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Product
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Division

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ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2011 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25020 (08-2010)	
SUBJECT: ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS		OPI: Product Administration and Standards Division	
		APPROVED: /S/ Tim B. Witt Deputy Administrator, Product Management	DATE: 10/4/2010

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 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. Added the requirement to identify if an appraisal is a “Nut Count” or “Harvested Sample” appraisal.
- B. Inserted the new Production Worksheet example form.
- C. Inserted completion instructions to reflect the new Production Worksheet example form.
- D. Exhibit 1, provided more detailed instructions.
- E. Made additional changes to reflect the latest Loss Adjustment Handbook Standards format and to correct spelling, punctuation, and formatting.

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

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	Entire Handbook						
Insert & Current Index	1-2	1-2	1-26	27-29	30	9/2010	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 slip sheets or bulletins). If slip sheets have been issued for a handbook, the original handbook, as amended by slip sheet pages, shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slip sheets.

A. DISTRIBUTION

- (1) The following is the minimum distribution of forms completed by the adjuster (and signed by the insured or insured's authorized representative) for the loss adjustment inspection:
 - (a) One legible copy to insured.
 - (b) The original and all remaining copies as instructed by the AIP.
- (2) 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 **commercially grown** 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 insured's 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 **and location of nuts on the tree**. 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:

$$\text{Variety 1} = 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres}$$

$$\text{Variety 2} = 2 \text{ rows} \div 4 \text{ rows} = .50 \text{ or } 10.0 \text{ acres}$$

$$\text{Variety 3} = 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres}$$

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 above for sampling requirements).
- (2) Determine the percent of acreage occupied by 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 the Production Worksheet to column 31 or to column 37 for uninsured cause of damage appraisals after multiplying by the number of acres in item 19 on the PW (refer to section 8 below).

C. HARVESTED APPRAISAL METHODS

- (1) **Representative Tree Appraisals:** When representative harvested pear trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:
 - (a) Determine the amount of appraised potential production on each sample tree as described in section 5 B above, and
 - (b) Document the amount of potential appraised production on the appraisal worksheet as described in section 7 below.
- (2) **Representative Harvested Acreage Appraisals:** DO NOT USE THIS METHOD if the unharvested acreage will be harvested. Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

- (a) Conduct appraisals to determine the amount of potential gross production on the unharvested representative acreage.
- (b) Compare the appraisal for the unharvested acreage determined in (a) above to the actual gross production from the harvested acreage. If the appraised potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section B herein.
- (c) Document on a Special Report how the unharvested acreage appraisal was determined.

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 on the RMA website at: www.rma.usda.gov/regs/required/html.

- (4) Refer to the Document and Supplemental Standards Handbook (DSSH), FCIC-24040; 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, orchard or sub-orchard inspected and for uninsured cause of damage appraisals. 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.:** Unit number from the Summary of Coverage after it is verified to be correct.
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. Use separate lines for each variety in the orchard/block being appraised.
10. **Number of Figs/Nuts per Tree:** Number of nuts from each sample tree (do not include nuts damaged by uninsured causes). If necessary, use additional lines to record nut counts for all sample trees. Appraise nuts damaged by uninsured causes on a separate appraisal worksheet. Document in the Remarks any uninsured causes of loss or failure to follow good farming practices.
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:** Number of nuts per pound for the variety (refer to TABLE B).
15. **Average Pounds per Tree:** Item 13 divided by item 14, rounded to two decimal places.
16. **Bearing Trees per Acre:** Determine tree spacing for the variety and enter the number of bearing trees per acre from Table C. Enter 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, rounded 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. Transfer the entry to item 31 on the Production worksheet. For uninsured cause of loss appraisals, enter the result of multiplying the per acre appraisal by item 19, 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. The reasons for uninsured cause of loss appraisals and any applicable calculations;
 - c. Whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal;
 - d. Determined tree spacing; and
 - e. 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.: 0001-0001-OU				
			Claim Number: XXXXXXXXX				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. Nut count appraisal used.														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 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 on the RMA website at: www.rma.usda.gov/regs/required/html.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The 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.**

Information Required

1. **Crop/Code #:** “Almonds” (0028).
2. **Unit #:** **Unit** number from the Summary of Coverage after it is verified to be correct.
3. **Location Description:** Land location that identifies, if available, the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. **Date(s) of Damage:** First three letters of the month(s) during which the determined insured damage occurred for the inspection and cause(s) of damage listed in item 5. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., JAN 10, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and a no indemnity due claim will be completed, MAKE NO ENTRY.
5. **Cause(s) of Damage:** Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If it is evident that no indemnity is due, enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.

6. **Insured Cause %:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of damage, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4 – 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG
5. Cause(s) of Damage	Excess Moisture	Tornado	Hail	Drought	Heat
6. Insured Cause %	10	20	15	25	20
Narrative: Additional date of damage – SEP 5, Cause of Damage – Freeze, Insured Cause% is 10%.					

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 **or loss** 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 **in the FINAL space on the first set of Production Worksheets**. 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 – **DETERMINED** ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes, types, farming practices; irrigated practices, or organic practices, as applicable;
- (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

16. **Field ID:** The field identification symbol from the appraisal worksheet, a sketch map or an aerial photograph. Refer to the narrative instructions.

17. **Multi-crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first and second crop codes.

18. **Reported Acres:** In the event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres MAKE NO ENTRY.

19. **Determined Acres:** Refer to the LAM and CIH for definition of acceptable determined acres for perennial crops used herein. Determined acres to tenths for which consent is given for the orchard or sub orchard 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. Refer to the LAM for acreage determination instructions specific to perennial crops.

Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.

FINAL: Determined acres to tenths. Acreage breakdowns WITHIN a unit may be estimated (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL ACREAGE IN THE UNIT.

20. **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.
21. **Risk:** The three digit code for the correct "Rate Class" specified on the actuarial document maps. 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.
22. **Type:** Three-digit code number, entered exactly as specified on the actuarial documents for the type or variety grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter appropriate three digit code number from the actuarial documents (e.g. 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.
- 23.-25. MAKE NO ENTRY.
26. **Irr. Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter appropriate three digit code number from the actuarial documents (e.g. 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.
27. **Cropping Practice:** Three-digit code number entered exactly as specified on the actuarial documents, for the cropping practice (or practice) carried out by the insured. If "No Cropping Practice or No Practice Specified" is shown in the actuarial documents, enter appropriate three digit code number from the actuarial documents (e.g. 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.
28. **Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.
29. **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.

30. Use of Acreage: Use the following “Intended use of Acreage” abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
“Bulldozed,” etc. . . .	Use made of acreage
“WOC”.....	Other use without consent (refer to LAM for further information)
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested

Verify any “Intended Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

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

31. 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.” Refer to the LAM for procedures on documenting “0” yield appraisals.

32a - 33. MAKE NO ENTRY.

34. Production Pre QA: Result of multiplying column 31 times column 19 rounded to the nearest whole pound.

35. Quality Factor: MAKE NO ENTRY.

36. Production Post QA: Transfer the entry from column 34.

37. Uninsured Cause(s): Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by column 19 in whole meat pounds. Refer to the LAM for information on how to determine uninsured cause loss appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying column 19 entry by NOT LESS than the insured's production guarantee per acre in whole meat pounds, 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.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) For acreage that is damaged PARTLY by uninsured causes, enter the result of multiplying the APPRAISED UNINSURED loss of production per acre in whole meat pounds, for any such acreage. Refer to the LAM for instructions regarding assessing uninsured cause appraisals.

- b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.
- c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- e. For all other appraisals, MAKE NO ENTRY.

38. **Total to Count:** Result of adding items 36 and 37.

39. **Total:** Total determined acres (column 19) to tenths.

40. **Quality:** MAKE NO ENTRY.

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes.:" LEAVE BLANK.**

42. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

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 column 37 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 column 62, and/or any production not included in column 56 or column 49 through 52 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 44.
- 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. 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 column “19” 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 the number of trees removed without an inspection.

SECTION II – DETERMINED HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) Account for **ALL HARVESTED PRODUCTION** (for **ALL ENTITIES** sharing in the crop) except production appraised **BEFORE** harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold, enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns 49 through 52.
- (4) 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; and
 - (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 47 through 66 by practice. If production has been commingled, refer to the LAM.

- (5) There will generally be no harvested production entries in columns 47 through 66 for preliminary inspections.

Verify or make the following entries:

**Item
No.**

Information Required

- 43. 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 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.
- 44. 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.
- 45. 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.
- 46. 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.

47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

47b. **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 column 16).

48. **Multi-crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes. If no first crop or second crop is designated in item 17 above, MAKE NO ENTRY.

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

53-55. MAKE NO ENTRY.

56. **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. Include both loose (whole and chipped) and in-shell meats.

57. **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 in-shell. 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.

58a-60b. MAKE NO ENTRY.

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

- a. For shelled almonds, transfer entry from column "56" in whole meat pounds.
- b. For in-shell almonds, item "56" times column "57," results in whole meat pounds.

62. **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.

63. **Production Pre-QA:** Result of subtracting the entry in column “62” from column “61,” in whole meat pounds.

64-65. MAKE NO ENTRY.

66. **Production to Count:** Enter result of multiplying item 63 by item 65, in whole meat pounds. If no entry in item 65, transfer the entry from column 63.

67. **Total:** Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68. **Section II Total**

PRELIMINARY: MAKE NO ENTRY

FINAL: Total of all column 66 entries in whole meat pounds.

69. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total of all Section I column 38 entries.

70. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Item 68 plus item 69, in whole meat pounds.

71. **Allocated Prod.:** Refer to the LAM Par. 126 C (1-3) and 127, for instructions for determining allocated production. Enter the total production, in whole meat pounds, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.

72. **Total APH Prod.:** Result, in whole meat pounds, of subtracting the total of column 37 (item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **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.

74. 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.

75. 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

1. Crop/Code # Almonds 0028	2. Unit # 0001-0001-OU	3. Location Description SW1-96N-30W	7. Company Agency Any Company Any Agency	8. Name of Insured I. M. Insured
4. Date(s) of Damage June 12	5. Cause(s) of Damage Hail	(Illustration Purposes Only)		9. Claim # XXXXXXXX
6. Insured Cause % 100%	11. Crop Year YYYY			
12. Additional Units 0001-0002-OU	10. Policy # XXXXXX			
13. Est. Prod. Per Acre 1200	14. Date(s) Notice of Loss MM/DD/YYYY	1st	2nd	Final MM/DD/YYYY
				15. Companion Policy(s)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. Irr Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b.	33. Shell %, Factor, or Value	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A	NS		16.0	1.000		997					002		UH	UH	564	-----			9024		9024		9024
B	NS		18.0	1.000		997					002		H	H		-----							
C	NS		10.0	1.000		997					002		H	H		-----						5500	5500
39. TOTAL		34.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>															42. TOTALS	9024		9024	5500	14524
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) **Acres calculated using GPS. Orchard C, uninsured cause of loss appraisal due to not using recommended number of Beehives. Field C also damaged by hail. See attached Special Report for appraisal calculations.**

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> <input type="checkbox"/> No <input type="checkbox"/> <input checked="" type="checkbox"/>									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a. Share	47b. Multi-Crop Code	48. Length or Diameter	49. Width	50. Depth	51. Deduction	52. Net Cubic Feet	53. Conversion Factor	54. Gross Prod.	55. Bu., Ton Lbs. CWT	56. Shell/Sugar Factor	57. FM% Factor	58a. Moisture % Factor	58b.	59a. Test WT Factor	59b.	60a. Adjusted Production	60b.	61. Prod. Not to Count	62.	63. Production Pre-QA	64a. Value	64b. Mkt. Price	65. Quality Factor	66. Production to Count
		ABC Packing Co.							15400											15400				15400
		Any Town, USA XXXXX																						
67. TOTAL																				15400	68. Section II Total		15400	
																					69. Section I Total		14524	
																					70. Unit Total		29924	
																					71. Allocated Prod.			
																					72. Total APH Prod.		24424	

This form example does not illustrate all required entry items (e.g., 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 **with six frames per hive or its frame equivalent** 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 **three hives with six frames each** per acre. However, for this crop year, the insured used only one **hive with six frames** per acre which is less than the minimum number of two hives **with six frames per hive or its frame equivalent** 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 supports the use of **three hives with six frames each** 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 **item 37** 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.

