

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25020 (06-1999)

# ALMOND

# LOSS

# ADJUSTMENT

# STANDARDS

# HANDBOOK

## 1999 and Succeeding Crop Years



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25020</b>
<b>SUBJECT:</b>  <b>ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>DATE: June 1, 1999</b>	
	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP YEAR FOR 1999 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 **redlined**. Three asterisks (\*\*\*) identify information that has been removed.

#### **Changes made June 1999:**

##### **Inserts:**

- A. A new handbook format. This handbook complies with the Almond Crop Provisions (98028).
- B. References to the crop name "Almonds," crop code "0028," and to five-digit unit numbers throughout the handbook, as applicable.
- C. In section 2, distribution procedure for appraisal forms.
- D. Definitions for almond rejects and causes of rejects to section 2 B.
- E. In section 4 D, procedure for handling pre-harvest appraisal discrepancies.
- F. In section 4, a table listing almond appraisal methods.

# ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- G. Section 5, Insurance Contract Information that contains procedure for insurability; provisions not applicable to CAT coverage; and unit division.
- H. In section 7 C, an example Fig/Nut Tree Appraisal Worksheet.
- I. In section 8, Claim Form Entries and Completion Procedures that contains new claim procedures and example Production Worksheet.
- J. Section 9, Reference Material that contains **TABLE A** - Minimum Representative Sample Requirements that contains new sample size recommendations; **TABLE B** - Almond Variety Classification by Nut Size; **TABLE C** - Number of Trees per Acre; **TABLE D** - Shelling Percentages for Clean Unshelled Almonds; **TABLE E** - Almond Reject Percentages for 1993 - 1997 Crop Years; and **EXHIBIT 1** - Standards for Calculating Reject Percentages in the Absence of Reject Analysis from the Processor.

**Removes:**

- A. The old handbook format.
- B. References to the Statement of Facts form (FCI-6), and replaces them with references to a Special Report.
- C. Reference to the FCI-74 form and replaces them with references to the Production Worksheet.
- D. Section 14, Growth Stages.
- E. Section 20, Claim Form Production Entries and Calculation Standards.
- F. Reject percentages for the 1992 crop year.

Control Chart For: Almond Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	Entire Handbook					
Current Index	1-2	1-2	1-24	25-35	06-1999	FCIC-25020

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# **1. INTRODUCTION**

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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**

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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 provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

## **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

- (1) Terms, abbreviations, and definitions that are **general** (not crop-specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to almond loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Definitions:

<b>Almond Rejects</b>	Any defect which makes the almond kernel or piece of kernel unsuitable for human consumption.
<b>Brown Spot</b>	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.
<b>Decay</b>	Almond kernel that is putrid or decomposed. This is a rare occurrence; most likely a prior year's nut (uninsurable).

<b>Gum</b>	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).
<b>Imbedded Foreign Material</b>	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).
<b>Insect Injury</b>	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; is the largest cause of rejects in normal year.
<b>Meat Pounds</b>	Total pounds of almond meats (whole, chipped and broken, and in-shell meats) and rejects. Unshelled almonds will be converted to meat pounds in accordance with FCIC approved procedures.
<b>Mold</b>	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.
<b>Rancid</b>	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.
<b>Set out</b>	Transplanting the (almond) tree into the orchard.
<b>Shriveling</b>	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**

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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.
  - (a) That are grown for harvest as almonds;
  - (b) That are irrigated;
  - (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 that it (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 to limited coverage).

#### **C. UNIT DIVISION**

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

## **4. ALMOND APPRAISALS**

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### **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.
- (4) **Appraisal dates:**
  - (a) Insurance provider representatives will set appraisal dates.
  - (b) Whenever possible, appraise almonds after the nut drop period and before the nuts are removed from the trees.

### **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

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:

- (1) Total acreage and number of trees;
- (2) Extent of variation in the amount of production or damage within the acreage and location of nuts on the tree;

**NOTE:** When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately.

- (3) Percent of each variety in the acreage;
- (4) Tree age, size, density, and vigor;
- (5) The acreage in the unit from which nuts have been picked and the extent of variation in the amount of unpicked nuts on the trees; and

- (6) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.
- (7) 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:**

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

**EXAMPLE:**

A 20.0 acre orchard is planted to three varieties (Peerless, Nonpareil, and Mission) in a four row pattern (1-2-1). One row is Peerless, two rows are Nonpareil, and one row is Mission. Variety distribution is as follows:

- ◆Peerless = 1 row ÷ 4 rows = 25% or 5.0 acres
- ◆Nonpareil = 2 rows ÷ 4 rows = 50% or 10.0 acres
- ◆Mission = 1 row ÷ 4 rows = 25% or 5.0 acres

### **D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the 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**

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### **A. GENERAL INFORMATION**

These instructions provide information on appraisal methods for:

<b>Appraisal Method.....</b>	<b>Use....</b>
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 (see 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 yield per acre.

(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.).

<b>FIG/NUT TREES APPRAISAL WORKSHEET</b>			Company Acme Insurance				1 INSURED'S NAME I.M. Insured			2 POLICY NUMBER XXXXXXX			3 UNIT NO. 00100			
			Claim Number XXXXXXXXX				4 CROP Almonds			5 ACRES APPRAISED 16.0			6 CROP YEAR YYYY			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/Nus All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11+12	Figs/Nuts lb. for Variety	Average Pounds Pre Tree 13 ÷ 14	Bearing Trees Pre 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	12761	5	2552	420	6.08	109	663			.50	332
			3100	2910												
B	Mission	4.0	1850	1935	2100	8735	5	1747	420	4.16	109	453			.25	113
			1650	1200												
C	Non-pareil	4.0	1850	1210	1190	7850	5	1570	360	4.36	109	475			.25	119
			1500	2100												
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:

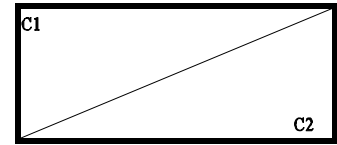
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**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.

- C<sub>1</sub> Enter the ACTUAL acres for the orchard or suborchard.
- C<sub>2</sub> 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 correct rate class from the actuarial documents. Verify with the Summary of Coverage and if the rate class is found to be incorrect, revised according to insurance provider's instructions. See 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.

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

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. See appraisal methods for additional instructions.

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

K<sub>1</sub> - 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 “C<sub>1</sub>” (**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 “C<sub>2</sub>” (**reported acres**; “C” if acreage is not under-reported) times column “P” in whole meat pounds.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total actual acres (Column “C” or [“C<sub>1</sub>” 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, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.

- f. State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for “Production Not to Count” and/or any production not included in Section II, item I entry or item B - E entries.
- 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, item 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. See 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 any other pertinent information, including any data to support any factors used to calculate the production.
- t. 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) Harvested nuts of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) 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 items A - S by crop.

**NOTE:** If production has been commingled, see 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. See 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. See 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.

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

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 rejected by a buyer unless the meat pounds are rejected due to an insured causes of loss (see **EXHIBIT 1**). 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.

K<sub>1</sub> - M<sub>2</sub>. 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.

Q<sub>1</sub> - 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 # XXXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			

### SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	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) Acres determined using MPC1 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  No       20 Assignment of Indemnity? Yes  No       21 Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	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)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	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 3730 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
1st Inspection	I.M. Adjuster	12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection	I.M. Adjuster	12345	MM/DD/YYYY	2nd Inspection	I.M. Insured	MM/DD/YYYY
Final Inspection	I.M. Adjuster	12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

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## 9. REFERENCE MATERIAL

**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres:	Select:
Less than 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 percentage point).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

**TABLE B - ALMOND VARIETY CLASSIFICATION BY NUT SIZE**

Large (320 npp*)	Medium (360 npp*)	Medium Small (420 npp*)	Small (460 npp*)
Jordanolo Monterey Ne Plus Ultra IXL Woods Colony	Carmel Carrion Jeffries Livingston Merced  Monarch Nonpareil Peerless Rosetta Sauret I  Sauret II Sonora Tokyo Vesta Yosemite	Butte Fritz Harvey Le Grand Mission  Padre Pearle Ruby Solano Thompson  Dottie Won	Aldrich Milow Norman Ripon Valenta

\*npp = nuts per pound

**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
DISTANCE BETWEEN ROWS (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



**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
Ballico	55	Livingston	65	Ripon	45
Butte	60	Merced	70	Rosetta	50
Camel	65	Milow	65	Ruby	55
Carrion	60	Mission	50	Sauret I	65
Davey	55	Mono	50	Sauret II	65
Dottie Won	50	Monterey	55	Solano	65
Drake	40	Ne Plus Ultra	65	Sonora	70
Fritz	55	Non Pareil	70	Thompson	70
Harvey	65	Norman	60	Tokyo	55
IXL	50	Padre	55	Valenta	55
Jeffries	70	Pearle	55	Woods Colony	65
Jordanolo	65	Peerless	45		

**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. The shelling percentage from the sample crackout is being 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 sheets as the shelling percent entry on the claim form.

**TABLE E - ALMOND REJECT PERCENTAGES FOR THE 1993 CROP YEAR**

COUNTY	VARIETY						
	Nonpareil	Mission	Merced	Ne Plus	Carmel	Peerless	All Others
Alameda	0.000	0.210	0.000	0.000	0.000	0.000	0.000
Contra Costa	5.460	4.270	0.000	0.300	0.000	0.000	0.000
Los Angeles	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Monterey	0.000	0.000	0.000	0.000	0.000	0.000	0.000
San Luis Obispo	2.960	0.360	1.950	5.190	0.000	0.000	0.000
Butte	1.490	0.350	3.180	1.270	0.880	0.290	1.060
Colusa	1.830	0.460	6.310	3.780	1.240	0.650	1.340
Glenn	1.180	0.480	3.310	1.450	0.370	0.270	0.800
Placer	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sacramento	5.780	0.000	0.000	0.000	2.520	0.920	0.000
Solano	1.800	0.470	0.000	4.510	0.580	0.610	1.440
Sutter	1.920	0.770	0.000	5.460	1.590	0.410	1.120
Tehama	1.680	0.690	12.490	0.560	0.760	0.280	0.930
Yolo	2.820	0.520	1.600	2.630	1.240	0.600	1.570
Yuba	1.830	0.420	0.000	2.690	0.470	0.620	1.010
Calaveras	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Fresno	3.310	0.730	4.760	3.120	1.350	1.370	1.400
Kern	4.310	1.240	7.320	4.180	1.600	1.690	2.260
Kings	2.600	0.530	2.620	2.810	1.210	0.000	0.000
Madera	3.190	1.020	3.430	6.030	1.550	1.370	2.750
Merced	2.420	0.630	2.870	2.810	0.900	0.460	1.460
San Joaquin	1.310	0.540	1.710	1.130	0.570	0.350	0.830
Stanislaus	1.970	0.450	1.790	1.430	0.610	0.590	1.170
Tulare	4.760	1.700	7.850	6.360	1.670	0.000	0.000

**TABLE E- ALMOND REJECT PERCENTAGES FOR THE 1994 CROP YEAR**

COUNTY	VARIETY						
	Nonpareil	Carmel	Mission	Price	Butte	Ne Plus	All Others
Alameda	0.000	0.000	0.840	0.000	0.000	0.000	0.000
Contra Costa	2.830	0.000	0.160	0.000	0.000	3.740	7.350
Los Angeles	3.160	2.660	0.000	0.000	5.500	0.000	0.000
Monterey	0.000	0.000	0.000	0.000	0.000	0.000	0.320
San Luis Obispo	0.960	0.000	0.550	0.000	0.000	0.000	0.660
Butte	1.800	0.980	0.360	0.710	0.960	1.020	2.020
Colusa	1.400	0.780	0.500	0.970	0.530	2.350	1.400
Glenn	0.940	0.670	0.480	0.580	0.480	0.780	0.840
Humboldt	1.390	0.000	0.000	0.000	0.000	0.000	2.350
Placer	4.070	0.000	0.000	0.000	0.000	0.000	0.000
Sacramento	0.430	0.700	0.000	0.130	0.000	0.000	1.040
Solano	1.340	0.150	0.320	0.440	0.450	1.410	1.130
Sutter	1.110	0.470	0.690	0.600	0.410	2.510	1.160
Tehama	1.050	1.380	0.330	0.490	0.680	0.810	1.060
Yolo	1.440	1.300	0.450	0.580	1.080	1.590	1.290
Yuba	0.580	0.170	0.000	0.570	0.290	0.350	0.650
Fresno	2.140	1.170	0.700	0.990	0.930	2.420	1.660
Kern	5.170	1.280	1.320	1.850	1.130	1.800	3.540
Kings	3.630	1.740	0.700	1.110	0.490	1.340	0.910
Madera	2.360	1.460	0.930	1.010	0.710	3.270	2.240
Merced	1.110	0.780	0.580	0.500	0.540	1.340	1.510
San Joaquin	0.820	0.590	0.460	0.480	0.560	0.810	0.950
Stanislaus	1.030	0.740	0.780	0.510	0.470	1.100	1.340
Tulare	3.340	1.130	1.180	0.990	1.510	1.370	2.430

**TABLE E - ALMOND REJECT PERCENTAGES FOR THE 1995 CROP YEAR**

COUNTY	VARIETY						
	Nonpareil	Carmel	Mission	Price	Butte	Ne Plus	All Others
Alameda	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Contra Costa	0.000	0.000	0.000	0.000	0.000	0.000	1.460
Monterey	0.000	0.000	0.000	0.000	0.000	0.000	0.000
San Luis Obispo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Butte	2.340	1.350	0.530	1.390	0.690	3.140	1.950
Colusa	2.710	1.000	0.770	1.240	0.860	6.080	2.140
Glenn	2.150	1.120	0.440	1.520	0.440	3.490	1.460
Placer	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sacramento	7.750	3.130	0.000	0.000	0.000	0.000	2.210
Solano	4.140	1.430	1.770	0.700	0.500	7.390	3.360
Sutter	4.310	1.340	2.450	1.680	0.670	9.230	2.840
Tehama	3.170	1.400	0.760	1.520	1.120	2.080	1.150
Yolo	3.200	1.350	0.640	1.400	0.730	2.670	1.650
Yuba	3.340	0.250	0.690	0.760	0.730	3.480	2.590
Fresno	2.710	1.760	1.090	1.320	0.790	2.820	2.630
Kern	4.740	2.860	2.710	3.080	2.130	3.630	5.090
Kings	3.020	1.520	2.030	0.750	1.500	1.650	2.110
Madera	5.810	3.020	2.340	2.550	2.280	10.990	5.510
Merced	4.330	2.200	1.500	1.550	1.310	4.480	3.740
San Joaquin	2.010	0.870	0.930	0.790	0.620	1.670	1.740
Stanislaus	2.470	1.140	0.860	1.180	0.770	2.140	2.150
Tulare	5.680	3.340	2.250	3.610	2.300	6.870	3.980

**TABLE E - ALMOND REJECT PERCENTAGES FOR THE 1996 CROP YEAR**

COUNTY	VARIETY						
	Nonpareil	Carmel	Mission	Price	Butte	Monterey	All Others
Contra Costa	0.000	0.000	0.000	0.000	0.000	0.000	6.060
San Luis Obispo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Butte	2.740	1.250	0.520	1.540	2.040	1.350	2.110
Colusa	3.420	2.330	0.680	2.040	2.620	4.400	3.010
Glenn	1.560	0.700	0.310	0.760	0.540	1.190	1.080
Placer	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sacramento	0.920	0.700	0.000	0.000	0.000	0.000	0.110
Solano	3.610	0.530	0.490	0.620	0.530	0.000	2.270
Sutter	5.870	0.790	0.910	1.530	0.740	0.000	3.450
Tehama	1.860	0.870	0.490	0.690	1.080	0.000	1.360
Yolo	2.640	0.840	0.720	1.080	0.910	0.970	1.480
Yuba	3.260	0.300	0.670	1.830	0.850	1.810	1.770
Fresno	4.210	2.390	0.660	1.940	0.880	3.210	2.130
Kern	5.630	2.210	0.780	3.790	1.920	1.850	3.930
Kings	3.930	2.100	0.760	0.830	1.640	0.000	7.270
Madera	3.710	2.320	0.410	1.420	0.910	1.480	2.240
Merced	2.500	1.300	0.680	0.950	0.750	1.350	2.190
Mono	0.000	0.000	0.000	0.000	0.000	0.000	0.420
San Joaquin	2.190	0.860	0.870	0.670	1.300	2.030	1.830
Stanislaus	2.290	1.080	0.540	1.290	1.100	2.060	2.090
Tulare	5.060	2.640	0.880	4.360	2.300	1.810	3.650

**TABLE E - ALMOND REJECT PERCENTAGES FOR THE 1997 CROP YEAR**

COUNTY	VARIETY						
	Nonpareil	Carmel	Mission	Price	Butte	Monterey	All Others
Contra Costa	0.000	0.000	0.000	0.000	0.000	0.000	2.540
Los Angeles	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Monterey	0.000	0.000	0.000	0.000	0.000	0.000	0.000
San Luis Obispo	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Butte	1.640	1.270	0.360	1.250	0.610	1.430	1.440
Colusa	1.820	1.480	0.450	1.680	0.660	4.370	1.730
Glenn	1.300	0.730	0.280	1.050	0.270	0.780	1.010
Placer	0.000	0.000	0.000	0.000	0.000	0.000	0.000
Sacramento	1.100	0.330	0.000	0.000	0.000	0.000	0.410
Solano	1.860	0.450	0.360	0.540	0.340	0.000	1.990
Sutter	2.470	1.520	1.160	1.650	0.410	0.000	2.830
Tehama	2.080	1.170	0.870	1.290	0.650	0.000	0.980
Yolo	2.790	1.340	0.670	1.980	0.660	4.120	1.630
Yuba	1.330	0.320	0.210	1.320	1.110	0.000	1.190
Fresno	2.000	1.130	0.450	1.400	0.570	1.700	1.580
Kern	4.150	1.770	0.910	3.550	1.400	1.540	3.460
Kings	3.140	1.610	0.610	2.820	0.640	0.000	6.640
Madera	3.100	2.160	0.820	2.720	0.930	2.780	2.790
Merced	2.030	1.070	0.540	0.990	0.560	1.980	2.240
San Joaquin	1.390	0.680	0.450	1.120	0.650	0.930	1.150
Stanislaus	1.480	0.700	0.340	0.960	0.390	1.270	1.490
Tulare	6.660	2.940	1.210	3.230	1.370	6.320	3.700

## EXHIBIT 1

### PROCEDURE FOR CALCULATING REJECT PERCENTAGES IN THE ABSENCE OF REJECT ANALYSIS FROM THE PROCESSOR

Rejects due to insurable causes (e.g., moldy almonds that have been rained on that are lying on the ground and have not been picked up) will NOT be counted as production to count on the claim.

1. When it is determined that there are rejects due to an insurable cause and a reject analysis breakdown IS AVAILABLE for each applicable variety, determine the amount of insurable rejects from the reject analysis breakdown for each applicable variety.

<b>EXAMPLE:</b>				
<u>Variety</u>	<u>Good Meats</u>	<u>Uninsured Rejects</u>	<u>Insurable Rejects</u>	<u>Total Production</u>
Ne Plus	50,000 lbs.	600 lbs.	2,000 lbs.	52,600 lbs.
Carmel	<u>60,000 lbs.</u>	<u>700 lbs.</u>	<u>2,570 lbs.</u>	<u>63,270 lbs.</u>
Total	110,000 lbs. +	1,300 lbs. +	4,570 lbs. =	115,870 lbs.

110,000 lbs. Total Good Meats
+ <u>1,300</u> lbs. Uninsured Rejects
111,300 lbs. Unit Production to count

Enter the unit production to count on the harvested production portion of the claim form. Document all determinations (number of pounds of insurable rejects determined from the reject analysis breakdown, insurable causes, any calculations, etc.) on a Special Report. Distribute according to insurance provider instructions.

2. When it has been determined that there were insurable rejects due to an insurable cause AND a reject analysis breakdown IS NOT AVAILABLE for each applicable variety:
  - A. Verify with the processor that there were rejects for each applicable variety due to the insurable cause, and there is no reject analysis available from the processor.
  - B. Determine that the PERCENT of REJECTS for each applicable variety for the current crop year exceeds the AVERAGE OF THE THREE MOST RECENT NON-LOSS CROP YEARS. If the insured DOES NOT have the applicable three years of processor records, then use the Average Reject Percentages (for each applicable variety) for the missing years (up to three) as obtained from **TABLE E** for the applicable county. If the individual variety is not available for the county, use "All Other" variety percentages as provided. The following calculations illustrate the procedure to follow when making this determination.

## EXHIBIT 1

- (1) Production from the 3 most recent non-loss crop years.

### Ne Plus

<u>Good Meats</u>	<u>Rejects</u>	<u>Total Production</u>
155,000 lbs.	+ 1,755 lbs. =	156,755 lbs.
<u>Total Rejects</u>	<u>1,755 lbs.</u> =	.0112 = 1.1% average rejects
Total Production	156,755 lbs.	

### Carmel

<u>Good Meats</u>	<u>Rejects</u>	<u>Total Production</u>
170,000 lbs.	+ 2,228 lbs. =	172,228 lbs.
<u>Total Rejects</u>	<u>2,228 lbs.</u> =	.0129 = 1.3% average rejects
Total Production	172,228 lbs.	

- (2) Production from the present crop year.

### Ne Plus

<u>Good Meats</u>	<u>Rejects</u>	<u>Total Production</u>
45,000 lbs.	+ 2,500 lbs. =	47,500 lbs.
<u>Total Rejects</u>	<u>2,500 lbs.</u> =	.0526 = 5.3% current rejects
Total Production	47,500 lbs.	

### Carmel

<u>Good Meats</u>	<u>Rejects</u>	<u>Total Production</u>
55,000 lbs.	+ 3,500 lbs. =	58,500 lbs.
<u>Total Rejects</u>	<u>3,500 lbs.</u> =	.0598 = 6.0% current rejects
Total Production	58,500 lbs.	

- (3) Production to count.

The insured's production to count will be adjusted by reducing the production for the current year by the difference of subtracting the insured's three most recent non-loss crop year reject average from the current year's reject percentage. See calculations below:



## EXHIBIT 1

### Ne Plus

5.3% current rejects - 1.1% average rejects= 4.2% excess rejects

Current years production:

47,500 lbs. x 4.2% = 1,995 lbs. insurable rejects

47,500 lbs. - 1,995 lbs. = 45,505 lbs. production to count

### Carmel

6.0% current rejects - 1.3% average rejects= 4.7% excess rejects

Current years production:

58,500 lbs. x 4.7% = 2,750 lbs. insurable rejects

58,500 lbs. - 2,750 lbs. = 55,750 lbs. production to count

### Ne Plus

### Carmel

45,505 lbs. + 55,750 lbs. = 101,255 lbs. production to count for the  
unit

This adjustment will never exceed the total of all the rejects for the current year. Enter the unit production to count on the claim form. Document all facts and calculations on the claim form or on a Special Report.