



United States
Department of
Agriculture



Federal Crop Insurance
Corporation

FCIC-25310
(11-2020)

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

2021 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Peach Loss Adjustment Standards Handbook	NUMBER: FCIC-25310
EFFECTIVE DATE: 2021 and succeeding crop years	ISSUE DATE: 11/27/2020
SUBJECT: Provides the procedures and instructions for administering the Peach crop insurance program.	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ John W. Underwood</i> for Deputy Administrator for Product Management

REASONS FOR ISSUANCE

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

1. Revised the handbook to incorporate the most recent RMA approved format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal, and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting, and to correct subparagraph and section numbering.
2. Reformatted the handbook into parts, paragraphs, sections, subsections, and exhibits in accordance the External Handbook Standards format.
3. Revised links to websites referenced throughout the handbook.
4. Subparagraph 1A (Purpose and Objective): Revised the language for consistency with standard language.
5. Subparagraph 1B (Related Handbooks): Added CIH and GSH to the table.
6. Subparagraph 13A (Insurable Causes of Loss or Damage): Added entire subparagraph reflecting contents of Peach CP.
7. Subparagraph 13B (Uninsurable Causes of Loss or Damage): Added example of “inability to market.”
8. Removed paragraph “Determining the Appraised Production to Count” as this language can be found in the Peach CP and does not provide procedure for calculating production to count.
9. Exhibit 1: Added “QA,” “COL,” “GSH,” “LASH,” and “UUF” to the list of approved acronyms and abbreviations. Corrected the term for “GPS.”

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

REASONS FOR ISSUANCE (Continued):

10. Exhibit 5, item 29: Added UUF/Third Party Damage stage codes.
11. Exhibit 7: Corrected error in table.
12. Exhibit 9: Updated outdated set out years in table.

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Peach Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	Entire Handbook					09-2013	FCIC-25310-2H
Insert	Entire Handbook					11-2020	FCIC-25310
Current Index	1-4	1-2	1-22	1-10	23-60	11-2020	FCIC-25310

FILING INSTRUCTIONS

The handbook replaces the 2013 Peach Loss Adjustment Standards Handbook, FCIC-25310-2H, (09-2013). This handbook is effective for the 2021 and succeeding crop years and is not retroactive to any 2020 or prior crop year determinations.

(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
3-10	(Reserved)	

PART 2 POLICY INFORMATION

11	Insurability.....	3
12	Unit Division	4
13	Causes of Loss	4
14-20	(Reserved)	

PART 3 APPRAISALS

Section 1 General Information

21	Notice of Damage.....	5
22	Acreage Reduction.....	5
23	Selecting Representative Sample Trees.....	6
24	Handling Appraisal Discrepancies	7

Section 2 Quality Adjustment

25	General Information.....	8
26	Selecting Sample Fruit and Obtaining Damaged Fruit Price for Quality Adjustment	8
27	Fresh Peach Quality Adjustment	10
28	Processing Peach Quality Adjustment.....	10

Section 3 Appraisal Methods

29	General Information.....	12
30	Unharvested Appraisal Methods.....	12
31	Harvested Appraisal Methods.....	15
32	Appraisal Deviations and Modifications	17

Section 4 Appraisal Worksheet

33	General Information for Appraisal Worksheet Entries and Completion Procedures	21
34-40	(Reserved)	

PART 4 PRODUCTION WORKSHEET

41	General Information for Production Worksheet Entries and Completion Information.....	22
42-50	(Reserved)	

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

	PAGE NO.
EXHIBITS	
1 Acronyms and Abbreviations	23
2 Definitions	24
3 Form Standards – Appraisal Worksheet	25
4 Form Standards – Appraisal Deviation/Modification Worksheet	30
5 Form Standard – Production Worksheet.....	35
6 Form Standards – Peach Producer’s Picking Records.....	54
7 Average Number of Peaches per Bushel	57
8 Trees Per Acre	58
9 Insurability Requirements by Year of Set Out	59
10 Minimum Representative Sample Requirements	60

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides underwriting procedures for use in sales, service, and loss adjustment of crop insurance contracts.
GSH	Provides general crop insurance information.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to peach loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

2 AIP Responsibilities

A. Standards Utilization

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in exhibits 3-6 are the minimum requirements for the Peach Appraisal Worksheet, Claim Form (hereafter referred to as "Production Worksheet"), Peach Picker's Record, and Appraisal Deviation/Modification Worksheet. All entry items are "Substantive," they are required.
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3-6. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov/.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."
- (4) Refer to the DSSH for other crop insurance form requirements (such as font size, etc.).

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines if the insured has complied with all policy provisions of the insurance contract. The Peach CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

This section provides important requirements to insure peaches. Refer to the BP, CP, and SP for a complete list of insurability requirements.

A. 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.

B. Interplanted Crops

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.

12 Unit Division

Unless limited by the CP or SP, a basic unit 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.

Reminder: Refer to the insurance contract for unit provision information.

13 Causes of Loss

A. Insurable Causes of Loss or Damage

Insurance coverage is provided only against the following COLs that occur within the insurance period:

- (1) Adverse weather conditions;
- (2) Fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- (3) Earthquake;
- (4) Insects, but not damage due to insufficient or improper application of pest control measures;
- (5) Plant disease, but not damage due to insufficient or improper application of disease control measures;
- (6) Volcanic eruption;
- (7) Wildlife, unless control measures have not been taken;
- (8) An insufficient number of chilling hours to effectively break dormancy; or
- (9) Failure of irrigation water supply, if caused by an insured peril that occurs during the insurance period.

B. Uninsurable Causes of Loss or Damage

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

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

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

14-20 (Reserved)

PART 3 APPRAISALS

Section 1 General Information

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

21 Notice of Damage

Insureds are required by policy to file a “Notice of Damage or Loss” (unless the insurance period ends) 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.
 - (a) 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.
 - (b) The AIP will conduct an appraisal that will be used to determine the insured’s production to count for production that is sold by direct marketing or is sold as fresh fruit production;
- (3) If the insured intends to claim an indemnity on any unit, insured shall:
 - (a) Notify the AIP at least 15 days prior to the beginning of harvest; or
 - (b) Immediately if damage is discovered during harvest so that the AIP may inspect the damaged production.

Important: The insured must not destroy the damaged crop until after the AIP has given the insured written consent to do so. 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 will be considered undamaged and included as production to count.

22 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.
 - (a) If the original plant stand was reduced and such plant stand reduction is in excess of 10 percent, then the adjuster shall:

22 Acreage Reduction (Continued)

- (i) Notify the AIP that a revised acreage report may be needed to reduce the number of insured acres;
 - (ii) 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; and
 - (iii) Finalize the claim, if a revised acreage report is necessary, when the revised acreage report is completed.
- (b) If the original plant stand was not reduced; or, if the plant stand reduction is 10 percent or less:
- (i) The AIP shall not revise the acreage report for reduced acreage; and
 - (ii) The adjuster shall complete the claim in accordance with the loss adjustment procedures in this handbook.

Reminder: Refer to the LAM for additional information on determining perennial crop acreage.

- (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.

23 Selecting Representative Sample Trees

- (1) Take no less than the minimum number (count) of representative sample trees required in **exhibit 10**.
- (2) Select representative sample trees based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the orchard/suborchard and location of fruit on the tree;
 - (c) When variable damage causes the crop potential to be significantly different within the same orchard, or the insured wishes to destroy a portion of the orchard, split the orchard into suborchard, and appraise each suborchard 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.

24 Handling Appraisal Discrepancies

If the insured disagrees with the **unharvested** peach appraisal, the adjuster shall:

- (1) Make arrangements for leaving representative trees unharvested and for inspecting those trees when the peaches are ready to harvest (harvest-appraisal);
- (2) With the insured, jointly select sample trees for such representative sample;
- (3) Make a sketch map of the orchard/**suborchard** and mark the sample trees by row number and tree count within the chosen row; and
- (4) Be present when the representative trees are harvested.

Reminder: If the insured refuses to sign appraisal worksheet(s), refer to the LAM for information on unusual/controversial cases.

Section 2 Quality Adjustment

25 General Information

- (1) The CP provide for QA to reduce the amount of appraised and harvested mature marketable peach production damaged 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 QA factors for fresh and processing peaches.

26 Selecting Sample Fruit and Obtaining Damaged Fruit Price for Quality Adjustment

Follow the steps below to select sample fruit for QA:

Step	Action
1	Select representative sample trees. Reminder: Refer to paragraph 23 for information on representative sample trees.
2	<ol style="list-style-type: none">(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.(b) If an individual sample tree selected does not contain at least 100 sample fruit:<ol style="list-style-type: none">(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(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">(i) A sufficient number of sample fruit per tree to determine the percent damage, and(ii) The same number of sample fruit from each sample tree in the orchard to ensure consistent QA determinations. Example: 70 fruit per tree, 60 fruit per tree, 50 fruit per tree, etc. Explain in the Remarks.

**26 Selecting Sample Fruit and Obtaining Damaged Fruit Price for Quality Adjustment
(Continued)**

Step	Action
3	<p>(a) Select a representative sample of fruit from the 100-fruit sample.</p> <p>(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 PW.</p> <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) Fresh peaches: 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) Processing peaches: 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 QA 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 7 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 QA purposes.</p>

26 Selecting Sample Fruit and Obtaining Damaged Fruit Price for Quality Adjustment (Continued)

Follow the steps below to select sample fruit for **QA** (continued):

Step	Action
3	(f) Compare the appraisals with the harvested production records when the peaches are harvested.

Reminder: These procedures are used for completing the **PW** 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).

27 Fresh Peach Quality Adjustment

Follow the steps below to calculate the **QA** 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. Important: 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.

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

28 Processing Peach Quality Adjustment

Follow the steps below to calculate the **QA** 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.

28 Processing Peach Quality Adjustment (Continued)

Step	Action
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. Important: 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 processing peach production that is eligible for **QA**, enter the price of damaged peaches, price of undamaged peaches, and **QA** factors in the applicable entries on the **PW**. Refer to the worksheet item entry instructions in **exhibit 3**.

Section 3 Appraisal Methods

29 General Information

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

Appraisal Method	Use when ...
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 Appraisals	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 10** for the required number of representative sample trees.

30 Unharvested Appraisal Methods

A. Average Fruit Diameter

Calculate the per-acre appraisal as follows:

Step	Action
1	On each sample tree, count all of the fruit that can be expected to mature. Important: Do not count fruit on a single branch then multiply by the number of branches.

A. Average Fruit Diameter (Continued)

Step	Action
2	(a) On each sample tree, select a minimum of 10 mature representative sample fruit. (b) Use a caliper device to measure the diameter in inches of each fruit: (1) Total all such measurements; (2) Divide by 10 to calculate the average fruit diameter for such sample; and (3) Use the fruit diameter information in exhibit 7 to determine the number of fruit per bushel based on average fruit diameter.
3	(a) Step 1 divide by step 2(b)(3) to calculate the bushels of fruit per sample tree rounded to hundredths. <p style="text-align: center;">Example: Counted 125 fruit on sample tree, 10 representative sample fruit average measured diameter is 2¼ inches which equals 176 fruit per bu.</p> <p style="text-align: center;">125 fruit ÷ 176 fruit per bu. = 0.71 bu. of fruit per tree (Enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet).</p> (b) Repeat steps 1 through 3 (a) for each sample tree.
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, rounded to hundredths, 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).

Reminder: Show all such calculations in the Remarks section of the appraisal worksheet or on a Special Report form.

30 Unharvested Appraisal Methods (Continued)

B. Average Fruit Weight

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>Important: 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) Total weight of all ten peaches and divide by 10 to calculate the average peach weight in pounds rounded to hundredths.</p>
3	<p>Step 1 multiplied by step 2(b) to calculate average pounds of mature peaches per tree rounded to hundredths.</p>
4	<p>(a) Step 3 results divided by 50.0 lbs./bu. of fruit per tree, rounded to hundredths.</p> <p>Example: Counted 125 fruit on the sample tree. 10 representative sample fruit weigh 2.70 lbs.</p> <ul style="list-style-type: none"> ➤ Average weight per fruit is 0.27 lbs. (2.70 lbs. ÷ 10 fruit). ➤ 125 fruit x 0.27 lbs. per fruit = 33.75 lbs. ➤ 33.75 lbs. ÷ 50.0 lbs./bu. = 0.68 bu. of fruit on sample tree (enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet). <p>(b) Repeat steps 1 through 4(a) for each sample tree.</p>
5	<p>Tally the number of bushels of fruit from all sample trees.</p>
6	<p>Step 5 divided by the number of sample trees to calculate average number of bushels, rounded to hundredths, of fruit per tree.</p>
7	<p>Determine the number of bearing trees per acre.</p>
8	<p>Step 6 results multiplied by step 7 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).</p>

30 Unharvested Appraisal Methods (Continued)

C. Undersize Fruit

Calculate the per-acre appraisal as follows:

Step	Action
1	On each sample tree, harvest and weigh all fruit in pounds rounded to hundredths.
2	(a) Step 1 divided by 50.0 lbs./bu. to calculate bushels of fruit per sample tree rounded to hundredths. Example: Harvested 18.00 lbs. of undersize peaches \div 50.0 lbs./bu. = 0.36 bu. (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).

31 Harvested Appraisal Methods

A. 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.

31 Harvested Appraisal Methods (Continued)

A. Representative Tree Appraisals (Continued)

Step	Action
3	<p>During the field inspection, the adjuster shall:</p> <p>(a) Select sample peaches for grading/QA from the harvested samples as described in paragraph 27 or paragraph 28, as applicable;</p> <p>(b) Determine the amount of appraised potential production on each sample tree as described in subparagraphs 30A-C; and</p> <p>(c) Document the amount of potential appraised production on the appraisal worksheet.</p> <p>Important: Document any applicable QA information on the PW or Special Report, as applicable.</p>

B. 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	<p>Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no QA.</p> <p>Exception: When such appraised acreage is eligible for QA, do not use the harvested acreage appraisal method, use representative tree appraisal method above.</p>

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 **paragraphs 30 and 31**.

(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 per pound in the Remarks section of the worksheet.

(4) Appraisal Deviation Calculations

- (a) Refer to the **exhibit 4** for an example Peach Appraisal Deviation/Modification 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 10 .
2	Select representative sample trees in accordance with paragraph 23 .
3	Count all damaged and undamaged fruit on each sample tree. Tally fruit counts from all sample trees.
4	Separately divide the number of fruit on each sample tree (from step 3) by the number of sample trees to calculate the average number of fruit per tree.

A. Immature Peach Appraisal Deviation (Continued)

(4) Appraisal Deviation Calculations (Continued)

Step	Action
5	<p>Multiply the average number of fruit per tree by the “Survival Factor” to calculate the average number of fruit to count.</p> <p>Reminder: 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.</p>
6	<p>Divide the average number of fruit to count by the average number of fruit per pound to calculate pounds of fruit per tree.</p> <p>Reminder: 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.</p>
7	<p>Multiplied the pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre.</p>
8	<p>Divide the total pounds of fruit per acre by 50 pounds per bushel to calculate the number of bushels of fruit per acre.</p> <p>Example: Adjuster counted 425 fruit on 5 sample trees.</p> <ul style="list-style-type: none"> ➤ $425 \div 5 = 85$ average number of fruit per tree ➤ $85 \text{ fruit per tree} \times 0.90 \text{ (survival factor)} = 76.5$ average fruit/tree to count ➤ $76.5 \div 4.0 \text{ fruit/lb.} = 19.1$ lbs. of fruit/tree ➤ $19.1 \text{ lbs. fruit/tree} \times 100 \text{ trees/acre} = 1,910.0$ lbs. fruit/acre ➤ $1,910.00 \text{ lbs.} \div 50 \text{ lbs./bu.} = 38.2$ bu. of appraised fruit/acre

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 QA 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.

IF aggregate of all hail and/or wind scars is...	THEN the group number and percent loss are...
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.

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

(3) Modification Calculations (Continued)

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

Reminder: Refer to the instructions in exhibit 3 for calculating the QA factor.

(e) Refer to exhibit 4 for example worksheet.

Section 4 Appraisal Worksheet

33 General Information for Appraisal Worksheet Entries and Completion Procedures

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) or when a worksheet entry is not provided.
- (3) Complete a separate appraisal worksheet for each unit/orchard/block inspected, as applicable, and for acreage damaged by uninsured causes.
- (4) Standard appraisal worksheet items are numbered consecutively in exhibit 3. Example appraisal worksheets are provided to illustrate how to complete entries (except the last three items on the appraisal worksheet).
- (5) For every inspection, complete all applicable column entries on the appraisal worksheet.
- (6) For zero appraisals, refer to the LAM.
- (7) Refer to the LAM for information on determining perennial crop acreage.

34-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (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) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed:
 - (a) If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line;
 - (b) The adjuster and the insured shall initial any line deletions.
- (4) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.
- (5) 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.
- (6) List names of insured peach varieties in the Narrative or on a Special Report, as applicable.
- (7) 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 COLs, 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); and
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (8) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (9) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster shall contact the AIP.
- (10) Standard PW items are numbered consecutively in exhibit 5.

42-50 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

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

Definitions

Bearing Tree – A tree in at least the fourth (4th) 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 – A bushel is fifty pounds of peaches.

First Handler – 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 – The picking or removal of mature peaches from the trees either by hand or machine.

Marketable – 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 – 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 – 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 Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [subparagraph 2D](#) and [paragraph 33](#).

Element/Item Number	Standard
Company Name	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.

PART 1: GENERAL INFORMATION

Element/Item Number	Standard
1. Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Cause(s) of Damage	Name of the insured COL for this crop as listed in the LAM. Refer to the BP and CP for information pertaining to insured and uninsured COLs. If an insured COL is listed as "Other," explain in the Remarks. Important: If it is evident that no indemnity is due, enter "None."
6. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date in MM/DD/YYYY format where applicable, as in the case of hail damage.
7. Appraisal Date	Appraisal date in MM/DD/YYYY format.
8. Unit Acres	Unit acreage, for the unit listed in item 4, rounded to tenths.

PART 2: APPRAISAL INFORMATION

Element/Item Number	Standard
9. Orchard ID	Block/orchard/suborchard identification symbol.
10. Appraised Acres	Block/orchard/suborchard appraised acres, rounded to tenths.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
11. Variety/Type	Applicable peach variety name and type code. Example: Flavorich/107, Hamlet/107, and so forth.
12. Bushels Remaining on Trees	For each representative sample tree, enter the number of bushels of mature peaches, rounded to hundredths. Important: 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. Total Bushels	By line, the sum of all item 12 entries, in bushels, to hundredths.
14. Total Number of Sample Trees	By line, the total number of representative sample trees from item 12.
15. Bushels per Sample	Item 13 divided by item 14, results in bushels, rounded to hundredths.
16. Trees per Acre	Number of bearing trees per acre, as determined by the adjuster.
17. Appraised Bushels per Acre	Item 15 multiplied by item 16, results in bushels, rounded to tenths. For insured cause appraisals: Transfer this entry to item 31 (Appraised Potential) on the PW. For uninsured cause appraisals: Refer to PW column 37 (Unins. Causes) instructions, herein.

PART 3: WIND-HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION (FOR FRESH PEACHES ONLY)

Use this section only when authorized by the AIP. Refer to subparagraph 32B for additional information.

Element/Item Number	Standard
18. Number of Peaches Sampled	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. Example: “100”, “300”, “500” and so forth.
19. Number	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 subparagraph 32B(3).

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
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. Total	Total number of fruit from all item 20 entries.
22. Number Sampled	Transfer entry from item 18.
23. % Lost	<p>(a) Item 21 divided by item 22, results rounded to three decimal places.</p> <p>(b) Subtract the % Lost, calculated in 23(a) above, from 1.000 and enter results in item 35 (Quality Factor) on the PW.</p> <p>Example: $1.000 - (227.8 \div 500) = 0.544$.</p>
24. Remarks	<p>(1) List and/or explain date harvest began or is expected to begin for variety(ies) listed on the appraisal worksheet.</p> <p>(2) Any pertinent information that pertains to the inspection as follows:</p> <ul style="list-style-type: none"> (a) List uninsured cause(s) of damage; (b) Reason(s) for using percent damage calculations in lieu of price per bushel for wind and/or hail damaged peaches; (c) Reason(s) for using less than 100 sample fruit per tree for QA, unit acreage; (d) Legal description; <p>Example: FSA FN, Section, Township, Range.</p> <ul style="list-style-type: none"> (e) tree spacing on inspected acreage.
The required entries below are not illustrated on the following example Appraisal Worksheets.	
25. Signature of Adjuster, Code Number, and Date	Signature of the adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW .
26. Signature of Insured and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured, (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
27. Page Number	Page number(s). Example: Page 1 of 1, Page 1 of 2, etc.

Form Standards – Appraisal Worksheet (Continued)

PEACH APPRAISAL WORKSHEET (Average Fruit Diameter Example)
(For Illustration Purposes Only)

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>
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>
		4. Unit Number: <i>0001-0001BU</i>	
		8. Unit Acre: <i>46.0</i>	

PART II: APPRAISAL INFORMATION																
Orchard ID	Appraised Acres	Variety/Type	Bushels Remaining on Trees								Total Bushels	Total Number of Sample Trees	Bushels per Sample (13 ÷ 14)	Trees per Acre	Appraised Bushels per Acre (15 x 16)	
			9.	10.	11.	12.										13.
<i>A-1</i>	<i>10.0</i>	<i>Flavorich/107</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>Hamlet/107</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/107</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 17' x 27', Flavorich variety eligible for QA.</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. 2 3/4" = 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. 2 3/4" = 120 fruit/bu. Counted 96 fruit/tree ÷ 120 fruit/bu. = 0.80 bu./tree</i>						
Number _____ x 100% = _____										<i>Sample 4: Avg. dia. 2 1/2" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i>						
21. TOTAL: _____ ÷ 22. No. Sampled _____ = 23. % Lost _____										<i>Sample 5: Avg. dia. 2 1/2" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i>						
										<i>See Special Report for Orchard A-2 and A-3 sample tree calculations.</i>						

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

Form Standards – Appraisal Worksheet (Continued)

PEACH APPRAISAL WORKSHEET (Wind-Hail Damage Appraisal Modification Example - Fresh Peaches)
(For Illustration Purposes Only)

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>
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>
		4. Unit Number: <i>0001-0002BU</i>	8. Unit Acre: <i>10.0</i>

PART II: APPRAISAL INFORMATION																
Orchard ID	Appraised Acres	Variety/Type	Bushels Remaining on Trees								Total Bushels	Total Number of Sample Trees	Bushels per Sample (13 ÷ 14)	Trees per Acre	Appraised Bushels per Acre (15 x 16)	
9.	10.	11.	12.								13.	14.	15.	16.	17.	
<i>B-1</i>	<i>2.5</i>	<i>Juneprince/108</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/108</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		<i>500</i>													
19.	Number	<i>85</i>	x 0% =	<i>0.00</i>	20.											
	Number	<i>125</i>	x 25% =	<i>31.25</i>												
	Number	<i>135</i>	x 50% =	<i>67.50</i>												
	Number	<i>104</i>	x 75% =	<i>78.00</i>												
	Number	<i>51</i>	x 100% =	<i>51.00</i>												
21.	TOTAL:	<i>227.8</i>	÷ 22. No. Sampled	<i>500</i>	= 23. % Lost	<i>0.544</i>	Factor									
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. Orchard B-1 Average Fruit Weight Method Calculations for item 12 below.</i>																
<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>																
<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>																
<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>																
<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>																
<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>																
<i>See Special Report for Orchard B-2 Calculations for item 12.</i>																

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

Form Standards – Appraisal Deviation/Modification Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit.

For wind-hail appraisal modifications, complete either a fruit weight or fruit size appraisal worksheet to calculate the amount of appraised production to count. Complete an appraisal modification/deviation worksheet to calculate the **QA** factor.

Element/Item Number	Standard
Company Name	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.

PART 1: GENERAL INFORMATION

Element/Item Number	Standard
1. Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured's assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Unit Acres	Unit acreage, for the unit listed in item 4, rounded to tenths.
6. Number of Trees per Acre	The number of bearing trees per acre as determined by the adjuster.
7. Cause(s) of Damage	Name of the insured COL for this crop as listed in the LAM. Refer to the BP and CP for information pertaining to insured and uninsured COLs. If an insured COL is listed as "Other," explain in the Remarks.
8. Date(s) of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date in MM/DD/YYYY format where applicable, as in the case of hail damage.
9. Crop Type/Name	Applicable crop type/name (Fresh Peaches or Processing Peaches).
10. Appraisal Date	Appraisal date in MM/DD/YYYY format.

PART 2: APPRAISAL INFORMATION

Element/Item Number	Standard
A: FRUIT COUNT	
11. Orchard ID	Field identification symbol.
12. Acres in Plot	Number of determined acres to tenths in unit/block being appraised.

Form Standards – Appraisal Deviation/Modification Worksheet (Continued)

Element/Item Number	Standard
13. Fruit Count – Number of Fruit from Each Sample Tree	Separately total the number of damaged and undamaged fruit from each sample tree.
14. Total Fruit	Total number of fruit from all trees in item 13.
15. Number of Samples	Total number of samples taken from item 13.
16. Average Fruit/Tree	Item 14 divided by item 15, result rounded to tenths.
B: PRODUCTION TO COUNT	
17. Average Fruit/Tree	Transfer entry from item 16.
18. Survival Factor	Enter applicable survival factor as a two-place decimal. Reminder: 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. Reminder: 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, result 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.

**PART 3: WIND-HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION
(FOR FRESH PEACHES ONLY)**

Use this section only when authorized by the AIP. Refer to **paragraph 32** for additional information.

Element/Item Number	Standard
26. Number of Peaches Sampled	For fresh peach acreage appraised for such wind-hail appraisal modification: <ul style="list-style-type: none"> (a) Select representative sample trees in accordance with exhibit 10. (b) Total the number of fresh peaches from all sample trees that are representative of the severity and number of wind and/or hail damage. Example: “100,” “300,” “500” etc.

Form Standards – Appraisal Deviation/Modification Worksheet (Continued)

Element/Item Number	Standard
27. Number	<p>(a) Split out the number of peaches sampled into groups by percent damage (0%, 25%, 50%, 75%, and 100% using the information in subparagraph 32B(3).</p> <p>(b) Separately multiply the number of fruit in each group by the percent damage, round results to hundredths.</p> <p>Example: 85 fruit with 0% damage, $85 \times 0.00 = 0.00$ 125 fruit with 25% damage, $125 \times 0.25 = 31.25$ 135 fruit with 50% damage, $135 \times 0.50 = 67.50$, etc.</p>
28. Total Number	<p>Total results of items 27(a) through 27(e) calculations.</p> <p>Example: $0.00 + 31.25 + 67.50 + 78.00 + 51.00 = 227.80$</p>
29. Total	Transfer entry from item 26.
30. % Lost Factor	<p>(a) Item 28 divided by item 29, result rounded to three decimal places.</p> <p>(b) Transfer entry to item 35, “Quality Factor” on the PW.</p>
31. Remarks	Document any information that pertains to the inspection. Identify the source of information for survival factor and average number fruit per pound. Identify farm number, variety,
The following required entries are not illustrated on the worksheet example.	
32. Adjuster’s Signature, Code Number, and Date	<p>(a) Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed.</p> <p>(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 PW.</p>
33. Insured’s Signature and Date	<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>
34. Page Number	<p>Page numbers.</p> <p>Example: Page 1 of 1, Page 1 of 2, etc.</p>

Form Standards – Appraisal Deviation/Modification Worksheet (Continued)

PEACH APPRAISAL DEVIATION/MODIFICATION WORKSHEET

Example – Appraisal Deviation

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: IMMATURE PEACH APPRAISAL DEVIATION

A: FRUIT COUNT

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

B: PRODUCTION TO COUNT

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

PART III: WIND - HAIL DAMAGE APPRAISAL MODIFICATION

26. Number of Peaches Sampled:	_____		31. Remarks:
27. a. Number:	_____	x 0% = _____	_____
b. Number:	_____	x 25% = _____	_____
c. Number:	_____	x 50% = _____	_____
d. Number:	_____	x 75% = _____	_____
e. Number:	_____	x 100% = _____	_____
	28. Total Number:	_____	_____
29. From Item 26	30. % Lost Factor: (28 ÷ 29)	_____	_____

For Illustration Purposes Only.
This form example does not illustrate all required entry items (e.g., signatures, etc.).

Form Standards – Appraisal Deviation/Modification Worksheet (Continued)

PEACH APPRAISAL DEVIATION/MODIFICATION WORKSHEET

Example – Quality Factor Calculations

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>0001-0001BU</i>	5. Unit Acres <i>30.0</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: IMMATURE PEACH APPRAISAL DEVIATION

A: FRUIT COUNT

11. Orchard ID	12. Acres in Plot	13. Fruit Count								14. Total Fruit	15. Number of Samples	16. Average Fruit/Tree (14 ÷ 15)
		Number of Fruit from Each Sample Tree										
<i>C-2</i>	<i>2.0</i>											

B: PRODUCTION TO COUNT

17. Average Fruit/Tree	18. Survival Factor	19. Average Fruit to Count (18 x 19)	20. Average No of Fruit/Pound	21. Pounds/Tree (19 ÷ 20)	22. Number of Trees/Acre	23. Pounds/Acre (21 x 22)	24. Pounds/Bushel	25. Appraised Bushels/Acre (23 ÷ 24)

PART III: WIND - HAIL DAMAGE APPRAISAL MODIFICATION

26. Number of Peaches Sampled:	<i>500</i>	31. Remarks: <i>FSA FN A-110</i>
27. a. Number:	<i>85</i> x 0% = <i>0.00</i>	
b. Number:	<i>125</i> x 25% = <i>31.25</i>	
c. Number:	<i>135</i> x 50% = <i>67.50</i>	
d. Number:	<i>104</i> x 75% = <i>78.00</i>	
e. Number:	<i>51</i> x 100% = <i>51.00</i>	
	28. Total Number: <i>227.8</i>	
29. From Item 26	<i>500</i>	30. % Lost Factor: (28 ÷ 29) <i>0.456</i>

For Illustration Purposes Only.
This form example does not illustrate all required entry items (e.g., signatures, etc.).

Form Standard – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW for peaches is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 41.

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

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard																								
<p>6. Insured Cause %</p>	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable COL, and a no indemnity due claim will be completed, make no entry.</p> <p>Example: Entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage, and insured cause percentages:</p> <table border="1" data-bbox="630 856 1382 1079"> <tr> <td>4. Date(s) of Damage:</td> <td><i>MAY</i></td> <td><i>JUN 30</i></td> <td><i>JUN 30</i></td> <td><i>AUG</i></td> <td><i>AUG</i></td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td><i>Excess Moisture</i></td> <td><i>Tornado</i></td> <td><i>Hail</i></td> <td><i>Drought</i></td> <td><i>Heat</i></td> </tr> <tr> <td>6. Insured Cause %</td> <td><i>10</i></td> <td><i>20</i></td> <td><i>15</i></td> <td><i>25</i></td> <td><i>20</i></td> </tr> <tr> <td colspan="6">Narrative: <i>Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured Cause% is 10%.</i></td> </tr> </table>	4. Date(s) 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>	Narrative: <i>Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured Cause% is 10%.</i>					
4. Date(s) 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>																				
Narrative: <i>Additional date of damage – SEP 5; Cause of Damage – Freeze; Insured Cause% is 10%.</i>																									
7. Company/Agency	Name of the AIP and agency servicing the contract.																								
8. Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																								
9. Claim #	Claim number as assigned by the AIP.																								
10. Policy #	Insured’s assigned policy number.																								
11. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.																								
12. Additional Units	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW.</p> <p>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 Standard – Production Worksheet (Continued)

Element/Item Number	Standard
13. Est. Prod. Per Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole bushels, of all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) Notice of Loss	<p>Preliminary:</p> <ul style="list-style-type: none"> (a) Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format. (b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs. (c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection. (d) If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date. (e) If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PWs) to the FINAL space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. 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 PWs.</p> <p>For a delayed notice of loss or delayed claim, refer to the LAM.</p>
15. Companion Policy(s)	<ul style="list-style-type: none"> (a) If no other person has a share in the unit (insured has 100 percent share), make no entry. (b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril crop contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.” <ul style="list-style-type: none"> (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	<p>(2) If the other person has a multiple-peril crop insurance 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>(c) Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production, and Adjustments

Make separate line entries for varying:

- (1) Types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (QA factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	<p>Orchard/suborchard identification symbol from the appraisal worksheet, sketch map or aerial photograph, as applicable.</p> <p>Refer to the Narrative instructions.</p>
17. Multi-crop Code	<p>The applicable two-digit code for first crop and second crop.</p> <p>Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>
18. Reported Acres	<p>In the event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres, to tenths, for the orchard or sub-orchard. If there are no under-reported acres, make no entry.</p> <p>Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres	<p>Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> (a) Put to other use without consent; (b) Abandoned; (c) Damaged by uninsured causes; (d) For which the insured failed to provide acceptable records of production; or (e) From which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP. <p>Acreage breakdowns within a unit may be estimated if a determination is impractical. Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Account for all planted acreage in the unit.</p> <p>Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.</p>
20. Interest or Share	Insured’s interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Make no entry.
22. Type	<p>Three-digit type code entered exactly as specified on the actuarial documents for the type grown by the insured.</p> <p>If “No Type Specified” or is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If a type (or variety) is not specified on the actuarial documents, make no entry.</p>
23. Class	<p>Three-digit class code entered exactly as specified on the actuarial documents.</p> <p>If “No Class” is shown in the actuarial documents, enter the appropriate three-digit type code from the actuarial documents (e.g., 997).</p> <p>If a class is not specified on the actuarial documents, make no entry.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
24. Sub-Class	<p>Three-digit sub-class code entered exactly as specified on the actuarial documents for the sub-class grown by the insured.</p> <p>If “No Sub-Class Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If a sub-class is not specified on the actuarial documents, make no entry.</p>
25. Intended Use	<p>Three-digit intended use code, entered exactly as specified on the actuarial documents for the intended use of the crop grown by the insured.</p> <p>If “No Intended Use Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If an intended use is not specified on the actuarial documents, make no entry.</p>
26. Irr. Practice	<p>Three-digit irrigated practice code entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.</p> <p>If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If an irrigated practice is not specified on the actuarial documents, make no entry.</p>
27. Cropping Practice	<p>Three-digit cropping practice code, entered exactly as specified on the actuarial documents for the cropping practice (or practice) carried out by the insured.</p> <p>If “No Cropping Practice or is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.</p>
28. Organic Practice	<p>Three-digit organic code entered exactly as specified on the actuarial documents for the organic practice carried out by the insured.</p> <p>If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code from the actuarial documents (e.g., 997).</p> <p>If an organic practice is not specified on the actuarial documents, make no entry.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard																
29. Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below:</p> <table border="0"> <thead> <tr> <th data-bbox="508 373 586 405"><u>Stage</u></th> <th data-bbox="740 373 906 405"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="524 422 570 453">“P”</td> <td data-bbox="740 422 1450 674">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, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.</td> </tr> <tr> <td data-bbox="524 695 570 726">“H”</td> <td data-bbox="740 695 1450 947">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 on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.</td> </tr> <tr> <td data-bbox="524 968 570 999">“UH”</td> <td data-bbox="740 968 1325 999">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="524 1020 570 1052">“TZ”</td> <td data-bbox="740 1020 1438 1094">UUF/Third Party Damage – Zero Production on Same Acreage.</td> </tr> <tr> <td data-bbox="524 1115 570 1146">“TA”</td> <td data-bbox="740 1115 1438 1188">UUF/Third Party Damage – Appraised Production on on Same Acreage.</td> </tr> <tr> <td data-bbox="524 1209 570 1241">“TH”</td> <td data-bbox="740 1209 1438 1283">UUF/Third Party Damage – Harvested Production on Same Acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Stage</u>	<u>Explanation</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.	“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 on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero Production on Same Acreage.	“TA”	UUF/Third Party Damage – Appraised Production on on Same Acreage.	“TH”	UUF/Third Party Damage – Harvested Production on Same Acreage.		
<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, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the CP.																
“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 on the PW in item 31 and/or, if applicable, an appraisal for uninsured damage in item 37.																
“UH”	Unharvested or put to other use with consent.																
“TZ”	UUF/Third Party Damage – Zero Production on Same Acreage.																
“TA”	UUF/Third Party Damage – Appraised Production on on Same Acreage.																
“TH”	UUF/Third Party Damage – Harvested Production on Same Acreage.																
30. Use of Acreage	<p>Use the following intended “Use of Acreage” abbreviations, as applicable:</p> <table border="0"> <thead> <tr> <th data-bbox="508 1381 553 1413"><u>Use</u></th> <th data-bbox="740 1381 906 1413"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="524 1434 634 1465">“Bulldozed”</td> <td data-bbox="740 1434 1011 1465">.....Use made of acreage.</td> </tr> <tr> <td data-bbox="524 1486 570 1518">“WOC”</td> <td data-bbox="740 1486 1081 1518">.....Other use without consent.</td> </tr> <tr> <td data-bbox="524 1539 570 1570">“SU”</td> <td data-bbox="740 1539 963 1570">.....Solely uninsured.</td> </tr> <tr> <td data-bbox="524 1591 570 1623">“ABA”</td> <td data-bbox="740 1591 1104 1623">.....Abandoned without consent.</td> </tr> <tr> <td data-bbox="524 1644 570 1675">“H”</td> <td data-bbox="740 1644 875 1675">.....Harvested.</td> </tr> <tr> <td data-bbox="524 1696 570 1728">“HI”</td> <td data-bbox="740 1696 997 1728">.....Harvest Incomplete.</td> </tr> <tr> <td data-bbox="524 1749 570 1780">“UH”</td> <td data-bbox="740 1749 906 1780">.....Unharvested.</td> </tr> </tbody> </table> <p>Verify any intended “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Bulldozed”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”Use made of acreage.																
“WOC”Other use without consent.																
“SU”Solely uninsured.																
“ABA”Abandoned without consent.																
“H”Harvested.																
“HI”Harvest Incomplete.																
“UH”Unharvested.																

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
31. Appraised Potential	<p>Transfer the per-acre appraisal in bushels, to tenths, from item 17 on the appraisal worksheet.</p> <p>Refer to the appraisal methods and applicable appraisal worksheet for additional instructions.</p> <p>If there is no potential on “UH” acreage, enter “0.0” (zero). Refer to the LAM for procedures for documenting zero yield appraisals.</p>
32a. Moisture %	<p>Line through the column heading and enter “Price of Damaged.” Make the following entries in dollars and cents per bushel.</p> <p>(a) For unharvested appraisals: Enter the fresh or processing price for such damaged production minus the post-production cost from the SP.</p> <p>Reminder: Refer to paragraph 27 or 28, as applicable, 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 QA: Make no entry.</p>
32b. Factor	<p>Line through column heading and enter “Price Election.” Make the following entries in dollars and cents per bushel.</p> <p>(a) For unharvested appraisals: Enter the fresh or processing price election, as applicable.</p> <p>Important: Use the “Established Price” from the actuarial documents as the price election for buy up and CAT insureds.</p> <p>(b) For wind and/or hail appraisals or no QA: Make no entry.</p>
33. Shell %, Factor, or Value	Make no entry.
34. Production Pre QA	<p>Column 19 multiplied by column 31, results in bushels, rounded to tenths.</p> <p>If no entry in column 31, make no entry.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
35. Quality Factor	<p>Make the following percent entries as three-place decimal not to exceed 1.000.</p> <p>(a) For appraisals with QA:</p> <ol style="list-style-type: none"> (1) Column 32a divided by column 32b; (2) For wind hail appraisal modification only, transfer entry from item 23 (b) “% Lost Factor” on the appraisal worksheet. <p>(b) For destruction orders:</p> <ol style="list-style-type: none"> (1) Under 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.” (2) 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). Refer to the LAM for additional information. (3) Attach to the claim form, a copy of the completed Certification Form, destruction order, and any additional supporting QA documentation. For additional QA definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the QA instructions in the Narrative, herein.
36. Production Post-QA	<p>Make the following entries in tons, rounded to tenths.</p> <p>(a) No entry in column 35: Transfer entry from column 34.</p> <p>(b) Entry in column 35: Column 34 multiplied by column 35.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
37. Unins. Causes	<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. If no uninsured causes, make no entry.</p> <p>(a) Hail and Fire exclusion not 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>
38. Total to Count	Result of adding column 36 and column 37, results in bushels, to tenths.
39. Total	Total determined acres (column 19), to tenths.

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard															
40. Quality	<p>Check the applicable QA condition affecting the unit’s appraised and harvested production (refer to Table below).</p> <table border="1" data-bbox="542 359 1455 552"> <thead> <tr> <th colspan="3" data-bbox="542 359 1455 401">Qualifying QA Conditions</th> </tr> </thead> <tbody> <tr> <td data-bbox="542 401 846 436">TW</td> <td data-bbox="846 401 1149 436">Fumonisin</td> <td data-bbox="1149 401 1455 436">Ergoty</td> </tr> <tr> <td data-bbox="542 436 846 472">KD</td> <td data-bbox="846 436 1149 472">Garlicky</td> <td data-bbox="1149 436 1455 472">CoFo</td> </tr> <tr> <td data-bbox="542 472 846 508">Aflatoxin</td> <td data-bbox="846 472 1149 508">Dark Roast</td> <td data-bbox="1149 472 1455 508">Other</td> </tr> <tr> <td data-bbox="542 508 846 552">Vomitoxin</td> <td data-bbox="846 508 1149 552">Sclerotinia</td> <td data-bbox="1149 508 1455 552">None</td> </tr> </tbody> </table> <p>(a) For all qualifying QA conditions checked, in the Narrative or on a Special Report:</p> <ol style="list-style-type: none"> (1) Document the level for each qualifying QA condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying QA condition and the date(s) of such tests; or (2) Enter “See documentation included in the claim file” (e.g., include copy of the test facility certificate, grade certificate, summary or settlement sheet, etc., that documents the QA conditions). <p>(b) Check “Other” if identified injurious substances or conditions are not listed above for production ordered destroyed by Federal or State agency</p> <ol style="list-style-type: none"> (1) Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative or on a Special Report. (2) Attach a completed Certification Form, a copy of the destruction order, and if possible, a copy of the laboratory test results confirming the presence of any injurious substances or conditions. <p>(c) Check “None” if QA does not apply to the unit’s production.</p>	Qualifying QA Conditions			TW	Fumonisin	Ergoty	KD	Garlicky	CoFo	Aflatoxin	Dark Roast	Other	Vomitoxin	Sclerotinia	None
Qualifying QA Conditions																
TW	Fumonisin	Ergoty														
KD	Garlicky	CoFo														
Aflatoxin	Dark Roast	Other														
Vomitoxin	Sclerotinia	None														
41. Mycotoxins exceed FDA, State or other health organization maximum limits.	<p>Check “Yes” if any mycotoxin listed in item 40 above (including any identified as “Other”) exceeds Federal, State, or other health organization limits; otherwise, make no entry.</p> <p>Document in the Narrative, or on a Special Report, the disposition of the production.</p>															
42. Totals	<p>Total of entries in columns 34, 36, 37 and 38, results in bushels, to tenths.</p> <p>If a column has no entries, make no entry.</p>															

Form Standard – Production Worksheet (Continued)

Narrative Instructions

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the **PW**.

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.
b.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
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.
d.	Explain any uninsured causes, unusual, or controversial cases.
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.
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 is not recorded on the appraisal worksheet.
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.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56. Example: Harvested production from uninsured acreage that can be identified separately from insured acreage in the unit.
k.	Explain a “No” checked in item 44 (Similar Damage).
l.	Attach a sketch map or aerial photograph to identify the total unit: (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. Reminder: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

Form Standard – Production Worksheet (Continued)

Narrative Instructions (Continued)

m.	Explain any difference between date of inspection and signature dates. For an absentee insured, enter the date of the inspection AND the date of mailing the PW for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
o.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the AIP’s instructions.
p.	Explain any delayed notices or delayed claims as instructed in the LAM.
q.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
r.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
s.	<p>For production ordered to be destroyed by a Federal or State agency, due to presence of injurious substances or conditions, include a copy of all supporting documentation in the insured’s claim file.</p> <p>(1) Explain any “0.000” factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.</p> <p>(2) Document the date the crop was destroyed and the method of destruction.</p> <p>Reminder: Refer to the LAM for additional documentation requirements.</p>
t.	Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. List the control measures used and explain why they did not work.
u.	Explain losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
v.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
w.	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.

Section II – Determined Harvested Production

- (1) 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. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) 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.
- (3) For production commercially stored, sold, etc., 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 (e.g., sold at roadside stand, etc.).

Form Standard – Production Worksheet (Continued)

(4) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records.

Important: If acceptable sales records are not available, refer to the LAM.

- (5) If additional lines are necessary, enter data on a continuation sheet. Use separate lines for:
- (a) Separate storage facilities;
 - (b) Different first handlers (buyers, packing houses, or processors);
 - (i) The insured must have maintained satisfactory records of all production sold or stored.
 - (ii) Verify any packing house or processor records.
 - (iii) 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.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of insured damage;
 - (d) Varying shares on the same unit (e.g., 50 percent and 75 percent shares on same unit); and
 - (e) Harvested production from more than one insured practice or type 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 type or practice.

If production has been commingled, refer to the LAM.

(6) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.

Element/Item Number	Standard
43. Date Harvest Completed	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM for delayed notice or delayed claim information.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(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.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
43. Date Harvest Completed (Continued)	<p>(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.”</p> <p>(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.”</p> <p>Important: If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44. Damage Similar to Other Farms in the Area?	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.</p>
45. Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the GSH .
46. Transfer of Right to Indemnity	Check “Yes” only if a transfer of right to indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the GSH .
47a. Share	Record only varying shares on same unit to three decimal places.
47b. Field ID	<p>(a) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p>
48. Multi-crop Code	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. Length or Diameter/Width/Depth/Deduction	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. Bu. Ton, Lbs., Cwt.	<p>Circle “Bu.” in column heading. Make the following entries in bushels, rounded to tenths:</p> <p>(a) Enter the amount of harvested marketable production from insured acreage.</p> <p>(b) As applicable, obtain such harvested production from Peach Producer’s Picking Records, packing house records, processor records, and so forth.</p> <p>Important: When packing house/processor records list harvested production in boxes, baskets, pounds, bins, and so forth, convert such production to 50 lb. bushel equivalents for claims purposes.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
57-60b.	Make no entry.
62. Prod. Not to Count	<p>Net production not to count 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 (e.g., other units or uninsured acreage).</p> <p>This entry must never exceed production shown on the same line.</p> <p>Reminder: Explain any “Production Not to Count” in the Narrative.</p>
63. Production Pre-QA	Result of subtracting column 62 from column 61, in bushels to tenths.
64a. Value	<p>Make the following entries in dollars and cents per bushel.</p> <p>(a) For harvested production that is eligible for QA, enter the fresh or processing price for such damaged production minus the post-production cost from the SP.</p> <p>Reminder: Refer to paragraph 27 or 28, as applicable, for information on prices for damaged peaches. Identify source of such price in the Narrative.</p> <p>(b) For harvested production without QA, make no entry.</p>
64b. Market Price	<p>Make the following entries in dollars and cents per bushel.</p> <p>(a) For harvested production with QA, enter the fresh or processing price election, as applicable.</p> <p>Important: Use the “Established Price” from the actuarial documents as the price election for buy up and CAT insureds.</p> <p>(b) For harvested production without QA, make no entry.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
65. Quality Factor	<p>Make the following percent entries as a three-place decimal not to exceed 1.000.</p> <p>(a) For harvested production with QA: Column 64a divided by column 64b, rounded to three decimal places; or</p> <p>(b) For destruction orders: 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> <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 for additional information.</p> <p>(c) If no QA, make no entry.</p>
66. Production to Count	<p>If entry in column 65, enter the result of multiplying column 63 by column 65, in bushels, rounded to tenths.</p> <p>If no entry in column 65, transfer the entry from column 63.</p>
67. Total	<p>Total of column 63 entries, in bushels to tenths.</p> <p>If no entry in column 63, make no entry.</p>
68. Section II Total	Total of column 66 entries, results in bushels, to tenths.
69. Section I Total	Transfer entry from column 38 total.
70. Unit Total	Total of item 68 and item 69, in bushels to tenths.
71. Allocated Prod.	<p>Enter the total production, in bushels, rounded to tenths, allocated to this unit that is included in sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Refer to the LAM for instructions for determining allocated production.</p>
72. Total APH Prod	<p>Make the following entries, in bushels to tenths:</p> <p>(a) When there are entries in column 37 and/or item 71: Subtract the total of column 37 (item 42) and item 71 from item 70.</p> <p>(b) When there are no entries in column 37 and item 71: Transfer the entry from item 70.</p> <p>Note: Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.</p>

Form Standard – Production Worksheet (Continued)

Element/Item Number	Standard
The following required entries are not illustrated on the PW examples below.	
73. Insured's Signature and Date	<p>Insured's (or insured's authorized representative's) signature and date. before obtaining the insured's signature, review all entries on the PW with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
74. Adjuster's Signature, Code #, and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW.</p> <p>Final indemnity inspections should be signed on bottom line.</p>
75. Page Numbers	<p>Preliminary: Page numbers - "1," "2," etc., at the time of inspection.</p> <p>Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Form Standard – Production Worksheet (Continued)

PRODUCTION WORKSHEET

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acres	31. Appraised Potential	32a. Moisture %	32b. Price of Damaged Factor	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Unins. Causes	38. Total to Count
A-1	NS		10.0	1.000		107							UH	UH	66.5	7.81			665.0	0.406	270.0		270.0
A-2	NS		15.0	1.000		107							UH	UH	63.7				955.5		955.5		955.5
A-3	NS		12.5	1.000		107							UH	UH	39.9				498.8		498.8		498.8
A-4	NS		8.5	1.000		107							H	H									
39. TOTAL			46.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		2,119.3		1,724.3		1,724.3	
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: MM/DD/YYYY				44. Damage similar to other farms in the area? Yes <input type="checkbox"/> X No <input type="checkbox"/>				45. Assignment of Indemnity: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>												
A. MEASUREMENTS						B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION													
47a. Share	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conversion Factor	55. Gross Prod	56. (Bu.) Ton Lbs. CWT	57. Shell/Sugar Factor	58a. FM %	58b. Factor	59a. Moisture %	59b. Factor	60a. Test Wt.	60b. Factor	61. Adjusted Production	62. Prod not to Count	63. Production Pre-QA	64a. Value	64b. Mkt. Price	65. Quality Factor	66. Production to Count	
	NS	Acme Peach Company Anytown, State							1,380.0								1,380.0		1,380.0					1,380.0
67. TOTAL																		1,380.0	68. Section II Total		1,380.0			
																		69. Section I Total		1,724.3				
																		70. Unit Total		3,104.3				
																		71. Allocated Prod.						
																		72. Total APH Prod.		3104.3				

For Illustration Purposes Only
This form example does not illustrate all required entry items (e.g., signatures, etc.)

Form Standards – Peach Producer’s Picking Records

Verify and/or make the following entries for each worksheet element/item number. A completed worksheet example is at the end of this exhibit.

- (1) The adjuster should explain to the insured that use of this form is optional.
- (2) Use this form in lieu of; or, in conjunction with packer/processor records to document the amount of harvested peach production, as applicable.
- (3) Convert any harvested production measured in bins, containers, or other units of measure to bushels (1 bushel = 50 pounds of ungraded peaches).
- (4) Document the amount of gross harvested production in bushels rounded to tenths from each FN, orchard, sub-orchard, plot, block, etc., for each peach variety on the insured unit acreage, as applicable.
- (5) Adjuster should instruct the insured to complete items 1 through 12 and 17 through 19. The adjuster should complete items 13 through 17 and 20 through 23.

Element/Item Number	Standard
1. Insured’s Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
4. County	County in which the insured acreage is located.
5. Line No.	Make no entry, the line number is pre-printed on the worksheet.
6. Unit No.	Unit number from the Summary of Coverage verified to be correct.
7. FSA FN	Farm number for the unit as recorded at the county FSA office at the acreage reporting date.
8. Farm Name or Block No.	Symbol, name, or farm number that describes the applicable harvested acreage in the unit.
9. Variety	Name of the variety being harvested. Varieties listed here should correspond to varieties listed on the Summary of Coverage.
10. Acres	Acres rounded to tenths for the variety being harvested.
11. Pick Date	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. No. Bushels	Number of bushels rounded to tenths, harvested from the acreage.
13. Qual. Adj.	(a) Insured leaves items 13 through 17 blank. (b) The adjuster enters “Yes” or “No” indicating if there is any QA for the applicable picking.

Form Standards – Peach Producer’s Picking Records (Continued)

Element/Item Number	Standard
14. Cause	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. Mkt. Value	Market value in dollars and cents per bushel, if applicable. Identify source of market value in the Remarks.
16. Other	“Other” block can be used to record pertinent information for each picking. Be sure to explain entries here in the Remarks.
17. Total Bushels	Total bushels, to tenths in column 12. Reminder: Transfer the total amount of harvested production for each variety to section II, item “56 – Bu., Ton, Lbs., CWT.” on the Production Worksheet.
18. Remarks	(a) Document any pertinent information about harvested production. (b) Identify source of market prices. (c) Explain any unusual entries.
<i>The following required entries are not illustrated on the form example.</i>	
19. Insured’s Signature	(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. Date	Date of insured’s signature
21. Adjuster’s Signature	(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. Code No.	Adjuster’s code number.
23. Date	Date the adjuster signs the form.
24. Page	Page numbers. Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Form Standards – Peach Producer’s Picking Records (Continued)

COMPANY NAME
PEACH PRODUCER’S PICKING RECORDS

1. INSURED’S NAME <i>I. M. Insured</i>	3. CROP YEAR <i>YYYY</i>
2. POLICY NUMBER <i>XXXXXXX</i>	4. COUNTY <i>ANY</i>

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											
							17. Total Bushels	<i>2,385.0</i>			

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 (e.g., signatures, etc.)

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	82

*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.

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 this 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 (round to the nearest whole number).

Example: 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 equals 670 trees per acre. Refer to the LAM for information on how to calculate 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, etc. Use the table below to identify the crop year such trees are insurable.

Year Trees are Set Out	Year Insurable When Trees are Planted Before July 1 in Year of Set Out	Year Insurable When Trees are Planted July 1 or Later in Year of Set Out
2016	2019	2020
2017	2020	2021
2018	2021	2022
2019	2022	2023
2020	2023	2024
2021	2024	2025
2022	2025	2026
2023	2026	2027
2024	2027	2028
2025	2028	2029
2026	2029	2030
2027	2030	2031
2028	2031	2032
2029	2032	2033
2030	2033	2034
2031	2034	2035
2032	2035	2036
2033	2036	2037
2034	2037	2038
2035	2038	2039
2036	2039	2040

Minimum Representative Sample Requirements

Acres in Orchard/Suborchard/Block	Minimum 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 orchard, suborchard, or block.	