

United States
Department of
Agriculture

Federal Crop
Insurance Corporation



Product
Development
Division

FCIC-25540

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

1998 AND SUCCEEDING CROP YEARS

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART

- 1 Inserts:
- A A new handbook format that establishes standard procedure ("Standards") for walnut loss adjustment.
 - B Loss adjustment standards that reference provisions contained in the Walnut Crop Provisions (98-029) and the Catastrophic Risk Protection Endorsement (97-CAT).
 - C Crop code "(0029)" and crop name "Walnuts," throughout the handbook, as applicable.
 - D References to sections (lower case "s") of the handbook and Sections (upper case "S") of the Production Worksheet, as applicable.
 - E References to five-digit unit numbers, as applicable.
 - F In section 5, minimum standards for loss adjustment form distribution.
 - G In section 6, definitions for "Harvest," "Mold Damaged Walnuts," and "Net Delivered Weight."
 - H Section 8, Insurance Contract Information that contains standards for insurability, unit division, quality adjustment, and general provisions that are not applicable to Catastrophic Coverage.
 - I In section 13, appraisal method standards with a sample worksheet.
 - J In section 19, new claims standards and Production Worksheet completion standards. Included in this section are new quality adjustment standards for mature walnut production with mold damage.
 - K Exhibit 2, that contains a Walnut Quality Adjustment Table for Mold Damaged Walnuts.
 - L Exhibit 3, that contains a table for Walnut Variety Classification by Nut Size.

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

2 Deletes:

- A References to Statement of Facts (FCI-6) forms and replaces them with references to Special Report forms.
- B References to the FCI-74 claim form and replaces them with references to the Production Worksheet used by the crop insurance industry.

CONTROL CHART FOR: WALNUT LOSS ADJUSTMENT STANDARDS FCIC-25540						
	SC Page(s)	TC Page(s)	Text Page(s)	Exhibit(s)	Date	Directive Number
Removes	FCIC-30540 and replaces with FCIC-25540					
Current Index	1-2	1-2	1-36	1(37-38) 2(39-40) 3(41-42)	3-98	FCIC-25540

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

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(RESERVED)

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

FEDERAL CROP INSURANCE HANDBOOK		NUMBER: 25540
SUBJECT: WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK 1998 AND SUCCEEDING CROP YEARS	DATE: March 25, 1998	
	OPI: Product Development Division	
	APPROVED: Deputy Administrator, Research and Development	

PART 1 GENERAL

1 PURPOSE

This handbook identifies the crop-specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) walnut losses in a uniform and timely manner. These standards, which include crop appraisal methods and claims completion instructions, supplement the general (not crop specific) standards for loss adjustment identified in the (FCIC-25010) Loss Adjustment Manual (LAM).

2 SPECIAL INSTRUCTIONS

This is the initial loss adjustment standards handbook for walnuts. This standards handbook will remain in effect until superseded. The issuance of an entire handbook will replace a previous handbook; handbook amendments or bulletins may supersede parts of a handbook.

3 OPERATING POLICY

- A Insurance Providers. Insurance providers must use this handbook as a basis for developing any appropriate loss adjustment procedures and training consistent with the standards in this handbook. Insurance providers may find it necessary to provide additional internal guidelines or procedures for adjusting losses on their insurance contracts. Any additional guidelines or procedures will require Federal Crop Insurance Corporation (FCIC) approval unless otherwise provided in writing by FCIC.
- B Entry-specific Standards. These standards are entry-specific to generic forms. Insurance providers' forms and procedures are to comply with the FCIC standards in at least an equivalent manner.

4 ABBREVIATIONS

APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
DFA	Dried Fruit Association
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
LAM	Loss Adjustment Manual
MPCI	Multiple Peril Crop Insurance
QA	Quality Adjustment
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
RSO	Regional Service Office
USDA	United States Department of Agriculture

5 FORMS AND PROCEDURES

- A Insurance Providers. Insurance providers are to use FCIC-approved standard procedures in developing procedures, training, forms, and completion instructions. All procedures, forms, and completion instructions must be submitted for approval in accordance with the Submission Standards Handbook (FCIC-24030).
- B General Forms and Manuals. General forms and manuals (or their equivalent) necessary for loss adjustment are identified in the LAM.
- C Distribution. The following is the minimum distribution of form(s) completed by the adjuster for the loss adjustment inspection:
- (1) One copy to the office designated by the insurance provider to retain original documents relative to the policyholder's file.
 - (2) One legible copy to the insured.

6 DEFINITIONS

- A General. Terms and definitions that are general (not crop specific) to loss adjustment are identified in the LAM.
- B Specific. Terms and definitions specific to walnut loss adjustment and this handbook, and are not defined in this section, are identified as they appear in this text.

- | | | |
|-----|----------------------------------|--|
| (1) | Harvest | Removal of the walnuts from the orchard. |
| (2) | 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) | (Walnut) Net
Delivered Weight | Delivered weight (in pounds) of dry, hulled, in-shell walnuts, excluding foreign material. |

7 RESPONSIBILITIES

A FCIC Product Development Division

- (1) Establish the minimum standards and guidelines for loss adjustment.
- (2) Unless otherwise specified, review and approve all insurance provider loss adjustment procedures and forms prior to their use.
- (3) Provide guidance and clarification, as needed, regarding these standards.

B Insurance Providers

- (1) Comply with and implement the loss adjustment standards (requirements) established by FCIC, through procedures and forms approved by the Product Development Division, or as otherwise specified in writing by FCIC.
- (2) Ensure that all documentation, determinations, and calculations are completed as specified in these standards.
- (3) Provide input to FCIC regarding the loss adjustment standards.
- (4) Advise FCIC of impending situations which may necessitate the development of procedures, forms or calculations that are different than those identified in the standards issued by FCIC.
- (5) Comply with other requirements issued by FCIC in the administration of contracts between the insurance provider and FCIC.
- (6) Ensure that the required information is provided on the specific forms, another form or printout containing the information, or on a Special Report attached to the appropriate form, specified in approved standards and procedures.

- (7) In addition to the responsibilities identified in the LAM, determine whether contract provisions or requirements for walnuts apply to the insured, and if so, whether they have been complied with by the insured.

8 INSURANCE CONTRACT INFORMATION

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

A Insurability

- (1) Insured Crop. The crop insured is all commercially grown "English Walnuts" (excluding "Black Walnuts") in the county for which a premium rate is provided by the County Actuarial Table:
- (a) In which the insured has a share.
 - (b) That are 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 rootstock that is adapted to the area.
 - (c) That are grown in an orchard that, if inspected by the insurance provider, is considered acceptable by the insurance provider.
 - (d) On acreage where at least 90 percent of the trees that have reached at least the ninth growing season after being set out, unless the insurance provider agrees in writing to insure tree not meeting this requirement.
 - (e) That are in a unit that consists of at least five acres, unless the insurance provider agrees in writing to insure a smaller unit.
- (2) Insured Acreage. Walnuts interplanted with another perennial crop are insurable unless the insurance provider inspects the acreage and determines that it (acreage) does not meet the requirements contained in the crop policy.
- (3) Causes of Loss. See the Walnut Crop Provisions for specific insured causes of loss. See the Basic Provisions and Walnut Crop Provisions for causes of loss that are excluded.

- B Unit Division. See the insurance contract for unit provisions.
- C Quality Adjustment (QA). Mature walnut production with mold damage greater than 8.0 percent due to an insurable cause of loss which occurs within the insurance period may be adjusted for quality.
- (1) The Walnut Crop Provisions require an inspection by the DFA or the insurance provider.
 - (2) Prior to delivery to the handler/processor or when the crop will not be harvested:
 - (a) The adjuster will determine the percentage of damage as noted below.
 - (b) The adjuster will take representative samples consisting of 10 walnuts from each sample tree. If a sample tree does not have at least 10 walnuts, take as many additional nuts as needed to complete the 10-nut sample from an adjacent tree(s). Representative samples can also be taken after nuts have been harvested provided they are gathered before delivery to the handler. Gather the recommended number of representative sample nuts, based on the number of trees in the unit, from windrows or bins, as applicable.

Note: The trees selected for nut count appraisals should also be used for taking 10-nut samples for determining percent of mold damage. Use the Walnut Minimum Sample Table in section 12 to determine the minimum number of sample trees.
 - (c) Take samples to a DFA Inspection Station for mold analysis or have the adjuster determine the percent mold damage for each 10-nut sample as follows:
 - 1 Crack out the nuts to determine the percent of mold-damage based on the definition for mold damage in section 6.
 - 2 Count the number of mold-damaged walnuts in the sample. The number of mold-damaged walnuts is the percent of damage.

Example: A 10-nut sample had 2 mold-damaged walnuts which equals 20.0 percent mold damage.
 - 3 On a Special Report, tally the mold percentages from all 10-nut samples and divide by the number of samples taken to calculate the average percent of mold damage from all samples.

Note: All walnuts which contain multiple defects (i.e., mold/shrivel) will not be scored as mold damage and do not qualify for quality adjustment.

- (3) For unharvested and harvested mature walnut production that has mold damage, verify the percent of damage as determined by the adjuster or DFA.
- (a) If production has mold damage greater than 8.0 percent based on the net delivered weight for harvested production (based on representative samples for unharvested production), reduce such production by the applicable QA factor contained in Exhibit 2.
- (b) If production has mold damage greater than 30.0 percent, based on the net delivered weight for harvested production (based on representative samples for unharvested production), such 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 by the maximum available price election (per pound), result rounded to three-decimal places. This result is the QA factor.
 - 2 Multiply the sold production times the QA factor to calculate the production to count.
- Example: A unit yielded 15,000 lbs. of walnuts with 32.0 percent mold damage. The walnuts were sold for \$.45 per lb. The maximum price election was \$.60 per lb. So, $$.45 \div $.60 = .750$ QA factor. $15,000 \text{ lbs.} \times .750 = 11,250 \text{ lbs.}$ of walnut production to count.
- (c) If production has mold damage greater than 30.0 percent and is NOT sold, see the Production Worksheet entry instructions.

Note: Gather all sample nuts for mold analysis from orchards before harvested production is delivered to the handler or processor.

D General Provisions Not Applicable to CAT Coverage:

- (1) Optional Units.
- (2) High Risk Land Exclusion.
- (3) Written Agreements.

- (4) Hail and Fire Exclusion provisions (also not applicable to limited buy-up).

9 (RESERVED)

10 (RESERVED)

(RESERVED)

PART 2 WALNUT APPRAISALS

11 GENERAL APPRAISAL STANDARDS

A General Instructions

- (1) These standards apply when appraising potential production of walnuts as evaluated by the adjuster.
- (2) The adjuster will determine which appraisal method to use depending upon orchard conditions at loss appraisal time. Use one of the appraisal methods listed below, as applicable:
 - (a) Unharvested Method
Nut Count Appraisals
 - (b) Harvested Methods
 - 1 Harvested Sample from Representative Trees
 - 2 Applying Harvested Acreage Yield to Unharvested Acreage

Note: Any appraisals must be made AFTER the June nut drop period.

- (3) Document which appraisal method was used in the "Remarks" section of the Production Worksheet or on a Special Report.
- (4) Make separate appraisals for each walnut variety in the orchard, as applicable.
- (5) ANY DEVIATION IN APPRAISAL METHODS REQUIRE FCIC WRITTEN AUTHORIZATION (as described in the LAM).

B As specified in the LAM, appraisals are to be:

- (1) Made for uninsured causes of loss. Such appraisals will not be used for actual production history (APH) purposes. For additional instructions see the CIH.
- (2) Deferred to a later date when immature production is damaged due to hail, flooding, etc., in order to assess crop recovery and to obtain more accurate appraisals. See the LAM for further instructions on deferred appraisals.
- (3) Made for additional reasons listed in the LAM.

12 SAMPLE SELECTION STANDARDS

A 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;
 - (c) percent of each variety in the acreage; and
 - (d) tree age, size, density, and vigor - when there appears to be significant differences within the same orchard, or an insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards and appraise each one separately.

- (2) Use as many sample trees as necessary to accurately determine potential production. If sample trees are selected for QA, use these trees for nut count appraisals, as applicable. The minimum sample requirements are as follows:

WALNUT MINIMUM SAMPLE TABLE

Number of Trees in Acreage:	Select:
Through 1000 trees	The greater of 5 sample trees or 1% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole percentage point).
Over 1000 trees	5 additional trees per 1000 (or fraction thereof above 1000).
Use of less than these minimums must be explained in the "Remarks" section of the appraisal worksheet.	

B Determining the Number of Trees per Acre

See the table in Exhibit 1 that contains tree spacings and row spacings, or section 14 that shows calculations for determining the number of trees per acre.

13 APPRAISAL METHODS

A Unharvested Method

Nut Count Appraisal

- (1) Use the Nut Count Appraisal Worksheet instructions to record nut counts taken from sample trees (see section 12 for sampling requirements).
- (2) Determine the percent of each variety for the acreage being appraised.
- (3) Count all harvestable nuts from the sample trees, discard blanks, and record nut counts on the Nut Count Appraisal Worksheet.
- (4) Convert this production to pounds per acre.

Note: The RPAM method can be used for this purpose. See the RPAM Handbook for standards on selecting a random sample and tabulating the number of nuts per sample tree.

B Harvested Methods

- (1) Harvested Sample Appraisal - Harvested Sample from Representative Trees
 - (a) Arrange with the insured to harvest representative sample trees after the walnuts crop reaches maturity (see section 12 for sampling requirements).
 - (b) Count all harvestable nuts from the harvested sample trees; discard blanks.
 - (c) Use the Nut Count Appraisal Worksheet instructions to record the nut counts and complete the appraisal.
- (2) Harvested Acreage Appraisal - Applying Harvested Acreage Yield to Unharvested Acreage
 - (a) Prior to harvest, the insured must notify the insurance provider of any damaged walnut production so the insurance provider 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.
- (d) Document such inspections and calculations in the "Narrative" section of the Production Worksheet or on a Special Report.

14 APPRAISAL WORKSHEET ENTRIES AND CALCULATION STANDARDS

A General Information

- (1) The Nut Count Appraisal Worksheet contains the required standard items and information required for documenting Nut Count Appraisals or Harvested Sample Appraisals. Insurance provider Nut Count Appraisal Worksheets must contain at least the required standard items.
- (2) Insurance providers can format nut count appraisal worksheets as applicable provided all required standard items are on the FCIC-approved Nut Count Appraisal Worksheet.

B Separate nut count appraisal worksheets are required for each unit appraised, and for each orchard or suborchard. Refer to section 12 for sampling requirements.

C Complete the nut count appraisal worksheet as instructed below. Standard items and numbers contained in this section correspond with the sample nut count appraisal worksheet.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
1 Insured's Name	Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2 Contract No.	Insured's assigned policy number.
3 Unit No.	Five-digit unit number from the acreage report.
4 Crop	"Walnuts."
5 Acres Appraised	Appraised acres (rounded to tenths).
6 Crop Year	Crop year for which the claim is filed, as defined in the policy.
7 Orchard ID	Orchard identification symbol.

8	Variety	Variety name(s) of trees in the plot or unit.
9	Acres	Acres in the plot or unit, rounded to tenths.
10	Number Nuts per Tree	Number of nuts from each sample tree.
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 sample trees from each plot.
13	Average Number Nuts/Tree	Item 11 "Total Nuts all Trees" ÷ item 12 "Number Trees in Sample," results in whole nuts.
14	Nuts/Lb. for Variety	The number of nuts per pound for the plot (see Exhibit 3).
15	Average Pounds per Tree	Item 13 "Average Number Nuts/Tree" ÷ item 14 "Nuts/Lb. for Variety," results rounded to two decimal places.
16	Bearing Trees per Acre	<p>a Enter the number of bearing trees per acre by variety (see Exhibit 1); or</p> <p>b Calculate the number of trees per acre as follows:</p> <p>(1) Tree spacing in feet x row spacing in feet = sq. ft. per tree</p> <p>(2) 43,560 (square feet per acre) ÷ sq. ft. per tree = trees per acre</p> <p>(3) Example: Walnut trees are 25 feet apart and there is 25 feet between rows.</p> <p style="margin-left: 40px;">25 ft. x 25 ft. = 625 sq. ft. per tree</p> <p style="margin-left: 40px;">43,560 sq. ft. per acre ÷ 625 sq. ft. per tree = 70 trees per acre</p>
17	Gross Nut Lbs. per Acre	Item 15 "Average Pounds per Tree" x item 16 "Bearing Trees per Acre," results 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" ÷ item 5 "Acres Appraised," results to two decimal places.
21	Nut Lbs. for Variety	Item 17 "Gross Nut Lbs. per Acre" x item 20 "% Acres for Variety," results in whole pounds.
22	Appraisal (Lbs./A.)	Total of all item 21 "Nut Lbs. for Variety" entries, results in whole pounds.
23	Remarks	Enter whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal and any other pertinent information.
24	Insured's Signature and Date	Insured's (or authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the appraisal worksheet WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood.
25	Adjuster's Code Number, Signature, and Date	Signature of adjuster, code number, and date signed after the insured (or authorized representative) has signed.
26	Page Numbers	Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

(FOR ILLUSTRATION PURPOSES ONLY)

**APPRAISAL WORKSHEET
(Nut Count)**

1. INSURED'S NAME I.M. Insured	2. CONTRACT NO. xxxxxxxx	3. UNIT NO. 00100
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	
			10	11	12												13
A	Hartley	4.6	416	756	791	3565	5	713	37	19.27	x 70	1349	x	=	x	.23	= 310
			821	781													
B	Hartley	3.9	1016	1006	1026	5010	5	1002	37	27.08	x 70	1896	x	=	x	.19	= 360
			987	975													
C	Hartley	4.0	700	697	750	3965	5	793	37	21.43	x 70	1500	x	=	x	.20	= 300
			810	1008													
D	Hartley	5.1	890	920	793	4440	5	888	37	24.00	x 70	1680	x	=	x	.25	= 420
			1004	833													
E	Hartley	2.7	1725	1648	1694	8340	5	1688	37	45.08	x 70	3156	x	=	x	.13	= 410
			1699	1574													

23. REMARKS Nut Count Appraisal used.	22. APPRAISAL (LBS./A.) 1800
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24. INSURED'S SIGNATURE I.M. Insured	DATE MM/DD/YYYY	25. CODE NO. XXXXXX	ADJUSTER'S SIGNATURE I.M. Adjuster	DATE MM/DD/YYYY
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15 APPRAISAL CALCULATION STANDARDS

See section 14, Appraisal Worksheet Entries and Completion Standards for form entries, appraisal calculations, and rounding rules.

16 APPRAISAL MODIFICATION AND DEVIATION STANDARDS

There are no pre-established modifications in this handbook. See the LAM for additional information.

17 (RESERVED)**18 (RESERVED)**

(RESERVED)

(RESERVED)

PART 3 WALNUT CLAIMS**19 CLAIM FORM ENTRIES AND CALCULATION STANDARDS**

Generic Standard Item identifiers have been assigned to each required item. Insurance providers are to ensure that their claim form provides the same information consistent with the FCIC standards. Insurance providers may provide separate columns, items, or entries for information which, by necessity, have been consolidated into a single column, item, or entry in this standard. Any difference in arrangement of insurance providers' items or information is considered cosmetic and not substantive unless it adversely affects the calculations, legality, or availability of the FCIC-required information.

A Instructions

- (1) The claim form, (hereafter referred to as a "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:
 - (a) acreage reports errors;
 - (b) delayed notices and delayed claims;
 - (c) corrected claims or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation;
 - (d) claims involving a Certification form, (when all the acreage on the unit has been appraised to be put to another use or as otherwise provided in the LAM); and
 - (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 met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled "P" apply to preliminary inspections only.
- (6) Instructions labeled "F" apply to final inspections only.

(7) Instructions not labeled apply to all inspections.

B Heading Information

Verify or make the following entries:

<u>Standard Items</u>		<u>Information Required</u>
1	Crop/Code	"Walnuts" (0029).
2	Unit	Five-digit unit number from the acreage report after it is verified to be correct.
3	Legal Description	Section, township, and range numbers or other legal description that identifies the location of the unit.
4	Date of Damage	Enter the 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	Enter the insured cause of loss. Refer to the LAM for causes of loss and applicable codes. 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." Note: See the Basic Provisions and Walnut Crop Provisions for information pertaining to insured and uninsured causes of loss.
6	Primary Cause %	P MAKE NO ENTRY. F Enter the whole percent of primary cause of damage (primary cause of damage must exceed 50 percent). Enter "X" in the major secondary cause of damage.
7	Company/ Agency	Company name and agency name.
8	Name of Insured	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
9	Claim Number	Enter the claim number as assigned by the insurance provider.
10	Policy Number	Insured's assigned policy number.

11	Crop Year		Crop year for which the claim is filed, as defined in the policy.
12	Additional Units	P	MAKE NO ENTRY.
		F	Enter the 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.
			Note: if more spaces are needed for non-loss units, enter the unit numbers on an attached Special Report form identified as "Non-loss Units."
13	Estimated Production per Acre	P	MAKE NO ENTRY.
		F	Enter the 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	P	<p>a Enter date the notice of damage was given for the unit in item 2.</p> <p>b A third 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.</p> <p>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.</p> <p>d If the inspection is initiated by the insurance provider, enter "Company Insp." instead of the date.</p>
		F	Adjusters: Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the "FINAL" inspection in the FINAL space on the first page of 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 insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
- (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.
- (3) If unavailable to verify the existence of a companion contract, enter "Unknown" and contact the insurance provider for further instructions.

Note: See 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 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 hail or fire damage, or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
A Field ID	The field identification symbol from a sketch map or an aerial photo. See the "Narrative." In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.
B Preliminary Acres	<p>P 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.</p> <p>F MAKE NO ENTRY.</p>
C Final Acres	<p>See the LAM for definition of acceptable determined acres used herein.</p> <p>Determined acres to tenths for acreage:</p> <p style="margin-left: 40px;">a Put to other use without prior consent;</p> <p style="margin-left: 40px;">b Abandoned; or</p> <p style="margin-left: 40px;">c Damaged by uninsured causes.</p> <p>F Determined acres to tenths.</p> <p>Note: Acreage breakdown 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 insurance provider. Document authorization in the "Narrative."</p> <p>ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual company policy. In the event of under-reported acres, draw a diagonal line in column "C" as shown below.</p> <p>C₁ Enter the ACTUAL acres for the orchard or suborchard.</p> <p>C₂ Enter the REPORTED acres for the orchard or suborchard.</p>



D **Interest or Share** Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.

E **Risk** The correct rate class from the actuarial documents. Verify with the acreage report and if the rate class is found to be incorrect, prepare a revised acreage report.

Note: Unrated land is uninsurable without a written agreement.

F **Practice** Practice, entered as a 3-digit code number exactly as specified on the actuarial documents, for the practice carried out by the insured. If "No Practice Specified," enter appropriate 3-digit code number from the actuarial documents.

G **Type Class** Type, entered as a 3-digit code number exactly as specified on the actuarial documents, for the type grown by the insured. If "No Type Specified," enter appropriate 3-digit code number from the actuarial documents.

H **Stage** P MAKE NO ENTRY.
F Stage abbreviations as shown below.

<u>STAGE</u>	<u>EXPLANATION</u>
"P"	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the insurance provider.
"H"	Harvested.
"UH"	Unharvested or other use with consent.

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

<u>USE</u>	<u>EXPLANATION</u>
"WOC"	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."

- J **Appraised Potential** Per-acre appraisal in WHOLE in-shell pounds of POTENTIAL production for the acreage appraised. (See section 13 for additional instructions.)

Note: If there is no potential on "UH" acreage, enter "0." If mold damage is greater than 30.0 percent for unharvested production, enter "0" production and explain in the "Narrative."

- K MAKE NO ENTRY.

- L **Shell and/or Quality Factor** Refer to subsection 8C for additional QA instructions.
 - a Appraisals with 8.1 percent through 30.0 percent mold damage, enter the applicable QA factor for the percent of mold damage (see Exhibit 2).
 - b Appraisals for unharvested production with mold damage greater than 30.0 percent, MAKE NO ENTRY.

- M **Uninsured Causes** 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 (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any acreage:

- (a) abandoned without consent;
- (b) put to other use without consent;
- (c) damaged SOLELY by uninsured causes; or

Note: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.

- (d) for which the insured failed to provide acceptable records of 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.

b Refer to the LAM when a hail and fire exclusion is in effect and damage is from hail or fire.

c Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

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

N	Adjusted Potential		Column "J" times column "L" plus column "M," results in WHOLE in-shell pounds.
O	Total to Count		Column "C ₁ " (actual acres) times column "N," results in WHOLE in-shell pounds.
P	Per Acre		Per-acre guarantee: enter the production guarantee from the insured's policy.
Q	Total		Column "C ₂ " (reported acres) times Column "P," ("C" if acreage is not under-reported).
16	Total Acres	P	MAKE NO ENTRY.
		F	Total actual acres (Column "C" or ("C ₁ " if there are under-reported acres)), rounded to tenths.

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

- l Explain any differences between date of inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the form for signature.
- m Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when she/he accompanied the adjuster on the inspection.
- n Explain the reason for a "No Indemnity Due" claim. "No Indemnity Due" claims are to be distributed in accordance with the insurance provider's instructions.
- o Explain any delayed notices or delayed claims as instructed in the LAM.
- p Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 "E" acres authorized by the insurance provider MM/DD/YYYY."
- q Document the method and calculation used to determine acres for the unit. See the LAM.
- r Document any other pertinent information, including any data to support any factors used to calculate the production.
- s 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.

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 items "B" - "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) different buyers or processors - the insured must have maintained satisfactory records of ALL production;

- (c) different QA factors;
- (d) varying shares; e.g., 50 percent and 75 percent shares on same unit;
- (e) 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 items "A" through "S" by type;

Note: if production has been commingled, see the LAM.

- (4) If a correction is necessary in items "A" through "S," strike out all entries on the line. The insured and the adjuster should then initial the line deletion in the margin beside "A," and make corrected entries on a new line.

Verify or make the following entries:

<u>Standard Items</u>	<u>Information Required</u>
18 Date Harvest Completed	<p>P MAKE NO ENTRY.</p> <p>F a Enter the date the ENTIRE acreage on the unit was either:</p> <ul style="list-style-type: none"> (1) totally destroyed; or (2) a combination of destroyed, put to other use, or harvested. <p>b Enter the date from the Certification Form, if the case involves a Certification Form, when the entire unit is put to another use, etc. See the LAM.</p> <p>c Enter "Incomplete" if, at the time of final inspection, there is any insured acreage which is unharvested and could still be harvested.</p> <p>d Enter "No Harvest" if none of the acreage has or will be harvested.</p>
19 Similar Damage	<p>P MAKE NO ENTRY.</p> <p>F 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."</p>
20 Assignment of	<p>Check "Yes" only if an assignment of a walnut</p>

	Indemnity	indemnity is in effect for the unit 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 a walnut indemnity is in effect for the unit for the crop year; otherwise check "No." Refer to the LAM.
A1	Share	Enter ONLY VARYING SHARES on SAME unit to three decimal places.
A2	Field ID	If only one practice and/or type of harvested walnut production is listed in Section I, MAKE NO ENTRY. If more than one practice and/or type of harvested walnut 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").
B -E	Buyers or Processors	For walnuts commercially stored or sold, enter the name and address of the buyer or processor, as applicable. For walnuts otherwise disposed of, indicate method of disposition.
F - H		MAKE NO ENTRY.
I	Bu., Ton, Lbs., Cwt.	Circle "Lbs." Production in WHOLE in-shell pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.
J -M		MAKE NO ENTRY.
N	Adjusted Production	Enter 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	Column "N" minus column "O," results in whole in-shell

pounds.

- | | | |
|----------------|-----------------------|---|
| Q ₁ | Value | <p>Refer to subsection 8C for additional QA instructions.</p> <ul style="list-style-type: none"> a Walnut production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight and walnut production with mold damage greater than 30.0 percent, based on the net delivered weight, that is not sold - MAKE NO ENTRY. b Walnut production that is sold and has mold damage greater than 30.0 percent based on the net delivered weight, enter the value per pound received, to two-decimal places. |
| Q ₂ | Market Value | <ul style="list-style-type: none"> a Walnut production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight and walnut production with mold damage greater than 30.0 percent, based on the net delivered weight, that is not sold - MAKE NO ENTRY. b Walnut production that is sold and has 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. |
| R | Quality Factor | <ul style="list-style-type: none"> a Walnut production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight, enter the QA factor for the percent of mold damage based on the net delivered weight as determined by the DFA.

Example: Delivered weight of walnuts with 14.3 percent mold damage will have a QA factor of .800 (see Exhibit 2). b Walnut production that is sold and has mold damage greater than 30.0 percent based on the net delivered weight, calculate QA factor as follows: "Q₁ Value" divided by "Q₂ Market Value," 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. So, \$.45 divided by \$.60 equals a .750 QA factor.

c Walnut production that is not sold and has mold damage greater than 30.0 percent based on the net delivered weight will have a QA factor of ".000."

S	Production to Count		Column "P" times column "R," results in WHOLE in-shell pounds.
22	Section II Total	F	Total of Column "S."
23	Section I Total	F	Enter figure from Section I Column "O" total.
24	Unit Total	F	Total of items 22 and 23.
25	Adjuster's Signature, Code Number, and Date	P	Signature of adjuster, code, and date signed after the insured (or 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.
		F	Note: The final inspection should be signed on the bottom line.
26	Insured's Signature and Date	P	Insured's (or authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED , particularly explaining codes, etc., which may not be readily understood.
		F	Note: The final inspection should be signed on the bottom line.
27	Page Numbers	P	Page numbers - "1," "2," etc., at the time of inspection.
		F	Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**PRODUCTION WORKSHEET
(FOR ILLUSTRATION PURPOSES ONLY)**

1 Crop/Code Walnuts 0029	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage AUG 11	7 Company Any Company	
5 Cause of Damage Excess Prec	Agency Any Agency	
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod Per Acre 2500		

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXX			
14 Date(s) Notice of Loss	1st MM/DD/YYYY	2nd	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	K1 K2	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class	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)
A		11.8	1.000	A01	002	997	UH	UH	1800		.800		1440	16992	2500	29500
B		8.5	1.000	A01	002	997	H	H							2500	21250
16 TOTAL		20.3												17 TOTALS	16992	50750

NARRATIVE (If more space is needed, attach a Special Report) Mold damage on appraised production was 14.6% which equals a .800 QA factor and mold damage on harvested production was 11.6% which equals a .900 QA factor. Acres were determined using the MPC1 acreage report, acreage would measure within 5 percent.

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									
A1 A2	B	C	D	E	F	G	H	I	J	K1 K2	L1 L2	M1 M2	N	O	P	Q1 Q2	R	S
Share Field ID	Length of 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 (Hor) x JK2 x L2 x M2	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor (Q1 ÷ Q2)	Production to Count (P x R)
	ABC Packinghouse Anytown, Any State							8400					8400		8400		.900	7560

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that this crop insurance is subsidized and reinsured by the Federal Crop Insurance Corporation, an agency of the United States. False claims or false statements made on a matter within the jurisdiction of the Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under various Federal statutes including the provisions of 18 U.S.C. §§ 1006 and 1014; 7 U.S.C. § 1506; 31 U.S.C. §§ 3729, 3801, 3812.

22 Section II Total 7560
23 Section I Total 16992
24 Unit Total 24552

25 Adjuster's Signature and Code Number		Date	26 Insured's Signature		Date
1st Inspection	Mr. Adjuster 12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection			2nd Inspection		
Final Inspection	Mr. Adjuster 12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

(RESERVED)

(RESERVED)

(RESERVED)

NUMBER OF TREES PER ACRE TABLE

DISTANCE BETWEEN TREES (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 ROWS (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
	31																							45	44	43	41
	32																								43	41	40
	33																									40	39
	34																										38
	35																										37

(RESERVED)

**QUALITY ADJUSTMENT TABLE
FOR MOLD DAMAGED WALNUTS**

Percent Mold (%)	Quality Adjustment Factor (%)
8.1 - 12.0	.900
12.1 - 16.0	.800
16.1 - 20.0	.700
20.1 - 24.0	.600
24.1 - 30.0	.500
30.1 +	*
*See subsection 8C for instructions for calculating the applicable QA factor.	

Example 1: An orchard is appraised and will not be harvested. The adjuster determines there is 17.0% mold damage. The applicable QA factor is .700. Enter .700 in Section I, item "L" - Shell and/or Quality Factor on the Production Worksheet.

Example 2: A load of walnuts are harvested and delivered to the processor with 14.3% mold damage. The applicable QA factor is .800. Enter .800 in Section II, item "R - Quality Factor" on the Production Worksheet.

(RESERVED)

**WALNUT VARIETY
CLASSIFICATION BY NUT SIZE (NPP*)**

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

*NPP = Nuts per Pound

Note: Mixed varieties of walnuts use 34 NPP

(RESERVED)