



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25310 (11-2022)

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK	NUMBER: FCIC-25310 OPI: Product Management
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: November 16, 2022
SUBJECT: Provides the procedures and instructions for administering the Peach crop insurance program	APPROVED: <i>/s/ John Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Peach crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC-25310 Peach Loss Adjustment Standards Handbook with significant content change. All changes and additions are highlighted. Three asterisks (***) used throughout the handbook indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Subparagraph 1B	Added to comply with External Handbook Standards.
Subparagraph 1C	Added to comply with External Handbook Standards.
Subparagraph 1D	Updated handbook descriptions to comply with External Handbook Standards.
Subparagraph 2D(2)	Updated for standard language concerning Privacy Act and Non-Discrimination statements.
Subparagraph 11A	Removed Subparagraph 11A(6) to align with the Peach CP. The former language addressing the insurability requirement is already listed in Subparagraph 11A(3) .
Subparagraph 11A(5)	Revised the wording to align with the Peach CP. Replaced the phrase “growing season” with “leaf year” and clarified that the minimum age requirement is not waived by a written agreement, but rather, if “otherwise allowed by the SP.”
Paragraph 21	Removed former Paragraph 21 “Notice of Damage.”
Paragraph 21	Added a “General Information” paragraph containing overall administrative information regarding appraisals. This language was in previous issuances of the Peach LASH.
Paragraph 22	Added a paragraph addressing appraisal dates. This language was in previous issuances of the Peach LASH. As a result of this addition, Paragraphs 22 through 33 have been renumbered.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Subparagraph 31A	<p>(1) Step 3: Relocated the reminder to document calculations from the end of the instructions to after the instructions for Step 3.</p> <p>(2) Step 4: Changed the word “tally” to “total.”</p> <p>(3) Step 6: Added procedural language for determining the number of bearing trees per acre.</p>
Subparagraph 31B	<p>(1) Step 4: Relocated the reminder to document calculations from the end of the instructions to after the instructions for Step 4.</p> <p>(2) Step 5: Changed the word “tally” to “total.”</p> <p>(3) Step 6: Added the word “results” after “Step 5.” Deleted the words “number of” before the word “bushels.”</p> <p>(4) Step 7: Added procedural language for determining the number of bearing trees per acre.</p>
Subparagraph 31C	<p>(1) Step 2: Relocated the reminder to document calculations from the end of the instructions to after the instructions for Step 3.</p> <p>(2) Step 3: Changed the word “tally” to “total.”</p> <p>(3) Step 5: Added procedural language for determining the number of bearing trees per acre.</p>
Subparagraph 32B	<p>(1) Step 1: Added the words “by performing a preliminary appraisal.”</p> <p>(2) Step 3: Added procedural language to address situations in which the unharvested potential production is not comparable to the harvested production.</p> <p>(3) Step 4: Changed the word “Exception” to “Important.”</p>
Subparagraph 33A(4)	<p>(1) Step 3: Changed the word “tally” to “total.”</p> <p>(2) Step 4: Revised the wording for clarity.</p> <p>(3) Step 7: Changed the word “multiplied” to “multiply.”</p>
Subparagraph 33B(3)	<p>(1) Changed the word “tally” to “total.”</p> <p>(2) Changed the word “worksheets” to “worksheet.”</p>
Exhibit 1	Added the acronyms, AD, FAD, OPI, PAIR, PW, and SRA.
Exhibit 3, Item 12	Added the words “as determined by the method in Paragraph 31 .”
Exhibit 3, Item 16	Added a reference for determining the total number of bearing trees per acre.
Exhibit 3, Item 18	Added language for consistency with Exhibit 4, Item 26 .
Exhibit 3, Item 19	Added language for consistency with the procedure provided for Exhibit 4, Item 27(1) .
Exhibit 3, Item 20	Revised the element standard and the example for clarity.

SUMMARY OF CHANGES (CONTINUED)

Reference	Description of Change
Exhibit 3, Item 23	<p>(1) Revised the name of the element from “% Lost” to “% Lost Factor” to align with Exhibit 4 and the wording on the example worksheets in Exhibit 3.</p> <p>(2) Revised the element standard, including the calculation and accompanying example, for clarity.</p>
Exhibit 3, Item 24	Added new standards for the “Remarks” element.
Exhibit 3, Appraisal Worksheet Example #1	<p>Average Fruit Diameter Method Example:</p> <p>Made necessary formatting changes to items 20, 21, 22, and 23 for clarity.</p>
Exhibit 3, Appraisal Worksheet Example #2	<p>Wind-Hail Damage Appraisal Modification Example:</p> <p>(1) Made necessary formatting changes to items 19, 20, 21, 22, and 23 for clarity.</p> <p>(2) Corrected the entries for items 21 and 23.</p>
Exhibit 4, Item 6	Added a reference for determining the total number of bearing trees per acre.
Exhibit 4, Item 30	Revised the description of the calculation performed while deriving the “% Lost Factor” for clarity. Added a new example.
Exhibit 4, Item 31	Added “appraisal date” to the element standard for “Remarks.”
Exhibit 4, Example	Quality Factor Calculations Example: Made necessary corrections.
Exhibit 5, Item 16	Added the words “appraisal worksheet” to the standard for the Field ID element of the PW.
Exhibit 5, Item 30	Added use code “DMWO” to use of acreage codes.
Exhibit 5, Item 36	Changed the word “tons” to “bushels.”
Exhibit 5, Item 39	Revised the element standard for clarity.
Exhibit 5, Item 61	Added the procedure for item 61 (Adjusted Production). This element was inadvertently removed in a previous issuance.
Exhibit 5, Item 69	Revised the element standard for clarity.
Exhibit 5, Example	Revised the Production Worksheet example to include codes for Class, Sub-Class, Intended Use, Irrigated Practice, Cropping Practice, and Organic Practice per the procedures in Exhibit 4.

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-4	1-2	1-22	23-61	11-2022	FCIC-25310

FILING INSTRUCTIONS:

This handbook replaces FCIC-25310, Peach Loss Adjustment Standards Handbook, dated November 27, 2020. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

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

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.

1 General Information (Continued)

D. Related Handbooks (Continued)

Handbook	Relation/Purpose
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

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

E. CAT Coverage

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

2 AIP Responsibilities

A. Utilization of Standards

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

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

- (1) The entry items in [Exhibit 3](#), [Exhibit 4](#), [Exhibit 5](#), and [Exhibit 6](#) are the minimum requirements for the Peach Appraisal Worksheet, Appraisal Deviation/Modification Worksheet, Claim Form (hereafter referred to as “Production Worksheet”), and Peach Picker’s Record. All entry items are “Substantive” (they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in the [exhibits](#). See the DSSH for [statement requirements](#).
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured’s signature block immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, and so forth). [The current DSSH can be found on the RMA website at www.rma.usda.gov](#).

3-10 (Reserved)

PART 2: POLICY INFORMATION

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

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, CP, and SP for a complete list.

A. Insured Crop

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

- (1) In which the insured has a share;
- (2) That are grown on tree varieties that:
 - (a) were commercially available when the trees were set out;
 - (b) are a variety having a chilling hour requirement that is appropriate for the area; and
 - (c) are grown on a rootstock that is adapted to the area.
- (3) That the crop insured will be any varieties of peaches that are grown for the production of fresh or processing peaches;
- (4) That are grown in an orchard, that if inspected, is considered acceptable by the AIP; and
- (5) That are grown on trees that have reached at least the fourth leaf year, unless otherwise allowed by the SP.

B. Interplanted Crops

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

12 Unit Division

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

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

13 Causes of Loss

A. Insurable Causes of Loss or Damage

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

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

B. Uninsurable Causes of Loss or Damage

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

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

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

14-20 (Reserved)

PART 3: APPRAISALS

Section 1: General Information

21 General Information

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

22 Appraisal Dates

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

23 Acreage Reduction

- (1) As stated in the SP, determine if the original plant stand has been reduced in excess of 10 percent prior to the acreage reporting date for the current crop year.
 - (a) If the original plant stand was reduced and such plant stand reduction is in excess of 10 percent, then the adjuster shall:
 - (i) notify the AIP that a revised acreage report may be needed to reduce the number of insured acres;

23 Acreage Reduction (Continued)

- (ii) not finalize any such claims and do not obtain the insured's signature on claims documents until the AIP determines whether the acreage report needs to be revised for reduced acreage; and
 - (iii) if a revised acreage report is required, finalize the claim when the revised acreage report is completed.
- (b) If the original plant stand was not reduced or, if the plant stand reduction is 10 percent or less:
 - (i) the AIP shall not revise the acreage report for reduced acreage; and
 - (ii) the adjuster shall complete the claim in accordance with the loss adjustment procedures in this handbook.
- (2) If necessary, visually inspect such insured acreage and compare inspection results with the most recently completed PAW and sketch map of insured acreage to confirm such acreage reduction.

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

24 Handling Appraisal Discrepancies

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

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

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

25 Selecting Representative Sample Trees

- (1) Take not less than the minimum number (count) of representative samples required in [Exhibit 10](#).
- (2) Select representative sample trees based on:
 - (a) total acreage and number of trees;
 - (b) extent of variation in the amount of production or damage within the orchard/suborchard and location of fruit on the tree;

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

Section 2: Quality Adjustment

26 General Information

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

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

Follow the steps below to select sample fruit for QA:

Step 1: Select representative sample trees.

Reminder: Refer to [Paragraph 25](#) for information on selecting representative sample trees.

- Step 2:
- (a) On each sample tree, select a 100-fruit representative sample of all the marketable peaches that can be used as a food source for humans.
 - (b) If an individual sample tree selected does not contain at least 100 sample fruit:
 - (i) select sample fruit from adjacent tree(s) in the orchard being appraised that are comparable (in tree age, tree/fruit size, productivity, fruit variety) to the original sample tree selected, explain in the Remarks section of the appraisal worksheet; or
 - (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) a sufficient number of sample fruit per tree to determine the percent damage; and
 - (B) the same number of sample fruit from each sample tree in the orchard to ensure consistent QA determinations.

Example: 70 fruit per tree, 60 fruit per tree, 50 fruit per tree, etc. Explain in the Remarks.

- Step 3:
- (a) Select a representative sample of fruit from the 100-fruit sample.
 - (b) Take such representative sample to a processor/packer for a price quote in dollars and cents per bushel for such peaches. Identify such processor/packer in the Narrative of the PW.

- (c) For appraisal and “price bid” purposes, do not include any peaches that are unmarketable **due to** of uninsured damage (these must be calculated and added to the production to count).
 - (i) **Fresh peaches:** Sort out the peaches in the sample that are marketable as fresh peaches under local market conditions. Calculate the total fresh-market quality production in the orchard by multiplying the average number of bushels of such fruit per tree times the number of trees in the orchard.
 - (ii) **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 (buyer bids are available), obtain the best available bid based on the random peach sample as follows:
 - (i) If the random sample is unmarketable because it contains damaged peaches, remove only the peaches that are causing the “no bid” situation.
 - (ii) Use a Special Report form to document the efforts made to obtain buyer bids and the number of damaged peaches removed from the sample.
 - (iii) If the insured harvests the crop later, the per bushel price received for marketable peaches will supersede this appraisal bid for QA purposes.
- (e) If the market is not open (buyer bids are not available), sort out the peaches from each sample tree that would be marketable as fresh or processing peaches under local market conditions as follows:
 - (i) Use the fruit size information in [Exhibit 7](#) to calculate the number of bushels per tree and the total number of bushels per acre.
 - (ii) If the insured harvests the crop later, compare this production to the appraisal. Do not include any peaches that are damaged by uninsured causes. The value per bushel of harvested peaches will be used for QA purposes.
- (f) Compare the appraisals with the harvested production records when the peaches are harvested.

Reminder: These procedures are used for completing the PW when peaches are not harvested, when peaches are harvested, or when peaches are harvested but the amount is less than the appraisal (possibly incomplete record of disposition, and so forth).

28 Fresh Peach Quality Adjustment

Follow the steps below to calculate the QA factor for fresh peaches.

- Step 1: Obtain a dollar and cents price per bushel for the representative sample of damaged fresh peach production.
- Step 2: Result of step 1 minus the post-production cost per bushel for fresh peaches from the SP.
- Step 3: Divide result of step 2 by the dollars and cents price election per bushel for the variety of fresh peaches, results not to exceed 1.000.

Important: Use the “Established Price” from the **AD** as the price election for buy up and CAT insureds.

- Step 4: Multiply the result of step 3 by the number of bushels of the eligible damaged fresh peaches.

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

29 Processing Peach Quality Adjustment

Follow the steps below to calculate the QA factor for processing peaches.

- Step 1: Obtain a dollar and cents price per bushel for the representative sample of damaged processing peach production.
- Step 2: Result of step 1 minus the post-production cost per bushel for processing peaches from the SP.
- Step 3: Divide the result of step 2 by the dollars and cents price election per bushel for the variety of processing peaches, results not to exceed 1.000.

Important: Use the “Established Price” from the **AD** as the price election for buy up and CAT insureds.

- Step 4: Multiply the result of step 3 by the number of bushels of the eligible damaged processing peaches.

Reminder: For processing peach production that is eligible for QA, enter the price of damaged peaches, price of undamaged peaches, and QA factors in the applicable entries on the PW. Refer to the worksheet item entry instructions in [Exhibit 3](#).

Section 3: Appraisal Methods

30 General Information

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

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

- (2) Calculate the amount of appraised fresh or processing production to count in bushels, rounded to tenths, on the Peach Appraisal Worksheet, hereafter referred to as the appraisal worksheet.
- (3) Use only one method (average fruit diameter, average fruit weight, or undersize fruit) to determine the potential peach production on appraised acreage.
- (4) Refer to [Exhibit 10](#) for the required number of representative sample trees.

31 Unharvested Appraisal Methods

A. Average Fruit Diameter

Calculate the per-acre appraisal as follows:

Step 1: On each sample tree, count all of the fruit that can be expected to mature.

Important: Do not count fruit on a single branch then multiply by the number of branches.

Step 2: (a) On each sample tree, select a minimum of 10 mature representative sample fruit.

(b) Use a caliper device to measure the diameter in inches of each fruit:

(i) total all such measurements;

(ii) divide by 10 to calculate the average fruit diameter for such sample; and

(iii) use the fruit diameter information in [Exhibit 7](#) to determine the number of fruit per bushel based on average fruit diameter.

A. Average Fruit Diameter (Continued)

Step 3: (a) Step 1 divided by step 2(b)(iii) to calculate the bushels of fruit per sample tree rounded to hundredths.

Example: Counted 125 fruit on sample tree, 10 representative sample fruit average measured diameter is 2¼ inches which equals 176 fruit per bu.

125 fruit ÷ 176 fruit per bu. = 0.71 bu. of fruit per tree

(Enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet).

(b) Repeat steps 1 through 3(a) for each sample tree.

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

Step 4: **Total** the number of bushels of fruit from all sample trees.

Step 5: Step 4 results divided by the number of sample trees to calculate average bushels, rounded to hundredths, of fruit per tree.

Step 6: Determine the number of bearing trees per acre.

Important: Refer to [Paragraph 23](#) and the insured’s current PAW and/or PAIR while determining the number of bearing trees.

Step 7: Step 5 results multiplied by step 6 to calculate the per-acre appraisal in bushels, rounded to tenths (enter this amount in item 17, “Appraised Bushels per Acre” on the appraisal worksheet).

B. Average Fruit Weight

Calculate the per-acre appraisal as follows:

Step 1: On each sample tree, count all of the fruit that can be expected to mature.

Important: Do not count fruit on a single branch then multiply by the number of branches.

Step 2: (a) On each sample tree, select a minimum of 10 mature representative sample fruit.

(b) Total weight of all ten peaches and divide by 10 to calculate the average peach weight in pounds rounded to hundredths.

B. Average Fruit Weight (Continued)

Step 3: Step 1 multiplied by step 2(b) to calculate average pounds of mature peaches per tree rounded to hundredths.

Step 4: (a) Step 3 results divided by 50.0 lbs./bu. of fruit per tree, rounded to hundredths.

Example: Counted 125 fruit on the sample tree.
10 representative sample fruit weigh 2.70 lbs.

Average weight per fruit is 0.27 lbs. (2.70 lbs. ÷ 10 fruit).

125 fruit × 0.27 lbs. per fruit = 33.75 lbs.

33.75 lbs. ÷ 50.0 lbs./bu. = 0.68 bu. of fruit on sample tree
(enter this amount in item 12, “Bushels Remaining on Trees” on the appraisal worksheet).

(b) Repeat steps 1 through 4(a) for each sample tree.

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

Step 5: **Total** the number of bushels of fruit from all sample trees.

Step 6: Step 5 **results** divided by the number of sample trees to calculate average bushels, rounded to hundredths, of fruit per tree.

Step 7: Determine the number of bearing trees per acre.

Important: Refer to [Paragraph 23](#) and the insured’s current PAW, PAIR, and/or addendum worksheet while determining the number of bearing trees.

Step 8: Step 6 results multiplied by step 7 to calculate the per-acre appraisal in bushels, rounded to tenths (enter this amount in item 17, “Appraised Bushels per Acre” on the appraisal worksheet).

C. Undersize Fruit

Calculate the per-acre appraisal as follows:

Step 1: On each sample tree, harvest and weigh all fruit in pounds rounded to hundredths.

31 Unharvested Appraisal Methods (Continued)

C. Undersize Fruit (Continued)

Step 2: (a) Step 1 divided by 50.0 lbs./bu. to calculate bushels of fruit per sample tree rounded to hundredths.

Example: Harvested 18.00 lbs. of undersize peaches ÷ 50.0 lbs./bu. = 0.36 bu. (enter in item 12, "Bushels Remaining on Trees" on the appraisal worksheet).

(b) Repeat steps 1 through 2(a) for each sample tree.

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

Step 3: **Total** the number of bushels of fruit from all sample trees.

Step 4: Step 3 divided by number of sample trees to calculate the average bushels of fruit per tree.

Step 5: Determine the number of bearing trees per acre.

Important: Refer to [Paragraph 23](#) and the insured's current PAW, PAIR, and/or addendum worksheet while determining the number of bearing trees.

Step 6: Step 4 multiplied by step 5 to calculate the per-acre appraisal in bushels, rounded to tenths (enter this amount in item 17, "Appraised Bushels per Acre" on the appraisal worksheet).

32 Harvested Appraisal Methods

A. Representative Tree Appraisals

Step 1: The adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard.

Step 2: The adjuster shall make arrangements to be present when the insured harvests the representative sample trees.

A. Representative Tree Appraisals (Continued)

Step 3: During the field inspection, the adjuster shall:

- (a) select sample peaches for grading/QA from the harvested samples as described in [Paragraph 28](#) or [Paragraph 29](#), as applicable;
- (b) determine the amount of appraised potential production on each sample tree as described in [Paragraph 31](#); and
- (c) document the amount of potential appraised production on the appraisal worksheet.

Important: Document any applicable QA information on the PW or Special Report, as applicable.

B. Harvested Acreage Appraisals

Step 1: Prior to harvest, estimate the gross amount of potential production on unharvested acreage [by performing a preliminary appraisal](#).

Step 2: After harvest, compare the estimated gross potential production for unharvested acreage to the actual gross production from harvested acreage.

Step 3: (a) 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.

[\(b\) If the unharvested potential production is not comparable to the harvested production, refer to the BP.](#)

Step 4: Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage and there is no QA.

Important: When such appraised acreage is eligible for QA, do not use the harvested acreage appraisal method, use representative tree appraisal method above.

33 Appraisal Deviations and Modifications

A. Immature Peach Appraisal Deviation

(1) Authorization

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

A. Immature Peach Appraisal Deviation (Continued)

(2) Deviation Requirements

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

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

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

Important: For appraisals conducted after general maturity, use the approved appraisal procedures in [Paragraph 31](#) and [Paragraph 32](#).

(3) Worksheet Factors

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

(4) Appraisal Deviation Calculations

(a) Refer to the [Exhibit 4](#) for an example Peach Appraisal Deviation/Modification Worksheet.

(b) Calculate the per-acre appraisal for fresh or processing peaches as follows:

- Step 1: Determine the number of sample trees in accordance with [Exhibit 10](#).
- Step 2: Select representative sample trees in accordance with [Paragraph 25](#).
- Step 3: Count all damaged and undamaged fruit on each sample tree. **Total** fruit counts from all sample trees.
- Step 4: **Divide the total number of fruit (from step 3) by the number of sample trees to calculate the average number of fruit per tree.**

A. Immature Peach Appraisal Deviation (Continued)

(4) Appraisal Deviation Calculations (Continued)

Step 5: Multiply the average number of fruit per tree by the “Survival Factor” to calculate the average number of fruit to count.

Reminder: Obtain such factor from peach experts, CES, peach grower/marketing groups, peach researchers, or grower records. Identify source for such information in the Remarks section of the worksheet.

Step 6: Divide the average number of fruit to count by the average number of fruit per pound to calculate pounds of fruit per tree.

Reminder: Obtain such average fruit per pound from peach experts, CES, peach grower/marketing groups, peach researchers, or grower records. Identify source for such information in the remarks section of the worksheet.

Step 7: **Multiply** the pounds of fruit per tree by the number of trees per acre to calculate the total pounds of fruit per acre.

Step 8: Divide the total pounds of fruit per acre by 50 pounds per bushel to calculate the number of bushels of fruit per acre.

Example: Adjuster counted 425 fruit on 5 sample trees.

$$425 \div 5 = 85 \text{ average number of fruit per tree}$$

$$85 \text{ fruit per tree} \times 0.90 \text{ (survival factor)} = 76.5 \text{ average fruit/tree to count}$$

$$76.5 \div 4.0 \text{ fruit/lb.} = 19.1 \text{ lbs. of fruit/tree}$$

$$19.1 \text{ lbs. fruit/tree} \times 100 \text{ trees/acre} = 1,910.0 \text{ lbs. fruit/acre}$$

$$1,910.00 \text{ lbs.} \div 50 \text{ lbs./bu.} = 38.2 \text{ bu. of appraised fruit/acre}$$

B. Fresh Peach Wind or Hail Damage Appraisal Modification

(1) Authorization

Refer to the LAM for instructions on using appraisal modifications.

(2) Modification Requirements

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

(3) Modification Calculations

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

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

- (c) **Total** the number of sample peaches in each group and enter results on the appraisal worksheet.
- (d) Calculate the QA factor rounded to three-decimal places.

Reminder: Refer to the instructions in [Exhibit 3](#) and [Exhibit 4](#) for calculating the QA factor.

Section 4: Appraisal Worksheet

34 General Information for Appraisal Worksheet Entries and Completion Procedures

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

35-40 (Reserved)

PART 4: PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) on a unit.
- (2) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (3) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed:
 - (a) if a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line; and
 - (b) the adjuster and the insured shall initial any line deletions.
- (4) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.
- (5) In the absence of acceptable records of disposition of harvested peaches, the disposition and amount of production to count for the unit will be the guarantee on the unit.
- (6) List names of insured peach varieties in the Narrative or on a Special Report, as applicable.
- (7) Refer to the LAM for instructions regarding:
 - (a) acreage report errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage), and cases involving uninsured COLs, unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM); and
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (8) If the AIP determines the claim is to be denied, refer to the LAM for PW completion instructions.
- (9) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster shall contact the AIP.
- (10) Standard PW items are numbered consecutively in [Exhibit 5](#).

42-50 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

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

Bearing Tree: A tree in at least the fourth (4th) growing season after set out.

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

Bushel: 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.

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

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

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

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 34](#).

PART I: GENERAL INFORMATION

Element/Item Number	Standard
Company	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Cause(s) of Damage	Name of the insured COL for this crop as listed in the LAM. Refer to the BP and CP for information pertaining to insured and uninsured COLs. If an insured COL is listed as “Other,” explain in the Remarks. Important: If it is evident that no indemnity is due, enter “None.”
6. Date of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date in MM/DD/YYYY format where applicable, as in the case of hail damage.
7. Appraisal Date	Appraisal date in MM/DD/YYYY format.
8. Unit Acres	Unit acreage, for the unit listed in item 4, rounded to tenths.

PART 2: APPRAISAL INFORMATION

Element/Item Number	Standard
9. Orchard ID	Block/orchard/suborchard identification symbol.
10. Appraised Acres	Block/orchard/suborchard appraised acres, rounded to tenths.
11. Variety/Type	Applicable peach variety name and type code. Example: Flavorich/107, Hamlet/107, and so forth.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
12. Bushels Remaining on Trees	<p>For each representative sample tree, enter the number of bushels of mature peaches, as determined by the method in Paragraph 31, rounded to hundredths.</p> <p>Important: As applicable, use the average fruit diameter, average fruit weight, or undersized fruit method for determining the bushels of mature fruit remaining on the sample tree. Explain in the Remarks or on a Special Report. Use only one fruit count method to determine number of fruit per tree for acreage being appraised.</p>
13. Total Bushels	By line, the sum of all item 12 entries, in bushels, to hundredths.
14. Total Number of Sample Trees	By line, the total number of representative sample trees from item 12.
15. Bushels per Sample	Item 13 divided by item 14, results in bushels, rounded to hundredths.
16. Trees per Acre	<p>Number of bearing trees per acre, as determined by the adjuster.</p> <p>Important: Refer to Paragraph 23 and the insured’s current PAW, PAIR, and/or addendum worksheet while determining the number of bearing trees.</p>
17. Appraised Bushels per Acre	<p>Item 15 multiplied by item 16, results in bushels, rounded to tenths.</p> <p>For insured cause appraisals: Transfer this entry to item 31 (Appraised Potential) on the PW.</p> <p>For uninsured cause appraisals: Refer to PW column 37 (Unins. Causes) instructions, herein.</p>

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

Use this section only when authorized by the AIP. Refer to [Subparagraph 33B](#) for additional information.

Element/Item Number	Standard
18. Number of Peaches Sampled	<p>For fresh peach acreage appraised for such wind-hail appraisal modification:</p> <p>(1) Select representative sample trees in accordance with Exhibit 10.</p> <p>(2) Total number of fresh peaches sampled that are representative of the severity and number of wind and/or hail damaged fresh peaches on the appraised acreage.</p> <p>Example: “100,” “300,” “500,” and so forth.</p>
19. Number	From the sampled peaches in item 18 above, split out the number of peaches sampled into groups by percent damage (0%, 25%, 50%, 75%, and 100%) using the information in Subparagraph 33B(3) .

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
20.	<p>By line, separately multiply the number of fruit in each group (from item 19) by the percent damage, results rounded to hundredths. If 0 (zero), enter "0.00."</p> <p>Example: 85 fruit with 0% damage, $85 \times 0.00 = 0.00$ 125 fruit with 25% damage, $125 \times 0.25 = 31.25$ 135 fruit with 50% damage, $135 \times 0.50 = 67.50$ 104 fruit with 75% damage, $104 \times 0.75 = 78.00$ 51 fruit with 100% damage = $51 \times 1.00 = 51.00$</p>
21. Total	<p>Total the number of fruit from all item 20 calculations, result in hundredths.</p> <p>Example: $0.00 + 31.25 + 67.50 + 78.00 + 51.00 = 227.75$</p>
22. Number Sampled	<p>Transfer entry from item 18.</p>
23. % Lost Factor	<p>(1) The result of subtracting item 21 divided by item 22 from 1.000, result rounded to three decimal places.</p> <p>Example: $1.000 - (227.75 \div 500) = 0.544$</p> <p>(2) Transfer entry to item 35, "Quality Factor" on the PW.</p>
24. Remarks	<p>(1) List and/or explain date harvest began or is expected to begin for variety(ies) listed on the appraisal worksheet.</p> <p>(2) Any pertinent information that pertains to the inspection as follows:</p> <ul style="list-style-type: none"> (a) list uninsured cause(s) of damage; (b) reason(s) for using percent damage calculations in lieu of price per bushel for wind and/or hail damaged peaches; (c) reason(s) for using less than 100 sample fruit per tree for QA, unit acreage; (d) legal description; Example: FSA FN, Section, Township, Range. (e) tree spacing on inspected acreage; (f) fruit count method used; (g) "Bushel Remaining on Tree" calculations; (h) varieties eligible for QA; or (i) appraisal date.

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

Company: **Any Company**

Claim Number: **XXXXXXX**

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

PART II: APPRAISAL INFORMATION															
Orchard ID	Appraised Acres	Variety/Type	Bushels Remaining on Trees								Total Bushels	Total Number of Sample Trees	Bushels per Sample (13 ÷ 14)	Trees per Acre	Appraised Bushels per Acre (15 × 16)
			9.	10.	11.	12.	13.	14.	15.	16.					
A-1	10.0	Flavorich/107	.60	.70	.80	.70	.70				3.50	5	0.70	95	66.5
A-2	15.0	Hamlet/107	.70	.90	.80	.70	.50	.40			4.00	6	0.67	95	63.7
A-3	12.5	Rubyprince/107	.30	.50	.50	.40	.50	.30			2.50	6	0.42	95	39.9

PART III WIND - HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION	
<p>18. Number of Peaches Sampled: _____ 20</p> <p>19. Number _____ × 0% = _____</p> <p>Number _____ × 25% = _____</p> <p>Number _____ × 50% = _____</p> <p>Number _____ × 75% = _____</p> <p>Number _____ × 100% = _____</p> <p>21. Total: _____</p> <p>22. No. Sampled (From item 18): _____</p> <p>23. % Lost Factor (1,000 – (21 ÷ 22)): _____</p>	<p>24. Remarks: <i>FSA FN A-32, tree spacing 17' x 27', Flavorich variety eligible for QA.</i></p> <p><i>Orchard A-1 Sample Tree Calculations: Used average fruit diameter method</i></p> <hr/> <p align="center"><i>Sample 1: Avg. dia. 2½" = 120 fruit/bu. Counted 72 fruit/tree ÷ 120 fruit/bu. = 0.60 bu./tree</i></p> <hr/> <p align="center"><i>Sample 2: Avg. dia. 3" = 100 fruit/bu. Counted 70 fruit/tree ÷ 100 fruit/bu. = 0.70 bu./tree</i></p> <hr/> <p align="center"><i>Sample 3: Avg. dia. 2½" = 120 fruit/bu. Counted 96 fruit/tree ÷ 120 fruit/bu. = 0.80 bu./tree</i></p> <hr/> <p align="center"><i>Sample 4: Avg. dia. 2½" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i></p> <hr/> <p align="center"><i>Sample 5: Avg. dia. 2½" = 140 fruit/bu. Counted 98 fruit/tree ÷ 140 fruit/bu. = 0.70 bu./tree</i></p> <hr/> <p><i>See Special Report for Orchard A-2 and A-3 sample tree calculations.</i></p>

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

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

Company: **Any Company**

Claim Number: **XXXXXXXX**

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

PART II: APPRAISAL INFORMATION														
Orchard ID	Appraised Acres	Variety/Type	Bushels Remaining on Trees							Total Bushels	Total Number of Sample Trees	Bushels per Sample (13 ÷ 14)	Trees per Acre	Appraised Bushels per Acre (15 × 16)
			9.	10.	11.	12.	13.	14.	15.					
B-1	2.5	Juneprince/108	.60	.80	.50	1.00	.60			3.50	5	0.70	100	70.0
B-2	2.5	Saturn/108	.90	1.00	.50	.40	.60			3.40	5	0.68	110	74.8

PART III WIND - HAIL DAMAGE APPRAISAL MODIFICATION INFORMATION														
18. Number of Peaches Sampled:	<u>500</u>													
19. Number	<u>85</u>	× 0% =	<u>0.00</u>											
Number	<u>125</u>	× 25% =	<u>31.25</u>											
Number	<u>135</u>	× 50% =	<u>67.50</u>											
Number	<u>104</u>	× 75% =	<u>78.00</u>											
Number	<u>51</u>	× 100% =	<u>51.00</u>											
		21. Total:	227.75											
22. No. Sampled (From item 18):	<u>500</u>	23. % Lost Factor (1.000 – (21÷22)):	<u>0.544</u>											
24. Remarks: <i>No price available for hail-damaged "Saturn" peaches, completed Part III. Used a 500 fruit damaged sample to determine percent of hail damage. Orchard B-1 Average Fruit Weight Method Calculations for item 12 below.</i>														
<i>Sample tree 1: 100 fruit/tree x 0.30 lbs. avg. fruit = 30.0 lbs./tree ÷ 50 lbs./bu. = 0.60 bu./tree</i>														
<i>Sample tree 2: 110 fruit/tree x 0.36 lbs. avg. fruit wt. = 40.0 lbs./tree ÷ 50 lbs./bu. = 0.80 bu./tree</i>														
<i>Sample tree 3: 71 fruit/tree x 0.35 lbs. avg. fruit wt. = 25.0 lbs./tree ÷ 50 lbs./bu. = 0.50 bu./tree</i>														
<i>Sample tree 4: 125 fruit/tree x 0.40 avg. fruit wt. = 50.0 lbs./tree ÷ 50 lbs./bu. = 1.00 bu./tree</i>														
<i>Sample tree 5: 67 fruit/tree x 0.45 avg. fruit wt. = 30.0 lbs./tree ÷ 50 lbs./bu. = 0.60 bu./tree</i>														
<i>See Special Report for Orchard B-2 Calculations for item 12.</i>														

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

Exhibit 4 Form Standards – Appraisal Deviation/Modification Worksheet

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

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

PART 1: GENERAL INFORMATION

Element/Item Number	Standard
Company Name	Name of AIP if not preprinted on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. Policy Number	Insured’s assigned policy number.
3. Crop Year	Four-digit crop year as defined in the policy for which the claim is filed.
4. Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
5. Unit Acres	Unit acreage, for the unit listed in item 4, rounded to tenths.
6. Number of Trees per Acre	Number of bearing trees per acre, as determined by the adjuster. Important: Refer to Paragraph 23 and the insured’s current PAW, PAIR, and/or addendum worksheet while determining the number of bearing trees.
7. Cause(s) of Damage	Name of the insured COL for this crop as listed in the LAM. Refer to the BP and CP for information pertaining to insured and uninsured COLs. If an insured COL is listed as “Other,” explain in the Remarks.
8. Date(s) of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred. Include the specific date in MM/DD/YYYY format where applicable, as in the case of hail damage.
9. Crop Type/Name	Applicable crop type/name (Fresh Peaches or Processing Peaches).
10. Appraisal Date	Appraisal date in MM/DD/YYYY format.

PART 2: APPRAISAL INFORMATION

A: FRUIT COUNT

Element/Item Number	Standard
11. Orchard ID	Field identification symbol.
12. Acres in Plot	Number of determined acres to tenths in unit/block being appraised.
13. Fruit Count – Number of Fruit from Each Sample Tree	Separately total the number of damaged and undamaged fruit from each sample tree.
14. Total Fruit	Total number of fruit from all trees in item 13.

A: FRUIT COUNT (Continued)

Element/Item Number	Standard
15. Number of Samples	Total number of samples taken from item 13.
16. Average Fruit/Tree	Item 14 divided by item 15, result rounded to tenths.

B: PRODUCTION TO COUNT

Element/Item Number	Standard
17. Average Fruit/Tree	Transfer entry from item 16.
18. Survival Factor	Enter applicable survival factor as a two-place decimal. Reminder: Identify the source for such factor in the Remarks.
19. Average Fruit to Count	Item 17 multiplied by item 18, results rounded to tenths.
20. Average No. of Fruit/Pound	Enter applicable average number of fruit per pound. Reminder: Identify the source for such fruit information in the Remarks.
21. Pounds/Tree	Item 19 divided by item 20, results in pounds, rounded to tenths.
22. Number of Trees/Acre	Transfer entry from item 6.
23. Pounds/Acre	Item 21 multiplied by item 22, result rounded to whole pounds.
24. Pounds/Bushel	Enter "50.0."
25. Appraised Bushels/Acre	Item 23 divided by item 24, results in bushels, rounded to tenths.

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

Use this section only when authorized by the AIP. Refer to [Subparagraph 33B](#) for additional information.

Element/Item Number	Standard
26. Number of Peaches Sampled	For fresh peach acreage appraised for such wind-hail appraisal modification: (1) Select representative sample trees in accordance with Exhibit 10 . (2) Total the number of fresh peaches from all sample trees that are representative of the severity and number of wind and/or hail damage. Example: "100," "300," "500," etc.

Exhibit 4 Appraisal Deviation/Modification Worksheet (Continued)

Element/Item Number	Standard
27. Number	<p>(1) Split out the number of peaches sampled into groups by percent damage (0%, 25%, 50%, 75%, and 100% using the information in Subparagraph 33B(3).</p> <p>(2) Separately multiply the number of fruit in each group by the percent damage, round results to hundredths.</p> <p>Example: 85 fruit with 0% damage, $85 \times 0.00 = 0.00$ 125 fruit with 25% damage, $125 \times 0.25 = 31.2$ 135 fruit with 50% damage, $135 \times 0.50 = 67.50$ 104 fruit with 75% damage, $104 \times 0.75 = 78.00$ 51 fruit with 100% damage = $51 \times 1.00 = 51.00$</p>
28. Total Number	<p>Total the number of fruit from the calculations for items 27(a) through 27(e), result in hundredths.</p> <p>Example: $0.00 + 31.25 + 67.50 + 78.00 + 51.00 = 227.75$</p>
29. Total	Transfer entry from item 26.
30. % Lost Factor	<p>(1) The result of subtracting item 28 divided by item 29 from 1.000, result rounded to three decimal places.</p> <p>Example: $1.000 - (227.75 \div 500) = 0.544$</p> <p>(2) Transfer entry to item 35, "Quality Factor" on the PW.</p>
31. Remarks	Document any information that pertains to the inspection. Identify the source of information for survival factor and average number fruit per pound. Identify farm number, variety, and appraisal date .

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

Element/Item Number	Standard
32. Adjuster's Signature, Code #, 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/Narrative section of the appraisal worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
33. 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.
34. Page Number	<p>Page number(s).</p> <p>Example: Page 1 of 1, Page 1 of 2, etc.</p>

Exhibit 4 Appraisal Deviation/Modification Worksheet (Continued)

PEACH APPRAISAL DEVIATION/MODIFICATION WORKSHEET
Example: Quality Factor Calculations (For Illustration Purposes Only)

Company: *Any Company*

Claim Number: *XXXXXXX*

PART I: GENERAL INFORMATION

1. Insured's Name <i>I. M. Insured</i>		2. Policy Number <i>XXXXXX</i>	3. Crop Year <i>YYYY</i>	4. Unit Number <i>0001-0001BU</i>	5. Unit Acres <i>30.0</i>
6. Number of Trees per Acre <i>100</i>	7. Cause of Damage <i>Hail</i>	8. Date of Damage <i>May 13</i>	9. Crop Type/Name <i>Fresh Peaches</i>	10. Appraisal Date: <i>MM/DD/YYYY</i>	

PART II: IMMATURE PEACH APPRAISAL DEVIATION

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

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

PART III: WIND - HAIL DAMAGE APPRAISAL MODIFICATION

26. Number of Peaches Sampled: <i>500</i>				31. Remarks: <i>FSA FN A-110</i>			
27. a. Number:	<i>85</i>	x 0% =	<i>0.00</i>				
b. Number:	<i>125</i>	x 25% =	<i>31.25</i>				
c. Number:	<i>135</i>	x 50% =	<i>67.50</i>				
d. Number:	<i>104</i>	x 75% =	<i>78.00</i>				
e. Number:	<i>51</i>	x 100% =	<i>51.00</i>				
		28. Total Number:	<i>227.75</i>				
29. From Item 26	<i>500</i>	30. % Lost Factor: <small>$(1.000 - (28 ÷ 29))$</small>	<i>0.544</i>				

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

Exhibit 5 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 41](#).

Element/Item Number	Standard
1. Crop/ Code #	Peaches (0034).
2. Unit #	Unit number from the Summary of Coverage after it is verified to be correct.
3. Location Description	Land location that identifies the legal description and, if available, the location of the unit (e.g., section, township, and range; FSA 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	<p>(1) First three letters of the month(s) during which the determined insured damage occurred for the inspection and COLs listed in item 5 below.</p> <p>(2) If no entry in item 5 below, make no entry.</p> <p>(3) 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 10”). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.</p> <p>(4) If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5. Cause(s) of Loss	<p>(1) Name of the determined insured cause(s) of loss as listed in the LAM for the date of damage listed in item 4 above for this inspection.</p> <p>(2) If an insured cause(s) of loss is coded as “Other,” explain in the Narrative.</p> <p>(3) 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.</p> <p>(4) If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims).</p>
6. Insured Cause %	Preliminary: Make no entry.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
15. Companion Policy(s) (Continued)	(c) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions. (3) 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) types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised mature production (QA factors);
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

Element/Item Number	Standard
16. Field ID	Orchard/suborchard identification symbol from the appraisal worksheet , sketch map, or aerial photograph, as applicable. Refer to the Narrative instructions.
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 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 suborchard. If there are no under-reported acres, make no entry. Refer to the LAM or CIH for acreage determination instructions specific to perennial crops.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
<p>30. Use of Acreage</p>	<p>Use the following abbreviations, as applicable:</p> <table border="0"> <thead> <tr> <th data-bbox="586 302 649 331"><u>Use</u></th> <th data-bbox="873 302 1032 331"><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="586 338 803 367">"Bulldozed," etc.</td> <td data-bbox="873 338 1203 367">Use made of the acreage.</td> </tr> <tr> <td data-bbox="586 411 683 441">"WOC"</td> <td data-bbox="873 411 1227 441">Other use without consent.</td> </tr> <tr> <td data-bbox="586 485 649 514">"SU"</td> <td data-bbox="873 485 1094 514">Solely uninsured.</td> </tr> <tr> <td data-bbox="586 558 667 588">"ABA"</td> <td data-bbox="873 558 1256 588">Abandoned without consent.</td> </tr> <tr> <td data-bbox="586 627 803 657">"DMWO"</td> <td data-bbox="873 627 1450 695">Production sold by direct marketing without proper 15-day notice effected appraisals.</td> </tr> <tr> <td data-bbox="586 739 633 768">"H"</td> <td data-bbox="873 739 1013 768">Harvested.</td> </tr> <tr> <td data-bbox="586 812 633 842">"HI"</td> <td data-bbox="873 812 1357 842">Harvested incomplete with appraisal.</td> </tr> <tr> <td data-bbox="586 886 633 915">"UH"</td> <td data-bbox="873 886 1045 915">Unharvested.</td> </tr> </tbody> </table> <p>Verify any "Use of Acreage" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Use of Acreage."</p> <p>Gleaned acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	"Bulldozed," etc.	Use made of the acreage.	"WOC"	Other use without consent.	"SU"	Solely uninsured.	"ABA"	Abandoned without consent.	"DMWO"	Production sold by direct marketing without proper 15-day notice effected appraisals.	"H"	Harvested.	"HI"	Harvested incomplete with appraisal.	"UH"	Unharvested.
<u>Use</u>	<u>Explanation</u>																		
"Bulldozed," etc.	Use made of the acreage.																		
"WOC"	Other use without consent.																		
"SU"	Solely uninsured.																		
"ABA"	Abandoned without consent.																		
"DMWO"	Production sold by direct marketing without proper 15-day notice effected appraisals.																		
"H"	Harvested.																		
"HI"	Harvested incomplete with appraisal.																		
"UH"	Unharvested.																		
<p>31. Appraised Potential</p>	<p>(1) Transfer the per-acre appraisal in bushels, to tenths, from item 17 on the appraisal worksheet.</p> <p>(2) Refer to the appraisal methods and applicable appraisal worksheet for additional instructions.</p> <p>(3) If there is no potential on "UH" acreage, enter "0.0" (zero). Refer to the LAM for procedures for documenting zero yield appraisals.</p>																		
<p>32a. Moisture %</p>	<p>Line through the column heading and enter "<i>Price of Damaged.</i>" Make the following entries in dollars and cents per bushel.</p> <p>(1) For unharvested appraisals: Enter the fresh or processing price for such damaged production minus the post-production cost from the SP.</p> <p>Reminder: Refer to Paragraph 28 or Paragraph 29, as applicable, for information on prices for damaged peaches. Identify source of such price in the Narrative.</p> <p>(2) For wind and/or hail appraisals or no QA: Make no entry.</p>																		

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
36. Production Post-QA	<p>Make the following entries in bushels, rounded to tenths.</p> <p>(1) No entry in column 35: Transfer entry from column 34.</p> <p>(2) Entry in column 35: Column 34 multiplied by column 35.</p>
37. Unins. Causes	<p>Make the following entries in bushels, rounded to tenths:</p> <p>For uninsured causes appraisals, column 19 (acres) multiplied by the per-acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry. If no uninsured causes, make no entry.</p> <p>(1) Hail and Fire exclusion NOT in effect.</p> <p>(a) Enter not less than the insured’s production guarantee per acre in bushels, rounded to tenths, for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(b) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in bushels, rounded to tenths. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(2) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(3) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>(4) For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Result of adding column 36 and column 37, results in bushels, to tenths.
39. Total	Total of all column 19 entries in acres, to tenths.

Exhibit 5 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
47b. Field ID	<p>(1) If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>(2) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p>
48. Multi-crop Code	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49-52. Length or Diameter, Width, Depth, Deductions	For peaches that are stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For peaches otherwise disposed of, indicate the method of disposition.
53-55.	Make no entry.
56. Bu. Ton, Lbs., Cwt.	<p>Circle “Bu.” in column heading. Make the following entries in bushels, rounded to tenths:</p> <p>(1) Enter the amount of harvested marketable production from insured acreage.</p> <p>(2) As applicable, obtain such harvested production from Peach Producer’s Picking Records, packing house records, processor records, and so forth.</p> <p>Important: When packing house/processor records list harvested production in boxes, baskets, pounds, bins, and so forth, convert such production to 50 lb. bushel equivalents for claims purposes.</p>
57-60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	<p>Net production not to count in bushels, rounded to tenths, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).</p> <p>Important: This entry must never exceed production shown on the same line.</p> <p>Reminder: Explain any “production not to count” in the Narrative.</p>
63. Production Pre-QA	Column 62 subtracted from column 61, results in bushels, to tenths.

Exhibit 5 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1. Crop/Code#: Peaches/0034	2. Unit #: 0001-0001BU	3. Location Description: SW1-96N-30W	7. Company Agency: Any Company Any Agency	8. Name of Insured: I. M. Insured
4. Date(s) of Damage: May 11	5. Cause(s) of Damage: Hail	6. Insured Cause %: 100%	12. Additional Units:	13. Est. Prod. Per Acre:
9. Claim #: XXXXXXX				11. Crop Year: YYYY
10. Policy #: XXXXXXX				
14. Date(s) Notice of Loss: 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. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acres	31. Appraised Potential	32a. Moisture % 32b. Price of Damaged Factor Price Election	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Unins. Causes	38. Total to Count		
A-1	NS		10.0	1.000		107	997	997	101	997	997	997	UH	UH	66.5	7.81 19.25		665.0	0.406	270.0		270.0		
A-2	NS		15.0	1.000		107	997	997	101	997	997	997	UH	UH	63.7			955.5		955.5		955.5		
A-3	NS		12.5	1.000		107	997	997	101	997	997	997	UH	UH	39.9			498.8		498.8		498.8		
A-4	NS		8.5	1.000		107	997	997	101	997	997	997	H	H										
39. TOTAL			46.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>		42. TOTALS		2,119.3		1,724.3		1,724.3

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

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed: MM/DD/YYYY				44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				45. Assignment of Indemnity: Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>							
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION									
47a. Share	48. Multi-Crop Code	49. Length or Diameter	50. Width	51. Depth	52. Deduction	53. Net Cubic Feet	54. Conve r-sion Factor	55. Gross Prod	56. (Bu.) Ton Lbs. CWT	57. Shell/ Sugar Factor	58a. FM % 58b. Factor	59a. Moisture % 59b. Factor	60a. Test Wt. 60b. Factor	61. Adjusted Production	62. Prod not to Count	63. Production Pre-QA	64a. Value 64b. Mkt. Price	65. Quality Factor	66. Production to Count
	NS	Acme Peach Company Anytown, State							1,380.0					1,380.0		1,380.0			1,380.0
67. TOTAL																1,380.0	68. Section II Total		1,380.0
																69. Section I Total		1,724.3	
																70. Unit Total		3,104.3	
																71. Allocated Prod.			
																72. Total APH Prod.		3104.3	

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

Exhibit 6 Form Standards – Peach Producer’s Picking Records

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

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

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

Exhibit 6 Form Standards – Peach Producer’s Picking Records (Continued)

Element/Item Number	Standard
14. Cause	Name of insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the Remarks.
15. Mkt. Value	Market value in dollars and cents per bushel, if applicable. Identify source of market value in the Remarks.
16. Other	“Other” block can be used to record pertinent information for each picking. Be sure to explain entries here in the Remarks.
17. Total Bushels	Total bushels, to tenths in column 12. Reminder: Transfer the total amount of harvested production for each variety to Section II, item “56 – Bu., Ton, Lbs., CWT.” on the Production Worksheet.
18. Remarks	(1) Document any pertinent information about harvested production. (2) Identify source of market prices. (3) Explain any unusual entries.

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

Element/Item Number	Standard
19. Insured’s Signature	(1) Insured’s (or insured’s authorized representative’s) signature. (2) Before obtaining the insured’s signature, review all entries on the form with the insured or insured’s authorized representative, particularly explaining codes that may not be readily understood.
20. Date	Date of insured’s signature
21. Adjuster’s Signature	(1) Adjuster’s signature signed after the insured (or insured’s authorized representative) has signed. For absentee insured, enter adjuster’s code number only. (2) The signature and date will be entered after the absentee has signed and returned the form.
22. Code No.	Adjuster’s code number.
23. Date	Date the adjuster signs the form.
24. Page	Page number(s). Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.

Exhibit 6 Form Standards – Peach Producer’s Picking Records (Continued)

COMPANY NAME
PEACH PRODUCER’S PICKING RECORDS

1. INSURED’S NAME <p style="text-align: center;"><i>I. M. Insured</i></p>	3. CROP YEAR <p style="text-align: center;">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 FN 7	Farm Number or Block No. 8	Variety 9	Acres 10	Pick Date 11	No. Bushels 12	Qual. Adj. 13	Cause 14	Mkt. Value 15	Other 16	
1	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>710.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>		
2	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>770.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>		
3	<i>0001-0003BU</i>	<i>A-42</i>	<i>A-3</i>	<i>Juneprince</i>	<i>8.5</i>	<i>MM/DD</i>	<i>820.0</i>	<i>Yes</i>	<i>Hail</i>	<i>\$8.00</i>		
4	<i>UI</i>	<i>A-42</i>	<i>A-4</i>	<i>Juneprince</i>	<i>5.0</i>	<i>MM/DD</i>	<i>85.0</i>	<i>No</i>				
5												
6												
7												
8												
9												
10												
17. Total Bushels							<i>2,385.0</i>					

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

Exhibit 7 Average Number of Peaches per Bushel

Average Diameter of Fruit in Inches*	Number of Fruit per Pound	Number of Fruit per Bushel
1¼	5.08	254
2	4.32	216
2¼	3.52	176
2½	2.80	140
2¾	2.40	120
3	2.00	100
3¼	1.68	84
3½	1.64	82

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

Important: Use this table to determine number of fruit per pound for peach appraisals only. Do not use this table to determine the number of fruit per pound for the immature peach appraisal deviation. Determine the number of peaches per pound for the immature peach appraisal deviation as described in [Subparagraph 33A](#).

Exhibit 8 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 tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result to tenths into 43,560 sq. ft. per acre (round to the nearest whole number).

Example: 6.5 ft. × 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 = 670 trees per acre.
 Refer to the LAM for [additional information on calculating](#) the number of trees per acre.

Exhibit 9 Insurability Requirements by Year of Set Out

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

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

Exhibit 10 Minimum Representative Sample Requirements

Acres in Orchard/Suborchard/Block	Minimum Number of Samples
0.1 - 10.0	The lesser of 5 trees or 5% of the number of trees.

One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard or suborchard, or block.