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(08-2010)  
FCIC-25025-1  
(02-2011)  
FCIC-25025-2  
(12-2011)

# **TOBACCO LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2012 and Succeeding Crop Years**



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

<b>TITLE: TOBACCO LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: FCIC-25025 (08-2010) FCIC-25025-1 (02-2011) FCIC-25025-2 (12-2011)</b>
<b>EFFECTIVE DATE: 2012 and succeeding crop years</b>	<b>ISSUE DATE: December 1, 2011</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the Tobacco crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b> <b>APPROVED: December 1, 2011</b>  <b>Tim B. Witt /s/ Tim B. Witt</b> <b>Deputy Administrator for Product Management</b>

**REASONS FOR AMENDMENT**

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

1. Section 3 G: Added procedures specific to Burley and Flue Cured tobacco types.
2. Section 3 G.1: Retitled what was previously in 3G to be specific to tobacco types other than Burley and Flue Cured.
3. Section 6 C (1) (b): Corrected the reference to 6 B (1) (c).
4. Section 6 D: Added introductory paragraph indicating that except for the instructions in item (13) regarding Zero Market Value tobacco in the barn, the following procedures (items (1)-(12)) were not applicable to Burley and Flue Cured tobacco types. Also, added identifiers on the pages containing items (1)-(12) to indicate these procedures do not apply to Burley and Flue-Cured Tobacco types.
5. Section 6 D (13): Retitled to: “Zero Market Value (ZMV) Production Determined in the Barn.” In (a) added specific procedures for Burley and Flue Cured tobacco types. In (b), retitled to indicate these procedures are specific to tobacco types other than Burley and Flue Cured tobacco.
6. Section 9, Narrative instructions in item k. 3: Indicated that these procedures were specific to tobacco types other than Burley and flue Cured tobacco.
7. Section 9, item 64a: Added that for Burley and flue Cured tobacco types to “Make No Entry.” Retitled previous procedures to indicate they are specific to tobacco types other than Burley and Flue Cured. Also specified in 64 (a) f., that the instructions apply to all types of tobacco.
8. Section 9, item 64b: Added that for Burley and Flue Cured tobacco types to “Make No Entry,” and retitled previous instructions to indicate the instructions are specific to tobacco types other than Barley and Flue Cured tobacco.

## **TOBACCO LOSS ADJUSTMENT STANDARDS HANDBOOK**

### **REASONS FOR AMENDMENT (Continued)**

9. Section 9, item 64a: Added that for Burley and flue Cured tobacco types to “Make No Entry.” Retitled previous procedures to indicate they are specific to tobacco types other than Burley and Flue Cured. Also specified in 64 (a) f., that the instructions apply to all types of tobacco.
10. Section 9, item 64b: Added that for Burley and Flue Cured tobacco types to “Make No Entry,” and retitled previous instructions to indicate the instructions are specific to tobacco types other than Barley and Flue Cured tobacco.
11. Section 9, Item 65: Added instruction specific to Burley and Flue Cured tobacco types, and retitled previous instructions to indicate they are specific to tobacco types other than Burley and Flue Cured tobacco.
12. Section 9: Added a claim form example for Flue Cured tobacco type to show difference between Flue Cured and Burley instructions from the other types of tobacco.

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## CONTROL CHART

Control Chart For: Tobacco Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Pages	Reference Material	Date	Directive Number
Remove	1-4	1-2	9-10 21-24 25-26.2 43-44 47-48.4		08-2010 08-2010 02-2011 02-2011 02-2011	FCIC-25025 FCIC-25025 FCIC-25025-1 FCIC-25025-1 FCIC-25025-1
Insert	1-4	1-2	9-10.2 21-26.2 43-44 47-48.6		12-2011 12-2011 12-2011 12-2011	FCIC-25025-2 FCIC-25025-2 FCIC-25025-2 FCIC-25025-2
Current Index	1-4	1-2	1-4 5-8 9-10.2 11-14 15-16 17-20 21-26.2 27-32 33-42 43-44 45-46 47-48.6	49-56	12-2011 08-2010 02-2011 12-2011 08-2010 02-2011 08-2010 12-2011 08-2010 02-2011 12-2011 02-2011 12-2011 08-2010	FCIC-25025-2 FCIC-25025 FCIC-25025-1 FCIC-25025-2 FCIC-25025 FCIC-25025-1 FCIC-25025 FCIC-25025-2 FCIC-25025 FCIC-25025-1 FCIC-25025-2 FCIC-25025-1 FCIC-25025-2 FCIC-25025

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county is the FSA issuing county (e.g., county A), then the other county with separate FSN's (e.g., county B) could only be insured by separate application (e.g., County B). For information on Enterprise Units, refer to the LAM.

**G. QUALITY ADJUSTMENT FOR ONLY BURLEY AND FLUE CURED TOBACCO TYPES**

(1) In lieu of section 12 (f) of the Tobacco CP, as indicated by the SP:

- (a) The insured must contact the AIP before any damaged tobacco is disposed of so the tobacco can be inspected to determine the amount of tobacco that may be eligible for quality adjustment. If the insured disposes of any damaged tobacco without giving the AIP the opportunity to inspect it, such tobacco will not be eligible for quality adjustment.
- (b) Tobacco production may be adjusted for quality adjustment, if deficiencies are the result of an insured cause of loss for any of the insured causes listed in section 10 of the crop provisions;
- (c) Quality adjustment is allowed only if:
  - 1 The insured obtained an assigned grade for the tobacco and the assigned grade appears on the Discount Factor Chart in the SP; and
  - 2 The tobacco is graded by a tobacco grader who is employed by the Agricultural Marketing System (AMS) or successor agency who assigns a grade in accordance with USDA Official Standards Grades published at CFR part 29.

Any tobacco not graded by AMS, as stated in (c) above will not be eligible for QA.

- (d) Any adjustment in production to count is determined by multiplying the pounds of damaged tobacco production by the quality adjustment factor (QAF) for the corresponding grade. The QAF is determined by subtracting the applicable Discount factor (DF), for the corresponding grade in the Discount Factor Chart in the SP, from 1.000 (expressed as a three-place decimal).
- (e) No quality adjustment will be made on any production which the AMS grader has assigned a grade that does not appear on the Discount Factor Chart in the SP.
- (f) For any production for which the assigned corresponding grade indicates it has zero market value (ZMV), such production will not be considered production to count IF the production is destroyed in a manner acceptable to the AIP. No adjustment in production to count will be made on such production that is not destroyed. Refer to section 9 C for the entry instructions. Only an entry in column 65 (Quality Factor) is required.

There is **no quality adjustment on** appraised **unharvested** production. It is counted pound for pound.

## **G.1.QUALITY ADJUSTMENT FOR ALL TOBACCO TYPES OTHER THAN BURLEY AND FLUE CURED**

- (1) Mature (harvested and cured) tobacco production may be adjusted for quality deficiencies if due to an insurable cause, the average value of the harvested tobacco is less than 75% (percent) of the insured's price election and all of the other quality criteria are met based on the following criteria in items (2)-(8).
  - (a) The average value for harvested production includes the value of damaged and undamaged **harvested** production (excluding production having no value). Refer to section 6 D for information about appraising unsold **harvested** tobacco remaining in the barn.
  - (b) There is **no quality adjustment on** appraised **unharvested** production, and it is counted pound for pound and valued at the insured's price election.
- (2) In accordance with section 12 (f) (1) of the Tobacco CPs, the insured must contact the AIP before any mature, cured tobacco is disposed <sup>1/</sup> of so the AIP can inspect the tobacco to determine the extent of the damage. In accordance with section 12 (f) (3) of the Tobacco CPs, if the insured disposes of any tobacco before the AIP has the opportunity to inspect the tobacco, no quality adjustment for such production is allowed, regardless of the average value of the production. Also, see subsection (4) below.

<sup>1/</sup> Disposed of means: Transfer of title of the tobacco by sale or transfer by any other means, or destruction of the harvested production.

- (3) Determining Average Value.
  - (a) The average value is determined by dividing the value of the total pounds of **harvested** production (excluding harvested tobacco with no value) by the total pounds of such production. If the AIP determines the value received for the harvested tobacco is not reasonable, the AIP may adjust the average value to a reasonable value as stated in G (4) below. Tobacco production having no value is adjusted separately from the tobacco having a value. Refer to G (8) below for information regarding harvested tobacco with no value.
  - (b) Regardless of the variances in damage (due to unavoidable insured causes) to the tobacco in the unit, (including tobacco having some damage and some having no damage), if the average value of all of the harvested tobacco (excluding harvested tobacco with no value) in the unit is less than 75% of the insured's price election, all of the harvested production will be eligible for quality adjustment. Some examples of when this could happen, but is not limited to the following:

Example 1: Some types of tobacco have leaves of tobacco harvested, cured and sold at various times throughout the season; e.g., **Fire-Cured Tobacco**. If the earliest harvested, cured and sold tobacco contained no damage and then an unavoidable, insured cause of loss occurred to the remaining tobacco on the stalks, any of the damaged and undamaged leaves harvested from the stalk will be quality adjusted if

the average value of all harvested tobacco (excluding harvested zero value tobacco) is less than 75% percent of the insured's price election.

Example 2: Some types of tobacco are harvested with the tobacco leaves still on the stalk; i.e., Burley. If some of the tobacco that had no damage was harvested and placed in the barn for curing and then an unavoidable, insured cause of loss occurred to the remaining tobacco still in the field that is subsequently harvested, all of the damaged and undamaged tobacco will be quality adjusted if the average value of all harvested tobacco (excluding harvested zero value tobacco) is less than 75% percent of the insured's price election.

- (4) Section 12 (f) (2) of the Tobacco Crop Provisions indicate if the average value for the harvested tobacco does not correlate with the amount of damage determined by the AIP during the inspections outlined in sections 3 D and/or **G.1** (2) above, as applicable, the AIP has the authority to consider the average value unreasonable. If the AIP determines the average value of the damaged production for the tobacco is:
- (a) Reasonable, the AIP will use this average value to determine the quality adjustment factor.
  - (b) Unreasonable, the AIP may adjust the average value (to reflect a reasonable average value for the damaged production) to determine the quality adjustment factor.
- (5) The AIP's inspection of tobacco growing in the field will meet the requirement stated in (2) above and can be used to assist in determining if the average value of the tobacco is reasonable for the extent of damage as stated in (4) above. However, the insured **must** contact the adjuster if the expected quality changes. The adjuster may need to perform additional inspections to document the change in expected quality.
- (a) The adjuster must document the inspection on a Special Report or an inspection report developed just for this purpose and a copy must be retained in the insured's file folder. The report must contain at least the minimum, but is not limited to:
- 1 The condition and extent of damage of the tobacco (including cause(s) of damage (e.g., excess precipitation and disease) at the time of the inspection.
  - 2 A statement indicating the insured must notify the AIP so another inspection can be completed if the condition or extent of damage of the tobacco changes or any tobacco is sold at or below a price determined by the AIP at the time of the inspection.
  - 3 A certification statement that the insured has read the above and agrees to notify the AIP as outlined above.

**(RESERVED)**

→**For Burley Tobacco, Type 31 ONLY**

38.0 (average length from 10 plants)  
X 20.8 (average width from 10 plants)  
 $790.4 \div 371 = 2.130$  or 2.1 factor.  
Do not use if plants ARE NOT completely mature.

**For Burley Tobacco (Type 31) ONLY←**

**(6) Appraised Production Calculation:**

- (a) Determine the number of **marketable** leaves on the 10 consecutive plants in the sample as determined in 4 (b) above. The number is entered in item 14 of the Tobacco Appraisal Worksheet.
- (b) Multiply the number of marketable leaves on ten stalks (item 14 of the Tobacco Appraisal Worksheet) times the Leaf Factor (item 15 of the Tobacco Appraisal Worksheet) to obtain the number of normal leaves (item 16 of the Tobacco Appraisal Worksheet).
- (c) Determine the number of leaves expected to emerge on the 10 plants (item 17 of the Tobacco Appraisal Worksheet).
- (d) Add the number of normal leaves (item 16 on the Tobacco Appraisal Worksheet) to the leaves expected to emerge (item 17 of the Tobacco Appraisal Worksheet) to obtain the number of marketable leaves on ten stalks (item 18 of the Tobacco Appraisal Worksheet). Total the marketable leaves for all samples entered in item 18, and enter the total at the bottom of item 18.
- (e) Divide the total of all samples of estimated marketable leaves by the number of samples (item 23 of the Tobacco Appraisal Worksheet) to obtain the average leaves per sample (item 24 of the Tobacco Appraisal Worksheet).
- (f) Divide the average leaves per sample (item 24 of the Tobacco Appraisal Worksheet) by 10 (item 25 of the Tobacco Appraisal Worksheet) to obtain the average number of marketable leaves per stalk (item 26 of the Tobacco Appraisal Worksheet).
- (g) Multiply the average number of **marketable** leaves per plant (item 26 of the Tobacco Appraisal Worksheet) by the number of plants per acre in the original planting pattern (item 8 of the Tobacco Appraisal Worksheet) and enter the results in item 28 of the Tobacco Appraisal Worksheet. Then multiply item 28 result by the percent potential (item 29 of the Tobacco Appraisal Worksheet) to obtain the total marketable leaves per acre (item 30 of the Tobacco Appraisal Worksheet). **Item (g) does not apply if the Mature Tobacco Leaf Computation was used.**
- (h) Divide the total marketable leaves per acre above by the number of leaves per pound for the type of tobacco (refer to chart in item 31 Appraisal Worksheet instructions) to obtain the pounds of potential per acre. **Item (h) does not apply if the Mature Tobacco Leaf Computation was used.**

**EXAMPLE:**

70 (Number of marketable leaves on 10 plants)  
X .5 (Leaf factor)  
+ 60 (Leaves to emerge on 10 plants)  
= 95.0 (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 .750 (% Potential)  
= 46,555 (Total marketable leaves per acre)  
÷ 35 (Leaves per pound) for type 23  
= 1330 (Pounds of potential per acre)

**C. MACHINE HARVESTING METHOD**

(1) Percent of Stand Procedure

- (a) Follow the hand harvesting instructions in subsections 6 B (1), Selecting Representative Samples and (2), Stand Reduction Procedure.
- (b) Count the number of plants remaining in the portion of row determined in section 6 **B** (1) (c). Determine the average number of plants. The average of ALL samples is the percent stand for the field.

(2) Leaf Count Procedure

Use the hand harvesting instructions for appraisals in section 6 B (4).

(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 number of plants per acre by 0.01 (1% of plants in sample). Count this number of plants in each sample row.

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 which can be machine harvested by the number of plants in the 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 28 of the Tobacco 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 OR STORED IN THE BARN METHOD**

Except for instructions regarding Zero Market Value tobacco in item (13) below, the following instructions are not applicable to Burley and Flue-Cured types.

### **→Not applicable to Burley and Flue-Cured Types**

#### **(1) General Information**

- (a) This appraisal method is used when curing (cured) tobacco in the barn is damaged due to an insured cause of loss and the tobacco is not marketable or the tobacco remains unsold.
- (b) Quality adjustment cannot apply if a record of the value and/or quality of the production cannot be obtained. Refer to Section 3 G.1 (5) and (6) for additional information.
- (c) Record all appraisal determinations and calculations of the appraised production in the barn and other pertinent information on a Special Report. Attach any appropriate records or documents to the Special Report. Retain all of this information in the insured's file folder.
- (d) Make the appraisal determinations as stated in items (2)-(9) or if applicable, item (11) (a) below.

- (2) Remove and appraise sticks, racks, boxes or other containers used for curing of representative tobacco selected randomly throughout the barn. Appraise at least the greater of 15 sticks per determined acre, or 1 percent of the total number of sticks in the barn or 10% of racks or boxes or other containers. Record the number of sticks racks, boxes or other containers appraised.

**Not applicable to Burley and Flue-Cured Types←**

→**Not applicable to Burley and Flue-Cured Types**

- (3) Strip Tobacco leaves and divide into piles according to varying leaf size, appearance (possible differences in grade).
- (4) Identify and weigh each group (varying leaf size, appearance- possible grade difference) to the nearest tenth of pound and record the weights and identification of each group. Then weigh the entire stripped production collectively to determine the accuracy of individual weights of each group identified. The collective weight should equal the sum of individually identified groups. Maintain separation of pile by binding with string.
- (5) Divide the total weight of each identified pile (by varying leaf size, appearance, possible grade) by the total weight to determine the percentage of leaf (by weight) produced for each group identified. Record the percentages to the nearest 1/10 of 1 percent. Weigh the content of each rack, box, or other container to establish the weight per box, rack, or container.
- (6) Divide the total weight of the (as determined in item (5) above) production by the number of sticks, racks, boxes, or containers recorded in (2) above and round to the nearest thousandth of a pound, to determine the average weight per stick, rack, box or other container in the barn(s) and record the results.
- (7) Determine the number of sticks, racks, boxes, or other containers in the barn by counting the number of rails in the barn and multiplying by the average number of sticks per racks, boxes, or other containers and record.
- (8) Multiply the average weight of stripped production per stick, rack, box, or other container determined in (7) above, by the total number of sticks, racks, boxes, or other containers in the barn (item (8) above) to obtain the gross production.
- (9) Multiply the gross production by the percentage (nearest tenth percent) of each pile to determine pounds of each and record. This will serve as the policy-required record for pounds for quality adjustment purposes.
- (10) Quality
  - (a) If there is no quality record from a potential buyer, a quality record must be obtained from AMS. If samples are to be submitted to AMS, obtain and submit representative samples to AMS as specified in section 3 G (5) (d). Only the adjuster can obtain and submit samples to AMS; the insured is not allowed to do this. If the tobacco is baled, refer to (11) below for instructions on obtaining samples to submit to AMS. The AMS Inspection and Classification Certificate (refer to Exhibit 2) will serve as the policy-required record showing the quality of the tobacco and a copy must be retained in the insured's file folder.
- (11) **If the tobacco is baled:**
  - (a) Gross weight. Determine the gross weight of the production by weighing 10% of the bales selected by the adjuster (the insured cannot select the bales to be weighed),

**Not applicable to Burley and Flue-Cured Types**←



→**Not applicable to Burley and Flue-Cured Types**

averaging the weight of these bales, and then multiplying the average weight by the number of bales. If the bales were rejected by a buyer and the insured has records from the potential buyer showing the weights of the rejected bales, use those weights.

(b) Quality

- 1 If the bales were rejected and the insured does not have records from the buyer who rejected the tobacco showing the quality of the tobacco, AMS should grade these bales at the barn and/or farm storage.
- 2 If AMS does not grade the tobacco at the barn and/or farm storage, the adjuster can obtain and submit representative samples to AMS for grading (the insured is not allowed to obtain and submit samples for grade determinations).
- 3 Adjuster-obtained sample instructions.

The adjuster will select representative samples to be submitted for AMS grading as instructed in a or b below:

- a Collect samples from 10% of every 50 bales of like quality by obtaining a sample from the bale. If the insured is willing to break the straps on a bale to obtain the sample, then take sample from this. If the insured is not willing to break the straps, the sample can be obtained from the bale by using a knife to obtain a plug approximately 4-6" long or by using a cordless drill with a metal hole saw drill bit attachment to obtain a plug of tobacco from each bale that comprise the one pound sample from 10% of every 50 bales, or if the bale is loose, pull some of the tobacco from the bale. Follow the requirements for shipping samples to AMS found in section 3 G (4) (e)); OR
- b Select 10% of every 50 bales of like quality to deliver to a facility where an approved AMS grader is grading tobacco. The adjuster must document the identifying tag number of every bale selected and place this information in the insured's file folder.

(12) Determining Value and Average Value of Harvested Tobacco for the Unit

- (a) Value of Tobacco. Refer to section 3 **G.1** (5) (c) for determining values of the harvested production when some harvested production has been sold and when none of the production has been sold. Records from the sold production of the same quality or written offers as stated in section 3 **G.1** (5) (c) will serve as the policy-required record for price for quality adjustment purposes.
- (b) Average Value Per Pound of Harvested Tobacco for the Unit. Add the gross pounds of the appraised cured harvested production left in the barn and the gross pounds of any farm-stored production to the gross pounds of any sold production for the unit.

**Not applicable to Burley and Flue-Cured Types**←

→**Not applicable to Burley and Flue-Cured Types**

Divide the sum of all harvested production values by the gross poundage to determine average value per pound (do not include zero value production that has been destroyed in this calculation).

- (c) If the average value per pound (due to an unavoidable insured cause of loss) is less than 75 percent of the insured price election, the production is eligible for quality adjustment, provided all other quality provision requirements have been met.

**Not applicable to Burley and Flue-Cured Types**←

**(13) Zero Market Value (ZMV) Production Determined in the Barn**

When **due to insurable causes**, production is determined to be ZMV, the claim cannot be processed until it is destroyed in accordance with PAR. 96 J (2) 2 a of the LAM (**PAR. 96 J (2) 2 b is not applicable to tobacco**). If the insured refuses to destroy such production, it will be included as production to count.

**(a) For Burley and Flue-Cured types of tobacco**

- 1 If due to insurable causes, the tobacco is damaged to the extent it cannot be baled or otherwise prepared for sale, such production will be considered to have ZMV.

a The gross production of appraised ZMV production in the barn that has been destroyed will be entered with a QAF of .000 in “Section II, C – Adjustments to Harvested Production” of the Production Worksheet.”

b ZMV-determined production must be documented in writing and pictorially, as specified in PAR. 96 J (2) (b) 3 of the LAM.

c All documentation must be retained in the insured’s file folder. In this case, ONLY, the adjuster’s documentation will serve as the policy-required record showing ZMV.

- 2 When it is questionable whether the tobacco is damaged to the extent that it cannot be baled or otherwise prepared for sale, the tobacco must be delivered and graded by an AMS grader at a location designated for AMS grading or it will be counted as production to count and no quality will apply.

**(b) For ALL types of tobacco other than Burley and Flue Cured**

- 1 If due to insurable causes, the tobacco is damaged to the extent it cannot be baled or otherwise prepared for sale, such production will be considered to have ZMV.

- 2 When only a portion of tobacco in the barn has a value, a sample of this tobacco must be submitted to AMS to determine the extent of damage as outlined in (a) above.

- 3** When it is questionable whether the tobacco is damaged to the extent that it has ZMV, submit a representative sample(s) of the tobacco to AMS.
- 4** Any tobacco determined to be ZMV:
- a** The gross production of appraised ZMV production in the barn that has been destroyed will be entered with zero value in Column “64a” of “Section IIC – Adjustments to Harvested Production” of the Production Worksheet, and the entry in Column “64b” will be the insured’s price election. Even if the production that has an average value equal or greater than 75% of the insured’s price election is not adjusted, the production that has zero value that has been destroyed will be adjusted to zero.
  - b** ZMV-determined production must be documented in writing and pictorially, as specified in PAR. 96 J (2) (b) 3 of the LAM.
  - c** All documentation must be retained in the insured’s file folder. In this case, ONLY, the adjuster’s documentation will serve as the policy-required record showing the quality of the tobacco for quality adjustment purposes.

**E. APPRAISED FIRE DAMAGED MATURE TOBACCO AT THE CURING BARN OR FARM STORAGE**

- (1) Determine the pounds of production destroyed in the fire. This can be done based on average weights of the production in the RSCs and/or from the average weights of other representative sticks, racks, boxes, or other containers of undamaged tobacco in the barn or farm storage, and from the number of sticks of tobacco destroyed or damaged in the barn. The total sticks, racks, boxes or other containers of tobacco in the barn or farm storage can be established from the records the insured has, based on labor records, etc.
- (2) If the number of harvested pounds of tobacco before the fire cannot be established through appraisals in the barn or farm storage and the insured’s records of the number of sticks hung, racks, boxes, or other containers in the barn, or from appraisals of the RSCs; then the claim must be denied.
- (3) When production has been damaged by fire and the insured has a private fire insurance policy for the tobacco and fire coverage has not been excluded from the Federal crop insurance tobacco policy, refer to PAR. 125 of the LAM for instructions.
- (4) Retain all documentation of the appraisal, Special Report, and any pertinent records in the insured’s file folder.

## **7. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **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. Refer to the LAM for additional information.

- d. If there is an appraisal in Section I, column “37” 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 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 “62” and/or any production not included in Section II, Column “56” (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 44, Damage Similar to Other Farms in the Area.
- k. For production that qualifies for Quality Adjustment (supporting documentation should be included in the insured’s claim file):
  - (1) Explain any “.000” quality adjustment (QA) factor entered in Section I, Column 35 and Section II, Column 65.
  - (2) Explain any deficiencies, substances, or conditions that are allowed for quality adjustment, as well as any which were not allowed.
  - (3) **For all types other than Burley or Flue Cured**, document the insured’s price election and the average value for the tobacco when it is less than 75 percent of the insured’s price election that is used to determine the QA factor for mature harvested production.
  - (4) Document all calculations used in determining QA factors.
  - (5) Refer to the LAM for additional documentation requirements.
- l. 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;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. 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 Production Worksheet for signature.
- n. 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.

- o. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres, as instructed in the LAM, shown in Section I, column 19.
- r. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- s. 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.
- t. Identify any tobacco which has no market value and is destroyed. Explain the reason for no market value and the method of destruction. Also, refer to the LAM for additional documentation requirements.
- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production.

## **SECTION II - DETERMINED HARVESTED PRODUCTION**

### **GENERAL INFORMATION:**

- (1) Account for **ALL HARVESTED PRODUCTION** (for **ALL ENTITIES** sharing in the crop). Inspect **ALL** barns to account for all harvested production when using the Cured Tobacco Hanging in the Barn appraisal method.
- (2) 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) Production having zero value that has been destroyed (including production destroyed by fire after harvest).
  - (d) Production not sold.

- a. Determining production to count for tobacco that has no market value:

Any tobacco that has no market value due to damage by insured causes must be destroyed and will **not** be considered production to count. However, if the insured refuses to destroy the tobacco, include such tobacco as production to count and value at the insured's price election. Refer to section 3 G (8) and H<sub>1</sub> below for further instructions and information.

- b. For harvested fire damaged production, refer to 6 E and H<sub>1</sub> below.

56. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in column heading. Enter the gross production from Column "55" in whole pounds.

57-60b. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer the entry from column "56" in whole pounds.

62. **Prod. 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, from other sources (e.g., uninsured acreage), or where stalks were destroyed without consent and there is also harvested production from the same acreage on which stalks were destroyed without consent.

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

63. **Production Pre-QA:** Result of subtracting Column 62 from Column 61.

64a. **Value:**

**PRELIMINARY:**

a. **FOR ALL TYPES OF TOBACCO:** MAKE NO ENTRY.

**FINAL:**

b. **FOR BURLEY AND FLUE CURED TOBACCO TYPES:** MAKE NO ENTRY.

c. **FOR ALL TOBACCO TYPES OTHER THAN BURLEY AND FLUE CURED:**

Average value per pound to the nearest cent.

1. Determine the average value per pound by adding the total value of harvested production including tobacco appraised in the barn (**exclude tobacco with no value** due to insured cause of loss that insured **has** satisfactorily **destroyed**; refer to (d) below) that:

- a** is sold and not sold;
- b** has ZMV (no value) and **that HAS NOT been destroyed** (or satisfactorily destroyed) and has been valued at the insured's price election;
- c** If the value received is unreasonable, determine a reasonable value. Refer to section 3 G for instructions.

**2.** Determine the average value per pound by dividing the result of item "a" above, by the total pounds harvested for the unit (exclude pounds of tobacco destroyed by fire or ZMV tobacco that has been satisfactorily destroyed), rounded to the nearest whole cent.

**3.** After the average value per pound has been determined, the value will be the same for each line entry **except** for tobacco destroyed by fire or ZMV tobacco that has been satisfactorily destroyed, as witnessed by the adjuster. Document the average value calculation in the Narrative. Refer to (e) and (f) below respectively for separate line entries.

**4.** If the average value per pound is equal to or greater than 75 percent of the insured's price election, MAKE NO ENTRY.

**(d) ZMV tobacco (due to insured cause of loss) that has been satisfactorily destroyed:**

Enter "0.00" to represent no value. Refer to section 3 G and 3 **G.1** (8) for additional information. **Also, see 6 D (13).**

Explain in the Narrative the basis for value of production "Not Sold" or basis of determination for production having no market value; i. e., (ZMV).

**(e) FOR ALL TOBACCO TYPES.** Refer to paragraph 125 of the LAM for instructions for determining total value, before and after the fire, when there is double-fire coverage; i.e., fire coverage under the FCIC Tobacco crop insurance program and fire coverage under a private fire insurance policy.

**64b. MKT Price:**

- a. **FOR BURLEY AND FLUE CURED TOBACCO TYPES: MAKE NO ENTRY.**
- b. **FOR ALL TOBACCO TYPES OTHER THAN BURLEY AND FLUE CURED:** Strike through the title and enter "Price Election." Enter the insured's price election for the type of tobacco.



65. **Quality Factor:**

The insured must give the AIP the opportunity to inspect any production prior to the insured disposing of it. If the insured failed to notify and provide the AIP the opportunity to inspect such tobacco, document on a Special Report that the insured had sold, contracted, or otherwise disposed of the tobacco prior to inspection. Such production cannot be quality adjusted. Refer to section 3 G and 3 G.1 for further information.

\*\*\*

a. **FOR ALL TOBACCO TYPES OTHER THAN BURLEY AND FLUE CURED:**

Enter the 3-digit quality adjustment factor determined by dividing 64a by 64b.

b. **FOR BURLEY AND FLUE CURED TOBACCO:**

1.000 minus the applicable discount factor for the AMS assigned grade obtained from the SP.

No quality adjustment will be made on any production which has been assigned a grade that does not appear on the Discount Factor Chart in the SP. Refer to section 6 D (13) for ZMV tobacco in the barn.

66. **Production to Count:**

- a. If quality adjustment **does not** apply, subtract Column “62” from column “61.”
- b. If quality adjustment **does** apply, subtract column “62” from Column “61” times Column “65,” rounding to the nearest whole pound.

67. Total of column 63. If no entry in column 63, MAKE NO ENTRY.

FOR ITEMS 68 – 72; WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARE, 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 AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

68. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column “66,” to whole pounds.

69. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the figure from SECTION I Column “38” total.

70. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column “68” and “69.” b. If quality adjustment **does** apply, subtract column “62” from Column “61” times Column “65,” rounding to the nearest whole pound.

67. Total of column 63. If no entry in column 63, MAKE NO ENTRY.

FOR ITEMS 68 – 72; WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARE, 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 AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

68. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column “66,” to whole pounds.

69. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the figure from SECTION I Column “38” total.

70. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of Column “68” and “69.”

71. **Allocated Prod.:** Refer to paragraphs 126 C (1-3) and 127 of the LAM for instructions for determining allocated production. Enter the total production, rounded to whole pounds, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** Result, rounded to whole pounds, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in Column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

**The following required entries are not illustrated on the Production Worksheet example below.**

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

Final indemnity inspections should be signed on the bottom line.

74. **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 Production Worksheet.

Final indemnity inspections should be signed on the bottom line.

75. **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.).

# PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	Any Company			
			Agency	Any Agency			
<b>Fire Cured Tobacco 0230</b>	<b>0001-0001BU</b>	<b>FN 145</b>					
4. Date(s) of Damage	Jun	Jul 10					
5. Cause(s) of Damage	Drought	Hail					
6. Insured Cause %	85	15					
12. Additional Units	0002-0000BU						
13. Est. Prod. Per Acre	1500						

8. Name of Insured			
I. M. Insured			
9. Claim #		11. Crop Year	
XXXXXXXXXX		YYYY	
10. Policy #		XXXXXXXXXX	
14. Date(s)	1st	2nd	Final
Notice of Loss	MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY
15. Companion Policy(s)			

## SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

### A. ACTUARIAL

### B. POTENTIAL YIELD

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.			
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count			
A	NS		5.00	1.000		022					997		P	Plowed WOC							10685	10685			
B	NS		3.00	1.000		022					997		UH	To Soybeans	349			1047		1047		1047			
C	NS		20.00	1.000		022					997		H	H											
39. TOTAL			28.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>															42. TOTALS		1,047		1,047	10,685	11,732

NARRATIVE (If more space is needed, attach a Special Report) **Field A plowed without consent. See attached aerial photos. Acres determined by adjuster with GPS. 1,000 lbs.of tobacco zero value due to blue mold. Adjuster witnessed destruction of zero value production. See Special Report for Stalk Inspection.**

## SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>			
<b>A. MEASUREMENTS</b>						<b>B. GROSS PRODUCTION</b>						<b>C. ADJUSTMENTS TO HARVESTED PRODUCTION</b>									
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.		
Share Field ID	Multi-Crop Code	Length of Diameter	DISPOSITION Width Depth Deduction			Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count		
	NS	Tri-County Tobacco Co.							15,000							15,000	1.20 2.43	.494	7410		
	NS	ABC Tobacco, Int.							16,000							16,000	1.20 2.43	.494	7904		
	NS	ZMV Tobacco – Destroyed							1,000							1,000	0.00 2.43	.000	0.00		
67. TOTAL																32,000	68. Section II Total		15,314		
This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).																69. Section I Total		11,732			
																70. Unit Total		27,046			
																71. Allocated Prod.					
																72. Total APH Prod.		16,361			

# PRODUCTION WORKSHEET

1. Crop/Code #	2. Unit #	3. Location Description	7. Company	Any Company	
Flue Cured Tobacco 0229	0001-0001BU	FN 145	Agency	Any Agency	
4. Date(s) of Damage	Jun	Jul 10			
5. Cause(s) of Damage	Drought	Hail			
6. Insured Cause %	85	15			
12. Additional Units	0002-0000BU				
13. Est. Prod. Per Acre	1500				
8. Name of Insured			I. M. Insured		
9. Claim #			11. Crop Year		
XXXXXXXXXX			YYYY		
10. Policy #			XXXXXXXXXX		
14. Date(s)		1st	2nd	Final	
Notice of Loss		MM/DD/YYYY	MM/DD/YYYY	MM/DD/YYYY	
15. Companion Policy(s)					

## SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

### A. ACTUARIAL

### B. POTENTIAL YIELD

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.			
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr. Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count			
A	NS		5.00	1.000		012					997		P	Plowed WOC							10685	10685			
B	NS		3.00	1.000		012					997		UH	To Soybeans	349			1047		1047		1047			
C	NS		20.00	1.000		012					997		H	H											
39. TOTAL			28.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Mycotoxins exceed FDA, State or other health organization maximum limits. Yes <input type="checkbox"/>															42. TOTALS		1,047		1,047	10,685	11,732

NARRATIVE (If more space is needed, attach a Special Report) Field A plowed without consent. See attached aerial photos. Acres determined by adjuster with GPS. 1,000 lbs.of tobacco zero value due to blue mold. Adjuster witnessed destruction of zero value production. See Special Report for Stalk Inspection and attached AMS grade certificates for assigned grades. First line .600 DF and Second line .800 DF.

## SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
A. MEASUREMENTS						B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION									
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.	
Share Field ID	Multi-Crop Code	Length of Diameter	DISPOSITION Width Depth Deduction			Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. Cwt.	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count	
	NS	Tri-County Tobacco Co.							15,000							15,000		.400	6,000	
	NS	Tri-County Tobacco Co.							16,000							16,000		.200	3200	
	NS	ZMV Tobacco – Destroyed							1,000							1,000		.000	0.00	
67. TOTAL																32,000	68. Section II Total		9,200	
																69. Section I Total		11,732		
																70. Unit Total		20,932		
																71. Allocated Prod.				
																72. Total APH Prod.		10,247		

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

**(RESERVED)**