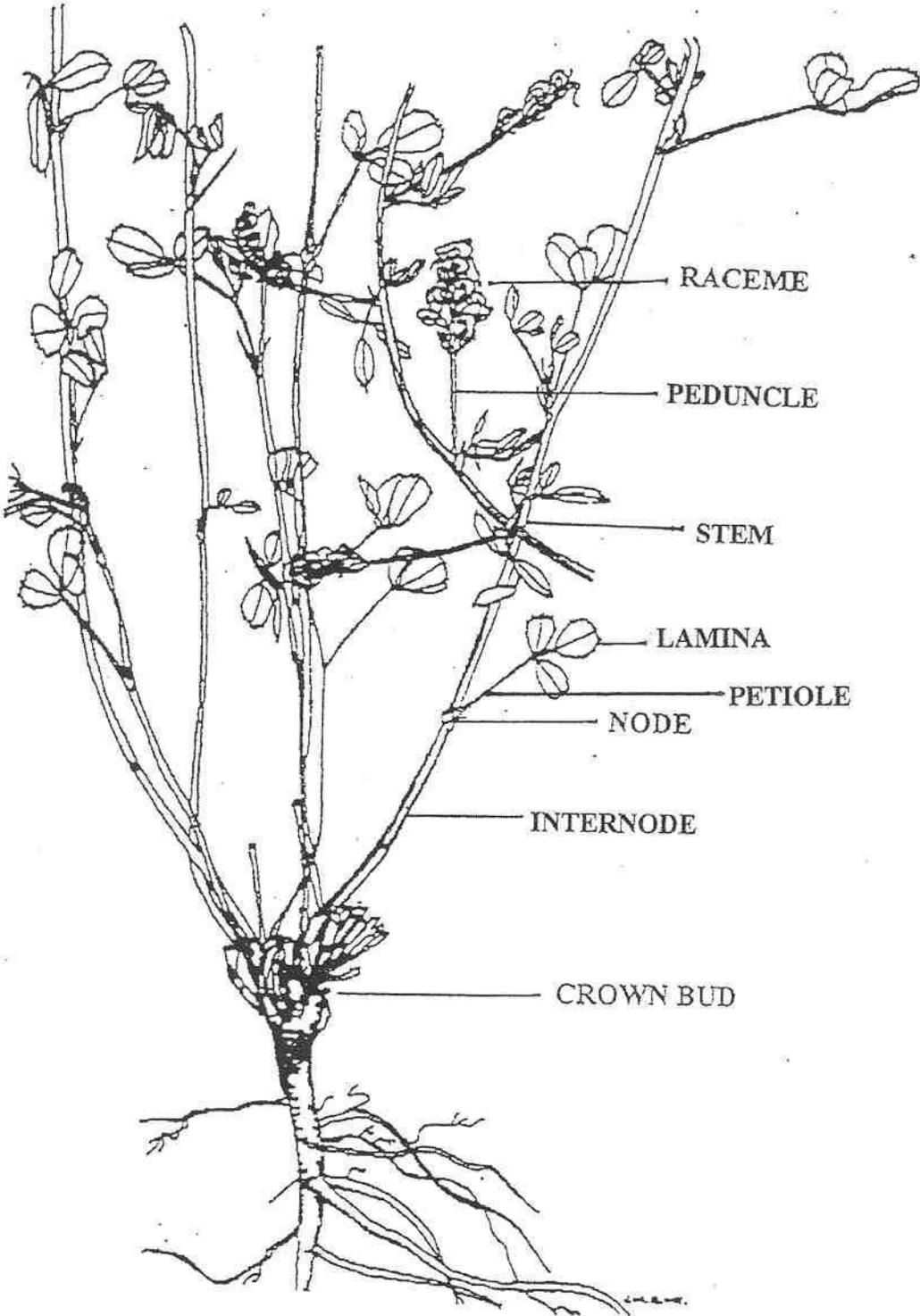
Alfalfa has an indeterminate growth pattern. It is able to produce both vegetative and reproductive structures simultaneously. Refer to **EXHIBIT 2**.

- (2) For hail damage, assess damage within 7 to 10 days after the occurrence when the forage seed crop is in the vegetative stage. In the flowering and pod stages, assess damage 3 to 5 days after the occurrence.
- (3) For freeze damage, assess damage within 7 to 10 days after the occurrence.
- (4) For damage other than hail or freeze, make the inspection at a time when potential production can be determined accurately. Refer to the LAM.

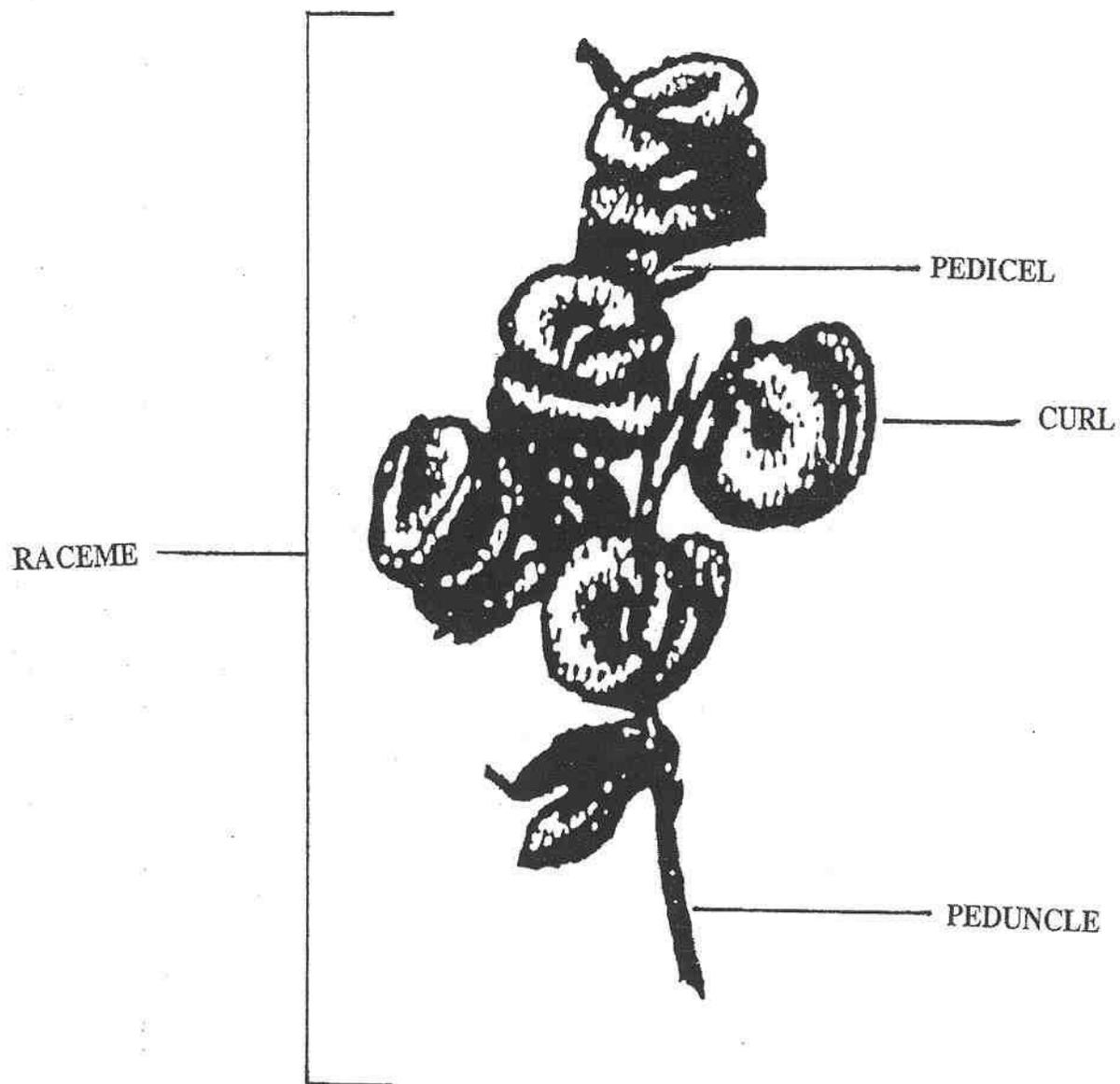
F. Plant Types and Stages of Growth

- (1) Alfalfa varieties have various dormant ratings ranging from dormant (1) to nondormant (10). These ratings are a measure of the varieties' winter hardiness. Dormant varieties with ratings of 1 - 3 have the highest level of winter hardiness whereas semi-dormant varieties have a rating of 4 -6. Varieties with a rating 7 - 10 are the least winter hardy.
- (2) When applicable, the adjuster must verify that the dormant rating of the type planted is of an insurable type as shown on the Special Provisions.

(3) Parts of the Alfalfa Plant



(4) Parts of the Raceme



A. General Information

- (1) Whenever possible, defer appraisals until the seed is mature. Arrange with the insured to harvest representative samples to determine potential production per acre. The adjuster must be present when the insured harvests the representative samples. Refer to the LAM for representative sample requirements.
- (2) If determining potential production from a harvested sample is not possible, the following instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stem Count	From seedling emergence until flowering reaches 50 percent.
Bloom/Curl Count	From the time flowering is 50 percent or more complete through maturity.

B. Determination of the Percent Bloom

The adjuster may request the assistance of the company field person, extension specialist, or other qualified disinterested third person.

- (1) Select a 10-foot sample row.
- (2) Select and cut not less than 10 representative stems from the sample.
- (3) Count the total number of flower buds, open flowers, and curls on all sample stems to determine the number of potential curls.
- (4) Count the number of open flowers and curls on all sample stems.
- (5) Divide the number of open flowers and curls obtained in step (4) by the total obtained in step (3) above, and multiply by 100. This result equals the percent bloom for the sample.
- (6) Repeat steps (1) through (5) throughout the field or subfield as many times as necessary to accurately determine the average percent of bloom for the field or subfield being appraised.

EXAMPLE:

10 representative stems were selected from a 10-foot sample row.
 350 flower buds, open flowers, and curls were counted on the 10 stems.
 210 open flowers and curls were counted.
 210 divided by 350 equals times 100 equals 60 percent bloom completed.

- (7) If the result is less than 50%, complete Part I of the appraisal worksheet. If the result is 50% or greater, enter the result in item 21 on the appraisal worksheet and complete Part II.

C. Stem Count Method

- (1) Damaged Plant Characteristics for Stem Count Appraisals.

Alfalfa plants injured in the vegetative stage may be either dead or injured to such an extent they are in a non-recoverable condition. The crop may recover its yield potential as the remaining plants take advantage of reduced competition for light, moisture and nutrients. As a result, plants grow larger, produce branches and develop more pods and seeds per pod, thereby compensating for lost plants.

- (2) Stem Count Appraisals.

- (a) Determine the number of samples required (refer to **TABLE A**).
- (b) Determine the average row width. Enter this number on the appraisal worksheet in item 8. Refer to subsection 17 C for row width determination instructions.
- (c) Count the number of live stems in a linear 3-foot sample row. Enter this number in item 9 of the appraisal worksheet.
- (d) Determine the average number of stems per square yard using **TABLE B** and the stem count.
- (e) Determine the yield potential factor by using **TABLE C**.

TABLE C adjusts the yield potential based on the number of stems per square yard. For example, too thin of a stand reduces yield potential because there are not enough plants to optimize seed production. If there are too many plants, it is difficult for pollinators to get through the plant canopy.

- (f) Multiply the insured's APH yield by the yield potential factor to arrive at the appraised potential.
- (3) Stand reduction is usually considered until the main stem starts elongating, approximately 30-45 days after planting, and blooming is at least 50 percent complete.
- (4) For first-year seeded acreage, appraisals should be deferred until the stand has been thinned, if possible.

D. Bloom/Curl Count Method

- (1) Damaged Plant Characteristics for Bloom/Curl Count Appraisals.

- (a) If hail partially severs the green stems in the seedpod stage when seeds are developing, producing breaks or "hangers," pods on these stems should be counted as lost.
- (b) Bruising of green curls may result in subsequent splitting as the curls turn brown and dry out. Individual curls that are split or splitting as a result of bruising, partially or completely severed (whether one or both sides are missing), should be counted as lost. The seed will continue to mature in uninjured curls.
- (c) If the hail occurs when the curls are mature, all harvestable curls should be counted.

(2) Bloom/Curl Count Calculation.

- (a) Determine the percent bloom for the field or sub-field being appraised. Refer to subsection 18 B.
- (b) Determine the number of blooms/curls present per square foot in a linear 10-foot row. For alfalfa seed, one bloom is equal to one curl (pod).
 - (i) Determine the number of samples required (refer to **TABLE A**).
 - (ii) Count the number of plants in a 10-ft. sample row length for each sample.
 - (iii) Select at least two representative plants from the sample. Count the number of blooms/curls from the selected plants.
 - (iv) Divide the total number of blooms/curls by the number of selected plants to determine the average number of blooms/curls per plant.
 - (v) Multiply the average number of blooms/curls per plant by the number of plants in the sample to get the number of blooms/curls per sample. Enter the results on the appraisal worksheet.
 - (vi) Total the number of blooms/curls for all samples and divide by the number of samples taken to determine the average number of blooms/curls per sample.
 - (vii) Divide the average number of blooms/curls per sample by the square foot factor (**TABLE D**) to determine the blooms/curls per square foot.
- (c) Multiply the number of blooms/curls per square foot by the yield factor (**TABLE E**) to determine the adjusted blooms/curls per square foot.
- (d) Multiply the adjusted number of blooms/curls per square foot by the average number of seeds per curl (**TABLE F**) to determine the number of seeds per square foot.

18 **Appraisal Methods (Continuation)**

- (e) Multiply the number of seeds per square foot by 43,560 square feet per acre to determine the number of seeds per acre.
 - (f) Divide the number of seeds per acre by the number of seeds per pound (**TABLE F**) to determine the pounds of seed per acre.
- (3) Appraising unharvested production after a crop has reached maturity or is in the windrow may be done by arranging with the insured to harvest representative areas, selected by the adjuster. Use the harvested production, divided by the number of acres harvested to determine appraised potential production. The adjuster must be present when the representative areas of the field are harvested. (Refer to the LAM).

19 **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 LAM for additional information.

20 **Appraisal Worksheet Entries and Completion Procedures**

A. Appraisal Worksheet Form Standards

- (1) The entry items in subsection C are the minimum requirements for the Forage Seed Appraisal Worksheet. All of these 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 Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form 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’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, and for each field or subfield which has a differing base (APH) yield or farming practice (applicable to preliminary and final claims). Record appraisals for uninsured causes of loss on a separate appraisal worksheet. Refer to section 5 for sampling requirements.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheets.
- (5) For all zero yield appraisals, refer to the LAM.

C. Worksheet Entries and Completion Information

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of AIP, if not pre-printed on the worksheet (Company Name).

Claim Number: Claim number as assigned by the AIP.

1. **Insured’s Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured’s assigned policy number.
3. **Unit Number:** Unit number from the Summary of Coverage after it verified to be correct.
4. **Crop:** Enter the crop/code as listed on the Special Provisions of Insurance. For example, Alfalfa Seed (0107).
5. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.

PART I - STEM COUNT (Less than 50% bloom complete)

Use this method of appraisal from seedling emergence until flowering is less than 50 percent complete.

6. **Field ID:** Field or subfield identification symbol
7. **Acres:** Number of determined acres, to tenths, in the field, or subfield being appraised.
8. **Row Width:** Row width to nearest inch. If broadcast, enter “B”. Refer to subsection 17 C for row width determination information.
9. **Number of Stems:** Number of LIVE stems capable of producing seed in each sample.
10. **Total Stems:** Sum of stems counted from all samples in item 9.
11. **Total Samples:** Total number of samples taken.
12. **Avg. No. Stems:** Total stems (item 10) divided by the number of sample plots (item 11), rounded to the nearest tenth.
13. **Stems Per Sq. Yd. Factor:** Multiplication Factor for the row width in item 8 from **TABLE B**.
14. **Stems Per Sq. Yd.:** Result of multiplying the Avg. No. Stems (item 12) by the Stems Per Sq. Yd. Factor (item 13), rounded to the nearest whole number.
15. **Yield Potential Factor:** Yield potential factor for the applicable number of alfalfa stems per square yard (**TABLE C**). Interpolate as necessary.
16. **Approved APH Yield:** Approved APH Yield to the nearest whole pound from the insured’s APH form or Summary of Coverage.
17. **Lbs. Per Acre:** Multiply the Yield Potential Factor (item 15) by the Approved APH Yield (item 16). Round to the nearest whole pound.

PART II - BLOOM /CURL COUNT (50% or greater bloom complete)

Use this method from the time flowering is 50 percent or more complete through maturity.

18. **Field ID:** Field or subfield identification symbol.
19. **Acres:** Number of determined acres, to tenths, in the field, block, or subfield being appraised.
20. **Row Width:** Row width to nearest inch. If broadcast, enter “B”. Refer to subsection 17 C for row width determination information.

20 Appraisal Worksheet Entries and Completion Procedures (Continuation)

21. **% Bloom:** Percent of total blooms that have developed for the field or subfield on the date of inspection. Refer to subsection 18 B. The calculation of percent bloom should be entered in the narrative of the appraisal worksheet.
22. **Blooms/Curls Per Sample:** Number of blooms and/or curls in each sample. Refer to subsection 18 C.
23. **Total Blooms/Curls:** Total number of blooms and/or curls in all samples from item 22.
24. **Total Samples:** Total number of sample plots
25. **Avg. No. Blooms/Curls:** Divide the total number of blooms and/or curls (item 23) by the Total Samples (item 24). Enter the result to the nearest tenth.
26. **Sq. Ft. Factor:** Square foot factor, from **TABLE D**, for the row width listed in item 20.
27. **Blooms/Curls Per Sq. Ft.:** Result of dividing the average number of blooms/curls (item 25) by the Sq. Ft. factor (item 26), rounded to the nearest tenth.
28. **Yield Factor:** Factor from **TABLE E** for the percent of bloom shown in item 21.
29. **Adj. Blooms/Curls Per Sq. Ft.:** Blooms/Curls Per Sq. Ft. (item 27) multiplied by the Yield Factor (item 28), rounded to the nearest tenth.
30. **Avg. Seeds Per Curl:** Refer to **TABLE F** for average number of seeds per curl for the applicable crop.
31. **No. Seeds Per Sq. Ft.:** Multiply the Adj. Blooms/Curls Per Sq. Ft. (item 29) by the Avg. Seeds Per Curl (item 30), rounded to the nearest tenth.
32. **Sq. Ft. Per Acre:** “43,560” as entered.
33. **Seeds Per Acre:** Result of multiplying the No. Seeds Per Sq. Ft. (item 31) by the Sq. Ft. Per Acre (item 32), rounded to the nearest whole number.
34. **Seeds Per Pound:** Refer to **TABLE F** for number of seeds per pound for the applicable crop.
35. **Pounds Per Acre:** Result of dividing the Seeds Per Acre (item 33) by the Seeds Per Pound (item 34), rounded to whole pounds.
36. **Remarks:** Any remarks pertinent to the appraisal, sampling, conditions in general (e.g., - very hot and dry), etc. If the cause of loss is inadequate pollination, document the reasons. Refer to subsection 9 A (3). Document how any appraisals for uninsured causes of loss were determined.

20 Appraisal Worksheet Entries and Completion Procedures (Continuation)

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

37. **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.
38. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
39. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

21 Example Appraisal Worksheet

For Illustration Purposes Only FORAGE SEED APPRAISAL WORKSHEET				COMPANY NAME: ANY COMPANY								CLAIM NUMBER: XXXXXXXX								
				1. INSURED'S NAME I.M. INSURED				2. POLICY NUMBER XXXXXXXX				3. UNIT NUMBER XXXXXXXXXX		4. CROP ALFALFA SEED (0107)			5. CROP YEAR YYYY			
				PART I – STEM COUNT (LESS THAN 50% BLOOM COMPLETE)																
FIELD ID 6	ACRES 7	ROW WIDTH 8	NUMBER OF STEMS (STEM COUNT METHOD ONLY)						TOTAL STEMS 10	TOTAL SAMPLES 11	AVG. NO. STEMS 12	STEMS PER SQ. YD. FACTOR 13	STEMS PER SQ. YD. 14	YIELD POTENTIAL FACTOR 15	APPROVED APH YIELD 16	LBS. PER ACRE 17				
1	10.0	22	11	12	10	9	13			55	5	11.0	1.64	18	.30	462	139			
											÷	=	x	=	x	=				
												÷	=	x	=	x	=			
												÷	=	x	=	x	=			
												÷	=	x	=	x	=			
PART II – BLOOM/COUNT (50% OR GREATER BLOOM COMPLETE)																				
FIELD ID 18	ACRES 19	ROW WIDTH 20	% BLOOM 21	BLOOMS/CURLS PER SAMPLE 22				TOTAL BLOOMS/CURLS/ 23	TOTAL SAMPLES 24	AVG. NO. BLOOMS/ CURLS/ 25	SQ. FT. FACTOR 26	BLOOMS/ CURLS PER SQ. FT. 27	YIELD FACTOR 28	ADJ. BLOOMS/ CURLS PER SQ. FT. 29	AVG. SEEDS PER CURL 30	NO. SEEDS PER SQ. FT. 31	SQ. FT. PER ACRE 32	SEEDS PER ACRE 33	SEEDS PER POUND 34	POUNDS PER ACRE 35
3	30.0	22	60%	100	150	200	250		5	200.0	18.33	10.9	1.33	14.5	7	101.5	43,560	4,421,340	238,000	19
				300				1000	÷	=	÷	=	x	=	x	=	x	=	÷	=
												÷	=	÷	=	x	=	x	=	x
<small>36. REMARKS</small> Item 21 – 10 representative stems were selected from a 10 foot sample row. 350 flower buds, open flowers, and curls were counted on the 10 stems. 210 open flowers and curls were counted. 210 divided by 350 equals 60 percent bloom completed.																				

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

PART 3 CLAIM INFORMATION

22 Claim Form Entries and Completion Procedures

A. Claim Form Standards

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All of these entry items are considered “Substantive” (i.e., they are required).
- (2) Production Worksheet Completion Instructions. The completion instructions for the required entry items on the Production 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 exhibit. 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) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and 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.”
- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc).

B. 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 (including “No Indemnity Due” claims) 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 should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled **PRELIMINARY** apply to preliminary inspections only. Instructions labeled **FINAL** apply to final inspections only. Instructions not labeled apply to ALL inspections.

C. Form Entries and Completion Information

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Alfalfa Seed” - (0107).
2.	Unit #: Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description: Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm 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(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below, MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a “No Indemnity Due” claim will be completed, MAKE NO ENTRY.

22 Claim Form Entries and Completion Procedures (Continuation)

5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “NO INDEMNITY DUE” across the columns in Item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

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

4. Date(s) 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
Narrative: Additional date of damage – SEP 5; Cause of damage – Freeze; Insured cause percent - 10%.					

7. **Company/Agency:** Name of the AIP and agency servicing the contract.

8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

9. **Claim #:** Claim number as assigned by the AIP.

10. **Policy #:** Insured’s assigned policy number.

11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.

22 Claim Form Entries and Completion Procedures (Continuation)

12. Additional Units:

PRELIMINARY: MAKE NO ENTRY.

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

If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the narrative or on an attached Special Report.

13. Est. Prod. Per Acre:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole pounds, of ALL non-loss units for the crop at the time of final inspection.

14. Date(s) Notice of Loss:

PRELIMINARY:

- 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.

FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the final space on the first set of production worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

22 **Claim Form Entries and Completion Procedures (Continuation)**

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP’s instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
- c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- a. Rate classes, types, class, sub-class, intended use, irrigated practice, cropping practice, or organic practices, as applicable;
- b. APH yields;
- c. Appraisals;
- d. Adjustments to appraised mature production (quality adjustment factors);
- e. Stages or intended use(s) of acreage;
- f. Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- g. Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

Item

No.

Information Required

- 16. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative.”

22 Claim Form Entries and Completion Procedures (Continuation)

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.

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:** Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

FINAL: Determined acres to tenths.

Acres breakdowns WITHIN a unit or field may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

20. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

21. **Risk:** Three-digit code for the correct "Rate Class" from the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the Rate Class is found to be incorrect, revise according to the AIP's instructions. Refer to the LAM.

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.

23. **Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, MAKE NO ENTRY.

22 Claim Form Entries and Completion Procedures (Continuation)

- 24. **Sub-Class:** Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, MAKE NO ENTRY.
- 25. **Intended Use:** Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, MAKE NO ENTRY.
- 26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
- 27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice (or practice) Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
- 28. **Organic Practice:** Three-digit code number, 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 number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
- 29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE

EXPLANATION

P.....Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.

H.....Harvested

UH.....Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

22 Claim Form Entries and Completion Procedures (Continuation)

30. **Use of acreage:** Use the following “Intended Use” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
“To Millet,” etc.	Use made of the acreage
“WOC”	Without Consent
“SU”	Solely Uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

31. **Appraised Potential:** Per acre appraisal in whole pounds, of POTENTIAL production for the acreage appraised, as shown on the appraisal worksheet. Refer to section 18, “Appraisal Methods” for additional instructions.

If there is no potential on UH acreage, enter “0.” Refer to paragraph 85 in the LAM for procedures for documenting zero yield appraisals.

32a-33 MAKE NO ENTRY.

34. **Production Pre QA:** Enter the result of multiplying column 31 times column 19, rounded to the nearest whole pound. If no entry in column 31, MAKE NO ENTRY.

35. **Quality Factor:** For mature, unharvested forage seed which, due to insurable causes, qualifies for quality adjustment as provided in the Pilot Forage Seed Crop Provisions, enter the quality adjustment factor (QAF) as a three place decimal, calculated by dividing the actual value per pound of the damaged or conditioned production by the base price per pound for the insured type. Document all calculations in the Narrative of the Production Worksheet (or on a Special Report). Include a copy of all supporting documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM.

Do not allow any reduction in value due to UNINSURABLE causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature forage seed has no value, enter “.000.” Refer to the LAM for procedures regarding zero market value.

Refer to subsection 9 D, Quality Adjustment for additional quality adjustment information.

22 Claim Form Entries and Completion Procedures (Continuation)

37. **Uninsured Cause:** Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If there are no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire Exclusion NOT in effect.

(1) Enter the result of multiplying column 19 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.

(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

(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.

b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding column 36 and column 37.

39. **TOTAL:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total determined acres (column 19), to tenths.

40. **Quality:** For mature harvested or unharvested forage seed which, due to insurable causes, qualifies for quality adjustment as provided in the Pilot Forage Seed Crop Provisions, check "Other." Explain in the Narrative. Otherwise check "None."

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits.** MAKE NO ENTRY.

42. **TOTALS:** Total of entries in columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is required, enter "No Inspection," the unit number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not been given). The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in Section I, item 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in Section II, item "62," and/or any production not included in Section II, column 56, or column 49-52 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 44, "Damage Similar to Other Farms in the Area."
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the sketch map or aerial photo the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.

22 Claim Form Entries and Completion Procedures (Continuation)

- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, column 19 as follows: “Line 3 “E” acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (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.
- (2) Columns 49 through 52 are for structure measurements entries (Rectangular, Round, Square, 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., enter the name and address of seed company, storage facility, or buyer as applicable in items 49 - 52.
- (5) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:

- (a) Separate storage facilities;
 - (b) Different seed companies or buyers. The insured must have maintained satisfactory records of ALL production;
 - (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit;
- (6) There will generally be no harvested production entries in items 47a through 66 for preliminary inspections.
- (7) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by type or practice. If production has been commingled, refer to the LAM.

Verify or make the following entries:

Item No.

Information Required

43. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- 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.

44. **Damage Similar to Other Farms in the Area?:**

PRELIMINARY: MAKE NO ENTRY.

22 Claim Form Entries and Completion Procedures (Continuation)

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the “Narrative.”

45. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
- 47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- 47b. **Field ID:**
- 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 and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “16”).
48. **Multi-Crop Code:** The applicable two-digit code for the first crop and second crop. REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.
49. **Length or Diameter:** Internal measurement in feet to tenths of structural space occupied by crop.
- a. Length if rectangular or square.
 - b. Diameter if round or conical pile. Refer to LAM to convert circumference to diameter if internal diameter measurement is not possible.
50. **Width:** Internal width measurement in feet to tenths of space occupied by crop in structure if rectangular or square. If round enter “RND”. If conical pile, enter “Cone.”
51. **Depth:** Depth measurement in feet to tenths of space occupied by crop in rectangular, round, or square structure. If conical pile, enter the height of the cone. If there is production in the storage structure from other units or sources, refer to the LAM.
52. **Deduction:** Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
53. **Net Cubic Feet:** Net cubic feet of crop in the storage structure. Refer to the LAM for computation instructions.
54. **Conversion Factor:** Enter conversion factor as .8 (only if structure measurements are entered).

22 Claim Form Entries and Completion Procedures (Continuation)

55. **Gross Prod:** Multiply Column “53” times Column “54,” rounded to tenths of a BUSHEL. The results of this calculation represent the amount of gross bushels in the bin.
56. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Enter gross harvested and/or delivered production, in whole pounds.
- Enter the described production whether:
- Weighed and stored on the farm.
 - Sold and/or Stored in commercial storage - Obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only WILL NOT suffice unless the storage facility or buyer WILL NOT provide summary and/or settlement sheets to the insured, and this is documented in the Narrative.).
 - Stored in odd-shaped structures. The adjuster must compute the amount of gross production. (Refer to the LAM for cubic footage and production computations). A copy of ALL production calculations must be left in the file folder.
 - For farm-stored production, calculate the pounds of production as follows: Column “55” times Column “60a” (actual test weight) rounded to the nearest whole pound.
57. **Shell/Sugar Factor:** MAKE NO ENTRY.
- 58a. **FM%:** Clean-out percentage taken from the seed company settlement sheet. Make entry to the nearest tenth for **ONLY** foreign material (as applicable) which the BUYER has deducted (or will deduct if such production has not been sold). If the seed company has averaged foreign material on the settlement sheet, refer to the LAM for instructions. Refer to **EXHIBIT 1** for an example of a Seed Company Settlement Sheet.
- 58b. **Factor:** Enter the three-place factor determined by subtracting 58a from 100 and divide by 100.
- EXAMPLE:** For 9.6 clean-out percent, enter “.904”.
- 59a – 59b MAKE NO ENTRY.
- 60a. **Test Weight:** Enter test weight (ONLY when storage structure measurements are entered) in whole pounds (or pounds to tenths IF so instructed by the AIP) after any foreign material is removed.
- 60.b MAKE NO ENTRY.
- The forage seed has been converted to actual pounds in Column “56” above; therefore, no further adjustment is necessary.

22 Claim Form Entries and Completion Procedures (Continuation)

61. **Adjusted Production:** Entry from column “56” times column 58b, rounded to whole pounds.

62. **Production Not to Count:** 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).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN THE TOTAL BIN CONTENTS (bin seed depth, etc.) AND ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.

Make no entry if only the depth for production to count has been entered in column 51, and the depth for production not to count has been entered in the “Narrative.” Refer to the example in the LAM.

63. **Production Pre-QA:** Result of subtracting the entry in column “62” from column “61” to whole pounds

64a. **Value:** Enter the price (value) per pound, to two decimal places, of the damaged forage seed that, due to insurable causes, does not meet the quality requirements as stated in the seed contract or certifying agency standards. Refer to the LAM for details on determining values.

64b. **Mkt. Price:** If an entry is in item 64a, enter the base price per pound for the insured type.

65. **Quality Factor:** For production eligible for quality adjustment, enter the 3-digit quality adjustment factor determined by dividing 64a by 64b. Explain in the Narrative.

66. **Production to Count:** Enter result from multiplying column “63” times column “65,” rounded to whole pounds.

67. **Total:** Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column 66, to whole pounds.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I, column 38 total.

22 Claim Form Entries and Completion Procedures (Continuation)

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 68 and 69, to whole pounds.

71. **Allocated Prod:** Refer to 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 tenths, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 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 the 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 should be signed on bottom line.

74. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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 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.).

23 Example Claim Form

PRODUCTION WORKSHEET

1. Crop/Code # Alfalfa Seed - 0107	2. Unit # xxxxxxxxxxx	3. Location Description SW1-96N-30W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I. M. INSURED
4. Date(s) of Damage JUNE 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 100	12. Additional Units	13. Est. Prod. Per Acre 400
9. Claim # XXXXXXX			11. Crop Year YYYY	
10. Policy # XXXXXXXXXXXXXXXX				
14. Date(s) Notice of Loss 1st MM/DD/YYYY		2nd MM/DD/YYYY		Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I - DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
1	NS		10.0	1.000		114					102		UH	UH	139			1390		1390		1390	
2	NS		18.0	1.000		114					102		P	WOC							5400	5400	
3	NS		30.0	1.000		114					102		UH	UH	19			570	.667	380		380	
4	NS		70.2	1.000		114					102		H	H									
39. TOTAL			128.2	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		1960		1770	5400	7170
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) Alfalfa seed contracted at Acme Seed Company. Fields 1, 2, & 3 were wheel measured. Field 4 acreage determined from FSA permanent field measurements. Field 2 plowed without consent. Field 3 appraised from representative samples. See Special Report for determinations. Mature unharvested seed not meeting standard - \$.80 / \$1.20 = .667. Harvested Production - Seed not meeting standard - \$.80 / \$1.20 = .667 x 9,909 lbs. = 6,609 lbs. To count.

SECTION II - DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed Incomplete						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.	Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton (Lbs., Cwt.)	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	
	NS		Acme Seed Co. Anytown, Any State							21,922		9.6			19,817		19,817			19,817	
	NS		Acme Seed Co. Anytown, Any State							10,961		9.6			9,909		9,909	.80	.667	6,609	
67. TOTAL																	29,726	68. Section II Total		26,426	
																		69. Section I Total		7,170	
																		70. Unit Total		33,596	
																		71. Allocated Prod.			
																		72. Total APH Prod.		28,196	

PART 4 REFERENCE MATERIAL

24 Reference Tables

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.1 - 10.0	3
10.1 - 40.0	4
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

TABLE B - STEMS PER SQUARE YARD FACTOR TABLE (Stem Count Method)

Row Width	B	12	18	20	22	24	30	36	42
Multiplication Factor	1.00	3.00	2.00	1.80	1.64	1.50	1.20	1.00	0.86

For row widths not shown determine the Multiplication Factor using the following formula:
 $36 \text{ inches/row width (inches)} = \text{Multiplication Factor}$

EXAMPLE: Interpolation for a row width of 19 inches.
 $36 \text{ inches/ } 19 \text{ inches} = 1.89 \text{ (round to two decimal places)}$

Determine the number of stems per square yard by using the following formula:
 $\text{Number of living alfalfa stems} \times \text{multiplication factor} = \text{Number Of Stems Per Square Yard}$

EXAMPLE: An adjuster determines 13 live alfalfa stems in a sample with a row width of 24 inches.

TABLE B shows a Multiplication Factor of 1.50 for a 24-inch row width.
 $13 \text{ live stems} \times 1.50 = 20 \text{ (Round to nearest whole number)}$

TABLE C - YIELD POTENTIAL FACTOR TABLE (Stem Count Method)

ALFALFA STEMS (NO. PER SQUARE YARD)	YIELD POTENTIAL FACTOR	ALFALFA STEMS (NO. PER SQUARE YARD)	YIELD POTENTIAL FACTOR	ALFALFA STEMS (NO. PER SQUARE YARD)	YIELD POTENTIAL FACTOR
0	0	160	.99	320	.67
10	.17	170	1.00	330	.65
20	.33	180	1.00	340	.65
30	.46	190	1.00	350	.64
40	.58	200	1.00	360	.64
50	.66	210	1.00	370	.63
60	.73	220	.97	380	.63
70	.78	230	.95	390	.62
80	.83	240	.90	400	.61
90	.86	250	.85	410	.61
100	.89	260	.81	420	.60
110	.91	270	.76	430	.59
120	.94	280	.73	440	.57
130	.96	290	.71	450	.56
140	.97	300	.69	460 - 670	.55
150	.98	310	.68		

Values for Alfalfa Stem counts not shown on **TABLE C** must be interpolated.

EXAMPLE: Interpolation for a stem count of 18 stems.

§ 18 is .8 of difference between 10 and 20. Multiply this result (.8) times the difference between the Yield Potential Factor values for 20 and 10 (.33 - .17 = .16).

§ .8 x .16 = .128. Round to two decimal places (.13).

§ **Add** this result (.13) to the Yield Potential Factor value for 10 alfalfa stem count (.17 + .13 = .30).

For alfalfa stem counts over 210 stems, **subtract** the result from the Yield Potential Factor value, instead of adding to it.

§ Interpolation for a stem count of 248 stems. 248 is .8 of difference between 240 and 250. Multiply this result (.8) times the difference between the Yield Potential Factor values for 240 and 250 (.90 - .85 = .05).

§ .8 x .05 = .04. Round to two decimal places.

§ Subtract this result (.04) from the Yield Potential Factor value for 240 alfalfa stem count (.90 - .04 = .86)

TABLE D - SQUARE FOOT FACTOR TABLE (Bloom/Curl Count Method)

ROW WIDTH	SQ. FT. FACTOR	ROW WIDTH	SQ. FT. FACTOR	ROW WIDTH	SQ. FT. FACTOR
B	9.00	18	15.00	36	30.00
6	5.00	20	16.67	38	31.67
7	5.83	22	18.33	40	33.33
8	6.66	24	20.00	42	35.00
9	7.50	26	21.67	44	36.67
10	8.33	28	23.33	46	38.33
12	10.00	30	25.00	48	40.00
14	11.67	32	26.67	50	41.67
16	13.33	34	28.33	52	43.33

For row widths not listed on the above chart, calculate the square foot factor as follows:

(Row Width (in inches)) 12 in.) x 10 (feet) = Sq. Ft. Factor

EXAMPLE: (25 in.) 12 in.) x 10 ft. = **20.83** Sq. Ft. Factor

TABLE E - YIELD FACTOR TABLE (Bloom/Curl Count Method)

PERCENT BLOOM	YIELD FACTOR	PERCENT BLOOM	YIELD FACTOR	PERCENT BLOOM	YIELD FACTOR
50	1.60	61	1.31	71	1.13
51	1.57	62	1.29	72	1.11
52	1.54	63	1.27	73	1.10
53	1.51	64	1.25	74	1.08
54	1.48	65	1.23	75	1.07
55	1.45	66	1.21	76	1.05
56	1.43	67	1.19	77	1.04
57	1.40	68	1.18	78	1.03
58	1.38	69	1.16	79	1.01
59	1.36	70	1.14	80+	1.00
60	1.33				

Formula: (100%) percent bloom) x .80 survival factor = Yield Factor

EXAMPLE: The adjuster selects 10 representative stems from the sample. The adjuster counts a total of 495 flower buds, open flowers and green seedpods. Next, the adjuster counts 297 open flowers and green seed pods.

$$297 / 495 = 60\% \text{ flowering complete.}$$

$$60\% \text{ Bloom} = 1.33 \text{ Round to two decimal places.}$$

TABLE F - NUMBER OF SEEDS PER CURL OR POUND (Bloom/Curl Count Method)

FORAGE SEED CROP	SEEDS/CURL	SEEDS/POUND
Alfalfa Seed	7	238,000

Exhibit 1 **Reserved**
Exhibit 2 **Reserved**
Exhibit 3 **Reserved**

Exhibit 4 Settlement Sheet Examples

SEED COMPANY SETTLEMENT SHEET - EXAMPLE 1

ACME SEED COMPANY SETTLEMENT DOCUMENT			NO: XXX		
GROWER: I.M. INSURED 123 ALPHA STREET ANYTOWN, ANYSTATE XXXXX			VARIETY		XXXXXXXXXX
			LOT NO.		000001
			FIELD RUN		21,922 LBS.
			FIELD ID		4
			ACRES		70.2
GROWER NO.:	XXXXXXXXXX		DATE		MM/DD/YYYY
CONTRACT NO.:	XXXXXXXXXX				
PRE-LOT NUMBER	CLASS	PER POUND AMOUNT	% CLEANOUT	CLEAN POUNDS	GROSS SETTLEMENT
XXXXXXXXXX	CERT	1.20	9.61	19,817	\$23,780.40
TOTAL					\$23,780.40
WITHHOLDINGS					
CLEANOUT/CONDITIONING					\$1,000.00
OTHER FEES					\$67.00
PREVIOUS PARTIAL PAYMENT					\$20,000.00
TOTAL WITHHOLDINGS					\$21,067.00
SETTLEMENT					
GROSS SETTLEMENT					\$23,780.40
WITHHOLDINGS					\$21,067.00
NET SETTLEMENT:					<u>\$2,713.40</u>
CREDITS:					
TOTAL SETTLEMENT:					\$2,713.40
GROWER/OWNER SHARE					
As per the contract, the grower will receive:				100.00% OF THE SETTLEMENT	
As per the contract, the owner will receive:				0.00% OF THE SETTLEMENT	

Exhibit 4 Settlement Sheet Examples (Continuation)

SEED COMPANY SETTLEMENT SHEET - EXAMPLE 2

ACME SEED COMPANY SETTLEMENT DOCUMENT				NO: XXX	
GROWER: I.M. <i>INSURED</i> 123 ALPHA STREET ANYTOWN, ANystate XXXXX				VARIETY	XXXXXXXXXX
				LOT NO.	000002
				FIELD RUN	10,961 LBS.
				FIELD ID	4
				ACRES	70.2
GROWER NO.:	XXXXXXXXXX	DATE	MM/DD/YYYY		
CONTRACT NO.:	XXXXXXXXXX				
PRE-LOT NUMBER	CLASS	PER POUND AMOUNT	% CLEANOUT	CLEAN POUNDS	GROSS SETTLEMENT
XXXXXXXXXX	CERT	.80	9.61	9,909	\$7,927.20
TOTAL					<u>\$7,927.20</u>
WITHHOLDINGS					
CLEANOUT/CONDITIONING					\$500.00
OTHER FEES					\$33.00
PREVIOUS PARTIAL PAYMENT					\$.00
TOTAL WITHHOLDINGS					\$533.00
SETTLEMENT					
GROSS SETTLEMENT					\$7,927.20
WITHHOLDINGS					\$533.00
NET SETTLEMENT:					\$7,394.20
CREDITS:					
TOTAL SETTLEMENT:					\$7,394.20
GROWER/OWNER SHARE					
As per the contract, the grower will receive:				100.00% OF THE SETTLEMENT	
As per the contract, the owner will receive:				0.00% OF THE SETTLEMENT	

Exhibit 5 Growth Stages

STAGE NAME	STAGE DEFINITION
Vegetative Stage	
Early Vegetative	Stem less than 6 inches; no buds, flowers, or seedpods.
Mid Vegetative	Stem 6 - 12 inches; no buds, flowers, or seedpods.
Late Vegetative	Stem greater than 12 inches; no buds, flowers, or seedpods.
Flower Bud Stage	
Early Flower Bud	1 to 2 nodes with flower buds; no flowers or seedpods.
Late Flower Bud	Greater than 3 nodes with flower buds; no flowers or seedpods.
Flower Stage	
Early Flower	1 node with 1 open flower; no seedpods.
Late Flower	Greater than 2 nodes with open flowers; no seedpods.
Seed Pod Stage	
Early Seed Pod	1 to 3 nodes with green seedpods.
Late Seed Pod	4 nodes with green seedpods.
Ripe Seed Pod	Nodes with mostly brown mature seedpods

A. VEGETATIVE STAGE

No flower buds, flowers, or seedpods are present. Alfalfa growth in the spring is primarily from crown buds and dependent on temperature. The number of stems that develop is dependent on variety and health of the crown. Three stages occur in the vegetative stage that are identified by stem length.

Exhibit 5 Growth Stages (Continuation)

B. FLOWER BUD STAGE

Between the appearance of the first flower bud and a flower opening. The floral structure, known as a raceme, consists of a peduncle (flower stem), pedicel (branch stem), and bud (flower). The raceme may have 8 to 14 flower buds.

- (1) Flower buds begin to appear at the 6th to 8th node moving up to the 14th node.
- (2) Once flower buds start to appear, new buds begin to appear about every three days until harvested.

C. FLOWER STAGE

Identified by the first flower appearing until a seed pod is formed.

- (1) Flowers appear about 5 days after the bud forms, depending on environmental conditions.
- (2) The flower poses both female (pistil) and male (stamen) structures that requires cross-pollination by bees for best yields.
- (3) Each flower may contain between 6 to 18 ovules in its ovary, each with a potential of becoming a seed. **On average, only 7 ovules develop into a seed.**

D. SEED POD STAGE

Occurs when the first seed pod appears on the stem. Pods may have many shapes depending on the number of seeds they contain inside and parentage. Most alfalfa varieties have seedpods that are spiral-shaped and contain an average of **seven (7)** small kidney-shaped seeds.

- (1) Most flowers are purple; although, some variations may occur depending on the parentage (i.e., white, yellow, etc.).
- (2) Immature seedpods are green while ripened pods are brown.

The Special Provisions list forage seed “Types” that categorizes forage seed crops with similar characteristics (i.e., Alfalfa, Clovers, etc.) that are grouped for insurance purposes. The Special Provisions also list forage seed “Practices” as “Established Stand Irrigated,” “Fall Pltd Seed-to-Seed Irr.,” and “Spring Pltd Seed-to-Seed Irr.”