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WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

2008 and Succeeding Crop Years

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

Control Chart For: Walnut Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Remove	1-4		1-2	29-30	11-2006	FCIC-25540
Insert	1-2		1-2	29-30	10-2007	FCIC-25540-1
Current	1-2		1-2	29-30	10-2007	FCIC-25540-1
		1-2	3-28	31	11-2006	FCIC-25540

1. INTRODUCTION

THIS HANDBOOK MUST BE USED IN CONJUNCTION WITH THE LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK FCIC-25540.

The FCIC-issued loss adjustment standards for this crop are the official standard requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. The FCIC-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/handbook/25000/index.html. All **Approved Insurance Providers (AIP's)** 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.

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins).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

A. DISTRIBUTION

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

- (1) One legible copy to insured. The original and all remaining copies as instructed by the AIP.
- (2) It is the AIP's responsibility to maintain original insurance documents relative to policy holder servicing as designated in their approved plan of operations.

B. TERMS, ABBREVIATIONS, AND DEFINITIONS

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

DFA Dried Fruit Association

- (4) Definition(s):

Hulled	Walnuts with the outer covering (or hull) over the shell removed. Walnuts are generally marketed as dry hulled in-shell nuts.
Mold Damaged Walnut Kernels	Mold when attached to the kernel and conspicuous; or when inconspicuous, white or gray mold affects an aggregate area larger than one square centimeter or one-eighth of the entire surface of the kernel, whichever is the lesser area.

3. INSURANCE CONTRACT INFORMATION

The AIP 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

The following may not be a complete list of insurability requirements. Refer to the Basic Provisions, Walnut Crop Provisions, and Special Provisions for a complete list.

- (1) The crop insured will be all commercially grown “English Walnuts” (excluding “Black Walnuts”) grown in the county for which a premium rate is provided by the actuarial documents, in which the insured has a share, that are:
 - (a) Grown on tree varieties that:
 - 1 were commercially available when the trees were originally set out;
 - 2 are adapted to the area; and
 - 3 are grown on a root stock that is adapted to the area.
 - (b) Grown in an orchard that, if inspected, are considered acceptable by the AIP.
 - (c) On acreage where at least 90 percent of the trees that have reached at least the **seventh** growing season after being set out, unless **otherwise provided in the Special Provisions**.
 - (d) In a unit that consists of at least five acres, unless the AIP agrees in writing to insure a smaller unit.
- (2) Walnuts interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that the acreage does not meet the requirements contained in the crop policy.
- (3) Insurance coverage is provided against damage or loss from insects and disease but not damage due to insufficient or improper application of pest and disease control measures. Refer to the Crop Provisions for specific insured causes of loss.

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

ACRES IN ORCHARD OR BLOCK:	MINIMUM NUMBER OF SAMPLES:
0.1 - 10	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 orchard.	

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

Use this Table for square hedge plantings. To determine number of trees per acre for tree a 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, and divide the result (in feet to tenths) into 43,560 sq. ft./acre (round to nearest whole number). **EXAMPLE:** 30.5 ft. X 36.0 ft. = 1098.0 sq. ft. 43,560 sq. ft. ÷ 1098.0 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.