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CABBAGE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

2005 and Succeeding Crop Years

UNITED STATES DEPARTMENT OF AGRICULTURE WASHINGTON, D.C. 20250

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CABBAGE PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK 2005 AND SUCCEEDING	APPROVED: Jen B. Witt
CROP YEARS	Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2005 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2005 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text that have been highlighted. Three stars (***) identify where information has been removed.

Changes for Crop Year 2005 (FCIC-25660-1) issued OCTOBER 2004:

- A. Page 1, subsection 2 A: Revised to state, "the following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection."
- B. Page 20, subsection 9B, SECTION I, item A: Revised language pertaining to first crop and second crop language. Also revised language on page 29, item A₂.
- C. Page 35, **TABLE B**: Revised item (3) language stating instructions for row widths other than those in **TABLE B**.

CABBAGE (PILOT) LOSS ADJUSTMENT STANDARDS HANDBOOK

Con	trol Chart For:	Cabbage (Pil	lot) Loss Adj	ustment Stand	ards Handbo	ook
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
	1-4				11-2003	FCIC-25660
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SUMMARY OF CHANGES/CONTROL CHART (Continued)

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM).

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. **<u>DISTRIBUTION</u>**

The following is the minimum distribution of forms completed by the adjuster and signed by the insured for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to cabbage loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:
 - APH Actual Production History
 - CAT Catastrophic Risk Protection
 - CIH Crop Insurance Handbook

(4) Definition(s):

Base Contract Price	The price per hundredweight stipulated in the processor contract executed between the insured and the processor without regard to discounts or incentives that may apply.
Harvest	Cutting of cabbage plant to sever the head from the stalk.
Inspected	Cabbage plants that have been found to meet the standards of the
Transplants	public agency that is responsible for the inspection process within
	the State in which they are grown.
Local Market Price	The price per hundredweight for cabbage at the time of harvest offered by buyers in the area in which the insured normally markets the cabbage.
Marketable Cabbage	Cabbage that is free from such physical defects or damage that would make it unmarketable or that grade at least United States Commercial for fresh-market cabbage or United States Number 2 for processing cabbage.

3. INSURANCE CONTRACT INFORMATION

The insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions, which are to be considered in this determination include (but are not limited to):

A. **INSURABILITY**

- (1) The crop insured will be all the cabbage types in the county that are listed in the Special Provisions, for which a premium rate is provided by the actuarial documents, in which the insured has a share, and that are:
 - (a) Planted with inspected transplants (if required by the Special Provisions);
 - (b) Planted with hybrid seed, if direct seeded (unless otherwise permitted by the Special Provisions);
 - (c) Planted within the planting periods designated in the Special Provisions;
 - (d) Planted for harvest as marketable cabbage for:
 - Fresh market; or

- 2 Processing, if they are:
 - <u>a</u> Grown under a processor contract executed before the acreage reporting date; and
 - b Not excluded from the processor contract at any time during the crop year; and
- (e) Unless allowed by the Special Provisions:
 - 1 Not interplanted with another crop; and
 - 2 Not sold by direct marketing.
- ***
- (2) Any acreage that does not meet the rotation requirements contained in the Special Provisions will not be insurable.
- (3) Any acreage of the insured crop damaged before the end of the planting period, to the extent that a majority of producers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. Refer to the LAM for replanting provision issues. Refer to section 4 of this handbook for replanting payment procedures.

B. <u>PROVISIONS NOT APPLICABLE TO CAT COVERAGE</u>

- (1) Optional units.
- *** (2) Hail and Fire Exclusion provisions (also not applicable if additional coverage is less than 65/100 or equivalent coverage).
 - (3) Replanting Payments.

NOTE: Refer to the CIH and LAM for other provisions not applicable to CAT.

C. <u>UNIT DIVISION</u>

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Special Provisions, optional units may be established for each cabbage type and planting period, if the insured has met all the requirements of section 34 of the Basic Provisions.

D. QUALITY ADJUSTMENT

The production to count for harvested marketable cabbage may be reduced as a result of a loss in quality due to any insurable cause(s) of loss. Refer to the Cabbage Crop Provisions for quality adjustment requirements.

- (1) The net production to count for cabbage grown for fresh or process use will be determined by:
 - (a) Determining the quality adjustment factor by dividing the value per hundredweight of the damaged cabbage by either the local market price (for fresh cabbage) or the base contract price (for processed cabbage).
 - (b) Multiplying the number of hundredweight of eligible damaged cabbage by the factor in (a) above to determine the net production to count in hundredweight.
- (2) Refer to the LAM regarding contract prices in regard to quality adjustment. THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than (.000).
- (3) Document quality adjustment information as described in the instructions for the "Narrative" section of the claim form (section 9 B), or on a Special Report.

4. REPLANTING PAYMENT PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) Replanting payments made on acreage replanted using a practice that was uninsurable as an original planting will require the deduction of the replanting payment for such acreage from the original unit liability. If the unit dollar loss (final claim) is less than the original unit liability minus such replanting payment, the actual indemnity dollar amount will not be affected by the replanting payment. The premium will not be reduced.
- (2) No replanting payment will be made on acreage on which one replanting payment has already been allowed for the crop year.

B. <u>QUALIFICATIONS FOR REPLANTING PAYMENT</u>

To qualify for replanting payment, the:

- (1) Insured crop must be damaged by an insurable cause;
- (2) Insurance provider determines that it is practical to replant;
- (3) Acreage must not have been initially planted or seeded prior to the initial planting dates or after the final planting period dates designated by the Special Provisions;
- (4) Per-acre appraisal (or appraisal plus any appraisals for uninsured causes of loss) must be less than 90 percent of the per-acre production guarantee for the acreage the insured intends to replant (Refer to Section 5, "Cabbage Appraisals");

- (5) Acreage replanted must be AT LEAST the lesser of 20 acres or 20 percent of the insured **planted** acreage for the unit (as determined on the final planting date); and
- (6) Insurance provider has given consent to replant.

NOTE: In the narrative of the claim form or on Special Report, show the appraisal for each field or subfield and the calculations to document that the qualifications for a replanting payment have been met.

C. <u>MAXIMUM REPLANTING PAYMENT</u>

The maximum amount of the replanting payment per acre will be the LESSER OF:

- (1) The insured's actual replanting cost;
- (2) The product of multiplying the maximum hundredweight (cwt.) allowed in the policy (50.0 hundredweight for reseeding and 40.0 hundredweight for transplanting) by the insured's fresh-market cabbage price election times the insured's share in the crop; or

NOTE: The fresh-market cabbage price election will be used to determine processing cabbage replant payments in counties with fresh-market and processing practices.

(3) 20 percent of the production guarantee times the fresh-market cabbage price election times the insured's share.

NOTE: Compute the number of hundredweight per acre allowed for a replanting payment by dividing the maximum payment by the fresh-market cabbage price election. *** Show all calculations in the Narrative of the claim form or on a Special Report.

EXAMPLE 1

Owner/operator (100 percent share). 30.0 acres replanted. The replanted cabbage was transplanted. Insured's actual cost to replant = \$190.00 per acre Fresh-market cabbage price election = \$5.00 per cwt. 20 % of prod. guar. (400.0 cwt.) = 80.0 cwt. x \$5.00 (fresh-market cabbage price election) = \$400.00 x 1.000 (share) = \$400.00. 40.0 cwt. (Maximum hundredweight allowed in the policy) 40.0 cwt. x \$5.00 (fresh-market cabbage price election) x 1.000 (share) = \$200.00 The lesser of \$190.00, \$200.00 and \$400.00 is \$190.00 Actual hundredweight per acre allowed = 38.0 cwt. (\$190.00 ÷ \$5.00).

NOTE: Enter 38.0 cwt. in Section I, "Adjusted Potential" column of the claim form.

EXAMPLE 2

Landlord/tenant (50/50 share). 25.0 acres replanted. The replanted cabbage was transplanted. Insured's actual cost to replant = \$160.00 per acre. Fresh-market cabbage price election = \$5.00 per cwt. 20 % of prod. guar. (400.0 cwt.) = 80.0 cwt. x \$5.00 (fresh-market cabbage price election) = \$400.00 x .500 (share) = \$200.00 40.0 cwt. (maximum hundredweight allowed in policy) x \$5.00 = \$200.00 x .500 (share) = \$100.00 The lesser of \$160.00, \$200.00 and \$100.00 is \$100.00. Actual hundredweight per acre allowed = 20.0 cwt. (\$100.00 ÷ \$5.00)

NOTE: Enter 20.0 cwt. in Section I, "Adjusted Potential" column of the claim form if share has been applied or 40.0 cwt. if share has yet to be applied. (Follow individual insurance provider guidelines.) Indicate in the narrative if adjusted potential has/has not been reduced for share on claim form according to individual insurance provider guidelines.

D. <u>REPLANTING PAYMENT INSPECTIONS</u>

*** Replanting payment inspections are to be prepared as final inspections on the claim form only when qualifying for a replanting payment. Non-qualifying replanting payment inspections (unless the claim is withdrawn by the insured) are to be handled as preliminary inspections. If qualified for a replanting payment, a Certification Form may be prepared on the initial farm visit. Refer to the LAM.

5. CABBAGE APPRAISALS

A. <u>GENERAL INFORMATION</u>

Potential production for all types of inspections will be appraised in accordance with procedures as specified in this handbook and the LAM.

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

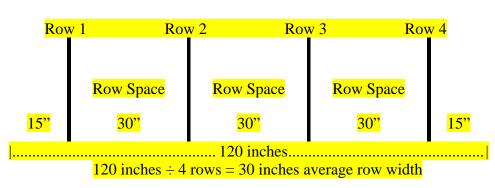
- (1) Determine the minimum number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (2) Split the field into subfields 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) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each field or subfield.

C. 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 FOUR OR MORE rows, from the center of the first row space to the center of the fifth row space (or as many rows as needed), and divide the result by the number of rows measured across, to determine an average row width.



EXAMPLE:

(3) Apply average row width to **TABLE B** to determine the row length required for the sample row necessary to equal 1/100th of an acre.

D. <u>SAMPLING PROCEDURE STANDARDS</u>

- (1) Determine average cabbage growth stage in selected representative samples. This will be the most advanced stage of development in which at least 50% of the plants in the representative sample have reached.
- (2) Use the stage of growth at the date of adjustment (the date when the adjuster first appraises crop damage) when determining yield loss.

NOTE: The correct timing of crop damage appraisals is important to establish growth stage and original cause of damage before additional damage occurs.

E. <u>APPRAISAL FOR DIRECT MARKETED PRODUCTION</u>

- (1) The insured must notify the insurance provider at least 15 days prior to beginning of harvest for cabbage which will be sold by direct marketing. (A cabbage crop that will be sold by direct marketing is not insurable unless otherwise provided by the Special Provisions.)
- (2) The insurance provider will conduct a pre-harvest appraisal that will be used to determine the production to count for any acreage in the unit where production will be sold through direct marketing.
- (3) If damage occurs after the pre-harvest appraisal and the insured has provided immediate notice, the insurance provider will conduct additional appraisals.
- (4) The pre-harvest appraisal and any acceptable records provided by the insured will be used to determine the production to count for the unit.

STAGE	DESCRIPTION	APPRAISAL METHOD
Stage 1	Cotyledonary stage with only seed leaves present.	Immature
Stage 2	Early seedling with up to 6 true leaves.	Immature
Stage 3	Late seedling with 9 to 12 true leaves and the base of the stem still visible from above the plant.	Immature
Stage 4	Precupping, approximately 13 to 19 leaves. By the end of this stage, the base of the stem and the bases of all leaves are concealed when the plant is viewed from above. The innermost heartleaves are growing upright and are visible without moving any of the surrounding leaves.	Immature
Stage 5	Cupping, approximately 20 to 26 leaves. The innermost heartleaves are still growing upright and are concealed by the larger, older leaves surrounding them. All visible leaves will later become the frame leaves of the mature plant. The central bud can be broken off relatively easily.	Immature
Stage 6	Early head formation, approximately 2.5 to 4 inches in diameter. The inner heartleaves, now quickly developing as a ball-like structure of overlapping leaves, are concealed by the surrounding larger leaves. These leaves do not press tightly against the developing head and will later unfold to become frame leaves.	Immature
Stage 7	Head fill, approximately half grown. A firm, round head is visible within the wrapper leaves (the 4 outer loose leaves that touch the mature head). The head has not fully developed.	Immature
Stage 8	Mature, approximately a 6 to 12 inch diameter head. No new visible leaf production will occur after the head has attained maximum hardness and size.	Mature

F. STAGES OF GROWTH

6. APPRAISAL METHODS

A. <u>GENERAL INSTRUCTIONS</u>

These instructions provide information for appraisal methods for:

Appraisal Method	Use
Immature	For appraising cabbage that has not reached the level of maturity to be harvested.
Mature	For appraising cabbage that has reached the level of maturity to be harvested.

NOTE: Refer to the LAM for information on Spring Planted Crops and Non-Emerged Seed.

B. IMMATURE METHOD

- (1) Use Part I of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Apply this method in the following sequence:
 - (a) Measure the length of row that equals 1/100th of an acre (refer to **TABLE B** for sample row length requirements).
 - (b) Count the number of live plants at the time of appraisal in the sample row.

NOTE: For direct-seeded fields, make within-row plant spacing measurements only after the stand has been thinned. If the appraisal cannot be deferred until the stand is thinned, count only the plants with the intended plant spacing in the sample row.

- (c) Determine the pounds-per-plant factor.
 - <u>1</u> Measure the within-row plant spacing.
 - <u>a</u> Select a row section of at least 50 consecutive plant positions, preferably without skips. If skips are present, count the number of plant positions within the skip.
 - b Measure the number of inches between the 1st plant position and the 51st plant position.

NOTE: This allows for the equal space on each side of the 1st and the 50th plant.

- <u>c</u> Divide the number of inches by the number of plant positions. Round to the nearest **tenth of an inch**.
- 2 Determine the number of cabbage plant positions per acre from **TABLE C**. The within-row plant spacing is given in column one of the vertical axis. The horizontal axis lists row width. The number of plants per acre, or plant population, is given by the intersection of these two values.

NOTE: For plant positions per acre not shown in **Table C**, multiply the row width (in whole inches) times the plant spacing (nearest tenth of an inch) and divide the result into 6,272,640 square inches per acre (round result to the nearest whole number). (43,560 square feet per acre x 144 square inches = 6,272,640 square inches per acre.)

Example: 7.4 in. plant spacing 31 in. row width 31 in. x 7.4 in. = 229.4 sq. in./plant position 6,272,640 sq. in./acre ÷ 229.4 sq. in./plant position = 27,344 plant positions per acre

<u>3</u> Calculate the pounds-per-plant factor, to the nearest hundredth, based on the following formula: (APH yield ÷ the plant positions per acre) times 100.

Example: APH yield = 400 cwt. 16 in. plant spacing 32 in. row width 16 in. x 32 in. = 512 sq. in./plant position 6,272,640 sq. in./acre ÷ 512 sq. in./plant position = 12,251 plant positions per acre (400 cwt. ÷ 12,251 plant positions per acre) x 100 = 3.27 poundsper-plant factor

(4) Complete the appraisal worksheet to obtain the appraised hundredweight of cabbage per acre.

C. MATURE METHOD

- (1) Use Part II of the appraisal worksheet to record appraisal determinations for this appraisal method.
- (2) Determine the number of heads per acre in the same manner as described for determining plant positions per acre in subsection 6 B (2) (c) 1 2.
 - (a) Establish the average weight of the sample heads.

- <u>1</u> Select 10 consecutive marketable heads for each sample. Remove the wrapper leaves that normally would be removed during harvesting.
- <u>2</u> Refer to **TABLE A** for minimum sampling requirements.
- $\underline{3}$ Weigh each 10-head sample and round to the nearest tenth of a pound.
- (b) Determine the average percent of marketable heads in a designated row length.
 - <u>1</u> Select a representative sample row near each 10-head weight sample area.
 - 2 Use Column 2 (feet per 100 plants) of **TABLE C** to determine the row length necessary for 100 consecutive plant positions. This row length is based on the within-row plant spacing entered on the appraisal worksheet and found in the plant spacing column of **TABLE C**.
 - $\underline{3}$ Count the number of marketable heads within the sample row length measurement as determined in $\underline{2}$ above and enter on the appraisal worksheet. This number is the percent of marketable heads for a particular sample.
 - <u>4</u> Determine a percent marketable head sample for each 10-head weight sample.
- (3) Complete the appraisal worksheet to obtain the appraisal in hundredweight per acre.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. <u>DEVIATIONS</u>

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

B. MODIFICATIONS

There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

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

- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each field or subfield, which has a differing base (APH) yield or farming practice (applicable to replant, preliminary, and final claims). Refer to section 5 for sampling requirements.
- (4) For every inspection, complete items 1 through 6 and items 35 and 36. For immature appraisals, complete items 7 through 18. For mature appraisals, complete items 19 through 34.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of insurance provider, if not preprinted on the worksheet. (Company Name)

Claim Number: Claim number as assigned by the insurance provider.

- 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:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
- 5. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
- 6. **Type:** Type of cabbage grown and listed on the actuarial documents as a three-digit code.

PART I - IMMATURE APPRAISAL METHOD

7. **Field ID:** Field identification symbol.

- 8. **Acres:** Number of determined acres, to tenths, in field or subfield being appraised.
- 9. **Row Width:** Row width to nearest inch (the average of four or more rows). Refer to subsection 5^C for row width determination instructions.
- 10. **Plant Space:** Within-row plant space, rounded to the nearest tenth. Refer to section 6 for within-row measuring instructions.
- 11. **Plants per Acre:** Number of plant positions per acre from **TABLE C**. Refer to section 6 for instructions.
- 12. **Number of Live Plants per Sample:** Number of live plants counted in each sample of 1/100th of an acre. Refer to section 5 for row length sample requirements.
- 13. **Total Plants All Samples:** Sum of all live plants recorded from all samples.
- 14. **Number of Samples:** Total number of samples.
- 15. **Average Number of Plants per Sample:** Total plants all samples (item 13) divided by the number of samples (item 14). Round to the nearest whole number.
- 16. **Pounds-per-Plant Factor:** Enter the pounds-per-plant factor to the nearest hundredth. Refer to section 6 for calculation instructions.
- 17. **Appraisal Potential per Acre (Cwt):** Average number of plants per sample (item 15) times pounds-per-plant factor (item 16). Round to the nearest tenth.
- 18. **Narrative:** Document any pertinent information about the appraisal. Show the calculation for the pounds-per-plant factor.

PART II - MATURE APPRAISAL METHOD

- 19. **Field ID:** Field identification symbol.
- 20. **Acres:** Number of determined acres, to tenths, in field or sub-field being appraised.
- 21. **Row Width:** Row width to nearest inch (the average of four or more rows). Refer to subsection 5^C for row width determination instructions.
- 22. **Plant Space:** Within-row plant space, rounded to the nearest tenth. Refer to section 6 for instructions.
- 23. **Plants per Acre:** Number of plant positions per acre from **TABLE C**. Refer to section 6 for instructions.

- 24. Weight per 10 Head Sample: Weight of a 10-head sample, rounded to the nearest tenth of a pound.
- 25. **Total Weight of Samples:** Total of all sample weights.
- 26. **Total Number of Sample Heads:** Total number of all sample heads weighed.
- 27. **Average Weight Per Sample Head:** Total weight of samples (item 25) divided by the total number of sample heads (item 26). Round to the nearest one-tenth of a pound.
- 28. **Number of Marketable Heads per 100 Plant Positions:** Number of marketable heads per 100 plant positions. Refer to section 6 for instructions.

NOTE: 100 plant positions = 1 sample.

- 29. **Total Number of Marketable Heads:** Sum of all marketable heads.
- 30. **Total Number Plant Positions:** Sum of all plant positions.
- 31. **Percent Marketable:** Divide the total number of marketable heads (item 29) by the total number of plant positions (item 30). Round to the nearest thousandth.
- 32. **Gross Weight Per Acre (Lbs.):** Multiply plants per acre (item 23) by average weight per sample head (item 27). Round to the nearest whole pound.
- 33. Appraisal Per Acre (Cwt.): (Percent marketable, expressed as a 3-place decimal (item 31), times gross weight per acre (item 32)) ÷ 100. Round to the nearest tenth.
- 34. **Narrative:** Document any pertinent information about the appraisal.
- 35. **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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the TPC Production Worksheet.
- 36. **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 Appraisal Worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.

Page: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

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NOVEMBER 2003

FCIC-25660 (CABBAGE)

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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. <u>GENERAL INFORMATION</u>

- (1) The claim form (hereafter referred to as "TPC Production Worksheet") is a progressive form containing all notices of damage for all preliminary, replant, and final inspections on a unit.
- (2) If a TPC Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or when acreage is being appraised for a replanting payment and all acreage on the unit has been initially planted, or other reasons described in the LAM).
 - (e) "No Indemnity Due" claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) 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 insurance provider.
- (5) Instructions labeled **"PRELIMINARY"** apply to preliminary inspections only. Instructions labeled **"REPLANT"** apply to replant inspections only. Instructions labeled **"FINAL"** apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. <u>FORM ENTRIES AND COMPLETION INFORMATION</u>

Verify or make the following entries:

Item

No. Information Required

- 1. **Crop/Code #:** "Cabbage" (0072).
- 2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- 3. **Legal Description:** Section, township, and range number, or other legal description that identifies the location of the unit.
- 4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
- 5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the "Narrative."

NOTE: Refer to the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause** %:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

- 7. **Company/Agency:** Name of company and agency servicing the contract.
- 8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
- 9. **Claim #**: Claim number as assigned by the insurance provider.
- 10. **Policy #:** Insured's assigned policy number.
- 11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

12. Additional Units:

PRELIMINARY AND REPLANT: 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 TPC Production Worksheet has not been completed. Additional non-loss units may be entered on a single TPC Production Worksheet.

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.

13. Est. Prod. Per Acre:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole hundredweight, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of TPC Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of TPC Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.

REPLANT AND FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of TPC Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policy(s):**

a. If no other person has a share in the unit (insured has 100 percent share), MAKE NO ENTRY.

- b. 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."
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter "Unknown," and contact the insurance provider for further instructions.

Refer to the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (damaged, but marketable production).
- (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.

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES. **NOTE:** Where acreage is PARTLY replanted, omit the field ID symbol for the fields that have not been replanted and that have been consolidated into a single line entry

B. **Prelim Acres:**

PRELIMINARY: The number of acres, to tenths, (include "E" if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

REPLANT AND FINAL: MAKE NO ENTRY.

C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:

- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

REPLANT: Determine the total acres, to tenths, of replanted acreage (DO NOT ESTIMATE). Make a separate line entry for any PART of a field NOT replanted.

- a. Determine the planted acreage of any fields or subfields NOT replanted. Consolidate it into a single line entry UNLESS the usual reasons for separate line entries apply. Record the field or subfield identities (from a map or aerial photo) in the Narrative.
- b. ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

FINAL: Determined acres to tenths.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider's instructions. In the event of under-reported acres, draw a diagonal line in Column "C" as shown.

 C_1 Enter the ACTUAL acres for the field or subfield. C_2 Enter the REPORTED acres for the field or subfield.



- D. **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.
- E. Risk: Three-digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revise according to the insurance provider's instructions. Refer to the LAM.
- F. **Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.
- G. **Type/Class:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.
- H. Stage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT: Replant stage abbreviation as shown below.

STAGE EXPLANATION

- "RT"Acreage replanted with transplants and qualifying for replanting payment.
- "RS".....Acreage replanted, direct seeded, and qualifying for replanting payment.
- "NR"Acreage not replanted or not qualifying for a replanting payment. Enter "NR" if the combined potential production appraisal and uninsured cause appraisal totals 90 percent or more of the guarantee for replanting claims.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

"P"Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production, which are acceptable to the insurance provider.

"H".....Harvested.

"UH".....Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

USE EXPLANATION

Verify any preliminary "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."

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

J. Appraised Potential:

REPLANT: MAKE NO ENTRY. (Enter the replant appraisal in the Narrative. Refer to section 4.)

PRELIMINARY AND FINAL: Per-acre appraisal in hundredweight, to tenths, of POTENTIAL production for the acreage appraised. (Refer to section 5, "Cabbage Appraisals" for additional instructions.)

NOTE: If there is no potential on UH acreage, enter "0."

K. **Quality Factor:** MAKE NO ENTRY.

L. Adjusted Potential:

REPLANT: Enter the hundredweight per acre allowed for replanting. (Refer to section 4 for qualifications and computations.)

PRELIMINARY AND FINAL: MAKE NO ENTRY.

M. +Uninsured Cause:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre in hundredweight, to tenths, 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.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in hundredweight, to tenths, for any such acreage.
- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

NOTE: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Potential Counted:**

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Potential to count in hundredweight, to tenths (Column "J" plus Column "M").

O. Value Per Pound:

REPLANT: MAKE NO ENTRY.

PRELIMINARY AND FINAL: Line out "pound" in the column heading and enter "CWT" for "hundredweight." Enter the insured's price election.

NOTE: Refer to the Special Provisions for price elections by practice.

P. **Total Potential to Count:**

REPLANT: Column "L" times Column "C."

PRELIMINARY AND FINAL: Draw a diagonal line. Enter the total potential to count (Column "C" or "C₁"(actual acres) times Column "N") to tenths, **above** the diagonal line. Enter **below** the diagonal line the total value (in whole dollars) to count (Column "C" or "C₁" (actual acres) times Column "N" times Column "O").

- Q. **Per Acre:** Draw a diagonal line. Enter the per acre production guarantee from the insured's policy, in hundredweight, **above** the diagonal line. Enter the result of the per acre production guarantee times the insured's price election **below** the diagonal line in whole dollars.
- R. **Total:** Draw a diagonal line. Enter **above** the diagonal line Column " C_2 " (reported acres; "C" if acreage is not under-reported) times the per acre guarantee in hundredweight, to tenths. Enter **below** the diagonal line Column " C_2 " (reported acres; "C" if acreage is not under-reported) times the per acre dollar guarantee, to whole dollars.
- 16. **Total:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Total Actual Acres [Column "C" (or " C_1 if there are underreported acres)], to tenths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Draw a diagonal line. Enter above the line the total hundredweight for Column "P" and Column "R." Enter below the diagonal line the total value (in whole dollars) for Column "P" and Column "R."

NARRATIVE:

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

- 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 necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. 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 "M" for uninsured causes due to 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 "J," and/or any production not included in Section II, Column "G" or Column "B" through "D" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "NO" checked in item 19.
- k. 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 or to replant;
 - (2) If acreage has been replanted to a practice uninsurable as an original practice;
 - (3) If uninsured causes are present; or
 - (4) For unusual or controversial cases.

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- Explain any difference between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the TPC Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.

- p. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the appraisal (plus appraisal for uninsured causes of loss, if applicable) for replanted acreage, and the calculations to show that the qualification for a replanting payment have been met. Refer to section 4.
- t. If any acreage to be replanted in the unit does not qualify for a replanting payment, enter Field No., "NOT QUAL FOR RP PAYMENT," date of inspection, adjuster's initials, and reason not qualified.
- u. Explain any ".000" quality adjustment (QA) factor entered in Section II, Column "I."
- v. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment".
- w. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for **ALL ENTITIES** sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially sold or stored, enter the name and address of processor as applicable in Columns "B" through "D." For cabbage otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing gross weights, enter "Weighed and Stored On Farm" in Columns "B" through "E." Refer to the LAM for acceptable weight tickets.

- (4) There will be no "harvested production" entries for replanting payments.
- (5) If acceptable sales or weight tickets are not available, refer to the LAM.
- (6) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
- (c) More than one insured practice (or type). If the harvested production is from more than one insured practice (or type) and a separate approved APH yield has been established for each, enter the harvested production on separate lines in Columns "A₁" through "N" by type or practice. If production has been commingled, refer to the LAM.
- (d) Varying determinations of production (varying value, etc.).
- (7) There will generally be no harvested production entries in Columns "A₁" through "N" for preliminary inspections.

Verify or make the following entries:

Item

No. Information Required

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL:

a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.

- b. If at the time of final inspection, (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter "**Incomplete**."
- c. 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**."
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, replanting is complete for the unit, etc. Refer to the LAM.

19. Similar Damage:

PRELIMINARY: MAKE NO ENTRY.

REPLANT AND FINAL: Check "Yes" or "No." Check "Yes" if 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.

- 20. **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.
- 21. **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.
- A_{1.} **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A_{2.} Field ID:

- a. If only one practice or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice or type of harvested cabbage 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 "A").

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - D. Row Width, Tractor, Est. Yield: In the column heading line out "row width," "tractor,"
 "est. yield," and enter "Disposition." For production sold, enter the name and address of the processor. For cabbage otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).

E. - F. MAKE NO ENTRY.

- G. **Production:** Production in hundredweights, to tenths.
- H_{1.} **Value Per Pound:** Line out "pound" and enter "CWT." Enter the value per hundredweight of cabbage damaged by an insured cause but marketable (fresh or processing) in dollars and cents.
- H_{2.} Local Mkt. Price CWT: Enter the actual value per hundredweight in dollars and cents.

FRESH - The price per hundredweight for cabbage offered by buyers in the area in which the insured normally market the cabbage.

PROCESSING - The base contract price or the price per hundredweight stipulated in the contract executed between the insured and the processor without regard to discounts or incentives that may apply.

- I. **Quality Factor:** For harvested cabbage, enter the 3-place decimal quality adjustment factor: the result of H_1 divided by H_2 .
- J. **Production Not to Count:** In the column heading line out "Lbs." and enter "CWT." Enter the net production NOT to count in hundredweight, to tenths, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

- K. **Production to Count:** In the column heading, line out "lbs." and enter "cwt." Enter, to tenths, the result of (1) subtracting the production in Column "J" from the production in Column "G;" (2) multiply this result by the quality factor from Column "I" [("G" minus "J") times "I"].
- L. Value of Production: Enter the insured's price election per hundredweight.

Refer to the Special Provisions for Price Elections by practice.

M. Value Not to Count: MAKE NO ENTRY.

NOTE: FOR ITEMS 22-24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW THE INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. Section II Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Enter the total of Column "N," to whole dollars.

23. Section I Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY

FINAL: Enter figure from Column "P" (BELOW the diagonal line) total in SECTION I.

24. Unit Total:

PRELIMINARY AND REPLANT: MAKE NO ENTRY.

FINAL: Total of 22 and 23, to whole dollars.

25. 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 TPC Production Worksheet.

NOTE: Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

26. **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 TPC Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections and final replanting payment inspections should be signed on bottom line.

27. **Page:**

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

REPLANT AND FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

NOVEMBER 2003

1 Crop/Cod CA	e # BBAGE	2	Unit #		3 Legal	Description	L						RKSHEET		8 Name of Ins	sured	I. M. IN	SURED		
	0072		00100		SWI	1 – 96N – 30)W		(To			,	eaches, C RPOSES O	0,	9 Claim #	XXXXXXX	х	11	Crop Year YY	YY
4 Date of D	amage		JUN 10)						7 Compan		ANY COMI			10 Policy #	XXXXX				
5 Cause of	Damage		HAIL							•					14 Date(s)	1 st		2 nd	Fir	nal
6 Primary C	Cause %		100%							Agenc	у	ANY AGEN	ICY		Notice of Los	s MM/DE	/YYYY		M	IM/DD/YYYY
12 Addition	al Units		00200												15 Companio	n Policy(s)				
13 Est. Proc			375																	
SECTION	I – ACRE	AGE AP	PRAISED,		DDUCTION AND ADJUSTMENTS ACTUARIAL POTENTIAL											STAGE GUARANTEE				
				AC	TUARI	AL								POTENTIAL Y	IELD				STAGE GU	JARANTEE
А	В	С	Γ)	Е	F	G		н	Ι	J	К	L	М	Ν	О	Р		Q	R
Field ID	Prelim Acres	Final Acres			Risk	Practice	Type/ Class		age	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential		Potential Counted	Value Per Pound CWT	Total Pote to Cou (C x N x	nt	Per Acre	Total (C x Q)
А	10.5	10.5	1.0	00	A01	109	016		UH	TO PLOW	245.3				245.3	5.00	2,575	5.7	260.0	2,730.0
M/D B																	12,8	/8	1,300 260.0	13,650 6,500.0
M/D	25.0	25.0	1.0	00	A01	109	09 016 H H										1,300	32,500		
	1																			
16 TC	TAL	35.5									2,575.7							7 TOTALS	9,230.0	
NARRATIV	TE (If mor	a crocci	a noodod a	ttoch o	Special	Poport)											12,8	/8		46,150
	-	-			•	•		TEOR	MEASI	IREMENTS		CULATIONS.								
TILLD AV			AJURED.	OLL MI	I Merin	D 51 Lenn				JILINENTS		COLIMITORS.								
SECTION	II _ HAR	VESTED	PRODUC	TION																
DECTION	<u>n – nak</u>	18 Dat	te Harvest	Comple	eted				19 da			rms in the ar	ea?		ment of Indemn	ity?	21			ndemnity?
	STAI	.K INSPI	MM/DD/Y	YYY						Yes 🛛			STMENTS TO	Yes HARVESTED PRC				Yes	No	X
Aı	5111								H_1			/IDJ0	STREATS IC							
A ₂	В	С			Е	F	G		H ₂		Ι		J	К	<u> </u>	L		1	Ν	Ν
Share Field ID	Length o Diamete		Leaf Quota (Q), Local Mkt. Quality Factor Production Not to Count Production to Count Value of Production Not to Count Value of Prod								t to Count \$)	Production / Value to Count								
			PACKERS OWN, USA											<mark>12,188</mark>						
														o my insured crops.				22 Section	n II Total	<mark>12,188</mark>
														by the Federal Crop d criminal sanctions				23 Section	n I Total	12,878
			729 and oth								51115					0	. ,.	24 Unit T	otal	<mark>25,066</mark>
25 Adjuste	r's Signatu	ure					Code #		Date	:	26 In	sured's Signat	ure				Date			
1 st Inspecti	ion		I. M. A	ADJUST	ER		XXX	XX	M	M/DD/YYY	Y 1 st In	spection		I. M. INS	URED		MM/DI	D/YYYY		
2 nd Inspect	ion										2 nd Ir	spection								
Final Inspe	ection		I. M. A	DJUST	ER		XXXXX MM/DD/YYYY Final Inspection I. M. INSURED MM/DD/YYYY 27 Page _1_ c							ge <u>1</u> of <u>1</u>						

1 Crop/Cod CA	e # BBAGE	2	Unit #	3 Legal I	Description			PRODU	UCTION	WORK	SHEET		8 Name of Ins	sured	I. M. INSURE	D	
	0072		00100	SW1	- 96N - 30	w	T)	obacco, Pear FOR ILLUS	/	/	,	8 /	9 Claim #	XXXXXXX		11 Crop Year YY	YY
4 Date of D	amage		JUN 10				7 Company ANY COMPANY 10 Policy # XXXXXXX										
5 Cause of	Damage		HAIL				$14 \text{ Date(s)} \qquad 1^{\text{st}} \qquad 2$										al
6 Primary O	Cause %		100%					Agency	YYYY MM/I	DD/YYYY M	M/DD/YYYY						
12 Addition					15 Companion Policy(s)												
13 Est. Pro		% SHA	PF														
			'RAISED, PROI			USTMENT	S		1							1	
				ACTUAR	IAL	1						POTENTIAL Y	TELD			STAGE GU	ARANTEE
Α	В	С	D	Е	F	G	Н	I	J	к	L	М	Ν	0	Р	Q	R
	Prelim	Final	Interest or			Type/		Intended or Final	Appraised	Quality	Adjusted	+Uninsured	Potential	Value Per	Total Potential to Count		Total
Field ID A	Acres	Acres	Share	Risk	Practice	Class	Stage	Use REPLANTED	Potential	Factor	Potential	Cause	Counted	Pound	(C x N x O) 1,140.0	Per Acre 400.0	(C x Q) 12,000.0
M/D	30.0	30.0	1.000	A01	109	016	RT				38.0					2,000	60,000
		40.0	1.000	A01	109	016	NR	NOT REPLANTED								400.0	16,000.0 80,000
																,	
															1,140.0		28,000.0
16 TC		70.0	needed, attach a	a Special F	Report)											17 TOTALS	140,000
		-		-	•	actual cost is	less than t	he maximum allow	ance. Maxim	um Replanti	ng Payment pe	<mark>r acre</mark> = \$190.00 p	per acre. Fresh n	narket cabbag	e price election =	\$5.00 per CWT.	
\$190.00 di	vided by \$5	5.00 = 38.	0 CWT (Less tha	n the 40.0	CWT allow	ed in the pol	licy for trai	nsplanted cabbage.)	Appraised p	otential is 10	0 CWT per act	re, less than 90% of	of the 400 CWT	production gu	arantee. Field A	measured by FSA	۱.
EXAMPL			<u>E</u> PRAISED, PROI	NICTION		TICTNATINA											
SECTION	I – ACKEA	IGE APP		ACTUAR		USIMENI	.5					POTENTIAL Y	TELD			STAGE GU	ARANTEE
Α	В	С	D	E	F	G	Н	Ι	J	K	L	М	Ν	0	Р	Q	R
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type/ Class	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	+Uninsured Cause	Potential Counted	Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	Total (C x Q)
C M/D	25.0	25.0	.500	A01	109	016	RT	REPLANTED			20.0				500.0	400.0 2,000	10,000.0 50,000
16 TC	TAL	25.0			500.0 17 TOTALS									10,000.0			
NARRATI	VE (If more	e space is	needed, attach a	a Special F	Report)										L	J	50,000
		-			-	al cost is me	ore than the	e maximum allowar	ice when the	actual cost is	more than the	maximum allowa	nce. Maximum	Replanting Pa	yment per acre =	\$100.00 per acre	
			ction = \$5.00 Per ield C was wheel		00.00 divide	ed by \$5.00 :	= 20.0 CW	T (Less than the 40	.0 CWT allow	ved in the po	licy for transpl	anted cabbage.) A	Appraised produc	ction of 90 CV	VT per acre is less	than 90% of the	production

NOTES

NOVEMBER 2003

10. REFERENCE MATERIAL

TABLE A - MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

ACRES IN FIELD	MINIMUM NO. OF SAMPLES						
0.1 - 10.0	3						
10.1 - 40.0	4						
Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or							

Add one additional sample for each additional 40.0 acres (or fraction thereof) in the field or subfield.

TABLE B - ROW WIDTH AND LENGTH CHART

ROW LENGTH REQUIREMENTS IN RELATION TO ROW WIDTH TO EQUATE 1/100TH OF AN ACRE										
Row Width (in inches)	30	32	34	36	38	40	42	44	46	
Length of Row (in feet)	174.2	163.4	153.7	145.2	137.6	130.7	124.5	118.8	113.6	

For row widths other than those in **TABLE B**, determine the sample row length as follows:

- (1) Divide row width in inches (nearest one-half inch) by 12 in./ft. and round to the nearest thousandth.
- (2) Divide 43,560 sq. ft./acre by the determined row width in item (1) above and round to the nearest thousandth.
- (3) Divide the result in item (2) above by 100 (for 1/100 acre) and round to the nearest tenth.

EXAMPLE: Measured row width in the field is 37 in. 37 in. \div 12 in./ft. = 3.083 ft. 43,560 sq. ft./acre \div 3.083 ft. = 14,129.095 14,129.095 \div 100 = 141.3 ft. row length

TABLE C - CABBAGE PLANT POSITIONS PER ACRE

PLANT					ROW WIDT	H – INCHES	5			
SPACING (inches)	FEET PER 100 PLANTS	30	32	34	36	38	40	42	44	46
6.0	50.0	34848	32670	30748	29040	27512	26136	24891	23760	22727
6.1	50.8	34277	32134	30244	28564	27061	25708	24483	23370	22354
6.2	51.7	33724	31616	29756	28103	26624	25293	24088	22994	21994
6.3	52.5	33189	31114	29284	27657	26202	24891	23706	22629	21645
6.4	53.3	32670	30628	28826	27225	25792	24503	23336	22275	21307
6.5	54.2	32167	30157	28383	26806	25395	24126	22977	21932	20979
6.6	55.0	31680	29700	27953	26400	25011	23760	22629	21600	20661
6.7	55.8	31207	29257	27536	26006	24637	23405	22291	21278	20352
6.8	56.7	30748	28826	27131	25624	24275	23061	21963	20965	20053
6.9	57.5	30303	28409	26738	25252	23923	22727	21645	20661	19763
7.0	58.3	29870	28003	26356	24891	23581	22402	21336	20366	19480
7.1	59.2	29449	27608	25984	24541	23249	22087	21035	20079	19206
7.2	60.0	29040	27225	25624	24200	22926	21780	20743	19800	18939
7.3	60.8	28642	26852	25273	23868	22612	21482	20459	19529	18680
7.4	61.7	28255	26489	24931	23546	22307	21191	20182	19265	18427
7.5	62.5	27878	26136	24599	23232	22009	20909	19913	19008	18182
7.6	63.3	27512	25792	24275	22926	21720	20634	19651	18758	17942
7.7	64.2	27154	25457	23960	22629	21438	20366	19396	18514	17709
7.8	65.0	26806	25131	23652	22338	21163	20105	19147	18277	17482
7.9	65.8	26467	24813	23353	22056	20895	19850	18905	18046	17261
8.0	66.7	26136	24503	23061	21780	20634	19602	18669	17820	17045
8.1	67.5	25813	24200	22776	21511	20379	19360	18438	17600	16835
8.2	68.3	25499	23905	22499	21249	20130	19124	18213	17385	16629
8.3	69.2	25191	23617	22228	20993	19888	18893	17994	17176	16429

PLANT			ROW WIDTH – INCHES							
SPACING (inches)	FEET PER 100 PLANTS	30	32	34	36	38	40	42	44	46
8.4	70.0	24891	23336	21963	20743	19651	18669	17780	16971	16234
8.5	70.8	24599	23061	21705	20499	19420	18449	17570	16772	16043
8.6	71.7	24313	22793	21452	20260	19194	18234	17366	16577	15856
8.7	72.5	24033	22531	21206	20028	18974	18025	17167	16386	15674
8.8	73.3	23760	22275	20965	19800	18758	17820	16971	16200	15496
8.9	74.2	23493	22025	20729	19578	18547	17620	16781	16018	15322
9.0	75.0	23232	21780	20499	19360	18341	17424	16594	15840	15151
9.1	75.8	22977	21541	20274	19147	18140	17233	16412	15666	14985
9.2	76.7	22727	21307	20053	18939	17942	17045	16234	15496	14822
9.3	77.5	22483	21077	19838	18735	17749	16862	16059	15329	14663
9.4	78.3	22243	20853	19627	18536	17561	16683	15888	15166	14507
9.5	79.2	22009	20634	19420	18341	17376	16507	15721	15006	14354
9.6	80.0	21780	20419	19218	18150	17195	16335	15557	14850	14204
9.7	80.8	21555	20208	19020	17963	17017	16167	15397	14697	14058
9.8	81.7	21336	20002	18825	17780	16844	16002	15240	14547	13914
9.9	82.5	21120	19800	18635	17600	16674	15840	15086	14400	13774
10.0	83.3	20909	19602	18449	17424	16507	15682	14935	14256	13636
10.1	84.2	20702	19408	18266	17251	16344	15526	14787	14115	13501
10.2	85.0	20499	19218	18087	17082	16183	15374	14642	13976	13369
10.3	85.8	20300	19031	17912	16917	16026	15225	14500	13841	13239
10.4	86.7	20105	18848	17739	16754	15872	15078	14360	13708	13112
10.5	87.5	19913	18669	17570	16594	15721	14935	14224	13577	12987
10.6	88.3	19725	18492	17405	16438	15573	14794	14089	13449	12864
10.7	89.2	19541	18320	17242	16284	15427	14656	13958	13323	12744
10.8	90.0	19360	18150	17082	16133	15284	14520	13829	13200	12626

PLANT	FEET PER	ROW WIDTH - INCHES											
SPACING (inches)	100 PLANTS	30	32	34	36	38	40	42	44	46			
10.9	90.8	19182	17983	16926	15985	15144	14387	13702	13079	12510			
11.0	91.7	19008	17820	16772	15840	15006	14256	13577	12960	12397			
11.1	92.5	18837	17659	16621	15697	14871	14128	13455	12843	12285			
11.2	93.3	18669	17502	16472	15557	14738	14001	13335	12729	12175			
11.3	94.2	18503	17347	16326	15419	14608	13878	13217	12616	12067			
11.4	95.0	18341	17195	16183	15284	14480	13756	13101	12505	11962			
11.5	95.8	18182	17045	16043	15151	14354	13636	12987	12397	11858			
11.6	96.7	18025	16898	15904	15021	14230	13519	12875	12290	11755			
11.7	97.5	17871	16754	15768	14892	14109	13403	12765	12185	11655			
11.8	98.3	17719	16612	15635	14766	13989	13289	12657	12081	11556			
11.9	99.2	17570	16472	15503	14642	13871	13178	12550	11980	11459			
12.0	100.0	17424	16335	15374	14520	13756	13068	12446	11880	11363			
12.1	100.8	17280	16200	15247	14400	13642	12960	12343	11782	11270			
12.2	101.7	17138	16067	15122	14282	13530	12854	12242	11685	11177			
12.3	102.5	16999	15937	14999	14166	13420	12749	12142	11590	11086			
12.4	103.3	16862	15808	14878	14052	13312	12646	12044	11497	10997			
12.5	104.2	16727	15682	14759	13939	13206	12545	11948	11405	10909			
12.6	105.0	16594	15557	14642	13829	13101	12446	11853	11314	10822			
12.7	105.8	16464	15435	14527	13720	12998	12348	11760	11225	10737			
12.8	106.7	16335	15314	14413	13613	12896	12251	11668	11138	10653			
12.9	107.5	16208	15195	14302	13507	12796	12156	11577	11051	10571			
13.0	108.3	16084	15078	14191	13403	12698	12063	11488	10966	10489			
13.1	109.2	15961	14963	14083	13301	12601	11971	11401	10882	10409			

PLANT	FEET PER	ROW WIDTH - INCHES										
SPACING (inches)	100 PLANTS	30	32	34	36	38	40	42	44	46		
13.2	110.0	15840	14850	13976	13200	12505	11880	11314	10800	10330		
13.3	110.8	15721	14738	13871	13101	12411	11791	11229	10719	10253		
13.4	111.7	15604	14628	13768	13003	12319	11703	11145	10639	10176		
13.5	112.5	15488	14520	13666	12907	12227	11616	11063	10560	10101		
13.6	113.3	15374	14413	13565	12812	12137	11531	10982	10482	10027		
13.7	114.2	15262	14308	13466	12718	12049	11446	10901	10406	9953		
13.8	115.0	15151	14204	13369	12626	11962	11363	10822	10330	9881		
13.9	115.8	15042	14102	13273	12535	11876	11282	10745	10256	9810		
14.0	116.7	14935	14001	13178	12446	11791	11201	10668	10183	9740		
14.1	117.5	14829	13902	13084	12357	11707	11122	10592	10111	9671		
14.2	118.3	14725	13804	12992	12270	11625	11043	10518	10039	9603		
14.3	119.2	14622	13708	12901	12185	11543	10966	10444	9969	9536		
14.4	120.0	14520	13613	12812	12100	11463	10890	10371	9900	9470		
14.5	120.8	14420	13519	12723	12017	11384	10815	10300	9832	9404		
14.6	121.7	14321	13426	12636	11934	11306	10741	10229	9764	9340		
14.7	122.5	14224	13335	12550	11853	11229	10668	10160	9698	9276		
14.8	123.3	14128	13245	12466	11773	11153	10596	10091	9632	9214		
14.9	124.2	14033	13156	12382	11694	11078	10525	10023	9568	9152		
15.0	125.0	13939	13068	12299	11616	11005	10454	9957	9504	9091		
15.1	125.8	13847	12981	12218	11539	10932	10385	9891	9441	9031		
15.2	126.7	13756	12896	12137	11463	10860	10317	9826	9379	8971		
15.3	127.5	13666	12812	12058	11388	10789	10249	9761	9318	8913		
15.4	128.3	13577	12729	11980	11314	10719	10183	9698	9257	8855		
15.5	129.2	13490	12646	11903	11241	10650	10117	9635	9197	8798		
15.6	130.0	13403	12565	11826	11169	10581	10052	9574	9138	8741		

PLANT	FEET PER	ROW WIDTH - INCHES										
SPACING (inches)	100 PLANTS	30	32	34	36	38	40	42	44	46		
15.7	130.8	13318	12485	11751	11098	10514	9988	9513	9080	8685		
15.8	131.7	13233	12406	11677	11028	10447	9925	9452	9023	8630		
15.9	132.5	13150	12328	11603	10958	10382	9863	9393	8966	8576		
16.0	133.3	13068	12251	11531	10890	10317	9801	9334	8910	8523		
16.1	134.2	12987	12175	11459	10822	10253	9740	9276	8855	8470		
16.2	135.0	12907	12100	11388	10756	10189	9680	9219	8800	8417		
16.3	135.8	12827	12026	11318	10690	10127	9621	9162	8746	8366		
16.4	136.7	12749	11952	11249	10624	10065	9562	9107	8693	8315		
16.5	137.5	12672	11880	11181	10560	10004	9504	9051	8640	8264		
16.6	138.3	12596	11808	11114	10496	9944	9447	8997	8588	8215		
16.7	139.2	12520	11738	11047	10434	9884	9390	8943	8537	8165		
16.8	140.0	12446	11668	10982	10371	9826	9334	8890	8486	8117		
16.9	140.8	12372	11599	10917	10310	9767	9279	8837	8436	8069		
17.0	141.7	12299	11531	10852	10249	9710	9224	8785	8386	8021		
17.1	142.5	12227	11463	10789	10189	9653	9171	8734	8337	7974		
17.2	143.3	12156	11397	10726	10130	9597	9117	8683	8288	7928		
17.3	144.2	12086	11331	10664	10072	9542	9065	8633	8240	7882		
17.4	145.0	12017	11266	10603	10014	9487	9012	8583	8193	7837		
17.5	145.8	11948	11201	10542	9957	9433	8961	8534	8146	7792		
17.6	146.7	11880	11138	10482	9900	9379	8910	8486	8100	7748		
17.7	147.5	11813	11075	10423	9844	9326	8860	8438	8054	7704		
17.8	148.3	11747	11012	10365	9789	9274	8810	8390	8009	7661		
17.9	149.2	11681	10951	10307	9734	9222	8761	8343	7964	7618		
18.0	150.0	11616	10890	10249	9680	9171	8712	8297	7920	7576		

NOTE: For Plant Positions Per Acre not shown in Table C, multiply the row width (in whole inches) times the plant spacing (nearest tenth of an inch) and divide the result into 6,272,640 square inches per acre (round result to the nearest whole number). (43,560 square feet per acre x 144 square inches = 6,272,640 square inches per acre.)

Example: 31-inch row width x 7.4-inch plant spacing = 229.4 square inches; so 6,272,640 square inches per acre ÷ 229.4 square inches = 27,344 Plant Positions Per Acre.