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Federal Crop
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Corporation



Product
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ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25020 (09-2006) 25020-1 (08-2007)	
SUBJECT: ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS		OPI: Product Administration and Standards Division	
		APPROVED: /S/: Tim B. Witt	DATE: 7/31/2007
		Deputy Administrator, Product Management	

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2007 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 the 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: See changes or additions in text which have been **highlighted**. Three asterisks (***) indicate where information has been removed.

- A. Updated section 3. A. (c) to reflect changes in the Almond Crop Provisions.
- B. Revised language in section 4. A. (4).
- C. Revised language in section 5. B. (5) to show the result of the calculation to be average pounds of nuts per tree.
- D. Inserted language in sections 7. C. 16, 7. C. 23. (c) and (d) for determined tree spacing.
- E. Updated Tables A, B, C, and D.

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SUMMARY OF CHANGES/CONTROL CHART (continued)

Control Chart For: Almond Loss Adjustment Standards Handbook							
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Exhibit(s)	Date	Directive Number
Remove	1-2		3-6, 9, 10	25-27	28	9/2006	FCIC-25020
Insert	1-2		3-6, 9, 10	25-27	28	8/2007	FCIC-25020-1
Current	1-2	1-2	1-2 3-6 7-8 9-10 11-24	25-27	28	9/2006 8/2007 9/2006 8/2007 9/2006	FCIC-25020 FCIC-25020-1 FCIC-25020 FCIC-25020-1 FCIC-25020

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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 for this crop handbook 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, which include crop appraisal methods, claims completion instructions, and form standards, 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

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

*** One legible copy to the insured. The original and all remaining copies as instructed by the **approved** insurance provider (**AIP**). It is the **AIP's** 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 that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to almond loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definition(s):

Brown Spot Either single or multiple brown spots on an almond kernel when affected area aggregates more than the equivalent of a circle one-eighth (1/8) inch in diameter. Caused by insects.

Decay	Almond kernel that is putrid or decomposed. This is a rare occurrence; most likely a prior year's nut (uninsurable).
Gum	A film of a shiny resinous appearing substance that covers more than one-eighth (1/8) of the kernel area. Occurs in less than 1% of kernels in a normal year. Gum is triggered by spring weather conditions (either rain or frost: frost damage not severe enough to cause nut drop). Gum can be determined early in nut development stage (around April). If the nuts are sound in May or June, they will not develop gum (insurable).
Imbedded Foreign Material	Pieces of shell, hulls, or other foreign matter which will not pass through a round opening 8/64 inch in diameter. Is usually caused by improper handling and poor hulling work (uninsurable).
Insect Injury	Insect web or frass is present or there is definite evidence of insects feeding. Injury is caused by insects on the ground or on the tree.
Meat Pounds	Total pounds of almond meats (whole, chipped and broken, and in-shell meats). Unshelled almonds will be converted to meat pounds in accordance with FCIC approved procedures.
Mold	Mold which is visible on the kernel (nut meat), and not easily rubbed off with the fingers is insurable unless caused by improper handling or poor farming practices. Mold found on hulls (not on meats) will be caused by brown rot or shot hole fungus from rain at bloom or very early nut set. Such infected in-shell nuts present in delivered product are uninsurable.
Rancid	Kernel is noticeably bitter (rancid) to taste. Occurrence is rare; most likely a prior year's nut, can be caused by improper storage, or early worm damage. Would be scored as insect damage.
Set out	Transplanting the (almond) tree into the orchard.
Shriveling	The kernel is excessively thin for its size or is materially withered, shrunken, leathery, tough, or partially developed. Kernels are not considered damaged if more than three-fourths (3/4) of the pellicle is filled with meat. Triggered by spring weather conditions (rain or frost) at or just past bloom stage. Causes physiological damage to kernel embryo. It is not caused by lack of irrigation water. It is found at early development stage similar to gum (insurable).

3. INSURANCE CONTRACT INFORMATION

The **AIP** 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

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

- (1) The crop insured will be all almonds in the county for which a premium rate is provided by the actuarial documents in which the insured has a share:
 - (a) That are grown for harvest as almonds;
 - (b) That are irrigated; and
 - (c) That are grown on acreage where at least 90 percent of the trees have reached at least the sixth growing season after set out, unless otherwise provided in the Special Provisions.
- (2) Almonds interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines the (acreage) does not meet the requirements contained in the insured's policy.
- (3) Insurance coverage is provided against damage or loss from insects or disease but not damage due to insufficient or improper application of pest and disease control measures.
- (4) Insurance coverage is provided against damage or loss from wildlife, unless control measures have not been taken.
- (5) Insurance coverage is not provided against damage or loss of production due to the inability to market the almonds for any reason other than actual physical damage to the almonds from an insurable cause specified in the crop provisions.

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 conditions stated in the applicable crop provisions are met.

4. ALMOND APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Make separate appraisals for each almond variety grown in the orchard, as applicable.
- (3) Within the policy provisions is a requirement that insureds file a “notice of damage or loss.” If the insured intends to claim an indemnity on any unit, the insured must notify the AIP prior to the beginning of harvest so that the AIP may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the AIP has given written consent to do so. If the insured fails to meet the requirements of the crop provisions, all such production will be considered undamaged and included as production to count. Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on “notices of damage or loss.”
- (4) Appraise almonds, when required, after the nut drop period but before any nuts are removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

- (1) Make a general examination of all acreage in the orchard. 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. 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 sub-orchards, and appraise each one separately.
 - (c) Percent of each variety in the acreage;
 - (d) Tree age, size, density, and vigor; and
 - (e) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A** for each orchard or sub-orchard.
- (3) The Random Path Appraisal Method (RPAM) may be used at the discretion of the AIP to appraise the almond crop production. Use the RPAM method in lieu of appraisal methods in this handbook, as applicable.

C. ORCHARD APPRAISALS

Determining Variety Acreage for Appraisals:

- (1) Appraisals must take into consideration the planting pattern, variety mix, and the number of acres of each variety in the orchard or sub-orchard.
- (2) Use the formula below to determine the percent acreage for each variety provided that the row length and planting patterns are the same for all varieties being appraised.

FORMULA:

$$\frac{\text{Number of Rows Planted to a Single Variety}}{\text{Total Rows in the Planting Pattern}} = \text{Percent Variety in Unit or Plot, Round to Nearest Whole Percent}$$

EXAMPLE:

A 20.0 acre orchard is planted to three varieties (Variety 1, Variety 2, and Variety 3) in a four row pattern (1-1-1-1). The first row is Variety 1, the second and fourth rows are Variety 2, and the third row is Variety 3. Variety distribution is as follows:

$$\begin{aligned}\text{Variety 1} &= 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres} \\ \text{Variety 2} &= 2 \text{ rows} \div 4 \text{ rows} = .50 \text{ or } 10.0 \text{ acres} \\ \text{Variety 3} &= 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres}\end{aligned}$$

D. HANDLING APPRAISAL DISCREPANCIES

If the insured disagrees with the appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the almonds 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.

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method.....	Use....
Nut Count Appraisals	to appraise nuts on the tree prior to harvest that are taken from representative sample trees.
Representative Tree Appraisals	the production from representative trees to determine the appraisal.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

B. NUT COUNT APPRAISAL METHOD

- (1) Use the Fig/Nut Tree Appraisal Worksheet to record nut counts taken from sample trees (refer to section 4 B for sampling requirements).
- (2) Determine the percent of each variety for the acreage being appraised.
- (3) By variety, **count the total number of nuts on the sample trees** (include nuts damaged by uninsured causes), and record nut counts on the Fig/Nut Tree Appraisal Worksheet.
- (4) Total the number of nuts from all sample trees and divide by the number of trees in the sample.
- (5) Multiply the result from (4) above by the nut size factor (from **TABLE B**) for the variety being appraised to determine the average **pounds of nuts per tree**.
- (6) Next multiply by the number of bearing trees per acre to determine the number of whole pounds of nuts per acre for the variety.
- (7) If more than one variety is in the acreage being appraised, multiply the number of whole pounds of nuts per acre for each variety by the percent determined in (2) above to determine the number of whole pounds of nuts per acre by variety.
- (8) Add the number of pounds of nuts per acre for all varieties to determine the appraised number of whole pounds of nuts per acre. Transfer the appraisal per acre to column "J" or "M," as applicable, on the Production Worksheet (refer to section 8 below).

C. HARVESTED APPRAISAL METHODS

(1) **Representative Tree Appraisals:**

Arrange with the insured to harvest representative **sample** trees after the crop reaches maturity. Use the production harvested from the representative **sample** trees to determine the potential production for the unharvested acreage.

(2) **Harvested Acreage Appraisals:**

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 to compare the **harvested production with the** crop on the trees. Document such inspections and calculations in the Narrative section of the Production Worksheet or on a Special Report.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

There are no pre-established **appraisal** modifications contained in this handbook (**refer to** the LAM for additional information).

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. APPRAISAL WORKSHEET FORM STANDARDS

- (1) The entry items in subsection 7 C are the minimum requirements for the Fig/Nut Tree Appraisal Worksheet used for the almond nut count appraisal method. All 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 subsection 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 in this section. The current Privacy Act and

Nondiscrimination statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040.

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

B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, 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 orchard or sub-orchard inspected. Use separate lines for each variety in the acreage being appraised. Refer to section 4 B for sampling instructions.
- (4) Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

C. 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. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop:** "Almonds."
5. **Acres Appraised:** Total number of determined acres, to tenths, being appraised in the unit.
6. **Crop Year:** Four-digit crop year, as defined in the policy, for which the claim is filed.
7. **Orch. ID:** Orchard or sub-orchard identification symbol.

8. **Variety:** Variety name of trees in the acreage being appraised.
9. **Acres:** Number of determined acres to tenths for the variety being appraised.
10. **Number of Figs/Nuts per Tree:** Number of nuts from each sample tree (include nuts damaged by uninsured causes). If necessary, use additional lines to record nut counts for all sample trees. Document in the Remarks the number of nuts per tree damaged by uninsured causes.
11. **Total Figs/Nuts all Trees:** Total nuts from item 10 from all sample trees.
12. **Number Trees in Sample:** Total number of sample trees.
13. **Average Figs/Nuts Tree:** Item 11 divided by item 12, whole nuts.
14. **Figs/Nuts Lb. for Variety:** The number of nuts per pound (refer to **TABLE B**).
15. **Average Pounds per Tree:** Item 13 divided by item 14, to two decimal places.
16. **Bearing Trees per Acre:** Determine the tree spacing for the variety and enter the number of bearing trees per acre from Table C. Enter the tree spacing in Remarks. (refer to **TABLE C**).
17. **Figs/Nuts Pounds per Acre:** Item 15 times item 16, in whole pounds.
18. **Reject Factor:** MAKE NO ENTRY.
19. **Net Nut Lbs. per Acre:** MAKE NO ENTRY.
20. **% Acres for Variety:** Item 9 divided by item 5, to two-decimal places (refer to subsection 4C for more information).
21. **Figs/Nuts Acre for Variety:** Item 17 times item 20, in whole pounds.
22. **Appraisal (Lbs./A.):** Total of all item 21 entries, in whole pounds.
23. **Remarks:** Document the following on the appraisal worksheet or on a Special Report:
 - a. Acreage determinations for items 5 and 9;
 - b. Any uninsured causes, the number of nuts per tree damaged by such causes and show any calculations; and
 - c. Determined tree spacing.
 - d. Any other pertinent information about the appraisal.

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

24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the 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.
25. **Adjuster's Code Number, Signature, and Date:** Signature of adjuster, code number, and date **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative section of the Production Worksheet.

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

FOR ILLUSTRATION PURPOSES ONLY FIG/NUT TREES APPRAISAL WORKSHEET			Company Any Company			1 INSURED'S NAME I.M. Insured			2 POLICY NUMBER XXXXXXXX			3 UNIT NO. 00100				
			Claim Number XXXXXXXX			4 CROP Almonds			5 ACRES APPRAISED 16.0			6 CROP YEAR YYYY				
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/Nuts All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11÷12	Figs/Nuts lb. for Variety	Average Pounds Per Tree 13 ÷ 14	Bearing Trees Per Acre	Figs/Nuts Pounds Per Acre 15 x 16	Reject Factor	Net Nut Lbs. per Acre 17x 18	% Acres for Variety	Figs/Nuts Acre for Variety 19 x 20
A-1	Ruby	8.0	3300	1251	2200	17864	7	2552	420	6.08	109	663			.50	332
			3100	2910	3150											
			1953													
A-2	Mission	4.0	1850	1935	1456	8735	5	1747	420	4.16	109	453			.25	113
			1524	1970												
A-3	Monarch	4.0	1850	1210	1650	7850	5	1570	360	4.36	109	475			.25	119
			1450	1690												
23 REMARKS Acreage determined from aerial photo and wheel measurements.														22 Appraisal (Lbs./A.) 564		

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

8. CLAIM FORM ENTRIES AND COMPLETION INFORMATION

A. CLAIM FORM STANDARDS

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as the “Production Worksheet”) requirements. All of these 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 section. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and 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 AIP 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., point size of font, etc.).

B. GENERAL INFORMATION FOR COMPLETION INSTRUCTIONS

- ***
- (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 are to 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 (also refer to EXHIBIT 1), 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 any of the insured’s requirements under the notice and claim provisions have not been met. If any 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.

C. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item No.	<u>Information Required</u>
1.	Crop/Code #: “Almonds” (0028).
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., JUN 12).
5.	Cause of Damage: Name of the 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 Almond Crop Provisions 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” in 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: Enter the estimated yield per acre in whole pounds, for 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, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY) for each notice.
- b. A notice of damage or loss for a third 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 the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets 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. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policies:**

- 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) 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 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. In the margin of the last line entry (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 ENTRY 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 LAM or CIH for acreage measurement instructions specific to perennial crops.

FINAL: MAKE NO ENTRY.

C. Final Acres: Refer to the LAM for definition of acceptable determined acres used herein. Refer to LAM or CIH for acreage measurement instructions specific to perennial crops.

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

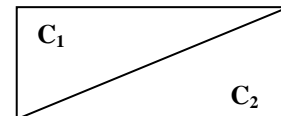
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

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.

- C₁ Enter the ACTUAL acres for the orchard or sub orchard.
- C₂ Enter the REPORTED acres for the orchard or sub orchard.



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: The 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, revised 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: Three-digit code number, entered exactly as specified 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”.....	Acres abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP .
“H”.....	Harvested.
“UH”.....	Unharvested or 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 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 whole meat pounds, of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions. If there is no potential on “UH” acreage, enter “0.”

K₁ - L. MAKE NO ENTRY.

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

d. Refer to EXHIBIT 1, for appraisal example for uninsured causes of loss due to the failure to use the recommend number of bee hives for adequate pollination.

N. **Adjusted Potential:** Column "J" plus Column "M," in whole meat pounds.

O. **Total to Count:** Column "C" or "C₁" (**actual acres**) times column "N," in whole meat pounds.

*** P. **Per Acre:** Enter the per acre production guarantee from the insured's policy.

Q. **Total:** Column "C₂" **reported acres**; ("C" if acreage is not under-reported) times Column "P" in whole meat pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total actual acres (Column "C" [or "C₁" if there are under-reported acres]), 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 THE AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column "O" and total of Column "Q" in whole meat pounds.

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 **required**, 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 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, Column “O,” and/or any production not included in Section II, Column “I” or Column “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 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 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’s 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. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “see attachment.”
- u. Record any trees removed without inspection.

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 stored, sold, enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in **Columns “B” through “E.”**
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. **USE SEPARATE LINES FOR:**

- (a) Separate storage facilities **or warehouse.**

*** (b) Different buyers, packinghouses, or processors. The insured must have maintained satisfactory records of ALL production sold or stored. Verify any **storage facility, warehouse receipts, farm management records, packinghouse or processor records against written records from the first handler.** In all localities, if the first handler was not a **packinghouse** or processor, the production will be determined by the adjuster on the basis of available records **(refer to the LAM for farm record requirements).**

- (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.

- ***
- (d) Harvested production from more than one insured practice 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 practice. If production has been commingled, refer to the LAM.

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 another 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 a unit has been harvested, and the insured does not intend to harvest such acreage, enter "**No Harvest.**"
- d. If the case involve 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 an 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").

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

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production that is stored or sold, enter the name and address of the **storage facility, warehouse,** buyer, packinghouse, or processor. For production otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle "Lbs." in the column heading. Production in whole meat pounds of almonds **delivered to** a buyer, **packinghouse, or processor.** **Account for all harvested production.** Production damaged by uninsured causes of loss will be considered production to count. Include both loose (whole and chipped) and in-shell meats.

J. **Shell/Sugar Factor:** Shelling percentage (to two-decimal places) for in-shell almonds in item "I" above, as shown on:

- ***
- a. The settlement sheet. Some almond processors pull samples from deliveries for varieties that are typically sold inshell. These samples are cracked out to determine the actual shelling percent for the variety. In this instance, use the actual processor's shelling percent, as applicable.
 - b. **TABLE D** for the applicable varieties, if there is no settlement sheet or no shelling percent on the settlement sheet.

K₁. - M₂. MAKE NO ENTRY.

N. **Adjusted Production:** Whole meat pounds as follows:

- a. For shelled almonds: Transfer entry from **Column** "I" in whole meat pounds.
- b. For in-shell almonds: Item "I" times **Column** "J," results in whole meat pounds.

O. **Production Not to Count:** Net production NOT to count in whole meat pounds 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:** Result of subtracting the entry in Column “O” from Column “N,” in whole meat pounds.

Q₁ - R. MAKE NO ENTRY.

S. **Production to Count:** Transfer entry from Column “P,” in whole meat pounds.

*** 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 **AIP**’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of Column “S,” in whole meat pounds.

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column “O” total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of **Items** 22 and 23 in whole meat pounds.

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

25. **Adjuster’s Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. 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 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** signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED (or the insured’s authorized representative)**, particularly explaining codes, etc., which may not be readily understood. Final inspection 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# Almonds 0028	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage	JUN 12	
5 Cause of Damage	HAIL	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod. Per Acre	1200	

7 Company ANY COMPANY
Agency ANY AGENCY

8 Name of Insured I. M. Insured		
9 Claim # XXXXXXXX	11 Crop Year YYYY	
10 Policy # XXXXXXXX		
14 Date(s) Notice of Loss	1 st MM/DD/YYYY	2 nd Final MM/DD/YYYY
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	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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)
A NS M/D		16.0	1.000		002	997	UH	UH	564				564	9024	1200	19,200
B NS		8.0	1.000		002	997	H	H							1200	9600
C NS M/D		10.0	1.000		002	997	H	H				550	550	5500	1200	12,000
16 TOTAL		34.0							17 TOTALS					14,524		40,800

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined from aerial photo and wheel measurements. Orchard C, uninsured cause of loss appraisal due to not using recommended number of beehives. See Special Report for appraisal calculations (Refer to Example in EXHIBIT ! below for calculations).

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY					19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				
MEASUREMENTS					GROSS PRODUCTION					ADJUSTMENTS TO HARVESTED PRODUCTION									
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (HorI)xJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P x R)	
NS	ABC Packing Co. Any Town, Any State XXXXX							15,400					15,400		15,400			15,400	
															22 Section II Total		15,400		
															23 Section I Total		14,524		
															24 Unit Total		29,924		

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

9. REFERENCE MATERIAL

TABLE A MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Acres in Orchard or Block	Minimum Number of Samples
0.1 -10.0	The lesser of 5 trees or 5% of the number of trees.
One additional tree is required for each additional 10.0 acres (or fraction thereof) in the orchard.	

TABLE B ALMOND VARIETY CLASSIFICATION BY NUT SIZE

Extra Large (280 npp*)	Large (320 npp*)	Medium (360 npp*)	Medium Small (420 npp*)	Small (460 npp*)	Extra Small (500 npp*)
Planada	Jordanolo Monterey Ne Plus Ultra IXL Woods Colony	Avalon Carmel Carrion Jeffries Livingston Merced Monarch Non Pareil Peerless Rosetta Sauret I Sauret II Sonora Tokyo Vesta Yosemite	Ballico Butte Davey Drake Fritz Harvey Le Grand Mission Mono Padre Pearle Price Ruby Solano Thompson Dottie Won Savana	Aldrich Milow Norman Ripon Valenta Morley	Kapareil

* npp = nuts per pound

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

* Use this Table for square or hedge plantings. To determine number of trees per acre for tree spacing not shown above, multiply the distance between trees in the row, in feet to tenths, by the distance between rows, in feet to tenths, and divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number). **EXAMPLE:** 30.5 ft X 36.0 ft = 1098.0 sq. ft. 43,560 sq. ft ÷ 1098.0 sq. ft. = 39.67 or 40 trees/acre. To determined number of trees per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

TABLE D SHELLING PERCENTAGES FOR CLEAN UNSHELLED ALMONDS

Variety	Average Shelling Percent	Variety	Average Shelling Percent	Variety	Average Shelling Percent
Aldrich	60	Le Grand	60	Price	65
Avalon	64	Livingston	65	Ripon	45
Ballico	55	Merced	70	Rosetta	50
Butte	60	Milow	65	Ruby	55
Carmel	65	Mission	50	Sauret I	65
Carrion	60	Monarch	48	Sauret II	65
Davey	55	Mono	50	Solano	65
Dottie Won	50	Monterey	55	Sonora	70
Drake	40	Ne Plus Ultra	65	Thompson	70
Fritz	55	Non Pareil	70	Tokyo	55
Harvey	65	Norman	60	Valenta	55
IXL	50	Padre	55	Vesta	51
Jeffries	70	Pearle	55	Woods Colony	65
Jordanolo	65	Peerless	45	Yosemite	47
Kapareil	68	Planada	58	Morley	50
				Savana	65

Some almond processors take samples from deliveries for varieties that are typically sold inshell. These samples are cracked out to determine the actual shelling percent for the variety. The shelling percentage from the sample crack out is used to determine the payment per pound for the variety being sold inshell and is shown on the settlement sheet. In this situation, use the shelling percentages shown on the settlement sheet as the shelling percent entry on the claim form.

EXHIBIT 1

APPRAISALS FOR FAILURE TO USE RECOMMENDED NUMBER OF BEEHIVES FOR PROPER POLLINATION

Losses due to failure to use an adequate number of beehives for pollination is not an insurable cause of loss. In situations where no insurable cause of loss is evident, the adjuster must determine the number of hives set out by the producer. If it is determined that the producer set out less than the number of hives recommended by crop experts, the loss adjuster should verify the number of hives the producer used to establish the APH yield for the unit. The loss adjuster should review receipts for hive rentals for at least one non-loss year. If no documentation is available, use the number of hives recommended by experts (which is a minimum of two hives per acre) and assess uninsured causes of loss.

If the adjuster determines there are both insured causes of loss (rain and cool weather, etc.) and uninsured causes (e.g., lack of adequate beehives, etc.), refer to the LAM, Part 4, Unusual/Controversial Cases, Controversial Claim.

EXAMPLE:

Assume the insured has 100% share in one unit of Almonds with a 75% coverage level. The APH yield for this unit is 1600 pounds per acre. The insured has a guarantee of 1200 pounds per acre (.75 coverage level X 1600 lbs.). Historically the insured uses 2.5 hives per acre. However, for this crop year, the insured used only one hive per acre which is less than the minimum number of two hives per acre recommended by experts.

Assume for this crop year, the insured harvests 250 pounds of Almonds per acre. Surrounding farms with the same variety and adequate hives report an average production of 50% of normal yield due to insurable causes of loss. The insured provides hive rental receipts for the previous year that support the use of 2.5 hives per acre.

The adjuster must determine what the production would have been with an adequate number of hives.

1600 lbs. APH yield X .50 average production from surrounding farms for the year = 800 lbs. The 800 lbs. represents the pounds the insured should have produced if an adequate number of hives were used considering the insured causes of loss that occurred.

800 lbs. – 250 lbs harvested = 550 lbs. production lost due to failure to use adequate number of hives. Therefore, 250 lbs. harvested + 550 lbs. lost production = 800 lbs. total production to count.

Enter 550 lbs. in Section I, column “M” of the Production Worksheet as an uninsured cause of loss appraisal.

Document in the Narrative of the Production Worksheet or on a separate Special Report how the appraisal was determined.

