

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25310 (06-2007)  
FCIC-25310-1 (08-2009)

# PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

**2009 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25310 (06-2007)</b> <b>25310-1 (08-2008)</b>
<b>SUBJECT:</b>  <b>PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 2009 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Administration and Standards Division</b>
	<b>APPROVED:                      DATE:</b>  <p style="text-align:center">/s/ Tim B. Witt 8/15/08</p> <b>Deputy Administrator, Product Management</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2009 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

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

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

Changes for Crop Year 2009 (FCIC-25310) issued AUGUST 2008:

- A. Page TC 2, Section 9: Inserted reference to **EXHIBIT 2**, Immature Peach Appraisal Deviation.
- B. Page 3, subsection 3 A (7): Inserted reference to new Special Provisions of Insurance (SPOI) statement on reducing insurable acres when plant stand is reduced due to removal of damaged/destroyed trees.
- C. Page 10, subsection 6 A: Inserted information on immature peach appraisal deviation.
- D. Page 15, Example Appraisal Worksheet: Corrected item entries in columns 11, 12, and 13.
- E. Page 31, **TABLE A**: Revised the number of representative sample trees selected for appraisal purposes.
- F. Pages 37 to 41: Inserted **EXHIBIT 2** that contains immature peach appraisal deviation procedures and example worksheet.

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

Control Chart For: Peach Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	3-4	31-32	06-2007	FCIC-25310
			9-10		06-2007	FCIC-25310
			15-16		06-2007	FCIC-25310
					06-2007	FCIC-25310
Insert	1-2	1-2	3-4	31-32 37-41	08-2008	FCIC-25310-1
			9-10		08-2008	FCIC-25310-1
			15-16		08-2008	FCIC-25310-1
					08-2008	FCIC-25310-1
					08-2008	FCIC-25310-1
Current Index	1-2	1-2	1-2	31-32 33-36 37-41	08-2008	FCIC-25310-1
					06-2007	FCIC-25310
			3-4		08-2008	FCIC-25310-1
			5-8		06-2007	FCIC-25310
			9-10		08-2008	FCIC-25310-1
			11-14		06-2007	FCIC-25310
			15-16		08-2008	FCIC-25310-1
			17-30		06-2007	FCIC-25310
					08-2008	FCIC-25310-1
					06-2007	FCIC-25310
					08-2008	FCIC-25310-1

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- (a) Were commercially available when the trees were set out;
  - (b) Have chilling hour requirements appropriate for the area;
  - (c) Are grown on a rootstock that is adapted to the area;
  - (d) Are grown for the production of fresh or processing peaches (except processing peaches excluded in California);
  - (e) Are grown in an orchard, that if inspected is considered acceptable by the AIP; and
  - (f) Has reached at least the fourth growing season after being set out, unless the AIP agrees in writing to insure acreage that has not reached this age but has produced at least 100 bushels of peaches per acre.
- (2) Peaches interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines it does not meet the insurability requirements contained in the Crop Provisions.
- (3) Nectarines are insurable as a varietal class of peaches where stated in the Special Provisions.
- (4) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures.
- (5) Insurance coverage is provided against damage or loss from wildlife, unless appropriate control measures have not been taken.
- (6) Insurance coverage is **not** provided against damage or loss of production due to:
- (a) Split pits, regardless of cause; or
  - (b) Inability to market the peaches for any reason other than physical damage from an insurable cause specified in the Crop Provisions. For example, the AIP will not pay any indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.
- (7) If applicable, refer to the Special Provisions for information on reducing insurable acreage when the plant stand is reduced due to the removal of damaged/destroyed trees. Refer to the LAM for additional information on verifying insurable acreage.

**B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions and procedures not applicable to CAT.

**C. UNIT DIVISION**

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

## **D. QUALITY ADJUSTMENT**

As stated in the Crop Provisions, mature marketable peach production may be reduced as a result of a loss in quality due to an insurable cause of loss. Reduce the amount of (mature marketable) production to count for such peaches by multiplying such production by the applicable quality adjustment factor as follows:

(1) **Fresh Peaches:**

- (a) Divide the dollar and cents value per bushel of damaged fresh peaches by the actual price in dollars and cents per bushel of undamaged fresh peaches; and,
- (b) Multiply the result of subsection (1) (a) above by the number of bushels of eligible damaged fresh peaches.

(2) **Processing Peaches:**

- (a) Divide the dollar and cents value per bushel of the damaged processing peaches by the actual price in dollars and cents per bushel of undamaged processing peaches; and,
- (b) Multiply the result of subsection (2) (a) above by the number of eligible bushels of damaged processing peaches.

- (3) Refer to subsection 2 B, herein, for definitions of and information for determining the price per bushel of fresh and processing peaches for quality adjustment.

## **4. PEACH APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) As stated in the policy, appraise insured peach acreage when production:
  - (a) Is damaged to the extent that such insured acreage will not be harvested, or
  - (b) Will be sold by direct marketing.
- (3) Appraise insured peach acreage at not less than the production guarantee for acreage:
  - (a) That is abandoned;
  - (b) From which production is sold by direct marketing and the insured does not meet all of the direct marketing requirements contained in the Crop Provisions;



**EXAMPLE:**

Sample tree information: Counted 85 fruit on the sample tree. 10 representative sample fruit measured had an average diameter of 2 1/4 inches which equals 215 fruit per bu. (from **TABLE B**).  
 $85 \text{ fruit} \div 215 \text{ fruit per bu.} = 0.4 \text{ bu. of fruit per tree.}$   
Enter 0.4 bu. in item 11 of the appraisal worksheet for the sample tree selected.

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

**EXAMPLE:**

Sample tree information: Counted 85 fruit on the sample tree. Weight of 10 representative sample fruit was 2.3 lbs. Average weight per fruit was 0.23 lbs. ( $2.3 \text{ lbs.} \div 10 \text{ fruit}$ )  
 $85 \text{ fruit} \times 0.23 \text{ lbs. per fruit} = 19.6 \text{ lbs.}$   
 $19.6 \text{ lbs.} \div 50.0 \text{ lbs./bu.} = 0.4 \text{ bu. of fruit on the sample tree.}$  Enter 0.4 bu. in item 11 of the appraisal worksheet for the sample tree selected.

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

**EXAMPLE:**

Sample tree information: Harvested 18.0 lbs. of undersize peaches.  
 $18.0 \text{ lbs. peaches} \div 50.0 \text{ lbs./bu.} = 0.4 \text{ bu.}$  Enter 0.4 bu. in item 11 of the appraisal worksheet for the sample tree selected.

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

## C. HARVESTED APPRAISAL METHODS

- (1) **Representative Tree Appraisals.** Arrange with the insured to harvest representative trees after the crop has reached maturity. Use the production harvested from the representative trees to determine the yield per acre.
- (2) **Harvested Acreage Appraisals.** Use the average yield per acre from harvested acreage as the appraisal per acre for comparable unharvested acreage. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage. Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crop on the tree.

## 6. APPRAISAL DEVIATIONS AND MODIFICATIONS

### A. DEVIATIONS

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

### B. MODIFICATIONS

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

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

#### WIND AND/OR HAIL APPRAISAL MODIFICATION INFORMATION

<b>GROUP I: NO LOSS</b>
Aggregate of all hail and/or wind scars no larger than 1/8 inch in diameter. All scars well healed.
<b>GROUP II: 25% LOSS</b>
Aggregate of all hail and/or wind scars more than 1/8 inch in diameter but not more than 1/4 inch in diameter. All scars well healed.
<b>GROUP III: 50% LOSS</b>
Aggregate of all hail and/or wind scars more than 1/4 inch in diameter but not more than 3/8 inch in diameter. No hail scars more than 1/8 inch deep. All scars well healed.
<b>GROUP IV: 75% LOSS</b>
Aggregate of all hail and/or wind scars more than 3/8 inch in diameter but not more than 1/2 inch in diameter. No hail scars more than 1/4 inch deep. All scars well healed.
<b>GROUP V: 100% LOSS</b>
All damage in excess of above.

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

## PEACH APPRAISAL WORKSHEET

(For Illustration Purposes Only)

COMPANY: *Any Company*

POLICY NO: **XXXXXX**

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**PART 1 FOR DETERMINING REMAINING BUSHELS ON TREES**

2 INSURED'S NAME <i>I. M. Insured</i>			3 CONTRACT NUMBER <i>XXXXXXX</i>				4 CROP YEAR <i>YYYY</i>				5 UNIT NUMBER <i>00100</i>			6 CAUSE OF DAMAGE <i>Hail</i>		7 DATE OF DAMAGE <i>May 11</i>				
8 FIELD ID	9 DETERMINED ACRES	10 VARIETY	11 BUSHELS REMAINING ON TREES										12 TOTAL BUSHELS	13 TOTAL TREE SAMPLES	14 BUSHELS PER SAMPLE	15 TREES PER ACRE	16 APPRAISED BUSHELS PER ACRE	17 AVERAGE MARKET PRICE	18 FRESH PROCESSED	
			1	2	3	4	5	6	7	8	9	10								
<i>A-1</i>	<i>10.0</i>	<i>Redhaven</i>	<i>0.6</i>	<i>0.7</i>	<i>0.8</i>	<i>0.7</i>	<i>0.7</i>						<i>3.5</i>	<i>5</i>	<i>0.70</i>	<i>95</i>	<i>66.5</i>	<i>19.25</i>	<i>101</i>	
<i>A-2</i>	<i>15.0</i>	<i>Reliance</i>	<i>0.7</i>	<i>0.9</i>	<i>0.8</i>	<i>0.7</i>	<i>0.9</i>	<i>0.8</i>					<i>4.8</i>	<i>6</i>	<i>0.80</i>	<i>95</i>	<i>76.0</i>	<i>19.25</i>	<i>101</i>	
<i>A-3</i>	<i>12.5</i>	<i>Junegold</i>	<i>0.4</i>	<i>0.5</i>	<i>0.6</i>	<i>0.5</i>	<i>0.6</i>	<i>0.4</i>					<i>3.0</i>	<i>6</i>	<i>0.50</i>	<i>95</i>	<i>47.5</i>	<i>19.25</i>	<i>101</i>	

**PART 2 USED FOR QUALITY ADJUSTMENT ONLY**

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

32 REMARKS

*Price of damaged "Redhaven" peaches was \$7.81/bu. from Acme Fresh Fruit Co.  
Price for undamaged "Redhaven" peaches was \$19.25/bu. (\$14.75/bu. fresh peach price election + \$4.50/bu. allowable cost from SPOI)*

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

# PEACH APPRAISAL WORKSHEET

(For Illustration Purposes Only)

COMPANY: *Any Company*

POLICY NO: **XXXXXX**

1 PAGE 1 OF 1

**PART 1 FOR DETERMINING REMAINING BUSHELS ON TREES**

2 INSURED'S NAME <i>I. M. Insured</i>			3 CONTRACT NUMBER <b>XXXXXXX</b>				4 CROP YEAR <b>YYYY</b>				5 UNIT NUMBER <b>00200</b>			6 CAUSE OF DAMAGE <b>Hail</b>		7 DATE OF DAMAGE <b>May 14</b>						
8 FIELD ID	9 DETERMINED ACRES	10 VARIETY	11 BUSHELS REMAINING ON TREES										12 TOTAL BUSHELS	13 TOTAL TREE SAMPLES	14 BUSHELS PER SAMPLE	15 TREES PER ACRE	16 APPRAISED BUSHELS PER ACRE	17 AVERAGE MARKET PRICE	18 FRESH PROCESSED			
			1	2	3	4	5	6	7	8	9	10										
<i>B-1</i>	<i>2.5</i>	<i>Gala</i>	<i>0.6</i>	<i>0.8</i>	<i>0.5</i>	<i>1.0</i>	<i>0.6</i>							<b>3.5</b>	<b>5</b>	<b>0.70</b>	<b>100</b>	<b>70.0</b>		<b>101</b>		
<i>B-2</i>	<i>2.5</i>	<i>Saturn</i>	<i>0.9</i>	<i>1.0</i>	<i>0.5</i>	<i>0.4</i>	<i>0.6</i>							<b>3.4</b>	<b>5</b>	<b>0.68</b>	<b>110</b>	<b>74.8</b>		<b>101</b>		

**PART 2 USED FOR QUALITY ADJUSTMENT ONLY**

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

32 REMARKS

*No local market price available for hail-damaged "Saturn" variety peaches, used a 500 peach representative sample from appraised acreage to determine percent hail damage. No quality adjustment for "Gala" variety peaches. FSA FSN A-45.*

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

## 9. REFERENCE MATERIAL

**TABLE A - REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres	Select
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.	

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

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

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

**TABLE C - NUMBER OF TREES PER ACRE**

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

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

## EXHIBIT 2

### IMMATURE PEACH APPRAISAL DEVIATION

#### A. WORKSHEET STANDARDS

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

I understand the certified information on this Immature Peach Appraisal Deviation 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.

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

#### B. GENERAL INFORMATION

- (1) **Authorization.** As stated in the LAM, AIPs must request written authorization from Product Administration and Standards Division (PASD) and/or Risk Management Services Division (RMSD) before using an immature appraisal deviation (refer to the LAM for more detailed information).
- (2) **Deviation Requirements.** Use this deviation to appraise peach acreage when insured producers do not wish to maintain damaged fruit on the trees and want the acreage released (e.g., to pick and drop damaged fruit to the ground to control disease and insects, or remove damaged trees). Use this appraisal deviation until the peach crop reaches general maturity. For appraisals conducted after general maturity, use the approved appraisal procedures in subsection 5, herein.
- (3) **Worksheet Factors.** The AIP must consult with peach experts (e.g., Cooperative State Research, Education, and Extension Service (CSREES), peach grower groups, peach researchers, published sources, etc.) to determine the survival factor and number of fruit per pound in the state/county. Identify source (i.e., publication name, name of resource person, organization, etc.) for survival factor and number of fruit per pound in the “Remarks” or on a Special Report.

## EXHIBIT 2

- (a) **Survival Factor:** The average percent of fruit per tree that is expected to reach maturity during a normal crop year in a given county or state.
- (b) **Average Number of Fruit per Pound:** The average number of fresh or processing peaches in 1.0 (one) pound for a given county or state.

### (4) **Appraisal Deviation Calculations.**

- (a) Determine the number of sample trees in accordance with **TABLE A**, herein. Select representative sample trees in accordance with subsection 4 B, herein. Appraised fresh and processing acreage separately.
- (b) Count the number of damaged and undamaged fruit on each sample tree and total. Divide this total by the number of sample trees to determine the average number of fruit per tree.
- (c) Multiply the average number of fruit per tree times the applicable survival factor. Divide this result by the applicable average number of fresh or processing fruit per pound to establish the pounds of fruit per tree.
- (d) Multiply the pounds of fruit per tree by the number of trees per acre to determine the total pounds of fruit per acre. Divide the total pounds of fruit per acre by 50 pounds per bushel to determine the number of bushels of fruit per acre.

#### **EXAMPLE:**

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

### **C. IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

<b>Item No.</b>	<b>Information Required</b>
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**Company:** Name of the AIP if not preprinted on the worksheet (Company Name).

**Claim Number:** Claim number as assigned by the AIP.



## EXHIBIT 2

### PART I: GENERAL INFORMATION

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
4. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100, etc.).
5. **Unit Acres:** Unit acreage, to tenths.
6. **Number of Trees per Acre:** The number of bearing trees per acre.
7. **Cause of Damage:** Insured cause of damage. Refer to the LAM for causes of damage and applicable codes. If an insured cause of damage is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 15).
9. **Crop Type/Name:** Applicable crop type/name (e.g., Fresh Peaches or Processing Peaches).
10. **Appraisal Date:** Appraisal date in MM/DD/YYYY format.

### PART II: FRUIT COUNT

11. **Orchard ID:** Orchard identification symbol.
12. **Acres in Plot:** Number of determined acres in unit/block being appraised, to tenths.
13. **Fruit Count - Number of Fruit from Each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree.
14. **Total Fruit:** Total number of **fruit** from all trees in item 13.
15. **Number of Samples:** Total number of **samples** taken from item 13.
16. **Average Fruit/Tree:** Item 14 divided by item 15, results rounded to tenths.

## EXHIBIT 2

### PART III: PRODUCTION TO COUNT

17. **Average Fruit/Tree:** Transfer entry from item 16.
18. **Survival Factor:** Enter applicable factor as a two-place decimal (e.g., “0.90,” etc.).
19. **Average Fruit to Count:** Item 17 multiplied by item 18, results rounded to tenths.
20. **Average No. of Fruit/Pound:** Enter applicable average number of fruit per pound (e.g., “4.0,” etc.).
21. **Pounds/Tree:** Item 19 divided by item 20, results in pounds rounded to tenths.
22. **Number of Trees/Acre:** Transfer entry from item 6.
23. **Pounds/Acre:** Item 21 multiplied by item 22, results rounded to whole pounds.
24. **Pounds/Bushel:** Enter “50.0.”
25. **Appraised Bushels/Acre:** Item 23 divided by item 24, results in bushels rounded to tenths.
26. **Remarks:** Document source of information for survival factor and/or average number fruit per pound and any other information that pertains to the inspection.

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

27. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the appraisal worksheet; otherwise, document the appraisal date in the Narrative of the Production Worksheet.
28. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature. BEFORE obtaining the insured’s signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED or insured’s authorized representative, particularly explaining codes, etc., which may not be readily understood.
29. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

## EXHIBIT 2

### IMMATURE PEACH APPRAISAL DEVIATION WORKSHEET

*(For Illustration Purposes Only)*

Company: **Any Company**

Claim Number: **XXXXXXX**

#### PART I: GENERAL INFORMATION

1.. Insured's Name <b>I. M. Insured</b>		2. Policy Number <b>XXXXXX</b>	3. Crop Year <b>YYYY</b>	4. Unit Number <b>00400</b>	5. Unit Acres <b>10.0</b>
6. Number of Trees per Acre <b>100</b>	7. Cause of Damage <b>Hail</b>	8. Date of Damage <b>May 13</b>	9. Crop Type/Name <b>Fresh Peaches</b>		10. Appraisal Date: <b>MM/DD/YYYY</b>

#### PART II: FRUIT COUNT

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

#### PART III: PRODUCTION TO COUNT

17. Average Fruit/Tree <b>85.0</b>	18. Survival Factor <b>0.90</b>	19. Average Fruit to Count <b>76.5</b>	20. Average No. of Fruit/Pound <b>4.0</b>	21. Pounds/Tree <b>19.1</b>	22. Number of Trees/Acre <b>100</b>	23. Pounds/Acre <b>1,910</b>	24. Pounds/Bushel <b>50.0</b>	25. Appraised Bushels/Acre <b>38.2</b>
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26. Remarks  
**0.90 survival factor and 4.0 average number of fruit per pound variables provided by Dr. J. H. Hale, Peach Expert with the State Peach Research Station, Anytown, State.**

### ***EXAMPLE IMMATURE PEACH APPRAISAL DEVIATION***

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