United States Department of Agriculture



Federal Crop Insurance Corporation



Product Development Division

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

ALMOND LOSS ADJUSTMENT STANDARDS HANDBOOK

2003 and Succeeding Crop Years

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

FEDERAL CROP INSURANCE HANDI	OOK NUMBER: 25020 (06-1 25020-1 (09 25020-2 (07	9-2000)					
SUBJECT:	DATE: July 12, 2002						
ALMOND LOSS ADJUSTMENT	OPI: Product Development Division						
STANDARDS HANDBOOK 2003 AND SUCCEEDING CROP YEARS	APPROVED: Jen B. Witt Deputy Administrator, Research and Development						

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

SUMMARY OF CHANGES/CONTROL CHART

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

Changes:

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

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

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

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

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SUMMARY OF CHANGES/CONTROL CHART (Continued)

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

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

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3. INSURANCE CONTRACT INFORMATION

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

A. **INSURABILITY**

- (1) The crop insured will be all almonds in the county for which a premium rate is provided by the actuarial documents in which the insured has a share:
 - (a) That are grown for harvest as almonds;
 - (b) That are irrigated; and
 - (c) That are grown on acreage where at least 90 percent of the trees have reached at least the seventh growing season after set out, unless the insurance provider agrees in writing to insure trees not meeting this requirement.
- (2) Almonds interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines the acreage does not meet the requirements contained in the insured=s policy.
- (3) Insurance coverage is provided against damage or loss from insects or disease but not damage due to insufficient or improper application of pest and disease control measures.
- (4) Insurance coverage is provided against damage or loss from wildlife, unless control measures have not been taken.
- (5) Insurance coverage is not provided against damage or loss of production due to the inability to market the almonds for any reason other than actual physical damage to the almonds from an insurable cause specified in the crop provisions.

B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE

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

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

C. UNIT DIVISION

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

A. <u>GENERAL INFORMATION</u>

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Make separate appraisals for each almond variety grown in the orchard, as applicable.
- (3) Applicability Within the policy provisions is a requirement that insureds file a "notice of damage or loss." If the insured intends to claim an indemnity on any unit, the insured must notify the insurance provider prior to the beginning of harvest so that the insurance provider may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the insurance provider has give written consent to do so. If the insured fails to meet the requirements of the crop provisions, all such production will be considered undamaged and included as production to count. NOTE: Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on "notice of damage or loss."
- *** (4) **Appraisal dates:** Whenever possible, appraise almonds after the nut drop period but before any nuts are removed from the trees.

B. <u>SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS</u>

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

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

- (c) Percent of each variety in the acreage;
- (d) Tree age, size, density, and vigor; and
- (e) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees.
- (2) Take not less than the minimum number (count) of representative samples required in **TABLE A**.
- (3) The Random Path Appraisal Method may be used at the discretion of the insurance provider to appraise the almond crop production. Use this method in lieu of appraisal methods in the Almond Loss Adjustment Handbook, as applicable.

C. ORCHARD APPRAISALS

Determining Variety Acreage for Appraisals:

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

FORMULA:

<u>Number of Rows Planted to a Single Variety</u> = Total Rows in the Planting Pattern Percent Variety in Unit or Plot, Round to Nearest Whole Percent.

EXAMPLE:

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

Variety $1 = 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres.}$ Variety $2 = 2 \text{ rows} \div 4 \text{ rows} = .50 \text{ or } 10.0 \text{ acres.}$ Variety $3 = 1 \text{ row} \div 4 \text{ rows} = .25 \text{ or } 5.0 \text{ acres.}$

D. HANDLING APPRAISAL DISCREPANCIES

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

5. APPRAISAL METHODS

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method	Use
Nut Count Appraisals	to appraise nuts on the tree prior to harvest that are taken from representative sample trees.
Representative Tree Appraisals	the production from representative trees to determine the appraisal.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

B. NUT COUNT APPRAISAL METHOD

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

C. HARVESTED APPRAISAL METHODS

(1) **Representative Tree Appraisals:**

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

(2) Harvested Acreage Appraisals:

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

- 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 Signature and Date: Signature of adjuster, code number, and date after the insured (or insured=s authorized representative) has signed. If the appraisal is performed prior to the signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative section of the Production Worksheet.

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

FIG/NUT TREES Company Acme Ins							urance	1 INS	INSURED-S NAME I.M. Insured 2 POLICY NUM							3 UNIT NO. 00100			
Claim Number XXXXXX						XXXXXXX	XX	4 CR	OP Almor	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	Nun	nber of Figs/I Per Tree	Nuts	Total Figs/ Nus All Trees	Number Trees in Sample	Average Figs/Nuts Tree 11)12	Figs/Nuts lb. for Variety	Average Pounds Per Tree 13) 14	Bearing Trees Per Acre	Figs/N Poun Per A 15 x	cre R	eject actor	Net Nut Lbs. per Acre 17x 18	% Acres for Variety	Figs/Nuts Acre for Variety 19 x 20		
A	Ruby	8.0	3300	1251	2200	17864	7	2552	420	6.08	109	66	3			.50	332		
11			3100	2910	<mark>3150</mark>		_												
			<mark>1953</mark>																
В	Mission	4.0	1850	1935	<mark>1456</mark>	<mark>5241</mark>	<mark>3</mark>	1747	420	4.16	109	45	3			.25	113		
С	Monarch	4.0	1850	1210	<mark>1650</mark>	<mark>4710</mark>	3	1570	360	4.36	109	47	5			.25	119		
						-													
						-													
23 REM	ARKS	<u>.</u>	ıI		1	1		1		1	I	ı	1		1	22 Apj (Lbs./			
																	564		
24 INSL	IRED=S SIGNATU	RE					DATE		25 ADJUSTER	-S SIGNATURE					D	DATE			
		I	.M. Insu	red			MM/DD/YYYY XXXXX I.M. Adjuster MM/D							MM/DD/	YYYY				

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_1 Enter the ACTUAL acres for the orchard or sub orchard. C_2 Enter the REPORTED acres for the orchard or sub orchard.



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

NOTE: Unrated land is uninsurable without a written agreement.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

STAGE EXPLANATION

"P"..... Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.

"H"..... Harvested.

"UH"..... Unharvested or other use with consent.

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

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

USE EXPLANATION

"WOC".... Other use without consent"SU"..... Solely uninsured"ABA".... Abandoned without consent"H"..... Harvested"UH"..... Unharvested

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

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

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

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

 K_1 . - 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_1 " (actual acres) times Column "N," in whole meat pounds.

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- P. **Per Acre:** Per-acre Guarantee Enter the per acre production guarantee from the insured-s policy.
- Q. **Total:** Column " C_2 " **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_1 " if there are under-reported acres]), to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

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

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

NOTE: Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.

- 1. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- m. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- n. Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider=s instructions.
- o. Explain any delayed notices or delayed claims as instructed in the LAM.
- p. Document any authorized estimated acres shown in Section I, Column "C" as follows: "Line 3 'E= acres authorized by insurance provider MM/DD/YYYY."
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for information on gleaning.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production.
- u. Record any trees removed without inspection.

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

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

TABLE B - ALMOND VARIETY CLASSIFICATION BY NUT SIZE

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

*npp = nuts per pound

TABLE C - NUMBER OF TREES PER ACRE

]	DIST	CANC	CE B	ЕТW	EEN	TR	EES	(IN 1	FEET	Γ)								
		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
FEET)	10 11 12 13 14	436	396 360	363 330 303	335 305 279 258	311 283 259 239 222	290 264 242 223 207	272 248 227 209 194	256 233 214 197 183	242 220 202 186 173	229 208 191 176 164	218 198 182 168 156	207 189 173 160 148	198 180 165 152 141	189 172 158 146 135	182 165 151 140 130	174 158 145 134 124	168 152 140 129 120	161 147 134 124 115	156 141 130 120 111	150 137 125 116 107	145 132 121 112 104	141 128 117 108 100	136 124 113 105 97	132 120 110 102 94	128 116 107 99 92	124 113 104 96 89
ROWS (IN	15 16 17 18 19						194	182 170	171 160 151	161 151 142 134	153 143 135 127 121	145 136 128 121 115	138 130 122 115 109	132 124 116 110 104	126 118 111 105 100	121 113 107 101 96	116 109 102 97 92	112 105 99 93 88	108 101 95 90 85	104 97 92 86 82	100 94 88 83 79	97 91 85 81 76	94 88 83 78 74	91 85 80 76 72	88 83 78 73 69	85 80 75 71 67	83 78 73 69 66
BETWEEN	20 21 22 23 24											109	104 99	99 94 90	95 90 86 82	91 86 83 79 76	87 83 79 76 73	84 80 76 73 70	81 77 73 70 67	78 74 71 68 65	75 72 68 65 63	73 69 66 63 61	70 67 64 61 59	68 65 62 59 57	66 63 60 57 55	64 61 58 56 53	62 59 57 54 52
DISTANCE	25 26 27 28 29																70	67 64	65 62 60	62 60 58 56	60 58 56 54 52	58 56 54 52 50	56 54 52 50 48	54 52 50 49 47	53 51 49 47 46	51 49 47 46 44	50 48 46 44 43
	30 31 32 33 34 35																					48	47 45	45 44 43	44 43 41 40	43 41 40 39 38	41 40 39 38 37 36

Variety	Average Shelling Percent	Variety	Average Shelling Percent	Variety	Average Shelling Percent
Aldrich	60	Le Grand	60	Price	65
Avalon	<mark>64</mark>	Livingston	65	Ripon	45
Ballico	55	Merced	70	Rosetta	50
Butte	60	Milow	65	Ruby	55
Carmel	65	Mission	50	Sauret I	65
Carrion	60	Monarch	<mark>48</mark>	Sauret II	65
Davey	55	Mono	50	Solano	65
Dottie Won	50	Monterey	55	Sonora	70
Drake	40	Ne Plus Ultra	65	Thompson	70
Fritz	55	Non Pareil	70	Tokyo	55
Harvey	65	Norman	60	Valenta	55
IXL	50	Padre	55	<mark>Vesta</mark>	<mark>51</mark>
Jeffries	70	Pearle	55	Woods Colony	
Jordanolo	65	Peerless	45	Yosemite	65 <mark>47</mark>
Kapareil	<mark>68</mark>	Planada	<mark>58</mark>		

TABLE D - SHELLING PERCENTAGES FOR CLEAN UNSHELLED ALMONDS

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

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FCIC-25020-2 (ALMONDS)