

United States
Department of
Agriculture



Federal Crop
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Corporation



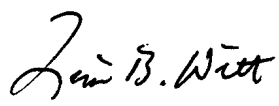
Product
Development
Division

FCIC-25020 (06-1999)
FCIC-25020-1 (09-2000)
FCIC-25020-2 (07-2002)

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2003 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDBOOK	NUMBER: 25020 (06-1999) 25020-1 (09-2000) 25020-2 (07-2002)
SUBJECT: ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK 2003 AND SUCCEEDING CROP YEARS	DATE: July 12, 2002
	OPI: Product Development Division
	APPROVED:  Deputy Administrator, Research and Development

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2003 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 2003 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which has been **highlighted**. Three asterisks (***) indicate where information has been removed.

Changes:

- A. In section 3 A (1), added at the end of the sentence “in which the insured has a share.”
- B. In section 3 B (3), revised the statement in parenthesis to read “also not applicable if additional coverage is less than 65/100 or comparable coverage.” Added a note to refer to the Crop Insurance Handbook and the Loss Adjustment Manual for other provisions not applicable to CAT.
- C. Replaced “see the LAM” with “refer to the LAM” wherever it appears within the slip sheeted pages.
- D. Section 4 A (3), placed a period after the word “loss” to start a new sentence with the word “If.” Added a **NOTE** to refer to the Basic Provisions, Crop Provisions and the LAM for more information on notice of damage or loss.
- E. Revised section 4 A (4) by deleting subparagraph (a) and removing the subparagraph identification “(b).” Replaced the word “and” with the word “but” to clarify that the sentence is referring to only one appraisal and replaced the second use of the word “the”

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

with the word “any” to indicate appraisals are to be conducted prior to the beginning of harvest.

- F. Corrected the paragraph numbering for Section 4 B. In the new section 4 B (1) (b), deleted the words “and location of nuts on the tree.” In the new section 4 B (1) (e), replaced “picked” and “unpicked” with “harvested” and “unharvested.” In the new section 4 B (2) revised to read “Take not less than the minimum number (count) of representative samples required in **TABLE A**.”
- G. In section 4 C, revised the Formula by inserting after the equal sign after the word “Plot” the words “round to nearest whole percent.” Revised the example by removing the variety names and replacing with “variety 1,” “variety 2,” and “variety 3,” removing the “%” symbol and inserting a decimal point in front of the number following the second equal sign. Changed the four row pattern from “1-2-1” to “1-1-1-1.”
- H. In section 4 D, removed the reference to “pre-harvest” in both the title of the section and within the paragraph as the paragraph applies to appraisals in general not to just pre-harvest appraisals.
- I. In section 5 B (1), within the parenthesis replaced the word “see” with “refer to.”
- J. In section 5 C (1), removed the words “yield per acre” and inserted “potential production of the unharvested acreage.”
- K. In section 7 B, Appraisal Worksheet, revised the example entries for item 10 to use a total sample size of 13 trees with orchard A using 7 trees, and 3 trees each for orchards B and C. Entries for items 11 and 12 were recalculated accordingly. For orchard C, changed the variety name to “Monarch” which is a late mid season variety.
- L. In section 8 B item E, revised instructions to clarify that if a rate class or high risk area is not shown on the actuarial documents, make no entry. Under items H and I, added a reference to refer to the LAM for information on gleaning.
- M. In section 8 B, section I, Narrative instructions, revised item “i” by adding a reference to the Production Worksheet and adding an example. In the Narrative instructions, inserted paragraph “s,” to add a reference to refer to the LAM for information on gleaning.” Relettered the remaining paragraphs accordingly.
- N. In section 9, **TABLE A**, revised the first line of the “Number of Acres:” column to read “0.1 to 10.0” in place of “Less than 10.0.” Under the “Select:” column of **TABLE A**, at the end of the first line, revised the rounding rule to read “round to the next whole tree.” Revised the second line of the of the “Select:” column by adding at the end “or portion thereof.”

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

- O. In section 9, revised **TABLE B** to add two columns to the table titled “Extra Large (280 npp*)” and “Extra Small (500 npp*).” Added the varieties “Avalon,” “Ballico,” “Davey,” “Drake,” “Kapareil,” “Mono,” “Planada,” and “Price” to the appropriate columns.
- P. In section 9, revised **TABLE D** to add the varieties “Avalon,” “Kapareil,” “Monarch,” “Planada,” “Vesta,” and “Yosemite” and the respective average shelling percentages. Revised the **NOTE** following **TABLE D** by deleting the words “are pulling” and inserting the word “take” and replaced the phrase “is being used” with the words “is used.”
- Q. Additional changes were made to conform to standardized language, format, and to correct spelling and punctuation.

Control Chart For: Almond Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-2	1-2	3-6 9-10 15-18	25-26 27-28	09-2000 06-1999 06-1999 06-1999 09-2000	FCIC-25020-1 FCIC-25020 FCIC-25020 FCIC-25020 FCIC-25020-1
Insert	1-2	1-4	3-6 9-10 15-18	25-28	07-2002 07-2002 07-2002	FCIC-25020-2 FCIC-25020-2 FCIC-25020-2
Current Index	1-2	1-4	1-2 3-6 7-8 9-10 11-14 15-18 19-20 21-24	25-28	07-2002 09-2000 07-2002 06-1999 07-2002 06-1999 07-2002 09-2000 06-1999	FCIC-25020-2 FCIC-25020-1 FCIC-25020-2 FCIC-25020 FCIC-25020-2 FCIC-25020 FCIC-25020-2 FCIC-25020-1 FCIC-25020

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

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

A. DISTRIBUTION

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

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

NOTE: It is the insurance providers' responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

*** (1) Terms, abbreviations, and definitions 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) Definitions:

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

A. INSURABILITY

- (1) The crop insured will be all 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 seventh growing season after set out, unless the insurance provider agrees in writing to insure trees not meeting this requirement.
- (2) Almonds interplanted with another perennial crop are insurable unless the insurance provider 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 NOT APPLICABLE TO CAT COVERAGE

- (1) Optional Units.
- (2) Written Agreements.
- (3) Hail and Fire Exclusion provisions (also not applicable **if additional coverage is less than 65/100 or comparable coverage**).

NOTE: Refer to the CIH and LAM for other provisions not applicable to CAT.

C. UNIT DIVISION

Refer to the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all conditions stated in the applicable crop provisions are met.

4. ALMOND APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Make separate appraisals for each almond variety grown in the orchard, as applicable.
- (3) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss.” If the insured intends to claim an indemnity on any unit, the insured must notify the insurance provider prior to the beginning of harvest so that the insurance provider may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the insurance provider has give 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. **NOTE: Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on “notices of damage or loss.”**
- *** (4) **Appraisal dates:** Whenever possible, appraise almonds 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;
NOTE: When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into 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.
- (3) The Random Path Appraisal Method may be used at the discretion of the insurance provider to appraise the almond crop production. Use this method in lieu of appraisal methods in the Almond Loss Adjustment 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:

Variety 1 = 1 row) 4 rows = .25 or 5.0 acres

Variety 2 = 2 rows) 4 rows = .50 or 10.0 acres

Variety 3 = 1 row) 4 rows = .25 or 5.0 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 for sampling requirements).
- (2) Determine the percent of each variety for the acreage being appraised.
- (3) Count all harvestable nuts in the sample area, discard blanks, and record nut counts on the Fig/Nut Tree Appraisal Worksheet.
- (4) Total the production from all sample trees to determine the appraisal in whole pounds per acre.

C. HARVESTED APPRAISAL METHODS

(1) **Representative Tree Appraisals:**

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

(2) **Harvested Acreage Appraisals:**

Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage. Verify by actually inspecting the harvested and unharvested acreage to compare the crops on the trees. Document such inspections and calculations in the Narrative section of the Production Worksheet or on a Special Report.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

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

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

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

Company: Name of the company servicing the contract.

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

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

3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct.
4. **Crop:** “Almonds.”
5. **Acres Appraised:** Appraised acres, to tenths.
6. **Crop Year:** Crop year as defined in the policy, for which the claim is filed.
7. **Orch. ID:** Orchard identification symbol.
8. **Variety:** Variety name(s) of trees in the unit or plot.
9. **Acres:** Acres in field, plot or unit, to tenths.
10. **Number of Figs/Nuts per Tree:** Number of nuts from each sample tree.
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 from each plot.
13. **Average Figs/Nuts Tree:** Item 11 divided by item 12, in whole nuts.
14. **Figs/Nuts Lb. for Variety:** The number of nuts per pound (see **TABLE B**) for the plot.
15. **Average Pounds per Tree:** Item 13 divided by item 14, to two decimal places.
16. **Bearing Trees per Acre:** Enter the number of bearing trees per acre by variety (see **TABLE C**).
17. **Figs/Nuts Pounds per Acre:** Item 15 times item 16, in whole pounds.
18. **Reject Factor:** MAKE NO ENTRY.
19. **Net Nut Lbs. per Acre:** MAKE NO ENTRY.
20. **% Acres for Variety:** Item 9 divided by item 5, to two-decimal places.
21. **Figs/Nuts Acre for Variety:** Item 17 times item 20, in whole pounds.
22. **Appraisal (Lbs./A.):** Total of all item 21 entries, in whole pounds.
23. **Remarks:** Enter pertinent information about the appraisal.

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

FIG/NUT TREES APPRAISAL WORKSHEET			Company Acme Insurance			1 INSURED-S NAME I.M. Insured			2 POLICY NUMBER XXXXXXXX			3 UNIT NO. 00100				
			Claim Number XXXXXXXX			4 CROP Almonds			5 ACRES APPRAISED 16.0			6 CROP YEAR YYYY				
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/Nus 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	Ruby	8.0	3300	1251	2200	17864	7	2552	420	6.08	109	663			.50	332
			3100	2910	3150											
			1953													
B	Mission	4.0	1850	1935	1456	5241	3	1747	420	4.16	109	453			.25	113
C	Monarch	4.0	1850	1210	1650	4710	3	1570	360	4.36	109	475			.25	119
23 REMARKS														22 Appraisal (Lbs./A.)		
														564		
24 INSURED-S SIGNATURE						DATE		25 ADJUSTER-S SIGNATURE					DATE			
I.M. Insured						MM/DD/YYYY		XXXXX I.M. Adjuster					MM/DD/YYYY			

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) The claim form, (hereafter referred to as a “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, 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 insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** “Almonds” (0028).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).

3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name the insured cause for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

NOTE: See the Basic Provisions and the crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-loss Units," in the Narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- b. 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.
- 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 insurance provider, enter "Company Insp." instead of the date.

FINAL: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of 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."
 - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
 - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
 - (3) If unavailable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

NOTE: See the LAM for further information regarding companion contracts.

SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

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

Verify or make the following entries:

Item

No. Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. **Prelim. Acres:**

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

FINAL: MAKE NO ENTRY.

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

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

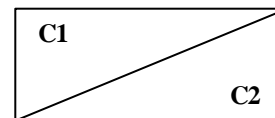
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

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

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



- D. **Interest or Share:** Insured's interest in crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The three digit code for the correct "Rate Class" specified on the actuarial documents. If a "Rate Class" or "High Risk Area" is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage and if the "Rate Class" is found to be incorrect, revised according to insurance provider's instructions. Refer to the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number, entered exactly as shown on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate three-digit code number from the actuarial documents.
- H. **Stage:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P".....	Acreage 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 insurance provider.
"H".....	Harvested.
"UH".....	Unharvested or other use with consent.

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

- I. **Intended or Final Use:** Use of acreage. Use the following "Intended Use" abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
“WOC”	Other use without consent
“SU”	Solely uninsured
“ABA”	Abandoned without consent
“H”	Harvested
“UH”	Unharvested

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

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

J. **Appraised Potential:** Per-acre appraisal in whole meat pounds, of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions.

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

K₁. - L. MAKE NO ENTRY.

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

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in whole meat pounds for the line (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole meat pounds for any such acreage.

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

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

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

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

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

- P. **Per Acre:** Per-acre Guarantee - Enter the per acre production guarantee from the insured's policy.
- Q. **Total:** Column "C₂" **reported acres;** ("C" if acreage is not under-reported) times Column AP@ in whole meat pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

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

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, Column "M" for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
- g. Explain any errors found on the Summary of Coverage.

- h. Explain any commingled production. Refer to the LAM.
- i. Explain any entry for “Production Not to Count” in Section II, Column “O,” and/or any production not included in Section II, Column “I” or Column “B” through “E” entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain a “NO” checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due” claims are to be distributed in accordance with the insurance provider’s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column “C” as follows: “Line 3 ‘E’ acres authorized by insurance provider 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 information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.
- u. Record any trees removed without inspection.

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items B - E.
- (3) 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, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.

NOTE: (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (c) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (d) Harvested production from more than one insured practice and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A - S by practice.

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

Verify or make the following entries:

Item

No.

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to another use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.

- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest; enter **“Incomplete.”**
- c. If at the time of final inspection, (if prior to the end of the insurance period), **none** of the insured acreage on a unit has been harvested, and the insured does not intend to harvest such acreage, enter **“No Harvest.”**
- d. If the case involve a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. **Refer to** the LAM.

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

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

A₂. **Field ID:**

- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
- b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, item “A”).

B. - E. **Length or Diameter, Width, Depth, Deduction:** For production that is stored or sold, enter the name and address of the **Buyer, Packinghouse, or Processor.** For production otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in the column heading. Production in whole meat pounds of almonds accepted by a buyer. Production damaged by uninsured causes of loss will be considered production to count. Include both loose (whole and chipped) and in-shell meats.

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

a. The settlement sheet.

NOTE: Some almond processors are pulling samples from deliveries for varieties that are typically sold inshell. These samples are being cracked out to determine the actual shelling percent for the variety. In this instance, use the actual processor's shelling percent, as applicable.

b. **TABLE D** for the applicable varieties, if there is no settlement sheet or no shelling percent on the settlement sheet.

K₁. - M₂. MAKE NO ENTRY.

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

a. For shelled almonds: Transfer entry from item "I" in whole meat pounds.

b. For in-shell almonds: Item "I" times item "J," results in whole meat pounds.

O. **Production Not to Count:** Net production NOT to count in whole meat pounds WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

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

P. **Production:** Result of subtracting the entry in column "O" from column "N," in whole meat pounds.

Q₁. - R. MAKE NO ENTRY.

S. **Production to Count:** Transfer entry from column "P," in whole meat pounds.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Enter figure from Section I Column "O" total.

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

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

25. **Adjuster's Signature, Code Number, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

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

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

NOTE: Final inspection should be signed on the bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers – "1," "2." etc, at the time of inspection.

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

PRODUCTION WORKSHEET

(FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code# Almonds 0028	2 Unit # 00100	3 Legal Description SW1-96N-30W
4 Date of Damage	JUN 12	
5 Cause of Damage	HAIL	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod. Per Acre	1200	

7 Company ANY COMPANY
Agency ANY AGENCY

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

SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)
A MM/DD		16.0	1.000	R04	002	997	UH	UH	564				564	9024	1200	19200
B MM/DD		3.0	1.000	R04	002	997	H	H							1200	3600
16 TOTAL		19.0											17 TOTALS	9024		22800

NARRATIVE (If more space is needed, attach a Special Report) Acreage determined using MPCI acreage report – would measure within 5 percent.

SECTION II – HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY				19 Is damage similar to other farms in the area? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>				20 Assignment of Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>				21 Transfer of Right To Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						
MEASUREMENTS				GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) Cwt.	Shell/Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (Horl)xJxK ₂ xL ₂ xM ₂	Prod. Not To Count	Production (N – O)	Value Mkt. Price	Quality Factor (Q ₁ ÷ Q ₂)	Production To Count (P X R)
	ABC Packing Co. Anytown, ST							7200					7200		7200			7200
I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and other federal statutes															22 Section II Total		7200	
															23 Section I Total		9024	
															24 Unit Total		16224	
25 Adjuster's Signature				Code #	Date	26 Insured's Signature				Date								
1 st Inspection				I. M. Adjuster	12345	1 st Inspection				I. M. Insured	MM/DD/YYYY							
2 nd Inspection				I. M. Adjuster	12345	2 nd Inspection				I. M. Insured	MM/DD/YYYY							
Final Inspection				I. M. Adjuster	12345	Final Inspection				I. M. Insured	MM/DD/YYYY	27 Page <u>1</u> of <u>1</u>						

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
0.1 to 10.0	The lesser of 10 trees or 5% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole tree).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres or portion thereof.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

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	Aldrich Milow Norman Ripon Valenta	Kapareil

*npp = nuts per pound

DISTANCE BETWEEN ROWS (IN FEET)

TABLE C - NUMBER OF TREES PER ACRE

		DISTANCE BETWEEN TREES (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	
10	436																											
11		396																										
12			360																									
13				363																								
14					335																							
15						311																						
16							290																					
17								272																				
18									256																			
19										242																		
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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		

NOTE: 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 crackout 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.

