



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-25020 (11-2022)

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Almond Loss Adjustment Standards Handbook	NUMBER: FCIC – 25020 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: November 30, 2022
SUBJECT: Provides the procedures and instructions for administering the Almond crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Almond Crop Insurance Program beginning with the 2023 crop year.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC – 25020 Almond Loss Adjustment Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout	Updated to External Handbook Standards.
Throughout	Reformatted the handbook into Parts, paragraphs, subparagraphs, and exhibits in accordance with the new handbook standards format. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
Exhibit 4 , Item 9	Changed the word “as” to “if.”
Exhibit 4 , Item 43	Added more instructions for preliminary and final situations.
Exhibit 6	Added new varieties.
Exhibit 8	Added new varieties.

RISK MANAGEMENT AGENCY ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1	1-11	12-39	11-2022	FCIC-25020

FILING INSTRUCTIONS

This handbook replaces FCIC-25020, 2019 Almond Loss Adjustment Standards Handbook, dated October 11, 2018. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES	1
1 General Information.....	1
2 AIP Responsibilities	3
3-10 Reserved.....	3
PART 2: POLICY INFORMATION	4
11 Insurance Contract Information	4
12-20 Reserved.....	5
PART 3: APPRAISAL	6
21 Almond Appraisals	6
22 Appraisal Methods	8
23 Appraisal Deviations and Modifications	10
24-30 Reserved.....	10
PART 4: PRODUCTION WORKSHEET	11
31 General Information.....	11
32-40 Reserved.....	11
EXHIBITS	12
Exhibit 1 Acronyms and Abbreviations	12
Exhibit 2 Definitions	13
Exhibit 3 Form Standards – Appraisal Worksheet	14
Exhibit 4 Form Standards – Production Worksheet.....	17
Exhibit 5 Minimum Representative Sample Requirements	35
Exhibit 6 Almond Variety Classification by Nut Size.....	36
Exhibit 7 Number of Trees per Acre	37
Exhibit 8 Shelling Percentages for Clean Unshelled Almonds.....	38
Exhibit 9 Appraisals for Failure to use the Recommended Number of Bee Colonies and/or Frames per Colony for Proper Pollination.....	39

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA-issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

- (1) Terms, abbreviations, and definitions 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 are in [Exhibits 1](#) and [2](#), herein.

E. CAT Coverage

Refer to CIH, GSH, and LAM for provisions and procedures not applicable to CAT coverage.

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines.

A. Utilization of Standards

All AIPs 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.

B. Form Distribution

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

- (1) one legible copy to the insured; and
- (2) the original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP’s responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in [Exhibits 3](#) and 4 are the minimum requirements for the Almond Appraisal Worksheet and Claim Form (hereafter referred to as “Production Worksheet”). All entry items are “Substantive” (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3](#) and 4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet directly above the insured’s signature block immediately followed by the statement below:

“I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance.”
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

PART 2: POLICY INFORMATION

11 Insurance Contract Information

A. General Information

- (1) This section lists most insurability requirements for almonds. Refer to the BP, CP, and SP for a complete list of insurability requirements.
- (2) AIPs shall determine if the insured complies with all policy provisions of the insurance contract.
- (3) Refer to section 15(b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

B. Insured Crop

The crop insured will be all commercially grown almonds in the county for which a premium rate is provided by the actuarial documents, and in which the insured has a share:

- (1) that are grown for harvest as almonds;
- (2) that are irrigated;
- (3) that are grown in an orchard that, if inspected, is considered acceptable to us; and
- (4) 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 SP.

C. Interplanted Crops

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.

D. Causes of Loss

The following is not a complete list of causes of loss. Throughout this handbook, reference is made to the word "damage." Damage is relevant only in so much as it results in reduced production to count, including both physically less production or the inability to market production due to damage caused by one of the causes of loss specified in the CP. The almond CP provide for [QA](#).

- (1) 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.
- (2) Insurance coverage is provided against damage or loss from wildlife, unless control measures have not been taken.

11 Insurance Contract Information (Continued)

D. Causes of Loss (Continued)

- (3) 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 CP.

E. Unit Division

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

12-20 Reserved

PART 3: APPRAISAL

21 Almond Appraisals

A. General Information

- (1) Potential production for all types of inspection will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Separate appraisal worksheets are required for each unit, orchard or sub-orchard as applicable, and for uninsured cause of damage appraisals. Use separate lines for each variety on the acreage being appraised. Refer to [Paragraph 21D](#) for sampling instructions.

B. Notice of Damage or Loss

- (1) In addition to the requirements of section 14 of the BP, policy provisions require that if the insured intends to claim an indemnity on any unit, the insured must notify the AIP prior to the beginning of harvest so the AIP may inspect the damaged production.
- (2) The insured must not sell or dispose of the damaged crop until after the AIP has given written consent to do so.
- (3) If the insured fails to meet these requirements, all such production will be considered undamaged and included as production to count.
- (4) Refer to the BP, the CP, and the LAM for more information on “notices of damage or loss.”

C. Appraisal Dates

AIP representatives shall set appraisal dates. Whenever possible, appraise almonds after the natural nut drop period but before the nuts are removed from the trees.

D. Selecting Representative Samples for Appraisals

- (1) Make a general examination of all acreage in the orchard to determine the type and scope of damage.
- (2) 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 trees;

Important: 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.

21. Almond Appraisals (Continued)

D. Selecting Representative Samples for Appraisals (Continued)

- (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.
- (3) Take not less than the minimum number (count) of representative samples required in [Exhibit 5](#) for each orchard or sub-orchard.
 - (4) The 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.

Reminder: The handbook containing the RMA issued standards for the RPAM is located at www.rma.usda.gov.

E. 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:

Number of rows planted to a single variety ÷ Total rows in the planting pattern =
Percent in unit or plot (rounded to the nearest 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:

Variety 1 = 1 row ÷ 4 rows = 0.25 or 5.0 acres

Variety 2 = 2 rows ÷ 4 rows = 0.50 or 10.0 acres

Variety 3 = 1 row ÷ 4 rows = 0.25 or 5.0 acres

21. Almond Appraisals (Continued)

F. 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.

22 Appraisal Methods

A. General Information

(1) Instructions in this paragraph provide information for the following appraisal methods:

Appraisal Method...	Use...
Nut Count Appraisals	To appraise nuts on the tree prior to harvest. Samples are taken from representative sample trees.
Representative Tree Appraisals	When acreage is being harvested; production from representative trees will be harvested and used for the appraisal.
Harvested Acreage Appraisals	When acreage is being harvested and the average yield per acre from harvested acreage approximates that of acreage that will not be harvested.

(2) Appraise unharvested acreage at not less than the production guarantee for production:

- (a) that is abandoned without AIP consent;
- (b) damaged solely by uninsured causes of loss;

Important: Identify uninsured causes of damage in the Remarks section of the appraisal worksheet.

- (c) destroyed by the insured without AIP consent; or
 - (d) that the insured fails to provide records of production acceptable to the AIP.
- (3) Use the Fig/Nut Tree Appraisal Worksheet to record nut counts taken from sample trees (refer to [Paragraph 21D](#) above for sampling requirements).

B. Nut Count Appraisal Method

Step	Action
1	Determine the percent of acreage occupied by each variety for the acreage being appraised (refer to Paragraph 21E).
2	By variety, count the total number of nuts on the sample trees, including nuts damaged by uninsured causes. Records nut counts on the Appraisal Worksheet. Nuts damaged by uninsured causes are to be recorded on a separate Appraisal Worksheet (see Exhibit 3 , item 10).
3	Total the number of nuts from all sample trees by variety and divide by the number of trees in the sample.
4	Divide the result from step 3 by the nut size factor (refer to Exhibit 6) for the variety being appraised to determine the average pounds of nuts per tree.
5	Multiply by the number of bearing trees per acre to determine the number of whole pounds of nuts per acre for the variety.
6	If more than one variety is on the acreage being appraised, multiply the number of whole pounds of nuts per acre for each variety by the percent determined in step 1 to determine the number of whole pounds of nuts per acre by variety.
7	Add the number of pounds of nuts per acre for all varieties to determine the appraised number or whole pounds of nuts per acre. Transfer the appraisal per acre to column 31 or column 37 of the PW for uninsured cause of damage appraisals after multiplying by the number of acres in item 19 on the PW (refer to Exhibit 4).

C. Representative Tree Appraisals

When representative harvested almond 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:

Step	Action
1	Determine the amount of appraised potential production on each sample tree as described in Paragraph 22B above; and
2	Document the amount of potential appraised production on the appraisal worksheet as described in Exhibit 3 .

22 Appraisal Methods (Continued)

D. 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, and only when the harvested acreage can be verified as being representative of the unharvested acreage.

Step	Action
1	Prior to harvest, estimate the amount of potential gross production on the unharvested representative acreage.
2	Compare the estimate for the unharvested acreage determined in step 1 to the actual gross production from the harvested acreage. If the estimated 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 Paragraph 22B herein.
3	Document in the Remarks section or on a Special Report how the unharvested acreage appraisal was determined, including but not limited to the estimation method and calculations used to determine both the unharvested acreage potential and resulting appraisal.

23 Appraisal Deviations and Modifications

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

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

24-30 Reserved

PART 4: PRODUCTION WORKSHEET

31 General Information

A. Claims Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a PW 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, 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); and
 - (f) if the AIP determines the claim is to be “denied” refer to the LAM for PW completion instructions.
- (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.

B. Production Worksheet

Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.

32-40 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA CLU	Farm Service Agency Common Land Unit
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
NPP	Nuts Per Pound
OPI	Office of Primary Interest
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Unavoidable Uninsured Fire
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Brown Spot: Either a 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. It is caused by insects.

Decay: An 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 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). In-shelled 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: A 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 balloon 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).

Exhibit 3 Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#).

Element/Item Number	Standard
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 Number	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 per Tree	Item 11 divided by item 12, rounded to whole nuts.
14. Figs/Nuts Lb. for Variety	Number of nuts per pounds for the variety (refer to exhibit 6).
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 Exhibit 7. Enter tree spacing in item 23, Remarks.
17. Figs/Nuts Pounds per Acre	Item 15 times item 16, rounded to whole pounds.
18.-19.	Make no entry.
20. Percent Acres for Variety	Item 9 divided by item 5, rounded to two-decimal places (refer to subsection 21E for more information).
21. Figs/Nuts Acre for Variety	Item 17 times item 20, rounded to whole pounds.

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

Element/Item Number	Standard
22. Appraisal (Lbs./A.)	Total of all item 21 entries, in whole pounds. Transfer the entry to item 31 on the PW. For uninsured cause of loss appraisals, multiply the uninsured cause per acre appraisal by item 19 in the PW, and enter this result in item 37 of the PW.
23. Remarks	<p>Document the following on the appraisal worksheet or on a Special Report:</p> <ul style="list-style-type: none"> (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.

Element/Item Number	Standard
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 Signature, Code No., 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 PW.
Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

FOR ILLUSTRATION PURPOSES ONLY FIG/NUT TREES APPRAISAL WORKSHEET			Company: Any Company				1 INSURED'S NAME: I.M. Insured			2 POLICY NUMBER: XXXXXXX			3 UNIT NO.: 0001-0001-OU			
			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 17 x 20
A-1	Ruby	8.0	3300	1251	2200	17864	7	2552	420	6.08	109	663			0.50	332
			3100	2910	3150											
			1953													
A-2	Mission	4.0	1850	1935	1456	8735	5	1747	420	4.16	109	453			0.25	113
			1524	1970												
A-3	Monarch	4.0	1850	1210	1650	7850	5	1570	360	4.36	109	475			0.25	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.).

Exhibit 4 Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see [Subparagraph 2D](#) and [Paragraph 31](#).

Element/Item Number	Standard
1. Crop/Code #	Enter Almonds/0028.
2. Unit #	Unit number from the Summary of Coverage verified as correct.
3. Location Description	Location description may include section, township, and range, FSA Farm Numbers, FSA CLU; tract numbers, GPS identifications; or Grid identifications.
4. Date(s) of Damage	<p>(a) First three letter of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>(b) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage.</p> <p>Example: Jan 11.</p> <p>(c) Enter additional dates of damage in the extra spaces, as needed.</p> <p>(d) 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.</p> <p>Important: Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>
5. Cause(s) of Damage	<p>(a) 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.</p> <p>(b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(c) Enter additional causes of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>Important: If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5. Refer to the LAM for more information on no indemnity due claims.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard																		
<p>6. Insured Cause %</p>	<p>Preliminary: Make no entry.</p> <p>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.</p> <p>(a) 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 shall equal 100%.</p> <p>(b) Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table data-bbox="597 787 1490 1003"> <tr> <td>4. Date of damage:</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Excess Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Date of additional damage – Sep 5; cause of damage – freeze insured cause percent is 10%.</p> <p>Important: Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>	4. Date 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
4. Date 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														
<p>7. Company/Agency</p>	<p>Name of the AIP and agency servicing the contract.</p>																		
<p>8. Name of Insured</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>																		
<p>9. Claim #</p>	<p>Claim number if assigned by the AIP.</p>																		
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>																		
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																		
<p>12. Additional Units</p>	<p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) 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 PW has not been completed.</p> <p>(b) Additional non-loss units may be entered on a single PW.</p> <p>Important: 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.</p>																		

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
13. Est. Prod. Per. Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds from all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) of Notice of Loss	<p>Preliminary:</p> <p>(a) Enter the date the first or second 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 for each notice in MM/DD/YYYY format.</p> <p>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>(c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(d) If inspection is initiated by the AIP, enter “Company Insp” instead of the date.</p> <p>Important: If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Final:</p> <p>(a) Transfer the last date (in the 1st or 2nd space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice.</p> <p>(b) Always enter the complete date of notice for the “Final” inspection in the final space on the first page of the first set of PWs in MM/DD/YYYY format.</p> <p>Reminder: For delayed notice of loss or delayed claim, refer to the LAM.</p>

Element/Item Number	Standard
15. Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</p> <p>(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 (not crop-hail, fire). If the other person does not, enter “None.”</p> <p>(i) 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.</p> <p>(ii) 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.</p> <p>(iii) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Reminder: Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) rate classes, types, class, sub-classes, intended uses, irrigated practices, cropping practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) adjustments to appraised mature production (moisture and/or QA factors);
- (5) stages or intended use(s) of acreage;
- (6) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) appraisals for damage due to hail or fire if Hail and Fire Exclusions is in effect.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
16. Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-Crop Code	Applicable two-digit code for first crop and second crop. Reminder: Refer to the LAM for instructions regarding first crop and second crop code entries.
18. Reported Acres	(a) In the event of over reported acres, handle in accordance with the individual AIP instructions. (b) In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. (c) If there are no under-reported acres, make no entry. Reminder: Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. Determined Acres	Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. (a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or: (i) put to other use without consent; (ii) abandoned; (iii) damaged by uninsured causes; (iv) for which the insured failed to provide acceptable records of production. (b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements. (c) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. (d) Account for all planted acreage in the unit.
20. Interest or Share	(a) Insured’s interest in crop to three-decimal places as determined at the time of inspection. (b) If shares vary on the same unit, use separate line entries.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
21. Risk	<p>(a) The three-digit code for the correct “Rate Class” specified on the actuarial document maps.</p> <p>(b) If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry.</p> <p>(c) Verify with the Summary of Coverage and if the “Rate Class” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.</p> <p>(d) Unrated land is uninsurable without a written agreement.</p>
22. Type	<p>(a) Three-digit type code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Type” is shown in the actuarial documents enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a type is not specified on the actuarial documents, make no entry.</p>
23. Class	<p>(a) Three-digit class code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Class is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a class is not specified on the actuarial documents, make no entry.</p>
24. Sub-Class	<p>(a) Three-digit sub-class code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Sub-Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a sub-class is not specified on the actuarial documents, make no entry.</p>
25. Intended Use	<p>(a) Three-digit intended use code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Intended Use” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If an intended use is not specified on the actuarial documents, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
26. Irr. Practice	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.</p> <p>(b) If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If an irrigated practice is not specified on the actuarial documents, make no entry.</p>
27. Cropping Practice	<p>(a) Three digit cropping practice code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If a cropping practice is not specified on the actuarial documents, make no entry.</p>
28. Organic Practice	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured.</p> <p>(b) If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If an organic practice is not specified on the actuarial documents, make no entry.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
<p>29. Stage</p>	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th data-bbox="537 373 618 405">Stage</th> <th data-bbox="727 373 889 405">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 443 586 474">"P"</td> <td data-bbox="727 443 1487 590">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.</td> </tr> <tr> <td data-bbox="537 627 586 659">"H"</td> <td data-bbox="727 627 873 659">Harvested.</td> </tr> <tr> <td data-bbox="537 697 610 728">"UH"</td> <td data-bbox="727 697 1333 728">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="537 766 594 798">"TZ"</td> <td data-bbox="727 766 1414 840">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="537 877 602 909">"TA"</td> <td data-bbox="727 877 1487 951">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td data-bbox="537 989 602 1020">"TH"</td> <td data-bbox="727 989 1487 1062">UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	Stage	Explanation	"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.	"H"	Harvested.	"UH"	Unharvested or put to other use with consent.	"TZ"	UUF/Third Party Damage – Zero production on same acreage.	"TA"	UUF/Third Party Damage – Appraised production on same acreage.	"TH"	UUF/Third Party Damage – Harvested production on same acreage.
Stage	Explanation														
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.														
"H"	Harvested.														
"UH"	Unharvested or put to other use with consent.														
"TZ"	UUF/Third Party Damage – Zero production on same acreage.														
"TA"	UUF/Third Party Damage – Appraised production on same acreage.														
"TH"	UUF/Third Party Damage – Harvested production on same acreage.														
<p>30. Use of Acreage</p>	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th data-bbox="537 1209 594 1241">Use</th> <th data-bbox="967 1209 1130 1241">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 1278 862 1310">"Bulldozed" and so forth</td> <td data-bbox="967 1278 1243 1310">Use made of acreage</td> </tr> <tr> <td data-bbox="537 1348 634 1379">"WOC"</td> <td data-bbox="967 1348 1317 1379">Other use without consent</td> </tr> <tr> <td data-bbox="537 1417 602 1449">"SU"</td> <td data-bbox="967 1417 1187 1449">Solely uninsured</td> </tr> <tr> <td data-bbox="537 1486 618 1518">"ABA"</td> <td data-bbox="967 1486 1341 1518">Abandoned without consent</td> </tr> <tr> <td data-bbox="537 1556 586 1587">"H"</td> <td data-bbox="967 1556 1105 1587">Harvested</td> </tr> <tr> <td data-bbox="537 1625 602 1656">"UH"</td> <td data-bbox="967 1625 1138 1656">Unharvested</td> </tr> </tbody> </table> <p>Important: Verify any "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 "Use of Acreage."</p> <p>Reminder: Refer to the LAM for information on gleaning.</p>	Use	Explanation	"Bulldozed" and so forth	Use made of acreage	"WOC"	Other use without consent	"SU"	Solely uninsured	"ABA"	Abandoned without consent	"H"	Harvested	"UH"	Unharvested
Use	Explanation														
"Bulldozed" and so forth	Use made of acreage														
"WOC"	Other use without consent														
"SU"	Solely uninsured														
"ABA"	Abandoned without consent														
"H"	Harvested														
"UH"	Unharvested														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
31. Appraised Potential	<p>(a) Transfer the per acre appraisal in whole pounds from item 22 on the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0” (zero).</p> <p>Reminder: Refer to the LAM for procedures for documenting “0” (zero) yield appraisals.</p>
32a.-33.	Make no entry.
34. Production Pre QA	Column 19 multiplied by column 31, results rounded to whole pounds.
35. Quality Factor	Under section 15(j) of the BP, if due to insured causes a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Otherwise, make no entry.
36. Production Post-QA	<p>Make the following entries in whole pounds.</p> <p>(a) For appraisal with QA: Column 34 multiplied by column 35 rounded to whole pounds.</p> <p>(b) For appraisals without QA: Transfer entry from column 34.</p>
37. Uninsured Causes	<p>Make the following entries in whole pounds rounded to whole pounds.</p> <p>For uninsured causes appraisals, column 19 multiplied by the per acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and fire exclusion not in effect.</p> <p>(i) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per acre 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.</p> <p>(ii) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre multiplied by the entry in column 19 for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
37. Uninsured Causes (Continued)	<p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>Reminder: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38. Total to Count	Column 36 plus column 37, results in whole pounds.
39. Total	Total of column 19 acres to tenths.
40. Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit’s appraised and harvested production (refer to the table below).</p> <p>Important: Refer to the CP and SP for quality conditions.</p> <p>Qualifying QA Condition:</p> <p>Test Weight</p> <p>Kernel Damage and Total Defects</p> <p>Garlicky (Grade)</p> <p>Aflatoxin</p> <p>Vomitoxin</p> <p>Fumonisin</p> <p>Dark Roast (for Sunflowers only)</p> <p>Sclerotinia (for Sunflowers only)</p> <p>Ergoty (Grade)</p> <p>COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</p> <p>Other</p> <p>None</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
40. Quality (Continued)	<p>(a) Check “Other” if the identified injurious substances or conditions are not listed in the table above for production ordered destroy by a Federal or State agency.</p> <p>(i) Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative or on a Special Report.</p> <p>(ii) Attach to the claim, the completed Certification Form, a copy of the destruction order, and if possible, a copy of the laboratory test results confirming the presence of any injurious substances or conditions.</p> <p>(b) Otherwise, check “None.”</p>
41. Mycotoxins exceed FDA, State, or other health organization maximum limits	<p>Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceeded the Federal, State, or other health organization maximum limits; otherwise, make no entry.</p> <p>Document reasons for checking “Yes” in the Narrative.</p>
42. Totals	<p>Separately total columns 34, 36, 37, and 38 in whole pounds. Make no entry if a column has no entries.</p>

Narrative Instructions

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.

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 liability per acre and the hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
f.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

k.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <p>(1) If consent is or has been given to put part of unit to another use;</p> <p>(2) If uninsured causes are present; or</p> <p>(3) For unusual or controversial cases.</p> <p>Important: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
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 PW 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 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 is insects or disease.
s.	<p>Document the name and address of the charitable organization when gleaned acreage is applicable.</p> <p>Reminder: Refer to the LAM for more information on gleaning.</p>
t.	<p>For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:</p> <p>(1) Explain any “0.000” QA factor entered in columns 35 and 65.</p> <p>(2) Follow the documentation requirements listed in items 40 and 41 above.</p> <p>(3) Refer to the LAM for additional documentation requirements.</p>
u.	Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.
v.	Record the number of trees removed without an inspection.
w.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.

Section II – Determined Harvested Production

- (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, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I herein because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address for storage facility buyer, packing house or processor as applicable in columns 49 through 52. For production otherwise disposed of, indicate the method of disposition.
- (4) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records.

Reminder: If acceptable records are not available, refer to the LAM.

- (5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) separate storage facilities;
 - (b) different first handlers (buyers, packing houses, or processors);
 - (i) the insured should maintain satisfactory records of all production sold or stored,
 - (ii) AIP shall verify any packing house or processor records;
 - (iii) in all localities, if the first handler was not a packer or processor, the production shall be determined by the adjuster on the basis of available records;
 - (c) varying shares; such as 50 and 75 percent shares on same unit; and
 - (d) harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop.

Reminder: If production has been commingled, refer to the LAM.

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

Section II – Determined Harvested Production (Continued)

Element/Item Number	Standard
<p>43. Date Harvest Completed</p>	<p>Date in MM/DD/YYYY format that is used to determine if there is a delayed notice or a delayed claim. Refer to the LAM for delayed notice or delayed claim information.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(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."</p> <p>(c) If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter "No Harvest."</p> <p>Important: If claim utilizes a Certification Form, enter date from such form when the entire unit is put to another use. Refer to the LAM.</p>
<p>44. Damage Similar to Other Farms in the Area?</p>	<p>Preliminary: Make no entry.</p> <p>Final: Check "Yes" or "No." Check "Yes" if amount and cause of damage due to insurable causes is similar to the experience of other farms in the area. If "No" is checked, explain in the Narrative.</p>
<p>45. Assignment of Indemnity</p>	<p>Check "Yes" only if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<p>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.</p>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<p>(a) If only one practice and/or type of harvested production is listed in section I, make no entry.</p> <p>(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).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
48. Multi-Crop Code	<p>The applicable two-digit code for first crop and second crop. If no such code is designated in column 17, make no entry.</p> <p>Reminder: Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>
49.-52. Length or Diameter/Width/Depth/Deduction	<p>(a) For production that is stored or sold: Enter the name and address of the buyer, packing house, or processor as applicable.</p> <p>(b) For production otherwise disposed of: Identify method of disposition.</p>
53.-55.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	<p>(a) Circle “Lbs.” in column heading.</p> <p>(b) Enter the amount of harvested production in whole pounds determined by delivery record, production recaps, sales receipts from processors, and so forth. Account for all harvested production. Include both loose (whole and chipped) and in-shell meats.</p>
57. Shell/Sugar Factor	<p>Shelling percentage (two decimal places) for in-shell almonds in column 56 as shown on:</p> <p>(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.</p> <p>(b) Exhibit 8 for the applicable varieties, if there is no settlement sheet or no shelling percent on the settlement sheet.</p>
58a.-60b.	Make no entry.
61. Adjusted Production	<p>Make the following entries in whole pounds.</p> <p>(a) For shelled almonds, transfer entry from column 56.</p> <p>(b) For in-shell almonds, column 56 times column 57.</p>
62. Prod. Not to Count	<p>Net production not to count in whole 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 such as other units or uninsured acreage. This entry must never exceed entry in column 56 for harvested production shown on the same line.</p> <p>Reminder: Explain any “Production not to Count” in the Narrative.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
63. Production Pre-QA	<p>Make the following entries in whole pounds.</p> <p>(a) When there is an entry in column 62. Column 61 minus column 62.</p> <p>(b) When there is no entry in column 62. Transfer entry from column 61.</p>
64a.-64b.	Make no entry.
65. Quality Factor	<p>Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Otherwise, make no entry.</p> <p>Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to items 35 and 40, and the Narrative).</p>
66. Production to Count	<p>Make the following entries in rounded to whole pounds.</p> <p>(a) For harvested production with QA: Column 63 multiplied by column 65.</p> <p>(b) For harvested production without QA: Transfer entry from column 63.</p>
67. Total	Total of column 63 entries in whole pounds. If no entry in column 63, make no entry.
68. Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66 entries, results in whole pounds.</p>
69. Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 38 entries, results in whole pounds.</p>
70. Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Item 68 plus item 69, results in whole pounds.</p>
71. Allocated Prod.	<p>(a) Total production in whole pounds, allocated to this unit that is included in sections I or II of the PW.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Reminder: Refer to the LAM for instructions for determining allocated production.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

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

Element/Item Number	Standard
72. Total APH Prod.	<p>Make the following entries in whole pounds.</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> <p>Important: Make no entry when separate APH yields are maintained by type, practice within the unit.</p>
73. Insured’s Signature and Date	<p>Insured’ (or insured’s authorized representative’s) signature and date. Before obtaining the insured’s signature, review all entries on the Appraisal Worksheet with the insured (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.</p>
74. Adjuster’s Signature, Code # and Date	<p>Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.</p>
Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Exhibit 4 Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

1. Crop/Code # <i>Almonds 0028</i>	2. Unit # <i>0001-0001-OU</i>	3. Location Description <i>SW1-96N-30W</i>	7. Company Agency <i>Any Company Any Agency</i>	8. Name of Insured <i>I. M. Insured</i>
4. Date(s) of Damage <i>June 12</i>	5. Cause(s) of Damage <i>Hail</i>	6. Insured Cause % <i>100%</i>	9. Claim # <i>XXXXXXXX</i>	11. Crop Year <i>YYYY</i>
12. Additional Units <i>0001-0002-OU</i>	13. Est. Prod. Per Acre <i>1200</i>	(Illustration Purposes Only)		
10. Policy # <i>XXXXXX</i>		14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <i>MM/DD/YYYY</i>	2nd <i>MM/DD/YYYY</i>
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. In Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b. Shell %, Factor, or Value	33. Production Pre QA	34. Quality Factor	35. Production Post QA	36. Uninsured Causes	37. 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			44.0	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 checked="" type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>													42. TOTALS	9024		9024	5500	14524

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. Entry in Section II represents production from both Fields B & C.*

SECTION II – DETERMINED HARVESTED PRODUCTION

43. Date Harvest Completed <i>MM/DD/YYYY</i>					44. Damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION										
47a. Share Field ID	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. Test WT Factor	59a. Adjusted Production	59b. Prod. Not to Count	60a. Production Pre-QA	60b. Value Mkt. Price	61. Quality Factor	62. Production to Count	
	NS	<i>ABC Packing Co. Any Town, USA XXXXX</i>							15400	-----	-----	-----	-----			15400	-----			15400
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.).

Exhibit 5 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.

Exhibit 6 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 Wood Colony	All other varieties (medium) Avalon Capitola Carmel Carrion Jeffries Independence Livingston Merced Monarch Non Pareil Peerless Plateau Pyrenees R Rosetta Sauret I Sauret II Shasta Sonora Tokyo Vesta Yorizane Yosemite	Ballico Butte Davey Dottie Won Drake Durango Fritz Harvey Le Grand Mission (Texas) Mono Padre Pearle Price Ruby Savana Solano Supareil Sweetheart Thompson Winters	Aldrich Kester Milow Morley Norman Ripon Valenta	Kapareil

Exhibit 7 Number of Trees per Acre

Use this Table below for square or hedge plantings. To determine number of trees per acre for tree spacing not shown below, multiply the distance between trees in the row, in feet to tenths, by the distance between rows, in feet to tenths, divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number).

Example: 30.5ft. × 36.0ft. = 1098.0 sq. ft. 43,560 sq. ft. ÷1098 sq. ft. = 39.67 or 40 trees/acre. To determine number of trees per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

		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

Exhibit 8 Shelling Percentages for Clean Unshelled Almonds

Variety	Average Shelling Percent	Variety	Average Shelling Percent	Variety	Average Shelling Percent
Aldrich	57	Kester	56	Pyrenees R	50
All other varieties (medium)	60	Le Grand	60	Ripon	45
Avalon	58	Livingston	65	Rosetta	54
Ballico	55	Merced	70	Ruby	52
Butte	54	Milow	65	Sauret I	65
Capitola	60	Mission	44	Sauret II	65
Carmel	59	Monarch	48	Savana	65
Carrion	66	Mono	50	Shasta	60
Davey	55	Monterey	56	Solano	65
Dottie Won	50	Morley	50	Sonora	73
Drake	40	Ne Plus	59	Sweetheart	67
Durango	61	Non Pareil	69	Thompson	61
Fritz	54	Norman	65	Tokyo	55
Harvey	65	Padre	50	Valenta	55
Independence	73	Pearle	55	Vesta	51
IXL	50	Peerless	37	Winters	60
Jeffries	70	Planada	58	Wood Colony	60
Jordanolo	65	Plateau	50	Yorizane	67
Kapareil	68	Price	59	Yosemite	65

Some almond processors take 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. The shelling percentage from the sample crack out is used to determine the payment per pound for the variety being sold in-shell 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 9 Appraisals for Failure to use the Recommended Number of Bee Colonies and/or Frames per Colony for Proper Pollination

Failure to use an adequate number of bee colonies and/or frames per bee colony for pollination is not an insurable cause of loss. In situations where there is a loss of production and no insurable cause of loss is evident, the adjuster must determine the number colonies and frames per colony set out by the producer.

If it is determined that the producer set out less than the number(s) recommended by crop experts, which is a minimum of two six-frame colonies per acre or its equivalent (for example 1.5 eight frame colonies), the loss adjuster should verify the number the producer typically uses by reviewing receipts of colony rentals for at least one non-loss year.

If no documentation is available, the number of colonies and frames per colony recommended by experts will be used to 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 colonies and/or frames per colony, etc.), refer to the LAM, Unusual/Controversial Cases and Special Claims Procedures for additional information.

Example:

Assume the insured has an APH yield of 1600lbs./acre. The adjuster finds that there were both insured and uninsured causes of loss. The adjuster then finds that this crop year the insured used only one six-frame colony per acre, which is less than the minimum per acre number of two six frame colonies (or its equivalent) recommended by experts, requiring further investigation. It is discovered that historically, the insured uses three six-frame colonies per acre, which is supported by rental receipts for the previous year. Because the number of colonies and frames per colony used this year is less than what the insured normally uses, the adjuster must determine the resulting production shortfall.

Assume for this crop year the insured harvests 250 pounds of almonds per acre. Surrounding farms with the same variety and adequate hives report average production that is 50% of normal yield, due to insurable causes of loss.

Total production to count the insured should have produced if an adequate number of colonies and frames per colony were used, while still accounting for the insured causes of loss that occurred, is 800 lbs.: (1600 lbs. APH yield × 0.50 average production from surrounding farms for the year = 800 lbs.).

Production lost due to an inadequate number of colonies and frames per colony is 550 lbs.: (800 lbs.- 250 lbs. harvested = 550 lbs.) Enter the result of multiplying 550 lbs./acre (uninsured cause appraisal per acre) by the number of appraised acres (item 19 in the PW) in item 37 of the PW.

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