

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Administration
and Standards
Division

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25310 (09-2010)

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25310 September 2010
SUBJECT: PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 2011 AND SUCCEEDING CROP YEARS	OPI: Product Administration and Standards Division
	APPROVED: DATE:
	/s/ Tim B. Witt Sept. 8, 2010 Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

The following list contains significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2011 (FCIC-25310) issued **SEPTEMBER 2010**:

- A. TC Page 2, sections 8 and 9: Revised section headings and subheadings.
- B. Page 2, subsection 2 B: Inserted definitions and terms for “Allowable Cost,” “First Handler,” and “Harvest.”
- C. Page 5, subsection 4 A (6): Inserted procedures for reducing peach acreage that tracks with Special Provisions.
- D. Page 6, subsection 4 A (6): Inserted procedures for reducing insured peach acreage when such reduction is in excess of 10 percent if specified in the Special Provisions.
- E. Page 9, subsection 4 D (3): Inserted reference to Loss Adjustment Manual (LAM) for controversial appraisal information.
- F. Page 11, subsection 5 C: Revised harvested appraisal instructions.
- G. Page 12, subsection 7 A (3): Revised reference to Privacy Act and Non-discrimination Statements.
- H. Page 13, subsection 7 B: Inserted instructions to complete separate appraisals for acreage damaged by uninsured causes.

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (Continued)

- I. Page 14, subsection 7 C, item 16: Inserted instructions to transfer insured/uninsured appraisals to the Production Worksheet.
- J. Page 15, subsection 7 C, item 22: Inserted instructions to transfer price of damaged peaches to the Production Worksheet.
- K. Page 15, subsection 7 C, item 23: Inserted instructions to transfer price of undamaged peaches to the Production Worksheet.
- L. Page 15, subsection 7 C, item 31: Inserted instructions to transfer % lost to the Production Worksheet.
- M. Page 16 subsection 7 C, item 32, Remarks: Inserted instructions to document tree spacing for appraised acreage in the Remarks section of the appraisal worksheet.
- N. Page 19, subsection 8 A (3): Revised reference to Privacy Act and Non-discrimination Statements.
- O. Page 20, subsection 8 B (7): Inserted reference to the Basic Provisions for determining production to count when insured acreage is harvested after it has been appraised.
- P. Page 20, subsection 8 B (8): Inserted instructions for determining production to count when there are no acceptable harvested production records.
- Q. Page 20, subsection 8 B (9): Inserted instructions to list insurable peach varieties in the Narrative or on a Special Report.
- R. Pages 20 – 34, subsection 8 C: Revised item entry instructions to track with new Production Worksheet format.
- S. Pages 35-36: Inserted new Production Worksheets with peach claim entries.
- T. Page 37: Revised **TABLE A**.
- U. Page 37, **TABLE B**: Inserted information on which appraisal methods are applicable to this table.
- V. Page 39, **TABLE D**: Revised year of set out information to track with updated language in the Crop Insurance Handbook.
- W. Page 45, **EXHIBIT 2**, item 12, Acres in Plot: Inserted reference to procedures on reducing acreage, if applicable.
- X. Throughout the handbook, made syntax and format changes as needed so that this handbook tracks with RMA-approved crop handbook standards formatting.

**PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK
SUMMARY OF CHANGES/CONTROL CHART (Continued)**

Control Chart For: Peach Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-34	35-47	09-2010	FCIC-25310

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1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK FCIC-25010.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date on this crop handbook which is located on the internet at: www.rma.usda.gov/handbooks/25000/index.html. All **Approved Insurance Providers (AIPs)** will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards include crop appraisal methods, claims completion instructions, and form standards that supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slipsheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) It is the AIPs' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

- (1) Terms, abbreviations, and definitions **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to peach loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

CAT	Catastrophic Risk Protection
DSSH	Document and Supplemental Standards Handbook
FOB	Free On Board
FSA	Farm Service Agency
FN	Farm Number
RPAM	Random Path Appraisal Method

(4) Definitions:

Actual Price per Bushel for Fresh Peaches:

Means the average price per bushel of U.S. Extra No. 1 “2-inch” peaches (if not available, the next larger size for which a price is available) determined from applicable prices reported by the Market News Service of the USDA for seven consecutive marketing days, commencing with the day harvest of the variety begins. In the absence of FOB shipping point prices from the Market News Service, the price per bushel of U.S. Extra No. 1 “2-inch” peaches will be the total of the price election and allowable costs for the undamaged peaches (refer to the Special Provisions for county-specific allowable cost information).

Actual Price per Bushel for Processing Peaches:

Means the average price per bushel received from the processor for that applicable variety determined for seven consecutive marketing days, commencing with the day harvest of the variety begins.

Allowable Cost

For peach production that is eligible for quality adjustment, is the value of undamaged peaches in dollars and cents per bushel used to determine the average harvest, packing, and marketing cost as designated in the Special Provisions.

Bearing Tree:

A tree in at least the fourth growing season after set out.

Block:

Trees, vines, or bushes in an orchard, vineyard, bog, of a single or mixed age and density, separated by applicable practice, type, variety, different T-Yield Map Areas (TMA) or other characteristics shown in the actuarial documents.

Bushel:

Fifty pounds of ungraded 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.

Loss in Quality:

When the crop is damaged to the extent that the producer does not receive the average price for U.S. Extra No. 1 peaches.

Marketable:

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

3. **INSURANCE CONTRACT INFORMATION**

The AIP is to determine that the insured has complied with all policy provisions of the insurance contract. Peach Crop Provisions (hereafter referred to as Crop Provisions) which are to be considered in this determination include (but are not limited to):

A. **INSURABILITY**

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Crop Provisions, and Special Provisions for a complete list.

- (1) **Insured Crop.** The crop insured will be all the peaches in the county for which a premium rate is provided by the actuarial documents:
 - (a) In which the insured has a share;
 - (b) That are grown on tree varieties that:
 - 1 Were commercially available when the trees were set out;
 - 2 Are a variety having a chilling hour requirement that is appropriate for the area;
 - 3 Are grown on a rootstock that is adapted to the area;
 - (c) That the crop insured will be any of the types or varieties of peaches that are grown for the production of fresh or processing peaches (except processing peaches excluded in California) on insured acreage and for which a guarantee and premium rate are provided by the actuarial documents;
 - (d) That are grown in an orchard, that if inspected is considered acceptable by the AIP;
 - (e) Has reached at least the fourth growing season after being set out, unless the AIP agrees in writing to insure acreage that has not reached this age but has produced at least 100 bushels of peaches per acre; and
 - (f) Nectarines are insurable as a varietal class of peaches where stated in the Special Provisions.
- (2) **Interplanted Crop.** Peaches interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) **Insurable Causes of Loss.** In addition to the insurable causes of loss in the Crop Provisions, insurance coverage is also provided against:
 - (a) Damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.
 - (b) Damage or loss from wildlife, unless appropriate control measures have not been taken.

- (4) **Uninsurable Causes of Loss.** Insurance coverage is **not** provided against damage or loss of production due to:
- (a) Split pits, regardless of cause; or
 - (b) Inability to market the peaches for any reason other than physical damage from an insurable cause specified in the Crop Provisions. For example, the AIP will not pay any indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE

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

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. Unless limited by the Crop or Special Provisions, a basic unit as defined in the Basic Provisions, may be divided into optional units if for each optional unit all the conditions stated in the applicable provisions are met.

D. QUALITY ADJUSTMENT

- (1) As stated in the Crop Provisions, mature marketable peach production may be reduced as a result of a loss in quality due to an insurable cause of loss.
- (2) Reduce the amount of mature, marketable production to count for such peaches by multiplying such production by the applicable quality adjustment factor as follows:
 - (a) **Fresh Peaches:**
 - 1 Divide the dollar and cents value per bushel of damaged fresh peaches by the actual price in dollars and cents per bushel of undamaged fresh peaches; and,
 - 2 Multiply the result of subsection (2) (a) 1 above by the number of bushels of eligible damaged fresh peaches.
 - (b) **Processing Peaches:**
 - 1 Divide the dollar and cents value per bushel of the damaged processing peaches by the actual price in dollars and cents per bushel of undamaged processing peaches; and,
 - 2 Multiply the result of subsection (2) (b) 1 above by the number of eligible bushels of damaged processing peaches.
- (3) Refer to subsection 2 B, herein, for definitions of and information for determining the price per bushel of fresh and processing peaches for quality adjustment.

4. PEACH APPRAISALS

A. GENERAL INFORMATION

- (1) **General Appraisal Procedures.** Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) **Appraisal Requirements.** Appraise insured peach acreage when production:
 - (a) Is damaged to the extent that such insured acreage will not be harvested, or
 - (b) Will be sold by direct marketing.
- (3) **Appraisal Peach Acreage at not less than the Production Guarantee:**
 - (a) That is abandoned;
 - (b) From which production is sold by direct marketing and the insured does not meet all of the direct marketing requirements contained in the Crop Provisions;
 - (c) That is damaged solely by uninsured causes; or
 - (d) For which the insured fails to provide production records that are acceptable to the AIP.
- (4) **Appraisals by Variety.** Make separate appraisals for each peach variety grown in the orchard, as applicable.
- (5) **Notice of Damage or Loss.** Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
 - (a) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
 - (b) At least 15 days before any production from any unit will be sold by direct marketing, unless the insured has records verifying that the direct market peaches were “weighed and graded” through a packing shed. The insured’s failure to give timely notice that production will be sold by direct marketing will result in an appraised amount of production to count of not less than the production guarantee per acre if such failure results in the inability of the AIP to make the required appraisal.
 - (c) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions, and intends to claim an indemnity on any unit the insured must give notice at least 15 days prior to the beginning of harvest of the damaged variety so that the AIP may inspect the damaged production.

- (d) If the insured fails to meet the requirements listed above and such failure results in the AIP's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.

(5) **Appraisal Dates:**

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

(6) **Acreage Reduction.** In accordance with the applicable Special Provisions, 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. If necessary, visually inspect such insured acreage and compare inspection results with the most recently completed Producer's Pre-Acceptance Worksheet (PAW) and sketch map of insured acreage to confirm such acreage reduction. If the original plant stand was:

- (a) Reduced and such plant stand reduction is in excess of 10 percent, the adjuster must notify the AIP that a revised acreage report may be needed to reduce the number of insured acres. Do not finalize any such claims and do not obtain the insured's signature on claims documents until the AIP determines whether the acreage report must be revised for reduced acreage. If a revised acreage report is required, finalize the claim when the revised acreage report is completed.
- (b) Not reduced or if the plant stand reduction is 10 percent or less, the AIP will not revise the acreage report for reduced acreage. Complete the claim in accordance with the loss adjustment procedures in this handbook.
- (c) Refer to PAR. 80 G of the LAM for additional information for perennial crops.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

- (1) **Sample Tree Criteria.** Determine the number and general location of trees to be used in the representative sample based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;
 - (c) When variable damage causes the crop potential to be significantly different within the same orchard or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately;
 - (d) Percent of each variety in the acreage;
 - (e) Tree age, size, density, and vigor;

- (f) The acreage in the unit from which fruit has 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.
- (2) **Number of Sample Trees.** Select the number (count) of representative sample trees required in **TABLE A**.
 - (3) **RPAM Appraisals.** The RPAM may be used at the discretion of the AIP to appraise peach crop production. Use this method in lieu of appraisal methods contained **in section 5**, herein.

C. ORCHARD APPRAISALS

- (1) **Pre-harvest Appraisals.** Refer to subsection 4 A, herein, for pre-harvest appraisal requirements.
 - (a) The adjuster should arrange to inspect the trees when the peaches have reached harvestable maturity.
 - (b) For seriously damaged (unmarketable) peaches, especially fresh-market peaches that are not marketable through regular channels and there is a possibility that the peaches will be harvested (U-pick or roadside market), do NOT complete the claim until all peaches have been harvested in order to obtain all of the price and production information.
- (2) **Quality Adjustment.**
 - (a) The Crop Provisions provide for quality adjustment of mature marketable peach production (that includes appraised and harvested production) as a result of a loss in quality due to insured cause(s) of loss.
 - (b) Select sample trees as noted in subsection 4 B herein and select sample peaches for quality adjustment as follows:
 - 1 On each sample tree, count all of the marketable peaches that can be used as a food source for humans.
 - 2 From each sample tree, pick a 100-fruit random sample.
 - i. If an individual sample tree selected does not contain at least 100 sample fruit, select sample fruit from adjacent tree(s) in the orchard being appraised that are comparable (in tree age, tree/fruit size, fruit variety, etc.) to the original sample tree selected, explain in the Remarks section of the appraisal worksheet, or
 - ii. When fruit is damaged by insured causes to the extent that all of the trees have less than 100 fruit per tree, use a sufficient number of sample fruit (e.g., 50, 60, 70, etc.) per tree to determine the percent damage. Use the same number of sample fruit from each sample tree in the orchard to ensure consistent quality adjustment determinations. Explain in the Remarks.

- (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).
 - 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 (i.e., the average number of bushels of such fruit per tree times the number of trees in the orchard).
 - 2 **Processing peaches:** Use appraisal information and the harvested random sample fruit to determine the number of bushels of fruit per acre.
 - (d) **If the market is open** (i.e., buyer bids are available), obtain the best available bid based on the random peach sample as follows:
 - 1 If the random sample is unmarketable because it contains damaged peaches, remove ONLY the peaches that are causing the “no bid” situation.
 - 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.
 - 3 If the insured harvests the crop later, the per bushel price received for marketable peaches will supersede this appraisal bid for quality adjustment purposes.
 - (e) **If the market is not open** (i.e., 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:
 - 1 Use the fruit size information in **TABLE B** to calculate the number of bushels per tree and the total number of bushels per acre.
 - 2 If the insured harvests the crop later, compare this production to the appraisal. Do NOT include any peaches that are damaged by UNINSURED causes. The value per bushel of harvested peaches will be used for quality adjustment purposes.
 - (f) Compare the appraisals with the harvested production records when the peaches are harvested.
- (3) **Appraisal Conditions.** The procedures in subsections C (1) and C (2) above are used for completing the claim form when peaches are not harvested, when peaches are harvested, or when peaches are harvested but the amount is less than the appraisal (possibly incomplete record of disposition, etc.).

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

- (1) **When Insured Disagrees with the Appraisal.** If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees unharvested and for inspecting those trees when the peaches are ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

- (2) **Appraisal Considerations.** Neither the type of peach producing operation (e.g., hand basket, packing, etc.) nor economic considerations (e.g., cost of picking and/or packing) are to be considered when establishing appraised production to count.
- (3) **Controversial Appraisals.** If an insured refuses to sign appraisal worksheet(s) refer to the LAM for information on unusual/controversial cases.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisals methods for:

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

B. UNHARVESTED APPRAISAL METHOD

- (1) **General Information.** Calculate the amount of appraised production (i.e., fresh or processing peaches) to count in bushels rounded to tenths using one of the methods below, as applicable.
- (2) **Method 1 - Average Fruit Diameter:** Use this method when fruit size is consistent within the orchard/suborchard being appraised. For each representative sample tree selected, calculate the number of bushels of peaches per tree using the average diameter of fruit and the number of fruit per pound (refer to **TABLE B** herein).
 - (a) Count the number of fruit on each sample tree.
 - (b) From the sample tree, select a minimum of 10 representative sample fruit and measure diameter of each fruit. Determine the average fruit diameter and refer to **TABLE B** for the applicable number of fruit per bushel for such diameter.
 - (c) Divide the total number of fruit in subsection (2) (a) by the number of fruit per bushel to calculate the bushels of fruit per sample tree (see example below).

EXAMPLE:

Sample tree information: Counted 100 fruit on the sample tree. 10 representative sample fruit measured had an average diameter of 2 ¼ inches which equals 215 fruit per bu. (from **TABLE B**).

100 fruit ÷ 215 fruit per bu. = 0.5 bu. of fruit per tree.

Enter 0.5 bu. in item 11 of the appraisal worksheet for the sample tree selected.

- (3) **Method 2 - Average Fruit Weight:** Use this method when fruit size varies within the orchard being appraised. For each representative sample tree selected, calculate the number of bushels of peaches per tree using the average weight per fruit as follows:
- Count the number fruit on each sample tree.
 - Select and weigh 10 representative sample peaches and divide such weight by 10 to calculate the average weight per fruit in pounds rounded to hundredths.
 - Multiply fruit count in subsection (3) (a) by the average weight per fruit in subsection (3) (b) to calculate the average number of pounds, to tenths, of fruit per tree.
 - Divide the average number of pounds of fruit per tree by 50.0 pounds per bushel to calculate the number of bushels of fruit per tree (see example below).

EXAMPLE:

Sample tree information: Counted 125 fruit on the sample tree. Weight of 10 representative sample fruit was 2.3 lbs. Average weight per fruit was 0.23 lbs. (2.3 lbs. ÷ 10 fruit)
 125 fruit x 0.23 lbs. per fruit = 28.8 lbs.
 28.8 lbs. ÷ 50.0 lbs./bu. = 0.6 bu. of fruit on the sample tree. Enter 0.6 bu. in item 11 of the appraisal worksheet for the sample tree selected.

- (4) **Method 3 - Undersize Fruit:** Use this method to count extremely undersize peaches due to severe drought when the average fruit diameter is less than the smallest diameter (i.e., 1 3/4 inches) listed in **TABLE B**. For each sample tree selected, calculate the number of bushels of peaches as follows:
- Harvest and weigh peaches from each sample tree in pounds rounded to tenths.
 - Divide the weight of peaches in subsection (4) (a) above by 50.0 pounds per bushel to calculate the number of bushels per tree (see example below).

EXAMPLE:

Sample tree information: Harvested 18.0 lbs. of undersize peaches.
 18.0 lbs. peaches ÷ 50.0 lbs./bu. = 0.4 bu. Enter 0.4 bu. in item 11 of the appraisal worksheet for the sample tree selected.

- Document the number of bushels of fruit per representative sample tree in part I of the appraisal worksheet.
- Tally the number of bushels of fruit from all sample trees and divide by the number of sample trees to calculate the average number of bushels of fruit per tree.
- Multiply the average number of bushels per tree times the number of trees per acre to calculate the **number of** appraised bushels of peaches per acre.

C. HARVESTED APPRAISAL METHODS

- (1) **Representative Tree Appraisals.** When harvested representative tree appraisals are used, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection when the insured harvests the representative sample trees. During the field inspection, the adjuster will:
 - (a) Select sample peaches for grading/quality adjustment from the harvested samples as described in subsection 4 C,
 - (b) Determine the amount of appraised potential production on each sample tree as described in subsection 7 C, and
 - (c) Document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet.
- (2) **Harvested Acreage Appraisals.** Prior to harvest, estimate the gross amount of potential production on unharvested acreage. After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage. 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. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage; otherwise, use another appraisal method.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

Immature Peach Appraisal Deviation. Refer to **EXHIBIT 2** herein for instructions for using an immature peach appraisal deviation and for completing the appraisal deviation worksheet. Refer to the LAM for instructions on requesting an appraisal deviation.

B. MODIFICATIONS

- (1) Modifications in appraisal methods require AIP authorization (as described in the LAM).
- (2) Fresh Peach Wind and/or Hail Damage Appraisal Modification Guidelines.

The AIP may authorize the use of the following guidelines to determine the percent damage on fresh peaches due to wind and/or hail when there is inadequate price information for determining a quality adjustment factor, or the price per bushel for damaged production appears to be inequitable.

WIND AND/OR HAIL APPRAISAL MODIFICATION INFORMATION

GROUP I: NO LOSS
Aggregate of all hail and/or wind scars no larger than 1/8 inch in diameter. All scars well healed.
GROUP II: 25% LOSS
Aggregate of all hail and/or wind scars more than 1/8 inch in diameter but not more than 1/4 inch in diameter. All scars well healed.
GROUP III: 50% LOSS
Aggregate of all hail and/or wind scars 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 well healed.
GROUP IV: 75% LOSS
Aggregate of all hail and/or wind scars 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 well healed.
GROUP V: 100% LOSS
All damage in excess of above.

- (3) The above guidelines are for use ONLY under the exceptional circumstances described above.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Peach Appraisal Worksheet hereafter referred to as the appraisal worksheet. All of these entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the appraisal worksheet or provided to the insured as a separate document. **These statements are not shown on the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.**
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. 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) when a worksheet entry is not provided.
- (3) Complete separate appraisal worksheets for appraised acreage damaged solely by uninsured causes.
- (4) Complete separate appraisal worksheets for each unit and type (e.g., Fresh or Processing) inspected. Refer to subsection 4 B, herein, for sampling instructions.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection C, herein. Example appraisal worksheets are also provided to illustrate how to complete entries.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of AIP, if not preprinted on the worksheet (company name).

Claim Number: Claim number as assigned by the AIP.

1. **Page ___ of ___:** Page numbers (e. g., "Page 1 of 1," "Page 2 of 2," etc.).

PART 1: FOR DETERMINING REMAINING BUSHELS ON TREES

2. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. **Policy Number:** Insured's assigned policy number.
4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
5. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
6. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks.
7. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., "May 11," etc.).

8. **Field ID:** Orchard/suborchard identification symbol.
9. **Determined Acres:** Orchard/suborchard appraised acres, rounded to tenths.
10. **Variety:** Applicable peach variety name (e.g., “Juneprince,” “Junegold,” etc.).
11. **Bushels Remaining on Trees:** For each representative sample tree, enter the number of bushels of peaches rounded to tenths (refer to subsection 5 B, herein).
12. **Total Bushels:** By line, the total of all item 11 entries, in bushels rounded to tenths.
13. **Total Tree Samples:** By line, the total number of representative sample trees from item 11.
14. **Bushels per Sample:** Item 12 divided by item 13 results in bushels rounded to hundredths.
15. **Trees per Acre:** Number of **bearing** tree per acre as determined by the adjuster.
16. **Appraised Bushels/Acre:** Item 14 multiplied by item 15, results in bushels rounded to tenths.
 - a. For insured cause appraisals: Transfer this entry to item 31, “Appraised Potential” on the Production Worksheet.
 - b. For uninsured cause appraisals: Transfer this entry to column 37, “Unins. Causes” on the Production Worksheet.
17. **Average Market Price:** Enter the applicable price per bushel in dollars and cents as described below. Make no entry for wind and/or hail appraisal modifications.
 - a. **Fresh-market Peaches:**
 - 1 The average price per bushel of U.S. Extra No. 1 “2-inch” peaches (if not available, the next larger size for which a price is available) determined from the applicable prices reported by the Market News Service of the USDA for seven consecutive marketing days, commencing with the day harvest of the variety begins, **or**
 - 2 In the absence of a FOB shipping point price from the Market News Service, the price per bushel of U.S. Extra No. 1 “2-inch” peaches will be the total of the price election and allowable costs for undamaged (fresh) peaches. Refer to the Special Provisions for allowable cost per bushel.
 - b. **Processing Peaches:** The average price per bushel received from the processor for that applicable variety determined for seven consecutive marketing days, commencing with the day harvest of the variety begins.
18. **Fresh/Processing:** Type, as a three-digit code number from the actuarial documents for the type grown by the insured. If no type specified, enter the appropriate three-digit code number from the actuarial documents.

PART 2: USED FOR QUALITY ADJUSTMENT

Make no entries in items 19 through 25 for wind and/or hail appraisal modifications.

19. **Field ID:** Orchard/suborchard identification symbol **from item 8.**
20. **Determined Acres:** Orchard/suborchard appraised acres, to tenths **from item 9.**
21. **Variety:** Applicable variety name (e.g., “Juneprince,” “Junegold,” etc.).
22. **Price of Damaged:** Price in dollars and cents per bushel of damaged peaches (best price available). **Transfer entry to column 32a “Price of Damaged” on the Production Worksheet.**
23. **Price of Undamaged:** Transfer entry from item 17. **Transfer this entry to column 32b “Price of Undamaged” on the Production Worksheet.**
24. **% Factor:** Item 22 divided by item 23 results rounded to three-decimal places.
25. **Fresh/Processing:** Enter type as a three-digit code number exactly as shown on the actuarial documents, for the type grown by the insured. If no type specified, enter appropriate three-digit code number from the actuarial documents.

USE FOR WIND AND/OR HAIL DAMAGED FRESH PEACHES ONLY

Use this section only when authorized by the AIP. Refer to subsection 6 B, herein.

26. **Number of Peaches Sampled:** Total number of fresh peaches sampled (e.g., “100,” “300,” “500,” etc.) that are representative of the severity and number of wind and/or hail damaged fresh peaches on the appraised acreage.
27. **Number:** From the sample peaches in item 26 above, count the number of wind and/or hail damaged peaches qualifying for each percent damage group (i.e., 0%, 25%, 50%, etc.) listed in the wind and/or hail appraisal modification guidelines.
28. By line, item 27 entry multiplied by the applicable percent of damage, results rounded to tenths, (if 0 (zero) enter 0 (zero)).
29. **Total:** Total of all item 28 entries.
30. **Number Sampled:** Total number of samples for item 27 entries.
31. **% Lost:** Item 29 divided by item 30, results rounded to three decimal places. Transfer this entry to **item 35, “Quality Factor”** on the **Production Worksheet** (refer to the example **Production Worksheet**, herein).
32. **Remarks:** List and/or explain:
 - a. **Price per bushel** source (e.g., price election plus allowable cost from Special Provisions, packer, processor, etc.) of the price for any damaged/undamaged peaches used for quality adjustment purposes.

Include the name address of the local area packer or processor, as applicable, that supplied such price.

- b. Date harvest began or is expected to begin for each variety (ies) listed on the appraisal worksheet.
- c. Any pertinent information that pertains to the inspection (e.g., Farm Service Agency Farm Number (FSA FN) or other legal description, as applicable), uninsured causes of damage, reasons for using percent damage calculations in lieu of price per bushel for wind and/or hail damaged peaches, reason(s) for using less than 100 sample fruit per tree for quality adjustment, unit acreage etc.).
- d. Document the tree spacing(s) (e.g., 10 ft. x 15 ft., etc.) for the insured acreage.

The following required entries are not illustrated on the appraisal worksheet example below.

- 33. **Adjuster's Signature, Code #, and Date:** Adjuster's signature, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
- 34. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining the insured's 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.

PEACH APPRAISAL WORKSHEET

(For Illustration Purposes Only)

COMPANY: Any Company

POLICY NO: XXXXXX 1 PAGE 1 OF 1

PART 1 FOR DETERMINING REMAINING BUSHELS ON TREES

2 INSURED'S NAME			3 CONTRACT NUMBER				4 CROP YEAR				5 UNIT NUMBER			6 CAUSE OF DAMAGE			7 DATE OF DAMAGE				
<i>I. M. Insured</i>			<i>XXXXXXXX</i>				<i>YYYY</i>				<i>0001-0001BU</i>			<i>Hail</i>			<i>May 11</i>				
8 FIELD ID	9 DETERMINED ACRES	10 VARIETY	11 BUSHELS REMAINING ON TREES										12 TOTAL BUSHELS	13 TOTAL TREE SAMPLES	14 BUSHELS PER SAMPLE	15 TREES PER ACRE	16 APPRAISED BUSHELS PER ACRE	17 AVERAGE MARKET PRICE	18 FRESH PROCESSED		
			1	2	3	4	5	6	7	8	9	10								÷	=
<i>A-1</i>	<i>10.0</i>	<i>Redhaven</i>	<i>0.6</i>	<i>0.7</i>	<i>0.8</i>	<i>0.7</i>	<i>0.7</i>						<i>3.5</i>	<i>5</i>	<i>0.70</i>	<i>95</i>	<i>66.5</i>	<i>19.25</i>	<i>101</i>		
<i>A-2</i>	<i>15.0</i>	<i>Harvester</i>	<i>0.7</i>	<i>0.9</i>	<i>0.8</i>	<i>0.7</i>	<i>0.5</i>	<i>0.4</i>					<i>4.0</i>	<i>5</i>	<i>0.80</i>	<i>95</i>	<i>76.0</i>	<i>19.25</i>	<i>101</i>		
<i>A-3</i>	<i>12.5</i>	<i>Rubyprince</i>	<i>0.3</i>	<i>0.5</i>	<i>0.5</i>	<i>0.4</i>	<i>0.5</i>	<i>0.3</i>					<i>2.5</i>	<i>5</i>	<i>0.50</i>	<i>95</i>	<i>47.5</i>	<i>19.25</i>	<i>101</i>		

PART 2 USED FOR QUALITY ADJUSTMENT ONLY

19 FIELD ID	20 DETERMINED ACRES	21 VARIETY	22 PRICE OF DAMAGED	23 PRICE OF UNDAMAGED	24 % FACTOR	25 FRESH	USE FOR WIND AND HAIL DAMAGE					
						PROCESSED	26 NUMBER OF PEACHES SAMPLED	27 NUMBER	28			
<i>A-1</i>	<i>10.0</i>	<i>Redhaven</i>	<i>7.81</i>	<i>19.25</i>	<i>0.406</i>	<i>101</i>	_____	_____	x 0% = _____	_____		
							_____	_____	x 25% = _____	_____		
							_____	_____	x 50% = _____	_____		
							_____	_____	x 75% = _____	_____		
							_____	_____	x 100% = _____	_____		
							29 TOTAL	_____	÷ 30 No. Sampled	_____ = 31 % Lost	_____	Factor

32 REMARKS

*Price of damaged "Redhaven" peaches was \$7.81/bu. from Acme Fresh Fruit Co.
 Price for undamaged "Redhaven" peaches was \$19.25/b. from Market News Service.
 FSA FN A-32. Total Unit Acreage 46.0 acres. Tree spacing 15ft. x 15 ft.*

EXAMPLE APPRAISAL USING THE PRICE PER BUSHEL FOR DAMAGED/UNDAMAGED PEACHES FOR QUALITY ADJUSTMENT

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

PEACH APPRAISAL WORKSHEET

(For Illustration Purposes Only)

COMPANY: Any Company

POLICY NO: XXXXXX 1 PAGE 1 OF 1

PART 1 FOR DETERMINING REMAINING BUSHELS ON TREES

2 INSURED'S NAME <i>I. M. Insured</i>			3 CONTRACT NUMBER <i>XXXXXXXX</i>				4 CROP YEAR <i>YYYY</i>				5 UNIT NUMBER <i>0001-0002BU</i>			6 CAUSE OF DAMAGE <i>Hail</i>		7 DATE OF DAMAGE <i>May 14</i>					
8 FIELD ID	9 DETERMINED ACRES	10 VARIETY	11 BUSHELS REMAINING ON TREES										12 TOTAL BUSHELS	13 TOTAL TREE SAMPLES	14 BUSHELS PER SAMPLE	15 TREES PER ACRE	16 APPRAISED BUSHELS PER ACRE	17 AVERAGE MARKET PRICE	18 FRESH PROCESSED		
			1	2	3	4	5	6	7	8	9	10									
<i>B-1</i>	<i>2.5</i>	<i>Juneprince</i>	<i>0.6</i>	<i>0.8</i>	<i>0.5</i>	<i>1.0</i>	<i>0.6</i>							<i>3.5</i>	<i>5</i>	<i>0.70</i>	<i>100</i>	<i>70.0</i>		<i>101</i>	
<i>B-2</i>	<i>2.5</i>	<i>Saturn</i>	<i>0.9</i>	<i>1.0</i>	<i>0.5</i>	<i>0.4</i>	<i>0.6</i>							<i>3.4</i>	<i>5</i>	<i>0.68</i>	<i>110</i>	<i>74.8</i>		<i>101</i>	

PART 2 USED FOR QUALITY ADJUSTMENT ONLY

19 FIELD ID	20 DETERMINED ACRES	21 VARIETY	22 PRICE OF DAMAGED	23 PRICE OF UNDAMAGED	24 % FACTOR	25 FRESH	USE FOR WIND AND HAIL DAMAGE				
						PROCESSED	26 NUMBER OF PEACHES SAMPLED	27 NUMBER	28		
			÷	=			<i>500</i>				
							<i>85</i>	x 0% =	<i>0.0</i>		
							<i>125</i>	x 25% =	<i>31.3</i>		
							<i>135</i>	x 50% =	<i>67.5</i>		
							<i>104</i>	x 75% =	<i>78.0</i>		
							<i>51</i>	x 100% =	<i>51.0</i>		
							<i>227.8</i>	÷ 30 No. Sampled	<i>500</i>	= 31 % Lost	<i>0.456</i>
											Factor

32 REMARKS

No local market price available for hail-damaged "Saturn" variety peaches, used a 500 peach representative sample from appraised acreage to determine percent hail damage. No quality adjustment for "Juneprince" variety peaches. FSA FN A-45. Total Unit Acreage 10.0 acres. Tree spacing 15 ft. x 20 ft.

EXAMPLE APPRAISAL USING THE PERCENT OF WIND AND/OR HAIL DAMAGED FRESH PEACHES FOR QUALITY ADJUSTMENT

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

8. PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. PRODUCTION WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum Production Worksheet requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. **The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.**
- (4) The DSSH requires the following certification statement on the form directly above the insured’s signature block.

I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The Approved 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.

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR PRODUCTION WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections **(including “No Indemnity Due” claims)** on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “PRELIMINARY” apply to preliminary inspections only. Instructions labeled “FINAL” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.
- (7) Refer to section 15 (b) of the Basic Provisions for information on determining production to count from acreage that is harvested after it has been appraised.
- (8) 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.
- (9) List names of insured peach varieties in the Narrative or on a Special Report, as applicable.

C. PRODUCTION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

- 1. **Crop/Code #:** Peaches/034.
- 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, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
- 4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of loss in item 5 below. If no entry in item 5 below MAKE NO ENTRY. 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., May 19). 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.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of the determined insured cause(s) for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of loss is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of loss in the Narrative or on a Special Report. Refer to the illustration in item 6 below.

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. If the claim is denied enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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%.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.

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 percents:

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 percent = 10%.</i>					

7. **Company/Agency:** Name of the AIP and agency servicing the contract.
8. **Name if 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:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Estimated yield per acre, in whole bushels of all non-loss units for the crop at the time of final inspection.

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

PRELIMINARY:

- 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 (“MM/DD/YYYY”) for each notice.
- b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- 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.

FINAL: Transfer the last date in the 1st or 2nd space from first or second set of Production Worksheets to the FINAL space on **the first page of the first set of Production Worksheets** if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., “MM/DD/YYYY”) for the “FINAL” inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or a delayed claim, refer to the LAM.

15. **Companion Policy(s):**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”

- (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
- (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

c. Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

- (1) Rate classes, types, **irrigated practices, or organic practices, as applicable;**
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment 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 a Hail and Fire Exclusion is in effect.

16. Field ID: The orchard identification symbol from the **appraisal worksheet**, sketch map, or **aerial photograph**, as applicable. Refer to the Narrative instructions. In the bottom of the last line entry or in the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

17. 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.

18. Reported Acres: 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**. Refer to the LAM for acreage determination instructions specific to perennial crops.

19. Determined Acres: Refer to the LAM for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths for the orchard or sub-orchard for which consent is given for other use and/or:

- a. Put to other use without consent;
- b. Abandoned;
- c. Damaged by uninsured causes;
- d. For which the insured failed to provide acceptable records of production; or
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

*** **FINAL:** Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated if a determination is impractical. ACCOUNT FOR ALL **PLANTED** ACREAGE IN THE UNIT.

20. **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. **MAKE NO ENTRY.**

22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, **MAKE NO ENTRY.**

23.-25. **MAKE NO ENTRY.**

26. **Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, **MAKE NO ENTRY.**

27. **Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the cropping practice carried out by the insured. If "No Cropping Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice is not specified on the actuarial documents, **MAKE NO ENTRY.**

28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, **MAKE NO ENTRY.**

29. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE **EXPLANATION**

"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 crop provisions.

"H" Harvested.

"UH" Unharvested or put to other use with consent.

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

30. Use of Acreage: Enter the applicable abbreviations as follows:

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc....	Use made of acreage
“WOC”.....	Other use without consent
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested

Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”

GLEANED ACREAGE: Refer to the LAM for information on gleaning.

31. Appraised Potential: Transfer the per acre appraisal, in bushels to tenths, from column 16 on the appraisal worksheet. If there is no potential on UH acreage, enter “0,” (zero). Refer to LAM paragraph 85 procedures for documenting “0” (zero) yield appraisals.

32a. Moisture: Line through column heading and enter “*Price of Damaged.*” Make the following entries in dollars and cents per bushel.

- a. For price per bushel appraisals, Transfer entry from column 22, “Price of Damaged” on the appraisal worksheet.
- b. For wind and/or hail appraisals, MAKE NO ENTRY.

32b. Factor: Line through column heading and enter “*Price of Undamaged.*” Make the following entries in dollars and cents per bushel.

- a. For price per bushel appraisals, Transfer entry from column 23, “Average Market Price” on the appraisal worksheet.

1 Fresh-market Peaches:

- i** The average price per bushel of U.S. Extra No. 1 “2-inch” peaches (if not available, the next larger size for which a price is available) determined from the applicable prices reported by the Market News Service of the USDA for seven consecutive marketing days, commencing with the day harvest of the variety begins, **or**
- ii** In the absence of a FOB shipping point price from the Market News Service, the price per bushel of U.S. Extra No. 1 “2-inch” peaches will be the total of the price election and allowable costs for undamaged (fresh) peaches. Refer to the Special Provisions for allowable cost per bushel.

2 Processing Peaches: The average price per bushel received from the processor for that applicable variety determined for seven consecutive marketing days, commencing with the day harvest of the variety begins.

b. For wind and/or hail appraisals, MAKE NO ENTRY.

33. MAKE NO ENTRY.

34. **Production Pre QA:** Column 19 multiplied by column 31, results in bushels rounded to tenths. For uninsured appraisals, MAKE NO ENTRY.

35. **Quality Factor:** Make the following percent entry as a three-place decimal (e.g., 0.406, etc.). A copy of supporting quality adjustment documents must be included in the insured's claim file. Refer to the LAM for additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements.

a. For appraisals **with** quality adjustment:

(1) For price per bushel appraisals, column 32a divided by column 32b.

(2) For wind and/or hail appraisals, transfer entry from item 31 on the appraisal worksheet. Explain in the Narrative.

b. For appraisals **without** quality adjustment or for uninsured causes appraisals, MAKE NO ENTRY.

36. **Production Post-QA:** Make the following entry in bushels rounded to tenths.

a. For appraisals **with** quality adjustment, column 34 multiplied by column 35.

b. For appraisals **without** quality adjustment, transfer entry from column 34.

37. **Unins. Causes:** Make the following entries in bushels rounded to tenths.

a. Column 19 multiplied by the per acre appraisal for uninsured causes taken from column 16 on the appraisal worksheet or uninsured appraisal from other documentation, as applicable; otherwise, MAKE NO ENTRY. Explain in the Narrative

(1) Hail and Fire exclusion NOT in effect.

(a) Enter NOT LESS than the insured's production guarantee per acre in bushels rounded to tenths, as applicable, 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.

(b) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre results in bushels rounded to tenths as applicable, for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.

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

(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Column 36 plus column 37, results in bushels rounded to tenths.

39. **Total:** Total of all column 19 entries in acres to rounded to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production in the table below. Check all qualifying conditions that apply to the unit's production (refer to the Crop Provisions and Special Provisions).

Qualifying Quality Adjustment Conditions Table

TW (Test Weight)
KD (Total Defects)
Aflatoxin
Vomitoxin
Fumonisin
Garlicky
Dark Roast
Sclerotinia
Ergoty
CoFo (Commercially Objectionable Foreign Material)
Other
None

a. For all qualifying quality adjustment conditions checked, in the Narrative or on a Special Report:

(1) Document the level of each qualifying quality adjustment condition as indicated by approved test results, and the name and location of each testing facility that verifies the presence of the qualifying quality adjustment condition and the date of the test(s); 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 quality adjustment condition).

- b. If “Other” is checked, in addition to the above documentation requirements, document in the Narrative or on a Special Report, a description of the qualifying quality adjustment condition.
- c. Check “None” if none of the production qualifies for quality adjustment.

41. **Do any mycotoxins exceed FDA, State, or other health organization maximum limits: MAKE NO ENTRY.**

42. **Totals:** Separately total of columns 34, 36, 37, and 38, results in bushels rounded to tenths, if there is an entry in the respective columns; otherwise, MAKE NO ENTRY.

NARRATIVE:

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

- a. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- b. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in column “37” for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- f. State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in column “62,” and/or any production not included in column “56” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “No” checked in item “44.”
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- l. Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in column “19” as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. For production that qualifies for quality adjustment, include a copy of all supporting documentation in the insured’s claim file.
 - (1) Explain any “0.000” quality adjustment factor entered in columns “35” or “65.”
 - (2) Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
 - (3) Document all calculations used to determine quality adjustment factors.
 - (4) Refer to the LAM for additional documentation requirements.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information including any data to support any factors used to calculate the production. List insured peach variety(ies) from appraised and harvested acreage on the unit.
- v. Record any trees removed without inspection.

SECTION II – **DETERMINED** HARVESTED PRODUCTION

GENERAL INFORMATION:

- (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 Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “49” through “52.” For fruit otherwise disposed of, indicate the method of disposition.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
 - (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Varying determinations of production (varying value, etc.).
 - (f) Varying practices or types/varieties when a separate approved APH yield exists.
 - (g) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns “47a” through “66” by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns “47a” through “66” for preliminary inspections.

43.

Date Harvest Completed: Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

44. Damage Similar to Other Farms in the Area:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the “Narrative.”

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 LAM.

46. Transfer of Right to Indemnity: Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

47a. Share: RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

47b. Field ID:

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- 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”).
- c. Enter the applicable two-digit code for first crop or second crop.

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. **If no first or second crop is designated, MAKE NO ENTRY.**

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.:** Circle “Bushels.” Gross harvested production in bushels, rounded to tenths from Peach Producer’s Picking Records, pack records, processor records, etc. When pack/processor records document harvested production in boxes, pounds, bins, etc. convert such production to bushels.

57.-60. MAKE NO ENTRY.

61. **Adjusted Production:** Transfer entry from column 56.

62. **Prod. Not to Count:** 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). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”

63. **Production Pre-QA:** Column 61 minus column 62, results in bushels rounded to tenths.

64a. **Value:** Make the following entries in dollars and cents per bushel.

- a. For harvested production with quality adjustment, enter the dollar and cents value per bushel of **damaged peaches** (fresh or processing) due to insurable causes.
- b. For harvested production without quality adjustment, MAKE NO ENTRY.

64b. **Mkt. Price:** Make the following entries in dollars and cents per bushel.

- a. For harvested production with quality adjustment,
 - 1 **Fresh-market Peaches:**
 - i The average price per bushel of U.S. Extra No. 1 “2-inch” peaches (if not available, the next larger size for which a price is available) determined from the applicable prices reported by the Market News Service of the USDA for seven consecutive marketing days, commencing with the day harvest of the variety begins, **or**
 - ii In the absence of a FOB shipping point price from the Market News Service, the price per bushel of U.S. Extra No. 1 “2-inch” peaches will be the total of the price election and allowable costs for undamaged (fresh) peaches. **Refer to the Special Provisions for allowable cost per bushel.**
 - 2 **Processing Peaches:** The average price per bushel received from the processor for that applicable variety determined for seven consecutive marketing days, commencing with the day harvest of the variety begins.
- b. For harvested production **without** quality adjustment, MAKE NO ENTRY.

65. **Quality Factor:** Make the following percent entry as a three-place decimal.
- For harvested peaches **with** quality adjustment, column 64a divided by column 64b.
 - For harvested production **without** quality adjustment, MAKE NO ENTRY.
66. **Production to Count:** Make the following entries in bushels rounded to tenths.
- For harvested production **with** quality adjustment, column 63 multiplied by column 65.
 - For harvested production **without** quality adjustment, transfer entry from column 63.
67. **Total:** Total of all column 63 entries in bushels rounded to tenths. If no entry in column 63, MAKE NO ENTRY.
68. **Section II Total:** Total of column 66 entries, results in bushels rounded to tenths.
69. **Section I Total:** Total of column 38 entries, results in bushels rounded to tenths.
70. **Unit Total:** Item 68 plus item 69, results in bushels rounded to tenths.
71. **Allocated Prod:** Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production. Make the following entries in bushels rounded to tenths allocated to this unit that is included in section I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod:** Make the following entries in bushels rounded to tenths.
- When there is an entry in item 71: Item 70 – item 71.
 - When there are entries in column 37: Item 70 – total of all column 37 entries.
 - When there are entries in column 37 and item 71: Item 70 – item 71 – total of column 37 entries.
 - When there is no entry in item 71 or column 37: Transfer entry from item 70.
- MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **Adjuster's Signature, Code # and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number ONLY. The signature and date will be entered AFTER the absentee insured has signed and returned the Production Worksheet. Final indemnity inspections should be signed on the bottom line.

74. Insured's Signature and Date: Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.

75. Page Numbers:

PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.

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

PRODUCTION WORKSHEET

1. Crop/Code # Peaches/034	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 # XXXXXXXX				11. Crop Year YYYY
10. Policy # XXXXXX				14. Date(s) Notice of Loss MM/DD/YYYY
14. Date(s) Notice of Loss MM/DD/YYYY				1st MM/DD/YYYY
14. Date(s) Notice of Loss MM/DD/YYYY				2nd MM/DD/YYYY
14. Date(s) Notice of Loss MM/DD/YYYY				Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Prelim Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Price of Damaged Factor Price of Undamaged	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
A-1			10.0	1.000		101				002			UH	UH	66.5	7.81 19.25		665.0	0.406	270.0		270.0
A-2			15.0	1.000		101				002			UH	UH	76.0			1,140.0		1,140.0		1,140.0
A-3			12.5	1.000		101				002			UH	UH	47.5			593.8		593.8		593.8
A-4			8.5	1.000		101				002			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 checked="" type="checkbox"/> None <input type="checkbox"/>												42 TOTALS		2,398.8		2,003.8		2,003.8
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) **Orchards A-1 - Redhaven, A-2 - Harvester, A-3 - Rubyprince, and A-4 Juneprince. Price of damaged peaches was \$7.81/bu. from Acme Fresh Fruit Co. Price for undamaged peaches was \$19.25/b. from Market News Service. 85.0 bu. production not to count harvested from block A-5 from uninsured acreage.**

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		Ole & Lena's Peach Farm Pick Records FN A-42							1,380.0					1,380.0	85.0	1,295.0			1,295.0				
67. TOTAL																1,295.0	68. Section II Total		1,295.0				
																69. Section I Total		2,003.8					
																70. Unit Total		3,298.8					
																71. Allocated Prod.							
																72. Total APH Prod.		3,298.8					

EXAMPLE PEACH CLAIM

(For Illustration Purposes Only)

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

PRODUCTION WORKSHEET

1. Crop/Code # Peaches/034	2. Unit # 0001-0002BU	3. Location Description SW1-96N-20W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage May 14	5. Cause(s) of Damage Hail	6. Insured Cause % 100%	12. Additional Units	13. Est. Prod. Per Acre
9. Claim # XXXXXXXX		11. Crop Year YYYY		
10. Policy # XXXXXX		14. Date(s) Notice of Loss MM/DD/YYYY		
14. Date(s) Notice of Loss MM/DD/YYYY		1st	2nd	Final MM/DD/YYYY
15. Companion Policy(s)				

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD							
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Prelim Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acres	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count
B-1			2.5	1.000		101				002			UH	UH	70.0			175.0		175.0		175.0
B-2			2.5	1.000		101				002			UH	UH	74.8			187.0	0.456	85.3		85.3
B-3			5.0	1.000		101				002			H	H								
39. TOTAL			10.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>												42 TOTALS		362.0		260.3		260.3
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) **Varieties by Orchard: B-1 – Juneprince, B-2 – Saturn, and B-3 – Junegold. Orchard B-2 quality adjustment for hail using wind and hail appraisal method. Quality adjustment factor from appraisal worksheet.**

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY						44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS						B. GROSS PRODUCTION						C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	50. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		Acme Fresh Fruit Co. Anytown, State							1,000.5					1,000.5		1,000.5			1,000.5				
67. TOTAL																1,000.5	68. Section II Total		1,000.5				
																69. Section I Total		260.3					
																70. Unit Total		1,260.8					
																71. Allocated Prod.							
																72. Total APH Prod.		1,260.8					

EXAMPLE PEACH CLAIM

(For Illustration Purposes Only)

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

9. REFERENCE MATERIAL

TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - AVERAGE NUMBER OF PEACHES PER POUND AND PER BUSHEL

Average Diameter of Fruit in Inches*	Number of Fruit per Pound	Number of Fruit per Bushel
1¾	7.7	383
2	5.9	293
2¼	4.3	215
2½	3.2	159
2¾	2.5	127
3	2.0	98
3¼	1.64	83
3½	1.38	68

* 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.

Use this table to determine number of fruit per pound for peach appraisals in section 5 and subsection 7 C herein only. Do not use this table to determine the number of fruit per pound for the immature peach appraisal deviation in **EXHIBIT 2**. Determine the number of peaches per pound for the immature peach appraisal deviation as described in **EXHIBIT 2**, subsection B.

TABLE C - NUMBER OF TREES PER ACRE

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

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

TABLE D - INSURABILITY REQUIREMENTS BY YEAR OF SET OUT

The Crop Provisions state that peach acreage is insurable when trees reach the 4th growing season (i.e., 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
2000	2003	2004
2001	2004	2005
2002	2005	2006
2003	2006	2007
2004	2007	2008
2005	2008	2009
2006	2009	2010
2007	2010	2011
2008	2011	2012
2009	2012	2013
2010	2013	2014
2011	2014	2015
2012	2015	2016
2013	2016	2017
2014	2017	2018
2015	2018	2019
2016	2019	2020
2017	2020	2021
2018	2021	2022
2019	2022	2023
2020	2023	2024

EXHIBIT 1

PEACH PRODUCER'S PICKING RECORDS ENTRY AND COMPLETION PROCEDURES

A. FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Peach Producer's Picking Records form (hereafter referred as the form). All of these entry items are "Substantive," (i.e., they are required).
- (2) Form completion instructions. The completion instructions for the required entry items on the form in the following subsections are "Substantive," (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination 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 in this exhibit. **The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.**
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION PROCEDURES

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

C. FORM ENTRIES AND COMPLETION INFORMATION

**Item
No.**

Information Required

1. **Insured's Name:** Name of the insured from the policy confirmation 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.

EXHIBIT 1

6. **Unit No.:** Unit number from the Summary of Coverage after it is verified to be correct.
7. **FSA FSN:** Farm number for the unit as recorded at the county FSA office at the acreage reporting date.
8. **Farm Name or Block No.:** Name or number (e.g., A-1, A-2, etc.) 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 the variety is harvested (MM/DD). Enter the date of the 1st picking on the first line, date of the 2nd picking on the 2nd line, etc.
12. **No. Bushels:** Number of bushels rounded to tenths, harvested from the acreage.
13. **Qual. Adj.:** Insured leaves items 13 thru 15 blank. The adjuster enters “Yes” or “No” indicating if there is any quality adjustment for the applicable picking.
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. **Remarks:** Tally the total amount of harvested production for each applicable variety. **Identify source of market prices used.** Explain any unusual entries.

The following required entries are not illustrated on the form example below.

18. **Insured’s Signature:** Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the form WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc. that may not be readily understood.
19. **Date:** Date of insured’s signature.
20. **Adjuster’s Signature:** Signature of adjuster, 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 form.
21. **Code No.:** Adjuster enters his/her code number.
22. **Date:** Adjuster dates the form.
23. **Page:** Page numbers. (Example: Page 1 of 1, Page 2 of 2, etc.).

EXHIBIT 1

COMPANY NAME
PEACH PRODUCER'S PICKING RECORDS
 (For Illustration Purposes Only)

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

To be completed by insured each harvest date.										OFFICE USE ONLY	
Line No. 5	Unit No. 6	FSA FSN 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	0001-0001BU	A-42	A-4	Juneprince	8.5	MM/DD	315.0				
2	0001-0001BU	A-42	A-4	Juneprince	8.5	MM/DD	510.0				
3	0001-0001BU	A-42	A-4	Juneprince	8.5	MM/DD	470.0				
4		A-42	A-5	Juneprince	5.0	MM/DD	85.0				
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											

17. REMARKS

Juneprince Total = 1,380.0 bu. 85.0 bushels production not to count from block A-5, uninsured acreage.

EXAMPLE PICK RECORDS

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

EXHIBIT 2

IMMATURE PEACH APPRAISAL DEVIATION

A. WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum Immature Peach Appraisal Deviation Worksheet (hereafter referred to as the “worksheet”) requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Non-Discrimination and Privacy Act statements can be found on the RMA website at <http://www.rma.usda.gov/regs/required.html>.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION

- (1) **Authorization.** As stated in the LAM, AIPs must request written authorization from Product Administration and Standards Division (PASD) and/or Risk Management Services Division (RMSD) for using an immature appraisal deviation (refer to the LAM for more detailed information).
- (2) **Deviation Requirements.** Use this deviation to appraise peach acreage when insured producers do not wish to maintain freeze-damage fruit on the trees and want the acreage released (e.g., to pick or drop damaged fruit to the ground to control disease and insects, or remove freeze-damaged trees). Use this appraisal deviation until the peach crop reaches general maturity. For appraisals conducted after general maturity, use the approved appraisal procedures in subsection 5, herein.
- (3) **Worksheet Factors.** Consult peach experts (e.g., Cooperative State Research, Education, and Extension Service (CSREES), peach grower/marketing groups, peach researchers, grower records, etc.) to determine the survival factor and number of fruit per pound in the state/county. Identify source for survival factor and number of fruit per pound in the Remarks.
 - (a) **Survival Factor:** Is the percent of fruit per tree that is expected to reach maturity during a normal crop year in a given county or state.
 - (b) **Average Number of Fruit per Pound:** Is the average number of fresh or processing peaches in 1.0 (one) pound for a given county or state.
- (4) **Appraisal Deviation Production to Count Calculations.**
 - (a) Determine the number of sample trees in accordance with **TABLE A**, herein. Select representative sample trees in accordance with subsection 4 B, herein.

EXHIBIT 2

- (b) Count the number of damaged and undamaged fruit on each sample tree and total. Divide this total by the number of sample trees to determine the average number of fruit per tree.
- (c) Multiply the average number of fruit per tree times the applicable survival factor. Divide this result by the applicable average number of fresh and processing fruit per pound to establish the pounds of fruit per tree.
- (d) Multiply the pounds of fruit per tree by the number of trees per acre to determine the total pounds of fruit per acre. Divide the total pounds of fruit per acre by 50 pounds per bushel to determine the number of bushels of appraised fruit per acre.

EXAMPLE:

Assume there is a total of 425 fruit counted divided by 5 sample trees equals 85 average number of fruit per tree. Multiply 85 fruit per tree by 90 percent survival factor equals 76.5 average number of fruit per tree to count. Divide 76.5 average fruit per tree to count by 4.0 fruit per pound equals 19.1 pounds of fruit to count per tree. Multiply 19.1 pounds of fruit per tree by 100 trees per acre equals 1,910.0 pounds of fruit per acre divided by 50 pounds/bushel equals 38.2 bushels of appraised fruit per acre.

C. IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item
No.**

Information Required

Company: Name of the AIP if not preprinted on the worksheet (Company Name).

Claim Number: Claim number as assigned by the AIP.

PART I: GENERAL INFORMATION

- 1. **Insured's Name:** Name of the 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 has been filed.
- 4. **Unit Number:** Unit number from the Summary of Coverage after it is verified to be correct.
- 5. **Unit Acres:** Unit acreage, to tenths.

EXHIBIT 2

6. **Number of Trees per Acre:** The number of bearing trees per acre.
7. **Cause of Damage:** Insured cause of damage. Refer to the LAM for causes of damage and applicable codes. If an insured cause of damage is coded as “Other,” explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 15).
9. **Crop Type/Name:** Applicable crop type/name (e.g., Fresh Peaches or Processing Peaches).
10. **Appraisal Date:** Appraisal date in MM/DD/YYYY format.

PART II: FRUIT COUNT

11. **Orchard ID:** Field identification symbol.
12. **Acres in Plot:** Number of determined acres in unit/block being appraised, to tenths. Refer to subsection 4 A (6) herein and the Special Provisions for instructions for calculating determined acres.
13. **Fruit Count - Number of Fruit from Each Sample Tree:** Total 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, results rounded to tenths.

PART III: PRODUCTION TO COUNT

17. **Average Fruit/Tree:** Transfer entry from item 16.
18. **Survival Factor:** Enter applicable factor as a two-place decimal (e.g., “0.90,” etc.).
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 (e.g., “4.0,” etc.).
21. **Pounds/Tree:** Item 19 divided by item 20, results in pounds rounded to tenths.
22. **Number of Trees/Acre:** Transfer entry from item 6.
23. **Pounds/Acre:** Item 21 multiplied by item 22, results rounded to whole pounds.

EXHIBIT 2

24. **Pounds/Bushel:** Enter “50.0.”
25. **Appraised Bushels/Acre:** Item 23 divided by item 24, results in bushels rounded to tenths.
26. **Remarks:** Any information that pertains to the inspection (e. g., source of information for survival factor and/or average number fruit per pound, etc.).

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

27. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the appraisal worksheet; otherwise, document the appraisal date in the Narrative of the Production Worksheet.
28. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining the insured’s 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.
29. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

EXHIBIT 2

IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET

(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 XXXXXX	3. Crop Year YYYY	4. Unit Number 0001-0003BU	5. Unit Acres 10.0
6. Number of Trees per Acre 100	7. Cause of Damage Hail	8. Date of Damage May 13	9. Crop Type/Name Fresh Peaches		10. Appraisal Date: MM/DD/YYYY

PART II: FRUIT COUNT

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

PART III: PRODUCTION TO COUNT

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

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

EXAMPLE IMMATURE PEACH APPRAISAL DEVIATION

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