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Federal Crop
Insurance
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Product
Administration
and Standards
Division

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25310 (06-2007)

2008 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25310
SUBJECT: PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK FOR THE 2008 AND SUCCEEDING CROP YEARS	DATE: June 18, 2007
	OPI: Product Administration and Standards Division
	APPROVED: <p style="text-align:center">/s/ Tim B. Witt</p> Deputy Administrator, Product Management

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 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 2008 (FCIC-25310) issued **JUNE 2007**:

- A. Throughout the handbook removed references to “Insurance Providers” and replaced them with references to “Approved Insurance Providers” (AIPs). Also, removed all “NOTE” references. Finally, changed references in the handbook from “see the LAM” to “refer to the LAM,” as applicable.
- B. Pg. TC-1, subsections 3 B, 4 B, and 7 A - C: Revised headings.
- C. Pg. TC-2, subsection 8 A- C and section 9: Inserted/revised section headings.
- D. Pg. 1, section 1: Inserted new introductory statement.
- E. Pg. 1, subsection 2 A: Reformatted section text in outline format.
- F. Pg. 1, subsection 2 B: Inserted abbreviations for Catastrophic Risk Protection (CAT) and Document and Supplemental Standards Handbook (DSSH).
- G. Pg. 2, subsection 2 B, Fresh Price definition: Inserted reference to the Special Provisions for state-specific price information.

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

- H. Pg. 2, subsection 2 B: Inserted a definition for the term “Block.”
- I. Pg. 2, subsection 3 A: Inserted references for peach insurability requirements.
- J. Pg. 3, subsection 3 B: Revised subsection heading and inserted references to the CIH and LAM for CAT information.
- K. Pgs. 2 - 3, subsection 3 A (1) to (3): Revised appraisal information.
- L. Pg. 3, subsection 3 B: Revised CAT coverage information.
- M. Pg. 4, subsection 3 D: Revised quality adjustment information.
- N. Pgs. 4 - 5, subsection 4 A: Revised appraisal information.
- O. Pgs. 5 - 6, subsection 4 B: Reformatted subsection text.
- P. Pgs. 6 - 7, subsection 4 C: Revised pre-harvest and quality adjustment information. Inserted instructions for using less than 100 sample fruit per tree for quality adjustment.
- Q. Pgs. 8 - 9, subsection 5 B: Expanded instructions for calculating the number of bushels of peaches per representative sample tree.
- R. Pg. 10, subsection 6 B: Revised instructions for fresh fruit wind and/or hail appraisal modification.
- S. Pg. 11, subsections 7 A and B: Inserted/revised subsection headings and text to include form standards and privacy act information, respectively.
- T. Pgs. 11 - 16, subsection 7 C: Updated appraisal worksheet item entry instructions. Revised example appraisal worksheet entries for number of sample trees to track with the new **TABLE A** requirements. Also, inserted an example worksheet that illustrates how to document item entries for quality adjusting fresh fruit wind and/or hail appraisal modifications.
- U. Pg. 17, subsection 8 A and B: Inserted/revised subsection headings and text to include form standards and privacy act information, respectively.
- V. Pgs. 18 - 30, subsection 8 C: Replaced item entry instructions for the T-P-C Production Worksheet with item entry instructions for the Production Worksheet which is used to document claims information for APH crops.
- W. Pg. 22, subsection 8 C: Production Worksheet, section I, item “I,” Intended or Final Use, deleted “TH” designation.
- X. Pg. 31, **TABLE A**: Revised the required minimum number of sample trees used for appraisals.

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

- Y. Pg. 33-35, **EXHIBIT 1**: Updated instructions for completing the Peach Producers' Picking Record form.
- Z. Throughout the handbook, made syntax and grammar changes as needed so that this handbook tracks with RMA-approved crop handbook standards formatting.

Control Chart For: Peach Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-4	1-2	1-30	31-35	06-2007	FCIC-25310

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

(RESERVED)

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1. INTRODUCTION

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

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

CAT
DSSH
FOB
FSA
FSN
RPAM

Catastrophic Risk Protection
Document and Supplemental Standards Handbook
Free On Board
Farm Service Agency
Farm Serial Number
Random Path Appraisal Method

(4) Definitions:

Actual Price per Bushel for Fresh Peaches:

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

Actual Price per Bushel for Processing Peaches:

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

Bearing Tree:

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

Block

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

Bushel:

Fifty pounds of ungraded peaches.

Loss in Quality:

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

Marketable

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

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

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

- (1) The crop insured will be all the peaches in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share and that are grown on tree varieties that:

- (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.

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

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;

(c) That is damaged solely by uninsured causes; or

(d) For which the insured fails to provide production records that are acceptable to the AIP.

(4) Make separate appraisals for each peach variety grown in the orchard, as applicable.

(5) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:

(a) Within 3 days of the date that harvest of the damaged variety should have started if the crop will not be harvested.

(b) At least 15 days before any production from any unit will be sold by direct marketing, unless the insured has records verifying that the direct market peaches were “weighed and graded” through a packing shed. The insured’s failure to give timely notice that production will be sold by direct marketing will result in an appraised amount of production to count of not less than the production guarantee per acre if such failure results in the inability of the AIP to make the required appraisal.

(c) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions, and intends to claim an indemnity on any unit the insured must give notice at least 15 days prior to the beginning of harvest of the damaged variety so that the AIP may inspect the damaged production.

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

(5) **Appraisal Dates:**

(a) AIP representatives will set appraisal dates.

(b) Whenever possible, appraise peaches after the fruit drop period and before the fruit is removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLE TREES FOR APPRAISALS

(1) Determine the number and general location of trees to be used in the representative sample based on:

(a) Total acreage and number of trees;

(b) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

(c) When variable damage causes the crop potential to be significantly different within the same orchard or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards and appraise each one separately;

- (d) Percent of each variety in the acreage;
 - (e) Tree age, size, density, and vigor;
 - (f) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
 - (g) Any acreage in the unit that has been color (partially) picked.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (3) The RPAM may be used at the discretion of the **AIP** to appraise peach crop production. Use this method in lieu of appraisal methods **contained herein**.

C. ORCHARD APPRAISALS

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

- ii. When fruit is damaged by insured causes to the extent that all of the trees have less than 100 fruit per tree, use a sufficient number of sample fruit (e.g., 50, 60, 70, etc.) per tree to determine the percent damage. Use the same number of sample fruit from each sample tree in the orchard to ensure consistent quality adjustment determinations. Explain in the “Remarks.”
 - (c) For appraisal and “price bid” purposes, do NOT include any peaches that are UNMARKETABLE because of UNINSURED damage (these must be calculated and added to the production to count).
 - 1 **Fresh peaches:** Sort out the peaches in the sample that are marketable as fresh peaches under local market conditions. Calculate the total fresh-market quality production in the orchard (i.e., the average number of bushels of such fruit per tree times the number of trees in the orchard).
 - 2 **Processing peaches:** Use appraisal information and the harvested random sample fruit to determine the number of bushels of fruit per acre.
 - (d) **If the market is open** (buyer bids are available), obtain the best available bid based on the random peach sample as follows:
 - 1 If the random sample is unmarketable because it contains damaged peaches, remove ONLY the peaches that are causing the “no bid” situation.
 - 2 Use a Special Report form to document the efforts made to obtain buyer bids and the number of damaged peaches removed from the sample.
 - 3 If the insured harvests the crop later, the per bushel price received for marketable peaches will supersede this appraisal bid for quality adjustment purposes.
 - (e) **If the market is not open** (buyer bids are not available), sort out the peaches from each sample tree that would be marketable as fresh or processing peaches under local market conditions as follows:
 - 1 Use the fruit size information in **TABLE B** to calculate the number of bushels per tree and the total number of bushels per acre.
 - 2 If the insured harvests the crop later, compare this production to the appraisal. Do NOT include any peaches that are damaged by UNINSURED causes. The value per bushel of harvested peaches will be used for quality adjustment purposes.
 - (f) Compare the appraisals with the harvested production records when the peaches are harvested.
- (3)** The procedures in subsections C (1) and C (2) above are used for completing the claim form when peaches are not harvested, when peaches are harvested, or when peaches are harvested but the amount is less than the appraisal (possibly incomplete record of disposition, etc.).

D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES

- (1) If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees unharvested and for inspecting those trees when the peaches are ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.
- (2) Neither the type of peach producing operation (e.g., hand basket, packing, etc.) nor economic considerations (e.g., cost of picking and/or packing) are to be considered when establishing appraised production to count.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisals methods for:

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

B. UNHARVESTED APPRAISAL METHOD

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

EXAMPLE:

Sample tree information: Counted 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

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

B. MODIFICATIONS

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

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

WIND AND/OR HAIL APPRAISAL MODIFICATION INFORMATION

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

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Peach Appraisal Worksheet hereafter referred to as the appraisal worksheet. All of these entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal worksheet completion instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the appraisal worksheet or provided to the insured as a separate document. These statements are not shown on the example worksheet, herein. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and type (e.g., Fresh or Processing) inspected. Refer to section 4 B, herein, for sampling instructions.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection C, herein. Example appraisal worksheets are also provided to illustrate how to complete entries.

C. APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

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

Claim Number: Claim number as assigned by the AIP.

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

PART 1: FOR DETERMINING REMAINING BUSHELS ON TREES

2. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
3. **Policy Number:** Insured's assigned policy number.
4. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim has been filed.
5. **Unit Number:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
6. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Remarks.
7. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include the SPECIFIC DATE where applicable, as in the case of hail damage (e.g., May 11).
8. **Field ID:** Orchard/suborchard identification symbol.
9. **Determined Acres:** Orchard/suborchard appraised acres, rounded to tenths.
10. **Variety:** Applicable peach variety name (e.g., Redhaven, Junegold, etc.).
11. **Bushels Remaining on Trees:** For each representative sample tree, enter the number of bushels of peaches rounded to tenths (refer to subsection 5 B, herein).
12. **Total Bushels:** By line, the total of all item 11 entries, in bushels rounded to tenths.
13. **Total Tree Samples:** By line, the total number of representative sample trees from item 11.
14. **Bushels per Sample:** Item 12 divided by item 13 results in bushels rounded to hundredths.
15. **Trees per Acre:** Number of trees per (land) acre as determined by adjuster.
16. **Appraised Bushels/Acre:** Item 14 multiplied by item 15, results in bushels rounded to tenths. Transfer this entry to section I, item J, "Appraised Potential" on the claim form (refer to the example claim form herein).
17. **Average Market Price:** (Make no entry for wind and/or hail appraisal modifications.) Refer to the Special Provisions for state-specific price information. Make the following entries in dollars and cents per bushel as follows:
 - a. **Fresh-market Peaches:** The average price per bushel of U.S. Extra No. 1 "2-inch" peaches (if not available, the next larger size for which a price is available) determined from the applicable prices reported by the Market News Service of the USDA for seven consecutive marketing days, commencing with the day harvest of the variety begins. In the absence of a FOB shipping point price from the Market

News Service, the price per bushel of U.S. Extra No. 1 “2-inch” peaches will be the total of the price election and allowable costs for undamaged peaches.

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

18. **Fresh/Processing:** Type, as a three-digit code number exactly as shown on the actuarial documents for the type grown by the insured. If no “Type Specified,” enter the appropriate three-digit code number from the actuarial documents.

PART 2: USED FOR QUALITY ADJUSTMENT

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

19. **Field ID:** Orchard/suborchard identification symbol.
20. **Determined Acres:** Orchard/suborchard appraised acres, to tenths.
21. **Variety:** Applicable variety name (e.g., Redhaven, Junegold, etc.).
22. **Price of Damaged:** Price in dollars and cents per bushel of damaged peaches (best price available).
23. **Price of Undamaged:** Transfer entry from item 17 above.
24. **% Factor:** Item 22 divided by item 23 results rounded to three decimal places. Transfer this entry to section I, item L, “Shell and/or Quality Factor” on the claim form (refer to the example claim form, herein).
25. **Fresh/Processing:** Enter type as a three-digit code number exactly as shown on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

USE FOR WIND AND/OR HAIL DAMAGED FRESH PEACHES ONLY

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

26. **Number of Peaches Sampled:** Total number of fresh peaches sampled (e.g., 300, 500, etc.) that are representative of the severity and number of wind and/or hail damaged fresh peaches on the appraised acreage.
27. **Number:** From the sample peaches in item 26 above, count the number of wind and/or hail damaged peaches qualifying for each percent damage group (e.g., 0%, 25%, 50%, etc.) listed in the wind and/or hail appraisal modification guidelines.
28. **By line,** item 27 entry multiplied by the applicable percent of damage, results rounded to tenths, (if zero enter zero).
29. **Total:** Total of all item 28 entries.

30. **Number Sampled:** Total number of samples for item 27 entries.
31. **% Lost:** Item 29 divided by item 30, results rounded to three decimal places. Transfer this entry to section I, item L, "Shell and/or Quality Factor" on the claim form.
32. **Remarks:** List and/or explain:
- a. Source (e.g., price election plus allowable cost from SPOI, packer, processor, etc.) of the price in dollars and cents per bushel for any damaged/undamaged peaches used for quality adjustment purposes. Include the name address of the local area packer or processor, as applicable, that supplied such price.
 - b. Date harvest began or is expected to begin for each variety (ies) listed on the appraisal worksheet.
 - c. Any pertinent information that pertains to the inspection (e.g., FSA FSN or other legal description, as applicable), uninsured causes of damage, reasons for using percent damage calculations in lieu of price per bushel for wind and/or hail damaged peaches, reason(s) for using less than 100 sample fruit per tree for quality adjustment, etc.).

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

33. **Adjuster's Signature, Code #, and Date:** Adjuster's signature, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
34. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining **the** insured's signature, REVIEW ALL ENTRIES on the Appraisal Worksheet WITH THE INSURED **or insured's authorized representative** particularly explaining codes, etc., which may not be readily understood.

PEACH APPRAISAL WORKSHEET

(For Illustration Purposes Only)

COMPANY: **Any Company**

POLICY NO: **XXXXXX**

1 PAGE **1** OF **1**

PART 1 FOR DETERMINING REMAINING BUSHELS ON TREES

2 INSURED'S NAME I. M. Insured			3 CONTRACT NUMBER XXXXXXXX				4 CROP YEAR YYYY				5 UNIT NUMBER 00200			6 CAUSE OF DAMAGE Hail			7 DATE OF DAMAGE May 14				
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									
B-1	2.5	Gala	0.6	0.8	0.5	1.0	0.6						3.5	5	0.70	100	70.0		101		
B-2	2.5	Saturn	0.9	1.0	0.5	0.4	0.6						3.4	5	0.68	110	74.8		101		

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 NUMBER	28	Factor			
			÷	=			500						
							85	x 0% =	0.0				
							125	x 25% =	31.3				
							135	x 50% =	67.5				
							104	x 75% =	78.0				
							51	x 100% =	51.0				
							227.8	÷ 30 No. Sampled	500	= 31 % Lost	0.456		

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

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as “Production Worksheet”) requirements. All entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this exhibit. The current Privacy Act Statement and Nondiscrimination statements can be found in the DSSH.
- (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 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.

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

B. GENERAL INFORMATION FOR CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).

- (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if **the insured has complied with all their** requirements under the notice and claim provisions of the policy. If **they** have not, the adjuster should contact the **AIP**.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.
- (6) When there is fresh and processing production on the same unit, use separate Production Worksheets to document fresh and processing production.
- (7) **As stated in the Crop Provisions, any appraised production on insured acreage will be considered production to count unless such production in exceeded by the actual harvested production (refer to the LAM).**

C. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Peaches” (034).
2.	Unit #: Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3.	Legal Description: Section, township, and range number or other legal description that identifies the location of the unit.
4.	Date of Damage: First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., May 11).
5.	Cause of Damage: Name of insured cause(s) of loss for this crop as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the “Narrative.” Refer to the Basic Provisions and the Crop Provisions for this crop for information pertaining to insured and uninsured causes of loss.
6.	Primary Cause %:

PRELIMINARY: MAKE NO ENTRY.

FINAL: Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an “X” for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the **AIP**.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2 in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the **AIP**, enter "Company Insp." instead of the date.
- e. If the notice does not require an inspection, document as directed in the "Narrative" instructions.

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

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

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.” Refer to the LAM for further information regarding companion contracts.
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
 - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

Item

No. Information Required

- A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. Refer to the “Narrative” instructions. Enter the applicable two-digit code for first crop and second crop. In the bottom of the last line entry or in the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. Prelim. Acres:

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

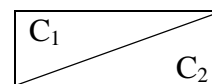
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.

FINAL: Determined acres to tenths.

Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the **AIP**. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual **AIP**'s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

- C₁ Enter the ACTUAL acres for the orchard/suborchard.
- C₂ Enter the REPORTED acres for the orchard/suborchard.



D. Interest or Share: Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E. Risk: Three-digit code for the correct “Rate Class” specified on the actuarial documents. If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the “Rate Class” is found to be incorrect, revise according to **AIP**'s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.

F. Practice: Three-digit code number entered exactly as shown on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.

G. **Type/Class/Variety:** Enter the applicable variety name and the type code as a three-digit code number exactly as shown on the actuarial documents for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
“P”.....	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the Crop Provisions.
“H”.....	Harvested.
“UH”.....	Unharvested or put to other use with consent.

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

I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations:

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

Verify and “Intended Use” 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 “Final Use.”

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

J. **Appraised Potential:** Per-acre appraisal in bushels to tenths of POTENTIAL production for the acreage appraised. Refer to the appraisal methods and applicable appraisal worksheet for additional instructions. If there is no potential on UH acreage, enter “0” (zero).

K₁-K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** For quality adjusted mature unharvested peaches only, transfer the three-place decimal quality adjustment factor from item 24 or 31, as applicable, on the appraisal worksheet.

M. **+Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in bushels rounded to tenths for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in bushels rounded to tenths as applicable, for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.

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

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N. **Adjusted Potential:** Column "J" multiplied by column "L" plus column "M," results in bushels rounded to tenths.

O. **Total to Count:** Column "C" or "C₁" (actual acres) times column "N," results in bushels rounded to tenths.

P. **Per Acre:** Per-acre Guarantee - Enter the per acre production guarantee in bushels rounded to tenths from the insured's policy.

Q. **Total:** Column "C₂" (reported acres; "C" if acreage is not under-reported), as applicable multiplied by column "P," results in bushels rounded to tenths.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column "C" [or "C₁" if there are under-reported acres]), rounded to tenths.

FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES. MAKE NO ENTRY AND FOLLOW AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q."

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
- f. State that there is "No Other Fire Insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for "Production Not to Count" in section II, column "O," and/or any production not included in section II, column "I" or "B" through "E" entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a "No" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

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

- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the **AIP** instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in section I, column “C” as follows: “Line 3 ‘E’ acres authorized by **AIP** MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain any “0.000” quality adjustment factor entered in section II, column “R.” Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.
- v. Record any trees removed without inspection.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in column “B” through “E.” For fruit otherwise disposed of, indicate the method of disposition (e.g., sold at roadside stand, etc.).

- (4) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:
- (a) Separate storage facilities.
 - (b) Different FIRST handlers (buyers, packing houses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packing house or processor records. In all localities, if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.
 - (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) If there is harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "A" through "S" by crop. If production has been commingled, refer to the LAM.
- (5) There will generally be no harvested production entries in columns "A" through "S" for preliminary inspections.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.

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

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from section I, column “A”).
- c. Enter the applicable two-digit code for first crop or second crop.

REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRIES OF FIRST CROP AND SECOND CROP CODES.

B. - E. **Length or Diameter/Width/Depth/Deduction:** For peaches that are stored or sold, enter the name and address of the buyer, packing house, or processor, as applicable. For peaches otherwise disposed of, indicate the method of disposition (sold by direct marketing, etc.).

F. MAKE NO ENTRY.

G. **Conversion Factor:** Line through column heading and enter “*Variety/Type.*” Enter applicable variety name and type as a three-digit code number exactly as shown on the actuarial documents for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.

H. MAKE NO ENTRY.

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

J. - M₂. MAKE NO ENTRY.

- N. **Adjusted Production:** Transfer the entry from column “I.”
- O. **Prod. Not to Count:** Net production NOT to count in bushels rounded to tenths, as applicable WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE “NARRATIVE.”

- P. **Production:** Column “N” minus column “O” results in bushels rounded to tenths.
- Q₁. **Value:** For harvested production that is eligible for quality adjustment, enter the dollar and cents value per bushel of **damaged peaches** (fresh or processing) due to insurable causes.
- Q₂. **Market Price:** Refer to the Special Provisions for state-specific price information. When there is an entry in Q₁ above, enter the actual price in dollars and cents per bushel of the **undamaged peaches** (fresh or processing) as follows:

- a. **Fresh Market Peaches:** The actual price is the average price per bushel of U.S. Extra No. 1 “2 inch” peaches (if not available, the next larger size for which a price is available) determined from applicable prices reported by the Market News Service of the USDA for 7 consecutive marketing days commencing with the day harvest begins. In the absence of FOB shipping point price from the Market News Service, use the total of the price election and allowable costs for undamaged peaches.
- b. **Processing Peaches:** Actual price is the average price per bushel received from the processor for the applicable variety determined for seven consecutive marketing days, commencing with the day harvest of the variety begins.

- R. **Quality Factor:** For harvested peaches eligible for quality adjustment, column Q₁ divided by column Q₂, results to three-decimal places (e.g., 0.559); otherwise, make no entry.

- S. **Production to Count:** Make the following entries in bushels rounded to tenths.
- a. For harvested production with quality adjustment: Column “P” multiplied by column “R.”
- b. For harvested production without quality adjustment: Transfer entry from column “P.”

FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW AIP’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of column “S,” in bushels rounded to tenths.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from section I, column “O” total, in bushels rounded to tenths.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in bushels rounded to tenths.

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

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

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

27. **Page Numbers:**

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

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

**PRODUCTION WORKSHEET
(For Illustration Purposes Only)**

1 Crop/Code #	2 Unit #	3 Legal Description
<i>Peaches 034</i>	<i>00100</i>	<i>SW1-96N-30W</i>
4 Date of Damage	<i>May 11</i>	
5 Cause of Damage	<i>Hail</i>	
6 Primary Cause %	<i>100%</i>	
12 Additional Units		
13 Est. Prod. Per Acre		

7 Company Agency *Any Company*
Any Agency

8 Name of Insured <i>I. M. Insured</i>			
9 Claim # <i>XXXXXXXX</i>		11 Crop Year <i>YYYY</i>	
10 Policy # <i>XXXXXXXX</i>			
14 Date(s) Notice of Loss	1 st <i>MM/DD/YYYY</i>	2nd	Final <i>MM/DD/YYYY</i>
15 Companion Policy(s)			

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
<i>A-1 NS MD</i>		<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Redhaven 101</i>	<i>UH</i>	<i>UH</i>	<i>66.5</i>		<i>0.406</i>		<i>27.0</i>	<i>270.0</i>	<i>206.0</i>	<i>2,060.0</i>
<i>A-2 NS MD</i>		<i>15.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Reliance 101</i>	<i>UH</i>	<i>UH</i>	<i>76.0</i>				<i>76.0</i>	<i>1,140.0</i>	<i>206.0</i>	<i>3,090.0</i>
<i>A-3 NS M/D</i>		<i>12.5</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Junegold 101</i>	<i>UH</i>	<i>UH</i>	<i>47.5</i>				<i>47.5</i>	<i>593.8</i>	<i>206.0</i>	<i>2,575.0</i>
<i>A-4 NS M/D</i>		<i>8.5</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Gala 101</i>	<i>H</i>	<i>H</i>							<i>206.0</i>	<i>1,751.0</i>
16 TOTAL		<i>46.0</i>												17 TOTALS	<i>2,003.8</i>	<i>9,476.0</i>

NARRATIVE (If more space is needed, attach a Special Report) *Determined acres using MPC1 acreage report - would measure within 5 percent. Orchards A-1, A-2, and A-3 not harvested.*

Refer to the appraisal worksheet for prices used to calculate quality adjustment factor for orchard A-1.

Orchard A-4 \$10.12/bu. for damaged peaches from Acme Fresh Fruit Co \$18.10/bu. for undamaged peaches from Market News Service 7- day average prices.

SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed *MM/DD/YYYY* 19 Is damage similar to other farms in the area? Yes No 20 Assignment of Indemnity Yes No 21 Transfer of Right to Indemnity? Yes No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor Variety/Type	Gross Prod. (FxG)	Bu. Ton Lbs. CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor)xK2xL2xM2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	<i>Acme Fresh Fruit Co. Anytown, State</i>					<i>Gala 101</i>		<i>1,380.0</i>					<i>1,380.0</i>		<i>1,380.0</i>	<i>10.12</i> <i>18.10</i>	<i>0.559</i>	<i>771.4</i>

22 Section II Total *771.4*
23 Section I Total *2,003.8*
24 Unit Total *2,775.2*

EXAMPLE CLAIM

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres	Select
10.0 or Less	The lesser of 5 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	5 trees plus 1 tree per additional 10.0 acres.
100.1 or more	14 trees plus 1 tree per additional 100.0 acres.

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
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 1

PEACH PRODUCERS' PICKING RECORDS ENTRY AND COMPLETION PROCEDURES

A. FORM STANDARDS

- (1) The entry items in subsection C are the minimum requirements for the Peach Producers' Picking Records form (hereafter referred as the form). All of these entry items are "Substantive," (i.e., they are required).
- (2) Form completion instructions. The completion instructions for the required entry items on the form in the following subsections are "Substantive," (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form herein. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point, size, etc.).

B. GENERAL INFORMATION FOR FORM ENTRIES AND COMPLETION PROCEDURES

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

C. FORM ENTRIES AND COMPLETION INFORMATION

Item No.

Information Required

1. **Insured's Name:** Name of the insured from the policy confirmation that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
4. **County:** County in which the insured acreage is located.
5. **Line No.:** MAKE NO ENTRY, the line number is pre-printed on the worksheet.

EXHIBIT 1

6. **Unit No.:** Five-digit unit number (e.g., 00100) from the Summary of Coverage after it is verified to be correct.
7. **FSA FSN:** Farm serial number for the unit as recorded at the county FSA office at the acreage reporting date.
8. **Farm Name or Block No.:** Name or number (e.g., A-1, A-2, etc.) that describes the applicable harvested acreage in the unit.
9. **Variety:** Name of the variety being harvested. Varieties listed here should correspond to varieties listed on the Summary of Coverage.
10. **Acres:** Acres rounded to tenths for the variety being harvested.
11. **Pick Date:** Date the variety is harvested (MM/DD). Enter the date of the 1st picking on the first line, date of the 2nd picking on the 2nd line, etc.
12. **No. Bushels:** Number of bushels rounded to tenths, harvested from the acreage.
13. **Qual. Adj.:** Insured leaves items 13 thru 15 blank. The adjuster enters “Yes” or “No” indicating if there is any quality adjustment for the applicable picking.
14. **Cause:** Name of insured cause of loss for this crop as listed in the LAM. If an insured cause of loss is coded as “Other,” explain in the “Remarks.”
15. **Mkt. Value:** Market value in dollars and cents per bushel, if applicable.
16. **Other:** “Other” block can be used to record pertinent information for each picking. Be sure to explain entries here in the “Remarks” section.
17. **Remarks:** Tally the total amount of harvested production for each applicable variety. Explain any unusual entries.

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

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

EXHIBIT 1

COMPANY NAME

PEACH PRODUCER'S PICKING RECORDS

(FOR ILLUSTRATION PURPOSES ONLY)

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

To be completed by insured each harvest date.										OFFICE USE ONLY	
Line No. 5	Unit No. 6	FSA FSN 7	Farm Number or Block No. 8	Variety 9	Acres 10	Pick Date 11	No. Bushels 12	Qual. Adj. 13	Cause 14	Mkt. Value 15	Other 16
1	00100	A-42	A-4	Gala	8.5	MM/DD	400.0	Yes	Hail	18.10	
2		A-42	A-4	Gala	8.5	MM/DD	510.0	Yes	Hail	18.10	
3		A-42	A-4	Gala	8.5	MM/DD	470.0	Yes	Hail	18.10	
4											
5											
6											
7											
8											
9											
10											
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											

17. REMARKS

Gala Total = 1,380.0 bu.