



SUBJECT: 2016 Crop Year additions and changes for Crop-Hail loss instructions and forms.

CROP-HAIL LOSS INSTRUCTIONS AND FORMS – ALFALFA SEED

The newly developed Crop-Hail Alfalfa Seed Loss Instructions provide two appraisal methods for determining the percent of loss. The first method is based on defoliation of the plant and applies from budding through initial seed curl (pod) formation. The second method is based on pod (seed curl) loss and applies to mature plants.

The new loss instructions and loss survey sheets (copies included in the loss instructions) are:

- Crop-Hail Alfalfa Seed Loss Instructions (NCIS 7525, December 2015)
- Alfalfa Seed – Defoliation Loss Survey Sheet (NCIS 7526, 12/2015)
- Alfalfa Seed – Curl Count Loss Survey Sheet (NCIS 7527, 12/2015)

CROP-HAIL LOSS INSTRUCTIONS – CORN

The Crop-Hail Corn Loss Instructions and Corn Survey Sheet (copy included in the loss instructions) have been revised for the 2016 crop year. The **NCIS 6102 Corn Loss Instructions (December 2015)** have been revised with the following primary changes:

- Added the revised **Corn Survey Sheet (NCIS 6101, 12/2015)**. The heading for Column E was changed from “Percent Crop Remaining After Previous Stand Loss” to Percent Crop Remaining After Previous Loss.” The completion instructions for Columns E and G of the survey sheet were also updated.
- The instructions for Columns E and G of the Corn Survey Sheet were revised for second and subsequent losses. See the Note on page 17 and the survey sheet completion instructions. If a previous loss occurs prior to 11th leaf stage and a subsequent loss occurs during the 11th through 17th leaf stage, the entry in Column E is 100 minus the actual hail loss percent in Column Q of the prior survey sheet. If a second or subsequent loss occurs after 17th leaf, the percent crop remaining in Column G is 100 minus the actual hail loss percent in Column Q of the prior survey sheet.
 - **Explanation of change to survey sheet:** Previous to the change, the survey sheet reduced stand loss from a subsequent storm by the percent crop remaining after stand

loss from the first storm, not taking into consideration losses that may have occurred from defoliation and/or wind and greensnap. After looking at various loss situations, it became apparent that the percent crop remaining used should be 100 minus Col Q Actual Crop Loss Percent of the previous storm. The form has been revised and now correctly applies the loss to each insured peril.

- Added a new survey sheet, **Corn Hail & Wind/Green Snap Survey Sheet (NCIS 6103, 12/2015)**. Part I of the form is identical to the Corn Survey Sheet and records total damage and loss from hail, wind and/or green snap. Part II records the damage from wind and/or green snap only. Part II also calculates the portion of the total loss that is due to hail and the portion of the total loss due to wind and/or green snap. Instructions for completing this survey sheet and an example have also been added to the loss instructions.
- Updated all examples with the revised corn survey sheet and updated the second and additional loss examples to reflect the updated procedure.