

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Risk
Management
Agency



Product
Administration
and Standards
Division

RMA-25310 (10-2012)
RMA-25310-1 (03-2013)

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

2013 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO**

TITLE: PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: 25310 (10-2012) 25310-1 (03-2013)
EFFECTIVE DATE: For the 2013 and succeeding crop years	ISSUE DATE: March 6, 2013
SUBJECT: Provides the procedures and instructions for administering the peach crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <p style="text-align: center;">/s/ Tim B. Witt</p> Deputy Administrator for Product Management

REASON FOR AMENDMENT

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

1. Exhibit 3, page 10, Production Worksheet item 31 “Appraised Potential:” Corrected item entry instructions to transfer the per acre appraisal from item 17 on the appraisal worksheet.
2. Exhibit 3, page 17, Production Worksheet item 56 “Bu., Ton, Lbs., Cwt.”: Revised item entry instructions to document harvested marketable production in accordance with the crop provisions.
3. Exhibit 8, page 1, Peach Appraisal Worksheet Example: In the “Remarks” section of the worksheet, revised sample number 5 fruit size and number of fruit per bushel variable.

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

Control Chart For: Peach Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-4			3	10-11	10-2012	RMA-25310
				3	16-17	10-2012	RMA-25310
				7	1	10-2012	RMA-25310
				8	1	10-2012	RMA-25310
Insert	1-2			3	10-11	03-2013	RMA-25310-1
				3	16-17	03-2013	RMA-25310-1
				7	1	03-2013	RMA-25310-1
				8	1	03-2013	RMA-25310-1
Current Index	1-2	1-2	1-19	1	1	10-2012	RMA-25310
				2	1	10-2012	RMA-25310
				3	1-9	10-2012	RMA-25310
					10-11	03-2013	RMA-25310-1
					12-15	10-2012	RMA-25310
					16-19	03-2013	RMA-25310-1
					20-24	10-2012	RMA-25310
				4	1	10-2012	RMA-25310
				5	1	10-2012	RMA-25310
				6	1	10-2012	RMA-25310
				7	1	03-2013	RMA-25310-1
				8	1	03-2013	RMA-25310-1
				8	2	10-2012	RMA-25310
				9	2	10-2012	RMA-25310
10	1	10-2012	RMA-25310				
11	1	10-2012	RMA-25310				

FILING INSTRUCTIONS

The handbook pages listed the Control Chart above under the “Insert” heading replace such pages in the FCIC-25310, Peach Loss Adjustment Standards Handbook, dated October 10, 2012. This handbook is effective upon approval and until obsoleted.

Form/Worksheet Standards and Elements (Continued)

B. Production Worksheet Standards and Elements (continued)

<p>29. Stage (continued)</p>	<table border="0"> <thead> <tr> <th style="text-align: left;"><u>STAGE</u></th> <th style="text-align: left;"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td>“H”</td> <td>Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the Production Worksheet.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> </tbody> </table> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>STAGE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested. Includes harvesting a portion of the crop on the acreage in a random manner, requiring an appraisal for any remaining production (“cherry” picking only part of the fruit on the trees). Enter an appraisal for any such remaining production in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37 on the Production Worksheet.	“UH”	Unharvested or put to other use with consent.								
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<p>30. Use of Acreage</p>	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th style="text-align: left;"><u>USE</u></th> <th style="text-align: left;"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“Bulldozed,” etc.....</td> <td>Use made of acreage</td> </tr> <tr> <td>“WOC”</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”</td> <td>Harvested</td> </tr> <tr> <td>“HI”</td> <td>Harvest Incomplete</td> </tr> <tr> <td>“UH”</td> <td>Unharvested</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” 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 “Use of Acreage.”</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“Bulldozed,” etc.....	Use made of acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“HI”	Harvest Incomplete	“UH”	Unharvested
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<p>31. Appraised Potential</p>	<p>Make the following entries in bushels rounded to tenths.</p> <p>(a) Transfer entry from column 17 on the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0” (zero).</p> <p>Important: Refer to paragraph 85 in the LAM for procedures for documenting “0” (zero) yield appraisals.</p>																

Form/Worksheet Standards and Elements (Continued)

B. Production Worksheet Standards and Elements (continued)

<p>32a. Moisture%</p>	<p>Line through the column heading and enter <i>“Price of Damaged.”</i> Make the following entries in dollars and cents per bushel.</p> <p>(a) For unharvested appraisals: Enter the fresh or processing price for such damaged production minus the post production cost from the SP.</p> <p>Reminder: Refer to subsection 12 B for information on prices for damaged peaches. Identify source of such price in the Narrative.</p> <p>(b) For wind and/or hail appraisals or no quality adjustment: Make no entry.</p>
<p>32b. Factor</p>	<p>Line through column heading and enter <i>“Price Election.”</i> Make the following entries in dollars and cents per bushel.</p> <p>(a) For unharvested appraisals: Enter the fresh or processing price election, as applicable.</p> <p>Important: Use the “Established Price” from the actuarial documents as the price election for buy up and CAT insureds.</p> <p>(b) For wind and/or hail appraisals or no quality adjustment: Make no entry.</p>
<p>33. Shell%, Factor, or Value</p>	<p>Make no entry.</p>
<p>34. Production Pre QA</p>	<p>Column 19 acres multiplied by column 31, results in bushels rounded to tenths.</p>
<p>35. Quality Factor</p>	<p>Make the following percent entries as a three-place decimal not to exceed 1.000.</p> <p>Example: enter 71 percent as 0.710. If no quality adjustment, make no entry.</p> <p>(a) For appraisals with quality adjustment: Column 32a divided by column 32b; or</p> <p>(b) For destruction orders: In accordance with 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.”</p> <p>(1) Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below).</p> <p>(2) Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.</p>

Form/Worksheet Standards and Elements (Continued)

B. Production Worksheet Standards and Elements (continued)

<p>General Information (continued)</p>	<p>(e) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:</p> <ul style="list-style-type: none"> (1) separate storage facilities; (2) different first handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records; (3) harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage; (4) varying shares; e.g., 50 percent and 75 percent shares on same unit; and (5) harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM. <p>(f) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.</p>
<p>43. Date Harvest Completed</p>	<p>Used to determine a delayed notice or a delayed claim. Refer to the LAM.</p> <p>PRELIMINARY: Make no entry.</p> <p>FINAL:</p> <ul style="list-style-type: none"> (a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period. (b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.” (c) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.” (d) If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, and so forth. Refer to the LAM.

Form/Worksheet Standards and Elements (Continued)

B. Production Worksheet Standards and Elements (continued)

<p>44. Damage Similar to Other Farms in the Area?</p>	<p>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 orchards in the area. If “No” is checked, explain in the Narrative.</p>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<p>Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<p>(a) Make no entry if only one practice and/or type of harvested production is listed in section I. (b) 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 column 16).</p>
<p>48. Multi-Crop Code</p>	<p>The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>
<p>49.-52. Length or Diameter/ Width /Depth /Deduction</p>	<p>For peaches that are stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For peaches otherwise disposed of, indicate the method of disposition.</p>
<p>53.-55.</p>	<p>Make no entry.</p>
<p>56. Bu., Ton, Lbs., Cwt. ***</p>	<p>Circle “Bu.” in column heading, make the following entries in bushels rounded to tenths.</p> <p>(a) Enter the amount of harvested marketable production from insured acreage.</p> <p>(b) As applicable, obtain such harvested production from Peach Producer’s Picking Records, packing house records, processor records, and so forth.</p> <p>Important: When packing house/processor records list harvested production in boxes, baskets, pounds, bins, and so forth, convert such production to 50 lb. bushel equivalents for claims purposes.</p>

Insurability Requirements by Year of Set Out

The CP state that peach acreage is insurable when trees reach the 4th growing season (crop year) after set out. The CIH splits the year of set out by planting dates. For trees planted before July 1, the set out year is the year of planting. For trees planted on or after July 1, the set out year is the following calendar year. Determine the month, day, and year trees are set out from the pre-acceptance inspection, self-certification reports, block production worksheets, and so forth. Use the table below to identify the crop year such trees are insurable.

Year Trees are Set Out	Year Insurable When Trees are Planted Before July 1 in Year of Set Out	Year Insurable When Trees are Planted July 1 or Later in Year of Set Out
2000	2003	2004
2001	2004	2005
2002	2005	2006
2003	2006	2007
2004	2007	2008
2005	2008	2009
2006	2009	2010
2007	2010	2011
2008	2011	2012
2009	2012	2013
2010	2013	2014
2011	2014	2015
2012	2015	2016
2013	2016	2017
2014	2017	2018
2015	2018	2019
2016	2019	2020
2017	2020	2021
2018	2021	2022
2019	2022	2023
2020	2023	2024

Peach Appraisal Worksheet Example

PEACH APPRAISAL WORKSHEET

Company: *Any Company*

Claim Number: *XXXXXXXX*

PART I: GENERAL INFORMATION

1. Insured's Name: <p style="text-align:center;"><i>I. M. Insured</i></p>	2. Policy Number: <p style="text-align:center;"><i>XXXXXXXX</i></p>	3. Crop Year: <p style="text-align:center;"><i>YYYY</i></p>	4. Unit Number: <p style="text-align:center;"><i>0001-0001BU</i></p>
5. Cause(s) of Damage or Loss: <p style="text-align:center;"><i>Hail</i></p>	6. Date(s) of Damage: <p style="text-align:center;"><i>MM/DD/YYYY</i></p>	7. Appraisal Date: <p style="text-align:center;"><i>MM/DD/YYYY</i></p>	8. Unit Acre: <p style="text-align:center;"><i>46.0</i></p>

PART II: APPRAISAL INFORMATION

Orchard ID 9.	Appraised Acres 10.	Variety/Type 11.	Bushels Remaining on Trees 12.										Total Bushels 13.	Total Number of Sample Trees 14.	Bushels per Sample (13 ÷ 14) 15.	Trees per Acre 16.	Appraised Bushels per Acre (15 x 16) 17.
			.60	.70	.80	.70	.70										
<i>A-1</i>	<i>10.0</i>	<i>Redhaven/101</i>	<i>.60</i>	<i>.70</i>	<i>.80</i>	<i>.70</i>	<i>.70</i>						<i>3.50</i>	<i>5</i>	<i>0.70</i>	<i>95</i>	<i>66.5</i>
<i>A-2</i>	<i>15.0</i>	<i>Harvester/101</i>	<i>.70</i>	<i>.90</i>	<i>.80</i>	<i>.70</i>	<i>.50</i>	<i>.40</i>					<i>4.00</i>	<i>6</i>	<i>0.67</i>	<i>95</i>	<i>63.7</i>
<i>A-3</i>	<i>12.5</i>	<i>Rubyprince/101</i>	<i>.30</i>	<i>.50</i>	<i>.50</i>	<i>.40</i>	<i>.50</i>	<i>.30</i>					<i>2.50</i>	<i>6</i>	<i>0.42</i>	<i>95</i>	<i>39.9</i>

PART III WIND - HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION

<p>18. Number of Peaches Sampled _____</p> <p>19. Number _____ x 0% = _____ 20.</p> <p>Number _____ x 25% = _____</p> <p>Number _____ x 50% = _____</p> <p>Number _____ x 75% = _____</p> <p>Number _____ x 100% = _____</p> <p>21. TOTAL: _____ + 22. No. Sampled _____ = 23. % Lost _____</p> <p style="text-align:right;">Factor</p>	<p>24. Remarks: <i>FSA FN A-32, tree spacing 15' x 15', Redhaven variety eligible for quality adjustment.</i></p> <p><i>Orchard A-1 Sample Tree Calculations: Used average fruit diameter method</i></p> <p><i>Sample 1: Avg. dia. 2³/₄" = 120 fruit/bu. Counted 72 fruit/tree ÷ 120 fruit/bu. = 0.60 bu./tree</i></p> <p><i>Sample 2: Avg. dia. 3" = 100 fruit/bu. Counted 70 fruit/tree ÷ 100 fruit/bu. = 0.70 bu./tree</i></p> <p><i>Sample 3: Avg. dia. 2³/₄" = 120 fruit/bu. Counted 96 fruit/tree ÷ 120 fruit/bu. = 0.80 bu./tree</i></p> <p><i>Sample 4: Avg. dia. 2¹/₂" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i></p> <p><i>Sample 5: Avg. dia. 2¹/₂" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i></p> <p><i>See Special Report for Orchard A-2 and A-3 sample tree calculations.</i></p>
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For Illustration Purposes Only
This form example does not illustrate all required entry items

