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TOBACCO (GUARANTEED PRODUCTION) LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25520 (03-1999) 25520-1 (05-1999)
SUBJECT: GUARANTEED PRODUCTION TOBACCO LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS	DATE: May11, 1999	
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	APPROVED: /S/ R. E. Waggoner for Tim B. Witt Deputy Administrator, Research and Development	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 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 which have been redlined. Three stars (***) identify information that has been removed.

Changes:

- A. Deleted the word "STANDARDS" from the headings of the TABLE OF CONTENTS pages.
- B. Added a subscript to "H" in section 6 D (10).
- C. Added the word "solely" to Section II, (3) (f) 1 (GENERAL INFORMATION).
- D. Added a "0" to Unit Number, item 12 of the Production Worksheet.

**GUARANTEED PRODUCTION TOBACCO LOSS ADJUSTMENT
STANDARDS HANDBOOK**

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Guaranteed Production Tobacco Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	11-12 25-26 31-32		03-1999 03-1999 03-1999	FCIC-25520 FCIC-25520 FCIC-25520
Insert	1-2	1-2	11-12 25-26 31-32		05-1999 05-1999 05-1999	FCIC-25520-1 FCIC-25520-1 FCIC-25520-1
Current Index	1-2	1-2	1-10 11-12 13-24 25-26 27-30 31-32	33-40	05-1999 03-1999 05-1999 03-1999 05-1999 03-1999 05-1999 03-1999	FCIC-25520-1 FCIC-25520 FCIC-25520-1 FCIC-25520 FCIC-25520-1 FCIC-25520 FCIC-25520-1 FCIC-25520

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HANDBOOK**

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1. INTRODUCTION

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 Loss Adjustment Manual (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 slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

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

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

NOTE: It is the insurance provider's 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 that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to guaranteed production tobacco loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

Average value: For appraised production, the estimated value of all such production divided by the appraised production. For harvested production, the total value of such production divided by the harvested pounds.

Fair market value:	The current year's tobacco season average market price for the applicable type of tobacco obtained from the average sale of tobacco through a market other than an auction warehouse.
Market price:	<p>(1) For types 11, 12, 13, 14, 21, 22, 23, 31, 35, 36, 37, 42, 44, 54, and 55:</p> <p>(a) The support price per pound for the insured type of tobacco as announced by USDA for its tobacco support price program; or</p> <p>(b) The current year's season average price, if available; if not available because the insured type of tobacco has not been marketed in the area, the previous year's season average market price for the applicable insured type tobacco grown in the area for any crop year a tobacco support price program is not in effect.</p> <p>(2) For types 32, 41, 51, 52, and 61:</p> <p>The current year's season average market price, when available; if not available because the insured type of tobacco has not been marketed in the area, the previous year's season average market price for the applicable insured type of tobacco grown in the area.</p>
Stick	A piece of wood that is approximately 1-inch square and 42 inches long used for the purpose of hanging stalks of tobacco in the tobacco barn. One stick will accommodate about 6 stalks of average size tobacco.

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 any of the tobacco types designated in the Special Provisions for the county, in which the insured has a share and elects to insure, for which a premium rate is provided by the actuarial documents.
- (2) Any acreage planted to tobacco of a discount variety is not insurable.

- (3) Unless otherwise provided in the Special Provisions, or by written agreement, any acreage of guaranteed production tobacco planted in any other manner than as provided in the definition of “planted acres” in the Guaranteed Production Tobacco Crop Provisions is not insurable.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

- (1) High Risk Land Exclusion.
- (2) Written Agreements.
- (3) Hail and Fire exclusion provisions (also not applicable to limited coverage).

C. UNIT DIVISION.

See the insurance contract for unit provisions. A basic unit is all insurable acreage of an insurable type of tobacco in the county in which the insured has a share on the date of planting for the crop year and that is identified by a single FSA farm serial number at the time insurance first attaches for the crop year.

NOTE: Unless specified by the Special Provisions, the provisions in the Basic Provisions regarding optional units are not applicable.

D. QUALITY ADJUSTMENT

- (1) THE QUALITY ADJUSTMENT FACTOR CANNOT BE GREATER THAN 1.000 or less than zero (.000).
- (2) Mature tobacco production that is damaged by insurable causes will be adjusted for quality based on the USDA Official Standard Grades for the insured type if it has an average value less than the market price, as follows:
 - (a) Divide the average value of the damaged appraised and/or harvested production by the market price;
 - (b) Multiply the result obtained in (a) above (not to exceed 1.0) by the number of pounds of damaged appraised and/or harvested tobacco; and
 - (c) Multiply the result obtained in (b) above by the price election. If no market price has been established for the grade of the damaged tobacco, a market price will be imputed by reducing the lowest available market price by 20 percent for each grade that the production falls below the grade for which such lowest market price is available.

NOTE: Quality adjustment for appraised unharvested production is not applied during appraisal since **only** Normal Leaf equivalents are counted.

4. REPLANTING PROCEDURES

There is currently no replanting payment available for guaranteed production tobacco. Refer to the Basic Provisions and the crop provisions for this crop for replanting requirements prior to the final planting date.

5. TOBACCO APPRAISALS

A. GENERAL INFORMATION

Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

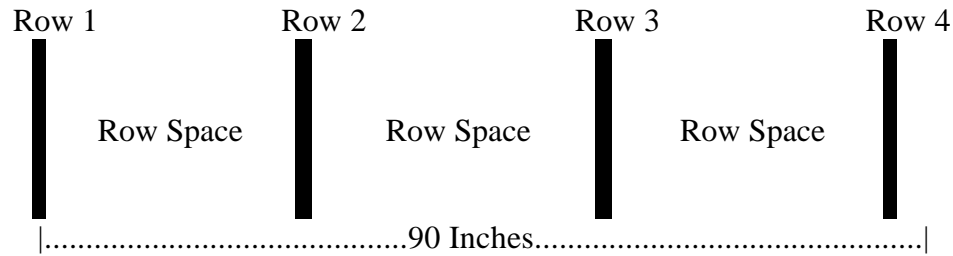
- (1) Make a general examination of all acreage in the field.
- (2) Determine the number of required samples for a field or subfield by the field size, the average stage of growth, age (size) and general capabilities of the plants, and variability of potential production and plant damage within the field or subfield.
- (3) 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.
- (4) Each subfield must be appraised separately.
- (5) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.

C. MEASURING ROW WIDTH FOR SAMPLE SELECTION

Use these instructions for all appraisal methods.

- (1) Use a measuring tape marked in inches or convert a tape marked in tenths, to inches, to measure row width (see 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:



$$90 \text{ inches} \div 3 \text{ row spaces} = 30 \text{ in. average row width}$$

- (3) Where rows are skipped for tractor and planter tires, refer to the LAM.

NOTE: See **TABLE C** for determining acreage where field has tractor rows out.

D. STAGES OF GROWTH

- (1) Sampling Procedures:

- (a) Determine the average growth stage in selected representative samples. The stage of growth will be the stage of development in which at least 50% of the plants in the representative sample have reached.
- (b) 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 cause of damage before regrowth occurs.

- (2) Length of Time Required to Reach Various Stages of Growth After Transplanting:

Stages	Length of Time (After Transplanting)
Beginning of growth	3 to 7 days
10 th leaf stage	4 to 5 weeks
Bloom stage	6 to 9 weeks
Beginning of harvest	2 to 2 ½ months
Completion of harvest	3 to 4 months

- (3) Leaf size may vary. Size may be affected by drought, excessive moisture, disease, or cultural practices.

6. APPRAISAL METHODS

A. GENERAL INFORMATION

- (1) These instructions provide information on appraisal methods for:

Appraisal Methods...	Use...
Stand Reduction/Leaf Count Method	from the time of transplanting until all of the crop is harvested or removed from the field.
Machine Harvesting Method	for tobacco that can be machine harvested
Cured Tobacco Hanging in the Barn Method	for tobacco which is completely cured and in proper moisture content to prepare for market.

- (2) The potential yield per acre of **hand harvested** tobacco is based on the number of normal leaves per acre remaining after damage, plus the number of leaves yet to emerge (if any). The total number of leaves divided by the number of normal leaves in one pound is the number of pounds of potential production per acre.
- (3) The potential yield per acre of **machine harvested** tobacco is based upon the number of normal leaves per acre remaining after damage, plus leaves yet to emerge (if any) on plants that will withstand machine harvesting. The number of leaves which can be harvested by machine divided by the number of normal leaves in one pound is the number of pounds of potential production per acre.

B. STAND REDUCTION/LEAF COUNT METHOD

- (1) **Stand Reduction procedure:**

- (a) Using the Row Width column (in inches) and the Spacing Between Plants column (in inches), in **TABLE B** determine the length of row per 100 plants, and the number of plants per acre in the original planting pattern.
- (b) Select representative areas and rows in the field or subfield for each sample. Pick a random point to start in the row. Measure the length of row per 100 plants determined in (a) above.
- (c) Count the number of remaining plants in the sample that will produce **MARKETABLE LEAVES**. Subtract this number from 100 to determine plant loss per 100 plants.

NOTE: **MARKETABLE LEAVES** are leaves of sufficient size and quality to meet USDA Official Grade Standards and could be marketed at the warehouse or other sale.

(2) **Determining Percent Potential:**

- (a) Potential production on high plant population acreage does not usually decrease in direct proportion to a decrease in plant population. When plant population of the original stand is about 6000 plants per acre or less, the potential production is usually in direct proportion to reduction of stand. Refer to **TABLE B**. When the plant population is above the heavy line in **TABLE B**, ONLY THE PERCENT OF STAND REDUCTION IN EXCESS OF 10 PERCENT IS ALLOWED TOWARD REDUCTION IN THE PERCENT OF POTENTIAL. STAND REDUCTIONS TO PLANT POPULATIONS BELOW THE HEAVY LINE ARE ALLOWED IN DIRECT PROPORTION TO PLANT REDUCTIONS.
- (b) When the original plants per acre is above the heavy line, as indicated in **TABLE B**, or otherwise calculated to be 6,198 or greater, subtract the average percent plant loss from 110% to obtain the percent potential.
- (c) When the original plants per acre is below the heavy line, as indicated in **TABLE B**, or otherwise calculated to be less than 6,198, subtract the average percent plant loss from 100% to obtain the percent potential.

NOTE: THE PERCENT POTENTIAL CANNOT EXCEED 1.000.

EXAMPLE:

Above Heavy Line

110.0
- 12.0 % Plant Loss
98.0 % Potential

Below Heavy Line

100.0
- 12.0 % Plant Loss
88.0 % Potential

NOTE: Enter percent potential (expressed as a 3-place decimal) in item 26 of the Appraisal Worksheet.

- (d) The potential yield per acre is based on the determination of the number of normal leaves per acre after damage plus the number of leaves yet to emerge (if any), divided by the number of normal leaves required to weigh one pound.

(3) **Leaf Count procedure:**

- (a) In each sample row used to determine STAND REDUCTION, select 10 consecutive PLANTS WHICH WILL PRODUCE MARKETABLE LEAVES.
- (b) Strip the 10 consecutive plants of all UNMARKETABLE leaves and UNMARKETABLE portions of leaves. Count the number of leaves remaining on ALL 10 PLANTS.

- (c) Examine the leaves counted in (b) above. Estimate the average leaf size relative to a normal leaf (considering the stage of maturity). Using the FACTOR TABLE on the tobacco appraisal worksheet, find the column titled "NO. OF LEAVES REQUIRED TO EQUAL ONE NORMAL LEAF." Find the appropriate conversion factor in the column headed "MULTIPLY NO. OF LEAVES COUNTED BY FACTOR." If the number of leaves required to equal a normal leaf is more than 2, use the table in item 12 of the Appraisal Worksheet instructions or on a Special Report.

(4) **Appraised Production Calculation:**

- (a) Determine the number of MARKETABLE leaves on the 10 plants in the sample.
- (b) Multiply the number in (a) above by the Leaf Factor.
- (c) Add to the result of (b), the number of leaves to emerge on the 10 plants, to obtain the estimated total marketable leaves on 10 plants.
- (d) Divide the result in (c) above by 10 to obtain the average number of marketable leaves per plant.
- (e) Multiply the average number of marketable leaves per plant in (d) above by the number of plants per acre in the original planting pattern, then multiply the result by the percent potential to obtain the total marketable leaves per acre.
- (f) Divide the total marketable leaves per acre obtained in (e) above by the number of leaves per pound to obtain the pounds of potential per acre.

EXAMPLE:

70 (Number of marketable leaves on 10 plants)
 X .5 (Leaf factor)
 + 60 (Leaves to emerge on 10 plants)
 = 95 (Estimated total marketable leaves on 10 plants)
 ÷ 10 plants
 = 9.5 (Average number of marketable leaves per plant)
 X 6,534 (Number of plants per acre in original planting pattern)
 X .75 (% Potential)
 = 46,555 (Total marketable leaves per acre)
 ÷ 35 (Leaves per pound)
 = 1330 (Pounds of potential per acre)

C. MACHINE HARVESTING METHOD

- (1) Percent of Stand Procedure:
 - (a) Follow the hand harvesting instructions in section 6 B (1) and (2) for Percent of Stand Reduction Procedure.
 - (b) Count the number of plants remaining in the portion of row determined in subsection 6 B (1) (a). Determine the average number of plants. The average of all samples is the percent stand for the field.
- (2) Leaf Count Procedure - Follow the hand harvesting instructions in section 6 B (3) for Leaf Count Procedure.
- (3) Machine Harvested Plants:
 - (a) Multiply the percent of stand by the number of plants per acre in the original stand. This is the remaining number of plants per acre.
 - (b) Multiply the remaining plants per acre by 0.01 (1% of plants in sample). Count this number of plants in each sample row.

NOTE: The adjuster may examine the plants in the marked row portion and visually determine those that will withstand machine harvesting. If the insured agrees with this visual determination, continue with (d) below and do not run the machine.

- (c) Make as many test runs with the machine as needed on each sampled row to secure an accurate appraisal.
- (d) After the test runs, count the number of plants per sample and divide by the number of samples to obtain the average number of plants per sample which can be machine harvested.
- (e) Divide the average number of plants per sample which can be machine harvested by the number of plants in sample before the test runs.

EXAMPLE:

Row width = 42 inches

Plant spacing = 24 inches

Plants per acre = 6,223 (from **TABLE B**)

Row length for 100 plants = 200.0 feet (from **TABLE B**)

Plants remaining in the sample = 95

Plants Per Acre = 5,912 plants per acre (6,223 x .95)

Machine sample row = 59 plants (5,912 x .01)

Plants in sample that can be machine harvested = 14

Percent of plants that can be machine harvested = 24% ($14 \div 59 = .237$, rounded to .24)

Plants per acre that can be machine harvested = 1,419 (5,912 x .24)

1,419 is entered in item 25 on the Appraisal Worksheet.

- (f) Determine the normal leaves per acre by multiplying the number of harvestable plants per acre times the average number of normal leaves per plant. Divide the normal leaves per acre by the number of leaves per pound for the per acre appraisal.

D. CURED TOBACCO HANGING IN THE BARN METHOD

Record all stick counts, leaf weights, percentage determinations, grades, prices, and calculations on a Special Report.

- (1) Remove and appraise sticks of average tobacco selected randomly throughout the barn. It is recommended that you appraise at least the greater of 15 sticks per determined acre, or 1 percent of the total number of sticks in the barn and record the number of sticks.
- (2) Strip and grade into piles the tobacco leaves according to current government grading procedures, not to exceed a NO GRADE and 3 price-supported grade piles.

NOTE: If the tobacco in the barn has deteriorated to the extent that it has a NO GRADE or zero (0) value, separate it into a separate pile and deliver to the nearest head government grader for the purpose of determining that it does have a NO GRADE or zero (0) value.

- (3) Identify and weigh each grade pile to the nearest tenth of a pound and record the weights and identification. Then weigh the entire stripped production collectively to determine the accuracy of individual weights by grade. The collective weight should equal the sum of individual grade weights. Maintain separation of grades by binding each grade pile with string.
- (4) Divide the total weight of each grade by the total weight to determine the percentage of leaf (by weight) produced in each grade. Record the percentages to the nearest 1/10 of 1 percent.

- (5) Deliver representative samples of each grade consisting of 1 to 2 pounds (or the entire production if less than 1 pound) to the nearest head government tobacco grader for grading and assigning a price, if necessary.
- (6) Divide the total weight of the stripped production by the number of sticks recorded in (1) above and rounded to the nearest thousandth of a pound, to determine the average weight per stick in the barn(s) and record the results.
- (7) Determine the number of sticks in the barn by counting the number of rails in the barn and multiplying by the average number of sticks per rail and record.
- (8) Multiply the average weight of stripped production per stick determined in (6) above, by the total number of sticks in the barn (7) above to obtain the gross production and record. This poundage will be entered in Section II, Item G of the TPC Production Worksheet.
- (9) Multiply the gross production by the percentage (nearest tenth percent) of each grade sample to determine pounds of each grade and record.
- (10) Multiply the pounds of each grade by the price for the grade or the value assigned by the government grader. Divide the sum of all production prices by the gross poundage to determine market price per pound and record. Enter the value in Section II, Item H of the TPC Production Worksheet, if less than the market price. If the average value is equal to or greater than the market price, MAKE NO ENTRY.
- (11) To determine the price of harvested production before fire damage, reduce the average price per pound determined in item (10) above, by the prevailing custom stripping, hauling, and other related costs per pound, because this damaged tobacco will not be sold and was not subject to the above costs. Secure this information from surrounding three farms when total unit is consumed in fire. Use the comparison formula in the LAM.

7. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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. See the LAM for additional information.

8. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the tobacco appraisal worksheet's title if not preprinted on the insurance provider worksheet, and 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 appraisal and for each field or subfield which has a differing base (APH) yield, farm yield (if applicable), or farming practice. Refer to section 5 for sampling instructions.

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 insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **FSA Farm Number:** FSA Farm Serial Number.
4. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
5. **Type:** The number designating the type of tobacco (011, 014, 023, 035, etc.).

6. **Total No. Plants per Acre:** The number of plants per acre in the original stand. Complete items 16 and 17. Apply those values to **TABLE B** to determine the number of plants per acre in the original stand and enter in this item.
7. **Unit No.:** Five-digit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
- Field No.:** Field or subfield identification symbol.
8. **No. Acres:** Number of acres to hundredths (include "E" if estimated) in the field or subfield being appraised.
9. **Leaf Stage:** Estimate of the number of leaves present per plant at the date of damage.

PART I - SAMPLE DETERMINATIONS

10. **Percent Plant Loss:** Number of plants lost from the original stand for each 100-plant sample (100 minus the number of remaining plants). When all samples are completed, enter the total for all samples at the bottom of the column. See subsection 6 B.
11. **Number Leaves on Ten Stalks:** Total number of marketable leaves on 10 consecutive LIVE plants for each sample. (See subsection 6 B for information on determination of "Marketable Leaves.")
12. **Leaf Factor:** Examine leaves counted in item 11. If leaves are not normal in size, determine the factor to be used to convert leaves to normal leaves from the Factor Table on the appraisal worksheet or the following table, if applicable.

FACTOR TABLE	
Number of Leaves Required to Equal One Normal Leaf	Multiply Number of Leaves Counted by Factor
2 ½	.4
3-4	.3
5	.2

13. **Number Normal Leaves:** Multiply the number of leaves on ten stalks (item 11) times the leaf factor (item 12) and round to the nearest tenth.
14. **Leaves to Emerge:** Total number of leaves which normally would be expected to emerge for harvesting from the same 10 plants.
15. **No. of Normal Leaves on Ten Stalks:** Sum of number of normal leaves (item 13) and leaves to emerge (item 14). Enter the total for all samples at the bottom of the column.

- 16. **Row Width:** Distance between rows (in whole inches) in the original planting pattern.
- 17. **Spacing:** Spacing between plants in each row (in whole inches) in the original planting pattern. See **TABLE B** for instructions.
- 18. **Samples:** Number of samples taken in field or subfield.
- 19. **Average % Plant Loss:** Divide the total of Percent Plant Loss (item 10) by the number of samples (item 18) and round to the nearest tenth.
- 20. **Total No. of Samples Checked:** Number shown in item 18.
- 21. **Avg. Leaves per Sample:** Divide the total number of normal leaves on ten stalks (item 15) by total number of samples checked (item 20) and round to the nearest tenth.
- 22. MAKE NO ENTRY. "10" is preprinted on the form.
- 23. **Avg. No. Normal Leaves per Stalk:** Divide average number of leaves per sample (item 21) by "10" (item 22) and round to the nearest tenth.

PART II

- 24. **Average No. Normal Leaves per Stalk:** Number shown in item 23.
- 25. **Plants per Acre:** Number shown in item 6. (Machine Harvestable: Result of number of remaining plants times the percent of plants which can be machine harvested).
- 26. **% Potential:** 110.0% or 100.0% minus the average percent plant loss (item 19), divided by 100. Refer to subsection 6 B for the calculation of percent potential. (Machine Harvestable: MAKE NO ENTRY.)
- 27. **Total Number Leaves per Acre:** Multiply the average number of normal leaves per stalk (item 24) times plants per acre (item 25) times percent potential (item 26) and round to nearest whole leaf. (Machine Harvestable: Result of average number of normal leaves per stalk (item 24) times plants per acre (item 25)).
- 28. **Number of Leaves per Pound:** The number of normal leaves per pound.

TYPE

LEAVES PER POUND

32, 41 and all dark types (21, 22, 23, 35, 36,37)	35
51 and 52.	50
61.	135
31, 54, 55 and flue-cured types (11, 12, 13, 14).	60

- 29. **Appraisal per Acre:** Divide the total number of leaves per acre (item 27) by number of leaves per pound (item 28) and round to the nearest whole pound.

30. - 32. MAKE NO ENTRY.

33. **Remarks:** Any remarks concerning any unusual circumstances or as required by the insurance provider. Explain that this is the production anticipated if no additional damage occurs. Explain your determination of the leaf factor(s) used in item 12, if entry is different than the Factor Table on the Appraisal Worksheet.

34. **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.

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 the 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.

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

COMPANY ANY COMPANY

CLAIM NUMBER XXXXXXXX

FOR ILLUSTRATION PURPOSES ONLY APPRAISAL WORKSHEET TOBACCO	1 INSURED'S NAME I. M. INSURED		2 POLICY NUMBER XXXXXXXX		3 FSA FARM NUMBER 145		4 CROP YR. YYYY	
	5 TYPE 023	6 TOTAL NO. PLANTS PER ACRE 5,940		7 UNIT NO. 00100	FIELD NO. B	8 NO. ACRES 3.00	9 LEAF STAGE 10	

PART I - SAMPLE DETERMINATIONS

SAMPLE NO.	10	11	12	13	14	15	16 ROW WIDTH 48		17 SPACING 22		
	PERCENT PLANT LOSS	NUMBER LEAVES ON TEN STALKS	x LEAF FACTOR	= NUMBER NORMAL LEAVES	+ LEAVES TO EMERGE	= NO. OF NORMAL LEAVES ON TEN STALKS	FACTOR TABLE				
							NUMBER OF LEAVES REQUIRED TO EQUAL ONE NORMAL LEAF			MULTIPLY NUMBER OF LEAVES COUNTED BY FACTOR	
1	48	23	0.5	11.5	38	49.5	1/2			2.0	
2	56	32	0.6	19.2	30	49.2	5/8			1.6	
3	55	38	0.5	19.0	32	51.0	3/4			1.3	
4	62	28	0.5	14.0	20	34.0	7/8			1.1	
5							1			1.0	
6							1-1/4			.8	
7							1-1/2			.7	
8							1-3/4			.6	
9							2			.5	
10											
TOTAL	221 ÷	4	=	55.3	TOTAL	183.7 ÷	4	=	45.9	÷ 10 =	4.6

PART II

24 AVERAGE NO. NORMAL LEAVES PER STALK 4.6	A		25 PLANTS PER ACRE x 5,940		26 % POTENTIAL x .447		27 TOTAL NUMBER LEAVES PER ACRE = 12,214		28 NUMBER OF LEAVES PER POUND ÷ 35		29 APPRAISAL PER ACRE = 349	
	B		30 % POTENTIAL x		31 POTENTIAL POUNDS PER ACRE OF ONE NORMAL LEAF PER STALK x 100		32 APPRAISAL PER ACRE =					

33 REMARKS
CONSENT GIVEN TO DESTROY.

34 INSURED'S SIGNATURE I. M. INSURED	DATE MM-DD-YYYY	35 ADJUSTER'S SIGNATURE AND CODE NUMBER I. M. ADJUSTER XXXXXX	DATE MM-DD-YYYY
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9. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as “TPC Production Worksheet”) is a progressive form containing all notices of damage for all preliminary 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 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 “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

1. **Crop/Code #:** "Tobacco".

Flue-cured	0229
Fire-cured	0230
Burley	0231
Maryland	0232
Dark Air	0233
Cigar Filler	0234
Cigar Binder	0235
Cigar Wrapper	0236

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).

3. **Legal Description:** FSA Farm Serial Number for 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 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: See 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.

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" in the major secondary cause of damage.

7. **Company/Agency:** Name of the 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 Number:** Claim number as assigned by the insurance provider.

10. **Policy Number:** 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: 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.

NOTE: 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. **Estimated Production Per Acre:**

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.

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

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.

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 Policies:**

- 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 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 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 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.

NOTE: See 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) Approved (APH) yields, if required by the Special Provisions;
- (3) Appraisals;
- (4) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) 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. See the narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. Preliminary Acres:

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

FINAL: MAKE NO ENTRY.

C. Final Acres: See the LAM for definition of acceptable determined acres used herein.

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

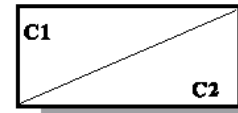
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to hundredths.

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.

- C₁ Enter the ACTUAL acres for the field or subfield.
- C₂ 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: The correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revise according to the insurance provider’s instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

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/Variety:** 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.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
--------------	--------------------

"P".	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider.
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"H".	Harvested.
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"UH".	Unharvested or put to other use with consent.
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PREVENTED PLANTING: There are no prevented planting provisions for guaranteed production tobacco.

I. **Intended or Final Use:** Use of Acreage. Use the following "Intended Use" abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
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"WOC".	Other use without consent
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"SU".	Solely uninsured
---------------	------------------

"ABA".	Abandoned without consent
----------------	---------------------------

"H".	Harvested
--------------	-----------

"UH".	Unharvested
---------------	-------------

NOTE: See section 2 and/or the Crop Provisions for the definition of harvest.

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."

J. **Appraised Potential:** Per-acre appraisal, in whole pounds, of POTENTIAL production for the acreage appraised from item 29 of the Appraisal Worksheet. See appraisal methods for additional instructions.

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

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

L. **Adjusted Potential:** Enter the amount from item “J.”

M. **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

(1) Enter NOT LESS than the applicable production guarantee per acre, in whole pounds, 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, in whole pounds, for any such acreage.

b. When there is late-planted acreage, the applicable per-acre production guarantee for such acreage is the production guarantee that has been reduced for late-planted acreage. Refer to the Crop Provisions for Late Planting Provisions.

c. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

d. 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:** Potential to count, in whole pounds, (Column “L” plus Column “M”).

O. **Value Per Pound:** MAKE NO ENTRY.

P. **Total Potential to Count:** Total potential to count (Column “C” or “C₁” (actual acres) times Column “N”) to whole pounds.

Q. **Per Acre:** The per acre production guarantee from the insured’s policy, in whole pounds.

R. **Total:** Column “C₂” (**reported** acres; “C” if acreage is not under-reported) times Column “Q,” to whole pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under-reported acres]), to hundredths.

NOTE: FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, TYPES, PRICE ELECTIONS, 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.

FINAL: Total of Column "P" and total of 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, item M 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 see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.

- i Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- j. Explain a "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph 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.

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between 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 any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- p. Document the method and calculation used to determine acres for the unit. See the LAM.
- q. 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.
- r. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.
- s. Identify any tobacco which has no market value and is destroyed. Explain the reason for no market value and the method of destruction.
- t. Verify with FSA any carryover tobacco from the previous year(s), and do not include as production (in Section II, item "G"), for the crop year, any such tobacco identified on the acreage report. If the amount of carryover poundage stated on the acreage report does not match what the producer reported to the FSA county office on the MQ-108-1, Report of Unmarketed Tobacco, record the lesser of the two amounts. DO NOT REVISE the acreage report to increase poundage at loss time.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.

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 sold, enter the name and address of the warehouse or buyer as applicable in item F.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Different FIRST handlers (buyers or warehouses). The insured must have maintained satisfactory records of ALL production sold. Verify any warehouse or buyer records.
 - (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.).
 - (d) Separate disposition.
 - (e) Production destroyed by fire after harvest.
 - (f) Production not sold:
 - 1 Harvested production damaged solely by uninsured causes will be considered production to count. The value will be the greater of the fair market value or the market price for undamaged tobacco of the same type.
 - 2 Harvested production that is not sold and is damaged by insurable causes may be adjusted for quality. The value will be the fair market value for the applicable type of tobacco.
- (4) There will generally be no harvested production entries in items A₁ through N for preliminary inspections.
- (5) If there is harvested production from more than one insured practice (or type) and separate production guarantees exist, the harvested production also must be entered on separate lines in items A₁ through N by type or practice. If production has been commingled, see the LAM.
- (6) Carryover tobacco from previous crop years will not be included in production to count.

- (7) All production (current year's and any current year's carryover) which has no market value must be destroyed, if the insurance provider agrees with the value, and will not be considered as production to count. See the narrative. If the tobacco is not destroyed, it will be considered as production to count and valued at the support price.

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. See the LAM.)**

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. If sold, line out "harvest" and enter the date of the last sale.
- b. If not sold or the entire crop on the unit is totally destroyed, enter "No Sale."
- c. 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 or there is tobacco which will not be sold, enter "Incomplete."
- d. If the case involves a Certification Form, enter the date when the entire unit was put to another use, etc. See the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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". See 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". See the LAM.

- A. **Share:** RECORD ONLY VARYING SHARES on the SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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, item "A").

B. - E. **Row Width, Tractor Row, Est. Yield, Leaf Quality:**

STALK INSPECTION: FOR TYPES 11, 12, 13 AND 14 ONLY

Enter the date the stalks were inspected followed by the words "Stalk Inspection.". Make entries in individual spaces as follows:

Row Width - Enter the average number of inches from center to center of rows in the upper portion of the space. Enter the row pattern (4-1, 5-2, etc.) in the lower portion of the space.

Tractor Row - Enter the width of the tractor row in whole inches. Measure from center to center of outside rows.

Est. Yield - Enter the estimated yield (in whole pounds) on acreage released for other use.

Leaf Quality - Check the appropriate entry, whether good (G), fair (F), or poor (P).

F. **Quota, Non-Quota, Bale No.:** In the column heading, line out "quota, non-quota and bale no." and enter "Disposition.

PRELIMINARY: "Destroyed by fire" for any tobacco burned in the curing barn or pack barn (see **EXHIBIT 1**). Otherwise make no entry.

FINAL:

a. Name and address of warehouse(s) for production sold at auctions.

b. Name and address of buyer(s) for production sold other than at auction.

c. "Not sold" and the location of any production which is not sold.

d. "Destroyed by fire" for any tobacco burned in the curing barn or pack barn. (See **EXHIBIT 1**). Otherwise, MAKE NO ENTRY.

G. **Production:** Production in whole pounds (Include harvested production that is appraised in the barn). Explain in the narrative how "NOT SOLD" production was determined.

Value Per Pound:**PRELIMINARY: MAKE NO ENTRY.****FINAL:**

- a. Average value per pound to the nearest cent. Determine the average value per pound by adding the total value of the harvested production (including tobacco that is appraised in the barn), production that has no market value and is not destroyed, production sold, not sold, and production sold other than at auction and dividing by the total pounds harvested for the unit, rounded to the nearest whole cent. Explain the basis for value of production in Narrative for production "Not Sold", production without a market value, or production sold other than at an auction warehouse.

NOTE: If the average value per pound is equal to or greater than the market price, MAKE NO ENTRY. Note the average value in the Narrative.

NOTE:

- (1) Quality adjustment will apply if the average value is less than the market price for the applicable type due to an insurable cause of loss.
 - (2) After the value per pound has been determined, the value will be the same for each line entry, EXCEPT for tobacco destroyed by fire.
 - (3) For harvested production destroyed by fire, enter the fair market value per pound for this tobacco. If the fair market value is zero, enter zero.
- b. If, due to insurable causes, the grade of insured tobacco is reduced below the lowest marketable grade (with a local market price), determine the value for such damage tobacco by reducing the value of the lowest marketable grade 20% for each grade that the damaged production falls below such lowest marketable grade. The reduced value for that grade will be used in determining the average value per pound. Explain calculations in the Narrative or on a Special Report.

EXAMPLE:

Grade #6 production:
 Lowest marketable grade = #2 @ \$1.00/lb.
 4 grades x 20% = 80%
 \$1.00 x 80% = \$.80 price reduction
 \$1.00 - \$.80 = \$.20
 Grade #6 reduced value = \$.20/lb.

NOTE: The insurance provider must be given the opportunity to inspect any production not sold through an auction warehouse before its disposal, for the purpose of determining the fair market value. Failure to provide the insurance provider the opportunity to inspect such tobacco **may** result in the rejection of the claim for indemnity.

H₂. **Local Market Price:** Market price, as defined in section 2 B and the Crop Provisions for the applicable type of tobacco insured.

I. **Quality Factor:** Item H₁ divided by item H₂, to three decimal places.

J. **Production Not to Count:** Production NOT to count, in whole pounds, 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, 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:** The result of multiplying item "G" times item "I" minus item "J."

L. - M. MAKE NO ENTRY.

N. **Production/Value to Count:** Repeat entry from item "K."

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: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the figure from Column "P" total in SECTION I, to whole pounds.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of items 22 and 23.

25. **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. 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 should be signed on the bottom line.

26. **Insured's Signature:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the 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 should be signed on the bottom line.

27. **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.).

**FOR ILLUSTRATION PURPOSES ONLY
PRODUCTION WORKSHEET (Tobacco, Peanuts, Cotton, Peaches)**

1. Crop/Code # TOBACCO XXXX	2. Unit 00100	3. Legal Description FSN 145	7. Company ANY COMPANY	8. Name of Insured I. M. INSURED	
4. Date of Damage JUN JUL 10	Agency ANY AGENCY		9. Claim # XXXX		11. Crop Year YYYY
5. Cause of Damage DROUGHT HAIL	10. Policy # XXXXXXX		14. Date(s) Notice of Loss 1st MM/DD/YYYY 2nd MM/DD/YYYY Final MM/DD/YYYY		
6. Primary Cause % 60% X	12. Additional Units 00200		15. Companion Policy(ies)		
13. Est. Prod. Per Acre 1500					

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield							Stage Guarantee	
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R
Field ID	Prelim. Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	Total (C x O)
M/D A		5.00	1.000	T05	997	023	P	Plowed/WOC				1235	1235		6,175	1235	6,175
M/D B		3.00	1.000	T05	997	023	UH	To Soybeans	349		349		349		1047	1235	3,705
M/D C		20.00	1.000	T05	997	023	H	H								1235	24,700
16. TOTAL	28.00														7,222	17. TOTALS	34,580

NARRATIVE (If more space is needed, attach a Special Field): PLOWED WITHOUT CONSENT. SEE ATTACHED AERIAL PHOTOS. SUPPORT PRICE = \$1.75 ACRES DETERMINED BY WHEEL MEASUREMENT. 1,000 POUNDS OF TOBACCO DESTROYED BY FIRE ON MM/DD/YYYY. PRODUCTION HAS ZERO VALUE.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED MM/DD/YYYY				19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				20. ASSIGNMENT OF INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Stalk Inspection				Adjustments to Harvested Production													
A1	A2	B	C	D	E			F	G	H1	H2	I	J	K	L	M	N
Share Field ID	Row Width	Tractor	Est. Yield	Leaf Quality			Quality (Q) Non-Countable or DISPOSITION	Production	Value Per Pound Local Mkt. Price	Quality Factor (H1 + H2)	Production Not to Count (lbs.)	Production to Count (lbs.)	Value of Production (\$)	Value Not to Count (\$)			Production/ Value to Count
				G	F	P											
							TRI-COUNTY WAREHOUSE ANY TOWN ANY STATE	15,000	\$1.20 \$1.75	0.686		10,290					10,290
							Destroyed By Fire	1,000	\$0.00 \$1.75	0.000		0					0
22. SECTION II TOTAL																	10,290
23. SECTION I TOTAL																	7,222
24. UNIT TOTAL																	17,512

"I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes."

25. Adjuster's Signature (1st. inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	26. Insured's Signature (1st. inspection) I. M. INSURED	Date MM/DD/YYYY
(2nd inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	(2nd inspection) I. M. INSURED	Date MM/DD/YYYY
(Final inspection) I. M. ADJUSTER	Code # XXXXX	Date MM/DD/YYYY	(Final inspection) I. M. INSURED	Date MM/DD/YYYY

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10. REFERENCE MATERIAL

TABLE A: MINIMUM SAMPLE REQUIREMENTS FOR REPRESENTATIVE SAMPLES

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
0.01 - 10.00	3
10.01 or more	1 additional sample for each 10 acres or part thereof

TABLE B: FEET OF ROW PER 100 TOBACCO PLANTS AND NUMBER OF PLANTS PER NET ACRE, SELECTED PLANT SPACINGS AND ROW WIDTHS

Spacing Between Plants (Inches)	Row Per 100 Plants (Feet)	Plants Per Acre Row Widths (Inches)						
		36"	38"	40"	42"	44"	46"	48"
14"	116.7	12,446	11,791	11,201	10,668	10,183	9,740	9,334
16"	133.3	10,890	10,317	9,801	9,334	8,910	8,523	8,168
18"	150.0	9,680	9,171	8,712	8,297	7,920	7,576	7,260
20"	166.7	8,712	8,253	7,841	7,467	7,128	6,818	6,534
22"	183.3	7,920	7,503	7,128	6,789	6,480	6,198	5,940
24"	200.0	7,260	6,878	6,534	6,223	5,940	5,682	5,445
26"	216.7	6,702	6,349	6,031	5,744	5,483	5,245	5,026
28"	233.3	6,223	5,895	5,601	5,334	5,091	4,870	4,667
30"	250.0	5,808	5,502	5,227	4,978	4,752	4,545	4,356
32"	266.7	5,445	5,158	4,901	4,667	4,455	4,261	4,084
34"	283.3	5,125	4,855	4,612	4,393	4,193	4,011	3,844
36"	300.0	4,840	4,585	4,356	4,149	3,960	3,788	3,630
38"	316.7	4,585	4,344	4,127	3,930	3,752	3,588	3,439
40"	333.3	4,356	4,127	3,920	3,734	3,564	3,409	3,267

NOTE: Use dotted line for types 35 & 36; heavy line for all other types.

To use the above table, read across the appropriate column for distance between rows and down for distance between plants in a row. Where the two readings meet will be the number of plants per acre. If the distances in a particular field are not given in the above table, the number of plants per acre can be determined in the following manner: Multiply the distance between the two rows in feet by the distance between plants in the row in feet. This gives the square feet of area for each plant. Then, by dividing this figure into 43,560 (square foot area in an acre) the number of plants per acre is determined.

EXAMPLE: (17-inch plant spacing & 41-inch row width)

- (1) Divide spacing by 12 and round to hundredths. $17 \div 12 = 1.42$ feet
- (2) Divide row width by 12 and round to hundredths. $41 \div 12 = 3.42$ feet
- (3) Multiply (1) by (2) and round to hundredths. $1.42 \times 3.42 = 4.86$ sq. ft.
- (4) Divide 43,560 by the product found in (3), and round to the nearest whole number. $43,560 \div 4.86 = 8,963$ plants per acre.

ROW LENGTH PER 100 PLANTS AND PLANTS PER ACRE

- (1) Determine the original plant spacing in the row by measuring, to the nearest inch, the distance between the first plant in the sample and the 11th plant. Divide this distance by 10 to determine original plant spacing within the row and record in item 16 of the appraisal worksheet.
- (2) For even plant spacings between 14 and 28 inches, the required length of row may be read directly from **TABLE B**.
- (3) For spacings not shown in **TABLE B**, use the following formula:

Length of row = plant spacing in inches \div 12 (factor to two decimal places) \times 100
per 100 plants

EXAMPLE: 15 - inch spacing

Length of row = 15" plant spacing \div 12" = 1.25 ft. plant spacing

1.25 ft/plant spacing \times 100 plants = 125.0 ft. row sample.

TABLE C: TRACTOR ROW ACREAGE CORRECTION FACTORS

4 ROW PATTERN -- 5th TRACTOR ROW PERCENTAGE FACTOR FOR TRACTOR ROWS													
42" Row Width		44" Row Width		46" Row Width		48" Row Width		50" Row Width		52" Row Width		54" Row Width	
Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres
42	80.00	44	80.00	46	80.00	48	80.00	50	80.00	52	80.00	54	80.00
44	79.25	46	79.28	48	79.31	50	79.34	52	79.37	54	79.39	56	79.41
46	78.50	48	78.57	50	78.63	52	78.69	54	78.74	56	78.79	58	78.83
48	77.78	50	77.88	52	77.97	54	78.05	56	78.12	58	78.20	60	78.26
50	77.06	52	77.19	54	77.31	56	77.42	58	77.52	60	77.61	62	77.70
52	76.36	54	76.52	56	76.67	58	76.80	60	76.92	62	77.04	64	77.14
54	75.68	56	75.86	58	76.03	60	76.19	62	76.34	64	76.47	66	76.60
56	75.00	58	75.21	60	75.14	62	75.59	64	75.76	66	75.91	68	76.06
58	74.34	60	74.58	62	74.80	64	75.00	66	75.19	68	75.36	70	75.52
60	73.68	62	73.95	64	74.19	66	74.42	68	74.63	70	74.82	72	75.00
62	73.04	64	73.33	66	73.60	68	73.85	70	74.07	72	74.29	74	74.48
64	72.41	66	72.73	68	73.02	70	73.28	72	73.53	74	73.76	76	73.97
66	71.79	68	72.13	70	72.44	72	72.73	74	72.99	76	73.24	78	73.47
68	71.19	70	71.54	72	71.87	74	72.18	76	72.46	78	72.73	80	72.97
70	70.59	72	70.97	74	71.32	76	71.64	78	71.94	80	72.22	82	72.48
72	70.00	74	70.40	76	70.77	78	71.11	80	71.43	82	71.72	84	72.00
74	69.42	76	69.84	78	70.23	80	70.59	82	70.92	84	71.23	86	71.52
76	68.85	78	69.29	80	69.70	82	70.07	84	70.42	86	70.75	88	71.05
78	68.29	80	68.75	82	69.17	84	69.57	86	69.93	88	70.27	90	70.59
80	67.74	82	68.22	84	68.66	86	69.06	88	69.44	90	69.80	92	70.13
82	67.20	84	67.69	86	68.15	88	68.57	90	68.97	92	69.33	94	69.68
84	66.67	86	67.18	88	67.65	90	68.09	92	68.49	94	68.87	96	69.23
		88	66.67	90	67.15	92	66.61	94	67.13	96	67.57		
				92	66.67	94	67.13	96	67.57				
						96	66.67						

To get width of Tractor Row, measure distance from top of row to the next top of row and subtract row width. (Take measurement of several Tractor Rows to get average width.)
 Formula : Multiply Row Pattern by Row Width, plus Tractor Row. Divide result into Tractor Row. This gives percentage to take off. Subtract this percent from 100 percent. Result is percentage used to multiply to gross acreage to get acres of tobacco in field.
 Example: $4 \times 42 + 42 = 210$, $42 \div 210 = 20.00\%$, $100.00\% - 20.00\% = 80.00\%$ multiplied to gross acres determines net acres of tobacco in field.

TABLE C: TRACTOR ROW ACREAGE CORRECTION FACTORS (Continued)

6 ROW PATTERN -- 7th TRACTOR ROW PERCENTAGE FACTOR FOR TRACTOR ROWS													
42" Row Width		44" Row Width		46" Row Width		48" Row Width		50" Row Width		52" Row Width		54" Row Width	
Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres
42	85.71	44	85.71	46	85.71	48	85.71	50	85.71	52	85.71	54	85.71
44	85.14	46	85.16	48	85.19	50	85.21	52	85.23	54	85.25	56	85.26
46	84.56	48	84.62	50	84.66	52	84.71	54	84.75	56	84.78	58	84.82
48	84.00	50	84.08	52	84.15	54	84.21	56	84.27	58	84.32	60	84.37
50	83.44	52	83.54	54	83.64	56	83.72	58	83.80	60	83.87	62	83.94
52	82.89	54	83.02	56	83.13	58	83.24	60	83.33	62	83.42	64	83.51
54	82.35	56	82.50	58	82.63	60	82.76	62	82.87	64	82.98	66	83.00
56	81.82	58	81.99	60	82.14	62	82.29	64	82.42	66	82.54	68	82.65
58	81.29	60	81.48	62	81.66	64	81.82	66	81.97	68	82.11	70	82.23
60	80.77	62	80.98	64	81.18	66	81.36	68	81.52	70	81.68	72	81.82
62	80.25	64	80.49	66	80.70	68	80.90	70	81.08	72	81.25	74	81.41
64	79.25	66	80.00	68	80.23	70	80.45	72	80.65	74	80.83	76	81.00
66	79.25	68	79.52	70	79.77	72	80.00	74	80.21	76	80.41	78	80.60
68	78.75	70	79.04	72	79.31	74	79.56	76	79.79	78	80.00	80	80.20
70	78.26	72	78.57	74	78.86	76	79.12	78	79.37	80	79.59	82	79.80
72	77.78	74	78.11	76	78.41	78	78.69	80	78.95	82	79.19	84	79.41
74	77.30	76	77.65	78	77.97	80	78.26	82	78.53	84	78.79	86	79.02
76	76.83	78	77.19	80	77.53	82	77.84	84	78.12	86	78.39	88	78.64
78	76.36	80	76.74	82	77.09	84	77.42	86	77.72	88	78.00	90	78.26
80	75.90	82	76.30	84	76.67	86	77.01	88	77.32	90	77.61	92	77.88
82	75.45	84	75.86	86	76.24	88	76.60	90	76.92	92	77.23	94	77.51
84	75.00	86	75.43	88	75.82	90	76.19	92	76.53	94	76.85	96	77.14
		88	75.00	90	75.41	92	75.79	94	76.14	96	76.47		
				92	75.00	94	75.39	96	75.76				
						96	75.00						

To get width of Tractor Row, measure distance from top of row to the next top of row and subtract row width. (Take measurement of several Tractor Rows to get average width.)
 Formula : Multiply Row Pattern by Row Width, plus Tractor Row. Divide result into Tractor Row. This gives percentage to take off. Subtract this percent from 100 percent. Result is percentage used to multiply to gross acreage to get acres of tobacco in field.
 Example: $6 \times 42 + 42 = 294$, $42 \div 294 = 14.29\%$, $100.00\% - 14.29\% = 85.71\%$ multiplied to gross acres determines net acres of tobacco in field.

TABLE C: TRACTOR ROW ACREAGE CORRECTION FACTORS (Continued)

8 ROW PATTERN 9th TRACTOR ROW PERCENTAGE FACTOR FOR TRACTOR ROWS													
42" Row Width		44" Row Width		46" Row Width		48" Row Width		50" Row Width		52" Row Width		54" Row Width	
Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres	Tractor Row"	% to Get Net Acres
42	88.89	44	88.89	46	88.89	48	88.89	50	88.89	52	88.89	54	88.89
44	88.42	46	88.44	48	88.46	50	88.48	52	88.50	54	88.51	56	88.52
46	87.96	48	88.00	50	88.04	52	88.07	54	88.11	56	88.14	58	88.16
48	87.50	50	87.56	52	87.62	54	87.67	56	87.72	58	87.76	60	87.80
50	87.05	52	87.13	54	87.20	56	87.27	58	87.34	60	87.39	62	87.45
52	86.60	54	86.70	56	86.79	58	86.88	60	86.96	62	87.03	64	87.00
54	86.16	56	86.27	58	86.38	60	86.49	62	86.58	64	86.67	66	86.75
56	85.71	58	85.85	60	85.98	62	86.10	64	86.21	66	86.31	68	86.40
58	85.28	60	85.44	62	85.58	64	85.71	66	85.84	68	85.95	70	86.06
60	84.85	62	85.02	64	85.19	66	85.33	68	85.47	70	85.60	72	85.71
62	84.42	64	84.62	66	84.79	68	84.96	70	85.11	72	85.25	74	85.38
64	84.00	66	84.21	68	84.40	70	84.58	72	84.75	74	84.90	76	85.04
66	83.58	68	83.81	70	84.02	72	84.21	74	84.39	76	84.55	78	84.71
68	83.17	70	83.41	72	83.64	74	83.84	76	84.03	78	84.21	80	84.37
70	82.76	72	83.02	74	83.26	76	83.48	78	83.68	80	83.87	82	84.05
72	82.35	74	82.63	76	82.88	78	83.12	80	83.33	82	83.53	84	83.72
74	81.95	76	82.24	78	82.51	80	82.76	82	82.99	84	83.20	86	83.40
76	81.55	78	81.85	80	82.14	82	82.40	84	82.64	86	82.87	88	83.08
78	81.16	80	81.48	82	81.78	84	82.05	86	82.30	88	82.54	90	82.76
80	80.77	82	81.11	84	81.42	86	81.70	88	81.97	90	82.21	92	82.44
82	80.38	84	80.73	86	81.06	88	81.36	90	81.63	92	81.89	94	82.13
84	80.00	86	80.37	88	80.70	90	81.01	92	81.30	94	81.57	96	81.82
		88	80.00	90	80.35	92	80.67	94	80.97	96	81.25		
				92	80.00	94	80.33	96	80.65				
						96	80.00						

To get width of Tractor Row, measure distance from top of row to the next top of row and subtract row width. (Take measurement of several Tractor Rows to get average width.)
 Formula : Multiply Row Pattern by Row Width, plus Tractor Row. Divide result into Tractor Row. This gives percentage to take off. Subtract this percent from 100 percent. Result is percentage used to multiply to gross acreage to get acres of tobacco in field.
 Example: $8 \times 42 + 42 = 378$, $42 \div 378 = 11.11\%$, $100.00\% - 11.11\% = 88.89\%$ multiplied to gross acres determines net acres of tobacco in field.

EXHIBIT 1

FIRE LOSS INSTRUCTIONS

A. GENERAL PROVISIONS

- (1) The amount of loss from fire is the difference between the fair market value of the production BEFORE AND AFTER the fire.
- (2) In all cases where fire damages or destroys an insured crop WITHIN THE INSURANCE PERIOD, the adjuster shall, upon final inspection, establish whether or not the insured has other fire insurance.

B. INSURED DOES NOT HAVE OTHER FIRE INSURANCE

If the insured does not have other fire insurance, the adjuster shall prepare a TPC Production Worksheet, as instructed in section 9, stating in the Narrative that there is no other insurance. ALL OF THE FOLLOWING INSTRUCTIONS MAY BE DISREGARDED.

EXAMPLE:

A unit of 10.00 acres

Amount of Insurance = \$1,000 per acre.

Production of 15,000 lbs., destroyed by fire in pack barn.

Insured has 1.000 share.

Fair market value BEFORE FIRE = \$1.00 per pound = \$15,000 total value.

Fair market value AFTER FIRE is zero.

Case - No other fire insurance. Company indemnity payable \$10,000.

C. INSURED HAS OTHER FIRE INSURANCE AND HAIL AND FIRE IS NOT EXCLUDED FROM THE MPC I POLICY:

IF THERE IS OTHER FIRE INSURANCE AND HAIL AND FIRE COVERAGE IS IN EFFECT ON THE MPC I POLICY:

- (1) The Company shall be liable only for loss due to fire for the smaller of:
 - (a) The amount of indemnity computed, or
 - (b) The amount by which loss from the fire exceeds the indemnity paid or payable under the other insurance.
- (2) Prepare documentation showing:
 - (a) Name and address of other insurance company and the name of their adjuster.
 - (b) The number of the other insurance policy.
 - (c) The date of issue and the termination date of the other policy.

EXHIBIT 1

- (d) The total amount of the other fire insurance coverage and what the coverage represents; such as, \$400.00 per acre, \$5,000.00 on a specific barn or packhouse, or whatever the basis of the coverage. If the fire insurance coverage involves two or more units, the fire coverage for the unit for which the loss is being adjusted shall be determined as follows:
 - 1 Divide the determined acreage for the unit by the total acreage for all units involved and round the resulting factor to three decimal places.
 - 2 Multiply the amount of fire coverage by this factor.
 - 3 The result thus obtained will be used as the amount of fire coverage applicable to the unit.
 - (e) The amount of indemnity paid or payable to the insured by the other insurer with respect to:
 - 1 The entire loss, and
 - 2 That part of the loss applicable to the unit in question.
 - (f) The pounds of tobacco from the unit damaged or destroyed by fire. The fair market value per pound and total value on the date of the fire BEFORE FIRE DAMAGE and the fair market value AFTER FIRE DAMAGE (if any). If the tobacco from two or more units was damaged or destroyed by the same fire, show the total pounds and value, and the pounds and value applicable to the unit for which the loss is being adjusted.
 - (g) Indicate if an agreement with the other insurance adjuster has been reached as to the quantity and value per unit of production destroyed. If there is disagreement, explain what caused the difference and how the quantity and value of the crop destroyed were determined.
 - (h) A statement of all known facts as to how the fire originated (including type and location of the building), and if the fire resulted from the act of any person, the name and address of such person, and the name and address of person(s) having knowledge of the origin of the fire.
- (3) Prepare a TPC Production Worksheet in the usual manner, with the following exceptions:
- (a) Enter the pounds of production damaged or lost by fire in Section II, item "G" on a line separate from other production.
 - (b) If the fair market value after the fire is zero enter a zero on the same line in Section II, item "L".
 - (c) If part of the loss is due to another insurable cause, the insurance provider must establish the amount of indemnity payable for such cause.

EXHIBIT 1

Prepare a TPC Production Worksheet as instructed in section 9.

EXAMPLE:

A unit of 10.00 acres

Amount of Insurance = \$1,000 per acre.

Production of 15,000 lbs., destroyed by fire in pack barn.

Insured has 1.000 share.

Fair market value BEFORE FIRE = \$1.00 per pound = \$15,000 total value.

Fair market value AFTER FIRE is zero.

Case 1 - With other fire insurance (hail and fire coverage in effect on MPCCI policy). Paid or payable by other insured \$1,000 per acre for total of \$10,000. Indemnity payable is \$5,000 [\$15,000 (amount of fire loss) minus \$10,000 (paid by other insured) = (amount of fire loss exceeds indemnity payable by other insurer)].

Case 2 - With other fire insurance (hail and fire coverage in effect on MPCCI Policy). Paid or payable by other insurer: \$1,500 per acre for a total of \$15,000. Indemnity payable - NONE.

Case 3 - With other fire insurance (hail and fire coverage in effect on MPCCI Policy). Paid or payable by other insurer: \$250 per acre for a total of \$2,500. Indemnity payable is \$10,000 (the total amount of insurance for the unit.)