

United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25540(11-2006)  
FCIC-25540-1H (10-2007)

# WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

**2008 and Succeeding Crop Years**



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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>	<b>NUMBER: 25540 (11-2006) 25540-1 (10-2007)</b>
<b>SUBJECT:</b>	<b>OPI: Product Administration and Standards Division</b>
<b>WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK 2008 AND SUCCEEDING CROP YEARS</b>	<b>APPROVED:                      Date:</b> <b>/S/ Tim B. Witt                      10/10/2007</b>  <b>Deputy Administrator, Product Management</b>

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2008 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

**SUMMARY OF CHANGES/CONTROL CHART**

The following list contains the significant changes to this handbook, as determined by us. It may not represent all changes made. All changes made to this handbook are applicable regardless of whether or not listed.

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

Changes for Crop Year 2008:

Updated standard language in section 2, A, (1), and (2).

Updated section 3,A, (c) to reflect changes in the Walnut Crop Provisions.

Updated **TABLE A** requirements.

# 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

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# **1. INTRODUCTION**

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## **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](http://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**

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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):

<b>Hulled</b>	Walnuts with the outer covering (or hull) over the shell removed. Walnuts are generally marketed as dry hulled in-shell nuts.
<b>Mold Damaged Walnut Kernels</b>	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.



- (4) Insurance coverage is not provided against any damage or loss of production due to the inability to market walnuts for any reason other than actual physical damage to the walnuts from insurable causes. Refer to the Basic Provisions and the Crop Provisions for causes of loss that are excluded.

**B. PROVISIONS AND PROCEDURES NOT APPLICABLE TO CAT COVERAGE**

Refer to the Crop Insurance Handbook (CIH) and LAM for other provisions and procedures not applicable to CAT.

**C. UNIT DIVISION**

Refer to the insurance contract for unit provisions. 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 the conditions stated in the applicable provisions are met.

**D. QUALITY ADJUSTMENT FOR MOLD DAMAGE**

Mature walnut production with mold damage greater than 8.0 percent, based on net delivered weight of dry hulled in-shell walnuts, will be reduced using the quality adjustment factors contained in the Special Provisions. Walnut production that exceeds 30.0 percent mold damage that will not be sold, will not be considered production to count. To be eligible for quality adjustment:

- (1) The Walnut Crop Provisions require an inspection by the DFA or the AIP during the loss inspection.
- (2) Prior to delivery to the handler/processor or when the crop will not be harvested, determine the percentage of mold damage as indicated below:
  - (a) Representative samples may be taken to a DFA Inspection Station for mold analysis. DFA requires 100-nut samples of hulled in-shell walnuts; or
  - (b) The adjuster may determine the percent mold damage by selecting representative samples consisting of not less than 10 walnuts from each sample tree (do not include blanks when selecting 10-nut samples for percent mold damage determinations). Adjusters may use the same trees used for nut count appraisals. Larger nut samples may be selected as needed.
  - (c) If the walnuts have been harvested but not delivered to a handler/processor, gather the recommended number of representative sample nuts, based on the number of trees in the unit, from windrows or bins, as applicable. Use the Walnut Minimum Sample Requirements in **TABLE A** to determine the minimum number of sample trees.
  - (d) To determine the percent of mold damage based on the definition for mold damage in subsection 2 B (4) above, the adjuster will:

- 1 Crack out the nuts and count the number of mold damaged walnuts in the sample. Divide the number of mold damaged walnuts by the number of nuts in the sample to determine the percent of damage rounded to the nearest tenth of a percent.

**EXAMPLE:** A 10-nut sample has 2 mold-damaged walnuts. 2 damaged walnuts ÷ 10 nuts in sample = .20\_or 20.0 percent mold damage.

- 2 In the Remarks section of the Nut Count Appraisal Worksheet or on a Special Report, total the mold percentages from all samples and divide by the number of samples taken to calculate the average percent to tenths of mold damage from all samples. Use this result to determine the quality adjustment (QA) factor from the Special Provisions.

**EXAMPLE:** An orchard, that will not be harvested, is appraised. The adjuster determines from 5 representative 10-nut samples there is 20.0% average mold damage. The applicable QA factor from the Special Provisions for 20% mold damage is .700. Enter .700 in Section I, item “L” on the Production Worksheet.

- 3 Not score walnuts containing multiple defects (e.g., mold/shriveled, etc.) as mold damaged and such walnuts will not qualify for quality adjustment.

- (3) After delivery to the handler processor, mature walnut production with mold damage greater than:

- (a) 8.0 percent based on the net delivered weight of dry hulled in-shell walnuts (less foreign material) for harvested production (or based on representative samples for unharvested production), will be reduced by the applicable QA factor contained in the Special Provisions.

**EXAMPLE:** Production is delivered to the processor with 14.3% mold damage. The applicable QA factor from the Special Provisions is .800. Enter .800 in Section II, item “R” on the Production Worksheet.

- (b) 30.0 percent, based on the net delivered weight of dry hulled in-shell walnuts (less foreign material) for harvested production (or based on representative samples for unharvested production), will NOT be considered as production to count unless it is sold. If such production is sold, calculate the QA factor as follows:

- 1 Divide the total amount received per pound for the mold-damaged production (entered in Section II, item “Q<sub>1</sub>” of the Production Worksheet) by the maximum available price election per pound (entered in Section II, item “Q<sub>2</sub>” of the Production Worksheet), and round the result to three-decimal places. This result is the QA factor, entered to three decimal places in Section II, item R on the Production Worksheet.

- 2 Multiply the sold production times the QA factor to determine the production to count.

**EXAMPLE:** A unit produced 15,000 lbs. of walnuts with 32.0 percent mold damage. If the walnuts sold for \$.45 per lb. and the maximum price election was \$.60 per lb., then  $$.45 \text{ per lb.} \div \$.60 \text{ per lb.} = .750 \text{ QA factor}$ . 15,000 lbs. times .750 QA factor = 11,250 lbs. of walnut production to count.

## **4. WALNUT APPRAISALS**

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### **A. GENERAL INFORMATION**

- (1) Potential production for all types of inspections will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Circumstances that require an appraisal include (but are not limited to):
  - (a) When walnuts have not been harvested;
  - (b) If verifiable production records may not be available (roadside markets, etc.).
- (3) Make separate appraisals for each walnut variety grown in the orchard or sub-orchard, as applicable.
- (4) The insured must notify the AIP when knowledge is obtained of any mold damage or 15 days prior to harvest so that the AIP may inspect the damaged production.
- (5) 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 AIP prior to the beginning of harvest so that the AIP may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the AIP has given 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. Refer to the Basic Provisions, the Crop Provisions, and the LAM for more information on “notices of damage or loss.”
- (6) Whenever possible, appraise walnuts after the nut drop period but before any nuts are removed from the trees.

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

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of trees to be used in the representative samples 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 tree. 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;
  - (e) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unpicked nuts on the trees; and
  - (f) Whether or not any areas have been partially harvested.
- (2) If sample trees are selected for QA, use these trees for nut count appraisals, as applicable.
  - (3) Take not less than the minimum number (count) of representative samples required in **TABLE A** 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 crop production. Use the RPAM method in lieu of appraisal methods in this handbook, as applicable.

### **C. DETERMINING THE NUMBER OF TREES PER ACRE**

Refer to **TABLE B** for determining the number of trees per acre; or calculate the number of trees per acre by:

- (1) Multiplying tree spacing in feet times row spacing in feet to determine square feet per tree.
- (2) Dividing 43,560 (square feet per acre) by the square feet per tree to determine the number of trees per acre.

**EXAMPLE:** Walnut trees are 25 ft. apart and there is 25 ft. between rows. 25 ft. X 25 ft. = 625 square feet per tree = 70 trees per acre (43,560 sq. ft. per acre divided by 625 sq. ft. per tree).

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Nut Count	for unharvested or partially unharvested acreage.
Harvested Methods	harvested samples from representative trees or apply harvested acreage yield to unharvested acreage.

### B. NUT COUNT APPRAISAL METHOD

Unharvested acreage appraisals:

- (1) Use the Nut Count Appraisal Worksheet instructions to record nut counts taken from sample trees (refer to subsection 4\_B above for sampling requirements).
- (2) Determine the percent of acreage occupied by each variety for the acreage being appraised.
- (3) Count all harvestable walnuts (including nuts damaged by uninsured causes) from each sample area and record nut counts on the Nut Count Appraisal Worksheet. If mold damage is present or suspected in the area, crack out a representative 10-nut (or larger) sample from each sample area to determine if mold damage is greater than 8.0 percent (do not use blanks when determining percent mold damage). If mold damage is greater than 8.0 percent (as defined in subsection 2 B (3) above), refer to subsection 3 D above for mold damage appraisal instructions. If mold damage is 8.0 percent or less:
  - (a) Divide the total number of nuts in the sample by the number of trees in the sample to determine the average number of nuts per tree.
  - (b) Divide this result by the nuts per pound factor for the variety as shown in **TABLE C** to determine the average pounds per tree.
  - (c) Multiply this result by the number of bearing trees per acre and by the percent of acreage occupied by the appraised variety to determine the nut pounds for the variety. Total all samples to determine the appraised pounds per acre.
  - (d) Document any uninsured damage in the Remarks section of the Nut Count Appraisal Worksheet or on a Special Report.
- (4) If appraised walnuts are sold, all sold production will be considered production to count.

- (5) Also refer to the RPAM for procedures on selecting a random sample and recording the number of nuts per sample tree.

## **C. HARVESTED APPRAISAL METHODS**

### (1) Harvested Sample Appraisals:

- (a) Arrange with the insured to harvest representative sample trees after the walnut crop reaches maturity (refer to subsection 4 B above for sampling requirements).
- (b) Count all harvestable nuts (including nuts damaged by uninsured causes) harvested from the sample trees. Select representative nut samples from the windrows or bins based on the number of trees in the acreage being appraised. Use the procedure in subsection 5 B above, to select nut samples, determine qualifying mold damage and documentation requirements.
- (c) Use the Nut Count Appraisal Worksheet instructions to record the nut counts and complete the appraisal.
- (d) If appraised walnuts are sold, all sold production will be considered production to count.

### (2) Harvested Acreage Appraisal:

- (a) Prior to harvest, the insured must notify the AIP of any damaged walnut production so the AIP can inspect and verify the damaged production.
- (b) Use this method only when harvested acreage can be verified to be representative of unharvested acreage. Verify acreages by actually inspecting the harvested and unharvested acreage to compare the crops on the trees.
- (c) Divide harvested production by the number of harvested acres to calculate the harvested yield per acre. Use the harvested yield per acre as the appraisal for the unharvested acreage.
- (d) Document such inspections and calculations in the “Narrative” section of the Production Worksheet or on a Special Report.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

### **A. DEVIATIONS**

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

## **B. MODIFICATIONS**

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

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES**

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### **A. APPRAISAL WORKSHEET FORM STANDARDS**

- (1) The entry items in subsection 7 C below are the minimum requirements for the Nut Count Appraisal Method Worksheet used for the walnut count appraisal method. All entry items are “Substantive,” (i.e., they are required).
- (2) Appraisal Worksheet Completion Instructions. The completion instructions for the required entry items on the appraisal worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form in this section. The current Privacy Act and Nondiscrimination statements can be found in the Document and Supplemental Standards Handbook (DSSH), FCIC-24040.
- (4) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

### **B. GENERAL INFORMATION FOR WORKSHEET ENTRIES AND COMPLETION INFORMATION**

- (1) Include the AIP’s name in the appraisal worksheet title if not preprinted on the AIP’s worksheet, and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and orchard or sub-orchard which has a differing farming practice. Refer to subsection 4 B above for sampling requirements.
- (4) Document in the Remarks or on a Special Report all calculations used to determine the percent of mold damage.
- (5) Standard appraisal worksheet items are numbered consecutively in subsection 7 C. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

## C. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

**Item  
No.**

**Information Required**

- Company Name:** Name of AIP, if not preprinted on the worksheet (company name).
- Claim No.:** 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 No.:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
4. **Crop:** "Walnuts."
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. **Orchard ID:** Orchard or sub-orchard identification symbol.
8. **Variety:** Variety name of trees in the acreage being appraised. Use separate lines for each variety in the orchard being appraised.
9. **Acres:** Number of determined acres to tenths for the variety being appraised.
10. **Number Nuts Per Tree:** Number of nuts from each sample tree (include nuts damaged by uninsured causes). Document all calculations to determine the percent of mold damage in the Remarks or on a Special Report. If more than six sample trees are selected, use additional lines on the appraisal worksheet, as needed. For each orchard ID, document in the Remarks or on a Special Report any damage due to uninsured causes.
11. **Total Nuts All Trees:** Total nuts from item 10 "Number of Nuts Per Tree" from all sample trees.
12. **Number Trees In Sample:** Total number of trees sampled from each orchard or sub-orchard.
13. **Average Number Nuts/Tree:** Item 11 "Total Nuts All Trees" divided by item 12 "Number Trees In Sample," result in whole nuts.
14. **Nuts/Lb. for Variety:** The number of nuts per pound for the variety (refer to **TABLE C**).



15. **Average Pounds Per Tree:** Item 13 “Average Number Nuts/Tree” divided by item 14 “Nuts/Lb. for Variety,” rounded to two decimal places.
16. **Bearing Trees Per Acre:**
  - a. Enter the number of bearing trees per acre by variety (refer to **TABLE B**); or
  - b. Calculate the number of trees per acre (refer to subsection 4 C above).
17. **Gross Nut Lbs. Per Acre:** Item 15 “Average Pounds Per Tree” times item 16 “Bearing Trees Per Acre,” result in whole pounds.
18. **Reject Factor:** MAKE NO ENTRY.
19. **Net Nut Lbs. Per Acre:** MAKE NO ENTRY.
20. **% Acres for Variety:** Item 9 “Acres” divided by item 5 “Acres Appraised,” to two decimal places.
21. **Nut Lbs. for Variety:** Item 17 “Gross Nut Lbs. Per Acre” times item 20 “% Acres for Variety,” result in whole pounds.
22. **Appraisal (LBS./A.):** Total of all item 21 “Nut Lbs. for Variety” entries, in whole pounds. Transfer this entry to Section I, item J on the Production Worksheet.
23. **Remarks:** Document the following on the appraisal worksheet or on a Special Report:
  - a. Whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal;
  - b. Acreage determinations for items 5 and 9.
  - c. Calculations for percent of mold damage.
  - d. Uninsured causes, the number of nuts per tree damaged by such causes and any applicable calculations; and
  - e. Any other pertinent information about the appraisal.

**The following required entries are not illustrated on the appraisal worksheet example below.**

24. \_\_\_\_\_ **Adjuster’s Signature, Code No., 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 Production Worksheet.

25. \_\_\_\_\_ **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 the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.

26. **Pg.:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only			COMPANY NAME: Any Company					1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXXXX		3. UNIT NO. 00100						
NUT COUNT APPRAISAL WORKSHEET			CLAIM NO.: XXXXX					4. CROP Walnuts			5. ACRES APPRAISED 20.3		6. CROP YEAR YYYY						
Orchard ID	Variety	Acres	Number Nuts Per Tree			Total Nuts All Trees	Number Trees In Sample	Average Number Nuts/Tree	Nuts/Lb. for Variety	Average Pounds Per Tree	Bearing Trees Per Acre	Gross Nut Lbs. Per Acre	Reject Factor	Net Nut Lbs. Per Acre	% Acres for Variety	Nut Lbs. for Variety			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21			
1-A	Hartley	4.6	416	756	791	3565	5	713	37	19.27	X	70	1349	X	=	X	0.23	=	310
			821	781															
1-B	Chandler	3.9	1016	1006	1026	5010	5	1002	37	27.08	X	70	1896	X	=	X	0.19	=	360
			987	975															
1-C	Hartley	4.0	700	697	750	3965	5	793	37	21.43	X	70	1500	X	=	X	0.20	=	300
			810	1008															
1-D	Hartley	5.1	890	920	793	4440	5	888	37	24.00	X	70	1680	X	=	X	0.25	=	420
			1004	833															
1-E	Chandler	2.7	1725	1648	1694	8340	5	1668	37	45.08	X	70	3156	X	=	X	0.13	=	410
			1699	1574															
						÷	=	÷	=	X	=	X	=	X	=				
						÷	=	÷	=	X	=	X	=	X	=				
						÷	=	÷	=	X	=	X	=	X	=				
						÷	=	÷	=	X	=	X	=	X	=				

<b>23. REMARKS</b> Nut count appraisal. Item 5 acres determined by aerial photo, item 9 acres determined by wheel measurements. Mold damage is 14.0%. See Special Report for mold damage calculations.	<b>22. APPRAISAL (LBS./A.)</b>  <div style="text-align: center;">1800</div>
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## **8. CLAIM FORM ENTRIES AND COMPLETION INFORMATION**

### **A. CLAIM FORM STANDARDS**

- (1) The entry items in subsection C are the minimum Claim Form (hereafter referred to as the “Production Worksheet”) requirements. All of these entry items are considered “Substantive,” (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are “Substantive,” (i.e., they are required).
- (3) The Privacy Act and Nondiscrimination statement are required statements that must be printed on the form or provided as a separate document. These statements are not shown in the example form in this section. The current Privacy Act and Nondiscrimination statements can be found in the DSSH.
- (4) The certification statement required by the current DSSH must be included on the form directly above the insured’s signature block and 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.”

- (5) Refer to the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

### **B. GENERAL INFORMATION FOR COMPLETION INSTRUCTIONS**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections made on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.

- (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or as other reasons described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

**C. FORM ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

**Item**

**No.**

**Information Required**

1. **Crop/Code #:** “Walnuts” (0029).
2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e. g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause(s) of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter “NONE.” If an insured cause of loss is coded as “Other,” explain in the Narrative. Refer to the Basic Provisions and Walnut Crop Provisions for information pertaining to insured and uninsured causes of loss.
6. **Primary Cause %:**

**PRELIMINARY: MAKE NO ENTRY.**

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

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the 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:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional no-loss units may be entered on a single Production Worksheet. If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-loss Units,” in the narrative or on an attached Special Report.

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

**PRELIMINARY:** MAKE NO ENTRY.

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

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

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY).
- b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of Production Worksheets.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.

- d. If the inspection is initiated by the AIP, enter “Company Insp.” instead of the date.
- e. If the notice does not require an inspection, document as directed in the “Narrative” instructions.

**FINAL:** Transfer the last date (in the 1st or 2nd space from the first or second set of Production Worksheets) to the FINAL space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “FINAL” inspection in the FINAL space on the first set of Production Worksheets. For a delayed notice of loss or delayed claim, refer to the LAM.

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”
  - (1) If the other person has a multiple-peril contract and it can be determined that the SAME AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
  - (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.
  - (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.
  - (4) Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (i.e., 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, or fire if Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

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

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

- B. **Prelim. Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops.

**FINAL:** MAKE NO ENTRY.

- C. **Final Acres:** Refer to the LAM for definition of acceptable determined acres used herein. Refer to the LAM or CIH for acreage measurement instructions specific to perennial crops. Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

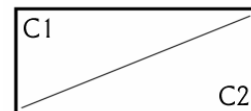
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

**FINAL:** Determined acres to tenths.

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

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

- C<sub>1</sub> Enter the ACTUAL acres for the field or sub field.  
C<sub>2</sub> Enter the REPORTED acres for the field or sub field.



- D. **Interest or Share:** Insured’s interest in the 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 the “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 the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a written agreement.
- F. **Practice:** Three-digit code number, entered exactly as specified 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 AIP.
- “H”..... Harvested.
- “UH”..... Unharvested or put to 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**

- “Bulldozed,” etc. . . . Use made of acreage
- “WOC”..... Other use without consent
- “SU”..... Solely uninsured
- “ABA”..... Abandoned without consent
- “H”..... Harvested
- “UH”..... Unharvested

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

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

- J. **Appraised Potential:** Per-acre appraisal in WHOLE in-shell pounds of POTENTIAL production for the acreage appraised. Refer to appraisal methods for additional instructions. If there is no potential on "UH" acreage, enter "0."
- K<sub>1</sub>-K<sub>2</sub>. MAKE NO ENTRY.
- L. **Shell and/or Quality Factor:** Refer to subsection 3 D for additional QA instructions.
- a. Appraisals with 8.1 percent through 30.0 percent mold damage, enter the applicable QA factor (to three decimal places) for the percent of mold damage (refer to the Special Provisions).
  - b. Appraisals with mold damage greater than 30.0 percent and such production **WILL NOT** be sold, enter the QA factor ".000" and explain in the "Narrative."
- 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 in-shell pounds for the line (calculated 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.
    - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole in-shell pounds, for any such acreage. Refer to the LAM for information on how to determine uninsured cause appraisals.
  - 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. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- N. **Adjusted Potential:** Column "J" times column "L" plus column "M," in WHOLE in-shell pounds.
- O. **Total to Count:** Column "C or C<sub>1</sub>" (actual acres) times column "N," in WHOLE in-shell pounds.

P. **Per Acre:** Per-acre Guarantee: Enter the per-acre production guarantee from the insured's policy.

Q. **Total:** Column "C<sub>2</sub>" (**reported acres**) ("C" if acreage is not under-reported) times Column "P" in WHOLE in-shell pounds.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column "C" or ("C<sub>1</sub>" if there are under-reported acres)), to tenths.

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 AIP'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total for Column "O" and total of Column "Q" in WHOLE in-shell pounds.

**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 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 section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also 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 “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.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- l. Explain any difference between date of 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 the 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 Section I, column “C” 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 diseases when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- s. Explain any “.000” QA factor entered in Section I, column “L” and Section II, column “R.” Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.

- u. Record any trees removed without inspection.
- v. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "See attachment."

## **SECTION II - HARVESTED PRODUCTION**

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns "B" through "E."
- (3) If additional lines are necessary, the data may be entered on a continuation sheet.  
USE SEPARATE LINES FOR:
  - (a) Separate storage facilities;
  - (b) Varying names and addresses of buyers or processors of sold production;
  - (c) Different QA factors; or
  - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (4) There will generally be no harvested production entries in columns "A" through "S" for preliminary inspections.
- (5) Harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns "A" through "S" by type or practice. If production has been commingled, refer to the LAM.

**Verify or make the following entries:**

**Item**

**No.**

**Information Required**

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

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was:
  - (1) harvested;
  - (2) totally destroyed;
  - (3) put to other use;
  - (4) a combination of harvested, destroyed, or put to other use; or
  - (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

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

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

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

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

A<sub>2</sub>. **Field ID:**

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

**REFER TO THE LAM FOR INSTRUCTIONS REGARDING ENTRY OF FIRST CROP AND SECOND CROP CODES.**

- B.-E. **Length or Diameter, Width, Depth, Deduction:** For production commercially stored or sold, enter the name and address of the buyer or processor, etc., as applicable. For production otherwise disposed of, indicate method of disposition (sold by direct marketing, etc.).
- F.-H. MAKE NO ENTRY.
- I. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Production as NET DELIVERED WEIGHT (dry hulled WHOLE in-shell pounds excluding foreign material such as leaves, twigs, dirt, rocks, hulls and pieces of hulls, etc.) as determined by delivery records, production recaps, sales receipts from buyers or processors, etc. Account for all harvested production. Harvested production damaged by uninsured causes of loss will be considered production to count.
- J.-M<sub>2</sub>. MAKE NO ENTRY.
- N. **Adjusted Production:** WHOLE in-shell pounds from column “I.”
- O. **Production Not to Count:** Net production NOT to count in WHOLE in-shell pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY “PRODUCTION NOT TO COUNT” IN THE NARRATIVE.
- P. **Production:** Result of subtracting the entry in Column “O” from column “N,” results in WHOLE in-shell pounds.
- Q<sub>1</sub>. **Value:** Refer to subsection 3 D above for additional QA instructions. For **Sold** production that contains mold damage greater than 30.0 percent based on the net delivered weight, enter the value per pound received, to two-decimal places; otherwise, MAKE NO ENTRY.
- Q<sub>2</sub>. **Mkt Price:** For **Sold** production that contains mold damage greater than 30.0 percent based on the net delivered weight, enter the maximum available price election per pound, to two-decimal places; otherwise, MAKE NO ENTRY.
- R. **Quality Factor:**
- a. Production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight, enter the QA factor from the Special Provisions for the percent of mold damage as determined by the DFA or the AIP (refer to subsection 3 D above).
- EXAMPLE:** Based on net delivered weight for walnuts with 14.3 percent mold damage, the QA factor will be .800 (refer to the Special Provisions).

- b. If **sold** production has mold damage greater than 30.0 percent based on the net delivered weight, calculate the QA factor as follows: “Q<sub>1</sub>” divided by “Q<sub>2</sub>,” results to three-decimal places.

**EXAMPLE:** The value per pound received for harvested walnuts was \$.45 per lb. and the maximum available price election was \$.60 per lb. Then \$.45 per lb. divided by \$.60 per lb. equals a .750 QA factor.

- c. Production that is **not sold** (and **will not** be sold) which has mold damage greater than 30.0 percent based on net delivered weight, enter a QA factor of “.000.”

- S. **Production to Count:** Enter result from multiplying Column “P” times Column “R,” in WHOLE in-shell pounds.

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

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter the total of Column “S,” in WHOLE in-shell pounds.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY

**FINAL:** Enter figure from Section I Column “O” total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of items 22 and 23 in WHOLE in-shell pounds.

**The following required entries are not illustrated on the Production Worksheet example below.**

25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number ONLY. The signature and date will be entered AFTER the absentee has signed and returned the Production Worksheet. Final indemnity inspections should be signed on bottom line.



26. **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 Production Worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

**PRELIMINARY:** Page numbers – “1”, “2”, etc., at the time of inspection.

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

1 Crop/Code# Walnuts 0029	2 Unit # 00100	3 Legal Description SW1-96N-30W	
4 Date of Damage AUG 11	AUG		
5 Cause of Damage Hail	Rain		
6 Primary Cause % 70	X		
12 Additional Units 00200			
13 Est. Prod. Per Acre 2500			

### PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

7 Company \_\_\_\_\_ Any Company \_\_\_\_\_  
Agency \_\_\_\_\_ Any Agency \_\_\_\_\_

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

**SECTION I – ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE		
A	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	L	M	N	O	P	Q	
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total to Count (C x N)	Per Acre	Total (C x P)	
1 NS MM/DD		20.3	1.000	A01	002	997	UH	UH	1800	-----	.800		1440	29232	2500	50750	
2 NS MM/DD		4.5	1.000	A01	002	997	H	H		-----					2500	11250	
										-----							
16 TOTAL		24.8											17 TOTALS		29232		62000

**NARRATIVE** (If more space is needed, attach a Special Report) Field 1 unharvested appraised Quality Adjustment due to 14.0% mold damage. See Special Report for mold damage calculations. Field 2 harvested and sold production Quality adjustment due to 9.1% mold damage. See attached Special Report for acreage measurements.

**SECTION II – HARVESTED PRODUCTION**

18 Date Harvest Completed \_\_\_\_\_ MM/DD/YYYY  
 19 Is damage similar to other farms in the area? Yes  No   
 20 Assignment of Indemnity? Yes  No   
 21 Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
$\frac{A_1}{A_2}$	B	C	D	E	F	G	H	I	J	$\frac{K_1}{K_2}$	$\frac{L_1}{L_2}$	$\frac{M_1}{M_2}$	N	O	P	$\frac{Q_1}{Q_2}$	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture% Factor	Test Wt. Factor	Adjusted Production (HorI) xJxK <sub>2</sub> xL <sub>2</sub> xM <sub>2</sub>	Prod. Not To Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q <sub>1</sub> ÷ Q <sub>2</sub> )	Production To Count (P X R)
NS	ABC Packinghouse Any Town, Any State xxxxx						15000						15000		15000		.900	13500
																	22 Section II Total	13500
																	23 Section I Total	29232
																	24 Unit Total	42732



## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

<b>ACRES IN ORCHARD OR BLOCK:</b>	<b>MINIMUM NUMBER OF SAMPLES:</b>
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.

**TABLE C - WALNUT VARIETIES - NUTS PER POUND (NPP)**

<b>SMALL</b> (44 NPP)*	<b>MEDIUM</b> (37 NPP)*	<b>LARGE</b> (33 NPP)*	<b>X LARGE</b> (27 NPP)*	<b>XX LARGE</b> (20 NPP)*
Chico Early Ehrardt Graves Fraquette Scharsh Fraquette Vina	Amigo Chandler Hartley Howe Marchetti  Mayette Olmo Payne Placentia Tehama	Ashley Cisci Cisco Eureka Gustine  Howard Lompoc Midland Pedro PL 125249  PL 159568 Serr Tulare	Adams Concha PL 18256 Sunland	Carmello Idaho

\* For mixed varieties of walnuts use 34 NPP.

