

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**

<b>TITLE: PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK</b>	<b>NUMBER: 25310 (10-2012) 25310 (03-2103)</b>
<b>EFFECTIVE DATE: For the 2103 and succeeding crop years</b>	<b>ISSUE DATE: March 6, 2013</b>
<b>SUBJECT:</b>  <b>Provides the procedures and instructions for administering the peach crop insurance program</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:</b>  <p style="text-align: center;">/s/ <b>Tim B. Witt</b></p> <b>Deputy Administrator for Product Management</b>

**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
					16-17	03-2013	RMA-25310-1
					18-19	10-2012	RMA-25310
				4	20-24	10-2012	RMA-25310
				5	1	10-2012	RMA-25310
				6	1	10-2012	RMA-25310
				7	1	10-2012	RMA-25310
				8	1	03-2013	RMA-25310-1
				8	1	03-2013	RMA-25310-1
				9	2	10-2012	RMA-25310
10	2	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.

(Reserved)

**PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK  
TABLE OF CONTENTS**

**PAGE NO.**

**PART 1 GENERAL INFORMATION AND RESPONSIBILITIES**

1	General Information.....	1
2	AIP Responsibilities .....	1
3-5	(Reserved)	

**PART 2 POLICY INFORMATION**

6	Insurability.....	2
7-10	(Reserved)	

**PART 3 APPRAISALS**

11	Peach Appraisals.....	4
12	Quality Adjustment.....	8
13	Appraisal Methods.....	11
14	Appraisal Deviations and Modifications .....	14
15	Appraisal Worksheet Completion.....	17
16-20	(Reserved)	

**PART 4 CLAIMS**

21	Claim Form.....	18
22-24	(Reserved)	

**PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK  
TABLE OF CONTENTS**

**Exhibits**

- 1 Acronyms**
- 2 Definitions**
- 3 Form/Worksheet Standards and Elements**
- 4 Average Number of Peaches per Bushel**
- 5 Representative Sample Requirements**
- 6 Number of Trees per Acre**
- 7 Insurability Requirements by Year of Setout**
- 8 Peach Appraisal Worksheet Example**
- 9 Peach Appraisal Deviation Worksheet Example**
- 10 Peach Production Worksheet Example**
- 11 Peach Producer's Picking Records Example**

# PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

## 1. General Information

---

### A. Purpose

- (1) This handbook:
  - (a) provides peach loss adjustment standards, including crop appraisal methods, claims completion instructions, and form standards;
  - (b) shall be used in conjunction with the LAM;
  - (c) remains in effect until superseded by re-issuance of either a handbook or selected portions through slipsheets(s) or bulletin that supersedes the original handbook or slipsheet pages;
  - (d) when amended through slipsheets, shall constitute the handbook.
- (2) This handbook provides the official standards for adjusting losses in a timely and uniform manner and such handbook is available on the internet at [www.rma.usda.gov](http://www.rma.usda.gov).

### B. Acronyms and Definitions

Acronyms and definitions:

- (1) not specific to peach loss adjustment, are identified in the LAM;
- (2) specific to peach loss adjustment, are in exhibits 1 and 2, herein.

### C. CAT Coverage

Refer to the CIH and LAM for provisions and procedures not applicable to CAT.

## 2. AIP Responsibilities

---

AIPs shall:

- (1) utilize the standards in this handbook for loss adjustment and loss training for the applicable crop year;
- (2) maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations;
- (3) ensure, at a minimum, a legible copy of loss adjustment inspection forms completed by an adjuster and signed by the insured, or insured's authorized representative, is provided to the insured, and all other copies distributed as instructed by the AIP.

3-5 (Reserved)



## PART 2 POLICY INFORMATION

### 6. Insurability

---

#### A. General Information

This section provides most of the requirements to insure peaches. Refer to the BP, CP, and SP for all insurability requirements. AIPs shall determine if the insured complies with all of the policy provisions of the insurance contract.

#### B. Insured Crop

The crop insured will be all the peaches in the county for which a premium rate is provided by the actuarial documents:

- (1) in which the insured has a share;
- (2) that are grown on tree varieties that:
  - (a) were commercially available when the trees were set out,
  - (b) are a variety having a chilling hour requirement that is appropriate for the area, and
  - (c) are grown on a rootstock that is adapted to the area;
- \*\*\* (3) that the crop insured will be any varieties of peaches that are grown for the production of fresh or processing peaches;
- (4) that are grown in an orchard, that if inspected, is considered acceptable by the AIP;
- (5) that has reached at least the fourth (4th) growing season after being set out; however, the AIP may agree in writing to insure acreage that has not reached this age if it has produced at least 100 bushels of peaches per acre; and
- (6) that are grown for:
  - (a) fresh peach production, or
  - (b) processing peach production.

#### C. Interplanted Crop

Peaches interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the policy.

#### D. Insurable Causes of Loss

Refer to the policy for all applicable insured causes of loss.

## 6. Insurability (Continued)

---

### E. Uninsurable Causes of Loss

Insurance coverage is **not** provided against damage or loss of production due to:

- (1) split pits, regardless of cause; or
- (2) inability to market the peaches for any reason other than physical damage from an insurable cause specified in the CP.

**Example:** The AIP will not pay any indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

### F. Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit (basic units by type if applicable), as defined in the BP may be divided into optional units if, for each optional unit, all conditions stated in the applicable provisions are met.

7-10 (Reserved)

## PART 3 APPRAISALS

### 11. Peach Appraisals

---

#### A. General Information

- (1) Potential production will be appraised in accordance with procedures contained in this handbook and in the LAM.
- (2) As applicable, make separate appraisals for:
  - (a) each peach variety grown in the orchard, and
  - (b) fresh and processing peach acreage.
- (3) The adjuster shall arrange to inspect the trees when the peaches have reached harvestable maturity.
- (4) For seriously damaged (unmarketable) peaches, especially fresh-market peaches that are not marketable through regular channels and there is a possibility that the peaches will be harvested (you-pick or roadside market), do not complete the claim until all peaches have been harvested in order to obtain all of the production information.
- (5) Neither the type of peach producing operation (hand basket, packing, and so forth) nor economic considerations (cost of picking and/or packing) are to be considered when establishing appraised production to count.
- (6) AIP can use the RPAM at their discretion to appraise peach crop production. Use this method in lieu of appraisal methods contained in subsection 13.

#### B. Notice of Damage or Loss

Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events.

- (1) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
- (2) At least 15 days before any production from any unit will be sold by direct marketing, unless the insured has records verifying that the direct market peaches were “weighed and graded” through a packing shed. The insured’s failure to give timely notice that production will be sold by direct marketing will result in an appraised amount of production to count of not less than the production guarantee per acre if such failure results in the inability of the AIP to make the required appraisal.
- (3) If the insured gave notice previously, in accordance with section 14 of the BP, and intends to claim an indemnity on any unit, the insured must give notice at least 15 days prior to the beginning of harvest of the damaged variety so that the AIP may inspect the damaged production.

**Important:** If the insured fails to meet the requirements listed above and such failure results in the AIP’s inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

## 11. Peach Appraisals (Continued)

---

### C. Appraisal Dates

- (1) AIP representatives will set appraisal dates.
- (2) Whenever possible, appraise peaches after the fruit drop period and before the fruit is removed from the trees.

### D. Selecting Representative Sample Trees for Appraisals

#### (1) Number of Sample Trees

Refer to exhibit 5 for the applicable number of representative sample trees.

#### (2) Sample Tree Criteria

Determine the number and general location of trees to be used in the representative sample based on:

- (a) total acreage and number of trees;
- (b) extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;
- (c) when variable damage causes the crop potential to be significantly different within the same orchard or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately;
- (d) percent of each variety in the acreage;
- (e) tree age, size, density, and vigor;
- (f) trees that have been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (g) any acreage in the unit that has been color (partially) picked.

### E. Determining Appraised Production to Count

Total production to count in bushels from all insurable acreage on the unit will include:

- (1) All appraised production as follows:
  - (a) not less than the production guarantee per acre for acreage:
    - (i) that is abandoned,
    - (ii) from which production is sold by direct marketing if the insured fails to meet requirements in the CP,
    - (iii) that is damaged solely by uninsured causes, or
    - (iv) which the insured fails to provide production records that are acceptable to the AIP.

## 11. Peach Appraisals (Continued)

---

### E. Determining Appraised Production to Count (continued)

- (b) production lost due to uninsured causes;
  - (c) unharvested peach production that would be marketed if harvested;
  - (d) potential production on insured acreage that the insured intends to abandon or no longer care for if the insured and the AIP agree on the appraised amount of production:
    - (i) upon such agreement, the insurance period will for that acreage will end;
    - (ii) if the insured does not agree with the AIP's appraisal, the AIP may defer the claim only if the insured agrees to continue to care for the crop;
    - (iii) the AIP will make another appraisal when the insured notifies the AIP of further damage or that harvest in general in the area unless the insured harvests the crop, in which case the AIP will use the harvested production;
    - (iv) if the insured does not continue to adequately care for the crop, the AIP's appraisal made prior to deferring the claim will be used to determine the production to count; and
  - (e) any appraised production on insured acreage will be considered production to count unless such production is exceeded by the actual harvested production.
- (2) all harvested marketable peach production from insured acreage.

### F. Acreage Reduction

- (1) As stated in the SP, determine if the original plant stand has been reduced in excess of 10 percent prior to the acreage reporting date for the current crop year.
- (2) If necessary, visually inspect such insured acreage and compare inspection results with the most recently completed PAW and sketch map of insured acreage to confirm such acreage reduction.

## 11. Peach Appraisals (Continued)

### F. Acreage Reduction (continued)

IF the original plant stand was...	THEN...
reduced and such plant stand reduction is in excess of 10 percent	<p>the adjuster shall:</p> <ul style="list-style-type: none"> <li>(a) notify the AIP that a revised acreage report may be needed to reduce the number of insured acres;</li> <li>(b) not finalize any such claims and do not obtain the insured's signature on claims documents until the AIP determines whether the acreage report needs to be revised for reduced acreage;</li> <li>(c) if a revised acreage report is required, finalize the claim when the revised acreage report is completed.</li> </ul>
not reduced; or, if the plant stand reduction is 10 percent or less	<ul style="list-style-type: none"> <li>(a) the AIP shall not revise the acreage report for reduced acreage;</li> <li>(b) the adjuster shall complete the claim in accordance with the loss adjustment procedures in this handbook.</li> </ul>

**Reminder:** Refer to the LAM par. 80 G for additional information on determining perennial crop acreage.

### G. Handling Pre-harvest Appraisal Discrepancies

Follow the steps below to handle appraisal discrepancies.

WHEN...	THEN...
the insured disagrees with the pre-harvest appraisal	<p>the adjuster shall:</p> <ul style="list-style-type: none"> <li>(1) make arrangements for leaving representative trees unharvested and for inspecting those trees when the peaches are ready to harvest (harvest-appraisal);</li> <li>(2) jointly with the insured, determine the trees to be selected for such representative sample;</li> <li>(3) make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row; and</li> <li>(4) shall be present when representative trees are harvested.</li> </ul> <p><b>Important:</b> If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.</p>

## 12. Quality Adjustment

---

### A. General Information

- (1) The CP provide for quality adjustment to reduce the amount of appraised and harvested mature marketable peach production due to insured cause(s) of loss.
- (2) Use the information in this section to:
  - (a) select sample fruit for quality determination, and
  - (b) calculate quality adjustment factors for fresh and processing peaches.

### B. Selecting Sample Fruit and Obtaining Damaged Fruit Price for Quality Adjustment

Follow the steps below to select sample fruit for quality adjustment.

Step	Action
1	Select representative sample trees.  <b>Reminder:</b> Refer to subsection 11 D for information on representative sample trees.
2	<ol style="list-style-type: none"><li>(a) On each sample tree select a 100-fruit representative sample of all the marketable peaches that can be used as a food source for humans.</li><li>(b) If an individual sample tree selected does not contain at least 100 sample fruit:<ol style="list-style-type: none"><li>(1) select sample fruit from adjacent tree(s) in the orchard being appraised that are comparable (in tree age, tree/fruit size, productivity, fruit variety) to the original sample tree selected, explain in the Remarks section of the appraisal worksheet, or</li><li>(2) when fruit is damaged by insured causes to the extent that all of the trees have less than 100 fruit per tree, use<ol style="list-style-type: none"><li>(i) a sufficient number of sample fruit per tree to determine the percent damage,</li><li>(ii) the same number of sample fruit from each sample tree in the orchard to ensure consistent quality adjustment determinations.</li></ol></li></ol> <b>Example:</b> 70 fruit per tree, 60 fruit per tree, 50 fruit per tree, and so forth. Explain in the Remarks.</li></ol>
3	<ol style="list-style-type: none"><li>(a) Select a representative sample of fruit from the 100-fruit sample.</li><li>(b) Take such representative sample to a processor/packer for a price quote in dollars and cents per bushel for such peaches. Identify such processor/packer in the Narrative of the Production Worksheet.</li></ol>

## 12. Quality Adjustment (Continued)

---

### B. Selecting Sample Fruit for Quality Adjustment (continued)

3	<p>(c) For appraisal and “price bid” purposes, do not include any peaches that are unmarketable because of uninsured damage (these must be calculated and added to the production to count).</p> <p>(1) <b>Fresh peaches:</b> Sort out the peaches in the sample that are marketable as fresh peaches under local market conditions. Calculate the total fresh-market quality production in the orchard by multiplying the average number of bushels of such fruit per tree times the number of trees in the orchard.</p> <p>(2) <b>Processing peaches:</b> Use appraisal information and the harvested random sample fruit to determine the number of bushels of fruit per acre.</p> <p>(d) If the market is open (buyer bids are available), obtain the best available bid based on the random peach sample as follows.</p> <p>(1) If the random sample is unmarketable because it contains damaged peaches, remove only the peaches that are causing the “no bid” situation.</p> <p>(2) Use a Special Report form to document the efforts made to obtain buyer bids and the number of damaged peaches removed from the sample.</p> <p>(3) If the insured harvests the crop later, the per bushel price received for marketable peaches will supersede this appraisal bid for quality adjustment purposes.</p> <p>(e) If the market is not open (buyer bids are not available), sort out the peaches from each sample tree that would be marketable as fresh or processing peaches under local market conditions as follows.</p> <p>(1) Use the fruit size information in exhibit 4 to calculate the number of bushels per tree and the total number of bushels per acre.</p> <p>(2) If the insured harvests the crop later, compare this production to the appraisal. Do not include any peaches that are damaged by uninsured causes. The value per bushel of harvested peaches will be used for quality adjustment purposes.</p> <p>(f) Compare the appraisals with the harvested production records when the peaches are harvested.</p> <p><b>Reminder:</b> These procedures are used for completing the claim form when peaches are not harvested, when peaches are harvested, or when peaches are harvested but the amount is less than the appraisal (possibly incomplete record of disposition, and so forth).</p>
---	--



## 12. Quality Adjustment

---

### C. Fresh Peach Quality Adjustment

Follow the steps below to calculate the quality adjustment factor for fresh peaches.

Step	Action
1	Obtain a dollar and cents price per bushel for the representative sample of damaged fresh peach production.
2	Result of step 1 minus the post production cost per bushel for fresh peaches from the SP.
3	Divide result of step 2 by the dollars and cents price election per bushel for the variety of fresh peaches, results not to exceed 1.000.  <b>Important:</b> Use the “Established Price” from the actuarial documents as the price election for buy up and CAT insureds.
4	Multiply the result of step 3 by the number of bushels of the eligible damaged fresh peaches.

### D. Processing Peach Quality Adjustment

Follow the steps below to calculate the quality adjustment factor for processing peaches.

Step	Action
1	Obtain a dollar and cents price per bushel for the representative sample of damaged processing peach production.
2	Result of step 1 minus the post production cost per bushel for processing peaches from the SP.
3	Divide the result of step 2 by the dollars and cents price election per bushel for the variety of processing peaches, results not to exceed 1.000.  <b>Important:</b> Use the “Established Price” from the actuarial documents as the price election for buy up and CAT insureds.
4	Multiply the result of step 3 by the number of bushels of the eligible damaged processing peaches.

**Reminder:** For fresh and processing peach production that is eligible for quality adjustment, enter the price of damaged peaches, price of undamaged peaches, and quality adjustment factors in the applicable entries on the Production Worksheet. Refer to the worksheet item entry instructions in exhibit 3.

### 13. Appraisal Methods

#### A. General Information

- (1) Adjusters shall use the following methods for appraising peach production on insured acreage that will not be harvested.

APPRAISAL method...	USE...
Unharvested Appraisals	after the fruit drop period and before general maturity of the crop.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Acreage Appraisal	the average yield per acre from harvested acreage as the appraisal per acre for comparable unharvested acreage.

- (2) Calculate the amount of appraised fresh or processing production to count in bushels rounded to tenths on the Peach Appraisal Worksheet, hereafter referred to as the appraisal worksheet.
- (3) Use only one method (average fruit diameter, average fruit weight, or undersize fruit) to determine the potential peach production on appraised acreage.
- (4) Refer to exhibit 5 for the required number of representative sample trees.

#### B. Unharvested Appraisal Method 1 - Average Fruit Diameter

Calculate the per-acre appraisal as follows.

Step	Action
1	<p>On each sample tree, count all of the fruit that can be expected to mature.</p> <p><b>Important:</b> Do not count fruit on a single branch then multiply by the number of branches.</p>
2	<p>(a) On each sample tree, select a minimum of 10 mature representative sample fruit.</p> <p>(b) Use a caliper device to measure the diameter in inches of each fruit:</p> <ul style="list-style-type: none"> <li>(i) total all such measurements;</li> <li>(ii) divide by 10 to calculate the average fruit diameter for such sample; and</li> <li>(iii) use the fruit diameter information in exhibit 4 to determine the number of fruit per bushel based on average fruit diameter.</li> </ul>
3	<p>(a) Step 1 divide by step 2 (b) (iii) to calculate the bushels of fruit per sample tree rounded to hundredths.</p> <p><b>Reminder:</b> Show all such calculations in the Remarks section of the appraisal worksheet or on a Special Report form.</p>

### 13. Appraisal Methods (Continued)

#### B. Unharvested Appraisal Method 1 - Average Fruit Diameter (continued)

3	<p><b>Example:</b></p> <p>Counted 125 fruit on sample tree, 10 representative sample fruit average measured diameter is 2¼ inches which equals 176 fruit per bu.</p> <p><math>125 \text{ fruit} \div 176 \text{ fruit per bu.} = 0.71 \text{ bu. of fruit per tree}</math> (enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet).</p> <p>(b) Repeat steps 1 through 3 (a) for each sample tree.</p>
4	Tally the number of bushels of fruit from all sample trees.
5	Step 4 results divided by the number of sample trees to calculate average bushels, <b>rounded to hundredths</b> , of fruit per tree.
6	Determine the number of bearing trees per acre.
7	Step 5 results multiplied by step 6 to calculate the per-acre appraisal in bushels rounded to tenths (enter this amount in item 17, “Appraised Bushels per Acre” on the appraisal worksheet).

#### C. Unharvested Appraisal Method 2 - Average Fruit Weight

Calculate the per-acre appraisal as follows.

Step	Action
1	<p><b>On each sample tree, count all fruit that can be expected to mature.</b></p> <p><b>Important:</b> Do not count fruit on a single branch then multiply by the number of branches.</p>
2	<p>(a) Select and weigh <b>10 mature representative sample peaches, in pounds rounded to hundredths</b>, from each sample tree.</p> <p>(b) Total weight of all ten peaches and divide by 10 to calculate the average peach weight in <b>pounds rounded to hundredths</b>.</p>
3	Step 1 multiplied by step 2 (b) to calculate average pounds of mature peaches per tree <b>rounded to hundredths</b> .
4	<p>(a) Step 3 results divided by 50.0 lbs./bu. of fruit per tree <b>rounded to hundredths</b>.</p> <p><b>Example:</b></p> <p>Counted 125 fruit on the sample tree. 10 representative sample fruit weigh 2.70 lbs.</p> <ul style="list-style-type: none"> <li>▶ Average weight per fruit is <b>0.27 lbs.</b> (2.70 lbs. ÷ 10 fruit).</li> <li>▶ 125 fruit x 0.27 lbs. per fruit = <b>33.75 lbs.</b></li> <li>▶ 33.75 lbs. ÷ 50.0 lbs./bu. = <b>0.68 bu.</b> of fruit on sample tree (enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet).</li> </ul> <p>(b) Repeat steps 1 through 4 (a) for each sample tree.</p>

**13. Appraisal Methods (Continued)**

**C. Unharvested Appraisal Method 2 - Average Fruit Weight (continued)**

5	Tally the number of bushels of fruit from all sample trees.
6	Step 5 divided by the number of sample trees to calculate average number of bushels, <b>rounded to hundredths</b> , of fruit per tree.
7	Determine the number of bearing trees per acre.
8	Step 6 multiplied by step 7 to calculate the per-acre appraisal in bushels round to tenths (enter this amount in item 17, "Appraised Bushels per Acre" on the appraisal worksheet).

**D. Unharvested Appraisal Method 3 - Undersize Fruit**

Calculate the per-acre appraisal as follows.

Step	Action
1	On each sample tree, harvest and weigh all fruit <b>in pounds rounded to hundredths</b> .
2	(a) Step 1 divided by 50.0 lbs./bu. to calculate bushels of fruit per sample tree <b>rounded to hundredths</b> .  <b>Example:</b> Harvested 18.00 lbs. of undersize peaches ÷ 50.0 lbs./bu. = <b>0.36 bu.</b> (enter in item 12, "Bushels Remaining on Trees" on the appraisal worksheet).  (b) Repeat steps 1 through 2 (a) for each sample tree.
3	Tally the number of bushels of fruit from all sample trees.
4	Step 3 divided by number of sample trees to calculate the average bushels of fruit per tree.
5	Determine the number of bearing trees per acre.
6	Step 4 multiplied by step 5 to calculate the per-acre appraisal in bushels rounded to tenths (enter this amount in item 17, "Appraised Bushels per Acre" on the appraisal worksheet).

**E. Harvested Appraisal Method - Representative Tree Appraisals**

Calculate the per-acre appraisal as follows.

Step	Action
1	The adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard.
2	The adjuster shall make arrangements to be present when the insured harvests the representative sample trees.
3	During the field inspection the adjuster shall:  (a) select sample peaches for grading/quality adjustment from the harvested samples as described in subsection 12 C; (b) determine the amount of appraised potential production on each sample tree as described in subsection 13 B, C, or D; (c) document the amount of potential appraised production on the appraisal worksheet.  <b>Important:</b> Document any applicable quality adjustment information on the Production Worksheet or Special Report, as applicable.

### 13. Appraisal Methods (Continued)

---

#### F. Harvested Appraisal Method – Harvested Acreage Appraisals

Calculate the per-acre appraisal as follows.

Step	Action
1	Prior to harvest, estimate the gross amount of potential production on unharvested acreage.
2	After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage.
3	If the unharvested potential production is comparable to the harvested production, use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.
4	Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no quality adjustment.  <b>Exception:</b> When such appraised acreage is eligible for quality adjustment, do not use the harvested acreage appraisal method, use representative tree appraisal method above.

### 14. Appraisal Deviations and Modifications

---

#### A. Immature Peach Appraisal Deviation

##### (1) Authorization

As stated in the LAM, AIPs must request written authorization from PASD and/or RMSD for using an immature appraisal deviation (refer to the LAM).

##### (2) Deviation Requirements

(a) Use this deviation to appraise peach acreage when insureds:

- (i) do not wish to maintain freeze-damage fruit on the trees;
- (ii) pick or drop damaged fruit to the ground to control disease and insects;
- (iii) remove freeze-damaged trees; and
- (iv) want the acreage released.

(b) Use this appraisal deviation until the peach crop reaches general maturity.

**Important:** For appraisals conducted after general maturity, use the approved appraisal procedures in section 13.

##### (3) Worksheet Factors

Consult peach experts, CES, peach grower/marketing groups, peach researchers, or grower records to obtain a survival factor and the average number of fruit per pound in the state/county. Identify source of such survival factor and number of fruit in the Remarks section of the worksheet.

## 14. Appraisal Deviations and Modifications (Continued)

### (4) Appraisal Deviation Calculations

- (a) Refer to the exhibit 9 for an example Immature Peach Deviation Worksheet.
- (b) Calculate the per-acre appraisal for fresh or processing peaches as follows.

Step	Action
1	Determine the number of sample trees in accordance with exhibit 5.
2	Select representative sample trees in accordance with subsection 11 D.
3	Count all damaged and undamaged fruit on each sample tree. Tally fruit counts from all sample trees.
4	Step 3 results divided by step 1 to calculate the average number of fruit per tree.
5	Step 4 results multiplied by the "Survival Factor" for the average number of fruit to count.  <b>Reminder:</b> Obtain such factor from peach experts, CES, peach grower/marketing groups, peach researchers, or grower records. Identify source for such information in the remarks section of the worksheet.
6	Step 5 results divided by "Average Number of Fruit per Pound" to calculate pounds of fruit per tree.  <b>Reminder:</b> Obtain such average fruit per pound from peach experts, CES, peach grower/marketing groups, peach researchers, or grower records. Identify source for such information in the remarks section of the worksheet.
7	Step 6 results multiplied by the number of trees per acre to calculate the total pounds of fruit per acre.
8	Step 7 results divided by 50 pounds per bushel for amount of appraised fruit per acre.  <b>Example:</b>  <ul style="list-style-type: none"> <li>▪ Assume 425 fruit counted on 5 sample trees (<math>425 \div 5 = 85</math> average number of fruit per tree).</li> <li>▪ <math>85 \text{ fruit per tree} \times 0.90 \text{ (survival factor)} = 76.5 \text{ average fruit/tree to count.}</math></li> <li>▪ <math>76.5 \div 4.0 \text{ fruit/lb.} = 19.12 \text{ lbs. of fruit/tree.}</math></li> <li>▪ <math>19.12 \text{ lbs. fruit/tree} \times 100 \text{ trees/acre} = 1,912.00 \text{ lbs. fruit/acre}</math></li> <li>▪ <math>1,912.00 \text{ lbs.} \div 50 \text{ lbs./bu.} = 38.2 \text{ bu. of appraised fruit/acre.}</math></li> </ul>

## 14. Appraisal Deviations and Modifications (Continued)

---

### B. Fresh Peach Wind or Hail Damage Appraisal Modification

#### (1) Authorization

Refer to the LAM for instructions on using appraisal modifications.

#### (2) Modification Requirements

- (a) The AIP may authorize the use of the following guidelines to determine the percent damage to fresh peaches due to wind and/or hail when:
  - (i) there is inadequate price information for determining a quality adjustment factor, or
  - (ii) the price per bushel for damaged production appears to be inequitable.
- (b) Use this modification only under the exceptional circumstances described herein.

#### (3) Modification Calculations

- (a) Select a sample of damaged peaches that are representative of the severity of wind or hail damaged fresh peaches on insured acres.
- (b) Categorize the severity of damage of each sample fruit using the table below.

<b>IF aggregate of all hail and/or wind scars is...</b>	<b>THEN the group number and percent loss is...</b>
no larger than 1/8 inch in diameter and all scars are well healed.	Group I: No Loss
more than 1/8 inch in diameter but not more than 1/4 inch in diameter and all scars are well healed.	Group II: 25% Loss
more than 1/4 inch in diameter but not more than 3/8 inch in diameter. No hail scars more than 1/8 inch deep. All scars are well healed.	Group III: 50% Loss
more than 3/8 inch in diameter but not more than 1/2 inch in diameter. No hail scars more than 1/4 inch deep. All scars are well healed.	Group IV: 75% Loss
All damage in excess of above.	Group V: 100% Loss

- (c) Tally the number of sample peaches in each group and enter results on the appraisal worksheet.

## 14. Appraisal Deviations and Modifications (Continued)

---

### B. Fresh Peach Wind or Hail Damage Appraisal Modification (continued)

- (d) Calculate the quality adjustment factor rounded to three-decimal places.

**Reminder:** Refer to the instructions in exhibit 3 A for calculating the quality adjustment factor.

- (e) Refer to exhibit 8 for example worksheet.

## 15. Appraisal Worksheet Completion

---

### A. Appraisal Worksheet Standards

- (1) The entry items in exhibit 8 are the minimum requirements for the appraisal worksheet, all entry items are “Substantive,” they are required.
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” they are required.
- (3) AIPs are responsible for developing the appraisal worksheet in accordance with the DSSH and the required entry items provided herein;
  - (a) include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet;
  - (b) include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.

### B. Appraisal Information

As applicable, complete a separate appraisal worksheet for:

- (1) fresh and processing peaches;
- (2) each unit/orchard/sub-orchard/block inspected; and
- (3) insured acreage damaged solely by uninsured causes.

16-20 (Reserved)



## PART 4 CLAIMS

### 21. Claim Form

---

#### A. Claim Form Standards

The Claim Form hereafter referred to as the Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made on a unit.

- (1) The entry items in exhibit 10 are the minimum Production Worksheet requirements, all entry items are considered “Substantive,” they are required.
- (2) The completion instructions for the required entry items on the Production Worksheet in exhibit 3 are “Substantive,” they are required.
- (3) The Privacy Act and Nondiscrimination Statements are required statements that shall be printed on the form or provided as a separate document. Such statements are not included on the example forms in exhibit 10. Such current statements can be found in the DSSH.

#### B. Claims Information

- (1) Refer to the LAM for instructions regarding:
  - (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); and
  - (f) if the AIP determines a claim is to be denied;

**Important:** Refer to LAM paragraph 67 K for Production Worksheet completion instructions when a claim is to be denied.

- (2) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (3) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.

## 21. Claim Form (Continued)

---

### B. Claims Information (continued)

- (4) In the absence of acceptable records of disposition of harvested peaches, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (5) List names of insured peach varieties in the Narrative or on a Special Report, as applicable.

### C. Policy Information

Refer section 12 (c) (1) (v) of the CP for information on determining production to count when appraised production on insured acreage is exceeded by the actual harvested production.

22-25 (Reserved)

## Acronyms

---

The following table contains RMA-approved acronyms used in this handbook.

<b>Approved Acronym</b>	<b>Term</b>
<b>AIP</b>	Approved Insurance Provider
<b>APH</b>	Actual Production History
<b>BP</b>	Common Crop Insurance Policy Basic Provisions
<b>CAT</b>	Catastrophic Risk Protection Endorsement
<b>CES</b>	Cooperative Extension Service
<b>CIH</b>	FCIC-18010 Crop Insurance Handbook
<b>CLU</b>	FSA Common Land Unit
<b>COFO</b>	Commercially Objectionable Foreign Odor
<b>CP</b>	Crop Provisions
<b>DSSH</b>	FCIC-24040 Document and Supplemental Standards Handbook
<b>FCIC</b>	Federal Crop Insurance Corporation
<b>FDA</b>	Food and Drug Administration
<b>FN</b>	FSA Farm Number
<b>FSA</b>	USDA Farm Service Agency
<b>GPS</b>	Global Positioning Satellite
<b>KD</b>	Total Defects
<b>LAM</b>	FCIC-25010 Loss Adjustment Manual
<b>PASD</b>	Product Administration and Standards Division
<b>PAW</b>	Producer's Pre-acceptance Worksheet
<b>RMA</b>	USDA Risk Management Agency
<b>RMSD</b>	Risk Management Services Division
<b>RPAM</b>	Randon Path Appraisal Method
<b>SP</b>	Special Provisions of Insurance
<b>TMA</b>	Transitional-yield Map Area
<b>TW</b>	Test Weight
<b>USDA</b>	United States Department of Agriculture

## Definitions

---

The following list contains RMA-approved terms and definitions used in this handbook.

**Bearing Tree** is a tree in at least the fourth (4<sup>th</sup>) growing season after set out.

**Block** trees, vines, or bushes in an orchard, vineyard, or bog, of a single or mixed age and density, separated by applicable practice, type, variety, different TMA or other characteristics shown in the actuarial documents.

**Bushel** is fifty pounds of peaches.

**First Handler** is a person or entity that takes possession of, or purchases, the insured crop for the purpose of acting as an intermediary in the marketing/sales process.

**Harvest** is the picking or removal of mature peaches from the trees either by hand or machine.

**Marketable** is peach production acceptable for processing or other human consumption even if failing to meet any U.S. or applicable state grading standard.

**Post production costs** are the costs, as specified in the SP associated with activities that occur during harvesting, packing, transportation, and marketing as determined by FCIC using regional peach price data of peach production budgets from regional respective universities extensions, and other USDA agencies, and other third party resources.

**Survival Factor** is the percent of fruit per tree that is expected to reach maturity during a normal crop year in a given county or state and is used to calculate the amount of appraised peach production on the Immature Peach Appraisal Deviation Worksheet.

## Form/Worksheet Standards and Elements

### A. Peach Appraisal Worksheet Standards and Elements

- (1) An example appraisal worksheet is provided in exhibit 8 to illustrate how to complete entries.
- (2) Standard appraisal worksheet items are numbered consecutively below.

Element/Item Number	Description
<b>Company</b>	Name of AIP (company name), if not preprinted on the worksheet.
<b>Claim Number</b>	Claim number as assigned by the AIP.
<b>Part I: General Information</b>	
1. <b>Insured's Name</b>	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. <b>Policy Number</b>	Insured's assigned policy number.
3. <b>Crop Year</b>	Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. <b>Unit Number</b>	Unit number from the Summary of Coverage verified to be correct.
5. <b>Cause(s) of Damage or Loss</b>	(a) Name of insured cause(s) of loss for this crop as listed in the LAM. (b) If an insured cause of loss is listed as "Other," explain in the Remarks. <b>Important:</b> If it is evident that no indemnity is due, enter "None."
6. <b>Date(s) of Damage</b>	(a) First three letters of the month during which most of the insured damage (including progressive damage) occurred. (b) Include the specific date in MM/DD/YYYY format where applicable, as in the case of hail damage.
7. <b>Appraisal Date</b>	Appraisal date in MM/DD/YYYY format.
8. <b>Unit Acres</b>	Acres to tenths for the unit listed in item 4.
<b>Part II: Appraisal Information</b>	
9. <b>Orchard ID</b>	Block/orchard/suborchard identification symbol.
10. <b>Appraised Acres</b>	Block/orchard/suborchard appraised acres, rounded to tenths.
11. <b>Variety/Type</b>	Applicable peach variety name and type code. <b>Example:</b> Redhaven/101, Harvester/101, and so forth.

## Form/Worksheet Standards and Elements (Continued)

## A. Peach Appraisal Worksheet Standards and Elements (continued)

12. <b>Bushels Remaining on Trees</b>	For each representative sample tree, enter the number of <b>bushels of mature peaches rounded to hundredths</b> .  <b>Important:</b> As applicable, use the average fruit diameter, average fruit weight, or undersized fruit method for determining the bushels of mature fruit remaining on the sample tree. Explain in the Remarks or on a Special Report. Use only one fruit count method to determine number of fruit per tree for acreage being appraised.
13. <b>Total Bushels</b>	By line, the tally all item 12 entries, in bushels <b>rounded to hundredths</b> .
14. <b>Total Number of Sample Trees</b>	By line, the total number of representative sample trees from item 12.
15. <b>Bushels per Sample</b>	Item 13 divided by item 14 results in <b>bushels rounded to hundredths</b> .
16. <b>Trees per Acre</b>	Number of bearing trees per acre as determined by the adjuster.
17. <b>Appraised Bushels per Acre</b>	Item 15 multiplied by item 16, results in bushels rounded to tenths.  (a) For insured cause appraisals: Transfer this entry to item 31, "Appraised Potential" on the Production Worksheet.  (b) For uninsured cause appraisals: Refer to Production Worksheet column 37, "Unins. Causes" instructions, herein.
<b>Part III: Wind-Hail Damage Appraisal Modification Information for Fresh Peaches Only</b>	Use this section only when authorized by the AIP.  <b>Reminder:</b> Refer to subsection 14 B for additional information.
18. <b>Number of Peaches Sampled</b>	Total number of fresh peaches sampled that are representative of the severity and number of wind and/or hail damaged fresh peaches on the appraised acreage.  <b>Example:</b> "100," "300," "500" and so forth.
19. <b>Number</b>	From the sample peaches in item 18 above, tally the number of wind and/or hail damaged peaches qualifying for each percent damage group (0%, 25%, 50%, 75%, and 100%) listed in the wind and/or hail appraisal modification guidelines in subsection 14 B (3).
20.	By line, number of peaches in each percentage group multiplied by the corresponding percent of damage (0%, 25%, 50%, 75%, and 100%) results rounded to tenths. If 0 (zero) enter 0 (zero).
21. <b>Total</b>	Total number of fruit from all item 20 entries.
22. <b>Number Sampled</b>	Transfer entry from item 18.

Form/Worksheet Standards and Elements (Continued)

A. Peach Appraisal Worksheet Standards and Elements (continued)

23. % Lost	<p>(a) Item 21 divided by item 22, results rounded to three decimal places.</p> <p>(b) Transfer entry in 23 (a) to item 35, "Quality Factor" on the Production Worksheet.</p>
24. Remarks	<p>(a) List and/or explain date harvest began or is expected to begin for variety (ies) listed on the appraisal worksheet.</p> <p>(b) Any pertinent information that pertains to the inspection as follows:</p> <p>(1) list uninsured cause(s) of damage;</p> <p>(2) reasons for using percent damage calculations in lieu of price per bushel for wind and/or hail damaged peaches;</p> <p>(3) reason(s) for using less than 100 sample fruit per tree for quality adjustment, unit acreage;</p> <p>(4) legal description;</p> <p style="padding-left: 40px;"><b>Example:</b> FSA FN, Section, Township, Range.</p> <p>(5) tree spacing on inspected acreage.</p>
	<p><b>The following required entries are not illustrated on the appraisal worksheet example.</b></p>
25. Adjuster's Signature, Code #, and Date	<p>(a) Adjuster's signature, code number, and date signed after the insured (or insured's authorized representative) signed.</p> <p>(b) If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.</p>
26. Insured's Signature and Date	<p>(a) Insured's or insured's authorized representative's signature and date.</p> <p>(b) Before obtaining the insured's signature, review all entries on the Appraisal Worksheet with the insured or insured's authorized representative particularly explaining codes which may not be readily understood.</p>
27. Pg. ___ of ___	<p>Page number(s).</p> <p><b>Example:</b> Pg. 1 of 2, Pg. 2 of 2, and so forth.</p>

Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements**

- (1) An example Production Worksheet is provided in exhibit 10 to illustrate how to complete entries.
- (2) Standard Production Worksheet items are numbered consecutively below.

Element/Item Number	Description
1. <b>Crop/Code #</b>	Peaches/0034.
2. <b>Unit #</b>	Unit number from the Summary of Coverage verified as correct.
3. <b>Location Description</b>	Land location that identifies the legal description, if available, and the location of the unit (section, township, and range; FSA FN; FSA CLU and tract numbers; GPS identifications; or grid identifications) as applicable for the crop.
4. <b>Date(s) of Damage</b>	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>(a) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage. <b>Example:</b> Aug 11.</p> <p>(b) Enter additional dates of damage in extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p><b>Important:</b> Make no entry if there is no insurable cause of loss and a no indemnity due claim will be completed.</p>
5. <b>Cause(s) of Damage</b>	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(a) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(b) Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>(c) If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5.</p> <p><b>Important:</b> Refer to the LAM for more information on no indemnity due claims.</p>



Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

	<table border="1" data-bbox="540 321 1442 506"> <tr> <td data-bbox="540 321 740 373">4. Date of Damage</td> <td data-bbox="740 321 886 373"><i>May</i></td> <td data-bbox="886 321 1032 373"><i>Jun 30</i></td> <td data-bbox="1032 321 1162 373"><i>Jun 30</i></td> <td data-bbox="1162 321 1300 373"><i>Aug</i></td> <td data-bbox="1300 321 1442 373"><i>Aug</i></td> </tr> <tr> <td data-bbox="540 373 740 453">5. Cause(s) of Damage</td> <td data-bbox="740 373 886 453"><i>Excess-Moisture</i></td> <td data-bbox="886 373 1032 453"><i>Tornado</i></td> <td data-bbox="1032 373 1162 453"><i>Hail</i></td> <td data-bbox="1162 373 1300 453"><i>Drought</i></td> <td data-bbox="1300 373 1442 453"><i>Heat</i></td> </tr> <tr> <td data-bbox="540 453 740 506">6. Insured Cause %</td> <td data-bbox="740 453 886 506"><i>10</i></td> <td data-bbox="886 453 1032 506"><i>20</i></td> <td data-bbox="1032 453 1162 506"><i>15</i></td> <td data-bbox="1162 453 1300 506"><i>25</i></td> <td data-bbox="1300 453 1442 506"><i>20</i></td> </tr> </table> <p data-bbox="540 506 1442 590">Narrative: <i>Sep 5 additional date of damage, freeze cause of damage, 10% insured cause percent.</i></p>	4. Date of Damage	<i>May</i>	<i>Jun 30</i>	<i>Jun 30</i>	<i>Aug</i>	<i>Aug</i>	5. Cause(s) of Damage	<i>Excess-Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>	6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>
4. Date of Damage	<i>May</i>	<i>Jun 30</i>	<i>Jun 30</i>	<i>Aug</i>	<i>Aug</i>														
5. Cause(s) of Damage	<i>Excess-Moisture</i>	<i>Tornado</i>	<i>Hail</i>	<i>Drought</i>	<i>Heat</i>														
6. Insured Cause %	<i>10</i>	<i>20</i>	<i>15</i>	<i>25</i>	<i>20</i>														
<b>7. Company/Agency</b>	Name of the AIP and agency servicing the contract.																		
<b>8. Name of Insured</b>	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																		
<b>9. Claim #</b>	Claim number as assigned by the AIP.																		
<b>10. Policy #</b>	Insured's assigned policy number.																		
<b>11. Crop Year</b>	Four-digit crop year, as defined in the policy, for which the claim is filed.																		
<b>12. Additional Units</b>	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b></p> <p>(a) 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 Production Worksheet has not been completed.</p> <p>(b) Additional non-loss units may be entered on a single Production Worksheet.</p> <p><b>Important:</b> 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.</p>																		

Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<p>13. Est. Prod. Per Acre</p>	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> Estimated yield per acre, in whole bushels of all non-loss units for the crop at the time of final inspection.</p>
<p>14. Date(s) of Notice of Loss</p>	<p><b>PRELIMINARY:</b></p> <ul style="list-style-type: none"> <li>(a) Enter the date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format.</li> <li>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1<sup>st</sup> space of item 14 on the second set of Production Worksheets.</li> <li>(c) Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.</li> <li>(d) If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</li> </ul> <p><b>Important:</b> If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p><b>FINAL:</b></p> <ul style="list-style-type: none"> <li>(a) Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of Production Worksheets) to the final space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice.</li> <li>(b) Always enter the complete date of notice in MM/DD/YYYY format for the “Final” inspection in the final space on the first page of the first set of Production Worksheets.</li> </ul> <p><b>Important:</b> For a delayed notice of loss or a delayed claim, refer to the LAM.</p>

Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<p><b>15. Companion Policy(s)</b></p>	<p>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</p> <p>(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 (not crop-hail, fire). If the other person does not, enter “None,”</p> <p>(1) if the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number, handle these companion policies according to AIP instructions;</p> <p>(2) if the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known;</p> <p>(3) if unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p><b>Important:</b> Refer to the LAM for further information regarding companion contracts.</p>
<p><b>Section I: Determined Acreage Appraised, Production and Adjustments</b></p>	<p>Make separate line entries for varying:</p> <p>(a) types, irrigated practices, or organic practices, as applicable;</p> <p>(b) APH yields;</p> <p>(c) appraisals;</p> <p>(d) adjustments to appraised mature production (quality adjustment factors);</p> <p>(e) stages or intended use(s) of acreage;</p> <p>(f) shares, or <b>Example:</b> 50 percent and 75 percent shares on the same unit.</p> <p>(g) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.</p>
<p><b>16. Field ID</b></p>	<p>Orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.</p>
<p><b>17. Multi-Crop Code</b></p>	<p>Applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding first crop and second crop code entries.</p>
<p><b>18. Reported Acres</b></p>	<p>(a) In the event of over-reported acres, handle in accordance with the individual AIP instructions.</p> <p>(b) In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard.</p>

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

18. <b>Reported Acres</b> (continued)	(c) If there are no under-reported acres, make no entry.  <b>Important:</b> Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. <b>Determined Acres</b>	(a) Enter the determined acres to tenths for which consent is given for other use and/or:  (1) put to other use without consent, (2) abandoned, (3) damaged by uninsured causes, (4) for which the insured failed to provide acceptable records of production, or (5) from which production is sold by direct marketing if the insured failed to meet the requirements contained in the CP.  (b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.  <b>Important:</b> Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.  <b>FINAL:</b> Determined acres to tenths. Acreage breakdowns within a unit may be estimated if a determination is impractical. Account for all planted acreage in the unit.
20. <b>Interest or Share</b>	Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. <b>Risk</b>	Make no entry.
22. <b>Type</b>	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the type.  (b) If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.  (c) If actuarial documents do not contain types, make no entry.
23. <b>Class</b>	(a) Three-digit code number, entered exactly as specified on the actuarial documents for the class.  (b) If "No Class Specified," is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.  (c) If actuarial documents do not contain classes, make no entry.

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<b>24. Sub-class</b>	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the Sub-class.</p> <p>(b) If “No Sub-class Specified,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.</p> <p>(c) If actuarial documents do not contain Sub-classes, make no entry.</p>
<b>25. Intended Use</b>	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the intended use.</p> <p>(b) If “No Intended Use,” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.</p> <p>(c) If actuarial documents do not contain Intended Uses, make no entry.</p>
<b>26. Irr. Practice</b>	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice.</p> <p>(b) If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.</p> <p>(c) If actuarial documents do not contain irrigated practices, make no entry.</p>
<b>27. Cropping Practice</b>	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice.</p> <p>(b) If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.</p> <p>(c) If actuarial documents do not contain cropping practices, make no entry.</p>
<b>28. Organic Practice</b>	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice.</p> <p>(b) If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number (997) from the actuarial documents.</p> <p>(c) If actuarial documents do not contain organic practices, make no entry.</p>
<b>29. Stage</b>	<p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b> Stage abbreviation as shown below.</p>

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><b>GLEANED ACREAGE:</b> 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.								
<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.																
<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><b>GLEANED ACREAGE:</b> 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
<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																
<p>31. Appraised Potential</p>	<p>Make the following entries in bushels rounded to tenths.</p> <p>(a) <b>Transfer entry from column 17 on the appraisal worksheet.</b></p> <p>(b) If there is no potential on UH acreage, enter “0” (zero).</p> <p><b>Important:</b> 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. <b>Moisture%</b></p>	<p>Line through the column heading and enter <b><i>“Price of Damaged.”</i></b> 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><b>Reminder:</b> 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. <b>Factor</b></p>	<p>Line through column heading and enter <b><i>“Price Election.”</i></b> 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><b>Important:</b> 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. <b>Shell%, Factor, or Value</b></p>	<p>Make no entry.</p>
<p>34. <b>Production Pre QA</b></p>	<p>Column 19 acres multiplied by column 31, results in bushels rounded to tenths.</p>
<p>35. <b>Quality Factor</b></p>	<p>Make the following percent entries as a three-place decimal not to exceed 1.000.</p> <p><b>Example:</b> enter 71 percent as 0.710. If no quality adjustment, make no entry.</p> <p>(a) <b>For appraisals with quality adjustment:</b> Column 32a divided by column 32b; or</p> <p>(b) <b>For destruction orders:</b> 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>35. <b>Quality Factor</b> (continued)</p>	<p><b>Important:</b> Include a copy of all supporting quality adjustment documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative.</p>
<p>36. <b>Production Post-QA</b></p>	<p>Make the following entries in bushels rounded to tenths.</p> <p>(a) For appraisals <b>with</b> quality adjustment: Column 34 multiplied by column 35.</p> <p>(b) For appraisals <b>without</b> quality adjustment: Transfer entry from column 34.</p>
<p>37. <b>Unins. Causes</b></p>	<p>Make the following entries in bushels rounded to tenths.</p> <p>For uninsured causes appraisals, column 19 (acres) multiplied by the per-acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and Fire exclusion <b>not</b> in effect.</p> <p>(1) Enter not less than the insured’s production guarantee per acre in bushels rounded to tenths for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in bushels rounded to tenths. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(d) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
<p>38. <b>Total to Count</b></p>	<p>Column 36 plus column 37, results in bushels rounded to tenths.</p>
<p>39. <b>Total</b></p>	<p>Total of column 19 acres rounded to tenths.</p>



Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<p><b>40. Quality</b></p>	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production in the table below.</p>		
	<p><b>Qualifying Quality Adjustment Conditions</b></p>		
	TW	Fumonisin	Ergoty
	KD	Garlicky	CoFo
	Aflatoxin	Dark Roast	Other
	Vomitoxin	Sclerotinia	None
	<p><b>41. Mycotoxins exceed FDA, State, or other health organization limits</b></p>	<p>Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceed the Federal, State, or other health organization maximum limits; otherwise, make no entry.</p>	
<p><b>42. Totals</b></p>	<p>Separately total columns 34, 36, 37, and 38 in bushels rounded to tenths. If a column has no entries, make no entry.</p>		
<p><b>Narrative</b></p>	<p>If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.</p> <p>(a) When there is acreage that has been harvested that has fruit remaining on the trees (unharvested fruit): Explain entry in column 31 for such fruit that meets or exceeds the policy grade requirements.</p> <p>(b) If no acreage is released on the unit, enter "No Acreage Released," adjuster's initials, and date.</p> <p>(c) 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.</p>		

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<b>Narrative</b> (continued)	<p>(d) Explain any uninsured causes, unusual, or controversial cases.</p> <p>(e) If there is an appraisal in 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.</p> <p>(f) 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 if not recorded on the appraisal worksheet.</p> <p>(g) 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.</p> <p>(h) Explain any errors found on the Summary of Coverage.</p> <p>(i) Explain any commingled production. Refer to the LAM.</p> <p>(j) Explain any entry for "Production Not to Count" in column 62, and/or any production not included in column 56 entries (harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).</p> <p>(k) Explain a "No" checked in item 44.</p> <p>(l) Attach a sketch map or aerial photograph to identify the total unit:</p> <ol style="list-style-type: none"> <li>(1) if consent is or has been given to put part of the unit to another use;</li> <li>(2) if uninsured causes are present; or</li> <li>(3) for unusual or controversial cases.</li> </ol> <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p> <p>(m) Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the Production Worksheet for signature.</p> <p>(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.</p> <p>(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> <p>(p) Document any authorized estimated acres shown in column 19 as follows: "Line 3 'E' acres authorized by AIP MM/DD/YYYY."</p>
---------------------------------	---

Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<p><b>Narrative</b> (continued)</p>	<ul style="list-style-type: none"> <li>(q) Document the method and calculation used to determine acres for the unit. Refer to the LAM.</li> <li>(r) For production ordered to be destroyed due to presence of injurious substances or conditions, document the following:               <ul style="list-style-type: none"> <li>(1) explain any “0.000” quality adjustment factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above;</li> <li>(2) refer to the LAM for additional documentation requirements.</li> </ul> </li> <li>(s) Explain losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.</li> <li>(t) Document name and address of charitable organization when gleaned acreage is applicable. Refer to the LAM for information on gleaning.</li> <li>(u) Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.</li> </ul>
<p><b>Section II: Determined Harvested Production</b></p>	
<p><b>General Information</b></p>	<ul style="list-style-type: none"> <li>(a) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses on the Production Worksheet for insured and uninsured causes of damage.</li> <li>(b) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in section I herein because the quantity cannot be determined later.</li> <li>(c) For production commercially stored, sold, and so forth, enter the name and address of storage facility, buyer, packing house, or processor as applicable in columns 49 through 52. For peaches otherwise disposed of, indicate the method of disposition.</li> <li>(d) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records.</li> </ul> <p><b>Important:</b> If acceptable sales records are not available, refer to the LAM.</p>

Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

<p><b>General Information</b> (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"> <li>(1) separate storage facilities;</li> <li>(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;</li> <li>(3) harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage;</li> <li>(4) varying shares; e.g., 50 percent and 75 percent shares on same unit; and</li> <li>(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.</li> </ul> <p>(f) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.</p>
<p><b>43. Date Harvest Completed</b></p>	<p>Used to determine a delayed notice or a delayed claim. Refer to the LAM.</p> <p><b>PRELIMINARY:</b> Make no entry.</p> <p><b>FINAL:</b></p> <ul style="list-style-type: none"> <li>(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.</li> <li>(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.”</li> <li>(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.”</li> <li>(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.</li> </ul>

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

44. <b>Damage Similar to Other Farms in the Area?</b>	<b>PRELIMINARY:</b> Make no entry. <b>FINAL:</b> 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.
45. <b>Assignment of Indemnity</b>	Check “Yes” <b>only</b> if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46. <b>Transfer of Right to Indemnity</b>	Check “Yes” <b>only</b> 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.
47a. <b>Share</b>	Record only varying shares on same unit to three decimal places.
47b. <b>Field ID</b>	(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).
48. <b>Multi-Crop Code</b>	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.
49.-52. <b>Length or Diameter/ Width /Depth /Deduction</b>	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.
53.-55.	Make no entry.
56. <b>Bu., Ton, Lbs., Cwt.</b> ***	Circle “Bu.” in column heading, make the following entries in bushels rounded to tenths.  (a) Enter the amount of harvested marketable production from insured acreage.  (b) As applicable, obtain such harvested production from Peach Producer’s Picking Records, packing house records, processor records, and so forth.  <b>Important:</b> 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.

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

57. -60b.	Make no entry.
61. <b>Adjusted Production</b>	Transfer entry from column 56.
62. <b>Prod. Not to Count</b>	<p>Net production <u>not to count</u> in bushels rounded to tenths when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources such as other units or uninsured acreage. Explain any "Production not to Count in the Narrative.</p> <p><b>Important:</b> This entry shall never exceed production shown on the same line.</p>
63. <b>Production Pre-QA</b>	Column 61 minus column 62, results in bushels rounded to tenths.
64a. <b>Value</b>	<p>Make the following entries in dollars and cents per bushel.</p> <p>(a) For harvested production that is eligible for quality adjustment, enter the fresh or processing price for such damaged production minus the post production cost from the SP.</p> <p><b>Reminder:</b> Refer to subsection 12 B for information on prices for damaged peaches. Identify source of such price in the Narrative.</p> <p>(b) For harvested production without quality adjustment, make no entry.</p>
64b. <b>Market Price</b>	<p>Make the following entries in dollars and cents per bushel.</p> <p>(a) For harvested production with quality adjustment, enter the fresh or processing price election, as applicable.</p> <p><b>Important:</b> Use the "Established Price" from the actuarial documents as the price election for buy up and CAT insureds.</p> <p>(b) For harvested production without quality adjustment, make no entry.</p>
65. <b>Quality Factor</b>	<p>Make the following percent entries as a three-place decimal not to exceed 1.000.</p> <p>(a) <b>For harvested production with quality adjustment:</b> Column 64 a divided by column 64 b; or</p> <p>(b) <b>For destruction orders:</b> In accordance with section 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>

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

65. <b>Quality Factor</b> (continued)	<p>(1) instruct insured to complete and submit a Certification Form stating the date crop or production was destroyed and method of destruction (refer to item 40 and the Narrative below);</p> <p>(2) refer to LAM paragraphs 96 J (2) and 102 A for additional information.</p> <p>(c) If no quality adjustment, make no entry.</p>
66. <b>Production to Count</b>	<p>Make the following entries in bushels rounded to tenths.</p> <p>(a) For harvested production <b>with</b> quality adjustment, column 63 multiplied by column 65.</p> <p>(b) For harvested production <b>without</b> quality adjustment, transfer entry from column 63.</p>
67. <b>Total</b>	Total of column 63 entries in bushels rounded to tenths. If no entry in column 63, make no entry.
68. <b>Section II Total</b>	Total of column 66 entries, results in bushels rounded to tenths.
69. <b>Section I Total</b>	Total of column 38 entries, results in bushels rounded to tenths.
70. <b>Unit Total</b>	Item 68 plus item 69, results in bushels rounded to tenths.
71. <b>Allocated Prod.</b>	<p>(a) Total production, in bushels rounded to tenths, allocated to this unit that is included in sections I or II of the Production Worksheet.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p><b>Important:</b> Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production.</p>
72. <b>Total APH Prod.</b>	<p>Make the following entries in bushels rounded to tenths.</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> <p><b>Reminder:</b> Make no entry when separate APH yields are maintained by type, practice, and so forth, within the unit.</p>

## Form/Worksheet Standards and Elements (Continued)

**B. Production Worksheet Standards and Elements** (continued)

	<b>The following required entries are not illustrated on the Production Worksheet example.</b>
<b>73. Adjuster's Signature, Code # and Date</b>	<p>(a) Adjuster's signature, code number, and date signed after the insured (or insured's authorized representative) has signed.</p> <p>(b) 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.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
<b>74. Insured's Signature and Date</b>	<p>(a) Insured's (or insured's authorized representative's) signature and date.</p> <p>(b) Before obtaining insured's signature, review all entries on the Production Worksheet with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.</p> <p>(c) Final indemnity inspections should be signed on the bottom line.</p>
<b>75. Page Numbers</b>	<p><b>PRELIMINARY:</b> Page numbers - "1," "2," and so forth, at the time of inspection.</p> <p><b>FINAL:</b> Page numbers.</p> <p><b>Example:</b> Page 1 of 1, Page 1 of 2, Page 2 of 2, and so forth.</p>



## Form/Worksheet Standards and Elements (Continued)

**C. Immature Peach Appraisal Deviation Worksheet Standards and Elements**

- (1) An example Peach Deviation Worksheet is provided in exhibit 9 herein to illustrate how to complete entries;
- (2) Standard Peach Deviation Worksheet items are numbered consecutively below.

<b>Element/Item Number</b>	<b>Description</b>
<b>Company</b>	Name of the AIP (Company Name) if not preprinted on the worksheet.
<b>Claim Number</b>	Claim number as assigned by the AIP.
<b>Part I: General Information</b>	
<b>1. Insured's Name</b>	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
<b>2. Policy Number</b>	Insured's assigned policy number.
<b>3. Crop Year</b>	Four-digit crop year, as defined in the policy, for which the claim has been filed.
<b>4. Unit Number</b>	Unit number from the Summary of Coverage verified to be correct.
<b>5. Unit Acres</b>	Unit acreage, to tenths.
<b>6. Number of Trees per Acre</b>	The number of bearing trees per acre as determined by the adjuster.
<b>7. Cause of Damage</b>	Insured cause of damage. If insured cause of damage is coded as "Other," explain in the Remarks.
<b>8. Date of Damage</b>	First three letters of the month during which most of the insured damage occurred including progressive damage. Include specific date where applicable, as in the case of hail damage.
<b>9. Crop Type/Name</b>	Applicable crop type/name (Fresh Peaches or Processing Peaches).
<b>10. Appraisal Date</b>	Appraisal date in MM/DD/YYYY format.
<b>Part II: Fruit Count</b>	
<b>11. Orchard ID</b>	Field identification symbol.
<b>12. Acres in Plot</b>	Number of determined acres rounded to tenths in unit/block being appraised.
<b>13. Fruit Count – Number of Fruit from Each Sample Tree</b>	Total number of damaged and undamaged fruit from each sample tree.
<b>14. Total Fruit</b>	Total number of <b>fruit</b> from all trees in item 13.
<b>15. Number of Samples</b>	Total number of <b>samples</b> taken from item 13.

## Form/Worksheet Standards and Elements (Continued)

## C. Immature Peach Appraisal Deviation Worksheet Standards and Elements (continued)

16. Average Fruit/ Tree	Item 14 divided by item 15, results rounded to tenths.
<b>Part III: Production to Count</b>	
17. Average Fruit/ Tree	Transfer entry from item 16.
18. Survival Factor	Enter applicable survival factor as a two-place decimal.  <b>Reminder:</b> Identify the source for such factor in the Remarks.
19. Average Fruit to Count	Item 17 multiplied by item 18, results rounded to tenths.
20. Average No. of Fruit/Pound	Enter applicable average number of fruit per pound.  <b>Reminder:</b> Identify the source for such fruit information in the Remarks.
21. Pounds/Tree	Item 19 divided by item 20, results in pounds rounded to tenths.
22. Number of Trees/Acre	Transfer entry from item 6.
23. Pounds/Acre	Item 21 multiplied by item 22, results rounded to whole pounds.
24. Pounds/Bushel	Enter "50.0."
25. Appraised Bushels/Acre	Item 23 divided by item 24, results in bushels rounded to tenths.
26. Remarks	Any information that pertains to the inspection.  <b>Example:</b> Identify the source of information for survival factor and/or average number fruit per pound.
	<b>The following required entries are not illustrated on the worksheet example.</b>
27. Adjuster's Signature, Code Number, and Date	(a) Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed.  (b) If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the appraisal worksheet; otherwise, document the appraisal date in the Narrative of the Production Worksheet.

Form/Worksheet Standards and Elements (Continued)

**C. Immature Peach Appraisal Deviation Worksheet Standards and Elements** (continued)

<p>28. <b>Insured’s Signature and Date</b></p>	<p>(a) Insured’s (or insured’s authorized representative’s) signature.</p> <p>(b) Before obtaining the insured’s signature, review all entries on the appraisal worksheet with the insured or insured’s authorized representative, particularly explaining codes which may not be readily understood.</p>
<p>29. <b>Page Number</b></p>	<p>Page numbers.</p> <p><b>Example:</b> Page 1 of 1, Page 1 of 2, and so forth.</p>

**D. Peach Producer’s Picking Records Standards and Elements**

- (1) The adjuster should explain to the insured that use of this form is optional. Use this form in lieu of packer/processor records to document the amount of harvested peach production. Refer to the example worksheet in exhibit 11.
- (2) Document the amount of gross harvested production in bushels rounded to tenths from each FN, orchard, sub-orchard, plot, block, and so forth, for each peach variety on the insured unit acreage, as applicable. Convert any harvested production measured in bins, containers, or other units of measure to bushels (1 bushel = 50 pounds of ungraded peaches).
- (3) Adjuster should instruct the insured to complete items 1 through 12 and 18 through 19. The adjuster should complete items 13 through 16 and 20 through 23.
- (4) Transfer the total amount of harvested production for each variety to section II, item “56 – Bu., Ton, Lbs., CWT.” on the Production Worksheet.

Element/Item Number	Description
<p>1. <b>Insured’s Name</b></p>	<p>Name of the insured from the policy confirmation that identifies exactly the person (legal entity) to whom the policy is issued.</p>
<p>2. <b>Policy Number</b></p>	<p>Insured’s assigned policy number.</p>
<p>3. <b>Crop Year</b></p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>
<p>4. <b>County</b></p>	<p>County in which the insured acreage is located.</p>
<p>5. <b>Line No.</b></p>	<p>Make no entry, the line number is pre-printed on the worksheet.</p>
<p>6. <b>Unit No.</b></p>	<p>Unit number from the Summary of Coverage verified to be correct.</p>
<p>7. <b>FSA FN</b></p>	<p>Farm number for the unit as recorded at the county FSA office at the acreage reporting date.</p>
<p>8. <b>Farm Name or Block No.</b></p>	<p>Symbol, name, or farm number that describes the applicable harvested acreage in the unit.</p>

Form/Worksheet Standards and Elements (Continued)

**D. Peach Producer’s Picking Records Standards and Elements** (continued)

9. <b>Variety</b>	Name of the variety being harvested. Varieties listed here should correspond to varieties listed on the Summary of Coverage.
10. <b>Acres</b>	Acres rounded to tenths for the variety being harvested.
11. <b>Pick Date</b>	Date variety is harvested in MM/DD/YYYY format. Enter the date of the 1st picking on the first line, date of the 2nd picking on the 2nd line, and so forth.
12. <b>No. Bushels</b>	Number of bushels rounded to tenths, harvested from the acreage.
13. <b>Qual. Adj.</b>	(a) Insured leaves items 13 thru 15 blank.  (b) The adjuster enters “Yes” or “No” indicating if there is any quality adjustment for the applicable picking.
14. <b>Cause</b>	Name of insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the Remarks.
15. <b>Mkt. Value</b>	Market value in dollars and cents per bushel, if applicable. Identify source of market value in the Remarks.
16. <b>Other</b>	“Other” block can be used to record pertinent information for each picking. Be sure to explain entries here in the Remarks.
17. <b>Total Bushels</b>	<b>Total bushels, rounded to tenths in column 12.</b>
18. <b>Remarks</b>	Tally the total amount of harvested production for each applicable variety. Identify source of market prices used. Explain any unusual entries.
	<b>The following required entries are not illustrated on the form example.</b>
19. <b>Insured’s Signature</b>	(a) Insured’s (or insured’s authorized representative’s) signature.  (b) Before obtaining the insured’s signature, review all entries on the form with the insured or insured’s authorized representative, particularly explaining codes that may not be readily understood.
20. <b>Date</b>	Date of insured’s signature.
21. <b>Adjuster’s Signature</b>	(a) Adjuster’s signature, signed after the insured (or insured’s authorized representative) has signed. For absentee insured, enter adjuster’s code number only.  (b) The signature and date will be entered after the absentee has signed and returned the form.
22. <b>Code No.</b>	Adjuster’s code number.
23. <b>Date</b>	Adjuster dates the form.
24. <b>Page</b>	Page numbers.  <b>Example:</b> Page 1 of 1, Page 2 of 2, and so forth.

## Average Number of Peaches per Bushel

Average Diameter of Fruit in Inches*	Number of Fruit per Pound	Number of Fruit per Bushel
1¾	5.08	254
2	4.32	216
2¼	3.52	176
2½	2.80	140
2¾	2.40	120
3	2.00	100
3¼	1.68	84
3½	1.64	72

\* Diameter is the widest distance when measured through the center of the peach at right angles to a line running from the stem to the blossom end.

**Important:** Use this table to determine number of fruit per pound for peach appraisals only. Do not use this table to determine the number of fruit per pound for the immature peach appraisal deviation. Determine the number of peaches per pound for the immature peach appraisal deviation as described in section 14.

**Representative Sample Requirements**

---

Acres in Block, Orchard or Suborchard	Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the block, orchard, or suborchard.	

Number of Trees per Acre

		DISTANCE BETWEEN ROWS (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN TREES (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
35																										36	

For spacing not shown on the chart: Multiply the distance between trees (nearest tenth of a foot) times the distance between rows (nearest tenth of a foot) and divide the result into 43,560 sq. ft. per acre (round to the nearest whole number). **Example:** 6.5 ft. x 10 ft. = 65 sq. ft., then 43,560 ÷ 65 = 670 trees per acre. Refer to the LAM for additional information on calculating the number of trees per acre.

**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.

<b>Year Trees are Set Out</b>	<b>Year Insurable When Trees are Planted Before July 1 in Year of Set Out</b>	<b>Year Insurable When Trees are Planted July 1 or Later in Year of Set Out</b>
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: <i>I. M. Insured</i>		2. Policy Number: <i>XXXXXXXX</i>		3. Crop Year: <i>YYYY</i>		4. Unit Number: <i>0001-0001BU</i>		
5. Cause(s) of Damage or Loss: <i>Hail</i>			6. Date(s) of Damage: <i>MM/DD/YYYY</i>			7. Appraisal Date: <i>MM/DD/YYYY</i>		8. Unit Acre: <i>46.0</i>

**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**

18. Number of Peaches Sampled _____		24. Remarks: <i>FSA FN A-32, tree spacing 15' x 15', Redhaven variety eligible for quality adjustment.</i>	
19. Number _____	x 0% = _____	20. <i>Orchard A-1 Sample Tree Calculations: Used average fruit diameter method</i>	
Number _____	x 25% = _____	<i>Sample 1: Avg. dia. 2¼" = 120 fruit/bu. Counted 72 fruit/tree ÷ 120 fruit/bu. = 0.60 bu./tree</i>	
Number _____	x 50% = _____	<i>Sample 2: Avg. dia. 3" = 100 fruit/bu. Counted 70 fruit/tree ÷ 100 fruit/bu. = 0.70 bu./tree</i>	
Number _____	x 75% = _____	<i>Sample 3: Avg. dia. 2¾" = 120 fruit/bu. Counted 96 fruit/tree ÷ 120 fruit/bu. = 0.80 bu./tree</i>	
Number _____	x 100% = _____	<i>Sample 4: Avg. dia. 2½" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i>	
21. TOTAL: _____	+ 22. No. Sampled _____	<i>Sample 5: Avg. dia. 2½" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i>	
	= 23. % Lost _____	<i>See Special Report for Orchard A-2 and A-3 sample tree calculations.</i>	
	Factor _____		

For Illustration Purposes Only  
This form example does not illustrate all required entry items

Peach Appraisal Worksheet Example (Continued)

**PEACH APPRAISAL WORKSHEET**

Company: *Any Company*

Claim Number:: *XXXXXXXX*

**PART I: GENERAL INFORMATION**

1. Insured's Name: <i>I. M. Insured</i>		2. Policy Number: <i>XXXXXXXX</i>	3. Crop Year: <i>YYYY</i>	4. Unit Number: <i>0001-0002BU</i>
5. Cause(s) of Damage or Loss: <i>Hail</i>	6. Date(s) of Damage: <i>MM/DD/YYYY</i>	7. Appraisal Date: <i>MM/DD/YYYY</i>		8. Unit Acre: <i>10.0</i>

**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.
<i>B-1</i>	<i>2.5</i>	<i>Juneprince/101</i>	<i>.60</i>	<i>.80</i>	<i>.50</i>	<i>1.00</i>	<i>.60</i>			<i>3.50</i>	<i>5</i>	<i>0.70</i>	<i>100</i>	<i>70.0</i>	
<i>B-2</i>	<i>2.5</i>	<i>Saturn/101</i>	<i>.90</i>	<i>1.00</i>	<i>.50</i>	<i>.40</i>	<i>.60</i>			<i>3.40</i>	<i>5</i>	<i>0.68</i>	<i>110</i>	<i>74.8</i>	

**PART III WIND - HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION**

18. Number of Peaches Sampled <u>500</u>	24. Remarks: <i>No price available for hail-damaged "Saturn" peaches, completed Part III. Used a 500 fruit damaged sample to determine percent of hail damage. See Special Report for Orchard B-2 calculations for item 12. Orchard B-1 Average Fruit Weight Method Calculations for item 12 below.</i>
19. Number <u>85</u> x 0% = <u>0.00</u>	<i>Sample tree 1: 100 fruit/tree x 0.30 lbs. avg. fruit = 30.0 lbs./tree ÷ 50 lbs./bu. = 0.60 bu./tree</i>
Number <u>125</u> x 25% = <u>31.25</u>	<i>Sample tree 2: 110 fruit/tree x 0.36 lbs. avg. fruit wt. = 40.0 lbs./tree ÷ 50 lbs./bu. = 0.80 bu./tree</i>
Number <u>135</u> x 50% = <u>67.50</u>	<i>Sample tree 3: 71 fruit/tree x 0.35 lbs. avg. fruit wt. = 25.0 lbs./tree ÷ 50 lbs./bu. = 0.50 bu./tree</i>
Number <u>104</u> x 75% = <u>78.00</u>	<i>Sample tree 4: 125 fruit/tree x 0.40 avg. fruit wt. = 50.0 lbs./tree ÷ 50 lbs./bu. = 1.00 bu./tree</i>
Number <u>51</u> x 100% = <u>51.00</u>	<i>Sample tree 5: 67 fruit/tree x 0.45 avg. fruit wt. = 30.0 lbs./tree ÷ 50 lbs./bu. = 0.60 bu./tree</i>
21. TOTAL: <u>227.8</u> + 22. No. Sampled <u>500</u> = 23. % Lost <u>0.456</u> Factor	

**For Illustration Purposes Only**  
This form example does not illustrate all required entry items

**Peach Appraisal Deviation Worksheet Example**

**IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET**

Company: *Any Company*

Claim Number: **XXXXXXX**

**PART I: GENERAL INFORMATION**

1.. Insured's Name <i>I. M. Insured</i>				2. Policy Number <i>XXXXXX</i>	3. Crop Year <i>YYYY</i>	4. Unit Number <i>0001-0003BU</i>	5. Unit Acres <i>10.0</i>
6. Number of Trees per Acre <i>100</i>	7. Cause of Damage <i>Hail</i>		8. Date of Damage <i>May 13</i>		9. Crop Type/Name <i>Fresh Peaches</i>		10. Appraisal Date: <i>MM/DD/YYYY</i>

**PART II: FRUIT COUNT**

11. Orchard ID	12. Acres in Plot	13. Fruit Count Number of Fruit From Each Sample Tree								14. Total Fruit	15. Number of Samples	16. Average Fruit/Tree
		80	83	85	87	90						
<i>A</i>	<i>5.0</i>									= <i>425</i>	÷ <i>5</i>	= <i>85.0</i>

**PART III: PRODUCTION TO COUNT**

17. Average Fruit/Tree <i>85.0</i>	18. Survival Factor X <i>0.90</i>	=	19. Average Fruit to Count <i>76.5</i>	÷	20. Average No of Fruit/Pound <i>4.0</i>	=	21. Pounds/Tree <i>19.1</i>	X	22. Number of Trees/Acre <i>100</i>	=	23. Pounds/Acre <i>1,910</i>	÷	24. Pounds/Bushel <i>50.0</i>	=	25. Appraised Bushels/Acre <i>38.2</i>
---------------------------------------	--------------------------------------	---	---	---	---	---	--------------------------------	---	--	---	---------------------------------	---	----------------------------------	---	---

26. Remarks

*0.90 survival factor and 4.0 average number of fruit per pound variables from CES.*

**For Illustration Purposes Only  
This form example does not illustrate all required entry items**

**PRODUCTION WORKSHEET**

1. Crop/Code#: <i>Peaches/0034</i>	2. Unit # <i>0001-0001BU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company</i> <i>Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>			
4. Date(s) of Damage <i>May 11</i>				9. Claim # <i>XXXXXXXX</i>	11. Crop Year <i>YYYY</i>		
5. Cause(s) of Damage <i>Hail</i>				10. Policy # <i>XXXXXXXX</i>			
6. Insured Cause % <i>100%</i>				14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st	2nd	Final <i>MM/DD/YYYY</i>
12. Additional Units				15. Companion Policy(s)			
13. Est. Prod. Per Acre							

**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.	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 Acres	Appraised Potential	Moisture % Price of Damaged Factor Price Election	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
<i>A-1</i>			<i>10.0</i>	<i>1.000</i>		<i>101</i>							<i>UH</i>	<i>UH</i>	<i>66.5</i>	<i>7.81</i> <i>19.25</i>		<i>665.0</i>	<i>0.406</i>	<i>270.0</i>		<i>270.0</i>
<i>A-2</i>			<i>15.0</i>	<i>1.000</i>		<i>101</i>							<i>UH</i>	<i>UH</i>	<i>63.7</i>			<i>955.5</i>		<i>955.5</i>		<i>955.5</i>
<i>A-3</i>			<i>12.5</i>	<i>1.000</i>		<i>101</i>							<i>UH</i>	<i>UH</i>	<i>39.9</i>			<i>498.8</i>		<i>498.8</i>		<i>498.8</i>
<i>A-4</i>			<i>8.5</i>	<i>1.000</i>		<i>101</i>							<i>H</i>	<i>H</i>								
39. TOTAL			<i>46.0</i>	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 type="checkbox"/> None <input type="checkbox"/>												42. TOTALS		<i>2,119.3</i>		<i>1,724.3</i>		<i>1,724.3</i>
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																						

NARRATIVE (If more space is needed, attach a Special Report) **\$14.81/bu. (Price of Damaged Peaches) – \$7.00/bu. (Post Production Cost) = \$7.81 (item 32 a. entry).**

**SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" 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.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.
47b.											58b.	59b.	60b.				64b.		
Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod	(Bu.) Ton Lbs. CWT	Shell/Sugar Factor	FM %	Moisture %	Test Wt.	Adjusted Production	Prod not to Count	Production Pre-QA	Value	Quality Factor	Production to Count
									<i>1,380.0</i>					<i>1,380.0</i>		<i>1,380.0</i>			<i>1,380.0</i>
67. TOTAL															<i>1,380.0</i>	68. Section II Total		<i>1,380.0</i>	
															69. Section I Total		<i>1,724.3</i>		
															70. Unit Total		<i>3,104.3</i>		
															71. Allocated Prod.				
															72. Total APH Prod.				

**For Illustration Purposes Only**  
**This form example does not illustrate all required entry items**

**Peach Producer's Picking Record Example**

COMPANY NAME  
**PEACH PRODUCER'S PICKING RECORDS**

1. INSURED'S NAME <p style="text-align: center;"><i>I. M. Insured</i></p>	3. CROP YEAR <p style="text-align: center;"><i>YYYY</i></p>
2. POLICY NUMBER <p style="text-align: center;"><i>XXXXXXXX</i></p>	4. COUNTY <p style="text-align: center;"><i>ANY</i></p>

To be completed by insured each harvest date.										OFFICE USE ONLY	
Line No. 5	Unit No. 6	FSA FN 7	Farm Number or Block No. 8	Variety 9	Acres 10	Pick Date 11	No. Bushels 12	Qual. Adj. 13	Cause 14	Mkt. Value 15	Other 16
1	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>710.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>	
2	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>770.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>	
3	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>820.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>	
4	<i>UI</i>	<i>A-42</i>	<i>A-4</i>	<i>Juneprince</i>	<i>5.0</i>	<i>MM/DD</i>	<i>85.0</i>	<i>No</i>			
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
							<b>17. Total Bushels</b>	<b>2,385.0</b>			

18. REMARKS

*85.0 bushels production not to count from block A-4, uninsured acreage.*

**For Illustration Purposes Only**  
**This form example does not illustrate all required entry items**

