

United States
Department of
Agriculture



Federal Crop
Insurance
Corporation



Product
Development
Division

PEACH LOSS ADJUSTMENT STANDARDS HANDBOOK

FCIC-25310-1 (10-2000)
FCIC-25310 (01-2000)

2001 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25310 25310-1 (10-2000)
SUBJECT: EACH LOSS ADJUSTMENT STANDARDS HANDBOOK	DATE: November 8, 2000
	OPI: Product Development Division
	APPROVED: /s/ Tim B. Witt Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2000 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2000 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

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

Changes for November 2000 Issuance (FCIC-25310-1):

- A. Inserts slipsheets that amend the Peach Handbook (issued January 2000) and comply with the current Peach Crop Provisions (01-034).
- B. In section 2 B, inserts a definition for “Marketable” peaches.
- C. In section 8 B, items “H, “I,” and the “Narrative” - amended gleaning procedure language.
- D. In section 9, amended **TABLE A** - selection procedure for rounding the number of sample trees for 10.0 acres or less.

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 19-20 23-24	29-30	01-2000 01-2000 01-2000 01-2000	FCIC-25310 FCIC-25310 FCIC-25310 FCIC-25310
Insert	1-2		1-2 19-20 23-24	29-30	11-2000 11-2000 11-2000 11-2000	FCIC-25310-1 FCIC-25310-1 FCIC-25310-1 FCIC-25310-1
Current Index	1-2	1-2	1-2 3-18 19-20 21-22 23-24 25-28	29-30 31-34	11-2000 01-2000 11-2000 01-2000 11-2000 01-2000 11-2000 01-2000	FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310 FCIC-25310-1 FCIC-25310

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1. INTRODUCTION

This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (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

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance providers' 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:

FOB	Free On Board
FSA	Farm Service Agency
FSN	Farm Serial Number
RPAM	Random Path Appraisal Method

(4) Definitions:

Actual Price per Bushel: **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; and **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 4th growing season after set out.

Bushel: 50 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 insurance provider is to determine that the insured has complied with all policy provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

A. INSURABILITY

- (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 considered acceptable by the insurance provider, subject to an acceptable inspection; and
 - (f) Has reached at least the fourth growing season after being set out, unless the insurance provider 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 insurance provider inspects the acreage and determines it does not meet the requirements contained in the Peach 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 Peach Crop Provisions. For example, the insurance provider 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 NOT APPLICABLE TO CAT COVERAGE

- (1) Optional units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage).

C. UNIT DIVISION

See the insurance contract for unit provisions. **NOTE:** 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

The production to count for mature marketable peaches may be reduced as a result of a loss in quality due to any insurable cause(s) of loss. Refer to the Peach Crop Provisions for quality adjustment requirements.

- (1) **Fresh Market Peaches** - Determine production to count as follows:
 - (a) Divide the value per bushel of damaged fresh market peaches by the actual price per bushel of undamaged fresh market peaches; and,
 - (b) Multiply the result of (1) (a) above by the number of bushels of eligible damaged peaches.
- (2) **Processing Peaches** - Determine production to count as follows:
 - (a) Divide the value per bushel of the damaged processing peaches by the actual price per bushel of undamaged processing peaches; and,
 - (b) Multiply the result of (2) (a) above by the number of eligible bushels of damaged peaches.

NOTE: See subsection 2 B that contains definitions of and information for determining the price per bushel of fresh and processing peaches.

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) Specifically for peaches, circumstances that require an appraisal include (but are not limited to):
 - (a) When peaches are still on the tree and before removal, whenever possible;
 - (b) If verifiable production records may not be available (roadside markets, etc.); or
 - (c) If any production will be sold by direct marketing.
- (3) Make separate appraisals for each peach variety grown in the orchard, as applicable.
- (4) **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 three 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.

NOTE: 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 insurance provider 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 insurance provider may inspect the damaged production.
- (d) If the insured fails to meet the requirements listed above and such failure results in the insurance provider’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) Insurance provider 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 SAMPLES 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;

NOTE: 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.

- (c) Percent of each variety in the acreage;
- (d) Tree age, size, density, and vigor;
- (e) 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
- (f) Whether or not any areas have been color (partially) picked.

- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the insurance provider to appraise peach crop production. Use this method in lieu of appraisal methods in the peach crop loss adjustment handbook, as applicable.

C. ORCHARD APPRAISALS

- (1) Pre-harvest appraisals.
 - (a) The adjuster should arrange to inspect the trees when the peaches have reached harvestable maturity. Select sample trees as stated in subsections A and B above.
 - (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) Pre-harvest appraisals with 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 an insured cause of loss.
 - (b) Select sample trees as noted in subsection 4 B 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 random sample of peaches which could be used as a food source for humans (100 peaches is a convenient size sample, if available).
 - (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 market peaches:** Sort out the peaches in the sample that are marketable as fresh peaches under local market conditions. Use the “Peach Count Appraisal Method” information to 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 the “Peach Count Appraisal Method” 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 price received for the 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 of the harvested peaches will be used for quality adjustment purposes.
- (f) Compare the appraisals with the harvested production records when the peaches are harvested.

NOTE: 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

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.

NOTE: 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...
Peach Count 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 unharvested acreage.

B. UNHARVESTED APPRAISAL METHOD

Peach Count Appraisals:

Determine production to count as follows:

- (1) Complete a bushel count (Part I of the Peach Appraisal Worksheet) to establish the number of bushels per sample tree.
- (2) Total the number of bushels from all sample trees and divide by the number of sample trees to calculate the average number of bushels per tree.
- (3) Multiply the number of bushels per sample trees times the number of trees per acre to calculate the number of bushels per acre.
- (4) Count extremely undersize peaches due to drought as follows:
 - (a) As a result of severe drought conditions, peaches may have an average diameter too small to convert into bushels using **TABLE B**. When this occurs, fill a bushel-size container with the small peaches to obtain an accurate peach count for making appraisals.
 - (b) When there is wide variation in the size of peach samples, weigh or measure peaches from the random sample in order to obtain an accurate peach count.

NOTE: One bushel of peaches equals 50 pounds net weight of ungraded peaches.

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 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

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

Hail and Wind Damage Guidelines

If there is inadequate price information to establish a factor or the prices appear to be inequitable, the insurance provider may authorize the use of the following guidelines for hail or wind-damaged peaches, as follows:

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.	

NOTE: The above guidelines are for use ONLY under the exceptional circumstances described above.

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet or when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit inspected. Refer to section 4 B for sampling instructions.

NOTE: Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. PEACH COUNT APPRAISAL WORKSHEET ENTRIES AND COMPLETION INFORMATION

PART 1 - FOR DETERMINING REMAINING BUSHELS ON TREES

Verify or make the following entries:

Item

No.

Information Required

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

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

1. **Page Number:** Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.).

2. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

3. **Contract Number:** Insured's assigned policy number.

4. **Crop Year:** 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 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., AUG 11).

8. **Field ID:** Field identification symbol.

9. **Determined Acres:** Orchard or plot appraised acres, to tenths.

10. **Variety:** Variety name, as applicable (e.g., Redhaven, Junegold, etc.).

11. **Bushels Remaining on Trees:** Peach count per sample tree in bushels, to tenths.

12. **Total Bushels:** Total from all sample trees in item 11, in bushels to tenths.

13. **Total Tree Samples:** Total number of trees sampled in item 11.
14. **Bushels per Sample:** Item 12 divided by item 13 in bushels, to tenths.
15. **Trees per Acre:** Number of trees per acre as determined by adjuster (number of trees per land acre).
16. **Appraised Bushels per Acre:** Item 14 times item 15 in bushels, to tenths.
17. **Average Market Price:** The price per bushel in dollars and cents 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 ONLY

19. **Field ID:** Field identification symbol.
20. **Determined Acres:** Orchard or plot appraised acres, to tenths.
21. **Variety:** Variety name, as applicable (e.g., Redhaven, Junegold, etc.).
22. **Price of Damaged:** Price of damaged fruit (best price available).
23. **Price of Undamaged:**
 - 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 contained in the Special Provisions.

- 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.

24. **Factor %:** Item 22 divided by item 23, to three decimal places.

25. **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 appropriate three-digit code number from the actuarial documents.

USE FOR WIND AND HAIL DAMAGE

NOTE: Use this section for wind and hail appraisal modification only when authorized by the insurance provider.

26. **Number of Peaches Sampled:** Total number of peaches sampled (e.g., 333, 500, etc.).

27. **Number:** Number of hail or wind damaged peaches qualifying for the appropriate group in the Hail and Wind guidelines (see section 6).

28. Item 27 times the applicable percent of damage from section 6. Enter in bushels to tenths, (if “0” enter “0”).

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, in bushels to tenths. Further instructions will be issued by the insurance provider for the use of this factor.

32. **Remarks:** List and/or explain:

- a. Price and where it was obtained in the area (NAME of packer or processor).
- b. Date harvest began or is expected to begin for each variety shown above.
- c. Any pertinent information that pertains to the inspection.

33. **Code Number, Signature of Adjuster, and Date:** Code number, signature of adjuster, 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 TPC Production Worksheet.

34. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.

COMPANY NAME
PEACH APPRAISAL WORKSHEET
(For Illustration Purposes Only)

COMPANY: **XYZ**

CLAIM NO: **ABC**

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PART I 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>Apr 18</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								÷	=	X	=											
<i>A-1</i>	<i>10.0</i>	<i>Redhaven</i>	<i>.4</i>	<i>.5</i>	<i>.6</i>	<i>.7</i>	<i>.8</i>	<i>.7</i>	<i>.6</i>	<i>1.1</i>	<i>.8</i>	<i>.4</i>	<i>6.6</i>	<i>10</i>	<i>.7</i>	<i>95</i>	<i>66.5</i>	<i>8.50</i>	<i>101</i>															
<i>A-2</i>	<i>15.0</i>	<i>Reliance</i>	<i>.8</i>	<i>.7</i>	<i>.6</i>	<i>.9</i>	<i>1.0</i>	<i>.8</i>	<i>.9</i>	<i>.7</i>	<i>.6</i>	<i>.7</i>	<i>7.7</i>	<i>10</i>	<i>.8</i>	<i>95</i>	<i>76.0</i>	<i>8.50</i>	<i>101</i>															
<i>A-3</i>	<i>12.5</i>	<i>Junegold</i>	<i>.3</i>	<i>.7</i>	<i>.4</i>	<i>.6</i>	<i>.5</i>	<i>.4</i>	<i>.7</i>	<i>.6</i>	<i>.3</i>	<i>.5</i>	<i>5.0</i>	<i>10</i>	<i>.5</i>	<i>95</i>	<i>47.5</i>	<i>8.50</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 _____																											
<i>A-1</i>	<i>10.0</i>	<i>Redhaven</i>	<i>3.45</i>	<i>8.50</i>	<i>.406</i>	<i>101</i>	27 NUMBER	_____	x 0% =	_____	28	NUMBER	_____	x 25% =	_____	NUMBER	_____	x 50% =	_____	NUMBER	_____	x 75% =	_____	NUMBER	_____	x 100% =	_____	29 TOTAL	_____	÷ 30 No. Sampled	_____	= 31 % Lost	_____	Factor
32 REMARKS <i>Item 22 price of damaged peaches \$3.45/bu. from Acme Packers, Inc. Item 23 price of undamaged peaches \$8.50/bu. from Acme Packers, Inc.</i>																																		
33 CODE NUMBER & SIGNATURE OF ADJUSTER <i>I. M. Adjuster XXXXX</i>														DATE <i>MM/DD/YYYY</i>				34 INSURED'S SIGNATURE <i>I. M. Insured</i>								DATE <i>MM/DD/YYYY</i>								

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form (hereafter referred to as a “TPC Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a TPC 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 insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

<u>Item No.</u>	<u>Information Required</u>
1.	Crop/Code #: “Peaches” (0034).
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., AUG 11).
5. **Cause of Damage:** Name of insured cause 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.

NOTE: See 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 insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** 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 TPC Production Worksheet has not been completed. Additional non-loss units may be entered on a single TPC Production Worksheet.

NOTE: 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) Notice of Loss:**

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of TPC Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the "Final" space on the first page of the first set of TPC Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter "Company Insp" instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of TPC Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

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

- a. If no other person has a share in the unit (insured has 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 crop insurance contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "NONE."
 - (1) If the other person has a multiple-peril crop insurance contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril crop insurance contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

- (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

NOTE: Refer to the LAM for further information regarding companion contracts.

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) Stages or intended use(s) of acreage;
- (5) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) Appraisals for damage due to hail or fire if 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. See the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. **Preliminary 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.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

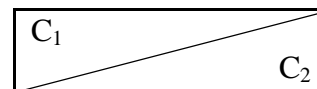
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

FINAL: Determined acres to tenths.

NOTE: 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 insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in Column “C” as shown.

C₁ Enter the ACTUAL acres for the orchard or suborchard
 C₂ Enter the REPORTED acres for the orchard or suborchard



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

E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

F. **Practice:** Three-digit code number entered exactly as specified 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:** 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 insurance provider, 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>
“WOC”.....	Other use without consent
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested
“TH”.....	To be harvested

Verify any “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. See appraisal methods for additional instructions.

NOTE: If there is no potential on UH acreage, enter “0.”

K. **Quality Factor:** For mature unharvested peaches, enter the three-place decimal quality adjustment factor obtained from item 24 on the Peach Appraisal Worksheet.

L. **Adjusted Potential:** Column “J” times Column “K,” in bushels to tenths.

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, to tenths, for the line, (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

NOTE: 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, to tenths, for any such acreage.

- 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.

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

N. **Potential Counted:** Column “L” plus column “M,” in bushels to tenths.

O. **Value Per Pound:** Line out “pound” in the column heading and enter “bushel.” Enter the insured’s price election.

NOTE: Make separate line entries for fresh and processing peaches, as applicable. Identify fresh and processing values in the Narrative.

P. **Total Potential to Count:** Draw a diagonal line. **Above** the diagonal line, enter the total potential to count (Column “C” or C₁ (actual acres) times Column “N”). **Below** the diagonal line, enter the total value (in whole dollars) to count (Column “C” times column “N” times Column “O”).

Q. **Per Acre:** Draw a diagonal line. **Above** the diagonal line, enter the per acre production guarantee from the insured’s policy, in bushels. **Below** the diagonal line, enter the result of the per acre production guarantee times the insured’s price election.

R. **Total:** Draw a diagonal line. **Above** the diagonal line, enter the BUSHEL STAGE GUARANTEE (DETERMINED acres times the per acre guarantee). **Below** the diagonal line, enter the DOLLAR STAGE GUARANTEE (DETERMINED acres times the per acre dollar guarantee).

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

NOTE: 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 THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Draw a diagonal line. Totals from above the diagonal line and totals from below the diagonal line for Column “P” and Column “R.”

NARRATIVE:

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the TPC 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, item “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 is 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, item “J,” and/or any production not included in section II, item “G” or “B”-“E” entries (e.g., harvested production for acreage assessed an appraisal of not less than the guarantee due to uninsured cause of loss).
- j. Explain “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.

NOTE: Indicate on the aerial photo 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 TPC 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 any delayed notices or delayed claims as instructed in the LAM.
- o. Document any authorized estimated acres shown in Section I, item C as follows: “Line 3 ‘E’ acres authorized by insurance provider MM/DD/YYYY.”
- p. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- q. Record any trees removed without an inspection.
- 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 the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider’s instructions.
- 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.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) 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.
- (2) For production commercially sold, enter the name and address of processor as applicable in items “B” through “D.” For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.
USE SEPARATE LINES FOR:

- (a) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold. Verify any packinghouse or processor records.

NOTE: (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.

- (b) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
 - (c) Varying determinations of production (varying value, etc.)
- (4) There will generally be no harvested production entries in items A₁ through N 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 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, variety, or type of harvested production listed in Section I, MAKE NO ENTRY.
 - b. If more than one practice, variety, 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, item “A”).
- B. - D. **Row Width, Tractor, Est. Yield:** In the column heading, line out “Row Width, Tractor, Est. Yield” and enter “Disposition.” For production sold, enter the name and address of the Buyers, Packinghouse, or Processor. For fruit otherwise disposed of, indicate the disposition (sold at roadside stand, etc.).
- E. **Leaf Quality:** MAKE NO ENTRY.
- F. **Quota, Non-Quota, Bale No.:** In the column heading line out “Quota, Non-quota and Bale No.” Enter the Variety 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.
- G. **Production:** Gross production in bushels, to tenths.
- NOTE:** If the gross amount of harvested production exceeds pre-harvest appraisal entry in section I, column “J,” enter harvested production here. If pre-harvest appraisal exceeds harvested production, make no entry and document harvested production in the Narrative.
- H₁. **Value Per Pound:** Line out “Pound” and enter “Bushel” for peaches damaged due to insurable causes. Enter the value per bushel of the **damaged peaches** (fresh or processing) in dollars and cents.
- NOTE:** Refer to section 3 D herein, and the Peach Crop Provisions for quality adjustment requirements.

- H₂. **Local Mkt. Price:** Enter the actual price per bushel of the **undamaged peaches** (fresh or processing) in dollars and cents 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 News Market Service, use the total of the price election and allowable costs for undamaged peaches contained in the Special Provisions.
 - 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.
- I. **Quality Factor:** For harvested peaches eligible for quality adjustment, enter the quality adjustment factor, the result of H₁ divided by H₂, to three-decimal places; otherwise, make no entry.
- J. **Production Not to Count:** In the column heading line out “lbs.” and enter “Bu.” Enter the net production NOT to count 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.
- K. **Production to Count:** Line out “lbs.” and enter “Bu.” in the column heading. Column “G” minus Column “J” times Column “I,” to tenths.
- L. **Value of Production:** Enter the applicable price election per bushel by type.
- M. **Value not to Count (\$):** MAKE NO ENTRY.
- N. **Production/Value to Count:** Total value to count, Column “K” times Column “L,” in whole dollars.

NOTE: 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 THE INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Totals from Column “N,” in whole dollars.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter the amount from Section I, Column “P” total from **BELOW** the diagonal line, in whole dollars.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of 22 and 23, in whole dollars.

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 TPC Production Worksheet.

NOTE: Final indemnity inspections should be signed on bottom line.

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

NOTE: Final indemnity inspections should be signed on 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.).

(FOR ILLUSTRATION PURPOSES ONLY)
T-P-C WORKSHEET

1. Crop/Code# <i>Peaches</i> <i>0034</i>	2. Units <i>00100</i>	3. Legal Description <i>SEC-3 TWP-4N RNG-5W</i> <i>FSA FSN A-10</i>	7. Company <i>XYZ</i>	8. Name of Insured <i>I. M. Insured</i>			
4. Date of Damage <i>May 11</i>			Agency <i>ABC</i>		9. Claim # <i>XXXXXXX</i>		11. Crop Year <i>YYYY</i>
5. Cause of Damage <i>Hail</i>					10. Policy # <i>XXXXXXX</i>		
6. Primary Cause % <i>100%</i>					14. Date(s) Notice of Loss		1st <i>MM/DD/YYYY</i>
12. Additional Units					15. Companion Policy(ies)		
13. Est. Prod. Per Acre							

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Actuarial									Potential Yield							Stage Guarantee		
A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Quality Factor	Adjusted Potential	(+) Uninsured Causes	Potential Counted	Value Per Pound	Total Potential to Count (C x N x O)	Per Acre	Total (C x Q)	
<i>M/D A-1</i>	<i>10.0</i>	<i>10.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Redhaven 101</i>	<i>UH</i>	<i>TH</i>	<i>66.5</i>	<i>.406</i>	<i>27.0</i>		<i>27.0</i>	<i>\$8.50</i>	<i>270.0</i>	<i>206</i>	<i>2060</i>	
<i>M/D A-2</i>		<i>15.0</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Reliance 101</i>	<i>UH</i>	<i>TH</i>	<i>76.0</i>				<i>76.0</i>	<i>\$8.50</i>	<i>1140.0</i>	<i>206</i>	<i>3090</i>	
<i>M/D A-3</i>		<i>12.5</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Junggold 101</i>	<i>UH</i>	<i>UH</i>	<i>47.5</i>				<i>47.5</i>	<i>\$8.50</i>	<i>\$9690</i>	<i>206</i>	<i>\$26265</i>	
<i>M/D A-4</i>		<i>8.5</i>	<i>1.000</i>	<i>A01</i>	<i>997</i>	<i>Gala 102</i>	<i>H</i>	<i>H</i>							<i>593.8</i>	<i>206</i>	<i>2575</i>	
															<i>\$5047</i>	<i>\$1751</i>	<i>\$21888</i>	
																<i>206</i>	<i>1751</i>	
																<i>2003.8</i>	<i>9476</i>	
																<i>\$17032</i>	<i>\$80547</i>	
16. TOTAL		<i>46.0</i>															17. TOTALS	

NARRATIVE (If more space is needed, attach a Special Report) *Field A-1 damaged peaches \$3.45/bu. divided by undamaged peaches \$8.50/bu. = .406*

Value of harvested production - Redhavens price of damaged peaches \$4.75/bu. Price of undamaged peaches \$8.50/bu. Fields A-1 through A-4 were wheel measured.

SECTION II - HARVESTED PRODUCTION

18. DATE HARVEST/SALE COMPLETED <i>MM/DD/YYYY</i>				19. IS DAMAGE SIMILAR TO OTHER FARMS IN THE AREA? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				20. ASSIGNMENT OF INDEMNITY? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No				21. TRANSFER OF RIGHT TO INDEMNITY? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No					
Stalk Inspection						Adjustments to Harvested Production											
A1	A2	B	C	D		E		F	G	H1	H2	I	J	K	L	M	N
Share	Row Width	Tractor Disposition	Est. Yield	Leaf Quality		Quota (Q), Non Quota (NQ), or Bale No. Variety & Type	Production	Value Per Pound Bushel		Quality Factor (H1 ÷ H2)	Production Not to Count (lbs.)	Production to Count (lbs.) Bu.	Value of Production (\$)	Value Not to Count (\$)	Production/ Value to Count		
Field ID				G	F			P	Local Mkt. Price								
		<i>Acme Packers, Inc. Anytown, USA</i>				<i>Redhaven 101</i>	<i>665.0</i>	<i>\$4.75</i>	<i>\$8.50</i>	<i>.559</i>		<i>371.7</i>	<i>\$8.50</i>		<i>\$3159</i>		
		<i>Acme Packers, Inc. Anytown, USA</i>				<i>Reliance 101</i>	<i>1140.0</i>					<i>1140.0</i>	<i>\$8.50</i>		<i>\$9690</i>		
		<i>Jam & Jelly, Inc. Anytown, USA</i>				<i>Gala 102</i>	<i>1380.0</i>					<i>1380.0</i>	<i>\$8.50</i>		<i>\$11730</i>		
I certify that the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crop. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 729 and 3730 and other federal statutes.																	
22. SECTION II TOTAL															<i>\$24579</i>		
23. SECTION I TOTAL															<i>\$17032</i>		
24. UNIT TOTAL															<i>\$41611</i>		

25. Adjuster's Signature (1st Inspection) <i>I. M. Adjuster</i>	Code # <i>XXXXX</i>	Date <i>MM/DD/YYYY</i>	26. Insured's Signature (1st Inspection) <i>I. M. Insured</i>	Date <i>MM/DD/YYYY</i>
(2nd Inspection) <i>I. M. Adjuster</i>	Code # <i>XXXXX</i>	Date <i>MM/DD/YYYY</i>	(2nd Inspection) <i>I. M. Insured</i>	Date <i>MM/DD/YYYY</i>
(Final Inspection) <i>I. M. Adjuster</i>	Code # <i>XXXXX</i>	Date <i>MM/DD/YYYY</i>	(Final Inspection) <i>I. M. Insured</i>	Date <i>MM/DD/YYYY</i>

27. Page 1 of 1

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres	Select
10.0 or Less	The lesser of 10 trees or 5% of the number of trees in the orchard (rounded to the nearest whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees 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	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 plants (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 plants per acre.)

EXHIBIT 1

PEACH PRODUCERS' PICKING RECORDS

Instruct the insured to complete items 1-12. The adjuster completes items 13 - 16. The insured and the adjuster should then sign and date the form when harvest is complete. The adjuster will use the harvested production to complete section II of the TPC Production Worksheet.

NOTE: This document is optional and may be used by the producer and adjuster to organize picking records.

- | <u>Item No.</u> | <u>Information Required</u> |
|------------------------|--|
| 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: Crop year, as defined in the policy, for which the claim is filed. |
| 4. | County: County in which the insured acreage is located. |
| 5. | Line No.: MAKE NO ENTRY, the line number is pre-printed on the worksheet. |
| 6. | Unit No.: Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100). |
| 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 that describes the unit (e.g., Block # 2, etc.). |
| 9. | Variety: Name of the variety being harvested. Varieties listed here should correspond to varieties listed on the Summary of Coverage. Lines 1 thru 5 are reserved for the first variety harvested, etc. |
| 10. | Acres: Acres (to tenths) for the variety being harvested. |
| 11. | Pick Date: Date the variety is harvested (MM/DD). Enter the date of the 2nd picking on the 2nd line, date of the 3rd picking on the 3rd line, etc. |
| 12. | No. Bushels: Number of bushels, to tenths, harvested from the acreage. If fruit is in bins, containers, etc., convert to bushels. (1 bushel = 50 pounds of ungraded peaches). |
| 13. | Qual. Adj.: Insured leaves items 13 thru 15 blank. The adjuster enters "yes" or "no" indicating if there is any quality adjustment for this 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 Narrative. |
| 15. | Mkt. Value: Market value in dollars and cents per bushel, if applicable. |
| 16. | Other: "Other" block can be used to record information like production to count. Be sure to explain entries here in the "Remarks" section. |
| 17. | Remarks: Remarks, note any unusual entries that need explanation. |

EXHIBIT 1

18. **Insured's Signature:** Insured's (or insured's authorized representative's) signature. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the TPC Production Worksheet WITH THE INSURED, 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 TPC Production Worksheet.
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 *I. M. Insured* 3. CROP YEAR *YYYY*

2. POLICY NUMBER *XXXXXXXX* 4. COUNTY *ANY*

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	<i>00100</i>	<i>A-10</i>	<i>A-1</i>	<i>Redhaven</i>	<i>10.0</i>	<i>6/28</i>	<i>310.0</i>	<i>YES</i>	<i>Adverse Weather</i>	<i>\$4.75</i>	
2				<i>Redhaven</i>	<i>10.0</i>	<i>7/2</i>	<i>260.0</i>	<i>YES</i>	<i>Adverse Weather</i>	<i>\$4.75</i>	
3				<i>Redhaven</i>	<i>10.0</i>	<i>7/9</i>	<i>95.0</i>	<i>YES</i>	<i>Adverse Weather</i>	<i>\$4.75</i>	
4											
5											
6	<i>00100</i>	<i>A-10</i>	<i>A-2</i>	<i>Reliance</i>	<i>15.0</i>	<i>7/5</i>	<i>510.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
7				<i>Reliance</i>	<i>15.0</i>	<i>7/10</i>	<i>340.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
8				<i>Reliance</i>	<i>15.0</i>	<i>7/16</i>	<i>290.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
9											
10											
11	<i>00100</i>	<i>A-10</i>	<i>A-3</i>	<i>Junegold</i>	<i>12.5</i>	<i>7/14</i>	<i>530.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
12				<i>Junegold</i>	<i>12.5</i>	<i>7/20</i>	<i>420.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
13											
14											
15											
16	<i>00100</i>	<i>A-10</i>	<i>A-4</i>	<i>Gala</i>	<i>8.5</i>	<i>7/22</i>	<i>560.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
17				<i>Gala</i>	<i>8.5</i>	<i>7/26</i>	<i>430.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
18				<i>Gala</i>	<i>8.5</i>	<i>7/30</i>	<i>390.0</i>	<i>NO</i>	<i>Adverse Weather</i>		
19											
20											

17. REMARKS

18. INSURED' SIGNATURE <i>I. M. Insured</i>	19. DATE <i>MM/DD/YYYY</i>	20. ADJUSTER'S SIGNATURE <i>I. M. Adjuster</i>	21.. CODE NO. <i>XXXXX</i>	22. DATE <i>MM/DD/YYYY</i>
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