

Example:

A truckload of damaged corn contains 900 bushels after the moisture content is adjusted to 15 %, and receives a “sample” grade. Samples show the following quality losses:

Sample grade	discount factor = .099
Test weight = 48.5 pounds per bushel	discount factor = .041
Kernel damage = 16.5 %	discount factor = .132
Aflatoxin presence = 30 ppb	discount factor = .100
Total discount	.372

Quality adjustment factor = $1.000 - .372 = .628$

Production to count = $900 \text{ bushels} \times .628 = 565.2 \text{ bushels}$ for that load

The value of the indemnity payment will depend on the type of MPCCI policy and guarantee purchased, the projected price at the time the policy was purchased, and (for Revenue Protection) the futures price at harvest time.

claims for any MPCCI policy, and to calculate actual production history (APH) yields for future policies.

Details about the quality discounts applied for damaged or tainted grain can be found in the “special provisions” section of a standard MPCCI crop insurance policy. You can also consult your licensed crop insurance agent or insurance provider, or the RMA fact sheet “Loss Adjustment Procedures for Aflatoxin” at <http://www.rma.usda.gov/pubs/rme/2012aflatoxinfs.pdf>.

... and justice for all

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