



March 15, 2017

**RE: 2017 Wheat – Frost/Freeze Damage to an Immature Crop**

We have received reports of potential frost/freeze damage to fall planted wheat in various locations. Although the severity of the frost/freeze damage to the crop is unknown at this time, insureds are encouraged to contact their agents to report a timely notice of damage. The following guidelines are provided as an overview to address appraised production of immature frost/freeze damaged wheat.

**Appraised Production**

1. For immature wheat crop acreage, the adjuster will utilize the Before Heading Appraisal Method. However, to accurately determine the extent of the injury, the appraisal will normally be deferred 7-10 days. Agricultural experts will be utilized to establish the length of time if the deferral is less or more than the recommended 7 to 10 days.
2. If the insured disagrees with the initial appraisal of the immature wheat crop and wants the acreage to be released immediately to put to another use, Representative Sample Areas (RSA's), will be utilized to establish the potential production per acre (at a later date) for all the acreage to be released. The number and location of the RSA's for each field will be determined by the adjuster.

There must be at least 1 RSA for the first 10 acres of a field and 1 additional RSA for every 40 acres (or fraction thereof) of a field. RSA's must be:

- a. 20 feet from edge of the field, and
- b. 10 feet wide, the length of the field.

In addition, the insured must maintain the RSA's in the same manner as if the wheat crop were to be harvested. (DCIS will confirm the frost/freeze damage prior to authorization to leave RSA's).

3. Adjustments for quality deficiencies cannot be applied to the appraised immature production for the released acreage. Quality adjustment may be applied to the mature production, by unit, from the RSA acreage only, as the result of an insurable cause of loss.

If you have questions, do not hesitate to contact your agent today.