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Department of
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Federal Crop Insurance Corporation

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RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO 64133

TITLE: RICE LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25410-1
EFFECTIVE DATE: 2018 and Succeeding Crop Years	ISSUE DATE: November 27, 2017
SUBJECT:	OPI: Product Administration and Standards Division
Provides procedures and instructions for administering the rice crop insurance	APPROVED:
program.	/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. Subparagraph 1D: added reference for irrigated practice guidelines and information.
- 2. Paragraph 12: added statement that provisions in the BP that allow optional units by irrigated and non-irrigated practices are not applicable.
- 3. Paragraph 13: added QA information for instances when 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.
- 4. Exhibit 1: added acronyms for Unavoidable Uninsured Fire (UUF) and Commodity Credit Corporation (CCC).
- 5. Exhibit 2: added definitions for "headed" and "heading".
- 6. Exhibit 4, item 29: added stage codes for UUF/Third Party Damage.
- 7. Exhibit 4, item 40(2)(c): added reference to paragraph 13.
- 8. Exhibit 4: narrative instructions, item (r), modified to "List the control measures used and explain why they did not work."
- 9. Exhibit 9: updated to include additional varieties and factors.

RICE LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Rice Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
	1-2	1 age(s)	1-8	1	16		Titalilooi
	1 2		15	2	17-18		
_			10	4	27-34		
Remove				8	47	11-2016	FCIC-25410
				9	48-49		
				10	50		
	1-2		1-8	1	16		
			15	2	17-18		
Insert				4	27-34	11-2017	FCIC-25410-1
IIISCIT				8	47	11-2017	1'CIC-25410-1
				9	48-49		
				10	50		
	1-2		1-8			11-2017	FCIC-25410-1
		1-2	9-14			11-2016	FCIC-25410
			15	1	16	11-2017	FCIC-25410-1
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Current					35-43	11-2016	FCIC-25410
Current				5	44	11-2016	FCIC-25410
				6	45	11-2016	FCIC-25410
				7	46	11-2016	FCIC-25410
				8	47	11-2017	FCIC-25410-1
				9	48-49	11-2017	FCIC-25410-1
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				11	53	11-2016	FCIC-25410
				12	54	11-2016	FCIC-25410

FILING INSTRUCTIONS

The handbook pages listed in the Control Chart under the "Insert" heading replace such pages in the FCIC-25410, Rice Loss Adjustment Standards Handbook, dated November 2016. This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

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/handbooks/25000/index.html.

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 shall 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 the LAM.
- (2) Terms, abbreviations, and definitions specific to rice loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

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

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 described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in exhibits 3 and 4 are the minimum requirements for the Rice Appraisal Worksheet and PW. All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3 and 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: http://www.rma.usda.gov/regs/required.html or successor website.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:
 - "I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: http://www.rma.usda.gov/handbooks/24000/index.html or successor website.

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The 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, CP, and SP for a complete list.

- (1) The crop insured will be all the rice in the county grown on insurable acreage for which premium rates are provided by the actuarial documents or by WA:
 - (a) In which the insured has a share;
 - (b) That is planted for harvest as grain;
 - (c) That is flood irrigated. Refer to the CP for the definition of "flood irrigation," along with paragraph 11(5) herein, and the LAM for specific instructions regarding irrigation (e.g., in some areas, rice acreage may be uninsurable unless certain flood irrigation activities/requirements have been met); and
 - (d) That is not wild rice.
- (2) The crop will not be insurable on any acreage planted to rice:
 - (a) The preceding crop year unless allowed by the SP; or
 - (b) That does not meet the rotation requirements shown in the SP.
- (3) Loss of production due to application of saline water is not an insurable cause of loss, except as specified in the CP. Failure of the irrigation water supply is an insured cause of loss, if during the insurance period drought, intrusion of saline water or another insured peril, as specified in the CP, caused the failure. Refer to the LAM regarding instructions on irrigation.
- (4) Any acreage of the insured crop damaged before the final planting date, to the extent that producers in the area would normally not further care for the crop, must be replanted unless the AIP agrees that it is not practical to replant. Refer to the BP for the definition of practical to replant, and the LAM for replanting provision issues. Refer to Part 3 herein, for replanting payment procedures.

11 Insurability (Continued)

- (5) For acreage to be considered flood irrigated, according to the definition in the CP and to meet the requirement of the SP, the following practices must have occurred no later than the 5th leaf or 1st tiller stage of rice plant development:
 - (a) For Contour Fields and Precision Graded Fields:
 - (i) permanent field boundary levees constructed;
 - (ii) internal levees surveyed and constructed;
 - (iii) internal levee gates installed and butted; and
 - (iv) the irrigation pump is operable.
 - (b) For Zero Grade Fields:
 - (i) permanent field boundary levees constructed; and
 - (ii) the irrigation pump is operable.
- (6) Failure to obtain a stand of rice adequate to produce at least the yield used to determine the production guarantee or amount of insurance because the insured did not apply surface irrigation or "flush" of the acreage in accordance with practices generally recognized by agricultural experts for the area will not be a covered cause of loss in accordance with the BP.

Surface Irrigation or "Flush" of the acreage cannot occur unless requirements in 11(5) above have been met.

(7) Refer to the CP for insurable causes of loss.

12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all of the conditions stated in the applicable provisions are met. Provisions in the BP that allow optional units by irrigated and non-irrigated practices are not applicable.

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

13 Quality Adjustment

- (1) The QAF cannot be greater than 1.000 or less than zero (.000). Refer to the LAM for information on contract prices in QA.
- (2) Document QA information as described in the instructions for the Narrative section of the PW (exhibit 4), or on a Special Report.
- (3) For additional QA definitions, instructions, qualifications, and testing requirements; refer to the LAM and the Official United States Standards for Rice.
- (4) Mature rough rice production is eligible for QA for grades U.S. #4 or worse, if certain deficiencies, substances, or conditions result in a loss in quality due to any insurable cause of loss. Refer to the CP for QA requirements.
- (5) For rice production eligible for QA, the LMP of the qualifying damaged production is not to be reduced for:
 - (a) Moisture content;
 - (b) Damage due to uninsured causes; or
 - (c) Drying, handling, processing, or any other costs associated with normal harvesting, handling, and marketing of the rice; except, if the price of the damaged production can be increased by conditioning, the price of the production may be reduced after it has been conditioned by the cost of conditioning but not lower than the value of the production before conditioning. Refer to the LAM for specific instructions.
- (6) If a local market cannot be found for the rice, refer to the LAM.
- (7) QAFs will be calculated as stated in the CP, unless the SP contain QAFs.
- (8) Refer to the LAM for special instructions regarding mycotoxin infected grain.
 - Moisture adjustment is applied prior to any qualifying QAFs such as test weight, kernel damage, etc.
- (9) All determinations of deficiencies, substances, or conditions specified in the CP are made using samples of the production obtained by the AIP or by a disinterested third party approved by the AIP.

13 Quality Adjustment (Continued)

- (10) With regard to deficiencies in quality (except test weight, which may be determined by the AIP's loss adjuster) the samples are analyzed by:
 - (a) A grader licensed under the U.S. Agricultural Marketing Act or U.S. Warehouse Act;
 - (b) A grader licensed under State law and employed by a warehouse operator who has a storage agreement with the CCC; or
 - (c) A grader not licensed under State law, but who is employed by a warehouse operator who has a commodity storage agreement with the CCC and is in compliance with State law regarding warehouses.
- (11) With regard to substances or conditions injurious to human or animal health, the samples are analyzed by a laboratory approved by the AIP.
- (12) In addition to other insurable causes of loss, rice production will be eligible for QA if substances or conditions are present that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.
 - (a) When the edible portion of the crop has been exposed to flood waters and a Federal or State agency recommends destruction or disposal of production from such acreage, refer to the LAM.
 - (b) 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 or production was destroyed and the method of destruction (refer to item 40 and the Narrative in the PW instructions). Refer to the LAM for additional information. Otherwise, make no entry.

14 Second Rice Crop Harvested in the Same Crop Year

- (1) Verify with the insured whether a second crop may be produced and harvested in the same crop year.
- (2) If a second crop will not be produced.

If there is crop damage due to insurable causes that occurs during the insurance period and a second crop will not be produced, complete the PW as stated in exhibit 4.

14 Second Rice Crop Harvested in the Same Crop Year (Continued)

- (3) If a second crop will be produced.
 - (a) If there is crop damage due to insurable causes that occurs during the insurance period and a second crop is produced, complete an inspection to determine acreage, cause of loss, production, etc., and prepare a claim for indemnity. Advise the insured that the claim will be held open until final disposition of acreage is determined.
 - (b) Leave a Certification Form with the insured, providing instructions for its completion and return. The insured is required to return the Certification Form indicating the disposition of acreage as one of the following:
 - (i) Second harvest occurs. Include in the Remarks section any production from the second harvest and production from the second crop is included in production to count.
 - (ii) No second harvest occurs. Production from the second crop is <u>not</u> included in production to count.
- (4) If a second crop was not indicated but second harvest occurs, the adjuster is required to make an additional farm visit to account for additional production.
 - (a) The adjuster should explain to the insured that the following steps occur if a second crop of rice is harvested:
 - (i) The producer must report the additional production to the AIP;
 - (ii) Another farm visit will be necessary;
 - (iii) A corrected claim will be prepared, if necessary; and
 - (iv) In accordance with the BP, the insured will be responsible to repay any overpaid indemnity.
 - (b) Prepare a Special Report, outlining the applicable provisions in subsection (a) above, which the adjuster and insured sign.
 - (c) When the total production is less than the guarantee, the insured will initial the claim in the left margin beside the additional production entry.
 - (d) When the total production is more than the guarantee, the original claim will be voided and a No Indemnity Due claim prepared for crop record keeping.
- (5) If there is no second harvest, the AIP will process the claim upon submission of the Certification Form as noted in (3)(b)(ii) above.

15-20 (Reserved)

PART 3 REPLANTING PAYMENT PROCEDURES

21 Replanting Payment Procedures

- (1) Replanting payments made on acreage replanted by a practice that was uninsurable as an original planting 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.

Qualifications for Replanting Payment

To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) AIP determines that it is practical to replant (refer to the LAM);
- (3) Initially planted acres must not have been planted prior to the "earliest planting date" if such date has been established by the SP;
- (4) Replanted rice acreage must be seeded at a rate that is normal for initially planted rice (if new seed is planted at a reduced seeding rate into a partially damaged stand of rice, the acreage will not be eligible for a replanting payment);
- (5) Per acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per acre production guarantee for the acreage the insured intends to replant (Refer to Part 4, Appraisals);
- (6) 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
- (7) AIP has given consent to replant.
- (8) In the Narrative of the PW or on a Special Report, show the appraisal and calculations to document that qualifications for a replanting payment have been met.

PART 5 PRODUCTION WORKSHEET

41 General Information for Worksheet Entries and Completion Procedures

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections, including "No Indemnity Due" claims, on a unit.
- (2) If a 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).
- (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.

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

Approved Acronym/Abbreviation	Term	
AIP	Approved Insurance Provider	
APH	Actual Production History	
BP	Basic Provisions	
CAT	Catastrophic Risk Protection	
CCC	Commodity Credit Corporation	
CIH	Crop Insurance Handbook, FCIC-18010	
CLU	Common Land Unit	
CP	Crop Provisions	
DF	Discount Factor	
DSSH	Document and Supplemental Standards Handbook, FCIC-24040	
FAD	Final Agency Determination	
FCIC	Federal Crop Insurance Corporation	
FDA	Food and Drug Administration	
FGIS	Federal Grain Inspection Service	
FM	Foreign Material	
GSH	General Standards Handbook, FCIC-18190	
LAM	Loss Adjustment Manual, FCIC-25010	
LMP	Local Market Price	
PPSH	Prevented Planting Standards Handbook FCIC-25370	
PW	Production Worksheet	
QA	Quality Adjustment	
QAF	Quality Adjustment Factor	
RIV	Reduction in Value	
RMA	Risk Management Agency	
RSA	Representative Sample Area	
SP	Special Provisions	
SRA	Standard Reinsurance Agreement	
UUF	Unavoidable Uninsured Fire	
WA	Written Agreement	

<u>Contour Field and Precision Graded Field</u> means a field with an elevation change from one end of the field to another. Field will have internal levees surveyed at intervals recommended by agricultural experts.

<u>Flush</u> means the practice of providing surface irrigation to a seeded rice field to enhance stand establishment and to prevent soil crusting.

<u>Harvest</u> means the combining or threshing the rice grain. A crop that is swathed prior to combining is not considered harvested.

<u>Headed</u> means the plant's head has emerged from the leaf sheath and is visible to the naked eye.

Heading means at least 50 percent of the crop has headed.

Kernels, Broken means the kernels of rice which are less than ¾ of a whole kernel.

Kernels, Chalky means whole or large broken kernels of rice which are ½ or more chalky.

<u>Kernels, Damaged</u> means whole or broken kernels of rice which are distinctly discolored or damaged by water, insects, heat, or any other means, and whole or large broken kernels of parboiled rice in non-parboiled rice. "Heat damaged kernels" shall not be classified as damaged kernels.

<u>Kernels, Heat Damaged</u> means whole or large broken kernels of rice which are materially discolored and damaged as a result of heating, and whole or large broken kernels of parboiled rice in non-parboiled rice which are as dark as, or darker in color than, the interpretative line for heat-damaged kernels.

Kernels, Smutty means whole or broken kernels of rice which are distinctly infected by smut.

<u>Local Market Price</u> means the cash price per pound of U.S. No. 3 rough rice offered by buyers in the area in which the rice is normally marketed at the time of inspection.

<u>Paddy Rice</u> means whole or large broken kernels of rice on which there is appreciable amount of red bran.

Rough Rice means rice (Oryza sativa L.) which consists of 50 percent or more paddy kernels of rice.

<u>Second Crop Rice</u> means the regrowth of a stand of rice following harvest of the initially insured rice crop that can be harvested in the same crop year.

<u>Swathed</u> means severance of the stem and grain head from the ground without removal of the rice kernels from the plant and placing in a windrow.

<u>Total Milling Yield</u> means rice production consisting of heads, second heads, screenings, and brewer's rice as defined by the official United States Standards for Rice.

Zero Grade Field means a field with no change in elevation from one end of the field to another. Field will not have internal field levees.

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 form standards and other general information, refer to subparagraph 2D and paragraph 38.

For every inspection, complete items 1 through 5 and items 35 and 36. For Before-Heading appraisals, complete items 6 through 20. For After-Heading appraisals, complete items 21 through 34.

F	Element/Item Number	Description
	Company	Name of AIP, if not preprinted on the worksheet.
	Claim Number	Claim number assigned by the AIP.
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to
		whom the policy is issued.
2.	Policy Number	Insured's assigned policy number.
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be
		correct.
4.	Crop	"Rice" (0018) and variety name.
5.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is
		filed.

Part I – Before Heading

E	lement/Item Number	Description
6.	Field ID	Field or subfield identification symbol.
7.	Drill Space	Drill space (average space in half inches). If broadcast, enter "B."
		Refer to paragraph 32 for row width determination information.
8.	Number of Plants	Number of live plants capable of producing rice in each sample
		where tillering is incomplete. If tillering is complete on the sample, make no entry.
9.	Total Plants	Total number of plants in all samples from item 8.
10.	Tiller Factor	Enter the tiller factor from exhibit 7.
11.	Tillers to Count	Result of multiplying item 9 by item 10, rounded to the nearest
		whole number.
12.	Number of Tillers	Number of tillers capable of producing rice in each sample where
		tillering is complete. If tillering is incomplete on the sample, make
		no entry.
13.	Total Tillers	Total number of tillers in all samples from item 12.
14.	Total Number of Tillers	Result of adding item 11 and item 13, entered in whole number of
		tillers.
15.	Total Number of Plots	Total number of sample plots in items 8 and 12.
16.	Average Number of Tillers	Result of dividing item 14 by item 15, rounded to the nearest tenth.
17.	Square Foot Factor	Square foot factor from exhibit 6.
18.	Average Tillers per	Result of dividing item 16 by item 17, rounded to the nearest tenth.
	Square Foot	
19.	Yield Factor	Tiller-to-pound yield factor from exhibit 8.
20.	Pounds per Acre	In the column heading, line out "Bu" and enter "Lbs." Result of
	Appraisal	multiplying item 18 by item 19, rounded to the nearest whole pound.

E	Element/Item Number	Description
19.	Determined Acres (continued)	(1) Determine the planted acreage of any fields or subfields not replanted. Consolidate it into a single line entry unless the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.
		(2) Account for all planted acreage in the unit.
		Preliminary and Final: Determined acres to tenths. Acreage breakdowns within a unit or field may be estimated (refer to the LAM) if a determination is impractical.
		Account for all planted acreage in the unit.
20.	Interest or Share	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk	Three-digit code for the correct "Rate" specified on the actuarial documents. If a "Rate" or "High Risk Area" is not specified on the actuarial documents, 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.
22.	Type	Unrated land is uninsurable without a WA. Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23.	Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24.	Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25.	Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.

Element/Item Number	Description
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27. Cropping Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice Specified" or "No 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.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage	Preliminary: Make no entry.
	Replant: Replant stage abbreviation as shown below.
	Stage "R"
	Final: Stage abbreviation as shown below.
	Stage "P"

Element/Item Number	Description
29. Stage (continued)	"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
	Prevented Planting: Refer to the PPSH for proper codes for any
	eligible planting acreage.
30. Use of Acreage	Gleaned Acreage: Refer to the LAM for information on gleaning. Use the following "Intended Use" abbreviations.
30. Use of Acreage	
	Use Explanation
	"Replant" Acreage replanted and qualifying for replanting
	payment "Not Replanted" Acreage not replanted or not qualifying for a
	replanting payment
	"To Millet" Use made of the acreage
	"WOC" Other use without consent
	"SU"Solely uninsured
	"ABA" Abandoned without consent
	"H"Harvested
	"UH"Unharvested
	Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."
	Prevented Planting: Refer to the PPSH for proper codes for any eligible prevented planting acreage.
	Gleaned Acreage: Refer to the LAM for information on gleaning.
31. Appraised Potential	Replant: Enter the pounds per acre allowed for replanting, rounded to the nearest whole pound, as determined from the replant calculation documented in the Narrative. Refer to Part 3, "Replanting Payment Procedures," for qualifications and computations.
32a. Moisture %	Preliminary and Final: Per-acre appraisal in whole pounds of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 4, "Appraisals" for additional instructions.) If there is no potential on UH acreage enter "0." Refer to the LAM for procedures for documenting zero yield appraisals. Replant: Make no entry.
	Preliminary and Final: Moisture percent to nearest tenth, if the moisture factor will be less than 1.0000. Moisture adjustment is applied
	prior to any qualifying QAFs.
32b. Factor	Replant: Make no entry.
	Preliminary and Final: Moisture factor – For appraised mature rice production, obtain factor from exhibit 10.

Element/Item Number		Description
	Shell%, Factor, or Value	Make no entry.
	Production Pre QA	Preliminary and Final: Result of multiplying column 31 times column 19, and if applicable, times column 32b, rounded to the nearest whole pound. If no entry in column 31, make no entry.
35. (Quality Factor	Replant: Make no entry.
		Preliminary and Final: (1) For mature, unharvested rough rice which due to insurable causes qualify for QA as provided in the CP, enter the QAF as a three-place decimal calculated by dividing the value of the damaged or conditioned production per pound by the LMP per pound. Explain in the Narrative. For additional QA definitions, instructions, qualifications and testing requirements, refer to the LAM and the Official United States Standards for Grain. Also refer to the QA instructions in the Narrative, herein.
		Refer to paragraph 13, Quality Adjustment.
		(2) Do not allow any reduction in price due to uninsurable causes. Identify in the Narrative which factors were and were not allowed in establishing the price. If appraised mature production is determined by the AIP to have zero market value, enter ".000."
		(3) QA is allowable for red rice infestation on the first year of infestation. In the succeeding years, efforts must be made to control the red rice. Document in the Narrative or on a Special Report the control method(s) used during any year of infestation.
36. I	Production Post QA	Replant: Transfer entry from column 34.
		Preliminary and Final: Result of multiplying column 34 times column 35 rounded to whole pounds. If there is no entry in column 35, transfer entry from column 34.
37. U	Uninsured Causes	Replant: Make no entry.
		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.

E	lement/Item Number		Description		
37.	Uninsured Causes	(1)	-		
	(continued)				
			(a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per-acre in whole pounds, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.		
			(b) 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.		
		((c) 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.		
			When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee per-acre that has been reduced for late-planted acreage, multiplied by column 19 entry.		
		` /	Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.		
			Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.		
		` ′	For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.		
38.	Total to Count	Resul	t of adding item 36 and item 37.		
39.	Total		minary: Make no entry.		
			: Total determined acres (column 19), to the nearest tenth.		
40.	Quality	Repla	ant: Make no entry.		
		condit Check	minary and Final: Check the applicable qualifying QA tion(s) affecting the unit's production (refer to table below). It all qualifying conditions that apply to the unit's appraised and steed production (refer to the CP and SP).		

Element/Item Number	Description						
40. Quality (continued)							
	Qualifying QA Condition:						
	Test Weight (TW)						
	Kernel Damage (KD) and Total Defects						
	Garlicky (Grade)						
	Aflatoxin						
	Vomitoxin						
	Fumonisin D. J. B. T. (C. G. G. G. J.)						
	Dark Roast (for Sunflowers only)						
	Sclerotinia (for Sunflowers only)						
	Ergoty (Grade)						
	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)						
	Other						
	None						
	None						
	(1) For all qualifying QA conditions checked, in the Narrative (or on a Special Report):						
	(a) 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						
	(b) Enter "See documentation included in the claim file" and include a copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA condition.						
	(2) If "Other" is checked, in addition to the above documentation requirements, document in the Narrative (or on a Special Report):						
	(a) A description of the qualifying QA condition;						
	(b) The name of the controlling authority that considers this qualifying QA condition to be injurious to human or animal health and why.						
	(c) Refer to the paragraph 13 if, due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed.						
	(3) Check "None" if none of the production qualifies for QA.						

E	lement/Item Number	Description					
41.	Mycotoxins exceed	Replant: Make no entry.					
	FDA, State, or other						
	health organization maximum limits?	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: (1) Sold (document the name and address of the buyer); or					
		(2) Not sold (document the date(s) of the disposition, how the production was used, or how it was destroyed).Refer to the LAM and the SP for additional information on claims					
		involving mycotoxins.					
42.	Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.					

Narrative Instructions

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

a.	If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
b.	If notice of damage was given and no inspection is required, enter "No Inspection," the unit
	number(s), date, and adjuster's initials (do not enter unit numbers for which notice has not
	been given). The insured's signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in Section I, 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.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster's
	signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the
	appraisal worksheet.
f.	State that there is "No other fire insurance" when fire damages or destroys the insured crop
	and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for "Production Not to Count" in Section II, 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).
j.	Explain a "NO" checked in item 44, "Damage Similar to Other Farms in the Area?"

Attach a sketch map or aerial photo to identify the total unit:
 If consent is or has been given to put part of the unit to another use or to replant; If acreage has been replanted to a practice uninsurable as an original practice; If uninsured causes are present; or 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.
Explain any difference between the 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.
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.
Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
Explain any delayed notices or delayed claims as instructed in the LAM.
Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
Document the method and calculation used to determine acres for the unit. Refer to the LAM.
Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List the control measures used and explain why they did not work
Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualifications for a replanting payment have been met. Refer to Part 3, paragraph 22.
If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
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.
For production that qualifies for QA (include the following supporting documentation in the insured's claim file):
 (1) Explain any ".000" QAF entered in Section I, column 35 and Section II, column 65. (2) Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed.
 (3) If mycotoxins are present, document the level based on laboratory test results. (4) Document the DFs or the RIVs and LMP, as applicable, used in establishing the QAF for mature appraised or harvested production.
(5) Refer to the LAM for documentation requirements when any excess transportation costs or conditioning costs are included in the QAF.
(6) Document all calculations used in determining QAFs.(7) Refer to the LAM for additional documentation requirements.
Document field or subfield IDs, date, and method of destruction of mycotoxin-infected rice if
it has no market value. For further documentation instructions, refer to the LAM.
Document the name and address of the charitable organization when gleaned acreage is
applicable. Refer to the LAM for more information on gleaning.
Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

Type of Rice	Grain Size Factor
Short or Medium Grain	120
Long Grain	105

VARIETY	GRAIN TYPE	KERNELS PER SQ. FT. TO LBS. PER ACRE YIELD FACTORS
Akitakomachi	Short	.40
Calhikari 201 (CH-201)	Short	.40
Calmochi-101 (CM-101)	Short	.36
Calmochi-203 (CM-203)	Short	.33
Calpearl	Short	.34
Koshihikari	Short	.44
Nortai	Short	.45
S-102	Short	.31
S-201	Short	.39
Bengal	Medium	.38
Brazos	Medium	.39
Calrose	Medium	.42
Jupiter Jupiter	Medium	.40
M-101	Medium	.37
M-103	Medium	.38
M-104	Medium	.34
M-105	Medium	.32
M-201	Medium	.43
M-201 M-202	Medium	.36
M-202 M-204	Medium	.36
M-204 M-205	Medium	.34
M-203 M-206	Medium	.42
M-208	Medium	.42
M-208 M-209	Medium	.35
M-401	Medium	.33
M-402	Medium	.38
Mars	Medium	.41
Nate	Medium	.50
Rico	Medium	.40
Saturn	Medium	.35
<u>Titan</u>	Medium No. 11	.38
Vista	Medium	.42
A-201	Long	.36
A-301	Long	.37
Alan	Long	.48
Antonio	Long	.46
Bond	Long	.42
Bonnet 73	Long	.60
California Belle	Long	.52
Cheniere	<u>Long</u>	<mark>.47</mark>
CL111	<u>Long</u>	<mark>.43</mark>
CL151	Long	<mark>.45</mark>
CL153	Long	<mark>.45</mark>
CL163	Long	<mark>.43</mark>
CL172	Long	<mark>.44</mark>
Cocodrie	Long	.44
Cypress	Long	.41
Dawn	Long	.58
Della	Long	.48
Diamond	Long	.45
Dixiebell	Long	.46

VARIETY	GRAIN TYPE	KERNELS PER SQ. FT. TO LBS. PER ACRE YIELD FACTORS
Gulfmont	Long	.39
L-201	Long	.39
L-202	Long	.44
L-203	Long	.40
L-206	Long	.45
Labelle	Long	.50
Lagrue	Long	.41
<u>Lakast</u>	Long	<mark>.42</mark>
Leah	Long	.37
Lebonnet	Long	.40
Lemont	Long	.39
Jasmine 85	Long	.42
Jefferson	Long	.36
Jodon	Long	.42
Katy	Long	.50
Kaybonnet	Long	.50
Mermentau	Long	<mark>.47</mark>
Newbonnet	Long	.48
Newrex	Long	.47
Rexmont	Long	.46
Roy J	Long	<mark>.45</mark>
RT745	Long	<mark>.45</mark>
RT753	Long	<mark>.47</mark>
RT Gemini	Long	<mark>.47</mark>
Starbonnet	Long	.51
Skybonnet	Long	.40
Tebonnet	Long	.43
Thad	Long	<mark>.44</mark>
<mark>Titan</mark>	Long	<mark>.38</mark>
Toro II	Long	.36
Wells Wells	Long	<mark>.43</mark>

For varieties not listed, divide 10.4132 by the dry weight in grams to tenths, of 1,000 rough rice kernels. Document source of kernel weight and calculations on a Special Report or the back of the Appraisal Worksheet. Retain in insured's file.

12.0% Moistur	e – All Grains	(Except Calif	ornia)							
				TEN	NTHS OF PERC	CENT - MOIST	URE			
	.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
12	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892

					TE	NTHS OF PERC	ENT - MOISTU	JRE			
		.0	.1	.2	.3	.4	.5	.6	.7	.8	.9
	12	1.0000	.9988	.9976	.9964	.9952	.9940	.9928	.9916	.9904	.9892
	13	.9880	.9868	.9856	.9844	.9832	.9820	.9808	.9796	.9784	.9772
	14	.9760	.9748	.9736	.9724	.9712	.9700	.9688	.9676	.9664	.9652
	15	.9640	.9628	.9616	.9604	.9592	.9580	.9568	.9556	.9544	.9532
	16	.9520	.9508	.9496	.9484	.9472	.9460	.9448	.9436	.9424	.9412
	17	.9400	.9388	.9376	.9364	.9352	.9340	.9328	.9316	.9304	.9292
	18	.9280	.9268	.9256	.9244	.9232	.9220	.9208	.9196	.9184	.9172
	19	.9160	.9148	.9136	.9124	.9112	.9100	.9088	.9076	.9064	.9052
	20	.9040	.9028	.9016	.9004	.8992	.8980	.8968	.8956	.8944	.8932
	21	.8920	.8908	.8896	.8884	.8872	.8860	.8848	.8836	.8824	.8812
PERCENT MOISTURE	22	.8800	.8788	.8776	.8764	.8752	.8740	.8728	.8716	.8704	.8692
ISI	23	.8680	.8668	.8656	.8644	.8632	.8620	.8608	.8596	.8584	.8572
MOM	24	.8560	.8548	.8536	.8524	.8512	.8500	.8488	.8476	.8464	.8452
	25	.8440	.8428	.8416	.8404	.8392	.8380	.8368	.8356	.8344	.8332
CE	26	.8320	.8308	.8296	.8284	.8272	.8260	.8248	.8236	.8224	.8212
ER	27	.8200	.8188	.8176	.8164	.8152	.8140	.8128	.8116	.8104	.8092
	28	.8080	.8068	.8056	.8044	.8032	.8020	.8008	.7996	.7984	.7972
WHOLE	29	.7960	.7948	.7936	.7924	.7912	.7900	.7888	.7876	.7864	.7852
ΛH(30	.7840	.7828	.7816	.7804	.7792	.7780	.7768	.7756	.7744	.7732
>	31	.7720	.7708	.7696	.7684	.7672	.7660	.7648	.7636	.7624	.7612
	32	.7600	.7588	.7576	.7564	.7552	.7540	.7528	.7516	.7504	.7492
	33	.7480	.7468	.7456	.7444	.7432	.7420	.7408	.7396	.7384	.7372
	34	.7360	.7348	.7336	.7324	.7312	.7300	.7288	.7276	.7264	.7252
	35	.7240	.7228	.7216	.7204	.7192	.7180	.7168	.7156	.7144	.7132
	36	.7120	.7108	.7096	.7084	.7072	.7060	.7048	.7036	.7024	.7012
	37	.7000	.6988	.6976	.6964	.6952	.6940	.6928	.6916	.6904	.6892
	38	.6880	.6868	.6856	.6844	.6832	.6820	.6808	.6796	.6784	.6772
	39	.6760	.6748	.6736	.6724	.6712	.6700	.6688	.6676	.6664	.6652
	40	.6640	-	-	-	-	-	-	-	-	-