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Federal Crop
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Corporation



Product
Development
Division

FCIC-25540 (06-1999)

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

1999 and Succeeding Crop Years

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. In section 5 A, table listing appraisal methods.
- G. A modified Nut Count Appraisal Worksheet in section 7, by adding entries for company name and claim number and reversing the sequence of the adjuster's and insured's signatures to match the sequence appearing on the production worksheet.
- H. Added handbook references where appropriate.
- I. Section 9, Reference Material, which contains **TABLE A** - Minimum Representative Sample Requirements showing new sample size recommendations; **TABLE B** - Number of Trees Per Acre; and **TABLE C** - Walnut Varieties - Nuts Per Pound.

Removes:

- A. Quality Adjustment Table for Mold Damaged Walnuts from the handbook and added a reference to check the Special Provisions of Insurance for this information.

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 FCIC-25540 Issued 3/98 and Replaces with FCIC-22540 Issued 6/1999					
Current Index	1-2	1-2	1-26	27-29	06-1999	FCIC-25540

WALNUT LOSS ADJUSTMENT HANDBOOK

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1. INTRODUCTION

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

2. SPECIAL INSTRUCTIONS

This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through amendments or bulletins).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

A. DISTRIBUTION

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to insured. The original and all remaining copies as instructed by the insurance provider.

NOTE: It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder 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) Abbreviations:

DFA	Dried Fruit Association
RPAM	Random Path Appraisal Method

(4) Definitions:

**Mold Damaged
Walnut Kernels**

Mold when attached to the kernel and conspicuous; or when inconspicuous, white or gray mold affects an aggregate area larger than one square centimeter or one-eighth of the entire surface of the kernel, whichever is the lesser area.

3. INSURANCE CONTRACT INFORMATION

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

A. INSURABILITY

- (1) The crop insured will be all 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 insurance provider.
 - (c) 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 trees not meeting this requirement.
 - (d) In a unit that consists of at least five acres, unless the insurance provider agrees in writing to insure a smaller unit.
- (2) 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) 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. See 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. See the Basic Provisions and the Crop Provisions for causes of loss that are excluded.

B. 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 coverage).

C. UNIT DIVISION

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

D. QUALITY ADJUSTMENT

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 Requirements in **TABLE A** 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 2B.
- 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. $2 \text{ damaged walnuts} \div 10 \text{ nuts in sample} = .20$ or 20.0 percent mold damage.

- 3 On a Special Report, total 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 quality adjustment (QA) factor contained in the Special Provisions.

EXAMPLE 1

An orchard is appraised and will not be harvested. The adjuster determines there is 20.0% mold damage. The applicable QA factor from the Special Provisions is .700. Enter .700 in Section I, item "L" - Shell and/or Quality Factor on the Production Worksheet.

EXAMPLE 2

Production is delivered to the processor with 14.3% mold damage. The applicable QA factor from the Special Provisions is .800. Enter .800 in Section II, item "R" - Quality Factor on the Production Worksheet.

- (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), and round the result 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 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 $\$.45 \text{ per lb.} \div \$.60 \text{ per lb.} = .750$ QA factor. 15,000 lbs. times .750 QA factor = 11,250 lbs. of walnut production to count.

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

4. WALNUT APPRAISALS

A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) Specifically for walnuts, circumstances that require an appraisal include (but are not limited to):
 - (a) When walnuts have not been harvested;
 - (b) If verifiable production records may not be available (roadside markets, etc.).
- (3) Make separate appraisals for each walnut variety grown in the orchard, as applicable.
- (4) **Applicability** - Within the policy provisions is a requirement that insured producers file a “notice of damage of loss” unless the insurance period has ended prior to each of the following events:
 - (a) Within 72 hours of initial discovery of damage.
 - (b) Prior to the beginning of harvest.
 - (c) Prior to selling or disposing of any production.

- (d) If the insured gave notice previously, in accordance with section 14 of the Basic Provisions and intends to claim an indemnity on any unit, notice must be given prior to the beginning of harvest so that the insurance provider may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the insurance provider has given written consent to do so.
 - (e) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.
- (5) **Appraisal dates** - Insurance provider representatives will set appraisal dates whenever possible **after the nut drop period** and before the nuts are removed from the trees.

B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS

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:

- (1) Total acreage and number of trees;
- (2) Extent of variation in the amount of production or damage within the acreage and location of nuts on the tree;

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

- (3) Percent of each variety in the acreage;
- (4) Tree age, size, density, and vigor.
- (5) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unpicked nuts on the trees; and
- (6) Whether or not any areas have been partially harvested.
- (7) Use as many samples as necessary to accurately determine potential production. See **TABLE A** for the minimum number of samples required. If sample trees are selected for QA, use these trees for nut count appraisals, as applicable.
- (8) The Random Path Appraisal Method may be used at the discretion of the insurance provider to appraise the crop production. Use this method in lieu of appraisal methods in the Walnut Loss Adjustment Standards Handbook, as applicable.

C. DETERMINING THE NUMBER OF TREES PER ACRE

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

- (1) Tree spacing in feet times row spacing in feet = square feet per tree
- (2) 43,560 (square feet per acre) divided by square feet per tree = 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

A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

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

B. NUT COUNT APPRAISALS

Unharvested acreage appraisal:

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

NOTE: The RPAM can be used for this purpose. See the RPAM Handbook for procedures on selecting a random sample and recording the number of nuts per sample tree.

C. HARVESTED APPRAISAL METHODS

- (1) Harvested Sample Appraisal - From Representative Trees
 - (a) Arrange with the insured to harvest representative sample trees after the walnuts crop reaches maturity (see section 4 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.

6. APPRAISAL DEVIATIONS AND MODIFICATIONS

A. DEVIATIONS

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

B. MODIFICATIONS

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

7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet, and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit appraised, and for each orchard or suborchard which has a differing farming practice. Refer to section 4 for sampling requirements.

NOTE: Standard appraisal worksheet items are numbered consecutively in section B. An example appraisal worksheet is also provided to illustrate how to complete entries.

B. WORKSHEET ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No.

Information Required

Company Name: Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.

Claim No.: Include the claim number on the appraisal worksheet (when required by the insurance provider), when a worksheet entry is not provided.

1. **Insured's Name:** Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy No.:** Insured's assigned policy number.
3. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct. (e.g., 00100).
4. **Crop:** "Walnuts" (0029).
5. **Acres Appraised:** Appraised acres, to tenths.
6. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.

7. **Orchard ID:** Orchard identification symbol.
 8. **Variety:** Variety name(s) of trees in the plot or unit.
 9. **Acres:** Number of acres, to tenths, in plot (land acres).
 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 trees sampled from each plot.
 13. **Average Number Nuts/Tree:** Item 11 "Total Nuts all Trees" divided by item 12 "Number Trees in Sample," in whole nuts.
 14. **Nuts/Lb. for Variety:** The number of nuts per pound for the plot (see **TABLE C**).
 15. **Average Pounds per Tree:** Item 13 "Average Number Nuts/Tree" divided by item 14 "Nuts/Lb. for Variety," rounded to two decimal places.
 16. **Bearing Trees per Acre:**
 - a. Enter the number of bearing trees per acre by variety (see **TABLE B**); or
 - b. Calculate the number of trees per acre. See section 4C.
- ***
17. **Gross Nut Lbs. per Acre:** Item 15 "Average Pounds per Tree" times item 16 "Bearing Trees per Acre," 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," in whole pounds.
 22. **Appraisal (LBS./A.):** Total of all item 21 "Nut Lbs. for Variety" entries, in whole pounds.
 23. **Remarks:** Enter whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal and any other pertinent information that pertains to the inspection.

24. **Adjuster's Signature, Code No., and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
25. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. **BEFORE** obtaining insured's signature, **REVIEW ALL ENTRIES** on the appraisal worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
26. **Pg.:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

For Illustration Purposes Only			COMPANY NAME: Any Company					1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXXX		3. UNIT NO. 00100			
NUT COUNT APPRAISAL WORKSHEET			CLAIM NO.: XXXXX					4. CROP Walnuts (0029)			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		
A	Hartley	4.6	416	756	791	3565 ÷	5 =	713 ÷	37 =	19.27 x	70 =	1349 x	=	x	0.23 =	310
			821	781												
B	Hartley	3.9	1016	1006	1026	5010 ÷	5 =	100 ÷	2 =	27.06 x	70 =	1896 x	=	x	0.19 =	360
			987	975												
C	Hartley	4.0	700	697	750	3965 ÷	5 =	793 ÷	37 =	21.43 x	70 =	1500 x	=	x	0.20 =	300
			810	1008												
D	Hartley	5.1	890	920	793	4440 ÷	5 =	888 ÷	37 =	24.00 x	70 =	1680 x	=	x	0.25 =	420
			1004	833												
E	Hartley	2.7	1725	1648	1694	8340 ÷	5 =	166 ÷	8 =	45.08 x	70 =	3156 x	=	x	0.13 =	410
			1699	1574												
						÷	=	÷	=	x	=	x	=	x	=	
						÷	=	÷	=	x	=	x	=	x	=	
						÷	=	÷	=	x	=	x	=	x	=	
						÷	=	÷	=	x	=	x	=	x	=	
23. REMARKS Nut count appraisal.											22. APPRAISAL (LBS./A.) 1800					
24. ADJUSTER'S SIGNATURE I.M. Adjuster			CODE NO. XXXXX		DATE MM/DD/YYYY			25. INSURED'S SIGNATURE I.M. Insured					DATE MM/DD/YYYY			

8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES

A. GENERAL INFORMATION

- (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 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 insurance provider.
- (5) Instructions labeled "**PRELIMINARY**" apply to preliminary inspections only. Instructions labeled "**FINAL**" apply to final inspections only. Instructions not labeled apply to ALL inspections.

B. FORM ENTRIES AND COMPLETION INFORMATION

Verify or make the following entries:

Item

No. Information Required

1. **Crop/Code #:** "Walnuts" (0029).

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

NOTE: See the Basic Provisions and crop provisions for this crop for information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

PRELIMINARY: MAKE NO ENTRY.

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

7. **Company/Agency:** Name of company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured’s assigned policy number.
11. **Crop Year:** 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 non-loss units may be entered on a single Production Worksheet.

NOTE: If more spaces are needed for non-loss units, enter the unit numbers, identified as “Non-loss Units,” in the narrative or on an attached Special Report.

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

PRELIMINARY: MAKE NO ENTRY.

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

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

PRELIMINARY:

- a. Date the notice of damage was given for the unit in item 2.
- 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.
- 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 insurance provider, enter "Company Insp." instead of the date.

FINAL: 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 unable 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 farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (i.e., quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire, or fire if Hail and Fire Exclusion is in effect.

Verify or make the following entries:

**Item
No.**

Information Required

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. 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:**

PRELIMINARY: The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

FINAL: MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

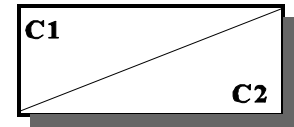
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.

FINAL: Determined acres to tenths.

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

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

- C₁ Enter the ACTUAL acres for the orchard or suborchard.
- C₂ Enter the REPORTED acres for the orchard or suborchard.



- D. **Interest or Share:** Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to the insurance provider's instructions. See the LAM.

NOTE: Unrated land is uninsurable without a written agreement.

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

PRELIMINARY: MAKE NO ENTRY.

FINAL: Stage abbreviation as shown below.

<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 put to 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".	Other use without consent
"SU".	Solely uninsured
"ABA".	Abandoned without consent
"H".	Harvested
"UH".	Unharvested

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

J. **Appraised Potential:** Per-acre appraisal in WHOLE in-shell pounds of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

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

K₁-K₂. MAKE NO ENTRY.

L. **Shell and/or Quality Factor:** Refer to subsection 3D 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 the Special Provisions).
- b. Appraisals with mold damage greater than 30.0 percent, enter the QA factor ".000" and explain in the "Narrative."

M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

- a. Hail and Fire exclusion NOT in effect.
 - (1) Enter NOT LESS than the insured's production guarantee per acre (in whole in-shell pounds) for the line (calculated by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any "P" stage acreage.

NOTE: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.
 - (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole 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," in WHOLE in-shell pounds.
- O. **Total to Count:** Column "C or C₁" (**actual acres**) times column "N," in WHOLE in-shell pounds.
- P. **Per Acre:** Per-acre Guarantee: Enter the per-acre production guarantee from the insured's policy.
- Q. **Total:** Column "C₂" (**reported acres**) ("C" if acreage is not under-reported) times Column "P" in WHOLE in-shell pounds.

16. **Total Acres:**

PRELIMINARY: MAKE NO ENTRY.

FINAL: Total Actual Acres (Column "C" or ["C₁" if there are under-reported acres]), to tenths.

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

17. **Totals:**

PRELIMINARY: MAKE NO ENTRY.

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

NARRATIVE:

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

- a. If no acreage is released on the unit, enter "No acreage released," adjuster's initials, and date.
- b. If notice of damage was given and "No Inspection" is necessary, enter the unit number(s), "No Inspection," date, and adjuster's initials. The insured's signature is not required.
- c. Explain any uninsured causes, unusual, or controversial cases.
- d. If there is an appraisal in section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.

- e. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- f. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- g. Explain any errors found on the Summary of Coverage.
- h. Explain any commingled production. See the LAM.
- i. Explain any entry for "Production not to Count" and/or any production not included in Section II, item I entry or item B - E entries.
- j. Explain "NO" checked in item 19.
- k. Attach a sketch map or aerial photograph to identify the total unit:
 - (1) If consent is or has been given to put part of the unit to another use;
 - (2) If uninsured causes are present; or
 - (3) For unusual or controversial cases.

NOTE: 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 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. Specify the type of insects or diseases when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.

- s. Explain any “.000” QA factor entered in Section I, item L and Section II, item R. Explain any deficiencies, substances, or conditions that are allowed for QA, as well as any which were not allowed.
- t. Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter “See attachment.”

SECTION II - HARVESTED PRODUCTION

GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in Section I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in 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) Varying names and addresses of buyers or processors of sold production.
 - (c) Different QA factors.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (4) There will generally be no harvested production entries in items A through S for preliminary inspections.
- (5) If there is 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 - S by type or practice.

NOTE: If production has been commingled, see the LAM.

Verify or make the following entries:

**Item
No.**

Information Required

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

PRELIMINARY: MAKE NO ENTRY.

FINAL:

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

19. **Similar Damage:**

PRELIMINARY: MAKE NO ENTRY.

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

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

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

A₁. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A₂. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type the corresponding Field ID (from Section I, item “A”).

B.-E. **Length or Diameter, Width, Depth, Deduction:** For production commercially stored or sold, enter the name and address of the buyer or processor, as applicable. For production otherwise disposed of, indicate method of disposition (sold by direct marketing, etc.).

F.-H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Lbs.” in column heading. Production in WHOLE in-shell pounds as determined by delivery records, production recaps, sales receipts from processors (must be NET WEIGHT), etc.

J.-M₂. MAKE NO ENTRY.

N. **Adjusted Production:** WHOLE in-shell pounds from column "I."

O. **Production Not to Count:** Net production NOT to count in whole in-shell pounds, WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE.
EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE NARRATIVE.

P. **Production:** Result of subtracting the entry in Column "O" from column "N," results in whole in-shell pounds.

Q₁. **Value:** Refer to section 8C for additional QA instructions.

- a. Production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight and production with mold damage greater than 30.0 percent, based on the net delivered weight, that is not sold - MAKE NO ENTRY.
- b. **Sold** production that contains mold damage greater than 30.0 percent based on the net delivered weight, enter the value per pound received, to two-decimal places.

Q₂. **Mkt Price:**

- a. Production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight and production with mold damage greater than 30.0 percent, based on the net delivered weight, that is not sold - MAKE NO ENTRY.
- b. **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.

R. **Quality Factor:**

- a. Production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight, enter the QA factor from the Special Provisions for the percent of mold damage 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 the Special Provisions).

- b. If **sold** production has mold damage greater than 30.0 percent based on the net delivered weight, calculate the QA factor as follows: “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. Then \$.45 per lb. divided by \$.60 per lb. equals a .750 QA factor.

- c. 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:** Enter result from multiplying Column “P” times Column “R,” in WHOLE in-shell pounds.

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

22. **Section II Total:**

PRELIMINARY: MAKE NO ENTRY.

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

23. **Section I Total:**

PRELIMINARY: MAKE NO ENTRY

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

24. **Unit Total:**

PRELIMINARY: MAKE NO ENTRY.

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

25. **Adjuster’s Signature, Code #, and Date:** Signature of adjuster, code number, 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.

NOTE: Final indemnity inspections should be signed on bottom line.

26. **Insured's Signature and Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Production Worksheet WITH THE INSURED, particularly explaining codes, etc., that may not be readily understood.

NOTE: Final indemnity inspections should be signed on bottom line.

27. **Page Numbers:**

PRELIMINARY: Page numbers - "1", "2", etc., at the time of inspection.

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

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

1 Crop/Code # WALNUTS 0029	2 Unit # 00100	3 Legal Description SW1-26N-96W
4 Date of Damage AUG 11		
5 Cause of Damage HAIL		
6 Primary Cause % 100%		
12 Additional Units 00200		
13 Est. Prod. Per Acre 2500		

7 Company Any Company
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim # XXXXXXXXXX		11 Crop Year YYYY	
10 Policy # XXXXXXXXXX			
14 Date(s) Notice of Loss	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	K ₁ K ₂	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type/Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A MM/DD		20.3	1.000	A01	002	997	UH	UH	1800		.800		1440	29232	2500	50750
B MM/DD		4.5	1.000	A01	002	997	H	H							2500	11250
16 TOTAL		24.8											17 TOTALS	29232		62000

NARRATIVE (If more space is needed, attach a Special Report) Unharvested, appraised walnut Quality Adjustment due to 12.5% mold damage. Harvested and sold walnut Quality Adjustment due to 9.1% mold damage. See attached Special Report for acreage measurements.

SECTION II - HARVESTED PRODUCTION

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

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION										
A ₁ A ₂	B	C	D	E	F	G	H	I	J	K ₁ K ₂	L ₁ L ₂	M ₁ M ₂	N	O	P	Q ₁ Q ₂	R	S	
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Bu. Ton (Lbs.) CWT	Shell/Sugar Factor	FM % Factor	Moisture Fact	Test WT Factor	Adjusted Production (H or I) x J x K ₂ x L ₂ x M ₂	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	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, for damage 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. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II Total **7560**
23 Section I Total **29232**
24 Unit Total **36792**

25 Adjuster's Signature	Code #	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

9. REFERENCE MATERIAL

TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS

Number of Acres:	Select:
Less than 10.0	The lessor of 10 trees or 5% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole percentage point).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres.

TABLE B - NUMBER OF TREES PER ACRE

		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	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
	35																										36

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

SMALL (44 NPP)	MEDIUM (37 NPP)	LARGE (33 NPP)	X LARGE (27 NPP)	XX LARGE (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

NOTE: Mixed varieties of walnuts use 34 NPP