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Federal Crop
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Corporation

FCIC-25740 (12-2020)

MUSTARD LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

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

TITLE: Mustard Loss Adjustment Standards Handbook	NUMBER: FCIC-25740
EFFECTIVE DATE: 2021 and Succeeding Crop Years	ISSUE DATE: December 3, 2020
SUBJECT: Provides the procedures and instructions for administering the Mustard crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /S:/ Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Paragraph 1: update approved RMA standard language.
2. Exhibit 3: corrected language.
4. Exhibit 4: corrected language and fixed mathematical error on the example production worksheet.
5. Exhibit 6: clarified unit of measurement in the example.

MUSTARD LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Mustard Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number(s)	Exhibit Page(s)	Date	FCIC Number
Insert	Entire Handbook					12-2020	FCIC-25740
Current Index	1-2	1-2	1-20	1-11	21-58	12-2020	FCIC-25740

FILING INSTRUCTIONS:

The handbook replaces the 2019 Mustard Loss Adjustment Standards Handbook, FCIC-25740-1 (12-2018). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

**MUSTARD LOSS ADJUSTMENT STANDARDS HANDBOOK
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(RESERVED)

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs).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

B. Related Handbooks

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

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.
- (2) Terms, abbreviations and definitions specific to Mustard loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

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

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in exhibits 3-4 are the minimum requirements for the Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive," (they are required).
- (2) 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 on the example form(s) in exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov.

- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

- (4) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, and so forth).

3-10 (Reserved)

PART 2 POLICY INFORMATION

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

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, the Mustard CP, and the SP for a complete list.

- (1) The crop insured will be all mustard in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share; and
 - (a) That is planted for harvest as seed;
 - (b) That is grown under, and in accordance with, the requirements of a processor contract executed on or before the acreage reporting date (the insured must provide a copy of all processor contracts to the AIP on or before the acreage reporting date) and is not excluded from the processor contract at any time during the crop year (refer to the LAM for information on determining the insurable acreage and production guarantee when a processor contract is in force); and
 - (c) That is not, unless allowed by SP or by written agreement:
 - (i) interplanted with another crop;
 - (ii) planted into an established grass or legume; or
 - (iii) planted following the harvest of any other crop in the same crop year.
- (2) Any acreage of the insured crop that is damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the LAM for replanting provisions issues. Refer to Part 3 of this handbook for replanting payment procedures.
- (3) Any acreage that does not meet the rotation requirements (if applicable) contained in the SP will not be insured.
- (4) If there are multiple base contract prices within the same unit, each will be considered a separate price election that will be multiplied by the number of insurable acres under applicable processor contract. These amounts will be totaled to determine the premium, liability, and indemnity for the unit.
- (5) The total production guarantee for the unit will be the lesser of the:
 - (a) contracted acres multiplied by the production guarantee (per acre);
 - (b) planted acres multiplied by the production guarantee (per acre);

11 Insurability (Continued)

- (c) total production stated in the contract; or
 - (d) for acreage and production contracts only, the contracted acres multiplied by the contracted production (per acre).
- (6) For any processor contract that stipulates only the amount of production to be delivered, and notwithstanding the provisions of section 13(a) of the BP or any unit division provisions contained in the BP, no indemnity will be paid for any loss of production on any unit if the insured produced a crop sufficient to fulfill the processor contract(s) forming the basis of the insurance guarantee.
- (7) Insurable acreage will be:
- (a) For acreage only based processor contracts and acreage and production-based processor contracts which specify a maximum number of acres, the lesser of:
 - (i) the planted acres; or
 - (ii) the maximum number of acres specified in the contract.
 - (b) For production only based processor contracts, the lesser of:
 - (i) the number of acres determined by dividing the production stated in the processor contract by the approved yield; or
 - (ii) the planted acres.

For situations where multiple contracts exist across multiple counties, the producer must designate on the acreage report for the county the insurable planted acreage associated with each applicable contract on or before the ARD (refer to Part 8 of the LAM).

12 Unit Division

- (1) Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined by in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met. In addition to the requirements of section 34 of the BP, optional units may also be established by type, if types are designated on the SP.
- (2) Loss adjusters should:
- (i) Be aware production contracts with multiple optional units for the same type are possible;

12 Unit Division (Continued)

- (ii) Verify existence of other optional units; and
- (iii) Determine if the total amount of production contracted has been filled or not before completing a claim on any optional unit.

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

13 Mustard Quality Adjustment

A. General Information

- (1) Refer to the LAM for information on speculative type contract prices in QA. The QAF factor cannot be greater than 1.000 or less than zero (.000).
- (2) Mature mustard production, in accordance with the crop provisions, will be eligible for QA only if:
 - (a) Deficiencies in quality result in the mustard not meeting the requirements for acceptance under the processor contract because of damaged seeds (excluding heat damage), or a musty, sour, or commercially objectionable foreign odor; or
 - (b) Substances or conditions are present that are identified by the Food and Drug Administration or other public health organization of the United States as being injurious to human or animal health;
 - (c) The deficiencies, substances, or conditions result in a salvage price less than the base contract price.

Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for QA.

- (3) Document QA information as described in the instructions for the “Narrative” section of the PW (paragraph 41), or on a Special Report.
- (4) For mustard eligible for QA, the salvage price of the qualifying damaged production will not include any reductions 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 mustard; except, if the salvage price can be increased by conditioning, the AIP may reduce the salvage price after the production has been conditioned by the cost of conditioning but now lower than the salvage price before conditioning. Refer to the LAM for specific instructions.

13 Mustard Quality Adjustment (Continued)

A. General Information (continued)

Moisture adjustment is applied prior to any qualifying QAFs such as damaged seeds and objectionable odors.

- (5) The QAF will be calculated as follows (unless the SP contains QAFs):
 - (a) Divide the salvage price per pound by the base price per pound to determine the QAF (not to exceed 1.000).
 - (i) The salvage price will be determined at the earlier of the date such quality adjusted production is sold or the date of final inspection for the unit.
 - (ii) Discounts used to establish the salvage price will be limited to those that are usual, reasonable, and customary.
 - (iii) If the insured has multiple processor contracts with varying base contract prices within the same unit, the AIP will value the production to count by using the highest base contract price first and will continue in decreasing order to the lowest base contract price based on the amount of production insured at each base contract price.
 - (b) The number of pounds remaining after any reduction due to excess moisture (the moisture adjusted gross pounds) of the damaged or conditioned production will be multiplied by the QAF to determine the net production to count.
- (8) If salvage price cannot be found, refer to the LAM.

For additional QA definitions, instructions, qualifications and testing requirements, refer to the LAM, and/or the Agricultural Marketing Act of 1946, as amended.

B. Federal or State Ordered Destruction

Under section 15 (j) of the BP if due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, on the PW enter the factor “.000” in column 35 for appraised production or column 65 for harvested production, as applicable. Instruct the insured to complete and submit a Certification Form stating the date the crop was destroyed and the method of destruction (refer to item 40 and the “Narrative” in the PW instructions). Also refer to the LAM for additional information. Otherwise, make no entry.

Note: Refer to the LAM for instructions on who can obtain samples for grading, and who can make determinations of deficiencies, conditions and substances that would cause the crop to qualify for QA.

14-20 (Reserved)

PART 3 REPLANTING PAYMENT PROCEDURES

21 General Information

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting and will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which a prior replanting payment has been made during the current crop year.
- (3) If there are multiple processor contracts with different base contract prices in the same unit, allocate the replanted acreage applicable to each contract and apply the base contract price for the contract to determine the replanting payment applicable to that contract.

22 Qualifications for Replanting Payment

A. Qualifications

To qualify for replanting payment (unless otherwise stated on the SP):

- (1) The insured crop must be damaged by an insurable cause;
- (2) The AIP must determine that it is practical to replant (refer to the LAM);
- (3) Acres being replanted must have been initially planted on or after the “Earliest Planting” date established by the SP;
- (4) Pounds per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the pounds per acre production guarantee for the acreage the insured intends to replant (Refer to Part 4, “Mustard Appraisals”);
- (5) Acreage replanted must be at least the lesser of 20 acres or 20 percent of the insured planted acreage for the unit as determined on the final planting date or within the late planting period if a late planting period is applicable (Any acreage planted after the end of the late planting period will not be included when determining if the 20 acres or 20 percent qualification is met. Refer to the LAM.); and
- (6) The AIP has given consent to replant.

In the “Narrative” of the PW or on the Special Report, show the appraisal for each field or subfield and the calculations to document that qualifications for a replant payment have been met.

23 Maximum Replanting Payment

The maximum amount of the replanting payment per acre will be the lesser of:

- (1) The insureds actual replanting costs;
- (2) The product of multiplying the maximum pounds allowed in the policy (175 pounds) by the insured's price election, times the insured's share in the crop; or
- (3) 20 percent of the per acre production guarantee times the insured's price election times the insured's share.
- (4) Compute the number of pounds per acre allowed for replanting payment by dividing the maximum replanting payment by the price election. Show all calculations in the "Narrative" of the PW or on a Special Report.

Example 1: Owner/operator (100 percent share)
30.0 acres replanted
Insured's actual cost to replant = \$18.00 per acre
Price election = \$0.15 per pound
20% of the prod. guar. (650 lbs. x 20%) = 130 lbs. x \$0.15 (price election) x 1.000 (share) = \$19.50 per acre.
175 lbs. (maximum lbs. allowed in the policy) x \$0.15 (price election) x 1.000 (share) = \$26.25 per acre
The lesser of \$18.00, \$19.50, and \$26.25 is \$18.00
Actual lbs. per acre allowed = 120 lbs. ($\$18.00 \div \0.15)

Enter the number of pounds per acre allowed (120 lbs.) in Section I—column 31, "Appraised Potential" of the PW. Enter the replant calculations in the "Narrative" of the PW.

Example 2: Landlord/tenant (50/50 share)
30.0 acres replanted
Insured's actual cost to replant = \$9.00 per acre
Price election = \$0.15 per pound
20% of the prod. guar. (650 lbs. x 20%) = 130 lbs. x \$0.15 (price election) x 0.500 (share) = \$9.75 per acre
175 lbs. (maximum lbs. allowed in policy) x \$0.15 (price election) x 0.500 (share) = \$13.13 per acre
The lesser of \$9.00, \$9.75 and \$13.13 is \$9.00
Actual lbs. per acre allowed = 60 lbs. ($\$9.00$ divided by $\$0.15$)
Enter 60 lbs. in Section I – column 31 "Appraised Potential" on the PW.

Enter the number of pounds allowed (60 lbs.) if share has been applied, or the number of pounds allowed (120 lbs.) if share has yet to be applied in Section I column 31, "Appraised Potential" of the PW. (Follow individual AIP guidelines). Indicate in the "Narrative" if the pounds allowed have/have not been reduced for share on the PW according to AIP guidelines. Enter the replant calculations in the "Narrative" of the PW.

23 Maximum Replanting Payment (Continued)

Example 3: Owner/operator (100 percent share) with multiple contracts on the unit

Approved yield = 1,000 lbs./acre

Coverage level = 65%

Guarantee per acre = 1000 lbs. x 65% = 650 lbs.

Insured planted acres = 100 acres

Two processor contracts on the unit

- Contract #1 – 60,000 lbs. at \$0.15 per lbs.
- Contract #2 – 40,000 lbs. at \$0.10 per lbs.

Insurable acres for each contract (as determined by the Mustard Crop Provisions)

- Contract #1 – 60,000 lbs. ÷ 1,000 lbs. per acre = 60 acres
- Contract #2 – 40,000 lbs. ÷ 1,000 lbs. per acre = 40 acres

Take the pounds in contract #1 divided by the total pounds contracted to determine the percent of acres to allocate to this contract. Use the same process to determine the percent to be allocated to contract #2. Then multiply the percent established above by the replanted acres to determine the number of replanted acres to be allocated to each contract.

- Contract #1 60,000 lbs. ÷ 100,000 lbs. = 60%
- Contract #2 40,000 lbs. ÷ 100,000 lbs. = 40%

30 acres replanted

- Contract #1 – 60% of the replanted acreage
 - Insured's actual cost to replant = \$18.00 per acre
 - Price election = Contract #1 – \$0.15 per lbs.
 - 20% of the prod. guar. (650 lbs. x 20%) = 130 lbs. x \$0.15 (price election) x 1.000 (share) = \$19.50 per acre
 - 175 lbs. (maximum lbs. allowed in the policy) x \$0.15 (price election) x 1.000 (share) = \$26.25 per acre
 - The lesser of \$18.00, \$19.50, and \$26.25 is \$18.00

Actual pounds per acre allowed = 120 lbs.. (18.00 ÷ \$0.15)

- Contract #2 – 40% of the replanted acreage
 - Insured's actual cost to replant = \$18.00 per acre
 - Price election = Contract #2 – \$0.10 per lbs.
 - 20% of the prod. guar. (650 lbs. x 20%) = 130 lbs. x \$0.10 (price election) x 1.000 (share) = \$13.00
 - 175 lbs. (maximum lbs. allowed in the policy) x \$0.10 (price election) x 1.000 (share) = 17.50 per acre
 - The lesser of \$18.00, \$13.00 and \$17.50 is \$13.00

23 Maximum Replanting Payment (Continued)

Actual pounds per acre allowed = 130 lbs. ($\$13.00 \div \0.10)

For this example, a two-line entry on the PW will be required. For contract #1 (18 acres replanted), enter 120 lbs. in Section I, column 31, "Appraised Potential" of the PW. For contract #2 (12 acres replanted), enter 130 lbs. in Section I, column 31, "Appraised Potential" of the PW. Enter the replant calculations in the "Narrative" of the PW.

24 Replanting Payment Inspections

Replanting payment inspections are to be prepared as final inspections on the PW only when qualifying for a replanting payment. Non-qualifying replanting-payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

25-30 Reserved

PART 4 MUSTARD APPRAISALS

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

31 Selection of Representative Samples for Appraisals

A. Determine Minimum Samples

Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size); general capabilities of the plants, variability of potential production, and plant damage within the field or subfield.

B. Splitting Fields

- (1) 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.
- (2) Each field or subfield must be appraised separately.
- (3) Take not less than the minimum number (count) of representative samples required in exhibit 5 (Minimum Representative Sample Requirements) for each field or subfield.

C. Sample Size by Appraisal Method

- (1) Immature Stage Appraisals: One sample is nine square feet of row (or a one square yard area if broadcast seeded).
- (2) Seed Count: One sample is nine square feet of row (or a one square yard area if broadcast seeded) for hand harvested samples. For machine harvested samples one sample is the number of square yards harvested by machine in the representative area.
- (3) Calculate the row length in feet to tenths required to equal nine square feet using the following formula:

12 inches divided by the row width (e.g., drill space) in inches multiplied by nine equal's row length for nine square feet. For example, if the row width is eight inches:

$12 \text{ inches} \div 8\text{-inch row widths} = 1.5 \text{ feet} \times 9 = 13.5 \text{ feet of row for nine square feet.}$

32 Measuring Row Width for Sample Selection

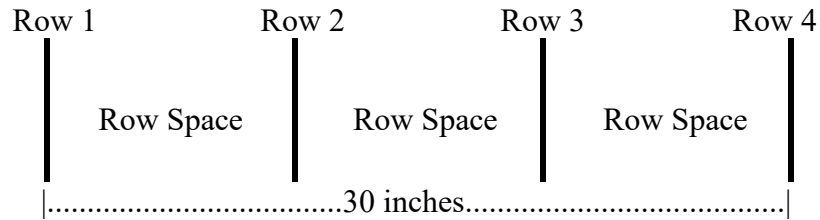
Use these instructions for all appraisal methods that require row width determinations.

- (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).

32 Measuring Row Width for Sample Selection (Continued)

- (2) Measure across three or more row spaces, from the center of the first row to the center of the fourth row (or as many rows as needed) and divide the result by the number of row spaces measured across, to determine an average row width.

Example:



$$30 \text{ inches} \div 3 \text{ row spaces} = 10 \text{ inches average row width}$$

- (3) Where rows are skipped for tractor and planter tire, refer to the LAM.
- (4) For broadcast acreage, use a 3-foot square grid (9 square feet).
- (5) Apply average row width to exhibit 6 (Sample Row Length) to determine the sample row length required for the stand reduction and seed count methods.

33 Stages of Growth

- (1) These instructions provide growth stage information for use when appraising potential production during various stages of growth.

- (2) Growth Stage Determination and Designation:

The growth stage determination is based on at least 50 percent of plants having reached the stage described. Stage of growth is determined by the examination of 10 consecutive plants. Fields should be split into sub-fields to reflect distinctly different stages from different parts of the field.

- (3) The various descriptions are given below.

33 Stages of Growth (Continued)

STAGE	DURATION	NARRATIVE
Seedling	2 to 3 weeks after emergence	Emerges 7 to 10 days after planting. The above ground plant consists of the hypocotyl and two cotyledons. They appear about 7 days after planting. The growing point is above the soil between the two cotyledons. Mustard seedlings develop somewhat slower than canola. The leaves are smaller than argentine canola, somewhat lobed and hairy.
Vegetative	3 to 6 weeks	The period between the seedling and flowering stage is the vegetative or rosette stage. Four to six true leaves are apparent approximately 21 days after planting. The healthy plant will grow fairly large leaves and quickly cover the ground with a rosette. When stressed, mustard will tend to bolt and flower earlier before the plants have an opportunity to provide ground cover with leaf growth.
Reproductive	2 to 4 weeks	There are approximately 8 to 15 true leaves. Mustard stems elongate into flowering bolts (an indeterminate central raceme with branch racemes) which, under good conditions, fill all the available space between plants. Four to 5 flowers open per day. The flower bolts continue to grow up and outward, flowering and producing pods as they grow. Mustard pods form from the bottom up. Flower blasting or abortion is a natural occurrence.
Ripening	2 to 3 weeks	The podding stage of development overlaps, to some extent, with the flowering stage. Older pods at the base of the flowering stems are well along in development when new flowers are still being initiated at tops. During the first couple of weeks the seed coat expands until the seed is almost full size. The seed embryo within has not yet begun to develop. The seed, at this stage, is somewhat translucent and resembles a water balloon from about 14 days through 35 days after flowering. Ripening is terminated by drying or senescence of the raceme and pods. Physiological maturity is indicated when the stems and seed pod's color changes from greenish purple to brownish tan.

A. General Information

These instructions provide information on the following appraisal methods;

Appraisal Method...	Use...
Stand Reduction Method	For planted acreage with no emerged seed, and on plants until the main stem begins to elongate.
Plant Damage Methods	<ol style="list-style-type: none"> 1. In the vegetative stage when there is defoliation (leaf loss) and plants are cut off or broken over. Defoliation calculations apply to the percent of the crop remaining (after stand reduction). 2. In the reproductive stage when there is defoliation, branch and pod damage. Stand reduction is not applicable at this point.
Seed Count Method	When the plant has reached full maturity to determine the appraisal after any insured cause of damage.

B. Stand Reduction Method

If the reduction in stand is solely due to non-emerged seed due to insufficient soil moisture, do not complete appraisals prior to the time specified in the LAM. Refer to the LAM regarding deferred appraisals and non-emerged seed.

- (1) **Damaged Plant Characteristics for Stand Reduction Appraisals**
 Mustard plants are very susceptible to hail damage if damage occurs up to and including the two-leaf stage. After the two-leaf stage and prior to blooming, when the crop is leafing, mustard can be very hardy and recover considerably. Mustard plants injured in the vegetative stage may have either one or both cotyledons missing, the seedling beaten down, or the stem broken at the soil line. Plants with both cotyledons broken or torn off, and those broken off below the cotyledons do not survive. To qualify for stand reduction appraisals, damaged plants in the vegetative stage must:
 - (a) be cut off below the cotyledons;
 - (b) have both cotyledons removed;
 - (c) be dead; or
 - (d) be injured to such an extent they are in a non-recoverable condition.

- (2) **Standards for Stand Reduction Appraisals.**
 - (a) In a representative sample area, determine the original stand (living and dead/non-harvestable, missing, or non-emerged), by counting the number of plants per nine square feet of row (one square yard if broadcast seeded). Enter this number on the appraisal worksheet in item 12.

B. Stand Reduction Method (continued)

- (b) In the representative sample areas with crop damage, count the number of surviving plants per nine square feet of row (one square yard if broadcast seeded). Enter this number on the appraisal worksheet in item 13.
- (c) Refer to exhibit 7 to identify the percent yield loss. Enter the percent yield loss, expressed as a decimal rounded to hundredths, on the appraisal worksheet in item 14.

C. Plant Damage Methods

(1) Plant Damage Characteristics

(a) Defoliation

- (i) Defoliation is that portion of the leaves that has been removed or severely injured.
- (ii) Mustard leaves vary in size, it is better to assess the loss of leaf area rather than the number of leaves lost.
 - (A) A partial loss – leaves that are bruised or torn.
 - (B) Total losses – leaves that are bruised on the main vein or torn and broken and wilting.

(b) Branch Damage

- (i) Recovery from injury in the early stage of flowering depends on the injury to leaves which supply the nutrients for growth and flower development. As the stems and pods develop, they take over as the major source of food and supply the developing seeds.
- (ii) A mustard crop in the flowering stage can lose most of its petals without seriously reducing the yield. Fertilization takes place in a relatively short period (several hours) and usually before the flower is fully open. The mustard crop will bloom ordinarily over two- or three-week period and damage at any given time will only affect fertilization of those flowers which are in the critical stage. Losses in the flowering stage can be adjusted on the basis of loss of stems and branches, and to a lesser extent, defoliation.
- (iii) Branch loss is considered once the canopy of primary and secondary stems and pods begins to establish.

C. Plant Damage Methods (continued)

- (iv) When counting branches on damaged plants, partially severed branches or hangers are not counted as lost unless the portion above the break will not be retained until harvest. Branches still flowering possess the ability to form calluses around the breaks and heal themselves. However, towards the end of flowering, branches lose the ability to heal themselves and, partially severed, the portion above the break is usually lost.
 - (v) Branch bruising does not contribute to loss of seed unless the bruise is severe enough to result in loss of the branch above the bruise. The portion lost is counted as part of the branch loss.
- (c) Pod Damage
- (i) Since pod filling overlaps flowering it is necessary in the later stages of flowering to account for the loss of individual pods from branches which otherwise are intact.
 - (ii) Young pods on the tops of branches which are lost along with flowers, buds and a portion of the stem (tipping) should have been already accounted for in the estimate of branch loss and are not counted again.
- (2) Standards for Plant Damage Appraisals
- (a) Defoliation
- (i) Determine the percentage of defoliation from a sample of 10 consecutive plants.
 - (ii) Include only the area removed or affected by a tear or bruise as indicated by browning of the tissue.
 - (iii) If a plant is cut off such that no leaves remain on the plant, consider it 100 percent defoliated.
 - (iv) Round the percent of leaf area defoliated to the nearest 5 percent and apply the result to exhibit 8 to determine the factor used to calculate the percent yield loss due to defoliation.
- (b) Branch Damage
- (i) Before you start, determine whether it is appropriate to count actual numbers of branches or if a standard size branch (stem with a given number of pods) should be used as the basis for counting branches.

C. Plant Damage Methods (continued)

- (ii) If a standard size branch is chosen as the basis for counting branches, determine what size to call a standard size branch and stick to that size as nearly as possible. Include together 2 or 3, etc., small branches to equal one standard size branch when necessary.
 - (iii) Where tops of branches have been removed, reconstruct cut off portions by using pieces from adjoining rows which you break off at the point where the stalk is comparable in size.
 - (iv) Where a plant is totally cut off decide by the size of the stump whether it was a 1, 2, 3, 4, or 5 branch plant.
 - (v) Determine the original number of branches from a representative sample of 10 consecutive plants and enter in item 20 of the appraisal worksheet.
 - (vi) Determine the number of branches lost and enter in item 21 of the appraisal worksheet.
 - (vii) Calculate the percentage of branches lost, rounded to the nearest 5% and enter in item 22 of the appraisal worksheet.
 - (viii) Refer to exhibit 9 to determine the yield loss and enter in item 23 of the appraisal worksheet.
- (c) Pod Damage
- (i) Select several consecutive plants. Do not use very large or very small plants.
 - (ii) Count as lost individual pods which are:
 - (A) split or splitting as a result of bruising.
 - (B) partially severed.
 - (C) removed from the branch. Look for the oval-shaped marks or a skinning effect on the stem, indicators that pods have been removed.
 - (iii) Make two types of counts: 1) the original number of pods in the sample and 2) the number of individual pods lost in the sample. Record these counts in items 26 and 27 respectively.

D. Seed Count Method

- (1) Damaged Plant Characteristics for Seed Count Appraisals.
 - (a) Leaf area, branch and pod damage are not considered at this stage.

34 Appraisal Methods (Continued)

D. Seed Count Method (continued)

- (b) Seed is mature.
- (2) Standards for Determining Seed Count Appraisals
 - (a) In each of the representative areas required for the size of the field, harvest the seeds from the plants from nine square feet of row (or one square yard area if broadcast seeded).
 - (b) Shell out nine square feet sample individually, pour each sample into a graduated cylinder and measure level in milliliters (ml). Use exhibit 10 to convert ml of seed to pounds per acre.

Use a graduated cylinder to measure seed samples. Adjusters can obtain graduated cylinders, in ml, from most chemical supply stores.
 - (c) On the appraisal worksheet, record seed level in ml for each sample. Record corresponding yield in pound, to tenths, per acre.
 - (d) If hand harvesting is not feasible, allow the insured to machine harvest representative sample areas of mustard to calculate the yield per acre using the formula below. Round to the nearest whole pound.

Document calculations in the “Remarks” section of the appraisal form.

$(\text{pounds of mustard harvested} \div \# \text{ of sq. yds. harvested}) \times 4840 \text{ sq. yds./acre} = \text{lbs./acre.}$

Example: $(30 \text{ lbs. harvested} \div 450 \text{ sq. yds. harvested}) \times 4840 \text{ sq. yds./acre} = 323 \text{ lbs./acre}$

35 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.

36 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.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP).
- (3) Separate appraisal worksheets are required for each unit appraised, each field or subfield, including each field or subfield which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to paragraph 31 and exhibit 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 9 and items 40 and 41. Complete Part I and II as instructed below.
- (5) Standard appraisal worksheet items are numbered consecutively in exhibit 3. Example appraisal worksheets are also provided to illustrate how to complete entries.
- (6) For all zero appraisals, refer to the LAM.

37-40 Reserved

PART 5 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, 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).
 - (f) Late planting.
- (4) Refer to the PPSH for information on prevented planting.
- (5) 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.
- (6) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Replant” apply to replant inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (7) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (8) Standard PW items are numbered consecutively in exhibit 4. An example PW is also provided to illustrate how to complete item entries.

Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
ARD	Acreage Reporting Date
BP	Common Crop Insurance Policy Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DF	Discount Factor
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FGIS	Federal Grain Inspection Service
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PPSH	Prevented Planting Standards Handbook
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RIV	Reduction in Value
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Uninsured Unavoidable Fire

Definitions

Base Contract Price - means the price per pound (U.S. dollars) stipulated in the processor contract (without regard to discounts or incentives) that will be used to determine the insured's price election.

Harvest - means combining or threshing for seed. A crop that is swathed prior to combining is not considered harvested.

Planted acreage - means in addition to the definition contained in the Basic Provisions, mustard seed must be planted in rows. Acreage planted in any other manner will not be insurable unless otherwise provided by the SP, actuarial documents, or by written agreement.

Salvage Price - means the cash price per pound (U.S. dollars) for mustard qualifying for quality adjustment in accordance with the CP.

Form Standards - Appraisals

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general standards and other general information, see subparagraph 2D and paragraph 36.

For every inspection complete items 1-9 and 36-41. For stand reduction and plant damage appraisals, complete columns 10-32. For seed count-appraisals complete items 33-35.

Item Number/ Element	Standard
1. Company	Name of if not preprinted on the worksheet (Company Name).
2. Insured's Name	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
3. Policy Number	Insured's assigned policy number.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Claim Number	Claim number as assigned by the AIP.
6. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7. Type	Three-digit code entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
8. Stage	Determined stage of growth at time of damage (e.g., Vegetative, Reproductive, or Podding).
9. Acres	Acres, to tenths, in the field or subfield appraised.

STAND REDUCTION AND PLANT DAMAGE APPRAISALS

Complete a separate appraisal worksheet for stand reduction and plant damage appraisals versus seed count appraisals.

Item Number/ Element	Standard
10. Sample Number	Sample identification numbers are on the appraisal form. If more than 6 samples are needed, use additional pages and number the samples 7, 8, 9, etc.
11. Field ID	Field or subfield identification symbol.
12. Original Stand	Original number of mustard plants (living and dead/non-harvestable, missing, or non-emerged) in nine square feet of row (one square yard if broadcast seeded). If original stand is in excess of 35 plants, round to the nearest 5 plants. (Example: There are 83 plants in the original stand. Round up to "85" and enter this on the appraisal worksheet.)
13. Surviving Stand	Number of live plants remaining in nine square feet of row (one square yard if broadcast seeded). If surviving stand is in excess of 35 plants, round to the nearest 5 plants. (Example: There are 42 plants in the surviving stand. Round down to "40" and enter this on the appraisal worksheet.)

Form Standards – Appraisals (Continued)

14. Percent Loss from Stand Reduction	Percent yield loss from exhibit 7. Express the result as a two-place decimal.
15. Potential Remaining	1.00 minus item 14, Percent Loss from Stand Reduction.
16. Percent Defoliation	The average percent of leaf area destroyed from 10 consecutive plants, rounded to the nearest 5 percent. This includes parts of plants cut off.
17. Yield Loss from Defoliation	Percent yield loss from defoliation. Refer to exhibit 8. Express the result as a two-place decimal.
18. Net Damage Due to Leaf Loss	Item 15, Potential Remaining, times item 17, Yield Loss from Defoliation, round results to two decimal places.
19. Potential Remaining	Item 15, Potential Remaining, minus item 18, Net Damage Due to Leaf Loss.
20. Original Number of Branches	The original number of branches from a consecutive sample of 10 plants.
21. Number of Branches Lost	The number of branches lost from this sample.
22. % of Branches Lost	Item 21, Number of Branches Lost, divided by item 20, Original Number of Branches, rounded to the nearest 5%.
23. Percent Yield Loss from Branch Loss	Determine the number of days elapsed from the first flower and record in the "Narrative." Enter the percent yield loss due to branch loss from exhibit 9 expressed as a two-place decimal.
24. Net Damage to Branch Loss	Item 23, Percent Yield Loss from Branch Loss, times item 19, Potential Remaining round result to two decimal places.
25. Net Potential Remaining	Item 19, Net Potential Remaining, minus item 24, Net Damage to Branch Loss.
26. Original Number of Pods	The original number of pods in the sample.
27. Number of Pods Lost	The number of pods lost in this sample.
28. % Pod Loss	Item 27, Number of Pods Lost, divided by item 26, Original Number of Pods (rounded to the nearest hundredth).
29. Net Percent Loss	Item 25, Net Potential Remaining, times item 28, % Pod Loss (rounded to the nearest hundredth).
30. Potential Remaining	Item 25, Net Potential Remaining, minus item 29, Net Percent Loss.
31. APH Yield	Approved APH yield in whole pounds from the APH form.
32. Total Pounds Per Sample	Item 31, APH yield, times: a. item 15 (for stand reduction only); b. item 19 (for stand reduction and defoliation); c. item 25 (for defoliation and branch damage); or d. item 30 (for defoliation, branch and pod damage). Rounded to whole pounds
33. Make no entry.	
34. Make no entry.	
35. Make no entry.	
36. Sub-total	Total of all item 32 entries, Total Pounds per Sample, in whole pounds.
37. Number of Samples	Enter the number of samples taken from Stand Reduction and Plant Damage Appraisals.

Form Standards Appraisal Worksheet

Item Number/ Element	Standard
38. Appraisal	Divide item 36, Sub-total, by item 37, Number of Samples, result rounded to whole pounds.
39. Remarks	Enter pertinent information about the appraisal. Include any appropriate calculations. For all zero appraisals, refer to the LAM.
The following required entries are not illustrated on the appraisal worksheet example below.	
40. 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 PW.
41. 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.
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

SEED COUNT APPRAISALS

Item Number/ Element	Standard
1.-9.	Same as Stand Reduction and Plant Damage Appraisals, above.
10.-32.	Make no entry.
33. Sample Number	Sample identification numbers are pre-printed on the appraisal worksheet. If more than 6 samples are needed, use additional pages and number the samples 7, 8, 9, etc.
34. Seed Level in Cylinder (ml)	Seed level in cylinder to the nearest whole milliliter (ml). Refer to paragraph 34D.
35. Pounds Per Acre	Convert ml in cylinder to pounds per acre (refer to exhibit 10) and enter the per-acre yield in pounds, rounded to tenths.
36. Sub-total	Total all item 35, Pounds Per Acre, entries as applicable.
37. Number of Samples	Enter the number of samples taken for all Seed Count Appraisals.
38. Appraisal	Divide item 36, Sub-total by item 37, Number of Samples, result rounded to whole pounds.
39. Remarks	Enter the field identification symbol. Also enter pertinent information about the appraisal. Include any appropriate calculations. For all zero appraisals, refer to the LAM.
40.-41. Follow the instructions provided for Stand Reduction and Plant Damage Appraisals, above.	
Page Number	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only MUSTARD APPRAISAL WORKSHEET						1. COMPANY NAME: ANY COMPANY		2. INSURED'S NAME I.M. INSURED				3. POLICY NUMBER XXXXXXXX			4. UNIT NUMBER 0001-0001 OU							
						5. CLAIM NUMBER XXXXXXXX			6. CROP YEAR YYYY			7. TYPE 009 YELLOW			8. STAGE REPRODUCTIVE			9. ACRES 15.0				
SAMPLE NUMBER	FIELD ID	ORIGINAL STAND	SURVIVING STAND	% LOSS FROM STAND REDUCTION exhibit 7	POTENTIAL REMAINING (1.00 - ITEM 14)	PERCENT DEFOLIATION	YIELD LOSS FROM DEFOLIATION exhibit 8	NET DAMAGE DUE TO LEAF LOSS (15 x 17)	POTENTIAL REMAINING (15 - 18)	ORIGINAL NUMBER OF BRANCHES	NUMBER OF BRANCHES LOST	% OF BRANCHES LOST (21 / 20)	PERCENT YIELD LOSS FROM BRANCH LOSS exhibit 9	NET DAMAGE TO BRANCH LOSS (23 x 19)	NET POTENTIAL REMAINING (19 - 24)	ORIGINAL NUMBER OF PODS	NUMBER OF PODS LOST	% POD LOSS (27 + 26)	NET PERCENT LOSS (25 x 28)	POTENTIAL REMAINING (25 - 29)	APH YIELD	TOTAL POUNDS PER SAMPLE
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
1	A	80	32	.07	.93	60	.05	.05	.88	50	20	40	.40	.35	.53	30	5	.17	.09	.44	1000	440
2	A	75	26	.12	.88	50	.04	.04	.84	50	20	40	.40	.34	.50	35	7	.20	.10	.40	1000	400
3	A	90	4	.72	.28	60	.05	.01	.27	50	30	60	.60	.16	.11	40	5	.13	.01	.10	1000	100
4																						
5																						
6																						
SAMPLE NUMBER 33		SEED LEVEL IN CYLINDER 34				POUNDS PER ACRE 35												SEED COUNT		STAND REDUCTION AND PLANT DAMAGE		
1																						
2												36. SUB-TOTAL								940		
3																						
4												37. NUMBER OF SAMPLES								3		
5																						
6												38. APPRAISAL								313		
39. REMARKS																						
10 days from the first flower.																						

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

Format Standards – Appraisal Worksheet

For Illustration Purposes Only MUSTARD APPRAISAL WORKSHEET						1. COMPANY NAME: ANY COMPANY						2. INSURED'S NAME I.M. INSURED						3. POLICY NUMBER XXXXXXXX			4. UNIT NUMBER 0001-0001 OU			
						5. CLAIM NUMBER XXXXXXXX						6. CROP YEAR YYYY						7. TYPE 009 YELLOW						8. STAGE RIPENING
SAMPLE NUMBER	FIELD ID	ORIGINAL STAND	SURVIVING STAND	% LOSS FROM STAND REDUCTION exhibit 7	POTENTIAL REMAINING (1.00 - ITEM 14)	PERCENT DEFOLIATION	YIELD LOSS FROM DEFOLIATION exhibit 8	NET DAMAGE DUE TO LEAF LOSS (15 x 17)	POTENTIAL REMAINING (15 - 18)	ORIGINAL NUMBER OF BRANCHES	NUMBER OF BRANCHES LOST	% OF BRANCHES LOST (21 / 20)	PERCENT YIELD LOSS FROM BRANCH LOSS exhibit 9	NET DAMAGE TO BRANCH LOSS (23 x 19)	NET POTENTIAL REMAINING (19 - 24)	ORIGINAL NUMBER OF PODS	NUMBER OF PODS LOST	% POD LOSS (27 □ + 26)	NET PERCENT LOSS (25 x 28)	POTENTIAL REMAINING (25 - 29)	APH YIELD	TOTAL POUNDS PER SAMPLE		
10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32		
1																								
2																								
3																								
4																								
5																								
6																								
SAMPLE NUMBER 33		SEED LEVEL IN CYLINDER 34					POUNDS PER ACRE 35												SEED COUNT			STAND REDUCTION AND PLANT DAMAGE		
1		41					305.4												1191.7					
2		38					283.0																	
3		41					305.4												4					
4		40					297.9																	
5																			298					
6																								
39. REMARKS																								
Field B																								

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/ item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 41.

Item Number/ Element	Standard
1. Crop/Code #:	“MUSTARD” (0069).
2. Unit #:	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description:	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA 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 loss listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter 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.
5. Cause(s) of Damage:	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above. If an insured cause(s) of damage is coded as “Other,” explain in the “Narrative.” Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the “Narrative” (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter “no indemnity due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).</p>

For Standards Production Worksheet (Continued)

Item Number/ Element	Standard												
<p>6. Insured Cause %:</p>	<p>PRELIMINARY: Make no entry.</p> <p>REPLANT AND FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the “Narrative” (or on a Special Report). The total of all “Insured Cause %” including those entered in the “Narrative” must equal 100%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4-6 and the “Narrative,” reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:</p> <table border="1" data-bbox="578 856 1500 1016"> <tr> <td>4. Date(s) of Damage</td> <td>MAY</td> <td>JUN 30</td> <td>AUG</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Excess Moisture</td> <td>Hail</td> <td>Drought</td> </tr> <tr> <td>6. Insured Cause %</td> <td>40</td> <td>20</td> <td>30</td> </tr> </table> <p>Narrative: Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured cause percent - 10%.</p>	4. Date(s) of Damage	MAY	JUN 30	AUG	5. Cause(s) of Damage	Excess Moisture	Hail	Drought	6. Insured Cause %	40	20	30
4. Date(s) of Damage	MAY	JUN 30	AUG										
5. Cause(s) of Damage	Excess Moisture	Hail	Drought										
6. Insured Cause %	40	20	30										
<p>7. Company/Agency:</p>	<p>Name of company and agency servicing the contract.</p>												
<p>8. Name of Insured:</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>												
<p>9. Claim #:</p>	<p>Claim number as assigned by the AIP.</p>												
<p>10. Policy #:</p>	<p>Insured’s assigned policy number.</p>												
<p>11. Crop Year:</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>												
<p>12. Additional Units:</p>	<p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-Loss Units,” in the “Narrative” or on an attached Special Report.</p>												
<p>13. Est. Prod. Per Acre;</p>	<p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</p>												

For Standards Production Worksheet (Continued)

Item Number/ Element	Standard
14. Date(s) Notice of Loss:	<p>PRELIMINARY:</p> <ul style="list-style-type: none"> a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice. b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. c. Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. e. If the notice does not require an inspection, document as directed in the “Narrative” instructions. <p>REPLANT AND FINAL: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space on the first set of PWs. For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s):	<ul style="list-style-type: none"> 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 (not crop-hail, fire, and so forth). If the other person does not, enter “None.” <ul style="list-style-type: 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 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 information regarding companion contracts.

Form Standards Production Worksheet (Continued)

Section I Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) Rate classes, types, classes, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (moisture and/or QAFs);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Item Number/ Element	Standard
16. Field ID:	<p>The field identification symbol from a sketch map or an aerial photo. Refer to the "Narrative."</p> <p>Where acreage is partly replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry</p>
17. Multi-Crop Code:	<p>REPLANT: Make no entry.</p> <p>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.</p>
18. Reported Acres:	<p>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.</p>
19. Determined Acres:	<p>Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or:</p> <ol style="list-style-type: none"> a. Put to other use without consent; b. Abandoned; c. Damaged by uninsured causes; or d. For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p>

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
19. Determined Acres (continued):	<p>REPLANT: Determine the total acres, to tenths, of replanted acreage (do not estimate). Make a separate line entry for any part of a field not replanted.</p> <p>a. Determine the planted acreage of any fields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field identities (from a map or aerial photo) in the “Narrative.”</p> <p>b. Account for all planted acreage in the unit.</p> <p>PRELIMINARY AND FINAL: Determined acres to tenths.</p> <p>Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
20. Interest or Share:	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk:	<p>Three-digit code for the correct “Rate” as specified on the actuarial document maps. If a “Rate” or “High-Risk Area” is not specified on the actuarial document maps, make no entry. Verify with the Summary of Coverage and if the “Rate” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.</p> <p>Unrated land is uninsurable without a written agreement.</p>
22. Type:	Three-digit code entered exactly as specified on the actuarial documents for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter the appropriate three-digit code 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 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.
24. Sub-Class:	Three-digit code entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If “No Sub-Class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code 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 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.

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard																						
26. Irr. Practice:	<p>Three-digit code entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.</p>																						
27. Cropping Practice:	<p>Three-digit code entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, make no entry.</p>																						
28. Organic Practice:	<p>Three-digit code entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.</p>																						
29. Stage:	<p>PRELIMINARY: Make no entry.</p> <p>REPLANT: Replant stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="526 915 634 949"><u>STAGE</u></th> <th data-bbox="919 915 1146 949"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 953 862 987">“R”</td> <td data-bbox="919 953 1503 1020">Acreage replanted and qualifying for replanting payment.</td> </tr> <tr> <td data-bbox="526 1024 862 1058">“NR”</td> <td data-bbox="919 1024 1195 1058">Acreage not replanted.</td> </tr> <tr> <td data-bbox="526 1062 862 1096">“RN”</td> <td data-bbox="919 1062 1422 1129">Acreage replanted and not qualified for a replanting payment.</td> </tr> </tbody> </table> <p>FINAL: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="526 1213 643 1247"><u>STAGE</u></th> <th data-bbox="919 1213 1146 1247"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="526 1251 886 1285">“P”</td> <td data-bbox="919 1251 1578 1390">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.</td> </tr> <tr> <td data-bbox="526 1394 886 1428">“H”</td> <td data-bbox="919 1394 1049 1428">Harvested.</td> </tr> <tr> <td data-bbox="526 1432 886 1465">“UH”</td> <td data-bbox="919 1432 1471 1465">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="526 1470 886 1503">“TZ”</td> <td data-bbox="919 1470 1578 1537">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="526 1541 886 1575">“TA”</td> <td data-bbox="919 1541 1578 1608">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="526 1612 886 1646">“TH”</td> <td data-bbox="919 1612 1578 1680">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>PREVENTED PLANTING: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>STAGE</u>	<u>EXPLANATION</u>	“R”	Acreage replanted and qualifying for replanting payment.	“NR”	Acreage not replanted.	“RN”	Acreage replanted and not qualified for a replanting payment.	<u>STAGE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide acceptable records of production to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero production on same acreage.	“TA”	UUF/Third Party Damage – Appraised production on same acreage.	“TH”	UUF/Third Party Damage – Harvested production on same acreage.
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Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard																		
30. Use of Acreage:	<p>Use of acreage. Use the following “Intended Use” abbreviations.</p> <table border="0" data-bbox="535 336 1266 682"> <thead> <tr> <th><u>USE</u></th> <th><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“Replant”</td> <td>Acreage replanted</td> </tr> <tr> <td>“Not Replanted”</td> <td>Acreage not replanted</td> </tr> <tr> <td>“To Millet”</td> <td>Use made of the acreage</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”</td> <td>Harvested</td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> </tbody> </table> <p>Verify any “Intended Use” entry. If final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p>	<u>USE</u>	<u>EXPLANATION</u>	“Replant”	Acreage replanted	“Not Replanted”	Acreage not replanted	“To Millet”	Use made of the acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested
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30. Use of Acreage:	<p>PREVENTED PLANTING: Refer to the PPSH for proper codes for any eligible prevented planting acreage.</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>																		
31. Appraised Potential:	<p>REPLANT: Enter the whole pounds per acre allowed for replanting as determined from the replant calculation documented in the “Narrative.” (Refer to Part 3, for qualifications and computations.)</p> <p>PRELIMINARY AND FINAL: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. Refer to Paragraph 34, “Appraisal Methods” for additional instructions.</p> <p>If there is no potential on UH acreage, enter “0.” Refer to the LAM for procedures for documenting zero yield appraisals.</p>																		
32a. Moisture %:	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: Moisture percent to nearest tenth, only if in excess of 10.0 percent. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.</p>																		
32b. Factor:	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: For appraised mature production in excess of 10.0 percent moisture, obtain factor from exhibit 11 (Mustard Moisture Adjustment Factors).</p>																		

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
33. Shell %, Factor, or Value:	Make no entry.
34. Production Pre QA:	<p>REPLANT: Enter the result of multiplying column 31 times column 19 rounded to whole pounds. If no entry in column 31, make no entry.</p> <p>PRELIMINARY AND FINAL: Result of multiplying column 31 times column 19, and if applicable, multiplying this result times columns 32b, round result to whole pounds. If no entry in column 31, make no entry.</p>
35. Quality Factor:	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: For mature unharvested production which (due to insurable causes) qualifies for QA as provided in the CP, enter the QAF as a three-place decimal calculated in accordance with the QA statement in the SP. Document all calculations in the “Narrative” of the PW (or on a Special Report). Include a copy of all supporting documentation in the insured’s claim file. For additional QA definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM and the Official United States Standards for the crop. Also refer to the QA instructions in the “Narrative,” herein.</p> <p>If appraised mature production is determined by the AIP to have zero market value, enter “.000.” Refer to the LAM.</p>
36. Production Post QA:	<p>REPLANT: Transfer the entry in item 34.</p> <p>PRELIMINARY AND FINAL: Result of multiplying column 34 times column 35, rounded to whole pounds. If no entry in column 35, transfer entry from column 34.</p>
37. Uninsured Cause:	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: Result of per acre appraisal for uninsured causes (taken from appraisal worksheet or other documentation) multiplied by column 19, rounded to whole pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.</p> <p>a. Hail and Fire exclusion not in effect.</p> <p>(1) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per acre for yield protection or for revenue protection not less than the amount of production that when multiplied by the harvest price equals the revenue protection guarantee, in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form), for any “P” stage acreage.</p>

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard													
37. Uninsured Cause (continued):	<p>(2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. Refer to the LAM for information on how to determine uninsured cause appraisals.</p> <p>(3) For acreage that is damaged partly by uninsured causes, enter the result of multiplying the appraised uninsured loss of production per acre in whole pounds, by column 19 entry for any such acreage.</p> <p>b. When there is late-planted acreage, the applicable production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.</p> <p>c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>d. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>e. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>													
38. Total to Count:	Result of adding item 36 and item 37.													
39. Total:	<p>PRELIMINARY: Make no entry.</p> <p>REPLANT AND FINAL: Total determined acres (column 19), to tenths.</p>													
40. Quality:	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: Check the applicable qualifying QA condition(s) affecting the unit's production (refer to table below). Check all qualifying conditions that apply to the unit's appraised and harvested production (refer to the CP and SP).</p> <table border="1" data-bbox="511 1402 1523 1915"> <thead> <tr> <th data-bbox="511 1402 1523 1440">Qualifying QA Condition:</th> </tr> </thead> <tbody> <tr> <td data-bbox="511 1440 1523 1478">Test Weight (TW)</td> </tr> <tr> <td data-bbox="511 1478 1523 1516">Kernel Damage (KD) and Total Defects</td> </tr> <tr> <td data-bbox="511 1516 1523 1554">Garlicky (Grade)</td> </tr> <tr> <td data-bbox="511 1554 1523 1591">Aflatoxin</td> </tr> <tr> <td data-bbox="511 1591 1523 1629">Vomitoxin</td> </tr> <tr> <td data-bbox="511 1629 1523 1667">Fumonisin</td> </tr> <tr> <td data-bbox="511 1667 1523 1705">Dark Roast (for Sunflowers only)</td> </tr> <tr> <td data-bbox="511 1705 1523 1743">Sclerotinia (for Sunflowers only)</td> </tr> <tr> <td data-bbox="511 1743 1523 1780">Ergoty (Grade)</td> </tr> <tr> <td data-bbox="511 1780 1523 1843">COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</td> </tr> <tr> <td data-bbox="511 1843 1523 1881">Other</td> </tr> <tr> <td data-bbox="511 1881 1523 1915">None</td> </tr> </tbody> </table>	Qualifying QA Condition:	Test Weight (TW)	Kernel Damage (KD) and Total Defects	Garlicky (Grade)	Aflatoxin	Vomitoxin	Fumonisin	Dark Roast (for Sunflowers only)	Sclerotinia (for Sunflowers only)	Ergoty (Grade)	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)	Other	None
Qualifying QA Condition:														
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Ergoty (Grade)														
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)														
Other														
None														

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
<p>40. Quality (continued):</p>	<p>a. For all qualifying QA conditions checked, in the “Narrative” (or on a Special Report):</p> <ul style="list-style-type: none"> (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date of the test(s); or (2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, and so forth, that documents the QA condition). <p>b. If “Other” is checked, in addition to the above documentation requirements, document in the “Narrative” (or on a Special Report):</p> <ul style="list-style-type: none"> (1) A description of the qualifying QA condition; (2) The name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why. (3) Refer to paragraph 13B if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed. <p>c. Check “None” if none of the production qualifies for QA.</p>
<p>41. Mycotoxins exceed FDA, State, or other health organization maximum limits. Check “Yes:”</p>	<p>REPLANT: Make no entry.</p> <p>PRELIMINARY AND FINAL: Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed the FDA, state, or other health organization maximum limits, otherwise leave blank. Document in the “Narrative” (or on a Special Report), the disposition of the production that was:</p> <ul style="list-style-type: none"> a. Sold, document the name and address of the buyer; or b. Not sold, document the date(s) of the disposition, how the production was used, or how it was destroyed. <p>Refer to the LAM and the SP for additional information on mycotoxins.</p>
<p>42. Totals:</p>	<p>Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.</p>

Form Standards Production Worksheet (Continued)

Narrative Instructions

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

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

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

- (12) Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.

Form Standards Production Worksheet (Continued)

- (13) When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
- (14) Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- (15) Explain any delayed notices or delayed claims as instructed in the LAM.
- (16) Document any authorized estimated acres shown in Section I, column 19.
- (17) Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- (18) Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- (19) Document that the qualifications for a replanting payment have been met. Refer to paragraph 22.
- (20) If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., “not qualify for replanting payment,” date of inspection, adjuster’s initials, and reason not qualified.
- (21) For replant claims, indicate if the pounds allowed for replanting have/have not been reduced for share on the PW according to individual AIP guidelines.
- (22) For production that qualifies for QA (supporting documentation should be included in the insured’s claim file):
 - (a) Explain any “.000” QAF entered in Section I, column 35 and Section II, column 65.
 - (b) Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed.
 - (c) If mycotoxins are present, document the level based on laboratory test results. A copy of the test results from the approved testing facility may be attached to the PW in lieu of writing in the “Narrative” of the PW (Refer to the LAM).
 - (d) If a Federal or State destruction order has been issued, attach to the PW a copy of the Federal or State destruction order and the insured’s completed Certification Form.
 - (e) Document the DFs or the RIV’s and Local Market Price, as applicable, used in establishing the QAF for mature appraised or harvested production.
 - (f) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QAF.
 - (g) Document all calculations used in determining QAF.

Form Standards Production Worksheet (Continued)

Refer to the LAM for additional documentation requirements

- (23) Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- (24) Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

Section II – Determined Harvested Production

- (1) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later (e.g., high moisture grain going into air-tight storage, released for other uses, and so forth). Any production harvested from plants growing in the insured crop may be counted as production of the insured crop on an unadjusted weight basis.
- (2) Columns 49 through 52 are for structure measurement entries (rectangular, round, conical pile, and so forth). 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, and so forth, make entries in columns 49 through 52 as follows:
 - (a) Name and address of storage facility or buyer.
 - (b) "Seed," "Fed," and so forth
- (5) There will be no "harvested production" entries for replanting payments.
- (6) If acceptable sales or weight tickets are not available, refer to the LAM.
- (7) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage structures.
 - (b) Varying names and addresses of buyers of sold production.
 - (c) Varying determinations of production (varying moisture, conspicuous admixture, test weight, value, and so forth).

Form Standards Production Worksheet (Continued)

Average percent of conspicuous admixture or moisture can be entered when the elevator has calculated the average on the summary sheet, and the determined average is acceptable to the adjuster. Separate line entries are not otherwise required. Refer to the LAM for instructions.

- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Conical piles. Do not add the cone in the top or bottom of a bin to the height of other grain in the structure. For computing the production in cones and conical piles, refer to the LAM.
 - (f) Varying types in the same unit. If there are multiple types planted within the same unit, the AIP may complete a separate PW for each type in the unit.
- (8) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.
- (9) If there is harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.
- (10) For mycotoxin damage, refer to the LAM for special instructions

Item Number/ Element	Standard
43. Date Harvest Completed:	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>PRELIMINARY: Make no entry.</p> <p>REPLANT AND FINAL:</p> <ul style="list-style-type: none"> a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) replanted, (4) put to other use, (5) a combination of harvested, destroyed, or put to other use, or (6) 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 (prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured doesn't 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, replanting is complete for the unit, and so forth refer to the LAM.

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
44. Damage similar to other farms in the area?:	PRELIMINARY: Make no entry. REPLANT AND FINAL: Check “Yes” or “No.” Check “Yes” if the amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If “No” is checked, explain in the “Narrative.”
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, column 16).
48. Multi-Crop Code:	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.
49. Length or Diameter: ***	Internal measurement in feet to tenths of structural space occupied by crop. a. Length if rectangle. b. Diameter if round or conical pile. Refer to the 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 or round 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. Deductions:	Cubic feet, to tenths, of crop space displaced by chutes, vents, studs, crossies, and so forth. 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).
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.

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
56. Bu., Ton, Lbs., Cwt.:	<p>Circle “Lbs.” in column heading. Enter the gross production in whole pounds, before deductions for moisture for production:</p> <p>a. Weighed and stored on the farm.</p> <p>For farm stored production, calculate the pounds as follows: column 55 (gross production to tenths of a bushel) times column 60a (actual test weight), rounded to the nearest whole pound.</p> <p>b. 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.”)</p> <p>c. 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.</p> <p>d. For mycotoxin-infected mustard, enter all production even if it has no market value.</p>
57. Shell/Sugar Factor:	Make no entry.
58a. FM %:	<p>Make entry to nearest tenth. Refer to the LAM for entry instructions.</p> <p>Refer to the LAM for the FGIS definitions of “FM,” “Conspicuous Admixture,” and “Dockage.”</p>
58b. Factor:	Enter the three-place factor determined by subtracting the percent of conspicuous admixture and/or dockage from 1.000 or subtract the entry in 58a from 100 and divide by 100. Example: For 4 percent, enter “.960.”
59a. Moisture %:	Enter moisture percent to tenths. Moisture adjustment is applied prior to applying any qualifying adjustment for quality.
59b. Factor:	If moisture is in excess of 10 percent, enter the four-place moisture factor for mustard from the moisture adjustment table (exhibit 11 - Mustard Moisture Adjustment Factors).
60a. Test Wt.:	Enter test weight (only when storage structure measurements are entered) in whole pounds (or pounds to tenths if so instructed by the AIP). Refer to the LAM for instructions on determining test weight.
60b. Factor:	Make no entry.
61. Adjusted Production:	Result of multiplying columns 56 times 58b times 59b (Round to whole pounds). The test weight factor is not used in this step. The production was previously converted to the actual whole pounds in column “56” (Refer to column 56 paragraph “a”).

Form Standards Production Worksheet (Continued)

Item Number/ Element	Standard
62. Prod. Not to Count:	<p>Net production not to count, in whole pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production).</p> <p>This entry must never exceed production shown on the same line. Explain the total bin contents (bin grain depth, and so forth) and any production not to count in the “Narrative.”</p> <p>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” section. Refer to the example in the LAM.</p>
63. Production Pre-QA:	Result of subtracting column 62 from column 61.
64a. Value:	<p>When applicable, enter the RIV. The RIV will be the reasonable RIV applied by the buyer due to all insurable quality deficiencies. (Refer to the SP and the LAM for further instructions).</p> <p>Make no entry when the discount factor is obtained from the charts in the SP.</p>
64b. MKT Price:	<p>If an entry is in column 64a enter the base contract price per pound, to dollars and cents.</p> <p>Make no entry when the QAF can be obtained from the charts in the SP.</p>
65. Quality Factor:	<p>For mustard production eligible for QA, enter the 3-digit QAF determined by:</p> <ul style="list-style-type: none"> a. Subtracting the result of column 64a divided by column 64b from 1.000, or b. 1.000 minus the sum of the applicable discount factor(s) obtained from the SP. <p>Refer to Paragraph 13B if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.</p>
66. Production to Count:	Enter result from multiplying column 63 times column 65, rounded to whole pounds. If not entry in column 65, transfer entry from column 63.
67. Total	Total of column 63. If no entry in column 63, make no entry.

Form Standards Production Worksheet (Continued)

For items 68-72. When separate line entries are made for varying shares, stages, APH yields, price elections, types, etc., within the unit, and totals need to be kept separate for calculating indemnities, make no entry and follow the AIP’s instructions. Otherwise, make the following entries.

Item Number/ Element	Standard
68. Section II Total:	<p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Total of column 66.</p>
69. Section I Total:	<p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Enter figure from Section I, column 38 total.</p>
70. Unit Total:	<p>PRELIMINARY AND REPLANT: Make no entry.</p> <p>FINAL: Total of column 68 and column 69.</p>
71. Allocated Prod:	<p>Refer to the LAM for instructions for determining allocated production. Enter the total production in whole pounds, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the “Narrative” or on a Special Report.</p>
72. Total APH Prod.: ***	<p>Result, in 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 column 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, and so forth, within the unit.</p>
<p>The following required entries are not illustrated on the PW example below.</p>	
73. Insured’s Signature and Date:	<p>Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or insured’s authorized representative), particularly explaining codes, and so forth, that may not be readily understood.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
74. Adjuster’s Signature, Code #, and Date:	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>Final indemnity inspections and final replanting payment inspections should be signed on bottom line.</p>
75. Page:	<p>PRELIMINARY: Page numbers – “1,” “2,” and so forth, at the time of inspection.</p> <p>REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth).</p>

Form Standards Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # MUSTARD 0069	2. Unit # 0001-0001 BU	3. Location Description SW1-96N-3W	7. Company Agency ANY COMPANY ANY AGENCY	8. Name of Insured I.M. INSURED
4. Date(s) of Damage JUN 10	5. Cause(s) of Damage HAIL	6. Insured Cause % 100	9. Claim # XXXXXXXXX	11. Crop Year YYYY
12. Additional Units 0002-0002BU	13. Est. Prod. Per Acre 800		10. Policy # XXXXXXXXX	
			14. Date(s) Notice of Loss 1st 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. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. Total to Count	
A	NS		15.0	1.000		009					003		UH	UH	313			4695			4695		4695
B	NS		15.0	1.000		009					003		UH	UH	298			4470			4470		4470
C	NS		72.0	1.000		009					003		H	H									
39. TOTAL			102.0	40. Quality: TW <input type="checkbox"/> KD <input checked="" 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 type="checkbox"/>												42. TOTALS		9165		9165		9165	

NARRATIVE (If more space is needed, attach a Special Report) Fields B & C determined from FSA permanent field measurements. Field A - wheel measured. See attached Special Report for measurements and calculations. QA due to kernel damage. 65000 lbs. harvested. Two contracts on the unit. Contract #1 for 60000 lbs. @\$.15/lb. Contract #2 for 40000 lbs. @ \$.10/lb. Highest price contract is filled first.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. Share Field ID	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu. Ton (Lbs) CWT	56. Shell/Sugar Factor	57. FM% Factor	58a. 58b. Moisture % Factor	59a. 59b. Test WT Factor	60a. 60b. Adjusted Production	61. Prod. Not to Count	62. Production Pre-QA	63. Value Mkt. Price	64a. 64b. Quality Factor	65. Production to Count				
	NS	ACME ELEVATOR ANYTOWN, ANY STATE							60000					60000		60000	.09 .15	.600	36000				
	NS	ACME ELEVATOR ANYTOWN, ANY STATE							5000					5000		5000	.05 .10	.500	2500				
67. TOTAL																65000	68. Section II Total		38500				
																69. Section I Total		9165					
																70. Unit Total		47665					
																71. Allocated Prod.							
																72. Total APH Prod.		47665					

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

Form Standards Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # MUSTARD 0069		2. Unit # 0001-0001 BU		3. Location Description SW1-96N-3W		7. Company Agency ANY COMPANY ANY AGENCY		8. Name of Insured I.M. INSURED					
4. Date(s) of Damage JUN 10		5. Cause(s) of Damage HAIL		6. Insured Cause % 100		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # XXXXXXXX		11. Crop Year YYYY	
10. Policy # XXXXXXXXXX										14. Date(s) Notice of Loss MM/DD/YYYY		15. Companion Policy(s)	

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS														SECTION II – 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	
A			30.0	1.000		009					003		R	REPLANTED	120			3600		3600		3600	
			70.0	1.000		009					003		NR	NOT REPLANTED									
39. TOTAL			100.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		3600		3600		3600	

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is LESS than the maximum allowance. Insured's actual cost to replant - \$18.00/acre. Price election - \$0.15. $\$18.00 \div \$0.15 = 120$ lbs. $650 \text{ lbs./acre} \times 20\% = 130 \text{ lbs./acre}$ (both less than 175 lbs. maximum allowed). Appraised potential less than 90% of the production guarantee ($650 \times 90\% = 585$ lbs./acre). Field A appraised potential = 313 lbs./acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations. (Refer to paragraph 23, Example 1).

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS														SECTION II – 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	
A			30.0	.500		009					003		R	REPLANTED	60.0			1800		1800		1800	
			70.0	.500		009					003		NR	NOT REPLANTED									
39. TOTAL			100.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		1800		1800		1800	

NARRATIVE (If more space is needed, attach a Special Report) Example above shows allowance when the actual cost and/or 20% of the production guarantee is LESS than the maximum allowance. Insured's actual cost to replant - \$9.00/acre. Price election - \$0.15. $\$9.00 \div \$0.15 = 60$ lbs. $650 \text{ lbs./acre} \times 20\% \times 50\% \text{ share} = 65 \text{ lbs./acre}$ (both less than 88 lbs. maximum allowed). Appraised potential less than 90% of the production guarantee ($650 \times 90\% = 585$ lbs./acre). Field A appraised potential = 313 lbs./acre. Total acreage from FSA permanent field measurement. Field A wheel measured. See attached Special Report for measurements and calculations. (Refer to paragraph 23, Example 2)

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

Forms Standards Production Worksheet (Continued)

PRODUCTION WORKSHEET																							
1. Crop/Code # MUSTARD 0069		2. Unit # 0001-0001 BU		3. Location Description SW1-96N-3W			7. Company Agency ANY COMPANY ANY AGENCY			8. Name of Insured I.M. INSURED													
4. Date(s) of Damage JUN 10		5. Cause(s) of Damage HAIL		6. Insured Cause % 100		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # XXXXXXXX			11. Crop Year YYYY										
10. Policy # XXXXXXXXXX																							
14. Date(s) Notice of Loss			1st MM/DD/YYYY			2nd			Final MM/DD/YYYY			15. Companion Policy(s)											
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL															B. POTENTIAL YIELD								
16.	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	
A1			18.0	1.000		009					003		R	REPLANTED	120				2160		2160		2160
A2			12.0	1.000		009					003		R	REPLANTED	130				1560		1560		1560
			70.0	1.000		009					003		NR	NOT REPLANTED									
39. TOTAL			100.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										42. TOTALS			3720		3720		3720		
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) Example above shows allowance when there are multiple contract on the same unit, and the actual cost is less than 20% of the production guarantee or the maximum allowance on field A1 (contract for \$.15 per lb.), and 20% of the production guarantee is less than the actual cost or the maximum allowance on field A2 (contract for \$.10 per lb.). Insured's actual cost to replant - \$18.00/acre. Contract 1 - Price election - \$.015. \$18.00 ÷ \$.015 = 120 lbs. (650 lbs./acre x 20% = 130 lbs./acre. 175 lbs. policy maximum.) Contract 2 - Price election - \$.010. 650 lbs./acre x 20% = 130 lbs./acre. (\$18.00 ÷ \$.010 = 180 lbs. (175 lbs. policy maximum.) Appraised potential less than 90% of the production guarantee (650 x 90% = 585 lbs./acre) Fields A & B appraised potential = 313 lbs./acre. Total acreage from FSA permanent field measurement. Fields A1 & A2 wheel measured. See attached Special Report for measurements and calculations. (Refer to paragraph 23, Example 3)

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

Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum Number of Samples*
0.1 – 10.0	3
*Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.	

Sample Row Length

ROW WIDTH	SAMPLE ROW LENGTH
6	18.0
7	15.4
8	13.5
10	10.8
12	9.0
14	7.7
16	6.8
18	6.0
20	5.4
22	4.9
24	4.5
26	4.2
28	3.9
30	3.6

Stand Reduction Sample Row Length – For row widths not shown above divide 12 inches by the row width in inches (e.g., drill space) and multiply the result by nine to get the row length for nine square feet.

Example: Row width is 15 inches.
 $12 \text{ inches} \div 15\text{-inch row width} = 0.8 \text{ (1/ft)} \times 9 \text{ (sq. ft.)} = 7.2 \text{ feet of row for nine square feet}$

Percent Yield Loss from Mustard Stand Reduction

Use the table on the following pages to determine the yield loss from stand reduction. If the plant population is over 35 plants per nine square feet (one square yard for broadcast seeded), round the population to the nearest denomination on the table (e.g., 42 would be rounded down to 40 and 43 would be rounded up to 45, etc.).

Example: If the number of plants in the nine square foot sample is 67 and the surviving number of plants in the nine square foot sample is 22 plants, the resultant loss from stand reduction would be 17 percent.

Percent Yield Loss from Mustard Stand Reduction (Continued)

Initial Stands / 9 ft ²	Surviving Stands / 9 ft ²																															
	180	175	170	165	160	155	150	145	140	135	130	125	120	115	110	105	100	95	90	85	80	75	70	65	60	55	50	45	40	35	34	33
180	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
175		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
170			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
165				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
160					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
155						0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
150							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
145								0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
140									0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
135										0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
130											0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
125												0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
120													0	0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
115														0	0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
110															0	0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
105																0	0	0	0	0	0	0	0	1	1	1	2	3	4	6	6	7
100																	0	0	0	0	0	0	0	0	1	1	2	3	4	6	6	7
95																		0	0	0	0	0	0	0	1	1	2	3	4	6	6	7
90																			0	0	0	0	0	0	1	1	2	3	4	6	6	7
85																				0	0	0	0	0	1	1	2	3	4	6	6	7
80																					0	0	0	0	1	1	2	3	4	6	6	7
75																						0	0	0	1	1	2	2	4	6	6	7
70																							0	0	0	1	1	2	4	6	6	7
65																								0	0	1	1	2	3	5	6	7
60																									0	0	1	2	3	5	6	6
55																										0	1	1	3	5	5	6
50																											0	1	2	4	5	5
45																												0	1	3	4	4
40																													0	2	3	3
35																														0	1	1
34																															0	1
33																																0

Percent Loss from Stand Reduction

Percent Yield Loss from Mustard Stand Reduction (Page 2 of 3)

Initial Stands / 9 ft ²	Surviving Stands / 9 ft ²																															
	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1
180	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
175	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
170	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
165	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
160	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
155	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
150	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
145	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
140	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
135	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
130	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
125	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
120	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
115	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
110	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
105	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
100	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
95	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	28	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
90	8	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
85	7	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	79	85	92
80	7	8	9	10	10	11	12	13	14	16	17	18	20	22	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	78	85	92
75	7	8	9	9	10	11	12	13	14	15	17	18	20	21	23	25	27	30	32	35	38	41	45	48	52	57	62	67	72	78	85	92
70	7	8	9	9	10	11	12	13	14	15	17	18	20	21	23	25	27	30	32	35	38	41	44	48	52	57	62	67	72	78	85	92
65	7	8	8	9	10	11	12	13	14	15	17	18	20	21	23	25	27	29	32	35	38	41	44	48	52	57	61	67	72	78	85	92
60	7	7	8	9	10	11	12	13	14	15	16	18	19	21	23	25	27	29	32	35	38	41	44	48	52	57	61	67	72	78	85	92
55	6	7	8	9	9	10	11	12	13	15	16	17	19	21	23	25	27	29	32	34	37	41	44	48	52	56	61	66	72	78	85	92
50	6	7	7	8	9	10	11	12	13	14	15	17	19	20	22	24	26	29	31	34	37	40	44	47	52	56	61	66	72	78	85	92
45	5	6	6	7	8	9	10	11	12	13	15	16	18	19	21	23	26	28	31	33	36	40	43	47	51	56	61	66	72	78	85	92
40	4	4	5	6	7	8	9	10	11	12	14	15	17	18	20	22	25	27	30	32	35	39	42	46	51	55	60	65	71	78	84	92
35	2	2	3	4	5	6	7	8	9	10	12	13	15	17	19	21	23	25	28	31	34	37	41	45	49	54	59	65	71	77	84	92
34	1	2	3	3	4	5	6	7	9	10	11	13	14	16	18	20	23	25	28	31	34	37	41	45	49	54	59	65	71	77	84	92
33	1	1	2	3	4	5	6	7	8	9	11	12	14	16	18	20	22	25	27	30	33	37	41	45	49	54	59	64	70	77	84	92

Percent Loss from Stand Reduction

Percent Yield Loss from Mustard Stand Reduction (Page 3 of 3)

		Surviving Stands / 9 ft ²																															
Initial Stands / 9 ft ²	32	31	30	29	28	27	26	25	24	23	22	21	20	19	18	17	16	15	14	13	12	11	10	9	8	7	6	5	4	3	2	1	
32	0	1	1	2	3	4	5	6	7	9	10	12	13	15	17	19	22	24	27	30	33	36	40	44	49	53	59	64	70	77	84	92	
31		0	1	2	2	3	4	6	7	8	10	11	13	15	17	19	21	24	26	29	32	36	40	44	48	53	58	64	70	77	84	92	
30			0	1	2	3	4	5	6	7	9	10	12	14	16	18	20	23	26	29	32	35	39	43	48	53	58	64	70	76	84	91	
29				0	1	2	3	4	5	7	8	10	11	13	15	17	20	22	25	28	31	35	39	43	47	52	58	63	69	76	84	91	
28					0	1	2	3	4	6	7	9	11	12	14	17	19	22	24	27	31	34	38	42	47	52	57	63	69	76	83	91	
27						0	1	2	4	5	6	8	10	12	14	16	18	21	24	27	30	34	38	42	46	51	57	63	69	76	83	91	
26							0	1	2	4	5	7	9	11	13	15	17	20	23	26	29	33	37	41	46	51	56	62	69	76	83	91	
25								0	1	3	4	6	8	10	12	14	16	19	22	25	28	32	36	40	45	50	56	62	68	75	83	91	
24									0	1	3	5	6	8	11	13	15	18	21	24	28	31	35	40	44	50	55	61	68	75	83	91	
23										0	2	3	5	7	9	12	14	17	20	23	27	30	34	39	44	49	55	61	67	75	82	91	
22											0	2	4	6	8	10	13	16	19	22	25	29	33	38	43	48	54	60	67	74	82	91	
21												0	2	4	6	9	11	14	17	20	24	28	32	37	42	47	53	59	66	74	82	91	
20													0	2	4	7	9	12	15	19	23	27	31	36	41	46	52	59	66	73	81	90	
19														0	2	5	8	10	14	17	21	25	29	34	39	45	51	58	65	73	81	90	
18															0	3	5	8	12	15	19	23	28	33	38	44	50	57	64	72	81	90	
17																0	3	6	9	13	17	21	26	31	36	42	49	56	63	71	80	90	
16																	0	3	7	10	14	19	24	29	34	40	47	54	62	70	79	89	
15																		0	4	7	12	16	21	26	32	39	45	53	61	69	79	89	
14																			0	4	8	13	18	24	30	36	43	51	59	68	78	89	
13																				0	5	9	15	21	27	34	41	49	58	67	77	88	
12																					0	5	11	17	23	30	38	46	56	65	76	88	
11																						0	6	12	19	27	35	44	53	63	75	87	
10																							0	7	14	22	31	40	50	61	73	86	
9																								0	8	16	26	36	47	58	71	85	
8																									0	9	19	30	42	55	69	84	
7																										0	11	23	36	50	65	82	
6																											0	13	28	44	61	80	
5																												0	17	35	55	77	
4																													0	22	46	72	
3																														0	31	64	
2																															0	48	
1																																0	

Percent Loss from Stand Reduction

Percent Yield Loss from Defoliation

Stage of Growth	Percent Defoliation																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
Vegetative through start of Flowering	1	2	3	4	5	6	8	10	11	12	14	15	17	18	19	20	21	22	24	25
5 Days after Flowering:	1	2	3	3	4	5	6	6	7	8	9	10	11	11	12	13	14	14	15	16
10 Days after Flowering	1	1	2	2	2	2	3	3	4	4	5	5	6	6	6	6	7	7	8	8
	Percent Yield Loss																			

Example: The adjuster determined the stage of growth to be vegetative. The adjuster also determined percent leaf area defoliated was 55% (from 10 consecutive plants, refer to paragraph 34 C). Enter 55 percent (e.g., 55) in item 16 on the appraisal worksheet. Use the table above to determine the percent yield loss is 14 percent. Enter 14 in item 17 on the appraisal worksheet.

Percent Yield Loss from Branch Loss

DAYS FROM FIRST FLOWER	PERCENT OF BRANCH DAMAGE																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
0-6	0	0	9	13	17	21	24	27	30	32	35	37	39	40	41	42	43	43	43	43
7-13	5	10	15	20	25	30	35	40	45	50	55	60	61	63	65	67	68	69	70	70
14+	5	10	15	20	25	35	35	40	45	50	55	60	65	70	75	80	85	90	95	100
PERCENT YIELD LOSS FROM BRANCH DAMAGE																				

Mustard Yield Per Acre Determination Based on Milliliters of Seed Per Square Yard

ml/Sq. Yd	Lbs./A	ml/Sq. Yd	Lbs./A	ml/Sq. Yd	Lbs./A
10	74.5	41	305.4	72	536.3
11	81.9	42	312.8	73	543.8
12	89.4	43	320.3	74	551.2
13	96.8	44	327.7	75	558.6
14	104.3	45	335.2	76	566.1
15	111.7	46	342.6	77	573.5
16	119.2	47	350.1	78	581.0
17	126.6	48	357.5	79	588.4
18	134.1	49	365.0	80	595.9
19	141.5	50	372.4	81	603.3
20	149.0	51	379.9	82	610.8
21	156.4	52	387.3	83	618.2
22	163.9	53	394.8	84	625.7
23	171.3	54	402.2	85	633.1
24	178.8	55	409.7	86	640.6
25	186.2	56	417.1	87	648.0
26	193.7	57	424.6	88	655.5
27	201.1	58	432.0	89	662.9
28	208.6	59	439.5	90	670.4
29	216.0	60	446.9	91	677.8
30	223.5	61	454.4	92	685.3
31	230.9	62	461.8	93	692.7
32	238.4	63	469.3	94	700.2
33	245.8	64	476.7	95	707.6
34	253.2	65	482.2	96	715.1
35	260.7	66	491.6	97	722.5
36	268.2	67	499.1	98	729.9
37	275.6	68	506.5	99	737.4
38	283.0	69	514.0	100	744.9
39	290.5	70	521.4	101	752.3
40	297.9	71	528.9	102	759.7

Mustard Moisture Adjustment Factors

Whole Percent Moisture	Tenths of Percent Moisture									
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
10	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
11	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
12	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
13	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
14	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
15	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
16	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
17	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
18	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
19	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
20	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
21	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
22	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
23	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
24	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
25	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
26	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
27	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
28	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
29	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
30	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
31	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
32	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
33	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
34	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
35	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
36	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
37	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652