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Federal Crop  
Insurance  
Corporation



Product  
Administration  
and Standards  
Division

FCIC-25540(11-2010)

# **WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK**

**2011 and Succeeding Crop Years**

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

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25540 (11-2010)</b>	
<b>SUBJECT:</b>		<b>OPI: Product Administration and Standards Division</b>	
<b>WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK 2011 AND SUCCEEDING CROP YEARS</b>		<b>APPROVED:</b> /S/ Tim B. Witt	<b>Date:</b> 11/23/2010
		Deputy Administrator, Product Management	

**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2011 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 2011:

- A. In subsection 5 C, revised appraisal procedures to be used when using selected representative harvested sample trees or harvested production from harvested acres as the appraisal for unharvested acres. Inserted instructions to refer to the current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, when determining the number of insurable trees in the unit or acreage.
- B. In section 7 C, clarified separate appraisal worksheets are required to document damage due to uninsured causes of damage.
- C. Inserted in section 8 C, the new Production Worksheet form example and added the latest loss adjustment standards handbook language. Inserted instructions for how to complete claims if section 15 (j) of the Basic Provisions apply.
- D. Updated the handbook to reflect the latest Loss Adjustment Standards Handbook language
- E. Corrected spelling, punctuation and formatting as needed.

# **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		Entire Handbook				
Insert and Current Index	1-2	1-2	1-30	31-33	11-2010	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 crop insurance 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/handbooks/25000/index.html](http://www.rma.usda.gov/handbooks/25000/index.html). All **Approved Insurance Providers (AIPs)** will utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop-specific) loss adjustment standards identified in the LAM.

# **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):

<b>DFA</b>	Dried Fruit Association
<b>DSSH</b>	Document and Supplemental Standards Handbook (FCIC -24040)
<b>SP</b>	Special Provisions

(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**

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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, Crop Provisions, and **SP** 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 **SP**.
  - (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 **Provisions** or **SP**, 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 **SP**. 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 **or walnuts damaged by uninsured causes** 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 **SP**.

**EXAMPLE:** An orchard, that will not be harvested, is appraised. The adjuster determines from 5 representative 10-nut samples there is 28.5% average mold damage. The applicable QA factor from the **SP** for 28.5% mold damage is .500. Enter .500 in item 35 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 11.3% mold damage. The applicable QA factor from the **SP** is .900. Enter .900 in item 65 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), that is NOT sold will receive a QA factor of “.000” (zero) entered in item 65 on the Production Worksheet. 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 item 64a of the Production Worksheet) by the maximum available price election per pound (entered in item 64b of the Production Worksheet), and round the result to three-decimal places. This result is the QA factor, entered to three decimal places in item 65 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 **ANY** walnuts **will not be or** have not been harvested;
  - (b) **When any insured acreage is unharvested on the calendar date for the end of the insurance period;**
  - (c) **Prior to any production being sold by direct marketing;**
  - (d) **When the insured has completed harvest on the unit but additional unharvested mature marketable production remains on the acreage;**
  - (e) **As further determined by the AIP.**
- (3) Make separate appraisals for each walnut variety grown in the orchard, as applicable, **and to document damage due to uninsured causes.**
- (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) Determine the number and general location of trees to be used in the representative samples (refer to TABLE A for minimum representative sample requirements) 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 type/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.

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- (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. **APPRAISALS USING HARVESTED SAMPLES OR ACREAGE**

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

\*\*\*

- (a) Determine the amount of appraised potential production on each sample tree as described in section 5 B above, and

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- (b) Document the amount of potential appraised production and any applicable quality adjustment information on the appraisal worksheet as described in section 7 below.

- (c) If appraised walnuts are sold, all sold production will be considered production to count.

- (2) **Representative Harvested Acreage Appraisals:** DO NOT USE THIS METHOD if mold damage is present or suspected in the area or if the unharvested production will be harvested. Use this method to determine potential production when part of the acreage in the unit has been harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

\*\*\*

- (a) Conduct appraisals to determine the amount of potential production on the unharvested representative acreage. Do not determine percent of mold damage for this appraisal.

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- (b) Compare the appraisal for the unharvested acreage determined in (a) above to the actual production from the harvested acreage. If the appraised potential production is comparable to the harvested production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in section 5 B above.

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- (c) Document on a Special Report how the unharvested acreage appraisal was determined.

## 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 on the RMA website at: <http://www.rma.usda.gov/regs/required/html> or successor website.
- (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:
  - (a) each unit;
  - (b) each orchard;
  - (c) different cropping practice; and
  - (d) documenting uninsured causes of damage.

Refer to subsection 4 B above for sampling requirements. Consolidate small orchards or sub-orchards on the appraisal worksheet ONLY in situations where the orchards or sub-orchards are composed of the same tree type/variety with similar damage.

- (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. **APPRAISAL 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.:** Unit number from the Summary of Coverage after it is verified to be correct.
- \*\*\*
4. **Crop:** "Walnuts."
5. **Acres Appraised:** Total number of determined acres, to tenths, being appraised in the unit. Refer to the LAM for information on perennial crop acreage determinations.
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 (DO NOT include nuts damaged by uninsured causes. Damage due to uninsured causes must be documented on a separate appraisal worksheet). Document in the Remarks or on a Special Report, all calculations used to determine the percent of mold damage. If more than six sample trees are selected, use additional lines on the appraisal worksheet, as needed.
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:** Refer to the current Producer’s Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit/acreage. Also refer to the LAM for additional instructions on determining the number of trees per acre.
  - a. Enter the number of bearing trees per acre by variety (refer to **TABLE B** for a 100% stand); 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 item **31** 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. Reason for uninsured cause appraisals and any applicable calculations.
  - e. Any other pertinent information about the appraisal.

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



24. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining the signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED (or the insured's authorized representative), particularly explaining codes, etc., which may not be readily understood.
25. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date 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/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
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. XXXXXXXXXX		3. UNIT NO. 0001-0001-OU		
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	70	1349	X	X	0.23	310
			821	781												
1-B	Chandler	3.9	1016	1006	1026	5010	5	1002	37	27.08	70	1896	X	X	0.19	360
			987	975												
1-C	Hartley	4.0	700	697	750	3965	5	793	37	21.43	70	1500	X	X	0.20	300
			810	1008												
1-D	Hartley	5.1	890	920	793	4440	5	888	37	24.00	70	1680	X	X	0.25	420
			1004	833												
1-E	Chandler	2.7	1725	1648	1694	8340	5	1668	37	45.08	70	3156	X	X	0.13	410
			1699	1574												
23. REMARKS													22. APPRAISAL (LBS./A.)			
Nut count appraisal. Item 5 acres determined by aerial photo, item 9 acres determined by GPS measurements. Mold damage is 11.3%. See attached Special Report for mold damage calculations.													1800			

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

## **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 on the RMA website at: <http://www.rma.usda.gov/regs/required/html> or successor website.
- (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 CLAIM FORM ENTRIES AND COMPLETION INSTRUCTIONS**

- (1) The Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) 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.
- (6) In the absence of acceptable records to verify the disposition of harvested walnuts, amount of production to count for the unit will be the unit guarantee.
- (7) Refer to subsection 15 B of the Basic Provisions for information on determining production to count on acreage that is harvested after it has been appraised.

## **C. FORM ENTRIES AND COMPLETION INFORMATION**

**Verify or make the following entries:**

<b>Item No.</b>	<b><u>Information Required</u></b>
1.	<b>Crop/Code #:</b> “Walnuts” (0029).
2.	<b>Unit #:</b> Five-digit unit number from the Summary of Coverage after it is verified to be correct (e. g., 00100).
3.	<b>Location Description:</b> Land location that identifies the legal description, if available and the location of the unit (e.g., section, township, and range; FSA Farm Numbers: FSA Common Land Units (CLU) and tract numbers; GPS identifications, or GRID identification) as applicable for the crop.
4.	<b>Date(s) of Damage:</b> First three letters of the month(s) during which determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below MAKE NO ENTRY. For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 below.

If there is no insurable cause of loss, and no indemnity due claim will be completed, MAKE NO ENTRY.

5. **Cause(s) of Damage:** Name of determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report). Refer to the illustration in item 6 above.

If it is evident that no indemnity is due, enter "NO INDEMNITY DUE" across the columns item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter "DC" and refer to the LAM for further instructions.

6. **Insured Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative (or on a Special Report). The total of all "Insured Cause %" including those entered in the Narrative must equal 100%. If there is no insurable cause of damage, and a no indemnity due claim will be completed, MAKE NO ENTRY.

Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percents:

4. Date(s) of Damage	JUN 5	JUL 15	AUG 3	SEP 19	OCT 20
5. Cause(s) of Damage	Hail	Tornado	Flood	Frost	Freeze
6. Insured Cause %	25	20	10	20	15
Narrative: Additional date of damage – NOV 1; Cause of damage – Excess wind; Insured cause percent – 10%.					

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 **or loss** 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.

**c.** Refer to the LAM for further information regarding companion contracts.

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

Make separate line entries for varying:

- (1) Rate classes (map areas), types/varieties, practices, or organic 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**

16. **Field ID:** The orchard or sub-orchard identification symbol from the appraisal worksheet, sketch map or an aerial photograph. Refer to the narrative instructions.  
\*\*\*
17. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.  
\*\*\*
18. **Reported Acres:** In event of over-reported acres, handle in accordance with the individual AIP’s instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres MAKE NO ENTRY.
19. **Determined Acres:** Refer to the LAM and CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths for the orchard or sub-orchard 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 (refer to the LAM) if a determination is impractical.

ACCOUNT FOR ALL PLANTED ACREAGE IN THE UNIT.

**20. 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.

**21. Risk:** The three digit code for the correct "Rate Class" specified on the actuarial document maps. 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.

**22. Type:** Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified" is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If a type is not specified on the actuarial documents, MAKE NO ENTRY.

**23.-25. MAKE NO ENTRY.**

**26. Irr. Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the irrigated practice carried out by the insured. If "No Irrigated Practice Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, MAKE NO ENTRY.

**27. Cropping Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice carried out by the insured. If "No Cropping Practice Specified or No Practice Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, MAKE NO ENTRY.

**28. Organic Practice:** Three-digit code number, entered exactly as specified on the actuarial documents, for the organic practice carried out by the insured. If "No Organic Practice Specified" is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, MAKE NO ENTRY.

**29. Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.



<u>STAGE</u>	<u>EXPLANATION</u>
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“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.**

**30. Use of Acreage:** Use the following intended “Use of Acreage” abbreviations.

<u>USE</u>	<u>EXPLANATION</u>
------------	--------------------

“Bulldozed,” etc. . .	Use made of acreage
“WOC”.....	Other use without consent (refer to LAM for further information)
“SU”.....	Solely uninsured
“ABA”.....	Abandoned without consent
“H”.....	Harvested
“UH”.....	Unharvested

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

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

**31. Appraised Potential:** Per-acre appraisal in WHOLE in-shell pounds of POTENTIAL production for the acreage appraised. If there is no potential on “UH” acreage, enter “0.” Refer to the LAM for procedures on documenting “0” yield appraisals. Transfer the entry from item 22 on the Walnut Appraisal Worksheet.

\*\*\*

**32.-33. MAKE NO ENTRY.**

**34. Production Pre-QA:** Result of multiplying item 19 times item 31, round result to whole in-shell pounds.

**35. Quality Factor:** Refer to subsection 3 D for additional QA instructions. If:

- a. Appraised walnuts have mold damage of 8.1 percent through 30.0 percent, enter the applicable QA factor (to three decimal places) for the percent of mold damage (refer to the Special Provisions).
- b. Appraised walnuts have mold damage greater than 30.0 percent and the production **WILL NOT** be sold, enter the QA factor “.000” and explain in the “Narrative.”

- c. Due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter “.000” (refer to section 15(j) of the Basic Provisions). Instruct the insured to complete and submit a Certification Form stating the date the crop or production WAS DESTROYED and the method of destruction (refer to item 40 and the Narrative below for additional instructions). Also refer to LAM paragraphs 96 J (2) and 102 A for additional information.

Otherwise, MAKE NO ENTRY.

36. **Production Post-QA:** Result of multiplying item 34 by item 35, round result to whole in-shell pounds.

37. **Uninsured Cause(s):** Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by item 19, rounded to whole in-shell pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, MAKE NO ENTRY.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter the result of multiplying item 19 entry by 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.
- (2) On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
- (3) 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.

\*\*\*

- 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.
- d. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

38. **Total to Count:** Result of adding items 36 and 37.

\*\*\*

39. **Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total determined acres (column 19), to tenths.

40. **Quality:** Check the applicable qualifying quality adjustment (QA) condition(s) affecting the unit's production (refer to the Table below). Check all qualifying conditions that apply to the unit's appraised or harvested production.

Qualifying QA Condition:	
Test Weight	Dark Roast
Kernel Damage and Total Defects	Sclerotinia
Garlicky	Ergoty
Aflatoxin	COFO (commercially objectionable foreign odor)
Vomitoxin	Other
Fumonisin	None

- a. For mold damage in excess of 8.0 % check "Other" and explain in the Narrative (or on a Special Report).
- b. Check "Other" if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements:
- c. Otherwise, check "None."

41. **Mycotoxins exceed FDA, State, or other health organization maximum limits. Check "Yes.":** Check "Yes" if any mycotoxin listed in item 40 (including any identified as "Other") exceeds the FDA, State, or other health organization maximum limits, otherwise LEAVE BLANK. Refer to the Narrative instructions for documentation requirements.

42. **Totals:** Total of columns 34, 36, 37, and 38. If a column has no entries, MAKE NO ENTRY.

#### 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 item 37 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 column 62, and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
- j. Explain “NO” checked in item 44.
- 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, as instructed in the LAM, shown in column 19.
- 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 or if unavailable.
- s. Explain any “.000” QA factor entered in columns 35 and 65.
- t. For production ordered to be destroyed due to the presence of injurious substances or conditions:
  - (1) Provide a description of the injurious substance or condition for which a Federal or State agency destruction order was issued, document the circumstances that caused the insured crop to be affected by the injurious substance or condition, the date the crop was destroyed and the method of destruction.

- (2) If a Federal or State agency has ordered the insured crop production to be destroyed, attach to the claim a copy of the destruction order issued by the Federal or State agency, the insured's completed Certification Form, and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.

Refer to the LAM for additional documentation requirements.

- u. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- v. Record any trees removed without inspection.
- w. 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 – **DETERMINED HARVESTED PRODUCTION**

### GENERAL INFORMATION:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the Production Worksheet.
- (2) 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.
- (3) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns 49 through 52.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
- (a) Different first handlers (buyers, packers, processors, etc.). The insured must have maintained satisfactory records of ALL production sold and stored. Verify any packinghouse or processor records against written records from the first handler (refer to the LAM for farm record requirements).
  - (b) Separate storage facilities;
  - (c) Varying names and addresses of buyers or processors of sold production;
  - (d) Different QA factors; or
  - (e) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (5) There will generally be no harvested production entries in columns 47 through 68 for preliminary inspections.

- (6) 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 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

43. **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
- 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.

44. **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.

45. **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.

46. **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.

- 47a. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.
- 47b. **Field ID:**
- a. If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.
  - b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice **and** type the corresponding Field ID (from **item 16**).
48. **Multi-Crop Code:** The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of the first crop and second crop codes. If no first crop or second crop is designated, MAKE NO ENTRY.
- 49.-52. **Length or Diameter, Width, Depth, Deduction:** For **harvested** production **sold or** stored, enter the name and address of the buyer, **packer**, processor, etc., as applicable. For production otherwise disposed of, indicate method of disposition (sold by direct marketing, etc.).
- 53.-55. MAKE NO ENTRY.
56. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. **Enter** 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, **packers**, processors, etc. Account for all harvested production. **Do NOT enter** harvested production damaged by uninsured causes, **enter such production in item 37**.
- 57.-60b. MAKE NO ENTRY.
61. **Adjusted Production:** Whole in-shell pounds from **item 56**.
62. **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.
63. **Production Pre-QA:** Result of subtracting **item 62** from **item 61**, results in WHOLE in-shell pounds.
- 64a. **Value:** Refer to subsection 3 D above for additional QA instructions. For **Sold** production containing 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.
- 64b. **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.

65.

**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 **SP** 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 11.3 percent mold damage, the QA factor will be .900 (refer to the **SP**).

- b. If **sold** production has mold damage greater than 30.0 percent based on the net delivered weight, calculate the QA factor as follows: **Item 64a** divided by **item 64b**, 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.”

- d. If due to insured causes, crop production HAS BEEN destroyed per order of a Federal or State agency (refer to section 15(j) of the Basic Provisions), enter the factor “.000.” Refer to items 35 and 40 above for additional information and the Narrative for required documentation.

66.

**Production to Count:** Enter result from multiplying **item 63**, times **item 65**, in WHOLE in-shell pounds. If no entry in item 65, transfer the entry from item 63.

\*\*\*

67.

**Total:** Total of column 63. If no entry in column 63, MAKE NO ENTRY.

68.

**Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column 66, in Whole in-shell pounds.

69.

**Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY

**FINAL:** Enter figure from column 38 total.

70.

**Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of **columns 68** and **69** in Whole in-shell pounds.



71. **Allocated Prod.:** Refer to the LAM paragraphs 126 C (1-3) and 127, for instructions on determining allocated production. Enter the total production, in Whole in-shell pounds, allocated to this unit that is included in Sections I or II of the Production Worksheet. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. **Total APH Prod.:** Result, in Whole in-shell pounds, of subtracting the total of column 37 (item 42 "Totals") and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. MAKE NO ENTRY when separate APH yields are maintained by type, practice, etc., within the unit.

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

73. **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.
74. **Adjuster's Signature, Code #, and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. 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.
75. **Page Numbers:**
- PRELIMINARY:** Page numbers – "1", "2", etc., at the time of inspection.
- FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

# **PRODUCTION WORKSHEET**

1. Crop/Code # <b>Walnuts</b> <b>0029</b>	2. Unit # <b>0001-0001-OU</b>	3. Location Description <b>SW1-96N-30W</b>	7. Company <b>Any Company</b>	8. Name of Insured <b>I. M. Insured</b>
			Agency <b>Any Agency</b>	9. Claim # <b>XXXXXXX</b>
			11. Crop Year <b>YYYY</b>	
4. Date(s) of Damage <b>June 12</b>	10. Policy # <b>XXXXXX</b>			
5. Cause(s) of Damage <b>Hail</b>	14. Date(s) <b>1st</b>			
6. Insured Cause % <b>100%</b>	<b>2nd</b>			
12. Additional Units <b>0001-0002-OU</b>	<b>Final</b>			
13. Est. Prod. Per Acre <b>2600</b>	Notice of Loss <b>MM/DD/YYYY</b>			
15. Companion Policy(s)				

**(Illustration  
Purposes Only)**

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

### **A. ACTUARIAL**

### **B. POTENTIAL YIELD**

16.	17.	18.	19.	20.	21.	22.	23.	24.	25.	26.	27.	28.	29.	30.	31.	32a. 32b.	33.	34.	35.	36.	37.	38.		
Field ID	Multi-Crop Code	Reported Acres	Determined Acres	Interest or Share	Risk	Type	Class	Sub-Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
A	NS		20.3	1.000	AAA	997				002			UH	UH	1800	-----		36540	.500	18270		18270		
B	NS		10.5	1.000	001	997				002			H	H		-----								
C	NS		4.0	1.000	001	997				002			H	H		-----					4,000	4,000		
39. TOTAL			34.8	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/> 41. Do any mycotoxins exceed FDA, State or other health organization maximum limits? Yes <input type="checkbox"/>															42. TOTALS	36540		18270	4000	22270

**NARRATIVE** (If more space is needed, attach a Special Report) **Acres calculated using GPS. Item 40 Orchard A, mold damage= 28.5% = QAF .500. of Orchard B harvested with mold damage of 11.3% = QAF of .900. Field C damaged by insects - available control measures were not applied, see attached Special Report for appraisal calculations.**

## **SECTION II – DETERMINED HARVESTED PRODUCTION**

43. Date Harvest Completed <b>MM/DD/YYYY</b>						44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>						46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					
<b>A. MEASUREMENTS</b>						<b>B. GROSS PRODUCTION</b>						<b>C. ADJUSTMENTS TO HARVESTED PRODUCTION</b>											
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 58b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
		ABC Packing Co. Any Town, USA XXXXX							25400		-----	-----	-----			25400	-----	.900	22860				
67. TOTAL																25400	68. Section II Total		22860				
																69. Section I Total		22270					
																70. Unit Total		45130					
																71. Allocated Prod.							
																72. Total APH Prod.		41130					

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

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## **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 TREES (IN FEET)	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	
	10	436	396 360	363 330 303	335 305 279 258	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124	
	11					283	264	248	233	220	208	198	189	180	172	165	150	152	147	141	137	132	128	124	120	116	113	
	12					259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104	
	13					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	182 170	171 160 151	161 151 142 134	153 143 135 127 121	145 136 128 121 115	138 130 122 116 110 109	132 124 116 111 110 104	126 118 113 111 107 105 100	121 113 107 102 97 93 92	116 109 105 102 99 95 92	112 105 101 97 93 88	108 101 95 92 88 85	104 97 94 88 83 79	100 94 88 85 81 76	97 91 88 85 81 74	94 88 83 80 78 74	91 85 80 76 73 72	88 83 78 73 71 69	85 80 75 71 69	83 78	
	16																											
	17																											
	18																											
	19																											
	20												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 63	75 72 68 65 63	73 69 66 63 61	70 67 64 62 59	68 65 62 59	66 63 60 57 55	64 61 58 56 53	62 59
	21																											
	22																											
	23																											
	24																											
	25																	70	67 64	65 62 60	62 60 58 56	60 58 54 52 50	58 56 54 52 48	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
	26																											
	27																											
	28																											
	29																											
	30																						48	47 45	45 44 43	44 43 41 40	43 41 40 39 38	41 40 39 37 36
	31																											
	32																											
	33																											
	34																											
	35																											

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.

