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ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Almond Loss Adjustment Standards Handbook	NUMBER: FCIC-25020
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: October 11, 2018
SUBJECT: Provides the procedures and instructions for administering the Almond crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard Flourney</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

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

1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement or various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections, and exhibits in accordance with the new handbook standards format.
3. Updated Table B; added new varieties in their respective nut size classifications.
4. Updated Table D; updated new crackout percentages for a majority of the varieties.

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

Almond Loss Adjustment Standards Handbook							
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					08-2012	FCIC-25020-2
Current Index	1-2	1	1-10	1-9	11-36	10-2018	FCIC-25020

FILING INSTRUCTIONS:

This handbook replaces the 2013 Almond Loss Adjustment Standards Handbook, FCIC-25020-2 (08-2012). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

**ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK
TABLE OF CONTENTS**

PAGE NO.

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1	General Information.....	1
2	AIP Responsibilities	2
3-10	(Reserved)	

PART 2 POLICY INFORMATION

11	Insurance Contract Information.....	4
12-20	(Reserved)	

PART 3 APPRAISAL

21	Almond Appraisals	6
22	Appraisal Methods.....	8
23	Appraisal Deviations and Modifications	10
24-30	(Reserved)	

PART 4 PRODUCTION WORKSHEET

31	General Information.....	11
32-40	(Reserved)	

EXHIBITS

1	Acronyms and Abbreviations	12
2	Definitions	13
3	Form Standards – Appraisal Worksheet	14
4	Form Standards – Production Worksheet	17
5	Minimum Representative Sample Requirements	33
6	Almond Variety Classification by Nut Size	34
7	Number of Trees per Acre	35
8	Shelling Percentages for Clean Unshelled Almonds.....	36
9	Appraisals for Failure to use the Recommended Number of Bee Colonies and/or Frames per Colony for Proper Pollination.....	37

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

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

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or a FAD can supersede either the original handbook or subsequent amendments.

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
GSH	Provides general administrative procedures that apply across all plans of insurance.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
LAM	Provides overall general loss adjustment (not crop-specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to Almond loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

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

D. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines.

A. Utilization of Standards

All AIPs will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

B. Form Distribution

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

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

C. Record Retention

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

D. Form Standards

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

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

3-10 (Reserved)

PART 2 POLICY INFORMATION

11 Insurance Contract Information

A. General Information

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

B. Insured Crop

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

- (1) That are grown for harvest as almonds;
- (2) That are irrigated;
- (3) That are grown in an orchard that, if inspected, is considered acceptable to us; and
- (4) That are grown on acreage where at least 90 percent of the trees have reached at least the sixth growing season after set out, unless otherwise provided in the SP.

C. Interplanted Crops

Almonds interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines the acreage does not meet the requirements contained in the insured's policy.

D. Causes of Loss

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

- (1) Insurance coverage is provided against damage or loss from insects or disease but not damage due to insufficient or improper application of pest and disease control measures.
- (2) Insurance coverage is provided against damage or loss from wildlife, unless control measures have not been taken.

11 Insurance Contract Information (Continued)

D. Causes of Loss (continued)

- (3) Insurance coverage is not provided against damage or loss of production due to the inability to market the almonds for any reason other than actual physical damage to the almonds from an insurable cause specified in the CP.

E. Unit Division

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

12-20 (Reserved)

PART 3 APPRAISAL

21 Almond Appraisals

A. General Information

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

B. Notice of Damage or Loss

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

C. Appraisal Dates

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

D. Selecting Representative Samples for Appraisals

- (1) Make a general examination of all acreage in the orchard to determine the type and scope of damage.
- (2) Determine the number and general location of trees to be used in the representative sample based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production or damage within the acreage and location of nuts on the trees;

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

21. Almond Appraisals (Continued)

D. Selecting Representative Samples for Appraisals (continued)

- (c) Percent of each variety in the acreage;
 - (d) Tree age, size, density, and vigor; and
 - (e) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees.
- (3) Take not less than the minimum number (count) of representative samples required in exhibit 5 for each orchard or sub-orchard.
- (4) The Random Path Appraisal Method (RPAM) may be used at the discretion of the AIP to appraise the almond crop production. Use the RPAM method in lieu of appraisal methods in this handbook, as applicable.

E. Determining Variety Acreage for Appraisals

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

FORMULA:

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

EXAMPLE:

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

$$\begin{aligned}\text{Variety 1} &= 1 \text{ row} \div 4 \text{ rows} = 0.25 \text{ or } 5.0 \text{ acres} \\ \text{Variety 2} &= 2 \text{ rows} \div 4 \text{ rows} = 0.50 \text{ or } 10.0 \text{ acres} \\ \text{Variety 3} &= 1 \text{ row} \div 4 \text{ rows} = 0.25 \text{ or } 5.0 \text{ acres}\end{aligned}$$

F. Handling Appraisal Discrepancies

If the insured disagrees with the appraisal, make arrangements for leaving representative trees unharvested and for inspecting those trees when the almonds are ready to harvest (harvest appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

A. General Information

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

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

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

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

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

- (c) Destroyed by the insured without AIP consent; or
- (d) That the insured fails to provide records of production acceptable to the AIP.

- (3) Use the Fig/Nut Tree Appraisal Worksheet to record nut counts taken from sample trees (refer to paragraph 21D above for sampling requirements).

B. Nut Count Appraisal Method

Step	Action
1	Determine the percent of acreage occupied by each variety for the acreage being appraised (refer to paragraph 21E).
2	By variety, count the total number of nuts on the sample trees, including nuts damaged by uninsured causes. Records nut counts on the Appraisal Worksheet. Nuts damaged by uninsured causes are to be recorded on a separate Appraisal Worksheet (see exhibit 3, item 10).
3	Total the number of nuts from all sample trees by variety and divide by the number of trees in the sample.
4	Divide the result from (3) above by the nut size factor (from exhibit 6) for the variety being appraised to determine the average pounds of nuts per tree.

B. Nut Count Appraisal Method (continued)

Step	Action
5	Multiply by the number of bearing trees per acre to determine the number of whole pounds of nuts per acre for the variety.
6	If more than one variety is on the acreage being appraised, multiply the number of whole pounds of nuts per acre for each variety by the percent determined in (1) above to determine the number of whole pounds of nuts per acre by variety.
7	Add the number of pounds of nuts per acre for all varieties to determine the appraised number or whole pounds of nuts per acre. Transfer the appraisal per acre to column 31 or column 37 of the PW for uninsured cause of damage appraisals after multiplying by the number of acres in item 19 on the PW (refer to exhibit 4).

C. Representative Tree Appraisals

When representative harvested almond trees are used for the appraisal, the adjuster and insured will jointly select representative sample trees that reflect the type and severity of insured crop damage in the unit/orchard. The adjuster will make arrangements with the insured to do a field inspection while the insured harvests the selected representative sample trees. During the field inspection, the adjuster will:

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

D. Representative Harvested Acreage Appraisals

Do not use this method if the unharvested acreage will be harvested. Use this method to determine potential production when more than 50 percent of the acreage in the unit is harvested, and only when the harvested acreage can be verified as being representative of the unharvested acreage.

Step	Action
1	Prior to harvest, estimate the amount of potential gross production on the unharvested representative acreage.
2	Compare the estimate for the unharvested acreage determined in (1) above to the actual gross production from the harvested acreage. If the estimated potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in paragraph 22B herein.

22 Appraisal Method (Continued)

D. Representative Harvested Acreage Appraisals (continued)

3	Document in the Remarks section or on a Special Report how the unharvested acreage appraisal was determined, including but not limited to the estimation method and calculations used to determine both the unharvested acreage potential and resulting appraisal.
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23 Appraisal Deviations and Modifications

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

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

24-30 (Reserved)

PART 4 PRODUCTION WORKSHEET

31 General Information

A. Claims Information

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors;
 - (b) Delayed notices and delayed claims;
 - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss (also refer to Exhibit 1), unusual situations, controversial claims, concealment, or misrepresentation;
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM);
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee);
 - (f) If the AIP determines the claim is to be “denied” refer to the LAM for PW completion instructions.
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the AIP.

B. Production Worksheet

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

32-40 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
PW	Production Worksheet
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement

Definitions

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

Decay means an almond kernel that is putrid or decomposed. This is a rare occurrence; most likely a prior year's nut (uninsurable).

Gum means 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 means 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 means insect web or frass is present or there is definite evidence of insects feeding. Injury caused by insects on the ground or on the tree.

Meat Pounds means 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 means 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 means a kernel is noticeably bitter (rancid) to taste. Occurrence is rare; most likely a prior year's nut, can be caused by improper storage, or early worm damage. Would be scored as insect damage.

Set out means transplanting the (almond) tree into the orchard.

Shriveling means the kernel is excessively thin for its size or is materially withered, shrunken, leathery, tough, or partially developed. Kernels are not considered damaged if more than three fourths (3/4) of the pellicle is filled with meat. Triggered by spring weather conditions (rain or frost) at or just past balloon stage. Causes physiological damage to kernel embryo. It is not caused by lack of irrigation water. It is found at early development stage similar to gum (insurable).

Form Standards – Appraisal Worksheet

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

Element/Item Number		Standard
Company		Name of AIP, if not preprinted on the worksheet (company name).
Claim Number		Claim number as assigned by the AIP.
1.	Insured's Name	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy Number	Insured's assigned policy number
3.	Unit Number	Unit number from the Summary of Coverage after it is verified to be correct.
4.	Crop	"Almonds."
5.	Acres Appraised	Total number of determined acres, to tenths, being appraised in the unit.
6.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Orch. ID	Orchard or sub-orchard identification symbol.
8.	Variety	Variety name of trees in the acreage being appraised.
9.	Acres	Number of determined acres to tenths for the variety being appraised. Use separate lines for each variety in the orchard/block being appraised.
10.	Number of Figs/Nuts per Tree	Number of nuts from each sample tree (do not include nuts damaged by uninsured causes). If necessary, use additional lines to record nut counts for all sample trees. Appraise nuts damaged by uninsured causes on a separate appraisal worksheet. Document in the Remarks any uninsured causes of loss or failure to follow good farming practices.
11.	Total Figs/Nuts all Trees	Total nuts from item 10 from all sample trees.
12.	Number Trees in Sample	Total number of sample trees.
13.	Average Figs/Nuts per Tree	Item 11 divided by item 12, rounded to whole nuts.
14.	Figs/Nuts Lb. for Variety	Number of nuts per pounds for the variety (refer to exhibit 6).
15.	Average Pounds per Tree	Item 13 divided by item 14, rounded to two decimal places.
16.	Bearing Trees per Acre	Determine tree spacing for the variety and enter the number of bearing trees per acre from Exhibit 7. Enter tree spacing in item 23, Remarks.
17.	Figs/Nuts Pounds per Acre	Item 15 times item 16, rounded to whole pounds.
18.-19.		Make no entry.
20.	Percent Acres for Variety	Item 9 divided by item 5, rounded to two-decimal places (refer to subsection 21E for more information).
21.	Figs/Nuts Acre for Variety	Item 17 times item 20, rounded to whole pounds.

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard
22.	Appraisal (Lbs./A.)	Total of all item 21 entries, in whole pounds. Transfer the entry to item 31 on the PW. For uninsured cause of loss appraisals, multiply the uninsured cause per acre appraisal by item 19 in the PW, and enter this result in item 37 of the PW.
23.	Remarks	Document the following on the appraisal worksheet or on a Special Report: <ul style="list-style-type: none"> a. Acreage determinations for items 5 and 9; b. The reasons for uninsured cause of loss appraisals and any applicable calculations; c. Whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal; d. Determined tree spacing; and e. Any other pertinent information about the appraisal.
24.	Insured's Signature and Date	Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
25.	Adjuster's Signature, Code No., and Date	Signature of adjuster, code number, and date after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available), otherwise, document the appraisal date in the Narrative section of the PW.
Page Number		Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet

FOR ILLUSTRATION PURPOSES ONLY FIG/NUT TREES APPRAISAL WORKSHEET			Company: Any Company				1 INSURED'S NAME: I.M. Insured			2 POLICY NUMBER: XXXXXXXX			3 UNIT NO.: 0001-0001-OU			
			Claim Number: XXXXXXXX				4 CROP: Almonds			5 ACRES APPRAISED: 16.0			6 CROP YEAR: YYYY			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21
Orch. ID	Variety	Acres	Number of Figs/Nuts Per Tree			Total Figs/Nuts All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11÷12	Figs/Nuts lb. for Variety	Average Pounds Per Tree 13 ÷ 14	Bearing Trees Per Acre	Figs/Nuts Pounds Per Acre 15 x 16	Reject Factor	Net Nut Lbs. per Acre 17x 18	% Acres for Variety	Figs/Nuts Acre for Variety 17 x 20
A-1	Ruby	8.0	3300	1251	2200	17864	7	2552	420	6.08	109	663			0.50	332
			3100	2910	3150											
			1953													
A-2	Mission	4.0	1850	1935	1456	8735	5	1747	420	4.16	109	453			0.25	113
			1524	1970												
A-3	Monarch	4.0	1850	1210	1650	7850	5	1570	360	4.36	109	475			0.25	119
			1450	1690												
23 REMARKS Acreage determined from aerial photo and wheel measurements. Nut count appraisal used.														22 Appraisal (Lbs./A.) 564		

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each PW element/item number. A completed PW example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 31.

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

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard																		
6.	Insured Cause %	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed.</p> <p>(a) If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative or on a Special Report. The total of all “Insured Cause %” including those entered in the Narrative shall equal 100%.</p> <p>(b) Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="1" data-bbox="511 808 1453 961"> <tr> <td>4. Date of Damage</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Excess-Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Cause %</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p>Narrative: Date of additional damage – Sep 5; cause of damage – freeze insured cause percent is 10%.</p> <p>Important: Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>	4. Date of Damage	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage	Excess-Moisture	Tornado	Hail	Drought	Heat	6. Insured Cause %	10	20	15	25	20
4. Date of Damage	May	Jun 30	Jun 30	Aug	Aug															
5. Cause(s) of Damage	Excess-Moisture	Tornado	Hail	Drought	Heat															
6. Insured Cause %	10	20	15	25	20															
7.	Company/Agency	Name of the AIP and agency servicing the contract.																		
8.	Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																		
9.	Claim #	Claim number as assigned by the AIP.																		
10.	Policy #	Insured’s assigned policy number.																		
11.	Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.																		
12.	Additional Units	<p>Preliminary: Make no entry.</p> <p>Final:</p> <p>(a) Unit number(s) for all non-loss units at final inspection. A non-loss unit is any unit with no completed PW.</p> <p>(b) Enter additional non-loss units on a single PW.</p> <p>Important: If more spaces are needed for non-loss units, enter such unit numbers, in the Narrative or on a Special Report.</p>																		
13.	Est. Prod. Per. Acre	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds from all non-loss units for the crop at the time of final inspection.</p>																		

Form Standards – Production Worksheet

Element/Item Number		Standard
14.	Date(s) of Notice of Loss	<p>Preliminary:</p> <p>(a) Enter the date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format.</p> <p>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p> <p>(c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(d) If inspection is initiated by the AIP, enter “Company Insp” instead of the date.</p> <p>Important: If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Final:</p> <p>(a) Transfer the last date (in the 1st or 2nd space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice.</p> <p>(b) Always enter the complete date of notice for the “Final” inspection in the final space on the first page of the first set of PWs in MM/DD/YYYY format.</p> <p>Reminder: For delayed notice of loss or delayed claim, refer to the LAM.</p>
15.	Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</p> <p>(b) In all cases where the insured has less than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (not crop-hail, fire). If the other person does not, enter “None.”</p> <p>(1) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
15.	Companion Policies (continued)	<p>(2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Reminder: Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

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

Element/Item Number		Standard
16.	Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17.	Multi-Crop Code	<p>Applicable two-digit code for first crop and second crop.</p> <p>Reminder: Refer to the LAM for instructions regarding first crop and second crop code entries.</p>
18.	Reported Acres	<p>(a) In the event of over reported acres, handle in accordance with the individual AIP instructions.</p> <p>(b) In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard.</p> <p>(c) If there are no under-reported acres, make no entry.</p> <p>Reminder: Refer to the LAM or CIH for acreage determination specific to perennial crops.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
19.	Determined Acres	<p>Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.</p> <p>(a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:</p> <p style="padding-left: 40px;">(1) Put to other use without consent;</p> <p style="padding-left: 40px;">(2) Abandoned;</p> <p style="padding-left: 40px;">(3) Damaged by uninsured causes;</p> <p style="padding-left: 40px;">(4) For which the insured failed to provide acceptable records of production.</p> <p>(b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>(c) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical.</p> <p>(d) Account for all planted acreage in the unit.</p>
20.	Interest or Share	<p>(a) Insured’s interest in crop to three-decimal places as determined at the time of inspection.</p> <p>(b) If shares vary on the same unit, use separate line entries.</p>
21.	Risk	<p>(a) The three-digit code for the correct “Rate Class” specified on the actuarial document maps.</p> <p>(b) If a “Rate Class” or “High Risk Area” is not specified on the actuarial documents, make no entry.</p> <p>(c) Verify with the Summary of Coverage and if the “Rate Class” is found to be incorrect, revise according to the AIP’s instructions. Refer to the LAM.</p> <p>(d) Unrated land is uninsurable without a written agreement.</p>
22.	Type	<p>(a) Three-digit type code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Type” is shown in the actuarial documents enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a type is not specified on the actuarial documents, make no entry.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
23.	Class	<p>(a) Three-digit class code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Class is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a class is not specified on the actuarial documents, make no entry.</p>
24.	Sub-Class	<p>(a) Three-digit sub-class code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Sub-Class” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If a sub-class is not specified on the actuarial documents, make no entry.</p>
25.	Intended Use	<p>(a) Three-digit intended use code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Intended Use” is shown in the actuarial documents, enter the appropriate three-digit type code number from the actuarial documents.</p> <p>(c) If an intended use is not specified on the actuarial documents, make no entry.</p>
26.	Irr. Practice	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured.</p> <p>(b) If “No Irrigated Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If an irrigated practice is not specified on the actuarial documents, make no entry.</p>
27.	Cropping Practice	<p>(a) Three digit cropping practice code number, entered exactly as specified on the actuarial documents.</p> <p>(b) If “No Cropping Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If a cropping practice is not specified on the actuarial documents, make no entry.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard														
28.	Organic Practice	<p>(a) Three-digit code number, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured.</p> <p>(b) If “No Organic Practice Specified” is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents.</p> <p>(c) If an organic practice is not specified on the actuarial documents, make no entry.</p>														
29.	Stage	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th><u>STAGE</u></th> <th><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“P”.....</td> <td>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 AIP.</td> </tr> <tr> <td>“H”.....</td> <td>Harvested.</td> </tr> <tr> <td>“UH”.....</td> <td>Unharvested or put to other use with consent.</td> </tr> <tr> <td>“TZ”.....</td> <td>UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td>“TA”.....</td> <td>UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> <tr> <td>“TH”.....</td> <td>UUF/Third Party Damage – Harvested production on same acreage.</td> </tr> </tbody> </table> <p>Reminder: Refer to the LAM for information on gleaning.</p>	<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 AIP.	“H”.....	Harvested.	“UH”.....	Unharvested or put to other use with consent.	“TZ”.....	UUF/Third Party Damage – Zero production on same acreage.	“TA”.....	UUF/Third Party Damage – Appraised production on same acreage.	“TH”.....	UUF/Third Party Damage – Harvested production on same acreage.
<u>STAGE</u>	<u>EXPLANATION</u>															
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“TH”.....	UUF/Third Party Damage – Harvested production on same acreage.															
30.	Use of Acreage	<p>Enter the applicable abbreviation as follows:</p> <table border="0"> <thead> <tr> <th><u>USE</u></th> <th><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td>“Bulldozed” and so forth.....</td> <td>Use made of acreage</td> </tr> <tr> <td>“WOC”.....</td> <td>Other use without consent</td> </tr> <tr> <td>“SU”.....</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”.....</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”.....</td> <td>Harvested</td> </tr> <tr> <td>“UH”.....</td> <td>Unharvested</td> </tr> </tbody> </table> <p>Important: Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>Reminder: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“Bulldozed” and so forth.....	Use made of acreage	“WOC”.....	Other use without consent	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested
<u>USE</u>	<u>EXPLANATION</u>															
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“H”.....	Harvested															
“UH”.....	Unharvested															

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
31.	Appraised Potential	<p>(a) Transfer the per acre appraisal in whole pounds from item 22 on the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0” (zero).</p> <p>Reminder: Refer to the LAM for procedures for documenting “0” (zero) yield appraisals.</p>
32a.-33.		Make no entry.
34.	Production Pre QA	Column 19 multiplied by column 31, results rounded to whole pounds.
35.	Quality Factor	Under section 15(j) of the BP, if due to insured causes a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Otherwise, make no entry.
36.	Production Post-QA	<p>Make the following entries in whole pounds.</p> <p>(a) For appraisal with quality adjustment: Column 34 multiplied by column 35 rounded to whole pounds.</p> <p>(b) For appraisals without quality adjustment: Transfer entry from column 34.</p>
37.	Uninsured Causes	<p>Make the following entries in whole pounds rounded to whole pounds.</p> <p>For uninsured causes appraisals, column 19 multiplied by the per acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and fire exclusion not in effect.</p> <p>(1) Enter the result of multiplying column 19 entry by not less than the insured’s production guarantee per acre for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre multiplied by the entry in column 19 for any such acreage. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p>Reminder: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard													
38.	Total to Count	Column 36 plus column 37, results in whole pounds.													
39.	Total	Total of Column 19 acres to tenths.													
40.	Quality	<p>Check the applicable qualifying quality adjustment condition(s) affecting the unit’s appraised and harvested production (refer to the table below).</p> <p>Important: Refer to the CP and SP for quality conditions.</p> <table border="1"> <tr> <td>Qualifying QA Condition:</td> </tr> <tr> <td>Test Weight (TW)</td> </tr> <tr> <td>Kernel Damage (KD) and Total Defects</td> </tr> <tr> <td>Garlicky (Grade)</td> </tr> <tr> <td>Aflatoxin</td> </tr> <tr> <td>Vomitoxin</td> </tr> <tr> <td>Fumonisin</td> </tr> <tr> <td>Dark Roast (for Sunflowers only)</td> </tr> <tr> <td>Sclerotinia (for Sunflowers only)</td> </tr> <tr> <td>Ergoty (Grade)</td> </tr> <tr> <td>COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)</td> </tr> <tr> <td>Other</td> </tr> <tr> <td>None</td> </tr> </table> <p>(a) Check “Other” if the identified injurious substances or conditions are not listed in the table above for production ordered destroy by a Federal or State agency.</p> <p>(1) Identify the injurious substance or condition, the date the crop was destroyed and the method of destruction in the Narrative or on a Special Report.</p> <p>(2) Attach to the claim, the completed Certification Form, a copy of the destruction order, and if possible a copy of the laboratory test results confirming the presence of any injurious substances or conditions.</p> <p>(b) Otherwise, check “None.”</p>	Qualifying QA Condition:	Test Weight (TW)	Kernel Damage (KD) and Total Defects	Garlicky (Grade)	Aflatoxin	Vomitoxin	Fumonisin	Dark Roast (for Sunflowers only)	Sclerotinia (for Sunflowers only)	Ergoty (Grade)	COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)	Other	None
Qualifying QA Condition:															
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Ergoty (Grade)															
COFO (commercially objectionable foreign odor) (includes Musty and Sour Odor)															
Other															
None															
41.	Mycotoxins exceed FDA, State, or other health organization maximum limits	<p>Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceeded the Federal, State, or other health organization maximum limits; otherwise, make no entry.</p> <p>Document reasons for checking “Yes” in the Narrative.</p>													
42.	Totals	Separately total columns 34, 36, 37, and 38 in whole pounds. Make no entry if a column has no entries.													

Form Standards – Production Worksheet (Continued)

Narrative Instructions

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

a.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
b.	If notice of damage was given and no inspection is required, enter the unit number(s), “No Inspection,” date and adjuster’s initials. The insured’s signature is not required.
c.	Explain any uninsured causes, unusual, or controversial cases.
d.	If there is an appraisal in column 37 for uninsured causes due to a hail/fire liability per acre and the hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
f.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production Not to Count” in column 62, and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain a “No” checked in item 44.
k.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <p>(1) If consent is or has been given to put part of unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases.</p> <p>Important: Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
l.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	Specify the type of insects or disease when the insured cause of damage is insects or disease.
s.	<p>Document the name and address of the charitable organization when gleaned acreage is applicable.</p> <p>Reminder: Refer to the LAM for more information on gleaning.</p>

Form Standards – Production Worksheet (Continued)

t.	For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following: (1) Explain any “0.000” quality adjustment factor entered in columns 35 and 65. (2) Follow the documentation requirements listed in items 40 and 41 above. (3) Refer to the LAM for additional documentation requirements.
u.	Document any other pertinent information, including any data to support any factors used to calculate the production, other than harvested fresh production calculations, and harvest cost calculations.
v.	Record the number of trees removed without an inspection.
w.	Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.

Section II – Determined Harvested Production

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I herein because the quantity cannot be determined later.
- (3) For production commercially stored, sold, etc., enter the name and address for storage facility buyer, packing house or processor as applicable in columns 49 through 52. For production otherwise disposed of, indicate the method of disposition.
- (4) The insured must maintain satisfactory records of all production sold. Verify any processing/packing house records.

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

- (5) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (A) Separate storage facilities;
 - (B) Different first handlers (buyers, packing houses, or processors);
 - (1) The insured should maintain satisfactory records of all production sold or stored,
 - (2) AIP shall verify any packing house or processor records,
 - (3) In all localities, if the first handler was not a packer or processor, the production shall be determined by the adjuster on the basis of available records;
 - (C) Varying shares; such as 50 and 75 percent shares on same unit;

Form Standards – Production Worksheet (Continued)

Section II – Determined Harvested Production (continued)

(D) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop.

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

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

Element/Item Number		Standard
43.	Date Harvest Completed	Important: If claim utilizes a Certification Form, enter date from such form when the entire unit is put to another use. Refer to the LAM.
44.	Damage Similar to Other Farms in the Area?	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 farms in the area. If “No” is checked, explain in the Narrative.
45.	Assignment of Indemnity	Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.
46.	Transfer of Right to Indemnity	Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.
47a.	Share	Record only varying shares on same unit to three decimal places.
47b.	Field ID	(a) If only one practice and/or type of harvested production is listed in section I, make no entry. (b) If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).
48.	Multi-Crop Code	The applicable two-digit code for first crop and second crop. If no such code is designated in column 17, make no entry. Reminder: Refer to the LAM for instructions regarding entry of first crop and second crop codes.
49.-52.	Length or Diameter/Width/Depth/Deduction	(a) For production that is stored or sold: Enter the name and address of the buyer, packing house, or processor as applicable. (b) For production otherwise disposed of: Identify method of disposition.
53.-55.		Make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
56.	Bu., Ton, Lbs., Cwt.	(a) Circle “Lbs.” in column heading. (b) Enter the amount of harvested production in whole pounds determined by delivery record, production recaps, sales receipts from processors, and so forth. Account for all harvested production. Include both loose (whole and chipped) and in-shell meats.
57.	Shell/Sugar Factor	Shelling percentage (two decimal places) for in-shell almonds in column 56 as shown on: (a) The settlement sheet; some almond processors pull samples from deliveries for varieties that are typically sold in-shell. These samples are cracked out to determine the actual shelling percent for the variety. (b) Exhibit 8 for the applicable varieties, if there is no settlement sheet or no shelling percent on the settlement sheet.
58a.-60b.		Make no entry.
61.	Adjusted Production	Make the following entries in whole pounds. (a) For shelled almonds, transfer entry from column 56. (b) For in-shell almonds, column 56 times column 57.
62.	Prod. Not to Count	Net production not to count in whole pounds when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources such as other units or uninsured acreage. This entry must never exceed entry in column 56 for harvested production shown on the same line. Reminder: Explain any “Production not to Count” in the Narrative.
63.	Production Pre- QA	Make the following entries in whole pounds. (a) When there is an entry in column 62. Column 61 minus column 62. (b) When there is no entry in column 62. Transfer entry from column 61.
64a.-64b.		Make no entry.
65.	Quality Factor	Under section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” Otherwise, make no entry. Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to items 35 and 40, and the Narrative).

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
66.	Production to Count	<p>Make the following entries in rounded to whole pounds.</p> <p>(a) For harvested production with quality adjustment: Column 63 multiplied by column 65.</p> <p>(b) For harvested production without quality adjustment: Transfer entry from column 63.</p>
67.	Total	Total of column 63 entries in whole pounds. If no entry in column 63, make no entry.
68.	Section II Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66 entries, results in whole pounds.</p>
69.	Section I Total	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 38 entries, results in whole pounds.</p>
70.	Unit Total	<p>Preliminary: Make no entry.</p> <p>Final: Item 68 plus item 69, results in whole pounds.</p>
71.	Allocated Prod.	<p>(a) Total production in whole pounds, allocated to this unit that is included in sections I or II of the PW.</p> <p>(b) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p> <p>Reminder: Refer to the LAM for instructions for determining allocated production.</p>
72.	Total APH Prod.	<p>Make the following entries in whole pounds.</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> <p>Important: Make no entry when separate APH yields are maintained by type, practice within the unit.</p>

Form Standards – Production Worksheet

The following required entries are not illustrated on the PW example below.		
73.	Insured's Signature and Date	Insured' (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the Appraisal Worksheet with the insured (or insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
74.	Adjuster's Signature, Code # and Date	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.
	Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

Form Standards – Production Worksheet (Continued)

PRODUCTION WORKSHEET

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

(Illustration Purposes Only)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

A. ACTUARIAL														B. POTENTIAL YIELD									
16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a.	32b.	33.	34.	35.	36.	37.	38.
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count	
A	NS		16.0	1.000		997				002			UH	UH	564			9024		9024		9024	
B	NS		18.0	1.000		997				002			H	H									
C	NS		10.0	1.000		997				002			H	H							5500	5500	
39. TOTAL			44.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input checked="" type="checkbox"/>												42. TOTALS		9024		9024	5500	14524	
41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>																							

NARRATIVE (If more space is needed, attach a Special Report) *Acres calculated using GPS. Orchard C, uninsured cause of loss appraisal due to not using recommended number of Beehives. Field C also damaged by hail. See attached Special Report for appraisal calculations. Entry in Section II represents production from both Fields B & C.*

SECTION II – DETERMINED HARVESTED PRODUCTION			
43. Date Harvest Completed <i>MM/DD/YYYY</i>	44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

A. MEASUREMENTS						B. GROSS PRODUCTION				C. ADJUSTMENTS TO HARVESTED PRODUCTION											
47a.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a.	59a.	60a.	61.	62.	63.	64a.	65.	66.		
47b.	Share	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton (Lbs.) CWT	Shell/Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count	
	<i>NS</i>		<i>ABC Packing Co. Any Town, USA XXXXX</i>							<i>15400</i>							<i>15400</i>			<i>15400</i>	
67. TOTAL																	<i>15400</i>	68. Section II Total		<i>15400</i>	
																		69. Section I Total		<i>14524</i>	
																		70. Unit Total		<i>29924</i>	
																		71. Allocated Prod.			
																		72. Total APH Prod.		<i>24424</i>	

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

Minimum Representative Sample Requirements

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

Almond Variety Classification by Nut Size

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

*npp = nuts per pound

Number of Trees per Acre

		DISTANCE BETWEEN ROWS (In Feet) *																												
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35			
DISTANCE BETWEEN TREES (In Feet) *	10	436																												
	11		396																											
	12			363																										
	13				335																									
	14					311																								
	15						290																							
	16							272																						
	17								256																					
	18									242																				
	19										229																			
	20											218																		
	21												207																	
	22													198																
	23														189															
	24															182														
	25																174													
	26																	168												
	27																		161											
	28																			156										
	29																				150									
	30																					145								
	31																						141							
	32																							136						
	33																								132					
	34																									128				
	35																										124			

* Use this Table for square or hedge plantings. To determine number of trees per acre for tree spacing not shown above, multiply the distance between trees in the row, in feet to tenths, by the distance between rows, in feet to tenths, divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number. Example: 30.5ft. X 36.0ft. = 1098.0 sq. ft. 43,560 sq. ft. ÷1098 sq. ft. = 39.67 or 40 trees/acre. To determine number of trees per acre for other tree planting patterns (e.g., hexagonal, quincunx, etc.) refer to the LAM.

Shelling Percentages for Clean Unshelled Almonds

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

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

Appraisals for Failure to use the Recommended Number of Bee Colonies and/or Frames per Colony for Proper Pollination

Failure to use an adequate number of bee colonies and/or frames per bee colony for pollination is not an insurable cause of loss. In situations where there is a loss of production and no insurable cause of loss is evident, the adjuster must determine the number colonies and frames per colony set out by the producer. If it is determined that the producer set out less than the number(s) recommended by crop experts, which is a minimum of two six-frame colonies per acre or its equivalent (for example 1.5 eight frame colonies), the loss adjuster should verify the number the producer typically uses by reviewing receipts of colony rentals for at least one non-loss year. If no documentation is available, the number of colonies and frames per colony recommended by experts will be used to assess uninsured causes of loss.

If the adjuster determines there are both insured causes of loss (rain and cool weather, etc.) and uninsured causes (e.g., lack of adequate colonies and/or frames per colony, etc.), refer to the LAM, Unusual/Controversial Cases and **Special Claims Procedures** for additional information.

Example:

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

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

Total production to count the insured should have produced if an adequate number of colonies and frames per colony were used, while still accounting for the insured causes of loss that occurred, is 800 lbs: (1600 lbs. APH yield X .50 average production from surrounding farms for the year = 800 lbs).

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

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