



**United States Department of Agriculture**

Farm and Foreign Agricultural Services  
Risk Management Agency

**BULLETIN NO.: MGR-99-018**

**TO:** All Reinsured Companies  
All Risk Management Field Offices  
All Other Interested Parties

**FROM:** Kenneth D. Ackerman /s/ Ken Ackerman 6-3-99  
Administrator

**SUBJECT:** Immature Peach Appraisal Deviation

**BACKGROUND:**

In Cass, Berrien, and Van Buren counties in Michigan, during the month of January 1999, cold temperatures caused excessive peach fruit and tree damage. Insured producers are requesting early appraisals and release of acreage so that damaged trees can be removed and replaced. Planting replacement trees now will give the trees nearly an entire year to grow which will bring them into production sooner.

In order to appraise immature peaches, an appraisal deviation is needed as the current peach handbook does not contain an immature fruit appraisal method.

**ACTION:**

The purpose of this bulletin is to establish a loss adjustment procedure for appraising immature peaches. This immature appraisal method contained herein is taken from FCIC approved procedure for California stonefruit and has been confirmed appropriate by the Michigan State University Extension Specialist. The immature appraisal deviation in Attachment A is authorized for the 1999 crop year for Cass, Berrien, and Van Buren counties in Michigan. This deviation will be used until the peach crop reaches general maturity.

**DISPOSAL:**

This bulletin will remain in effect until September 30, 1999.



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The Risk Management Agency Administers and Oversees  
All Programs Authorized Under the Federal Crop Insurance Corporation

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ATTACHMENT A

A. Appraised Production to Count.

- (1) Complete a fruit count (Part I of the worksheet) to establish the average number of fruit per tree.
- (2) To determine the production to count, multiply the average fruit per tree times the survival factor. Divide this result by 4.0 pounds for fresh and processing peaches to establish the average pounds of fruit per tree.
- (3) Multiply the average pounds of fruit per tree by the number of trees per acre to determine the total pounds per acre. Divide the pounds of fruit per acre by 50 pounds per bushel to determine the production in bushels per acre.

**Example:** 85 average fruit per tree times 90 percent survival factor equals 76.5 average fruit to count divided by 4.0 fruit per pound equals 19.1 pounds of fruit per tree times 100 trees per acre equals 1910.0 pounds of fruit per acre divided by 50 pounds equals 38.2 bushels of fruit per acre.

B. Immature Peach Appraisal Deviation Worksheet Entries and Completion Information.

**Verify or make the following entries:**

**Item**

**No.      Information Required**

**Company Name:** Name of the company servicing the contract.

**Claim Number:** Claim number as assigned by the insurance provider.

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:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **No. of Acres in Unit:** Unit acreage, to tenths.

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6. **Trees per Acre:** Number of bearing trees per acre.
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as “Other,” explain in the Remarks.
8. **Date(s) of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Crop Type:** Applicable crop name and code number.

**Section I: Fruit Count**

10. **Field ID:** Field identification symbol.
11. **Acres in Plot:** Acres in field or plot, to tenths.
12. **Fruit Count/Number of Fruit from each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree.

**NOTE:** Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.

13. **Total Fruit:** Total number of fruit from all trees in item 12.
14. **Number of Samples:** Number of samples taken from item 12.
15. **Avg. Fruit per Tree:** Item 13 divided by item 14, to tenths.

**Section II: Production to Count**

16. **Avg. Fruit per Tree:** Transfer entry from section I, item 15.
17. **Survival Factor:** MAKE NO ENTRY, “.90” is preprinted on the appraisal worksheet.
18. **Avg. Fruit to Count:** Item 16 times item 17, to tenths.
19. **Fruit per Pound:** 4.0 peaches per pound for fresh and processing peaches in Michigan.

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20. **Pounds per Tree:** Item 18 divided by item 19, to tenths.
21. **No. of Trees per Acre:** Number of trees per acre from item 6.
22. **Pounds per Acre:** Item 20 times item 21, to whole pounds.
23. **Pounds per Bushel:** MAKE NO ENTRY, “50” is pre-printed on the worksheet.
24. **Bushels per Acre:** Item 22 divided by item 23, to tenths.
25. **Remarks:** Any pertinent information that pertains to the inspection.
26. **Adjuster’s Signature and Code Number:** 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
27. **Insured's Signature:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
28. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

ATTACHMENT A

COMPANY:

CLAIM NUMBER:

<b>IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET</b>	1. INSURED'S NAME				2. POLICY NUMBER		3. CROP YEAR	
	4. UNIT NUMBER			5. NO. OF ACRES IN UNIT		6. TREES PER ACRE		
	7. CAUSE OF DAMAGE			8. DATE(S) OF DAMAGE		9. CROP TYPE		

Section I - Fruit Count

FIELD ID 10	ACRES IN PLOT 11	FRUIT COUNT NUMBER OF FRUIT FROM EACH SAMPLE TREE 12										TOTAL FRUIT 13	NUMBER OF SAMPLES 14	AVG. FRUIT PER TREE 15	
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Section II - Production to Count

AVG. FRUIT PER TREE 16	SURVIVAL FACTOR 17	AVG. FRUIT TO COUNT 18	FRUIT PER POUND 19	POUNDS PER TREE 20	NO. OF TREES PER ACRE 21	POUNDS PER ACRE 22	POUNDS PER BUSHELS 23	BUSHELS PER ACRE 24		
	X	.90	=	÷	=	X	=	÷	50	=

25. REMARKS

26. INSURED'S SIGNATURE	DATE
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27. ADJUSTER'S SIGNATURE	CODE NUMBER	DATE
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