United States Department of Agriculture

Federal Crop Insurance Corporation

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AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK

2018 and Succeeding Crop Years

RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133

TITLE: AUP & ELS COTTON LOSS ADJUSTMENT STANDARDS HANDBOOK	**NUMBER: 25090**
EFFECTIVE DATE: 2018 and Succeeding Crop Years	**ISSUE DATE: November 27, 2017**
SUBJECT: **Provides procedures and instructions for administering the AUP & ELS Cotton 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. Replaced all references to 'cotyledonary leaves' with the term 'cotyledons'.

2. Subparagraph 1D Irrigated Practice: added entire subparagraph.

3. Paragraph 12: added reference to the CIH and the LAM for information on Enterprise and Whole-Farm units.

4. 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.

5. Subparagraphs 23B(1) and 23C(1): added note that under certain circumstances, the Vegetative Stage may end before or after the V6 stage.

6. Paragraph 25: reworded Boll Count Method statement to increase clarity.

7. Subparagraphs 25B(2) and 25D(2): removed definition of "live" as it has been moved to exhibit 2.

8. Paragraph 26: reworded Boll Count Method statement to increase clarity.

9. Subparagraph 26C: removed "(Stages V1-V6)" from the heading.

10. Subparagraphs 26D(6)(c), 26D(7)(b), 26D(7)(c): added the word "fruiting" for clarity.

11. Exhibit 1: added AR, ARD, FAD, FPD, ISH, LPP, PPSH, PW, QA, QAF, RSA, SRA, UUF and WA acronyms. Replaced FSN with FN to coincide with 2018 Basic Provisions (updated throughout LASH).

12. Exhibit 2: added definition for "Live" and expanded the definition of "ELS Cotton".

REASON FOR ISSUANCE (continued)

13. Exhibit 3, Boll Damage Computations – Reproductive Stages: corrected reference in introduction.

14. Exhibit 3, Hail Damage Method – Reproductive Stages – AUP Cotton (long form), item 69: corrected reference to exhibit 7, Table F.

15. Exhibit 3, Boll Count Method – ELS Cotton: corrected to 57.0 to be consistent with instructions.

16. Exhibit 4, item 29: added UUF/Third Party Damage stage codes.

17. Exhibit 4, item 31: updated references.

18. Exhibit 4, narrative instructions: expanded item s. to include "List the control measures used and explain why they did not work."

19. Exhibit 4, item 56: updated the average number of pounds of seed cotton in a cubic foot for different harvester and module types, based on findings from contracted study.

20. Exhibit 4, item 64b: updated to be "Price B" instead of "85% of Price B" to coincide with new Quality Adjustment calculation in special provisions.

21. Exhibit 4, item 66: updated to increase clarity.

22. Exhibit 4, AUP cotton production worksheet example: updated numerous entries to coincide with example in exhibit 12.

23. Exhibit 4, ELS cotton production worksheet example: updated numerous entries to coincide with example in exhibit 11(C)(6).

24: Exhibits 5 and 6: added notes that vegetative stage may end before or after the sixth node stage.

25. Exhibit 7: added "Fruiting" to table headings for clarification.

26. Exhibit 11, subparagraph C: updated to coincide with new QA calculation.

27. Exhibit 11, subparagraph C(4): updated the website address for FSA Premiums and Discounts.

28. Exhibit 11, subparagraph C(6): updated example.

29. Exhibit 11, subparagraph C(9): updated to 2017 FSA tables/figures for demonstration purposes.

30. Exhibit 12, item 6: updated to 90% to coincide with new QA calculation in the SP.

31. Exhibit 12, item 16: updated to "Price B" instead of "85% of Price B" to coincide with new QA calculation in the SP.

32. Exhibit 12, example quality adjustment worksheet: updated to reflect table values in exhibit 11, item 6 also updated to reflect 90% rather than 85%.

CONTROL CHART

AUP & ELS Cotton Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	Entire Handbook					1-2016	FCIC-25090-2H
Current Index	1-4	1-2	1-29	1-12	30-108	11-2017	FCIC-25090

FILING INSTRUCTIONS

This handbook replaces the 2017 AUP & ELS Cotton Loss Adjustment Standards Handbook, FCIC-25090-2H (11-2016). This handbook is effective for the 2018 and succeeding crop years and is not retroactive to any 2017 or prior crop year determinations.

(RESERVED)

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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.
Cottonseed (Pilot) Endorsement ISH (if applicable)	Provides the procedures and instructions for administering the cottonseed (pilot) program underwriting standards.

(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 cotton 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 Cotton 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 is to determine that the insured has complied with all policy provisions of the insurance contract. The AUP and ELS Cotton 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 cotton lint in the county, in which the insured has a share, for which premium rates are provided by the actuarial documents; and that is not (unless allowed by the SP or by a WA):

(a) For AUP Cotton:

(i) Planted into an established grass or legume;
(ii) Interplanted with another spring planted crop; or
(iii) Colored cotton lint

(b) For ELS Cotton:

(i) Planted into an established grass or legume;

(ii) Interplanted with another spring planted crop;

(iii) Grown on acreage from which a hay crop was harvested in the same calendar year unless the acreage is irrigated; or

(iv) Grown on acreage on which a small grain crop reached the heading stage in the same calendar year unless the acreage is irrigated or adequate measures are taken to terminate the small grain crop prior to heading and less than fifty percent (50%) of the small grain plants reach the heading stage.

(2) In addition to the provisions of section 9 of the BP:

(a) The acreage insured will be only the land occupied by the rows of cotton when a skip-row planting pattern is utilized.

(b) Any acreage of the insured crop damaged before the FPD, 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 SP and the LAM for additional replanting information.

(3) In lieu of section 11(b)(2) of the BP, insurance will end upon the removal of the cotton from the field.

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.

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

13 Quality Adjustment

The production to count for mature cotton may be reduced as a result of a loss in quality when production has been damaged by insured cause(s). Refer to exhibit 11 for cotton QA procedures.

(1) In addition to other insurable causes of loss, cotton 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 (cottonseed) 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 ".0000" 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.

(2) Document QA information as described in the instructions for the Narrative section of the PW or on a Special Report.

14 AUP & ELS Cotton Instruction Designations

Instructions designated AUP cotton will apply to American Upland cotton only. Instructions designated ELS cotton will apply to Extra Long Staple cotton only. Undesignated instructions will apply to both AUP and ELS cotton.

15 Duties in the Event of Damage or Loss

In the event of damage or loss, at the AIP's option or if required in the SP, insureds may be required to leave the cotton stalks intact for the AIP's inspection. If applicable, the stalks must not be destroyed, and required samples must not be harvested, until the earlier of the AIP's inspection or 15 days after harvest of the balance of the unit is completed and written notice of probable loss is given to the AIP.

Important: Representative samples are required in accordance with section 14 of the BP.

16 Replanting Payment Procedures

There currently is no replant payment available for AUP or ELS cotton. Refer to paragraph 11(2)(b) for replanting requirements prior to the FPD.

17-20 (Reserved)

PART 3 APPRAISALS

Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM. Refer to the Cottonseed (Pilot) Endorsement ISH for Cottonseed loss adjustment procedures.

21 Selecting Representative Samples

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

(2) Split the field into subfields when:

(a) variable damage causes the crop potential to appear to be significantly different within the same field; or

(b) the insured wishes to destroy a portion of a field.

(3) Appraise each field or subfield separately.

(4) Take not less than the minimum number (count) of representative samples required in exhibit 7, Table A for each field or subfield.

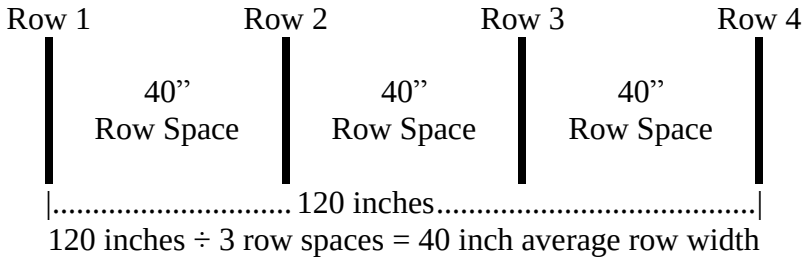
22 Measuring Row Width for Sample Selection

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).

(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 in whole inches.

Example:

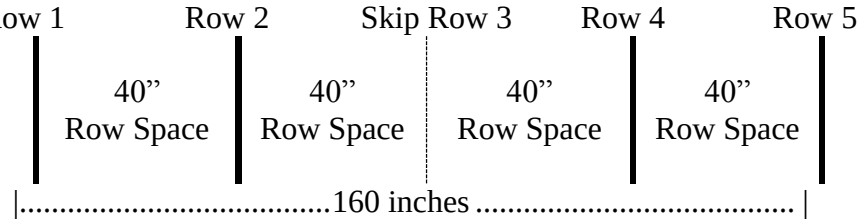


120 inches ÷ 3 row spaces = 40 inch average row width

22 Measuring Row Width for Sample Selection (Continued)

(3) When the planting pattern is a skip-row pattern, measure across the pattern and divide the total distance by the number of rows measured across, to determine "average row width" in whole inches. In this instance, a skip-row is considered a planted row.

Example:



160 inches ÷ 4 row spaces = 40 inch average row width

Caution is required when a planting pattern has varying row widths within the pattern, e.g., two 36" planted rows with a 27" skip. Measure each planted pattern to determine average row width. Use the average of the planted row width to select the single row width for each representative sample.

23 Stages of Growth

The most important part of AUP and ELS cotton loss adjustment is to first determine the stage of growth at the date of damage. Refer to exhibit 5 for AUP cotton stage of growth illustrations and exhibit 6 for ELS cotton stage of growth illustrations.

A. Identifying Stages of Growth

(1) Select at least 10 plants that are representative of the field or subfield, to determine the average stage of growth.

(2) Use the main stem for stage determinations. The stage of growth is based on 50 percent of the plants at or beyond a given phase of development. Split the acreage into subfields to reflect the distinctly different stages of growth.

(3) Identify the stage of growth at date of damage for all appraisals that have a specific date of damage; (e.g., hail). Use the average time intervals to count back the days to the date of damage. For progressive damage (e.g., drought), identify the stage of growth on the date of appraisal.

(4) Determine the individual plant stage of growth using AUP Cotton Stages of Growth in subparagraph B and ELS Cotton Stages of Growth in subparagraph C.

B. AUP Cotton Stages of Growth

Emergence normally occurs 7 to 10 days after planting. At the lowest node (joint) of the cotton stem, two cotyledons (seedling leaves) are borne on opposite sides of the stem. The cotton plant then develops into two types of branches, vegetative and fruiting. The stages of growth are based on average full-season varieties and are the approximate time required for cotton plants to reach a specific growth stage.

(1) AUP Cotton Vegetative Stages. A plant is classified as in the "Vegetative Stage" if "squaring" has NOT begun. Vegetative stage numbers are preceded by a "V" and are identified as "VC" (emergence) through V6 stages of growth.

(a) Count the number of nodes above the cotyledonary node beginning at the bottom of the main stem where the cotyledons were attached.

(b) The last node counted at the top of the plant is the node above which the internode has not elongated as much as ½ inch. At this node, the true leaf is approaching full size, and the internode below will be elongated to ½ inch or more.

Important: Under certain conditions, the vegetative stage may end before or after the V6 stage.

(2) AUP Cotton Reproductive Stages

A plant is classified as in the "Reproductive Stage" when the first square appears, whether at the 5th, 6th, or 7th node stage. Begin counting the nodes above the cotyledonary node as described in AUP Vegetative Stages. Whenever the first square appears, start counting in the reproductive stage. An "R" precedes the number for the Reproductive stages.

(3) AUP Cotton Mature Stage

The plant has now "set" all bolls that will contribute to the ultimate yield. The plant is approximately 110 days post emergence.

Important: Under certain conditions, the mature stage may be attained before the R12+ stage.

(4) AUP Cotton Fully Mature Stage

The plant now has all bolls that will contribute to the ultimate yield at the fully matured (open bolls) stage. The plant is approximately 150-155 days post emergence (90% open bolls).

C. ELS Cotton Stages of Growth

Emergence normally occurs 9 to 12 days after planting. At the lowest node (joint) of the cotton stem, two cotyledons are borne on opposite sides of the stem. The cotton plant then develops into two types of branches, vegetative and fruiting. The stages of growth are based on average full-season varieties and are the approximate time required for cotton plants to reach a specific growth stage.

(1) ELS Cotton Vegetative Stages. A plant is classified as in the "Vegetative Stage" if "squaring" has not begun. Vegetative stage numbers are preceded by a "V" and are identified as "VC" (emergence) through V6 stages of growth.

(a) Count the number of nodes above the cotyledonary node beginning at the bottom of the main stem where the cotyledons were attached.

(b) The last node counted at the top of the plant is the node above which the internode has not elongated as much as ½ inch. At this node, the true leaf is approaching full size and the internode below will be elongated to ½ inch or more.

Important: Under certain conditions, the vegetative stage may end before or after the V6 stage.

(2) ELS Cotton Reproductive Stages

A plant is classified as in the "Reproductive Stage" when the first square appears, whether at the 5th, 6th, or 7th node stage. Whenever the first square appears, start counting in the reproductive stage. Begin counting the nodes as described in the ELS Cotton Vegetative Stages. An "R" precedes the number for the Reproductive stages.

(3) ELS Cotton Mature Stage

The plant has now "set" all bolls that will contribute to the ultimate yield. The plant is approximately 150-155 days post emergence.

Important: Under certain conditions, the mature stage may be attained before the R16+ stage.

(4) ELS Cotton Fully Mature Stage

The plant now has all bolls that will contribute to the ultimate yield at the fully matured (open bolls) stage. The plant is approximately 175-180 days post emergence (90% open bolls).

D. Cotton Boll Characteristics

(1) A cotton boll will attain full size approximately 25 days after flowering. However, an additional 24 to 40 days are needed for the fibers inside to stretch, thicken, and mature and for the boll to open. Boll development, from open bloom to splitting of a boll requires between 40 to 80 days. Variation in boll development occurs mainly due to temperature, variety, soil moisture, and sunlight.

(2) A mature boll is normally 1 ½ to 2 inches long with the earliest and latest bolls on the plant being smaller than the mid-season bolls.

(3) Upon maturity, the carpel walls split open at the seam and flare out, exposing the fluffy mass of cotton fibers.

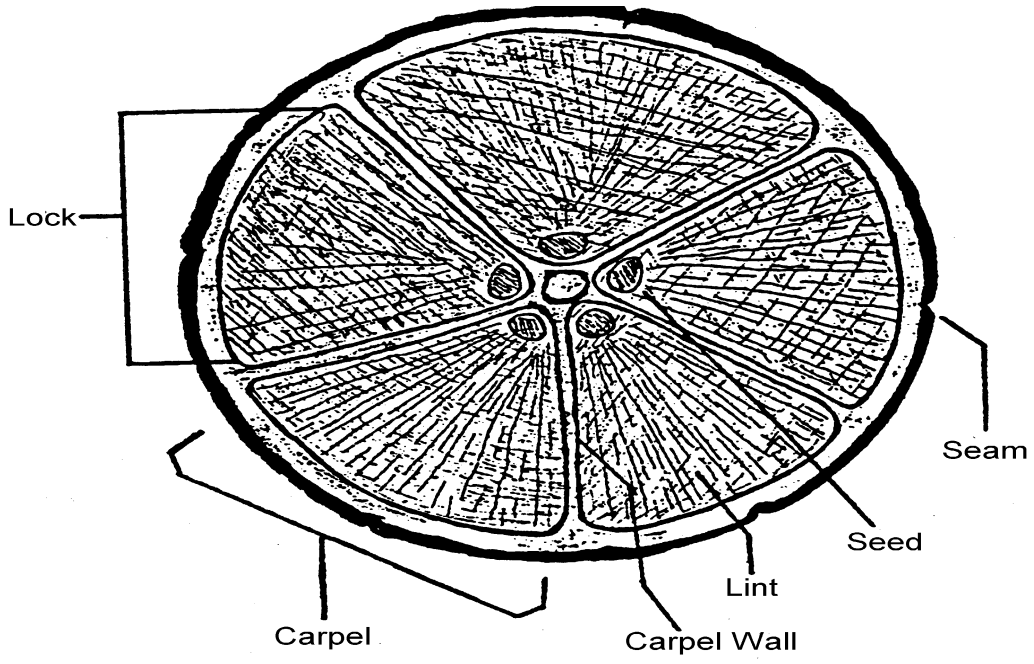
(4) The cotton fibers are slender single-celled hairs that grow out from epidermal cells of the cottonseed.

(5) Cotton fiber growth begins about the time the flower opens and is at full length in 15 to 25 days, when the seeds are also at approximate full size.

(6) After fibers attain their full length, growth continues, but only as a thickening of the cell walls.

(7) AUP cotton cultivars usually have four or five locks. ELS cotton cultivars usually have three locks. Each lock of a mature cotton boll usually contains seven to nine seeds.

Cotton Boll Illustration



23 Stages of Growth (Continued)

E. Factors Influencing Time Between Stages of Growth

Major factors that influence the development of the cotton plant are variety, soil moisture, temperature, and sunlight. The principal effect of each is summarized as follows:

(1) Variety. Each variety may have specific characteristics in developmental periods.

(2) Soil Moisture. Low soil moisture prolongs plant emergence and may shorten the interval between other stages. It also reduces boll size, fiber length and strength, and increases boll drops.

(3) Temperature. Plant development is normal with day temperature of about 90 degrees Fahrenheit and night temperatures of about 70 degrees Fahrenheit. In general, higher temperatures decrease time intervals and lower temperatures increase the time intervals.

(4) Sunlight. Cloudy weather retards plant development. Retardation will depend upon the amount and duration of cloudy weather.

24 AUP & ELS Cotton Appraisal Methods

These instructions provide information on the following appraisal methods:

Appraisal Method...	**Use...**
Stand Reduction Method	for planted acreage with no emerged seeds and from emergence until plants are classified in the Mature Stage.
Hail Damage Method	from V1 Stage until plants are classified in the Mature Stage.
Boll Count Method	from Mature Stage until harvest.

25 Stand Reduction Method

Use the Stand Reduction Method to appraise damage that occurs in the following stages of growth for AUP and ELS cotton.

IF the average stage of growth is identified as...	**USE the Stand Reduction Method to appraise...**
Emergence through VC Stage (and planted acreage with no emerged seeds)	All damage that causes stand reduction or results in no emerged seeds, including plants destroyed by hail.
V1 through R12+ Stage for AUP cotton; or V1 through R16+ Stage for ELS cotton	Any stand reduction. If plant destruction has occurred from hail, use the Stand Reduction Method with the applicable Hail Damage Method (vegetative or reproductive).

Use the Boll Count Method to appraise damage from hail or damage that results in stand reduction after cotton has reached the mature stage of growth and all bolls that will contribute to the ultimate yield are "set".

A. Scheduling Appraisals

Delay appraisals at least 7 days for AUP cotton and at least 14 days for ELS cotton after the date of hail damage or blowing sand; as specified in the LAM when insufficient soil moisture has affected seed emergence; or for any other reason specified in the LAM.

B. Row Width and Sampling

There are two methods of measuring a RSA based on how the cotton is planted and the determined row width.

(1) Determine if the cotton is planted in two narrow rows planted in a single bed of normal row width; single rows; or drilled rows or other narrow row planting methods for UNRC.

(2) Determine row width by measuring the row width using the instructions in paragraph 22 and select, from the chart below, the applicable representative sample method based on how the cotton is planted and the average row width measured.

IF the AUP or ELS cotton is planted...	**THEN consider as...**	**AND select each representative sample as...**
as two narrow rows, in a single bed of normal row width	one row	100-feet and measure the skips* between "live" plants.
as single rows, with row spacing 16 inches or more apart (including drilled rows or other narrow row planting methods for UNRC)	separate rows	100-feet and measure the skips between "live" plants.
with a drill or other narrow row planting methods for UNRC with row spacing less than 16 inches apart	UNRC	one square yard and count the number of "live" plants.

* When skips occur directly across from each other in the two narrow rows.

***

(3) Select the required number of representative samples using the instructions in paragraph 21.

C. 100-Feet of Row Sample Method - Combined Length of Skips

Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 100-feet and then measure the skips between "live" plants. A skip is the space between "live" plants within the row which exceed the standard space as shown in the chart below.

Determine if the AUP cotton is a picker or stripper-type cultivar. Refer to exhibit 2 for definitions of each type.

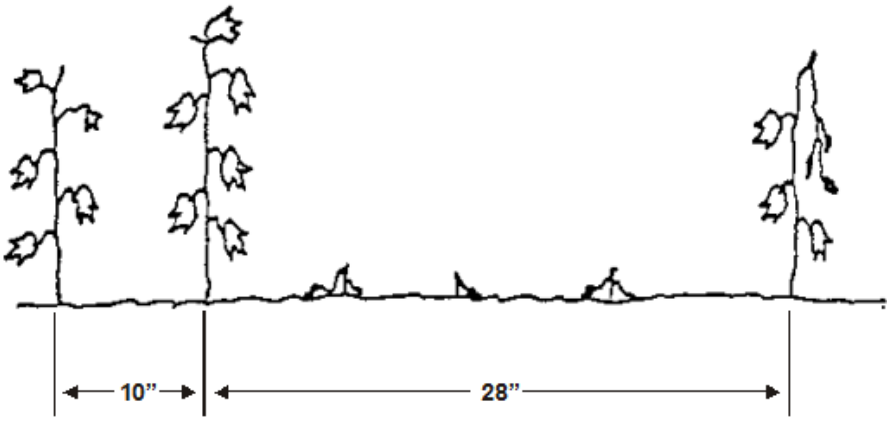
Note: Select the skip based on the plant cultivar characteristics not the method of harvesting.

An AUP cotton skip is the space between "live" plants within the row of more than...	**An ELS cotton skip is the space between "live" plants within the row of more than...**
12 inches for cotton grown in Mississippi Delta Gumbo soil.	12 inches for cotton grown in Arizona and California.
10 inches for picker cotton grown in Arizona, Imperial and Riverside Counties of California, New Mexico, Oklahoma and the Texas High Plains.	10 inches for cotton grown in New Mexico and Texas.
6 inches for stripper cotton.	
16 inches for hill dropped cotton.	
14 inches for all other cotton.	

(1) From the information above, determine the AUP or ELS cotton standard plant spacing within the row; e.g., 12, 10 inches, etc.

(2) Using a measuring tape marked in inches, measure the total distance between "live" plants within the sample row.

Example: 10" plant spacing within a row:



C. 100-Feet of Row Sample Method - Combined Length of Skips (continued)

(3) Subtract the standard plant spacing from the total distance measured between existing "live" plants. The result is the "net length" of the skip.

Example: Distance between existing plants	28"
Less: One standard 10-inch space	10"
"Net Length" of the skip	18"

(4) Compute the combined length of all skips by adding the "net length" of all skips within the 100-foot sample.

(5) Convert the result to feet and tenths by dividing by 12 and rounding to the nearest tenth of a foot.

Example: Total combined length of all skips = 218" ÷ 12 = 18.2 ft.

(6) Record results for each representative sample in Part I - Sample Determinations, Stand Reduction - Combined Length of Skips in 100-feet of Row of the appraisal worksheet.

(7) Compute the pounds per acre appraisal using the instructions in Part I - Sample Determinations - Stand Reduction, 100-Feet of Row Sample Method - Combined Length of Skips in Appraisal Worksheet Entries and Completion Procedures in exhibit 3.

D. One Square Yard Sample Method (UNRC) - Plants Per Square Yard

(1) Measure one square yard for each representative sample.

(2) Count the number of "live" plants in each representative sample.

***

(3) Record the results for each representative sample in Part I - Sample Determinations, Plants Per Square Yard of the appraisal worksheet.

(4) Compute the pounds per acre appraisal using the applicable instructions in Part I - Sample Determinations, Stand Reduction Method for the One Square Yard Sample Method in exhibit 3.

26 Hail Damage Method

Use the Hail Damage Method to appraise any hail damage that occurs in the following stages of growth for AUP or ELS cotton.

IF the average stage of growth is identified as...	USE the...
V1 through V6 Stage	Stand Reduction Method with the Hail Damage Method for Vegetative Stages.
R1 through R12+ Stage for AUP cotton; or R1 through R16+ Stage for ELS cotton	Stand Reduction Method with the Hail Damage Method for Reproductive Stages.

Use the Boll Count Method to appraise damage from hail after cotton has reached the mature stage of growth and all bolls that will contribute to the ultimate yield are "set".

A. Scheduling Appraisals

Delay the appraisal at least seven days for AUP cotton and at least 14 days for ELS cotton after the date of hail damage (also blowing sand). No delay is required if the cotton is in the Fully Mature Stage (open bolls).

B. Row Width and Sampling

Refer to Row Width and Sampling in the Stand Reduction Method in subparagraph 25B

C. Vegetative Stage Method

(1) Plants Destroyed. Use the Stand Reduction Method to account for plants destroyed. Plants destroyed will include plants that are:

(a) cut-off below the cotyledonary node; or
(b) otherwise killed.

Important: Determine any stand reduction before appraising hail damage to "live" plants partially destroyed.

(2) Plants Partially Destroyed. Select 30 consecutive "live" plants from the RSA (expanded until 30 plants have been selected) used for the Stand Reduction Method.

(a) Account for hail damage to "live" plants partially destroyed. Plants partially destroyed will include plants that are cut-off above the cotyledonary node and at or below the sixth node.

Note: Under certain conditions, the vegetative stage may end before or after the sixth node stage.

(b) Determine the location of "cut-off," and the "cut-off" symbol, for each plant by counting nodes between the cotyledonary node and the "cut-off." Plants "cut-off" below the cotyledonary node have already been accounted for in the Stand Reduction Method.

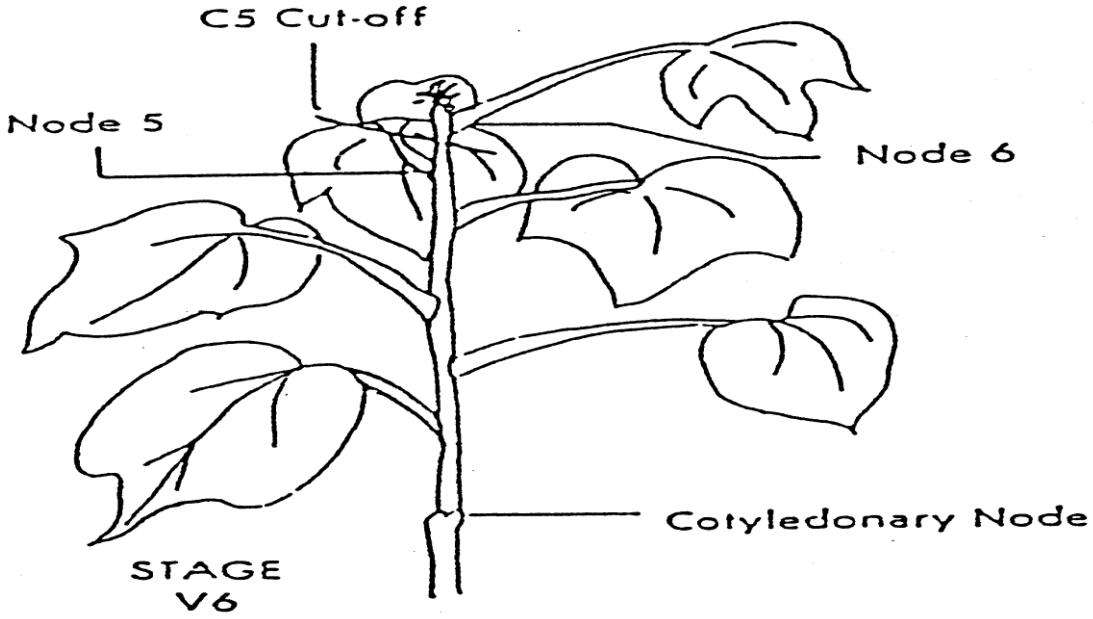
C. Vegetative Stage Method (continued)

(3) "Cut-Off" Symbols.

(a) Designate plants cut-off at the internode between the cotyledonary node and node 1 as "CC."

(b) Designate plants cut-off at higher internodes, as "C1" through "C6" by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the "cut-off." Designate cut-off symbols as "C1," "C2," etc., through "C6" as shown on the applicable factor chart.

Vegetative Stage – Type of Damage



(4) Factor Charts for Plants Partially Destroyed.

(a) Determine if the AUP cotton is a "Picker" or "Stripper" type cultivar. Refer to definitions for AUP "Picker" Cotton and AUP "Stripper" Cotton in exhibit 2.

(b) Select the applicable Plants Partially Destroyed Factor Chart for the type cultivar from exhibit 7, using the instructions below.

Select the appropriate factor chart in exhibit 7 based on the plant cultivar characteristics not the method of harvesting.

IF the cotton is...	**USE...**
AUP "Picker"	Exhibit 7, Table C
AUP "Stripper"	Exhibit 7, Table D
ELS	Exhibit 7, Table M

C. Vegetative Stage Method (continued)

(c) Find the factor for plants cut-off above the cotyledonary node through the sixth node from the chart where the Stage of Growth at date of damage (horizontal line) intersects the Cut-Off Symbol (vertical line).

(5) Plant Damage Computations.

(a) Record cut-off symbols, number of plants cut-off and percent of loss factors for Plants Partially Destroyed in Part I - Plant Damage Computations section of the cotton appraisal worksheet.

(b) Compute the pounds per acre appraisal using the instructions in Hail Damage Methods – Vegetative Stages of exhibit 3.

D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+)

(1) Plants Destroyed. Use the Stand Reduction Method to account for plants destroyed. Plants destroyed will include plants that are:

(a) cut-off below the cotyledonary node;

(b) damaged to the extent that they are not expected to recover and contribute lint cotton to the ultimate yield at the time of harvest; i.e., plants stripped of fruiting limbs, containing no squares, blooms or bolls; or

(c) otherwise killed.

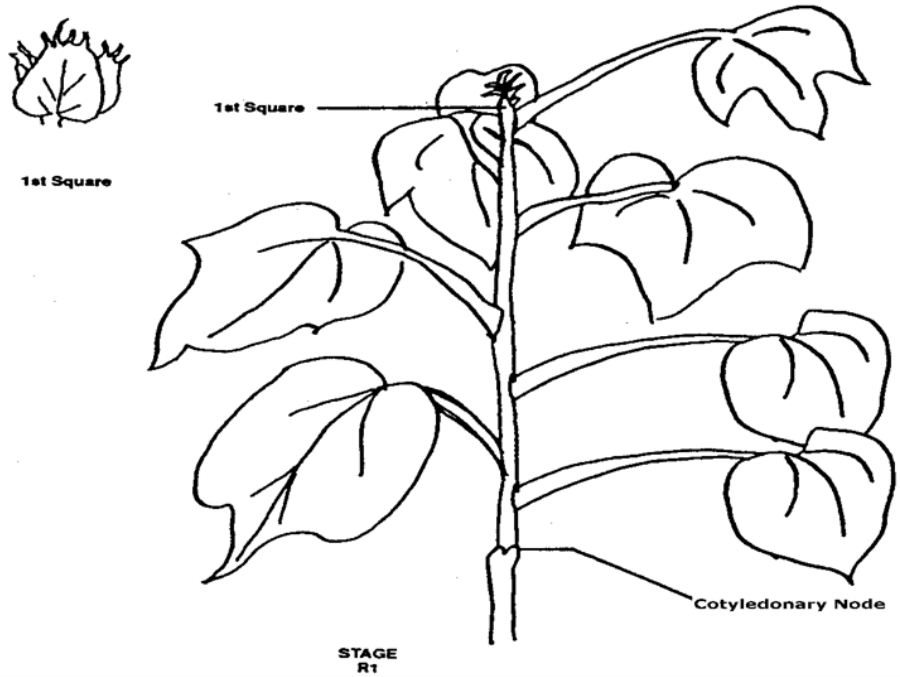
Important: Determine any stand reduction before appraising hail damage to "live" plants.

Document in the Narrative or on a Special Report, your determination that plants are not capable of contributing to the ultimate yield at the time of harvest; i.e., the number of days required to grow new fruiting limbs, bloom and produce fully mature bolls.

If the plants' capability to recover cannot be determined, item (1)(b) above does not prohibit the adjuster from considering these plants as "live" plants partially destroyed and accounting for plant and boll damage in the Plant Damage Computations section of the appraisal worksheet. However, if these plants have been considered as plants destroyed in the Stand Reduction Method, do not select these same plants again when determining plant and boll damage for the Plant Damage Computation section.

D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+) (continued)

Reproductive Stage – 1st Square in Terminal



A square is the first stage in the cotton boll formation. Squares follow a definite pattern in their development with the first square formed on the lowest reproductive branch of the plant. The leaf next to each square provides food needed for growth and maturity. White blooms will appear later for AUP cotton and yellow blooms for ELS cotton (refer to Stages of Growth in paragraph 23).

(2) Plants Partially Destroyed. Select 30 consecutive "live" plants from the RSA (expanded until 30 plants have been selected), used for the Stand Reduction Method.

(a) Account for hail damage to "live" plants partially destroyed. Plants partially destroyed will include plants that are cut-off above the cotyledonary node and at or below the eighteenth node.

(b) Determine location of "cut-off" and the "cut-off" symbol for each plant by counting nodes between the cotyledonary node and the "cut-off."

(3) "Cut-Off" Symbols for AUP Picker-type Cotton.

(a) Designate plants cut-off at the internode between the cotyledonary node and node 1, as "CC."

(b) Designate plants cut-off at higher internodes, as "C1," "C2," etc. through "C18" by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the cut-off.

D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+) (continued)

(c) Designate cut-off symbols as "C1," "C2," etc., through "C18" as shown on the applicable factor chart.

(4) "Cut-Off" Symbols for AUP Stripper-type and ELS Cotton.

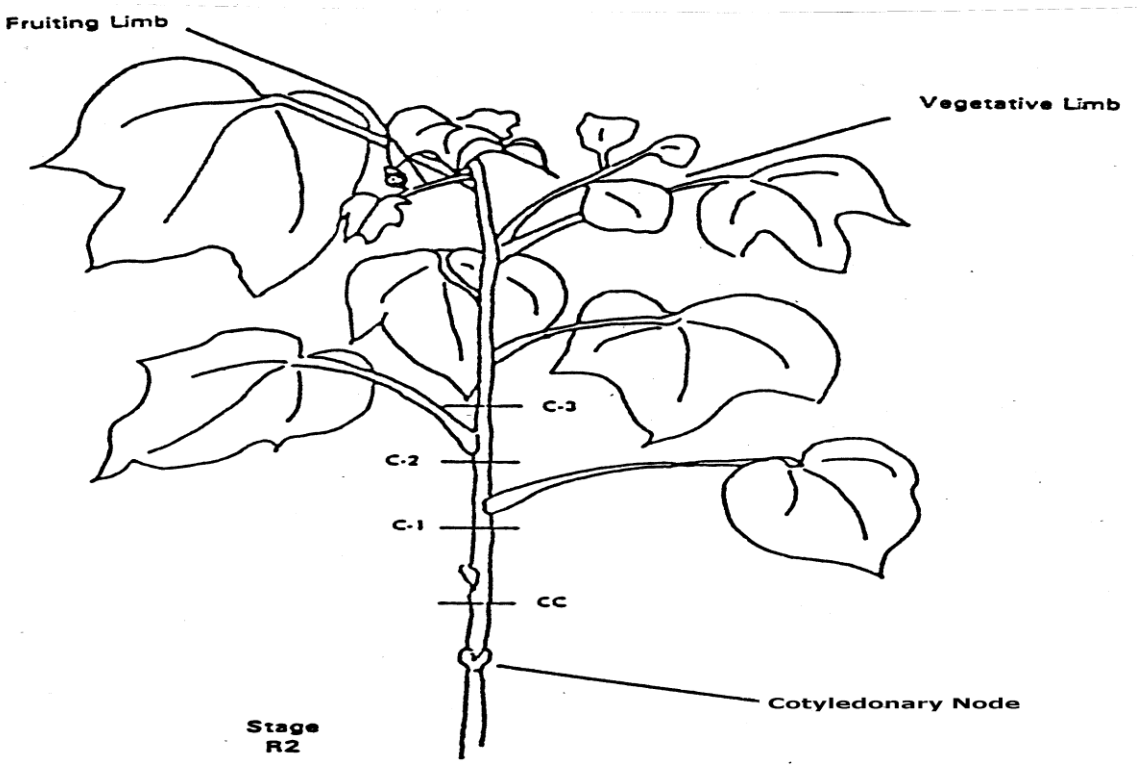
(a) Designate plants cut-off at the internode between the cotyledonary node and node 1 as "CC."

(b) Designate plants cut-off at higher internodes ("C1," "C2," etc., through "C5"), by counting the nodes (node 1, node 2, etc.) between the cotyledonary node and the cut-off.

(c) Designate cut-off symbols as "RR," "R1," etc., through "R12" with the cut-off below the 1st fruiting limb as follows:

"RR" = cut-off below 1st fruiting limb;
"R1" = cut-off above 1st fruiting limb;
"R2" = cut-off above 2nd fruiting limb, etc.

Reproductive Stage – Type of Damage



D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+) (continued)

(5) Factor Charts for Plants Partially Destroyed.

(a) Determine if the AUP cotton is a "Picker" or "Stripper" type cultivar. Refer to definitions for AUP "Picker" Cotton and AUP "Stripper" Cotton in exhibit 2.

(b) Select the Plants Partially Destroyed Factor Chart for the type cultivar and the state, if applicable, from exhibit 7 using the instructions below.

Select the appropriate factor chart in exhibit 7 based on the plant cultivar characteristics and not the method of harvesting.

IF the cotton is...	AND the state is...	USE...
AUP "Picker"	California or Arizona	Table E
AUP "Picker"	any state except California or Arizona	Table F
AUP "Stripper"		Table G
ELS		Table M

(c) Find the factor for plants cut-off above the cotyledonary node through eighteenth node from the table where the Stage of Growth at date of damage (horizontal line) intersects the Cut-Off Symbol (vertical line).

(6) Counting the Number of Fruiting Limbs Destroyed.

(a) Select every third plant from the 30-plant sample until 10 plants have been selected. Save the sample to account for bolls and locks destroyed.

(b) Account for hail damage to fruiting limbs by counting the number of fruiting limbs destroyed.

(c) Round the actual number counted to the nearest number divisible by 5. Use the rounded figure to select the percent-of-loss for the number of fruiting limbs destroyed from the applicable chart for AUP or ELS cotton.

Example: 18 fruiting limbs destroyed, rounded to 20; or 17 fruiting limbs destroyed, rounded to 15.

(d) Select the applicable factor chart for AUP or ELS cotton using the instructions in item (7).

D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+) (continued)

(7) Factor Charts for Number of Fruiting Limbs Destroyed.

(a) Determine if the AUP cotton is a "Picker" or "Stripper" type cultivar. Refer to definitions for AUP "Picker" Cotton and AUP "Stripper" Cotton in exhibit 2.

(b) Select the applicable Number of Fruiting Limbs Destroyed Percent-of-Loss Chart, from exhibit 7, for the type cultivar and the state using the following instructions.

Select the appropriate factor chart in exhibit 7 based on the plant cultivar characteristics not the method of harvesting and, if applicable, the number of plants counted (including both "live" and destroyed plants) in the original stand.

IF the cotton is...	AND the state is...	THEN...	IF the original stand...	USE...
AUP "Picker"	California or Arizona			Table H
AUP "Picker"	any state except California or Arizona	Count the plants in 10 feet of sample row to find the original stand.	was 40 plants or less	Table I
			exceeded 40 plants	Table J
AUP "Stripper"				Table K
ELS				Table N

(c) Find the percent-of-loss factor for the rounded Number of Fruiting Limbs Destroyed from the chart where the Number of Limbs Destroyed - 10 Plants line (vertical) intersects the Stage of Growth at date of damage (horizontal line) for the sample.

(8) Counting the Number of Bolls and Locks Destroyed. Use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for the number of bolls and locks destroyed from hail if bolls have formed and boll damage has occurred.

(a) Count the number of small, large, and mature bolls destroyed from the 10-plant representative sample.

(b) Sample 5 or more bolls from the 10-plant representative sample to determine the average number of locks per boll. Refer to Cotton Boll Characteristics subparagraph 23D.

(c) Cut open green bolls to count the number of locks destroyed.

D. Reproductive Stage Method – AUP Cotton (Stages R1-R12+) or ELS Cotton (Stages R1-R16+) (continued)

(9) Plant Damage Computations.

(a) Record cut-off symbols, number of plants cut-off, number of limbs destroyed, number of small, large, and mature bolls, locks destroyed, and percent-of-loss factors for Plants Partially Destroyed in Part 1 – Plant Damage Computations section of the appraisal worksheet.

(b) Compute the pounds per acre appraisal using the instructions in the Hail Damage Method – Reproductive Stage Damage in exhibit 3.

27 Boll Count Method

Use this method when plants have reached the Mature Stage, for any type of damage, including hail. Mature Stage is when all bolls are "set" that will contribute to the ultimate yield. This is approximately 110 days post emergence for AUP cotton and 150 to 155 days post emergence for ELS cotton.

A. Scheduling Appraisals

Delay the appraisal at least 7 days for AUP cotton and at least 14 days for ELS cotton after the date of hail damage in the Mature Stage. No delay is required if the cotton is in the Fully Mature Stage (open bolls).

B. Row Width and Sampling

There are two methods of measuring a RSA based on how the cotton is planted and the row width.

(1) First, determine how the cotton is planted:

(a) Two narrow rows planted in a single bed of normal row width;
(b) Single rows; or
(c) With a drill or other narrow row planting methods for UNRC.

(2) Second, determine row width:

(a) Measure the row width using the instructions in paragraph 22.

(b) Select, from the following chart, the applicable representative sample method based on how the cotton is planted and the average row width measured.

B. Row Width and Sampling (continued)

IF the AUP or ELS cotton is planted...	THEN consider as...	AND select each representative sample as...
as two narrow rows, in a single bed of normal row width	one row	1/100 of an acre for the row width.
as single rows, with row spacing 16 inches or more apart (including drilled rows or other narrow row planting methods for UNRC)	separate rows	1/100 of an acre for the row width.
with a drill or other narrow row planting methods for UNRC with row spacing less than 16 inches apart	UNRC	one square yard.

(3) Select the required number of representative samples using the instructions in paragraph 21.

C. 1/100 of an Acre Sample Method - Number of Bolls Remaining

(1) Select the single row length for the row width measured for each representative sample from exhibit 7, Table B.

(2) Using a measuring tape marked in tenths, measure a row or combinations of rows comprising 1/100 acre for the average row width.

(3) Account for damaged and undamaged bolls using the instructions in Appraising Damaged and Undamaged Bolls for AUP cotton in subparagraph 27E and for ELS cotton in subparagraph 27F.

D. One Square Yard Sample Method - Number of Bolls Remaining

(1) Measure one square yard for each representative sample.

(2) Account for damaged and undamaged bolls using the following instructions in Appraising Damaged and Undamaged Bolls for AUP cotton in subparagraph 27E and for ELS cotton in subparagraph 27F.

E. Appraising Damaged and Undamaged Bolls for AUP Cotton

The number of bolls required to produce a pound of lint cotton will vary according to their size. Only after bolls have opened can their ultimate size be determined.

(1) Measure across the top (diameter or from burr tip to burr tip) of the open bolls to determine the predominant boll size for each representative sample. Apply the predominant boll size from the chart in (4). Refer to exceptions in (7).

E. Appraising Damaged and Undamaged Bolls for AUP Cotton (continued)

(2) Count the number of undamaged bolls. Include, in the count:

(a) immature green and unopened bolls only if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest (using the predominant boll size of greater than 1½ inches but less than 2 inches only); and

(b) only bolls that, when mechanically harvested by the intended method of harvest (a picker or a stripper), will contribute lint cotton to the ultimate yield at the time of harvest.

(3) Account for undamaged locks from damaged bolls using the Boll Count Computations in subparagraph 27G.

(4) Select, from the chart below, the number of bolls per pound factor (column 56 of the cotton appraisal worksheet) based on the predominant boll size and how the cotton is planted.

IF the predominant OPEN boll size (diameter) is...	**THEN count the number of bolls per pound of lint cotton for...**		**AND use the number of bolls per pound factor** (item 56 of the appraisal worksheet) **for cotton...**			
			row-planted, drilled or other narrow row planting methods for UNRC with row spacing 16 inches or more apart for...		**drilled or other narrow row planting methods for UNRC with row spacing less than 16 inches apart for...**	
	PICKER cultivars as...	**STRIPPER cultivars as...**	**PICKER cultivars as...**	**STRIPPER cultivars as...**	**PICKER cultivars as...**	**STRIPPER cultivars as...**
Greater than 2 ½ in.	200 bolls	300 bolls	2.0	3.0	.04	.06
2 in. thru 2 ½ in.	250 bolls	325 bolls	2.5	3.25	.05	.07
Greater than 1½ in. but **less** than 2 in. (and immature green and unopened bolls)	350 bolls	375 bolls	3.5	3.75	.07	.08
1 inch thru 1 ½ in.	450 bolls	450 bolls	4.5	4.5	.09	.09
Less than 1 inch	550 bolls	550 bolls	5.5	5.5	.11	.11

(5) If the predominant boll size is the same for all representative samples, record the number of bolls counted for each sample in Part I – Sample Determinations, Number of Bolls Remaining column 14 of the appraisal worksheet.

(6) Compute the pounds per acre appraisal using the instructions for the Boll Count Method – Reproductive Stage in exhibit 3.

E. Appraising Damaged and Undamaged Bolls for AUP Cotton (continued)

(7) Exceptions:

(a) If the predominant boll size is not the same for two or more representative samples, calculate each representative sample separately (in the Remarks section of the appraisal worksheet) by:

(i) Determining the total pounds of all samples and dividing by the number of samples taken, rounding the results to whole pounds.

(ii) Record in Pounds Per Acre, column 57, of the appraisal worksheet.

Example: Sample 1: 87 bolls ÷ 2.5 factor = 34.8 = 35 lbs.
Sample 2: 64 bolls ÷ 3.5 factor = 18.3 = 18 lbs.
Sample 3: 54 bolls ÷ 4.5 factor = 12.0 = 12 lbs.
Total = 65 lbs.

Appraisal = 65 lbs. ÷ 3 samples = 21.7 = 22 lbs.

(b) If adverse weather conditions cause a wide variation of boll sizes within the representative samples (e.g., the predominant boll size in the sample is less than 1 inch, with a 5.5 boll size factor, and there are also a smaller number of bolls with a 2.5 boll size factor), using only the predominant factor results in a false appraisal; therefore, compute each boll-size factor separately within a representative sample.

(i) Determine the total pounds of all sizes within the sample. Add the pounds of all samples and divide by the number of samples taken, round the results to whole pounds.

(ii) Record in Pounds Per Acre, column 57, of the appraisal worksheet.

Example: Sample 1: 68 bolls ÷ 2.5 factor = 27.2 = 27 lbs.
120 bolls ÷ 5.5 factor = 21.8 = 22 lbs.
Total = 49 lbs.

Sample 2: 79 bolls ÷ 2.5 factor = 31.6 = 32 lbs.
175 bolls ÷ 5.5 factor = 31.8 = 32 lbs.
Total = 64 lbs.

Sample 3: 60 bolls ÷ 2.5 factor = 24.0 = 24 lbs.
145 bolls ÷ 5.5 factor = 26.4 = 26 lbs.
Total = 50 lbs.

Total of ALL Samples = 49 + 64 + 50 = 163 lbs.
Appraisal = 163 ÷ 3 samples = 54.3 lbs. = 54 lbs.

F. Appraising Damaged and Undamaged Bolls for ELS cotton

(1) Account for damaged and undamaged bolls using the Boll Count Computations in subparagraph 27G.

(2) Include in the Boll Count Computations:

(a) immature green and unopened bolls, only if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest; and

(b) only bolls that, when mechanically harvested by the intended method of harvesting (a picker or a stripper), will contribute lint cotton to the ultimate yield at the time of harvest.

(3) Record the results for each selected representative sample in Part I - Sample Determinations, Number of Bolls Remaining on the appraisal worksheet.

(4) Select, from the chart below, the number of bolls per pound factor for the number of bolls per pound of lint cotton based on how the ELS cotton is planted.

IF the ELS cotton is planted...	**THEN count the number of bolls per pound of lint cotton as...**	**AND use the number of bolls per pound factor of...**
as two narrow rows, in a single bed of normal row width; or as single rows, with row spacing 16 inches or more apart (including drilled rows or other narrow row planting methods for UNRC)	400	4
with a drill or other narrow row planting methods for UNRC with row spacing less than 16 inches apart	450	4.5

(5) Compute the pounds per acre appraisal using the instructions in the Boll Count Method – Reproductive Stage in exhibit 3.

G. Boll Count Computations

(1) Pick and separate damaged and undamaged bolls in the sample. Count the undamaged bolls.

(2) Pick and separate all undamaged locks from damaged bolls. Count the undamaged locks.

(3) Cut open immature green and unopened bolls to determine damaged and undamaged locks in the sample. Count the undamaged locks. Include immature green and unopened bolls only if they would be expected to contribute lint cotton to the ultimate yield at the time of harvest.

27 Boll Count Method (Continued)

G. Boll Count Computations (continued)

(4) Determine the average number of locks per boll in the sample, usually four or five locks for AUP cotton, and three locks for ELS cotton.

(5) Divide the undamaged locks (total of items (2) and (3) above) by the average number of locks per boll, item (4), to arrive at an equivalent number of undamaged bolls. Round to a whole number.

(6) Add the equivalent number of undamaged bolls, item (5), to the number of undamaged bolls, item (1), to arrive at total bolls per sample.

Example: Using 21 damaged and undamaged bolls with the average number of locks per boll of 4.

15 damaged bolls with 20 undamaged locks
20 ÷ 4 locks per boll = 5 equivalent bolls

Undamaged bolls	6
Equivalent bolls	5
Bolls to count	11

28 Deviations and Modifications

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

(2) There are no pre-established modifications included in this handbook. Refer to the LAM for additional information.

29 General Information for Worksheet Entries and Completion Procedures

(1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.

(2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.

(3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield (applicable to preliminary and final claims) that have a differing base (APH) yield or farming practice. Refer to paragraph 21 for sampling requirements.

(4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

(5) For zero appraisals, refer to the LAM.

30-40 (Reserved)

PART 4 COTTON STALK INSPECTIONS

41 General Information

These instructions provide information on inspections of cotton stalks which may be required in the event of damage or loss (production loss, but not revenue only loss) as stated in the Cotton CP and paragraph 15 of this handbook.

(1) Cotton stalk inspections are performed after harvest of the unit is complete and written notice of probable loss is given to the AIP. Harvest is considered complete when either the insured or AIP determines the final harvest is done.

(2) Select the required number of representative samples using the instructions in paragraph 21.

(3) If excessive cotton lint production is determined to remain on the stalks or in the field(s) after harvest due to improper harvest of the cotton, or due to malfunctioning or improperly adjusted harvest equipment, rather than due to an insured cause of loss:

(a) Measure three square yards for each representative sample and collect the cotton lint production remaining on the stalks and/or on the ground in each representative sample.

(b) Weigh the total cotton production in grams from all samples combined.

(c) Divide the total weight by the number of samples taken, to calculate the average number of grams per sample, rounded to the nearest whole gram.

(d) Multiply the average number of grams per sample by 3.5 (acreage factor)[1] to determine the gross pounds per acre. Multiply the gross pounds per acre by the percent of turnout from the gin of the last module ginned on the unit to calculate the net lint pounds per-acre uninsured cause appraisal, rounded to whole pounds. Record in the uninsured causes column on the PW. Document the cotton stalk inspection in the Remarks section of the appraisal worksheet and include the appraisal worksheet in the claim file.

Example: 100 grams per 27 square foot sample area x 3.5 x .20 (percent of turnout) = 70 lbs. per acre

(e) Refer to the LAM for additional information on verifying harvested production when performing inspections on representative samples of the unharvested crop and on cotton stalks.

42-50 (Reserved)

[1] The acreage factor implies that each gram of cotton in 27 square feet equates to 3.5 lbs. per acre. The factor is calculated as follows: # grams per 27 square foot sample area ÷ 453.59 grams per lb. = # lbs. per 27 square foot sample area ÷ 27 square foot sample area = # lbs. per square foot x 43,560 square foot per acre.

PART 5 PRODUCTION WORKSHEET

51 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) AR errors.

(b) Delayed notices or delayed claims.

(c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.

(d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).

(e) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).

(f) Late planting. A LPP is applicable to ELS cotton, if allowed by the SP. If the SP do not provide for a LPP, any ELS cotton that is planted after the FPD will not be insured unless you were prevented from planting it by the FPD.

(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 "Final" apply to final inspections only. Instructions not labeled apply to all inspections.

(7) Standard PW items are numbered consecutively in exhibit 4. An example PW is also provided to illustrate how to complete item entries.

(8) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.

Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
AMS	Agricultural Marketing Service
AR	Acreage Report
ARD	Acreage Reporting Date
AUP	American Upland
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook, FCIC-24040
ELS	Extra-Long Staple
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FN	Farm Number
FPD	Final Planting Date
FSA	Farm Service Agency
GSH	General Standards Handbook, FCIC-18190
HVI	High Volume Instruments
ISH	Insurance Standards Handbook
LAM	Loss Adjustment Manual, FCIC-25010
LPP	Late Planting Period
NALR	National Average Loan Rate
PPSH	Prevented Planting Standards Handbook, FCIC-25370
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
RSA	Representative Sample Area
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UNR	Ultra-Narrow-Row
UNRC	Ultra-Narrow-Row-Cotton
UUF	Unavoidable Uninsured Fire
WA	Written Agreement

Definitions

AUP Cotton means American Upland cotton of a botanical group known as *Gossypium hirsutum*, native to Mexico and Central America.

AUP "Picker" Cotton is a cotton cultivar with characteristics conducive to efficient picking, a relatively large plant with dispersed fruiting habit, a high yielding cultivar of early-maturing, slightly storm-resistant bolls borne well off the ground on a strong central stem. Harvesting is usually accomplished by a machine-picker with revolving spindles that removes the lint and seeds from open bolls and leaves unopened bolls and empty burrs on the plant. Machine-picking can be used more than once per season to harvest the crop as it progressively matures. Machine-picking can be used on cotton plants of practically any size.

AUP "Stripper" Cotton is a cotton cultivar with characteristics conducive to efficient stripping, a small plant with a fairly compact zone of relatively determinant fruiting habit and either storm-resistant or storm proof bolls. Determinacy is considered necessary because of moisture and temperature factors that limit the effective growing season; storm resistance or storm proofness provides protection to open bolls until the entire crop is matured and ready for once-over harvest by machine-stripper. Stripper harvesting, strips the entire plant of both open and unopened bolls. Therefore, harvesting is an once-over operation after all of the crop is mature. Stripping can be used when conditions are such that plant size is not excessive and the crop matures uniformly and early, and where satisfactory desiccation or defoliation can be achieved either by chemicals or frost.

Bagging and Ties means the wrapping materials used to secure a bale of cotton.

Bale means the cotton lint (that has been separated from the seed in the ginning process) that is tightly compressed into a bale and secured with bagging and ties. An accepted basic tradable unit.

Bale Listing means a list containing Cotton classification information, including bale identification numbers, net weights, and HVI quality information.

Boll means the fruit of a cotton plant containing seed and lint.

Carpel means the Ovary or ovule-bearing structure of the flower bud. A cotton flower contains 3 to 5 carpels, each of which at maturity contain a single lock, and collectively make the boll.

Cotton Module means a bulk cube or cylinder shape of cotton compacted by manual or mechanical controls on the module builder. Cotton modules provide temporary storage for unginned cotton that is transported from the field to the gin by a module truck or hauler.

Colored Cotton means Cotton lint that grows naturally in dye-free colored bolls (e.g., brown, green, and red) right on the stalk.

Cotton Trailer means temporary storage for unginned cotton for transporting to the gin.

Cotyledonary Node means the site to which the cotyledons (seed leaves) are attached to and appear directly opposite each other on the stem. In all cases, the cotyledonary node will be the bottom-most node of the plant.

Definitions (Continued)

Cultivar means a group of individual plants within a species that differ in certain characters from others within the species. A contraction of the words "cultivated variety."

ELS Cotton means Extra Long Staple cotton of a botanical group known as *Gossypium barbadense*, of early South American origin. Also referred to as American Pima cotton. Refer also to the ELS Cotton CP.

Emergence means fifty percent (50%) or more of the seedling plants visible above the ground with cotyledons unfolded.

Ginning means the process of separating the cotton lint (fiber) from the seed, cleaning the lint to remove plant residue and other foreign material. Refer to exhibit 11 for additional information.

Ginning Turnout means the ratio of lint to seed cotton produced by the ginning process (also may be referred to as ginning outturn).

Hill Dropped means a method of spacing cottonseed in the furrow at the time of planting. Generally, several seeds are dropped together in a "hill" as an alternative to equally spacing seed. Hill dropped seed allow several emerging seedlings to break through the soil crust.

Internode means the part of a stem or branch between two nodes.

Lint means the product separated from the seed in the ginning process.

Live means plants that are not damaged or are damaged but are expected to recover and contribute lint cotton to the ultimate yield at the time of harvest.

Lock means the seed and lint in a carpel.

Node means a slightly enlarged place on a stem (joint) from which buds arise and which bear a leaf and/or limb(s) or fruit.

Open Boll means lint is exposed.

Production Guarantee (Per Acre) means in lieu of the definition contained in the BP, the number of pounds determined by multiplying the approved yield per acre by any applicable yield conversion factor for non-irrigated skip-row planting patterns, and multiplying the result by the coverage level percentage you elect.

Remnant means a portion of a bale weighing less than normal bale weight.

Square means an unopened cotton flower bud together with surrounding bracts.

Stage Code means code denoting stage of crop growth or period of development at time of loss.

Ultra-Narrow Row Cotton means cotton planted with a grain drill or any other narrow row planting method used to attain the ultra-narrow row spacing of 20 inches or less.

Variety refer to cultivar.

Form Standards – Appraisal Worksheet

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 29.

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 Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
5. Field Number	Field or subfield identification symbol.
6. Loc./Farm Number	FSA FN. If an FN is not available, enter the location, section, township, and range or other appropriate identifier.
7. Stage of Growth	Identify the stage of growth on the date of damage. Refer to subparagraph 23B and exhibit 5 for AUP cotton. Refer to subparagraph 23C and exhibit 6 for ELS cotton.
8. No. Acres	Number of determined acres, to tenths, in the field or subfield being appraised. Refer to the CIH for determined acres of skip-row planted AUP and ELS cotton.

STAND REDUCTION METHOD

For additional information, refer to paragraph 21 for Selecting Representative Samples, paragraph 23 for Stages of Growth, and paragraph 25 for the Stand Reduction Method.

Part I - Sample Determinations - Stand Reduction
One Square Yard Sample Method - Plants Per Square Yard

Element/Item Number	Description
9. Plants Per Square Yard	Record the number of "live" plants counted in each selected representative sample. **Total**: Add the number of "live" plants counted in all samples to determine the Total Plants Per Square Yard counted. **Average**: Divide the Total plants counted by the number of samples taken, rounded to tenths, to determine the Average Plants Per Square Yard (bottom line of item 9).

Element/Item Number	Description
10. Percent Crop Remaining	Divide the Average Plants Per Square Yard (bottom line of item 9) by 23 (standard plant population for drilled or other planting methods for UNRC) and multiply by 100 to arrive at the Percent Crop Remaining, rounded to tenths. If stand reduction is the only damage to the unit, sampling is complete at this point. Omit items 11 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (Only) Method for all damage that causes stand reduction (from emergence until mature and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46. When hail damage occurs in V1 through R12+ stage for AUP cotton or V1 through R16+ stage for ELS cotton, transfer results to Average Percent of Crop Remaining of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

Part I - Sample Determinations - Stand Reduction
100 Feet of Row Sample Method - Combined Length of Skips

Element/Item Number	Description
11. Combined Length of Skips in 100 Ft. of Row	Record the Combined Length of Skips in 100 Ft. of Row (in feet, to tenths) of all skips for each selected representative sample. **Total**: Add the Combined Length of Skips in 100 Ft. of Row for all samples to determine the Total Combined Length of Skips (in feet, to tenths). **Average**: Divide the Total Combined Length of Skips for all samples by the number of samples taken, (in feet, to tenths) to determine the Average Combined Length of Skips in 100 Ft. of Row (bottom line of item 11).
12. Percent Crop Remaining	Subtract the Average Combined Length of Skips in 100 Ft. of Row (bottom line of item 11) from 100 (length of sample), rounded to tenths, to determine the Average Percent of Crop Remaining. If stand reduction is the only damage to the unit, sampling is complete at this point. Omit items 13 through 43. Transfer results as a 3-place decimal fraction to Average Percent Crop Remaining (item 44) of Part II - Computations - Stand Reduction (Only) Method for all damage that causes stand reduction (from emergence until mature, and for hail damage from emergence through VC stage and planted acreage with no emerged seed) and complete items 45 and 46.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
12. Percent Crop Remaining (continued)	When hail occurs in the V1 through R12+ stage for AUP cotton or V1 through R16+ for ELS cotton, transfer results to Average Percent Crop Remaining of Part III (item 47) for damage in the Vegetative Stage, or Part V (item 58) for damage in the Reproductive Stage.

HAIL DAMAGE METHOD - VEGETATIVE STAGE DAMAGE

For additional information, refer to paragraph 21 for Selecting Representative Samples, paragraph 23 for Stages of Growth, and subparagraph 26C for Hail Damage Method, Vegetative Stage Damage. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for plants destroyed. Next complete Plant Damage Computations (items 19 through 26) to account for hail damage to "live" plants partially destroyed and transfer results for each representative sample to Gross Percent Partially Destroyed (item 13).

Part I - Sample Determinations - Vegetative Stages

Element/Item Number	Description
13. Gross Percent Partially Destroyed	Transfer % Loss (item 26) for each representative sample in the Plant Damage Computations section. **Total**: Add the % Loss entries for all samples, to determine the Total Gross Percent Partially Destroyed. **Average**: Divide the Total Gross Percent Partially Destroyed by the number of samples taken, rounded to tenths, to determine the Average Gross Percent Partially Destroyed (bottom line of item 13). Omit items 14 through 18 and items 27 through 46. Transfer results as a 3-place decimal fraction to Average Gross Percent Partially Destroyed (item 48) of Part III - Computations - Stand Reduction and Plant Damage Method - Vegetative Stages. Complete items 49 through 54.

BOLL COUNT METHOD - REPRODUCTIVE STAGES

For additional information, refer to paragraph 21 for Selecting Representative Samples, paragraph 23 for Stages of Growth, paragraph 27 for Boll Count Method. Use this method for any type of damage, including hail (Stand Reduction and Hail Damage Methods are not used). Omit items 9 through 13.

Part I - Sample Determinations - Reproductive Stages

Element/Item Number	Description
14. No. of Bolls Remaining	Record the No. of Bolls Remaining for each representative sample. For AUP cotton, record the No. of Bolls Remaining when all samples have the same Number of Bolls Per Pound Factor for the predominant boll size. Refer to Exceptions in subparagraph 27E(7). **Total**: Add the No. of Bolls Remaining entries for all samples to determine the Total No. of Bolls Remaining. **Average**: Divide the Total No. of Bolls Remaining by the number of samples taken, rounded to tenths, to determine the Average No. of Bolls Remaining (bottom line of item 14). Omit items 15 through 54. Transfer results to Average Number of Bolls Remaining (item 55) of Part IV - Boll Count Method - Reproductive Stages and complete items 56 and 57.

HAIL DAMAGE METHOD - REPRODUCTIVE STAGE DAMAGE

For additional information, refer to paragraph 21 for Selecting Representative Samples, paragraph 23 for Stages of Growth, and subparagraph 26D for Hail Damage Method, Reproductive Stage Damage. If stand reduction has occurred, complete the applicable Stand Reduction Method first to account for plants destroyed. Next complete Plant Damage Computations (items 19 through 43) to account for hail damage to "live" plants partially destroyed and totally/partially destroyed fruiting limbs, bolls, and locks.

Part I - Sample Determinations - Reproductive Stages

Element/Item Number	Description
15. Gross Destroyed (30 Plant Test)	Transfer % Loss (item 26) for each representative sample in the Plant Damage Computations section. **Total**: Add the % Loss entries for all samples to determine the Total Gross Destroyed (30 Plant Test).

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Description
15. Gross Destroyed (30 Plant Test) (continued)	**Average**: Divide the Total Gross Destroyed (30 Plant Test) by the number of samples taken, rounded to tenths, to determine the Average Gross Destroyed (30 Plant Test). Transfer results as a 3-place decimal fraction to Average Gross Destroyed (30 Plant Test) (item 59) in Part V - Computations - Stand, Plant and Boll Damage Methods - Reproductive Stages.
16. Percent Limbs Destroyed	Transfer % Loss (item 28) for each representative sample in the Plant Damage Computations section. **Total**: Add the % Loss entries for all samples to determine the Total Percent Limbs Destroyed. **Average**: Divide the Total Percent Limbs Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Limbs Destroyed. Transfer results as a 3-place decimal fraction to Average Percent Limbs Destroyed (item 60) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.
17. Percent Bolls Destroyed	Result of adding the % Loss entries for Small Bolls (item 31), Large Bolls (item 34), and Mature Bolls (item 37) for each representative sample in the Plant Damage Computations section. **Total**: Add Percent Bolls Destroyed entries for all samples to determine the Total Percent Bolls Destroyed. **Average**: Divide the Total Percent Bolls Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Bolls Destroyed. Transfer results as a 3-place decimal fraction to Average Percent Bolls Destroyed (item 61) of Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages.
18. Percent Locks Destroyed	Transfer % Loss (item 43) for each representative sample in the Plant Damage Computations section. **Total**: Add the % Loss entries for all samples to determine the Total Percent Locks Destroyed. **Average**: Divide the Total Percent Locks Destroyed by the number of samples taken, rounded to tenths, to determine the Average Percent Locks Destroyed. Transfer results as a 3-place decimal fraction to Average Percent Locks Destroyed (item 62) in Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages, and complete items 63 thru 68.

Part I - Sample Determinations - Plant Damage Computations

For hail damage to Vegetative Stage plants (V1 through V6), complete items 19 through 26. For hail damage to Reproductive Stage plants and bolls (R1 through R12+ for AUP cotton and R1 through R16+ for ELS cotton), complete items 19 through 43. Refer to Hail Damage Method in paragraph 26 for additional instructions.

Element/Item Number	Description
19. Cut-Off Symbol	Record the Cut-Off Symbol for AUP or ELS cotton (CC, C1, C2, etc., or RR, R1, R2, etc.) that identifies the location of the cut-off for "Live" Plants Partially Destroyed determined from the 30 consecutive "live" plants. Refer to subparagraphs 26C or D.
20. Plants Cut-Off	Record one mark across from the Cut-Off Symbol, entered in item 19, that identifies the location of the Cut-Off determined for each cut-off plant from the 30 consecutive "live" plants.
21. Factor	Record the cut-off Factor determined for Plants Partially Destroyed (cut-off above the cotyledonary node and at or below the eighteenth node) from the applicable AUP or ELS cotton table where the Stage of Growth at date of damage (horizontal line) intersects the Cut-Off Symbol (vertical line) for plants cut-off. For table selection instructions, refer to Factor Charts for Plants Partially Destroyed in subparagraph 26C(4) for vegetative stages and subparagraph 26D(5) for reproductive stages.
22. Result	Multiply the number of Plants Cut-Off (item 20) times the determined Factor (item 21).
23. Total	Add the Result column (item 22) entries. Transfer results to Total Column (item 24).
24. Total Column	Transfer result from Total (item 23).
25. Factor	The constant Factor 30 for the number of consecutive "live" plants selected.
26. % Loss	Divide the Total Column (item 24) by the constant Factor 30 (item 25), rounding to tenths. Transfer each representative sample % Loss (item 26) result to Gross Destroyed (30 Plant Test) (item 15) of Part I - Sample Determinations - Reproductive Stages.
27. Limbs Destroyed (Fruiting)	Record the actual number of fruiting Limbs Destroyed determined from the 10-plant sample selected from the 30-plant sample. Refer to subparagraph 26D(6). Save the 10-plant sample to determine boll damage (items 29 through 43).
28. % Loss	Record the Percent of Loss for Limbs Destroyed selected from the applicable table (for the type cultivar and/or state), where the Number of Limbs Destroyed 10 Plants line (vertical) intersects the Stage of Growth line (horizontal) for each representative sample. For table selection instructions, refer to Factor Charts for Number of Fruiting Limbs Destroyed in subparagraph 26D(7).

28. % Loss (continued)	Transfer % Loss results for each representative sample to Percent Limbs Destroyed (item 16) of Part I - Sample Determinations - Reproductive Stages.

Boll Damage Computations - Reproductive Stages

If bolls have formed and boll damage has occurred from hail, use the same 10-plant sample (used to determine the number of fruiting limbs destroyed) to account for destroyed bolls and locks. Refer to Counting the Number of Bolls and Locks Destroyed subparagraph 26D(8). Complete the following items:

29. Small Bolls	Result of counting the number of Small Bolls destroyed from the 10-plant sample. Small bolls are less than ½ of mature boll size.
30. Factor	Constant Factor .25 for Small Bolls.
31. % Loss	Multiply the number of Small Bolls destroyed (item 29) times the constant Factor .25 (item 30), rounding to tenths.
32. Large Bolls	Result of counting the number of Large Bolls destroyed from the 10-plant sample. Large bolls are ½ or more of the mature boll size, but not a mature boll.
33. Factor	Constant Factor .50 for Large Bolls.
34. % Loss	Multiply the number of Large Bolls (item 32) times the constant Factor .50 (item 33), rounding to tenths.
35. Mature Bolls	Result of counting the number of Mature Bolls destroyed from the 10-plant sample. Mature bolls are maximum size with low moisture content.
36. Factor	Constant Factor 1.00 for Mature Bolls.
37. % Loss	Multiply the number of Mature Bolls destroyed (item 35) times the constant Factor 1.00 (item 36).
38. Locks Destroyed	Result of counting the number of Locks Destroyed, determined from the 10-plant sample.
39. Locks/Boll	Record the average number of Locks/Boll (usually 4 or 5 for AUP cotton or 3 for ELS cotton) determined from 10 or more bolls from the 10-plant sample.
40. Equiv. Bolls	Divide the number of Locks Destroyed (item 38) by the number of Locks Per Boll (item 39), rounding to tenths. Transfer results to Equivalent Bolls (item 41).
41. Equivalent Bolls	Transfer result from Equiv. Bolls (item 40).
42. Factor	Record the Factor selected, from exhibit 7, Table L for AUP cotton or Table O for ELS cotton that represents the size of the boll (small, large, or mature) converted from Locks Destroyed (item 38).
43. % Loss	Multiply Equivalent Bolls (item 41) times Factor (item 42), rounding to tenths. Transfer % Loss results for each representative sample to Percent Locks Destroyed (item 18) of Part I - Sample Determinations - Reproductive Stages.

Part II - Computations - Stand Reduction (Only) Method

Element/Item Number	Description
44. Average Percent Crop Remaining	Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction.
45. Yield Per Acre	Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is: (1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per-acre Approved APH Yield from the APH form. (2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form. (3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-Row Yield Conversion Factor for the planting pattern and row-width from exhibit 10. The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring planted crop. Cotton acreage interplanted with another spring planted crop is not insurable unless allowed by the SP or a WA. Refer to paragraph 11.
46. Pounds Per Acre	Multiply the Average Percent Crop Remaining (item 44) times the Yield Per Acre (item 45), rounding to the nearest whole pound.

Part III - Computations - Stand Reduction and Plant Damage Method - Vegetative Stages

Element/Item Number	Description
47. Average Percent Crop Remaining	Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction Method.
48. Average Gross % Partially Destroyed	Transfer Average Gross % Partially Destroyed, converted to a 3-place decimal fraction, from the bottom line of item 13 of Part I - Sample Determinations - Vegetative Stages.

49. Net Loss Plant Damage	Multiply Average Percent of Crop Remaining (item 47) times Average Gross % Partially Destroyed (item 48), rounding to nearest 3-place decimal.
50. Average Percent Crop Remaining	Transfer entry from Average Percent Crop Remaining (item 47).
51. Net Loss Plant Damage	Transfer entry from Net Loss Plant Damage (item 49).
52. Percent Crop Remaining	Subtract Net Loss Plant Damage (item 51) from Average Percent Crop Remaining (item 50).
53. Yield Per Acre	Record the appropriate Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is: (1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per acre Approved APH Yield from the APH form. (2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form. (3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the result obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-row Yield Conversion Factor for the planting pattern and row-width from exhibit 10. The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is not insurable unless allowed by the SP or a WA. Refer to paragraph 11.
54. Pounds Per Acre	Multiply Percent Crop Remaining (item 52) times Yield Per Acre (item 53) rounding to the nearest whole pound.

Part IV - Boll Count Method - Reproductive Stages

Element/Item Number	**Description**
55. Average Number of Bolls Remaining	Transfer Average Number of Bolls Remaining from bottom line of item 14 in Part I - Sample Determinations - Reproductive Stages.
56. Number of Bolls Per Pound Factor	Record the Number of Bolls Per Pound Factor, from the chart in Boll Count Appraisal Method subparagraph 27E(4) for AUP cotton or subparagraph 27F(4) for ELS cotton.
57. Pounds Per Acre	Divide Average Number of Bolls Remaining (item 55) by the Number Bolls Per Pound Factor (item 56), rounding to the nearest whole pound or record the Pounds Per Acre appraisal from calculations in the Remarks section (omitting items 55 and 56).

Part V - Computations - Stand, Plant, and Boll Damage Methods - Reproductive Stages

Element/Item Number	Description
58. Average Percent Crop Remaining	Transfer Average Percent Crop Remaining, converted to a 3-place decimal fraction, from the bottom line of item 10 or item 12 of Part I - Sample Determinations - Stand Reduction.
59. Average Gross Destroyed (30 Plant Test)	Transfer Average Gross Destroyed (30 Plant Test), converted to a 3-place decimal fraction, from bottom line of item 15 of Part I - Sample Determinations - Reproductive Stages.
60. Average Percent Limbs Destroyed	Transfer Average Percent Limbs Destroyed, converted to a 3-place decimal fraction, from bottom line of item 16 of Part I - Sample Determinations - Reproductive Stages.
61. Average Percent Bolls Destroyed	Transfer Average Percent Bolls Destroyed, converted to a 3-place decimal fraction, from bottom line of item 17 of Part I - Sample Determinations - Reproductive Stages.
62. Average Percent Locks Destroyed	Transfer Average Percent Locks Destroyed, converted to a 3-place decimal fraction, from bottom line of item 18 of Part 1- Sample Determinations - Reproductive Stages.
63. Net Loss Plant Damage	Multiply Average Percent Crop Remaining (item 58) times the sum of Average Gross Destroyed (30 Plant Test) (item 59), Average Percent Limbs Destroyed (item 60), Average Percent Bolls Destroyed (item 61), and Average Percent Locks Destroyed (item 62). Rounded to the nearest 3-place decimal.
64. Average Percent Crop Remaining	Transfer Average Percent of Crop Remaining, as a 3-place decimal fraction, from item 58.
65. Net Loss Plant Damage	Transfer Net Loss Plant Damage, as a 3-place decimal fraction, from item 63.
66. Percent Crop Remaining	Subtract Net Loss Plant Damage (item 65) from Average Percent Crop Remaining (item 64).
67. Yield Per Acre	Record the Yield Per Acre (maximum appraisal) for the field or subfield. If the acreage is: (1) irrigated solid-planted or irrigated skip-row, enter in whole pounds, the per acre Approved APH Yield from the APH form. (2) non-irrigated solid-planted or non-irrigated skip-row acreage planted in a pattern that does not qualify as a skip-row pattern (as defined by FSA), enter in whole pounds, the per acre Approved APH Yield from the APH form. (3) non-irrigated skip-row acreage planted in a pattern that qualifies as a skip-row pattern (as defined by FSA), enter in whole pounds, the results obtained by multiplying the Approved APH Yield from the APH form times the applicable Skip-row Yield Conversion Factor for the planting pattern and row-width from exhibit 10.

67. Yield Per Acre (continued)	The yield conversion factor will not apply to non-irrigated skip-row cotton acreage if the land between the rows of cotton is planted to any spring-planted crop. Cotton acreage interplanted with another spring-planted crop is not insurable unless allowed by the SP or a WA. Refer to paragraph 11.
68. Pounds Per Acre	Multiply Percent Crop Remaining (item 66) times the Yield Per Acre (item 67), rounded to whole pounds.
69. Remarks	Document the following: (1) Calculations for the pounds per acre appraisal when the AUP cotton predominant boll size is different for each representative sample. (2) Document: (a) the planting pattern and row-widths within the planting pattern for any skip-row planted acreage; or (b) the row-width of any "UNR" planted cotton. (3) Unusual information pertinent to the appraisal. (4) Entries as required by the AIP. (5) Calculations for any approved deviation or modification, bulletin number, and date of authorization. (6) The cotton stalk inspection. Refer to Part 4.

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

Element/Item Number	**Description**
70. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date: Before obtaining the signature, review all entries on the Appraisal Worksheet with the insured, (or insured's authorized representative) particularly explaining codes, etc., which may not be readily understood.
71. Adjuster's Signature, Code Number, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. 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.
Page Numbers	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

STAND REDUCTION METHOD – AUP COTTON (short form)
One Square Yard Sample Method – Plants Per Square Yard

Company: Any Company **Claim No.**: XXXXXXX

For Illustration Purposes ONLY	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
	I. M. Insured	XXXXXXX	0002-0000BU	YYYY
APPRAISAL WORKSHEET COTTON	5 Field Number	6 Loc./Farm Number	7 Stage of Growth	8 No. Acres
	8	430	V1	39.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1	6									
2	3									
3	0									
4	4									
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL	13	Percent Crop Remaining		Percent Crop Remaining						
AVERAGE	3.3	14.3								

Use long form when hail damage occurs to AUP or ELS cotton.

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining	45 Yield Per Acre	46 Pounds Per Acre
	.143 ×	325 =	46.475 = 46

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor	57 Pounds Per Acre
	×	=	

69 Remarks

UNRC 15-inch row spacing

EXAMPLE

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

STAND REDUCTION METHOD - AUP COTTON (short form)
100 Feet of Row Sample Method – Combined Length of Skips

Company: Any Company **Claim No.**: XXXXXXX

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0001-0001BU	4 Crop Year YYYY
	5 Field Number B	6 Loc./Farm Number FN-430	7 Stage of Growth V3	8 No. Acres 10.8

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			89.7							
2			87.5							
3			74.2							
4			82.9							
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining	334.3	Percent Crop Remaining						
AVERAGE			83.6	16.4						

Use long form when hail damage occurs to AUP or ELS cotton.

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
	.164	×	425	=	69.7 = 70

PART IV - BOLL COUNT METHOD - REPRODUCTION STAGES

APPRAISED PRODUCTION	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
		×		=	

69 Remarks

30-inch row spacing

EXAMPLE

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

HAIL DAMAGE METHOD - VEGETATIVE METHOD – AUP COTTON (long form)

Page 1 of 2

Company: Any Company **Claim No.**: XXXXXXX

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0002-0000BU	4 Crop Year YYYY
	5 Field Number 10B	6 Loc./Farm Number 430	7 Stage of Growth V5	8 No. Acres 10.0

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			58.2		23.7					
2			56.8		19.7					
3			61.0		20.7					
4										
TOTAL		Percent Crop Remaining	176.0	Percent Crop Remaining	64.1					
AVERAGE			58.7	41.3	21.4					

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1

19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	~~IIII~~ I	50	300
C1	IIII	40	160
C2	~~IIII~~	30	150
C3	~~IIII~~	20	100
		23 **TOTAL**	710

24 Total Column: 710 ÷ **30** = 23.7 (25 Factor; 26 % Loss)

27 Limbs Destroyed: = (28 % Loss)

29 Small Bolls: × **.25** = (30 Factor; 31 % Loss)

32 Large Bolls: × **.50** = (33 Factor; 34 % Loss)

35 Mature Bolls: × **1.00** = (36 Factor; 37 % Loss)

38 Locks Destroyed: ÷ = (39 Locks/Boll; 40 Equiv. Bolls)

41 Equivalent Bolls: × = (42 Factor; 43 % Loss)

SAMPLE NO. 2

19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	~~IIII~~	50	250
C1	IIII	40	160
C2	IIII	30	120
C3	III	20	60
		23 **TOTAL**	590

24 Total Column: 590 ÷ **30** = 19.7 (25 Factor; 26 % Loss)

27 Limbs Destroyed: = (28 % Loss)

29 Small Bolls: × **.25** = (30 Factor; 31 % Loss)

32 Large Bolls: × **.50** = (33 Factor; 34 % Loss)

35 Mature Bolls: × **1.00** = (36 Factor; 37 % Loss)

38 Locks Destroyed: ÷ = (39 Locks/ Boll; 40 Equiv. Bolls)

41 Equivalent Bolls: × = (42 Factor; 43 % Loss)

SAMPLE NO. 3

19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	~~III~~ I	50	300
C1	~~III~~	40	200
C2	II	30	60
C3	III	20	60
		23 **TOTAL**	620

24 Total Column: 620 ÷ **30** = 20.7 (25 Factor; 26 % Loss)

27 Limbs Destroyed: = (28 % Loss)

29 Small Bolls: × **.25** = (30 Factor; 31 % Loss)

32 Large Bolls: × **.50** = (33 Factor; 34 % Loss)

35 Mature Bolls: × **1.00** = (36 Factor; 37 % Loss)

38 Locks Destroyed: ÷ = (39 Locks/ Boll; 40 Equiv. Bolls)

41 Equivalent Bolls: × = (42 Factor; 43 % Loss)

SAMPLE NO. 4

19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result
		23 **TOTAL**	

24 Total Column: ÷ **30** = (25 Factor; 26 % Loss)

27 Limbs Destroyed: = (28 % Loss)

29 Small Bolls: × **.25** = (30 Factor; 31 % Loss)

32 Large Bolls: × **.50** = (33 Factor; 34 % Loss)

35 Mature Bolls: × **1.00** = (36 Factor; 37 % Loss)

38 Locks Destroyed: ÷ = (39 Locks/ Boll; 40 Equiv. Bolls)

41 Equivalent Bolls: × = (42 Factor; 43 % Loss)

EXAMPLE

HAIL DAMAGE METHOD - VEGETATIVE METHOD – AUP COTTON (long form)

Page 2 of 2

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
APPRAISED PRODUCTION		×		=	

PART III- COMPUTATIONS- STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES

	47 Average Percent Crop Remaining		48 Average Gross % Partially Destroyed		49 Net Loss Plant Damage		50 Average Percent Crop Remaining		51 Net Loss Plant Damage		52 Percent Crop Remaining		53 Yield Per Acre		54 Pounds Per Acre
APPRAISED PRODUCTION	.413	×	.214	=	.088		.413	-	.088	=	.325	×	603	=	196

PART IV – BOLL COUNT METHOD - REPRODUCTIVE STAGE

	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
APPRAISED PRODUCTION		÷		=	

PART V - COMPUTATIONS – STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES

	58 Average Percent Crop Remaining		59 Average Gross Destroyed (30 Plant Test)		60 Average Percent Limbs Destroyed		61 Average Percent Bolls Destroyed		62 Average Percent Locks Destroyed		63 Net Loss Plant Damage
APPRAISED PRODUCTION		×(		+		+		+		) =	
	64 Average Percent Crop Remaining		65 Net Loss Plant Damage		66 Percent Crop Remaining		67 Yield Per Acre		68 Pounds Per Acre		
		-		=		×		=			

69 Remarks

Picker-type cotton planted in 38-inch rows.

EXAMPLE

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

HAIL DAMAGE METHOD - REPRODUCTIVE STAGES – AUP COTTON (long form)

Page 1 of 2

Company: Any Company **Claim No.**: XXXXXXX

For Illustration Purposes ONLY	1 Insured's Name	2 Policy Number	3 Unit Number	4 Crop Year
	I. M. Insured	XXXXXXX	0002-0000BU	YYYY
APPRAISAL WORKSHEET COTTON	5 Field Number	6 Loc./Farm Number	7 Stage of Growth	8 No. Acres
	C	430	R12+	9.9

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1			50.2				37.0	12.0	12.0	1.5
2			50.8				58.5	12.0	11.5	4.0
3			50.1				45.7	9.0	11.0	3.4
4										
TOTAL		Percent Crop Remaining	151.1	Percent Crop Remaining			141.2	33.0	34.5	8.9
AVERAGE			50.4	49.6			47.1	11.0	11.5	3.0

PLANT DAMAGE COMPUTATIONS

SAMPLE NO. 1				**SAMPLE NO. 2**				**SAMPLE NO. 3**				**SAMPLE NO. 4**			
19	20	21	22	19	20	21	22	19	20	21	22	19	20	21	22
Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result	Cut-Off Symbol	Plants Cut-Off	Factor	Result
CC	IIII	100	400	CC	III	100	300	CC	III	100	300				
C1				C1				C1	III	100	300				
C3	III	100	300	C2	IIII	100	400	C4	II	100	200				
C7	IIII	75	300	C5	~~III~~	100	500	C7	III	75	225				
C11	II	45	90	C7	~~III~~	75	375	C9	II	60	120				
C17	II	10	20	C11	IIII	45	180	C11	~~III~~	45	225				
23 **TOTAL**			1110	23 **TOTAL**			1755	23 **TOTAL**			1370	23 **TOTAL**			
24 Total Column	25 Factor	26 % Loss		24 Total Column	25 Factor	26 % Loss		24 Total Column	25 Factor	26 % Loss		24 Total Column	25 Factor	26 % Loss	
1110 ÷	**30** =	37.0		1755 ÷	**30** =	58.5		1370 ÷	**30** =	45.7		÷	**30** =		
27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss			27 Limbs Destroyed	28 % Loss		
20 =	12.0			20 =	12.0			15 =	9.0			=			
29 Small Bolls	30 Factor	31 % Loss		29 Small Bolls	30 Factor	31 % Loss		29 Small Bolls	30 Factor	31 % Loss		29 Small Bolls	30 Factor	31 % Loss	
24 ×	**.25** =	6.0		20 ×	**.25** =	5.0		24 ×	**.25** =	6.0		×	**.25** =		
32 Large Bolls	33 Factor	34 % Loss		32 Large Bolls	33 Factor	34 % Loss		32 Large Bolls	33 Factor	34 % Loss		32 Large Bolls	33 Factor	34 % Loss	
12 ×	**.50** =	6.0		13 ×	**.50** =	6.5		10 ×	**.50** =	5.0		×	**.50** =		
35 Mature Bolls	36 Factor	37 % Loss		35 Mature Bolls	36 Factor	37 % Loss		35 Mature Bolls	36 Factor	37 % Loss		35 Mature Bolls	36 Factor	37 % Loss	
×	**1.00** =			×	**1.00** =			×	**1.00** =			×	**1.00** =		
38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls		38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls		38 Locks Destroyed	39 Locks/ Boll	40 Equiv.		38 Locks Destroyed	39 Locks/ Boll	40 Equiv. Bolls	
15 ÷	5 =	3.0		40 ÷	5 =	8.0		34 ÷	5 =	6.8		÷	=		
41 Equivalent Bolls	42 Factor	43 % Loss		41 Equivalent Boll	42 Factor	43 % Loss		41 Equivalent Bolls	42 Factor	43 % Loss		41 Equivalent Bolls	42 Facto	43 % Loss	
3.0 ×	.50 =	1.5		8.0 ×	.50 =	4.0		6.8 ×	.50	3.4		÷	=		

EXAMPLE

HAIL DAMAGE METHOD - REPRODUCTIVE STAGES – AUP COTTON (long form)

Page 2 of 2

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD									
APPRAISED PRODUCTION	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre				
			×		=				

PART III- COMPUTATIONS - STAND REDUCTION AND PLANT DAMAGE METHOD - VEGETATIVE STAGES									
APPRAISED PRODUCTION	47 Average Percent Crop Remaining	48 Average Gross % Partially Destroyed	49 Net Loss Plant Damage	50 Average Percent Crop Remaining	51 Net Loss Plant Damage	52 Percent Crop Remaining	53 Yield Per Acre	54 Pounds Per Acre	
		×	=		-	=	×	=	

PART IV - BOLL COUNT METHOD - REPRODUCTIVE STAGE						
APPRAISED PRODUCTION	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor		57 Pounds Per Acre		
		÷		=		

PART V - COMPUTATIONS - STAND, PLANT AND BOLL DAMAGE METHODS - REPRODUCTIVE STAGES											
APPRAISED PRODUCTION	58 Average Percent Crop Remaining		59 Average Gross Destroyed (30 Plant Test)		60 Average Percent Limbs Destroyed		61 Average Percent Bolls Destroyed		62 Average Percent Locks Destroyed		63 Net Loss Plant Damage
	.496	×(	.471	+	.110	+	.115	+	.030	) =	.360
	64 Average Percent Crop Remaining		65 Net Loss Plant Damage		66 Percent Crop Remaining		67 Yield Per Acre		68 Pounds Per Acre		
	.496	-	.360	=	.136	×	416	=	57		

69 Remarks Factors for item 21 from exhibit 7, Table F.

AUP "Picker" Cotton – Solid Planted 40 inch rows.

EXAMPLE

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

Form Standards – Appraisal Worksheet (Continued)

BOLL COUNT METHOD – AUP COTTON (short form)

Company: Any Company **Claim No.**: XXXXXXX

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0001-0001BU	4 Crop Year YYYY
	5 Field Number E	6 Loc./Farm Number FN-430	7 Stage of Growth Mature	8 No. Acres 9.2

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1						See				
2										
3						Remarks				
4										
5						Section				
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining		Percent Crop Remaining						
AVERAGE										

Use long form when hail damage occurs to AUP or ELS cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

	44 Average Percent Crop Remaining	45 Yield Per Acre	46 Pounds Per Acre
APPRAISED PRODUCTION		×	=

PART IV – BOLL COUNT METHOD - REPRODUCTION STAGES

	55 Average Number of Bolls Remaining	56 Number of Bolls Per Pound Factor	57 Pounds Per Acre
APPRAISED PRODUCTION		÷	= 19

69 Remarks

38-inch row spacing

76 bolls ÷ 2.5 factor = 30.4 = 30 lbs.
64 bolls ÷ 3.5 factor = 18.3 = 18 lbs.
54 bolls ÷ 4.5 factor = 12.0 = 12 lbs.
89 bolls ÷ 5.5 factor = 16.2 = 16 lbs.
76 lbs. ÷ 4 samples = 19

SAMPLE

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

BOLL COUNT METHOD – ELS COTTON (short form)

Company: Any Company **Claim No.**: XXXXXX

For Illustration Purposes ONLY APPRAISAL WORKSHEET COTTON	1 Insured's Name I. M. Insured	2 Policy Number XXXXXXX	3 Unit Number 0003-0001BU	4 Crop Year YYYY
	5 Field Number A	6 Loc./Farm Number FN-215	7 Stage of Growth Mature	8 No. Acres 6.0

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	STAND REDUCTION				VEGETATIVE STAGES	REPRODUCTIVE STAGES				
	9	10	11	12	13	14	15	16	17	18
	Plants Per Square Yard		Combined Length of Skips in 100 Ft. of Row		Gross Percent Partially Destroyed	No. of Bolls Remaining	Gross Destroyed (30 Plant Test)	Percent Limbs Destroyed	Percent Bolls Destroyed	Percent Locks Destroyed
1						86				
2						64				
3						54				
4						24				
5										
6										
7										
8										
9										
10										
11										
12										
TOTAL		Percent Crop Remaining		Percent Crop Remaining		228				
AVERAGE						57.0				

Use long form when hail damage occurs to AUP or ELS cotton in the vegetative stages (V1 and above) or reproductive stages (R1 and above).

PART II - COMPUTATIONS - STAND REDUCTION (ONLY) METHOD

	44 Average Percent Crop Remaining		45 Yield Per Acre		46 Pounds Per Acre
APPRAISED PRODUCTION		×		=	

PART IV - BOLL COUNT METHOD – REPRODUCTION STAGES

	55 Average Number of Bolls Remaining		56 Number of Bolls Per Pound Factor		57 Pounds Per Acre
APPRAISED PRODUCTION	57.0	÷	4	=	14

69 Remarks

38-inch row spacing

EXAMPLE

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

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, refer to subparagraph 2D and paragraph 51.

Element/Item Number	Description
1. Crop/Code #	Cotton (0021) or ELS Cotton (0022). For **ELS** cotton, **ELS** cotton procedures apply even though all or any part of the unit has been replanted to **AUP** cotton.
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 CLUs 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 in chronological order the month that identifies when the majority of the insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below. If there is no insurable cause of loss and a no indemnity due claim will be completed, make no entry.
5. Cause(s) of Damage	Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the example in item 6 below. If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).
6. Insured Cause %	**Preliminary**: Make no entry. **Final**: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.

<table>
<tr><th colspan="2">Element/Item Number</th><th>Description</th></tr>
<tr><td>6.</td><td>Insured Cause % (continued)</td><td>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.

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

<table>
<tr><td>4. Date(s) of Damage</td><td>MAY 30</td><td>JUN</td><td>AUG</td></tr>
<tr><td>5. Cause(s) of Damage</td><td>Tornado</td><td>Drought</td><td>Heat</td></tr>
<tr><td>6. Insured Cause %</td><td>20</td><td>25</td><td>45</td></tr>
<tr><td colspan="4">Narrative: Additional date of damage – SEP 5; Cause of Damage – Hail; Insured cause percent – 10%.</td></tr>
</table>
</td></tr>
<tr><td>7.</td><td>Company/Agency</td><td>Name of the company and agency servicing the contract.</td></tr>
<tr><td>8.</td><td>Name of Insured</td><td>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</td></tr>
<tr><td>9.</td><td>Claim #</td><td>Claim number as assigned by the AIP.</td></tr>
<tr><td>10.</td><td>Policy #</td><td>Insured’s assigned policy number.</td></tr>
<tr><td>11.</td><td>Crop Year</td><td>Four-digit crop year, as defined in the policy, for which the claim is filed.</td></tr>
<tr><td>12.</td><td>Additional Units</td><td>Preliminary: Make no entry.

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

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.</td></tr>
<tr><td>13.</td><td>Est. Prod. Per Acre</td><td>Preliminary: Make no entry.

Final: Estimated yield per acre, in whole pounds, of all non-loss units for the crop at the time of final inspection.</td></tr>
<tr><td>14.</td><td>Date(s) of Notice of Loss</td><td>Preliminary:

(1) 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.

(2) 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.</td></tr>
</table>

Element/Item Number	Description
14. Date(s) of Notice of Loss (continued)	(3) Reserve the "Final" space on the first page of the first set of PWs for the date of notice for the final inspection. (4) If the inspection is initiated by the AIP, enter "Company Insp." instead of the date. (5) If the notice does not require an inspection, document as directed in the Narrative instructions. **Final**: Transfer the last date in the 1st or 2nd space 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.
15. Companion Policy(s)	(1) If no other person has a share in the unit (insured has 100 percent share), make no entry. (2) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE." (a) 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. (b) 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. (c) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions. (3) Refer to the LAM for further information regarding companion contracts.

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

(1) Rate classes or farming practices, 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 (quality);

(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.

Element/Item Number	Description
16. Field ID	The field or subfield identification symbol from a sketch map or an aerial photo. Refer to the Narrative instructions.
17. Multi-Crop Code	**Preliminary and Final**: The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18. Reported Acres	In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub field. If there are no under-reported acres, make no entry.
19. Determined Acres	Refer to the LAM for definition of acceptable determined acres used herein. Enter the determined acres to tenths for the field or subfield for which consent is given for other use and/or: (1) Put to other use without consent; (2) Abandoned; (3) Damaged by uninsured causes; (4) On which the cotton stalks are destroyed prior to inspection, if applicable; or (5) For which the insured failed to provide acceptable records of production. Refer to the CIH for determined acres of skip-row planted cotton and ELS cotton. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

19. Determined Acres (continued)	**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. Unrated land is uninsurable without a WA.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, make no entry.
23. Class	Three-digit code number, entered exactly as specified on the actuarial documents for the class grown by the insured. If "No Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a class is not specified on the actuarial documents, make no entry.
24. Sub-Class	Three-digit code number, entered exactly as specified on the actuarial documents for the sub-class grown by the insured. If "No Sub-Class Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a sub-class is not specified on the actuarial documents, make no entry.
25. Intended Use	Three-digit code number, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured. If "No Intended Use Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an intended use is not specified on the actuarial documents, make no entry.
26. Irr. Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number	Description
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 (or practice) is not specified on the actuarial documents, make no entry.
28. Organic Practice	Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.
29. Stage	**Preliminary**: Make no entry. **Final**: Stage abbreviation as shown below. **Stage** — **Explanation** "P" ..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, stalks destroyed without consent, or for which the insured failed to provide records of production which are acceptable to the AIP. "H" ..... Harvested. "UH" ..... Unharvested or put to other use with consent. "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 prevented planting acreage. **Gleaned Acreage**: Refer to the LAM for information on gleaning.
30. Use of Acreage	Use the following "Intended Use" abbreviations. **Use** — **Explanation** "To soybeans," etc ... Use made of the acreage. "WOC" ..... Other use without consent. "SU" ..... Solely uninsured. "ABA" ..... Abandoned without consent. "H" ..... Harvested and a claim **can** be completed at the time of the stalk inspection, if applicable. "H-Cut Stalks" ..... Harvested and a claim **cannot** be completed at the time of the stalk inspection, if applicable. "UH" ..... Unharvested.

Element/Item Number	Description
30. Use of Acreage (continued)	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." If at the time of a stalk inspection on harvested acreage, production records for net weight or records for QA are not available, instruct the insured to notify their agent when the records do become available so the claim can be completed. **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	Per-acre appraisal, in whole pounds, of potential production for the acreage appraised as shown on the appraisal worksheet. (Refer to Part 3, "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.
32.-33.	Make no entry.
34. Production Pre QA	**Preliminary and Final**: Result of multiplying column 31 times column 19, rounded to whole pounds. If no entry in column 31, make no entry.
35. Quality Factor	**Final**: (1) **AUP or ELS Cotton**: Mature unharvested appraised production may be adjusted for quality when damaged by insured causes, and a price (value per pound) can be determined from harvested ginned production, from the same unit, that was eligible for QA. Enter the factor, to four decimal places, of the last bale ginned from the unit as shown in column 65 of Section II. **AUP Cotton Only**: Colored lint cotton is not eligible for QA. (2) **ELS Cotton Only**: Any appraisal of AUP cotton on acreage originally planted to ELS cotton in the same growing season will be reduced by entering the factor, to four decimal places, of the last AUP cotton bale ginned from the unit as shown in Section II item 65.

36. Production Post QA	**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. Uninsured Causes	**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. (1) Hail and Fire exclusion not in effect. (a) Enter the result of multiplying column 19 entry by not less than the insured's production guarantee per acre (Refer to production guarantee (per acre) definition in exhibit 1) 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 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) If applicable, the cotton stalks must not be destroyed until the earlier of an inspection or 15 days after harvest is completed on the unit and a notice of probable loss is given. However, upon written authorization from the AIP to the adjuster, the adjuster can give the insured consent in writing to destroy stalks without a stalk inspection. The AIP can also give written consent to the insured directly. Such authorization should be done on a case-by-case basis with justification, such as widespread loss in the area. Document date of AIP's authorization, your initials and code number, and the reason(s) for the authorization. A copy of the written authorization will be kept in the claim file. (c) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production. (d) For acreage that is damaged partly by uninsured causes, enter result of multiplying the appraised uninsured loss of production per acre in pounds by column 19 entry for any such acreage.

Element/Item Number	Description
37. Uninsured Causes (continued)	Cotton acreage planted with Bt (gene-altered) seed; e.g., Bollgard™, is insurable with no restrictions. Cotton acreage planted in required Bollgard™ "refuge" areas is insurable. However, any loss of production due to insect damage resulting from compliance with "refuge" insect control requirements will be considered an uninsured cause of loss. The difference in production per acre between the Bt-seeded acres and the "refuge"-(non-Bt)-seeded acres due to insect damage will be considered lost due to an uninsured cause. ("Refuge" areas, are the acreage on which the required number of acres are planted with non-Bt cottonseed.) (2) 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. (3) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire. (4) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. (5) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
38. Total to Count	Result of adding item 36 and item 37.
39. Total	**Preliminary**: Make no entry. **Final**: Total determined acres (column 19), to tenths.
40. Quality	**Preliminary and Final**: Check the applicable QA condition affecting the unit's production (refer to Table below). Check the condition that applies to the unit's appraised and harvested production (refer to the CP). **QA Condition** Other None (1) If "Other" is checked, document in the Narrative (or on a Special Report) the cause of the QA condition applicable to the unit's production and the result the QA condition has on the cotton. (e.g., cause is drought stress with the result being low micronaire.) (2) Check "None" if QA does not apply to the unit's production.

41.	Make no entry.
42. Totals	Total of entries in columns 34, 36, 37 and 38. If a column has no entries, make no entry.

Narrative 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 (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a "NO" checked in item 44, "Damage Similar to Other Farms in the Area?"
k.	For production that qualifies for QA, include the following supporting documentation in the insured's claim file: (a) Explain any ".0000" QAF entered in Section I, column 35 or 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) Refer to the LAM for additional documentation requirements.
l.	Attach a sketch map or aerial photo to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

m.	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.
n.	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.
o.	Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the AIP's instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
r.	Document the method and calculations used to determine acres for the unit. Refer to the LAM.
s.	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.
t.	Document Price B from the Cotton Quality Adjustment Worksheet.
u.	Document the calculations used to determine the QAF used to reduce any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season.
v.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
w.	Record any new planting pattern established after the FPD. Explain the cause of damage and the reason the insured chose to plant in a different planting pattern.
x.	Document any other pertinent information, including any data to support any factors used to calculate the production.

Section II – Determined Harvested Production

(1) Account for all harvested production for all entities sharing in the crop. This includes all cotton retrieved from the ground by the use of a "Rudd" (brand name) or any other method.

(2) There generally will be no "harvested production" entries in columns 47 through 66 for preliminary inspections.

(3) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:

(a) Separate disposition; e.g., bales, remnants, or unginned cotton.
(b) Varying determinations of production; e.g., prices and factors for QA.
(c) Varying shares; e.g., 50% and 75% shares on the same unit.

(4) If there is harvested production from more than one insured practice 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 practice. If production has been commingled, refer to the LAM.

Element/Item Number	Description
43. Date Harvest/Sale Completed	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM. **Preliminary**: Make no entry. **Final**: (1) The earlier of the date the entire acreage on the unit was either: (a) harvested, (b) totally destroyed, (c) put to other use, (d) the calendar date for the end of the insurance period, or (e) a combination of harvested, destroyed, put to other use, or harvested and the cotton (modules) removed from the field (unit). (2) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage on the unit that the insured does not intend to harvest, enter "Incomplete." (3) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest." (4) If the claim involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use. Refer to the LAM.
44. Damage Similar to Other Farms in the Area?	**Preliminary**: Make no entry. **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	(1) If only one practice and/or type of harvested production is listed in Section I, make no entry. (2) 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.-52.	Name of gin, town, and state where cotton was ginned.
53.-54.	Make no entry.
55. Gross Prod.	Make separate line entries to show the identification numbers when bales have varying QAFs, disposition, or share. Combine lines when bales have the same QAFs, disposition, and share. Enter "Unginned" for cotton that has been harvested but not ginned. For a remnant, enter "REM."
56. Bu., Ton, Lbs., CWT	Circle "Lbs." in column heading. Determine the Net Weight of all bales, remnants, or unginned cotton on a line basis as follows: (1) For bales of cotton, the Net Weight is the bonded warehouse weight in which the cotton is sold, and which is also required for placing cotton into the CCC Loan Support program. In some areas, gins own the warehouse which provide the bonded warehouse weight, and in other areas, gins ship the cotton bales to a warehouse which weighs the bales and issues the bonded weight. **Exception**: An exception to using the bonded warehouse weight is that in some areas, a gin may have a purchase contract direct with a mill. In this case, the cotton does not go to a warehouse, but direct to a mill. Only in these situations will gin weights be used. Explain in the Narrative that gin weights were used and why and for any other unusual circumstances in which gin weights were used. (2) For remnants, the Net Weight is the gin weight. **Note**: For bales and remnants deduct the weight of bagging and ties unless already deducted at the gin or warehouse.

56. Bu., Ton, Lbs., CWT (continued)	(3) For small amounts of harvested unginned cotton (not in a module or trailer), determine the Net Weight by estimating the gross weight of the unginned cotton, then multiply by the percent of turnout (from the gin) of the last module (or trailer) ginned on the unit = Net Weight (Lbs.) of production. **Example**: 300 lbs. (gross weight estimate) × .15 (percent of turnout) = 45 lbs. (4) For harvested unginned cotton in a trailer, determine the Net Weight of small amounts by using the tare weight of the cotton in the trailer (Lbs.) multiplied by the percent of turnout (from the gin) of the last trailer (or module) ginned on the unit = Net Weight (Lbs.) of production. **Example**: 1,800 lbs. (tare weight) × .20 (percent of turnout) = 360 lbs. (5) For harvested unginned cotton in a traditional rectangular module or round bale/module, determine the Net Weight by measuring the traditional rectangular module or round bale/module in feet, to tenths, after receiving approval from the AIP: Traditional rectangular module of AUP cotton harvested by a stripper harvester without a burr extractor: Length × Width × Height × Cubic Foot Factor* × Percent of Turnout from the most recent module (or trailer) ginned on the unit = Net Weight (Lbs.) of Production **Example**: 32 ft. × 7.5 ft. X 5.5 ft. = 1,320 × 8.5 factor × 15% turnout = 1,683 lbs. Round bale/module: Pi × radius^2 × Height × Cubic Foot Factor* × Percent of Turnout from the most recent module (or trailer) ginned on the unit = Net Weight (Lbs.) of Production **Example**: 3.14 × 9 ft. (3^2) × 8ft. × 14.5 factor × 25% turnout = 820 lbs.

56. Bu., Ton, Lbs., CWT (continued)	*Average number of pounds of seed cotton in a cubic foot. For AUP cotton harvested by a stripper harvester without a burr extractor, the cubic foot factor for traditional rectangular cotton modules is 8.5. For AUP cotton harvested by a picker harvester or harvested by a stripper harvester with a burr extractor, the cubic foot factor for traditional rectangular cotton modules is 10. For AUP cotton harvested by a picker harvester with an onboard round module builder, the cubic foot factor for round cotton modules is 14.5. For ELS cotton harvested by a picker harvester, the cubic foot factor is 11. If no cotton has been ginned nor will be ginned from the unit, use the Average Percent of Turnout, on the date of final inspection, from the gin where the cotton would have been delivered for ginning. Refer to **Quality Factor** (Section II, column 65) for QA procedures for items (3), (4), and (5) above. Document, on a Special Report, the calculations used to determine the Net Weight of any unginned cotton in items (3), (4), or (5) above. Explain the reason requiring their use and the date of approval from the AIP when required. **QA** – Refer to exhibit 11 for Cotton QA procedures for 64a and 64b column entries.
57.-60b.	MAKE NO ENTRY
61. Adjusted Production	Transfer the entry from column 56, in whole pounds.
62. Prod. Not to Count	Production not to count, to the nearest whole pound, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the production guarantee per acre, and there is also harvested production from such acreage or from other sources (e.g., other units or uninsured acreage) in the same module or trailer, or, if applicable, where stalks were destroyed without consent. This entry must never exceed production shown on the same line. Explain any "production not to count" in the Narrative.
63. Production Pre-QA	Result of subtracting column 62 from column 61.
64a. Value	Record Price A (value per pound), to four decimal places, for production eligible for QA from the Cotton Quality Adjustment Worksheet.
64b. Mkt. Price	Record Price B, to four decimal places, from the Cotton Quality Adjustment Worksheet.

65. Quality Factor	Divide column 64a by column 64b, rounded to four decimal places (or enter the factor from the Cotton Quality Adjustment Worksheet). Harvested unginned cotton damaged by insured causes may be adjusted for quality when a price (value per pound) can be determined from harvested ginned production from the same unit that was eligible for QA. The factor (to four decimal places) of the last bale ginned from the unit is used to quality adjust unginned cotton production for items (3), (4), or (5) of Section II, column 56.
66. Production to Count	(1) If QA does not apply, transfer entry from column 63. (2) If QA does apply, multiply column 63 times column 65, rounding to the nearest whole pound.
67. Total	Total of column 63. If no entry in column 63, make no entry.
68. Section II Total	**Preliminary**: Make no entry. **Final**: Enter the figure from Section II, column 66 total.
69. Section I Total	**Preliminary**: Make no entry. **Final**: Enter the figure from Section I, column 38 total.
70. Unit Total	**Preliminary**: Make no entry. **Final**: Total of column 68 and column 69.
71. Allocated Prod.	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.
72. Total APH Prod.	Result of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71 transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.

The following required entries are not illustrated on the following PW example.

Element/Item Number	Description
73. Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the PW with the insured (or insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.
74. Adjuster's Signature, Code #, and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75. Page Numbers	**Preliminary**: Page numbers – "1," "2," etc., at the time of inspection. **Final**: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (EXAMPLE 1: AUP COTTON)

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY	8. Name of Insured	
Cotton 0021	0001-0001BU	FN-430	Agency	ANY AGENCY	I.M. INSURED	
4. Date(s) of Damage	JUN	JUL 8			9. Claim # XXXXXXXX	11. Crop Year YYYY
5. Cause(s) of Damage	Drought	Hail			10. Policy # XXXXXX	
6. Insured Cause %	85	15			14. Date(s) Notice of Loss: 1st MM/DD/YYYY	2nd / Final MM/DD/YYYY
12. Additional Units	0002-0001-BU				15. Companion Policy(s)	
13. Est. Prod. Per Acre	515					

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL

16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage
A	NS		9.8	1.000		997					003		H	H
B	NS		10.8	1.000		997					003		UH	UH
E	NS		9.2	1.000		997					003		UH	UH
		39. TOTAL	29.8											

B. POTENTIAL YIELD

31. Appraised Potential	32a. / 32b. Moisture % / Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
70			756		756		756
19			175	.6864	120		120
		42. TOTALS	931		876		876

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

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

NARRATIVE (If more space is needed, attach a Special Report)
Field A measured by wheel. Fields B and E acreage using MPCI acreage report. Acreage would measure within 5 percent. QAF for Field E determined from harvested ginned production from Field A in Section II. Price B = .5214 (90% of Price B = .4693). Quality damage from drought caused decreased fiber strength. See attached Quality Adjustment Worksheet for calculations.

SECTION II – DETERMINED HARVESTED PRODUCTION

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

A. MEASUREMENTS

47a. / 47b. Share Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction
	NS	Farmers Gin, Any Town			

B. GROSS PRODUCTION

53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton Lbs., Cwt.
		426-455	4,190

C. ADJUSTMENTS TO HARVESTED PRODUCTION

57. Shell/ Sugar Factor	58a. / 58b. FM% Factor	59a. / 59b. Moisture % Factor	60a. / 60b. Test WT Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. / 64b. Value Mkt. Price	65. Quality Factor	66. Production to Count
				4,190		4,190	.3579 / .5214	.6864	2,876
			67. TOTAL			4,190	68. Section II Total		2,876
							69. Section I Total		876
							70. Unit Total		3,752
							71. Allocated Prod.		
							72. Total APH Prod.		3,752

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

EXAMPLE

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (ELS COTTON)

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	ANY COMPANY	8. Name of Insured	
Cotton 0022	0003-0001BU	FN-215	Agency	ANY AGENCY	I.M. INSURED	
4. Date(s) of Damage	APR 2	JUL 30			9. Claim # XXXXXXXX	11. Crop Year YYYY
5. Cause(s) of Damage	Hail	Hail			10. Policy # XXXXXX	
6. Insured Cause %	90	10			14. Date(s) Notice of Loss	1st MM/DD/YYYY / 2nd / Final MM/DD/YYYY
12. Additional Units	0002-0001BU				15. Companion Policy(s) ***	
13. Est. Prod. Per Acre	795					

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 % / 32b. Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		6.0	1.000		997					002		UH	To Plow	14			84	.7908	66		66
B	NS		10.5	1.000		997					002		H	H								
C	NS		90.5	1.000		997					002		H	H								
		39. TOTAL	107.0														42. TOTALS	84		66		66

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

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

NARRATIVE (If more space is needed, attach a Special Report)
No inspection, insured replanted Field B to AUP cotton. May 1, YYYY No inspection, Aug. 15, YYYY
Line 2 Section II ELS cotton Price B = .8125 (90% of Price B = .7313). All fields measured by wheel, see attached Special Report for calculations. See attached Cotton Quality Adjustment Worksheet for calculations.
See attached Special Report for AUP cotton factor calculations for Line 1 of Section II. Quality damage due to excess soil water resulting in reduced micronaire.

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY

44. Damage similar to other farms in the area? Yes [X] No [ ]

45. Assignment of Indemnity Yes [ ] No [X]

46. Transfer of Right to Indemnity? Yes [ ] No [X]

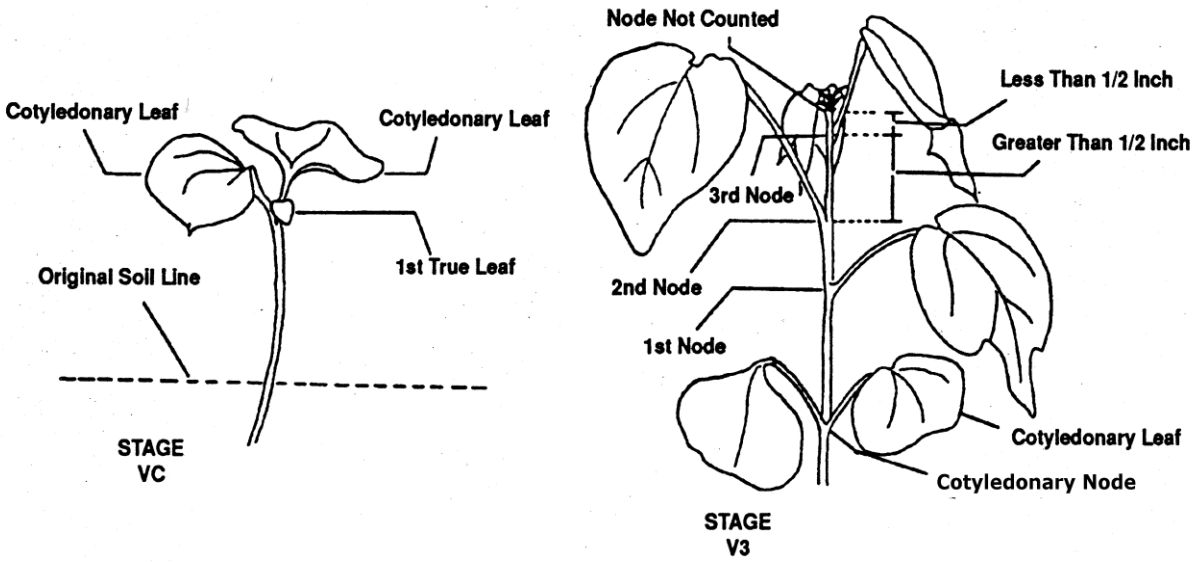
A. MEASUREMENTS | **B. GROSS PRODUCTION** | **C. ADJUSTMENTS TO HARVESTED PRODUCTION**

47a. Share / 47b. Field ID	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod.	56. Bu., Ton (Lbs.., Cwt.)	57. Shell/ Sugar Factor	58a. FM% / 58b. Factor	59a. Moisture % / 59b. Factor	60a. Test WT / 60b. Factor	61. Adjusted Production	62. Prod. Not to Count	63. Production Pre-QA	64a. Value / 64b. Mkt. Price	65. Quality Factor	66. Production to Count
	NS	Farmers Gin, Any Town						810-822	5,890					5,890		5,890	.4444 / .7977	.5571	3,281
	NS	Farmers Gin, Any Town						901-925	12,038					12,038		12,038	.6425 / .8125	.7908	9,520
														67. TOTAL		17,928	68. Section II Total		12,801
																	69. Section I Total		66
																	70. Unit Total		12,867
																	71. Allocated Prod.		
																	72. Total APH Prod.		12,867

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

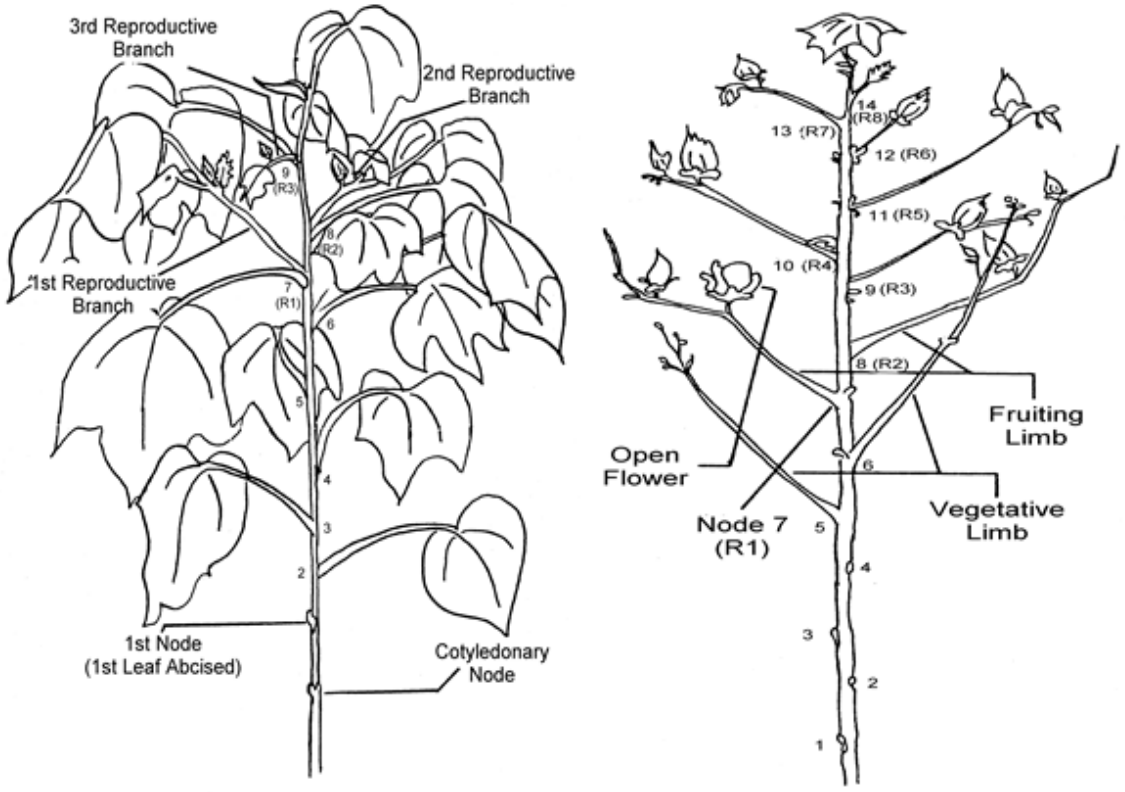
EXAMPLE

AUP COTTON VEGETATIVE STAGE ILLUSTRATION



Stage Number	Average Time Interval	Characteristics
VC	9 days from emergence	Plants are 1 to 3 inches in height; terminal bud located at the junction of cotyledonary stem and main stem.
V1	4 days	Internode above cotyledonary node has elongated ½ inch or more; first true leaf approaching full size; second true leaf developing rapidly and approaching full size near the end of period.
V2	4 days	Second internode has elongated ½ inch or more.
V3	4 days	Third internode has elongated ½ inch or more.
V4	4 days	Fourth internode has elongated ½ inch or more.
V5	4 days	Fifth internode has elongated ½ inch or more.
V6	4 days	Sixth internode has elongated ½ inch or more.
Note: Plants are classified in a vegetative stage until the first reproductive stage (R1) is reached. Under certain conditions, vegetative stages may end before or after the sixth node stage.		

AUP REPRODUCTIVE STAGE ILLUSTRATIONS

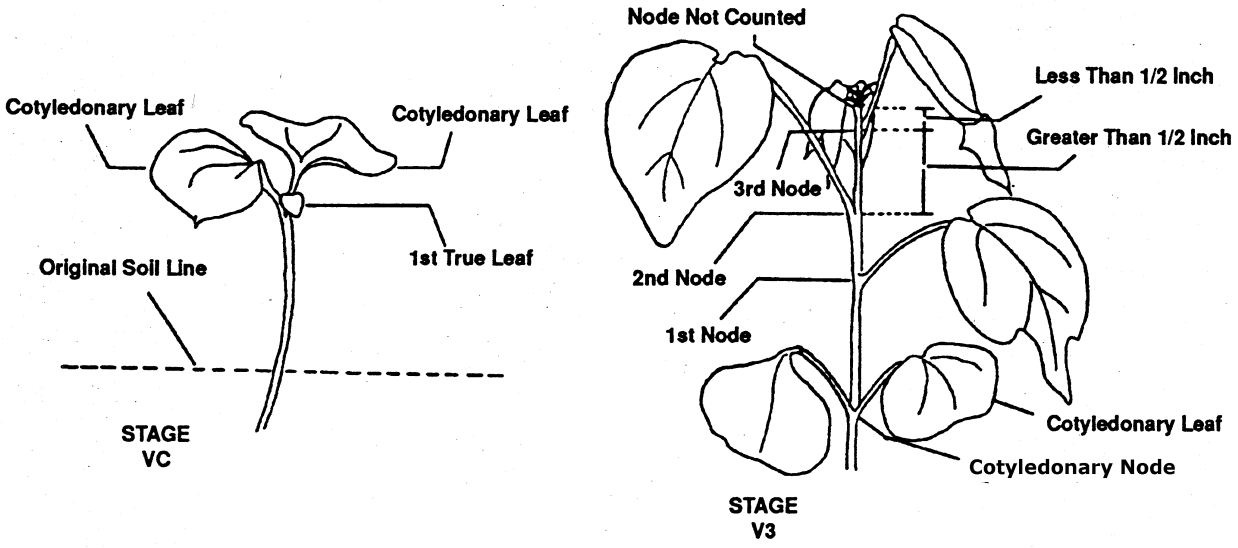


Stage Number	Average Time Interval	Characteristics
R1	4 days	The first square may appear on the plant as low as the fifth or as high as the seventh node under certain conditions. The square grows at an average rate of one millimeter per day. The plant is approximately 33 days post emergence.
R2	5 days	The next internode has elongated ½ inch or more. The first fruiting branch is beginning to elongate at the first "R" node. Cotyledons have shed from the plant.
R3	3 days	Two fruiting branches should be visible and a square appearing at the leaf axle of the third "R" node.
R4	3 days	The plant is approximately 45 days post emergence. Third "R" internode has elongated ½ inch or more.
R5	3 days	Fourth "R" internode has elongated ½ inch or more. Plant is squaring freely.
R6	3 days	Fifth "R" internode has elongated ½ inch or more.
R7	3 days	Sixth "R" internode has elongated ½ inch or more.

Stage of Growth Illustrations – AUP Cotton (Continued)

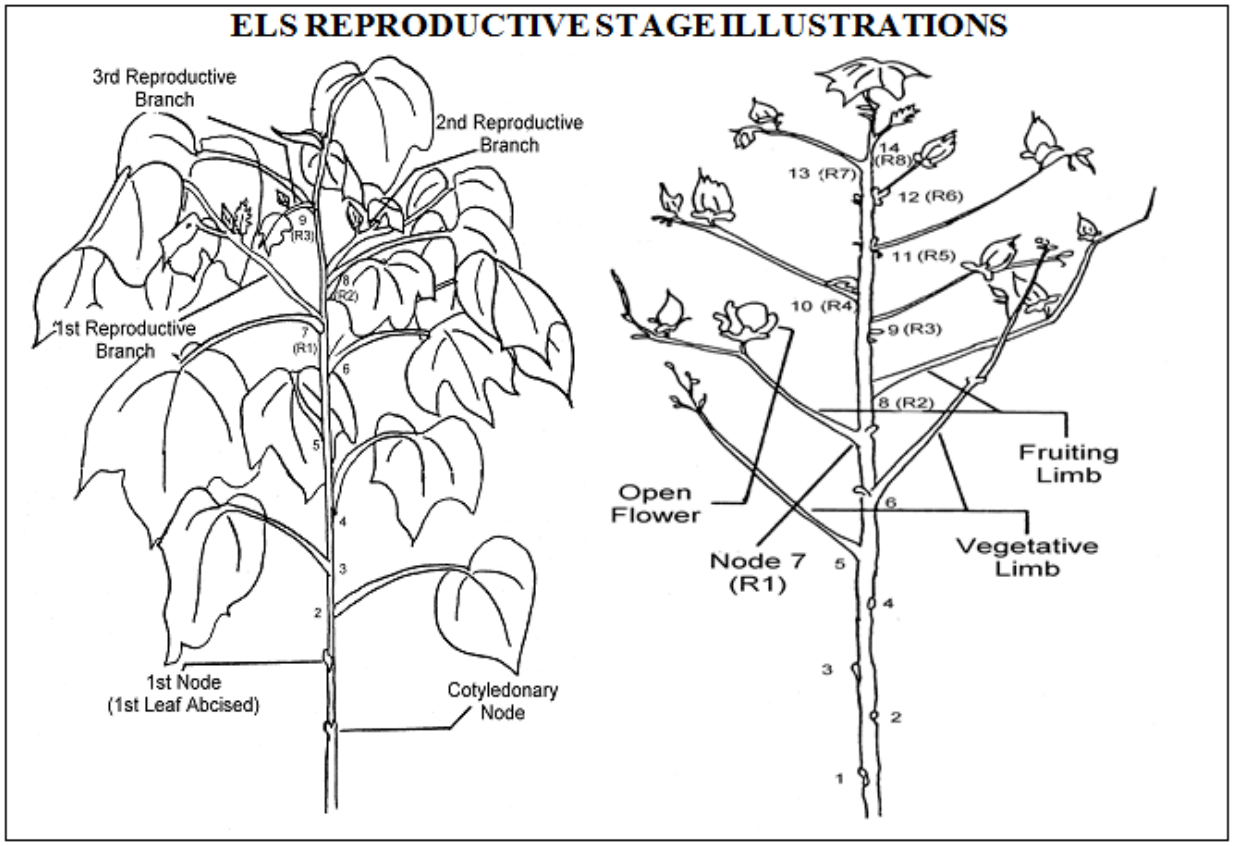
Stage Number	Average Time Interval	Characteristics
R8	3 ½ days	The first white bloom normally appears at this stage on the fruiting branch elongated from the first "R" node. The plant is approximately 57 days post emergence.
R9	3 ½ days	Eighth "R" internode has elongated ½ inch or more.
R10	3 ½ days	Ninth "R" internode has elongated ½ inch or more.
R11	3 ½ days	Tenth "R" internode has elongated ½ inch or more.
R12	-	Bolls are present on fruiting branches attached to first and second "R" nodes.
R12+	-	The plant now has twelve or more "R" nodes; squares and bolls continue to develop. Plants will be identified as R12+ throughout the remaining growth and development period.

ELS COTTON VEGETATIVE STAGE ILLUSTRATIONS



Stage Number	Average Time Interval	Characteristics
VC	12 days from emergence	Plants are 1 to 3 inches in height; a terminal bud at the junction of cotyledonary stem and main stem.
V1	5 days	Internode above cotyledonary node has elongated ½ inch or more; first true leaf approaching full size; second true leaf developing rapidly and approaching full size near the end of period.
V2	5 days	Second internode has elongated ½ inch or more.
V3	5 days	Third internode has elongated ½ inch or more.
V4	5 days	Fourth internode has elongated ½ inch or more.
V5	5 days	Fifth internode has elongated ½ inch or more.
V6	5 days	Sixth internode has elongated ½ inch or more.
Note: Plants are classified in a vegetative stage until the first reproductive stage (R1) is reached. Under certain conditions, vegetative stages may end before or after the sixth node stage.		

Stage of Growth Illustrations – ELS Cotton (Continued)



Stage Number	Average Time Interval	Characteristics
R1	4 days	The first square may appear on the plant as low as the fifth or as high as the seventh node under certain conditions. The square grows at an average rate of one millimeter per day. The plant is approximately 42 days post emergence.
R2	5 days	The next internode has elongated ½ inch or more. First fruiting branch is beginning to elongate at the first "R" node. Cotyledons have shed from the plant.
R3	3 days	Two fruiting branches should be visible and a square appearing at the leaf axle of the third "R" node.
R4	3 days	The plant is approximately 54 days post emergence. Third "R" internode has elongated ½ inch or more.
R5	3 days	Fourth "R" internode has elongated ½ inch or more. Plant is squaring freely.
R6	3 days	Fifth "R" internode has elongated ½ inch or more.
R7	3 days	Sixth "R" internode has elongated ½ inch or more.
R8	4 days	The first yellow bloom normally appears at this stage on the fruiting branch elongated from the first "R" node. The plant is approximately 65 days post emergence.

Stage of Growth Illustrations – ELS Cotton (Continued)

Stage Number	Average Time Interval	Characteristics
R9	4 days	Eighth "R" internode has elongated ½ inch or more.
R10	4 days	Ninth "R" internode has elongated ½ inch or more. The first small bolls may be present on fruiting branches attached to the first and second "R" nodes.
R11	4 days	Tenth "R" internode has elongated ½ inch or more.
R12	4 days	Eleventh "R" internode has elongated ½ inch or more.
R13	4 days	Twelfth "R" internode has elongated ½ inch or more. The plant normally has the maximum number of bolls.
R14	4 days	Thirteenth "R" internode has elongated ½ inch or more; bolls continue to develop.
R15	4 days	Fourteenth "R" internode has elongated ½ inch or more; bolls continue to develop.
R16	4 days	Fifteen internodes have developed.
R16+	-	The plant now has 16 or more "R" nodes; bolls continue to develop. Plants will be identified as R16+ throughout the remaining growth and development period.

Table A – Minimum Representative Sample Requirements

Acres in Field or Subfield	Minimum No. 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.	

Table B – Single Row Length For Each Sample

Row Width	1/100 Acre
42 inches	124 feet
40 inches	131 feet
38 inches	138 feet
36 inches	145 feet
34 inches	154 feet
32 inches	163 feet
30 inches	174 feet
28 inches	187 feet
26 inches	201 feet
24 inches	218 feet
22 inches	238 feet
20 inches	261 feet
18 inches	290 feet
16 inches	327 feet

Table C – AUP "Picker" Cotton

Vegetative Stages – Plants Partially Destroyed Factor Chart							
Stage of Growth	Cut-Off Symbol						
	CC	C1	C2	C3	C4	C5	C6
V1	25	15					
V2	30	25	15				
V3	40	30	20	10			
V4	45	35	25	15	10		
V5	50	40	30	20	15	10	
V6	55	45	35	25	20	15	10

Table D – AUP "Stripper" Cotton

Vegetative Stages – Plants Partially Destroyed Factor Chart							
Stage of Growth	Cut-Off Symbol						
	CC	C1	C2	C3	C4	C5	C6
V1	30	20					
V2	40	30	20				
V3	50	40	30	20			
V4	60	50	40	30	20		
V5	70	60	50	45	35	25	
V6	85	75	65	60	50	40	40

Table E – AUP "Picker" Cotton

Reproductive Stages – Plants Partially Destroyed Factor Chart – CA and AZ Only																			
Stage of Growth	Cut-Off Symbol																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	15			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	15		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	20	15	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	20	15	15

Table F – AUP "Picker" Cotton

Reproductive Stages – Plants Partially Destroyed Factor Chart – ALL States Except CA and AZ																			
Stage of Growth	Cut-Off Symbol																		
	CC	C1	C2	C3	C4	C5	C6	C7	C8	C9	C10	C11	C12	C13	C14	C15	C16	C17	C18
R1	60	50	40	30	25	20	15	10											
R2	65	55	45	35	30	25	20	15	10										
R3	70	60	50	40	35	30	25	20	15	10									
R4	75	65	55	45	40	35	30	25	20	15	10								
R5	80	70	60	50	45	40	35	30	25	20	15	10							
R6	90	80	70	60	50	45	40	35	30	25	20	15	10						
R7	100	90	80	70	60	50	45	40	35	30	25	20	15	10					
R8	100	100	90	80	70	60	50	45	40	35	30	25	20	15	10				
R9	100	100	100	100	90	80	60	50	45	40	35	30	25	20	15	10			
R10	100	100	100	100	100	90	70	60	50	45	40	35	30	25	20	15	10		
R11	100	100	100	100	100	100	80	70	60	50	45	40	35	30	25	20	15	10	
R12	100	100	100	100	100	100	80	75	70	60	50	45	40	35	30	25	15	10	5

Table G – AUP "Stripper" Cotton

Reproductive Stages – Plants Partially Destroyed Factor Chart																			
Stage of Growth	Cut-Off Symbol																		
	CC	C1	C2	C3	C4	C5	RR	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12
R1	100	90	80	75	70	65	60	50											
R2	100	100	90	80	75	70	65	55	45										
R3	100	100	100	90	80	75	70	60	50	40									
R4	100	100	100	100	90	80	75	65	55	45	35								
R5	100	100	100	100	100	90	80	70	60	50	40	30							
R6	100	100	100	100	100	100	90	80	65	55	45	35	25						
R7	100	100	100	100	100	100	100	90	80	70	60	50	35	20					
R8	100	100	100	100	100	100	100	90	80	70	60	50	35	20	10				
R9	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5			
R10	100	100	100	100	100	100	100	95	85	75	65	50	35	20	10	5	2		
R11	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	
R12	100	100	100	100	100	100	100	95	90	80	70	55	40	25	15	10	5	2	0

Stripper-Type Cut-off Symbols: RR = cut-off <u>below</u> 1st fruiting limb; R1 = cut-off <u>above</u> 1st fruiting limb; R2 = cut-off <u>above</u> 2nd fruiting limb, etc.

Table H – AUP "Picker" Cotton

Reproductive Stages – Fruiting Limbs Destroyed % of Loss Chart – CA and AZ Only																				
Stage of Growth	Number of Limbs Destroyed – 10 Plants																			
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100
R1	0																			
R2	1	2																		
R3	1	2	5	7																
R4	1	2	5	7	9	11														
R5	1	2	5	7	9	11	13	15												
R6	2	3	5	7	9	11	13	15	17	19										
R7	2	3	5	7	9	11	13	15	17	19	21	23								
R8	2	3	6	8	10	12	14	16	18	20	22	24	26	28						
R9	2	3	6	8	10	12	14	16	18	20	22	24	26	28	30	32				
R10	2	3	6	8	10	12	14	16	18	20	22	24	26	28	31	33	35	37		
R11	2	3	6	8	10	12	15	17	19	21	23	25	27	29	32	34	36	38	40	42
R12	2	4	7	9	11	13	16	18	20	22	24	26	29	31	33	36	38	40	42	44
R12+	3	5	8	10	12	15	17	20	22	25	27	30	32	35	37	40	41	45	47	50

Table I – AUP "Picker" Cotton

Reproductive Stages – Original Stand 40 Plants or Less In 10 Feet – Fruiting Limbs Destroyed % of Loss Chart ALL States EXCEPT CA and AZ																								
Stage of Growth	Number of Limbs Destroyed – 10 Plants																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	3	6																						
R3	3	6	8	11																				
R4	3	6	8	11	14	17																		
R5	3	6	8	11	14	17	20	22																
R6	3	6	8	12	15	18	20	23	25	29														
R7	3	6	9	12	15	18	21	24	26	30	32	35												
R8	4	7	9	12	15	19	22	25	27	31	33	36	38	42										
R9	4	7	9	12	16	20	23	27	29	32	34	37	40	44	45	48								
R10	4	7	10	13	17	21	24	28	31	34	36	39	43	46	48	51	53	56						
R11	4	7	10	14	18	22	25	29	32	36	38	42	46	49	52	55	58	62	64	67				
R12	4	7	12	16	20	23	26	30	34	38	41	45	49	53	56	60	64	68	71	75	79	82		
R12+	5	8	13	17	22	25	29	34	37	41	45	49	53	57	62	66	70	74	78	82	86	90	94	98

Reference Material (Continued)

Table J – AUP "Picker" Cotton

Reproductive Stages – Original Stand EXCEEDS 40 Plants in 10 Feet – Fruiting Limbs Destroyed % of Loss Chart ALL States EXCEPT CA and AZ																								
Stage of Growth	Number of Limbs Destroyed 10 Plants																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	0																							
R2	2	4																						
R3	2	4	6	8																				
R4	2	4	6	8	11	12																		
R5	2	4	6	8	11	12	15	16																
R6	2	4	6	9	12	13	15	17	19	21														
R7	2	4	7	9	12	13	16	17	20	22	23	26												
R8	3	5	7	9	12	12	16	17	20	23	24	27	29	30										
R9	3	5	7	9	12	13	16	18	21	24	25	28	30	32	34	35								
R10	3	5	7	9	12	14	16	19	21	24	26	29	31	33	36	38	39	41						
R11	3	5	7	10	13	15	17	20	22	25	27	30	32	34	37	39	42	44	47	49				
R12	3	6	8	11	14	17	20	22	25	28	31	34	37	39	42	45	48	51	53	56	59	62		
R12+	4	7	9	12	16	19	22	25	28	31	34	37	40	43	47	50	53	56	59	62	65	68	71	74

Table K – AUP "Stripper" Cotton

Reproductive Stages – Fruiting Limbs Destroyed Percent of Loss Chart																								
Stage of Growth	Number of Limbs Destroyed – 10 Plants																							
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120
R1	1	2																						
R2	1	2	4	5																				
R3	3	6	9	12	15																			
R4	3	6	9	12	15	18	21	24																
R5	4	8	12	16	20	24	28	32	36	40														
R6	4	8	12	16	20	24	28	32	36	40	44	48												
R7	5	10	15	20	25	30	35	40	45	50	55	60	65	70										
R8	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80								
R9	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91						
R10	3	5	10	15	20	25	30	35	40	50	56	62	68	75	80	85	88	91	94	96				
R11	2	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98		
R12	1	4	7	10	15	20	25	30	37	45	52	60	66	72	78	86	90	93	95	97	98	98	99	100

Table L – AUP Cotton Boll Factors

Small Bolls	.25	(Bolls are less than ½ mature size.)
Large Bolls	.50	(Bolls are more than ½ mature size.)
Mature Bolls	1.00	(Bolls are maximum size, of 1 ½ to 2 inches long, low moisture content, carpel walls fully developed.)

Table M – ELS Cotton

ALL Stages – Plants Partially Destroyed Factor Chart																							
Stage of Growth	Cut-Off Symbol																						
	CC	C1	C2	C3	C4	C5	RR	R1	R2	R3	R4	R5	R6	R7	R8	R9	R10	R11	R12	R13	R14	R15	R16
V1	75	70																					
V2	80	75	65																				
V3	85	80	70	60																			
V4	90	85	75	65	55																		
V5	95	90	80	70	60	50																	
V6	100	95	90	80	70	60	50																
R1	100	95	85	80	75	70	65	55															
R2	100	100	95	85	80	75	70	60	50														
R3	100	100	100	95	85	80	74	65	55	45													
R4	100	100	100	100	95	85	80	70	60	50	40												
R5	100	100	100	100	100	95	85	75	65	55	45	35											
R6	100	100	100	100	100	100	95	85	70	60	50	40	30										
R7	100	100	100	100	100	100	100	93	83	73	63	53	38	23									
R8	100	100	100	100	100	100	100	93	83	73	63	53	38	23	13								
R9	100	100	100	100	100	100	100	95	85	77	67	54	40	25	15	8							
R10	100	100	100	100	100	100	100	95	85	77	67	54	40	25	14	8	5						
R11	100	100	100	100	100	100	100	96	92	82	72	57	42	27	17	10	7	1					
R12	100	100	100	100	100	100	100	96	92	82	72	57	42	27	17	10	7	4	3				
R13	100	100	100	100	100	100	100	97	93	83	73	58	43	29	19	12	9	6	5	2			
R14	100	100	100	100	100	100	100	97	93	83	73	58	43	29	19	12	9	6	5	2	1		
R15	100	100	100	100	100	100	100	98	94	84	74	59	44	30	20	13	10	7	6	3	2	1	
R16	100	100	100	100	100	100	100	99	95	85	75	60	45	30	20	15	10	7	6	3	2	1	0

Cut-off Symbols: C3 = Cut-off above 3rd True Leaf; RR = Cut-off below 1st Fruiting Limb; R1 = Cut-off above 1st Fruiting Limb; R4 = Cut-off above 4th Fruiting Limb, etc.

Table N – ELS Cotton

Reproductive Stages – Fruiting Limbs Destroyed Percent of Loss Chart																																
Stage of Growth	Number of Limbs Destroyed – 10 Plants																															
	5	10	15	20	25	30	35	40	45	50	55	60	65	70	75	80	85	90	95	100	105	110	115	120	125	130	135	140	145	150	155	160
R1	1	30																														
R2	1	26	30	35																												
R3	2	23	27	32	36																											
R4	2	18	24	30	36	40	46	50																								
R5	3	15	20	25	30	35	40	45	50	55																						
R6	4	10	17	23	29	33	38	43	48	54	60	65																				
R7	4	7	11	15	20	25	30	35	40	45	51	58	65	72																		
R8	5	7	12	16	21	25	30	35	40	45	51	58	65	72	77	82																
R9	6	7	11	16	20	23	28	33	38	44	50	56	63	70	75	80	84	88														
R10	5	6	10	15	18	22	27	33	38	44	50	55	62	68	73	78	82	86	90	94												
R11	4	5	7	8	13	18	23	28	34	42	48	53	60	67	71	76	80	84	88	92	94	96										
R12	3	4	6	8	13	18	23	28	34	42	48	53	60	67	71	76	80	84	88	92	94	96	97	98								
R13	2	3	5	7	11	16	20	24	30	38	43	50	57	64	68	74	78	82	86	90	92	94	96	97	98	99						
R14	1	2	4	6	10	15	19	22	28	35	41	48	55	62	66	72	76	80	84	88	90	92	94	95	96	97	98	99				
R15	0	1	3	5	9	12	17	20	26	33	38	44	52	60	64	70	74	78	82	86	88	90	92	93	94	96	97	98	99	100		
R16	0	1	2	4	8	10	15	19	25	31	36	43	51	59	62	68	73	77	81	85	87	90	92	93	94	96	97	98	99	99	100	100

Table O – ELS Cotton Boll Factors

Small Bolls	.25	(Bolls are less than ½ mature size.)
Large Bolls	.50	(Bolls are more than ½ mature size.)
Mature Bolls	l.00	(Bolls are maximum size, of 1 ½ to 2 inches long, low moisture content, carpel walls fully developed.)

Insurability of Non-Irrigated Cotton Grown Under a Conservation Tillage Practice

A. General Information

In high wind areas, producers may plant a small grain (usually wheat or rye) during the fall to prevent soil erosion during the winter and spring months. Building organic matter in the soil, prevention of soil compaction, cutting costs, improving yields, and moisture conservation are other reasons to employ a conservation tillage practice. The small grain is then chemically terminated but remains standing between the rows of cotton to reduce wind-caused damage to the cotton seedlings and soil erosion. The small grain should be terminated in the early to mid-boot stage of growth in order to provide maximum erosion reduction and yet not use excessive amounts of soil moisture needed to produce the cotton crop.

Under some conditions, although herbicide practices are properly applied to terminate the small grain crop, the plants may produce seed heads. This may occur when the small grain is stressed and is not sufficiently translocating the herbicide to cause quick termination. For AUP cotton, check the applicable SP for insurability impacts for any cotton that is grown where a small grain crop has reached the heading stage in the same calendar year. The ELS Cotton CP contain a provision that makes any cotton uninsurable that is grown where a small grain crop has reached the heading stage in the same calendar year, unless:

(1) the acreage is irrigated; or

(2) adequate measures are taken to terminate the small grain crop prior to heading (if non-irrigated); and

(3) less than fifty percent (50%) of the small grain plants reach the heading stage.

B. Standard Procedures for a Conservation Tillage Practice

Any small grain crop utilized in a conservation tillage practice will not be considered headed out unless fifty percent (50%) or more of the small grain plants have reached the heading stage. If proper herbicide practices are utilized to terminate the small grain crop, this threshold should not be reached. Proper practices include applying recommended amounts of herbicide at a time that, under normal growing conditions, will result in the termination of the small grain plants before plants reach the heading stage.

When the above conservation tillage practice exists and the acreage is all or part of a claim for indemnity, the loss adjuster must document, on a Special Report, the following:

(1) The insured does not have an insurance policy in effect for the small grain on the acreage;

(2) The operator (producer) complied with all requirements of the CP, including but not limited to applying a recommended herbicide in the required amounts at the proper stage of growth to achieve vegetative kill before 50 percent or more of the small grain plants reached the heading stage; and

(3) The actual percentage of small grain plants that have reached the heading stage on the acreage.

Rules for Skip-Row Planting Patterns

A. General Information

From the Definitions section of the Cotton (AUP) and ELS Cotton CP, "Skip-row" means a planting pattern that:

(1) Consists of alternating rows of cotton and fallow land or land planted to another crop the previous fall; and

(2) Qualifies as a skip-row planting pattern as defined by the FSA or successor agency.

Refer to the CIH for additional guidance regarding skip-row planted cotton and ELS cotton.

B. FSA Rules

The FSA Acreage Compliance Determinations Handbook (2CP) provides the methods of determining acreage of solid plant and skip-row cotton.

C. Verifying Row-Widths and Planting Patterns

Adjusters are to verify the insured producer's reported and determined row widths and planting patterns with the FSA rules before determining percent of acres planted and that yield conversion factors have been applied correctly to approved yields when completing the claim for indemnity. See Table 4, below, for percent of acres planted to cotton. Use the following information when applying FSA rules.

(1) Non-irrigated and Irrigated Cotton. If the insured acreage is:

(a) Non-irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use a yield conversion factor of 1.00 and the percent planted factor of 1.000.

(b) Irrigated cotton and the skips in any skip-row planting pattern do not meet the qualifications according to FSA rules as a skip-row pattern and the entire area is considered devoted to the crop, use the percent planted factor of 1.000.

For any acreage that was not defined and reported correctly on the AR according to FSA rules and this procedure, adjusters are to follow current procedure for revising ARs before and after the final ARD in subparagraph C.

(2) Establishing Planting Patterns Before and After the FPD

Occasions do occur when an insured initially plants cotton in a skip-row pattern or a solid planted pattern, the crop is damaged or destroyed and the insured replants to a new (or different) planting pattern. For AR and claim for indemnity purposes, the planting pattern established on the FPD is used for determining acreage and yield.

C. Verifying Row-Widths and Planting Patterns (continued)

Use the following examples and instruction for recording planting patterns or changes in planting patterns occurring before or after the FPD.

Example 1: Before the FPD. The insured initially plants cotton in a skip-row planting pattern of 2 in × 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants acreage in a new planting pattern, solid planted (40-inch rows). On the FPD, the new planting pattern of solid planted (40-inch rows) is the planting pattern established and is used to determine percent of acres planted and yield.

Example 2: After the FPD. The insured's cotton planting pattern established and reported on the FPD was 2 in × 1 out (40-inch rows), the acreage is damaged or destroyed and the insured replants to a new planting pattern of solid planted (40-inch rows). If at a later date the insured files a claim for indemnity, the planting pattern established on the FPD is retained for determining acreage and yield. Adjusters are to record the new planting pattern in the Narrative of the PW and explain.

Example 3: Use of FSA Certified Acres. Caution is required in the use of FSA certified acres to avoid overpayment or underpayment of indemnities. Adjusters are to compare the planting pattern row-width(s) reported for crop insurance purposes with the planting pattern row-width(s) certified at FSA, if available. A planting pattern could have been reported for insurance as a skip-row planting pattern, as in example 2 above, and certified as solid planted at FSA. Since FSA requires the producer to report the planting pattern established at the time of certification, in this example the producer reported correctly to the insurer and FSA. Adjusters are to explain the reason for the difference in the Narrative of the PW.

For any acreage replanted that was not defined and reported correctly, according to FSA rules and the before or after the FPD examples above, adjusters are to revise the AR to correct the acreage and yield.

(3) Reporting Acreage and Production for APH

Acreage and production reported for APH purposes must also be reported according to the applicable FSA rules for skip-row planting patterns for the crop year.

Yield Conversion Factors for Non-Irrigated Skip-Row Planting Patterns

A. General Information

(1) Acreage determinations and qualifying skip-row planting patterns must agree with the FSA Rules and Verifying Row-widths and Planting Patterns in exhibit 9.

(2) Refer to Table 4, below, for Percent Planted Factors for 30 to 40-inch planting patterns.

B. Yield Conversion Factor Tables

To compute the AR yield for non-irrigated skip-row planting pattern(s) carried out, multiply the approved solid-planted yield from the APH form times the yield conversion factor for the qualifying skip-row planting pattern. Irrigated acreage does not qualify for skip-row yield conversion factors.

If the entire area is considered devoted to cotton (solid planted) by FSA, a yield conversion factor of 1.00 must be used. Use the following tables to convert qualifying non-irrigated skip-row cotton yields to a solid-planted basis:

Table 1 – These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
2 planted × 1 skipped	30 to 40 inch	1.33
2 planted × 1 narrow skip (40-40-24**)	30 to 40 inch	1.23
2 planted × 1 narrow skip (38-38-26***)	30 to 40 inch	1.25
2 planted × 2 skipped	30 to 40 inch	1.50
2 planted × 4 or more skipped	30 to 40 inch	1.67
4 planted × 1 skipped	30 to 40 inch	1.20
4 planted × 2 skipped	30 to 40 inch	1.33
4 planted × 4 skipped	30 to 40 inch	1.33
6 planted × 1 skipped	30 to 40 inch	1.14
6 planted × 2 or more skipped	30 to 40 inch	1.20
Other	Cannot Exceed 40 Inch	RMA rules

* Row widths are equal unless otherwise indicated.
** 40 inch planted row width with 24 inch skip width.
*** 40 inch planted row width with 26 inch skip width.

B. Yield Conversion Factor Tables (continued)

For planting patterns of unequal row widths within the pattern, or row patterns other than those listed in Table 1, compute the yield conversion factor as follows:

(1) Divide the width in inches of the area skipped in the pattern (as defined by FSA) by the width in inches of the whole pattern, rounded to 2 decimals.

(2) Add 1.00 to the results obtained in item A.

Example: 3 planted × 1 skipped (40" rows) = 40 ÷ 160 = .25 + 1.00 = 1.25

In some areas, mixed patterns are planted such as 4 planted × 1 skipped × 2 planted × 1 skipped. To calculate the factor for these patterns, determine the factor for each part (4 × 1 and 2 × 1) and compute a weighted factor based on the number of planted rows.

Example: 4 × 1 × 2 × 1 (40" rows)
4 × 1 = 40 ÷ 200 = .20 + 1.00 = 1.20 × 4 = 4.80
2 × 1 = 40 ÷ 120 = .33 + 1.00 = 1.33 × 2 = 2.66
7.46 ÷ 6 rows = 1.24

(3) The result of item B must not exceed:

(a) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.

(b) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.

(c) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.

(d) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.

(e) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

B. Yield Conversion Factor Tables (continued)

Table 2 – These factors apply to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackleford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid-planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted × 1 skipped	40 inch	1.32
1 planted × 1 skipped	36 inch	1.19
1 planted × 1 skipped	32 inch	1.06
2 planted × 1 skipped	30 to 40 inch	1.29
2 planted × 2 skipped	30 to 40 inch	1.29
3 planted × 1 skipped	30 to 40 inch	1.19
3 planted × 2 skipped	30 to 40 inch	1.19
4 planted × 1 skipped	30 to 40 inch	1.14
4 planted × 2 skipped	30 to 40 inch	1.14
4 planted × 4 skipped	30 to 40 inch	1.02
5 planted × 1 skipped	30 to 40 inch	1.12
5 planted × 2 skipped	30 to 40 inch	1.12
6 planted × 1 skipped	30 to 40 inch	1.10
6 planted × 2 skipped	30 to 40 inch	1.10
7 planted × 1 skipped	30 to 40 inch	1.08
7 planted × 2 skipped	30 to 40 inch	1.08
8 planted × 1 skipped	30 to 40 inch	1.07
8 planted × 2 skipped	30 to 40 inch	1.07
Other	Cannot Exceed 40 Inch	RMA rules

* Row widths are equal unless otherwise indicated.

B. Yield Conversion Factor Tables (continued)

Table 3 – These factors apply to Kansas, Oklahoma, and all Texas counties for which **Table 2** does not apply.

Planting Pattern	Row Width*	Yield Conversion Factor
Solid planted or non-qualifying skip-row patterns as determined by FSA or RMA		1.00
1 planted × 1 skipped	40 inch	1.40
1 planted × 1 skipped	36 inch	1.26
1 planted × 1 skipped	32 inch	1.12
2 planted × 1 skipped	30 to 40 inch	1.35
2 planted × 2 skipped	30 to 40 inch	1.35
3 planted × 1 skipped	30 to 40 inch	1.23
3 planted × 2 skipped	30 to 40 inch	1.23
4 planted × 1 skipped	30 to 40 inch	1.17
4 planted × 2 skipped	30 to 40 inch	1.17
4 planted × 4 skipped	30 to 40 inch	1.04
5 planted × 1 skipped	30 to 40 inch	1.14
5 planted × 2 skipped	30 to 40 inch	1.14
6 planted × 1 skipped	30 to 40 inch	1.12
6 planted × 2 skipped	30 to 40 inch	1.12
7 planted × 1 skipped	30 to 40 inch	1.10
7 planted × 2 skipped	30 to 40 inch	1.10
8 planted × 1 skipped	30 to 40 inch	1.09
8 planted × 2 skipped	30 to 40 inch	1.09
Other	Cannot Exceed 40 Inch	RMA rules

* Row widths are equal unless otherwise indicated.

B. Yield Conversion Factor Tables (continued)

Yield Conversion Factors for Planting Patterns not listed in Tables 2 and 3. The following procedures provide instructions for calculating the skip-row yield conversion factor for skip-row planting patterns not listed in Tables 2 or 3 for skip-row planted cotton in Kansas, New Mexico, Oklahoma and Texas.

Using the following table, assign the appropriate row factor for each individual row, including the skipped row, in the planting pattern. Row factors are based on the planting pattern only; therefore, turning at the end of the field has no effect on the calculation. Once all rows in the pattern are assigned a row factor, sum the row factors, and then divide the total by the total number of rows in the planting pattern, including the skipped rows. Round the result to the nearest four decimal places. Divide the result by the FSA percent planted factor applicable to the skip-row planting pattern, and round the result to two decimal places.

County Where Crop is Planted	Individual Row Factors				
	Row Width	Skipped Row	Planted Row on Both Sides	Planted Row on One Side, Skipped Row on Other Side	Skipped Row on Both Sides
Counties in Table 2	40	0.00	1.00	1.29	1.32
	36	0.00	1.00	1.29	1.19
	32	0.00	1.00	1.29	1.06
Counties in Table 3	40	0.00	1.00	1.35	1.40
	36	0.00	1.00	1.35	1.26
	32	0.00	1.00	1.35	1.12

Example 1: Insured planted cotton in Baylor County, Texas, using a 2 rows planted, 3 rows skipped, 1 row planted with 40 inch rows planting pattern. To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

Planting Pattern = 2 x 3 x 1 with 40 Inch Row Width						
Row	Row 1 Planted	Row 2 Planted	Row 3 Skipped	Row 4 Skipped	Row 5 Skipped	Row 6 Planted
Assigned Row Factor	1.29	1.29	0.00	0.00	0.00	1.32

Sum the row factors, then divide the total by the total rows in the planting pattern.

1.29 + 1.29 + 0.00 + 0.00 + 0.00 + 1.32 = 3.90 ÷ 6 rows = 0.6500

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.30.

0.6500 ÷ 0.5000 = 1.30

B. Yield Conversion Factor Tables (continued)

Example 2: Insured planted cotton in Baylor County, Texas, using a 4 rows planted, 1 row skipped, 2 rows planted, 1 row skipped with 36 inch rows planting pattern.

To calculate the skip-row yield conversion factor, assign the appropriate row factor to each individual row as follows.

Planting Pattern = 4 x 1 x 2 x 1 with 40 Inch Row Width								
Row	Row 1 Planted	Row 2 Planted	Row 3 Planted	Row 4 Planted	Row 5 Skipped	Row 6 Planted	Row 7 Planted	Row 8 Skipped
Assigned Row Factor	1.29	1.00	1.00	1.29	0.00	1.29	1.29	0.00

Sum the row factors, then divide the total by the total rows in the planting pattern.

1.29 + 1.00 + 1.00 + 1.29 + 0.00 + 1.29 + 1.29 + 0.00 = 7.16 ÷ 8 rows = 0.8950

Divide the result by the FSA percent planted factor for the planting pattern. The skip-row yield conversion factor for the planting pattern is 1.19.

0.8950 ÷ 0.7500 = 1.19

B. Yield Conversion Factor Tables (continued)

Table 4 – Acres Considered Planted by FSA Table

Cropping Definition	Row Width	Percent Planted to Cotton
1 planted 1 skipped	40 inch	50.00%
1 planted 1 skipped	36 inch	55.56%
1 planted 1 skipped	32 inch	62.50%
2 planted 1 skipped	30 to 40 inch	66.67%
2 planted 2 skipped	30 to 40 inch	50.00%
3 planted 1 skipped	30 to 40 inch	75.00%
3 planted 2 skipped	30 to 40 inch	60.00%
4 planted 1 skipped	30 to 40 inch	80.00%
4 planted 2 skipped	30 to 40 inch	66.67%
4 planted 4 skipped	30 to 40 inch	50.00%
5 planted 1 skipped	30 to 40 inch	83.33%
5 planted 2 skipped	30 to 40 inch	71.43%
6 planted 1 skipped	30 to 40 inch	85.71%
6 planted 2 skipped	30 to 40 inch	75.00%
7 planted 1 skipped	30 to 40 inch	87.50%
7 planted 2 skipped	30 to 40 inch	77.77%
8 planted 1 skipped	30 to 40 inch	88.89%
8 planted 2 skipped	30 to 40 inch	80.00%
Other patterns	FSA Rules	FSA Rules

A. General Information

The term "cotton classification" refers to the application of standardized procedures developed by USDA AMS for measuring those physical attributes of raw cotton that affect the quality of the finished product and/or manufacturing efficiency. The USDA AMS classification system currently consists of determinations of color grade, preparation, leaf grade, and extraneous matter (if any); and High Volume Instrument (HVI) measurements for fiber length, micronaire, strength, color, trash, and length uniformity.

At the gin, cotton fibers are separated from the seed, cleaned to remove plant residue and other foreign material, and pressed into bales of about 500 pounds. A sample of at least 4 ounces (114 grams) is taken from each side of the bale by a licensed sampling agent and delivered by the agent or designated hauler to the USDA AMS classing facility serving the area. Gin and warehouse operators serve as licensed sampling agents and perform this function under USDA supervision.

Classification procedures for American Pima cotton, also referred to as ELS cotton, are similar to those for American Upland cotton. Different grade standards are used because the color of American Pima cotton is a deeper yellow than that of Upland. Also, the ginning process for American Pima cotton (roller ginned) is not the same as for Upland (saw ginned). The roller gin process results in an appearance that is not as smooth as that of the saw ginned process.

The USDA AMS, at the request of producers, classes practically all of the cotton grown in the United States. While classification is not mandatory, growers generally find it essential to marketing their crop and for participation in certain USDA programs.

B. Cotton Classification Information

The AMS classing office provides classification information to producers or their authorized agents through computer-to-computer telecommunications, tapes, diskettes, and computer-generated printed documents. At the gins, adjusters may use the producer's bale listing or the gin-recorded ledgers that must contain a minimum of the information listed in (2) below.

The following numbered items explain the information provided on the bale listing as number codes.

(1) **Gin Code Number** (Columns 1-5) – The gin code number is composed of five digits. The first two digits denote the classing office and the last three digits identify the gin.

(2) **Gin Bale Number** (Columns 6-12) – The seven-digit bale numbers are assigned by the gin. A bar-coded bale identification tag, preprinted with the gin code number and gin bale number, is placed between the two halves of the sample for identification purposes.

(3) **Date Classed** (Columns 13-20) – This is the date the bale was classed in the classing office.

B. Cotton Classification Information (continued)

(4) **Module, Trailer, or Single Bale** (Column 21) – This one digit code indicates whether the sample was outturned as a single bale or from a bale that was module/trailer averaged. Single bale = 0; Module = 1; Trailer = 2.

(5) **Module/Trailer Number** (Columns 22-26) – A five-digit number identifies the module/trailer number assigned at the gin.

(6) **Bales in Module/Trailer** (Columns 27- 28) – A two-digit number that identifies the number of bales in the module/trailer that were averaged to determine the value of all the bales in the module/trailer.

(7) **Official Color Grade** (Columns 32-33) – A number that refers to an official Upland color grade that appears on the classification record. Certain special condition codes listed below are shown in the color grade columns for Upland and Pima. Color refers to the gradations of whiteness and yellowness in the cotton. There are 25 official color grades for American Upland cotton, plus five categories of below grade color, as shown in the table below.

Color Grades of American Upland Cotton					
	White	Light Spotted	Spotted	Tinged	Yellow Stained
Good Middling	11*	12	13	--	--
Strict Middling	21*	22	23*	24	25
Middling	31*	32	33*	34*	35
Strict Low Middling	41*	42	43*	44*	--
Low Middling	51*	52	53*	54*	--
Strict Good Ordinary	61*	62	63*	--	--
Good Ordinary	71*	--	--	--	--
Below Grade	81	82	83	84	85

*Physical Standards. All others are descriptive.

Special Condition Codes for American Upland Cotton:
96 – Mixture of Upland and Pima; 97 – Fire Damaged; 98 – Water Damaged

American PIMA Grades – has six official grades 01, 02, 03, 04, 05, 06, all represented by physical standards, plus below grade 07 which is descriptive.

Special Condition Codes for American Pima Cotton:
93 – Mixture of Pima and Upland; 94 – Fire Damaged; 95 – Water Damaged

B. Cotton Classification Information (continued)

(8) **Fiber Length** – 32nds (columns 34-35); 100ths (columns (61– 63) – The HVI system measures length in hundreds of an inch. Fiber length (staple length) is reported in both 32nds and 100ths of an inch on the grade card (refer to conversion chart below).

American Upland Length Conversion Chart			
Length 32nds	HVI Length Inches	Length 32nds	HVI Length Inches
24 (below 13/16)	.79 & shorter	36 (1 1/8)	1.11 – 1.13
26 (13/16)	.80 - .85	37 (1 5/32)	1.14 – 1.17
28 (7/8)	.86 - .89	38 (1 3/16)	1.18 – 1.20
29 (29/32)	.90 - .92	39 (1 7/32)	1.21 – 1.23
30 (15/16)	.93 - .95	40 (1 ¼)	1.24 – 1.26
31 (31/32)	.96 - .98	41 (1 9/32)	1.27 – 1.29
32 (1")	.99 - 1.01	42 (1 5/16)	1.30 – 1.32
33 (1 1/32)	1.02 - 1.04	43 (1 11/32)	1.33 – 1.35
34 (1 1/16)	1.05 - 1.07	44 & longer (1 3/8)	1.36 & longer
35 (1 3/32)	1.08 - 1.10		

A separate chart is used to convert American Pima fiber length from 32nds to 100ths of an inch.

American Pima Length Conversion Chart	
Length 32nds	HVI Length (Inches)
40	1.20 & lower
42	1.21 – 1.25
44 (1 3/8)	1.26 – 1.31
46	1.32 – 1.36
48	1.37 – 1.42
50	1.43 – 1.47
52	1.48 & above

(9) **Micronaire** (Columns 36-37) – An airflow instrument is used in the HVI system to measure fiber fineness. The measurements are commonly referred to as micronaire or "mike" readings. Micronaire readings are expressed with or without a decimal (e.g., 3.5 or 35).

B. Cotton Classification Information (continued)

Relationship of Micronaire Readings to Market Value
American Upland
Premium Range
3.7 – 4.2
3.5 – 3.6 Base Range 4.3 – 4.9
3.4 and below Discount Range 5.0 and up

Micronaire Readings for American Pima
Range
3.5 and Above
3.3 – 3.4
3.0 – 3.2
2.7 – 2.9
2.6 and Below

(10) **Strength** (Columns 39-42) – Fiber strength is measured in grams per tex and represents the force in grams to break a bundle of fibers one tex unit in size.

(11) **Leaf Grade** (Column 43) – Leaf refers to small particles of the cotton plant's leaf which remain in the lint through the ginning process. Upland leaf grades are identified by numbers of 1 through 7, all represented by physical standards. Leaf grade 8 (Below grade) is used to identify samples having more leaf than leaf grade 7. Pima leaf grades are identified by numbers 1 through 6, all represented by physical standards, and leaf grade 7 (Below grade) which is used to describe samples having more leaf than leaf grade 6.

(l2) **Extraneous Matter** (Columns 44-45) **–** Extraneous matter is any substance in the cotton other than fiber or leaf, such as bark, grass spindle twist, seed coat fragments dust, or oil. The amount of extraneous matter in the cotton will be reported as level 1 and level 2, with level 2 indicating the heavier contamination. The code numbers identifying the presence and level of extraneous matter in a sample are as follows:

Code	Description	Code	Description
01	Prep Level 1	32	Seed Coat Fragments Level 2
02	Prep Level 2	41	Oil Lever 1
11	Bark Level 1	42	Oil Lever 2
12	Bark Level 2	51	Spindle Twist Level 1
21	Grass Level 1	52	Spindle Twist Level 2
22	Grass Level 2	61	Other Level 1
31	Seed Coat Fragments Level 1	62	Other Level 2

B. Cotton Classification Information (continued)

(13) **Remarks** (Columns 46-47) **–** The HVI assigns the remarks code 75 where applicable. Classers identify other special condition cotton. Some of these items cause processing problems and lower yarn quality. The following remarks codes identify special condition cotton:

Code	Description
75	Other Side Two or More Color Grades and/or Color Groups or One Color Grade and One Color Group Higher
76	Reginned
77	Repacked
78	Redder than normal (Pima)
92	Pima ginned on saw gin

(14) **HVI Color Code and Color Quadrant etc.** (Columns 49-64) **–** These columns are not required for QA purposes.

(15) **Length Uniformity Percent** (Columns 65-66) – These columns are not required for ELS cotton QA purposes.

(16) **Upland or Pima** (Columns 67) – The one digit code indicates whether the sample is Upland or American Pima. 1 = Upland; 2 = Pima.

(17) **Record Type** (Columns 68) **–** the one digit code gives the type of record according to the following: 0 = Original; 1 = Review; 2 = Reworked; 3 = Duplicate; 4 = Correction.

(18) **CCC Loan Premium or Discount Points** (Columns 69-73) –The five digit code gives the CCC loan premium and discount points for Upland cotton. The physical loan price for Pima cotton is shown in cents per pound. Upland – column 69 (+) if Premium, (-) if Discount. These columns will be left blank if bale is not eligible for loan.

C. AUP and ELS Cotton QA Procedure

The following is quality loss adjustment procedures for AUP and ELS cotton. Mature white AUP cotton and mature ELS cotton may be adjusted for quality when production has been damaged by insured causes and qualifies for QA. Production will be reduced if Price A is less than 90 percent of Price B.

(1) For AUP and ELS cotton QA, Price B will be established in accordance with the SP.

C. Upland and ELS Cotton QA Procedure (continued)

(2) Price A is the loan value per pound for the bale determined in accordance with the FSA Schedule of Premiums and Discounts for the applicable crop year.

Note: Colored AUP cotton lint is NOT eligible for QA.

(3) The quality dimensions on which quality will be measured are grade, staple length, leaf content, bark and extraneous matter, micronaire, strength, and length uniformity. However, length uniformity is not a grading factor for ELS cotton so it is not a quality dimension on which ELS cotton will be measured.

(4) The documents used to determine cotton values for mature cotton that has been damaged by an insurable cause and qualifies for QA are the:

(a) Bale listing;
(b) State Price B calculated in accordance with the SP for AUP and ELS cotton;
(c) AUP & ELS FSA Cotton NALR; and
(d) FSA Schedule of Premiums and Discounts.

The current crop's FSA Schedule of Premiums and Discounts can be accessed from the FSA website at the following address:

https://www.fsa.usda.gov/programs-and-services/price-support/commodity-loan-rates/index

(5) Determine Price A by completing the Cotton Quality Adjustment Worksheet as follows:

(a) Bale listing with FSA Loan Values:

(i) Transfer information from the bale listing to the Cotton Quality Adjustment Worksheet. The bale listing includes bale identification numbers, net weights and calculated FSA loan values for each bale produced on the unit.

(ii) For each bale produced on the unit, transfer bale numbers to column 7, net weights to column 8 and FSA loan values to column 15 (Price A) of the Cotton Quality Adjustment Worksheet.

(iii) Attach the bale listing to the Cotton Quality Adjustment Worksheet.

(b) Bale listing without FSA Loan Values:

(i) Use information from the bale listing to complete the Cotton Quality Adjustment Worksheet. The bale listing includes bale identification numbers, net weights and HVI quality information for each bale produced on the insured unit. Use only the allowable criteria listed in item C(3) above.

C. Upland and ELS Cotton QA Procedure (continued)

(ii) For each bale produced on the unit, transfer bale numbers to column 7 and net weight to column 8 of the Cotton Quality Adjustment Worksheet.

(iii) Use the allowable quality information from the bale listing and FSA Loan Premium and Discount Schedule for the crop year recorded as item 4 to complete columns 10-14 of the Cotton Quality Adjustment Worksheet for each bale.

(iv) For each individual bale, sum columns 10-14 (sum may be a negative number), and add to the applicable FSA Cotton NALR (item 5a). Record the results (Price A) in column 15.

(v) Attach the bale listing to the Cotton Quality Adjustment Worksheet.

(6) Any AUP cotton harvested or appraised from acreage originally planted to ELS cotton in the same growing season will be reduced by the factor obtained by dividing the price per pound for AUP cotton by the price per pound for ELS cotton. If AUP cotton is replanted, identify in the Narrative the line(s) applicable to ELS and AUP cotton. Also, document the calculations used to determine the QAF in the Narrative. The prices used for AUP cotton will be the applicable FSA Cotton NALR adjusted by any applicable FSA premiums and discounts. The price used for ELS cotton will be the applicable ELS FSA Cotton NALR.

Example:

The AUP cotton was harvested and the net weight of bale #122 is 500 pounds.

Step 1: Determine the AUP cotton price of each harvested bale.

	.4949	(FSA Cotton NALR)
-	.0505	(net FSA AUP cotton premiums and discounts for bale's allowed quality dimensions)
	.4444	equals Price A for AUP cotton harvested bale #122

Step 2: Determine the price for ELS cotton.

The applicable ELS FSA Cotton NALR is .7977.

Step 3: Bale #122 is reduced as follows:

.4444 ÷ .7977 = .5571 Factor x 500 lbs. = 278.6 = 279 lbs.

Any appraisal of AUP cotton on acreage originally planted to ELS cotton in the same growing season will be reduced by the factor determined in Step 3 (AUP cotton Price A ÷ ELS cotton NALR = factor).

C. Upland and ELS Cotton QA Procedure (continued)

(7) When a field lies in more than one state, average the state Price B from the multiple states the field lies in to establish the applicable state Price B.

(8) When cotton produced in two neighboring states is delivered, graded, and classed at a single gin in one state, the state Price B for the state where the cotton is produced is used.

(9) The following table shows how to determine state Price B for AUP cotton and is used in the example Cotton Quality Adjustment Worksheet in exhibit 12. All shadowed information in the following pages are used to complete the example Cotton Quality Adjustment Worksheet on page 108.

State "X"	**2017 FSA Premiums and Discounts Associated with Predominant Quality**														**2017 Upland Cotton NALR**		**Price B**
	Color	Leaf	Staple		Strength		Uniformity		Mike		Extraneous Matter						
	31	3	35		29		81		4.6		None						
		.0255		+	.0010	+	.0000	+	.0000	+	.0000	+			$.4949	=	$.5214

C. Upland and ELS Cotton QA Procedure (continued)

Example of FSA Premiums and Discounts for Grade, Staple Length, and Leaf Content – Crop American Upland Cotton

	Color	Leaf	Loan Rates (points per lb.)							
			Staple							
			26-31	32	33	34	35	36	37	38+
WHITE	SM & better 11 & 21	Leaf 1-2	-305	-220	-55	125	350	470	520	535
		3	-375	-245	-85	100	285	400	445	460
		4	-415	-265	-160	60	195	310	340	340
		5	-525	-360	-270	-70	105	180	190	190
		6	-695	-510	-435	-280	-210	-175	-170	-170
		7	-770	-600	-535	-380	-320	-285	-280	-280
	MID 31	Leaf 1-2	-395	-245	-100	85	285	420	450	460
		3	-440	-255	-110	80	255	375	405	415
		4	-500	-295	-210	40	140	235	260	270
		5	-575	-390	-295	-125	45	110	120	120
		6	-740	-535	-440	-295	-245	-215	-210	-210
		7	-830	-620	-540	-385	-345	-315	-315	-315
	SLM 41	Leaf 1-3	-560	-345	-195	40	140	240	260	270
		4	-610	-370	-285	**Base**	95	185	205	215
		5	-650	-470	-385	-205	-95	-25	-20	-20
		6	-800	-595	-525	-375	-315	-275	-275	-275
		7	-920	-700	-645	-490	-425	-405	-400	-400
	LM 51	Leaf 1-4	-715	-565	-425	-260	-180	-150	-145	-145
		5	-765	-660	-595	-400	-315	-275	-275	-275
		6	-925	← Used for color, leaf, staple differences, item 10				-435	-435	-435
		7	-1025	-825	-800	-640	-585	-560	-560	-560
	SGO 61	Leaf 1-5	-790	-705	-650	-470	-410	-395	-395	-395
		6	-935	-825	-780	-655	-600	-575	-575	-575

C. Upland and ELS Cotton QA Procedure (continued)

Micronaire Differences
2017 Upland Cotton

Micronaire Reading	Points
2.4 & lower	-975
2.5 through 2.6	-910
2.7 through 2.9	-605
3.0 through 3.2	-365
3.3 through 3.4	-200
3.5 through 3.6	0
3.7 through 4.2 a/	10
4.3 through 4.9	0
5.0 through 5.2	-230
5.3 & higher	-380

a/ Premium applies only to white grades 11-41, leaf 1-6; 51, leaf 1-5; light spotted grades 12-32, leaf 1-5; 42, leaf 1-4; and 52, leaf 1-3.

←Used for micronaire differences, item 11

C. Upland and ELS Cotton QA Procedure (continued)

Fiber Strength
2017 Upland Cotton

Strength	points
17.9 & lower	-500
18.0-18.9	-250
19.0-19.9	-250
20.0-20.9	-250
21.0-21.9	-250
22.0-22.9	-205
23.0-23.9	-175
24.0-24.9	-165
25.0-25.9	-145
26.0-26.9	0
27.0-27.9	0
28.0-28.9	0
29.0 – 29.9	10
30.0 – 30.9	30
31.0 – 32.9	50
33.0 & above	60

←Used for strength differences, item 12

C. Upland and ELS Cotton QA Procedure (continued)

Length Uniformity
2017 Upland Cotton

Uniformity	Points
77.9 & lower	-100
78.0 - 78.9	-90
79.0 - 79.9	-75
80.0 - 80.9	0
81.0 - 81.9	0
82.0 - 82.9	5
83.0 - 83.9	15
84.0 - 84.9	25
85.0 - 85.9	35
86.0 & above	45

← Used for uniformity differences, item 13

Extraneous Matter
2017 Upland Cotton

	Level 1	Level 2
	Points of discounts	
Tex-NM-Oklahoma-KS Bark	-340	-505
Prep. All Locations	-175	-610
Other 1/	-455	-695

1/ Bark in locations other than TX/NM/OK/KS. Extraneous matter other than bark and preparation, in all locations.

Used for extraneous matter differences, Item 14

Form Standards – Cotton Quality Adjustment

Use this worksheet to calculate the prices necessary for the QA of AUP or ELS cotton.

(1) Convert all FSA loan rate values and point differences to cents per pound. For example, micronaire point -200 becomes -.0200.

(2) Attach completed QA worksheets to the cotton PW.

(3) List each bale separately.

Verify and/or make the following entries for each QA worksheet element/item number. A completed QA worksheet example is at the end of this exhibit.

Element/Item Number	Description
1. Insured's Name	Name of the 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 Year	The crop year applicable to the insured crop.
5a. FSA Cotton NALR	Record the applicable FSA Cotton NALR for the applicable crop year, to four decimal places.
5b. Price B	Record the applicable state Price B in accordance with the SP for the applicable crop year, to four decimal places.
6. 90% of Price B	Multiply Price B (item 5b) by .90 to determine 90% of Price B. QA applies if Price A is less than 90% of Price B.
7. Bale Number	Bale number from computer printout, gin record, or bale listing.
8. Net Weight	Net Weight of the bale for the bale number recorded in column 7.
9. Color/Leaf/Staple/Mike	Record the numeric grades for color and leaf, staple length, and micronaire (mike) from the computer printout, gin record, or bale listing. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).
10. Color/Leaf/Staple +/– Differences	Record the +/- differences (additions or deductions) determined from the appropriate crop year's (item 4) FSA Premium and Discount schedule for the color, leaf, and staple length recorded on the computer printout or bale listing (gin recap) for the bale number designated in column 7. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).

11. Micronaire +/– Differences	Record the +/- differences (additions or deductions) determined from the appropriate crop year's (item 4) FSA Premium and Discount schedule for the Micronaire recorded on the computer printout or bale listing (gin recap) for the bale number designated in column 7. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).
12. Strength +/– Differences	Record the +/- differences (additions or deductions) determined from the appropriate crop year's (item 4) FSA Premium and Discount schedule for the Strength recorded on the computer printout or bale listing (gin recap) for the bale number designated in column 7. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).
13. Uniformity +/– Differences	Record the +/- differences (additions or deductions) determined from the appropriate crop year's (item 4) FSA Premium and Discount schedule for the Length Uniformity recorded on the computer printout or bale listing (gin recap) for the bale number designated in column 7. Length uniformity is not a grading factor for ELS cotton so it is not a quality dimension on which ELS cotton will be measured. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).
14. Ex. Matter +/– Differences	Record the +/- differences (additions or deductions) determined from the appropriate crop year's (item 4) FSA Premium and Discount schedule for the Extraneous Matter recorded on the computer printout or bale listing (gin recap) for the bale number designated in column 7. If a bale listing with FSA Loan Values will be attached to the worksheet, make no entry. Refer to exhibit 11(C)(5)(a).
15. Price A	Sum the point differences recorded in columns 10 thru 14 (may be a negative number), and add to the FSA Cotton NALR recorded in item 5a to determine Price A. If Price A is determined by the AIP to have a negative or zero value based on the FSA Loan Rate, enter ".0000."
16. Factor	Divide Price A in column 15 by Price B in item 5b, rounded to four decimal places, to determine the Factor used to reduce the Net Weight of individual bales of cotton shown in column 8.
Page Numbers	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Important: Combine net bale weights quality adjusted by the same factor (and share), then record in Bu., Ton, Lbs., CWT, column 56 of the PW. Transfer Price A to Value (column 64a) and Price B to Mkt. Price (column 64b) of the PW. Calculate the QAF (column 65) or enter the factor from the worksheet.

Note: This example follows the example in exhibit 11, C(9).

Company Name
FOR ILLUSTRATION PURPOSES ONLY
COTTON QUALITY ADJUSTMENT WORKSHEET

1. Insured's Name	2. Policy Number	3. Unit Number	4. Crop Year
I. M. Insured	XXXXXXX	0001-0001BU	YYYY

5a. FSA Cotton NALR	5b. Price B	Multiplied by:	6. 90% of Price B
.4949	.5214	.90	.4693

7. Bale Number	8. Net Weight	9. Color/Leaf Staple/Mike	10. Color/Leaf/Staple +/- Differences	11. Micronaire +/-Differences	12. Strength +/- Differences	13. Uniformity +/- Differences (AUP only)	14. Ex. Matter +/- Differences	15. Price A	16. Factor
024	482	51, 6, 30, 33	-.0925	-.0200	.0030	-.0100	-.0175	.3579	.6864

EXAMPLE

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