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Corporation

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WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

2019 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Walnut Loss Adjustment Standards Handbook	NUMBER: FCIC-25540
EFFECTIVE DATE: 2019 and Succeeding Crop Years	ISSUE DATE: January 31, 2019
SUBJECT: Provides the procedures and instructions for administering the Walnut crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: <i>/s/ Richard Flourney</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

Major changes: See changes or additions in text which have been **highlighted**. Three stars (***) identify information that has been removed.

1. Revised the handbook to incorporate the most recent FCIC loss adjustment handbook standards format and standard language. Many paragraphs and sections within the handbook were rewritten or relocated to increase clarity and understanding. Throughout the handbook, references were revised to reflect the new handbook format, removal and rearrangement of various sections and tables. Throughout the amended pages, changes were made to correct spelling, punctuation, formatting and to correct subparagraph and section numbering.
2. Reformatted the handbook into Parts, paragraphs, subparagraphs, sections, subsections and exhibits in accordance with the new handbook standards format.
3. Exhibit 4 item 29: Added stage codes for UUF/Third Party Damage
4. Throughout the handbook replaced Quality Adjustment with QA.
5. Throughout the handbook replaced Quality Adjustment Factor with QAF.
6. Throughout the handbook replaced Production Worksheet with PW.

WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

CONTROL CHART

	Walnut Loss Adjustment Standards Handbook						
	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number(s)	Exhibit Page(s)	Date	FCIC Number
Remove	Entire Handbook					11-2010	FCIC-25540
Current Index	1-2	1	1-11	1-7	12-33	01-2019	FCIC-25540

FILING INSTRUCTIONS:

This handbook replaces the 2011 Walnut Loss Adjustment Standards Handbook, FCIC-25540 (11-2010). This handbook is effective for the 2019 and succeeding crop years and is not retroactive to any 2018 or prior crop year determinations.

**WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK
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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The RMA issued loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

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

B. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides the form standards and procedures for use in the sales and service of crop insurance contracts.
GSH	Provides general crop insurance information.
LAM	Provides general overall loss adjustment (not-crop specific) process.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and the LAM.
- (2) Terms, abbreviations, and definitions specific to walnut loss adjustment and this handbook are in exhibits 1 and 2, herein.

C. CAT Coverage

Refer to the CIH, GSH and LAM for provisions and procedures not applicable to CAT coverage.

2 AIP Responsibilities

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss adjustment training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not-crop specific) loss adjustment standards identified in the LAM.

2. AIP Responsibilities (Continued)

B. Form Distribution

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

- (1) One legible copy to the insured; and
- (2) The original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIPs responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items in exhibits 3-4 are the minimum requirements for the Appraisal Worksheets and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (they are required).
- (2) The Privacy Act and Non-discrimination statements are required statements that must be printed on the form or provided to the insured as a separate document. These statements are not shown on the example form(s) in exhibits 3-4. The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at: www.rma.usda.gov.
- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, an agency of the United States, subsidizes and reinsures this crop insurance."

- (4) Refer to DSSH for other crop insurance form requirements (such as point size of font, and so forth). The current DSSH can be found on the RMA website at: www.rma.usda.gov.

3-10 (Reserved)

PART 2 POLICY INFORMATION

The AIP determines the insured has complied with all policy provisions of the insurance contract. The Walnut CP, which are to be considered in this determination include (but are not limited to):

11 Insurability

The following may not be a complete list of insurability requirements. Refer to the BP, the Walnut CP, and the SP for a complete list.

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

12 Unit Division

Refer to the insurance contract for unit provisions. Unless limited by the CP or SP, a basic unit, as defined in the BP, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

13 Quality Adjustment for Mold Damage

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

- (1) The Walnut CP require an inspection by the DFA or the AIP during the loss inspection.
- (2) Prior to delivery to the handler/processor or when the crop will not be harvested, determine the percentage of mold damage as indicated below:
 - (a) Representative samples may be taken to a DFA Inspection Station for mold analysis. DFA requires 100-nut samples of hulled in-shell walnuts; or
 - (b) The adjuster may determine the percent mold damage by selecting representative samples consisting of not less than 10 walnuts from each sample tree (do not include blanks or walnuts damaged by uninsured causes when selecting 10-nut samples for percent mold damage determinations). Adjusters may use the same trees used for nut count appraisals. Larger nut samples may be selected as needed.
 - (c) If the walnuts have been harvested but not delivered to a handler/processor, gather the recommended number of representative sample nuts, based on the number of trees in the unit, from windrows or bins, as applicable. Use the Walnut Minimum Sample Requirements in **exhibit 5** to determine the minimum number of sample trees.
 - (d) To determine the percent of mold damage based on the definition for mold damage in **exhibit 2** below, the adjuster will:
 - (i) Crack out the nuts and count the number of mold damaged walnuts in the sample. Divide the number of mold damaged walnuts by the number of nuts in the sample to determine the percent of damage rounded to the nearest tenth of a percent.

Example: A 10-nut sample has 2 mold-damaged walnuts. $2 \text{ damaged walnuts} \div 10 \text{ nuts in a sample} = .20$ or 20.0 percent mold damage.
 - (ii) In the Remarks section of the Nut Count Appraisal Worksheet or on a Special Report, total the mold percentages from all samples and divide by the number of samples taken to calculate the average percent to tenths of mold damage from all samples. Use this result to determine the **QAF** from the SP.

Example: An orchard, that will not be harvested, is appraised. The adjuster determines from 5 representative 10-nut samples there is 28.5% average mold damage. The applicable **QAF** from the SP for 28.5% mold damage is .500. Enter .500 in item 35 on the **PW**.
 - (iii) Not score walnuts containing multiple defects (e.g., mold/shriveled, etc.) as mold damaged and such walnuts will not qualify for **QA**.

13 Quality Adjustment for Mold Damage (Continued)

- (3) After delivery to the handler processor, mature walnut production with mold damage greater than:
- (a) 8.0 percent based on the net delivered weight of dry hulled in-shell walnuts (less foreign material) for harvested production (or based on representative samples for unharvested production), will be reduced by the applicable **QAF** contained in the SP.

Example: Production is delivered to the processor with 11.3% mold damage. The applicable **QAF** from the SP is .900. Enter .900 in item 65 on the **PW**.

- (b) 30.0 percent, based on the net delivered weight of dry hulled in-shell walnuts (less foreign material) for harvested production (or based on representative samples for unharvested production), that is not sold will receive a **QAF** of “.000” (zero) entered in item 65 on the **PW**. If such production is sold, calculate the **QAF** as follows:
- (i) Divide the total amount received per pound for the mold-damaged production (entered in item 64a of the **PW**) by the maximum available price election per pound (entered in item 64b of the **PW**), and round the result to three-decimal places. This result is the **QAF**, entered to three-decimal places in item 65 on the **PW**.
- (ii) Multiply the sold production times the **QAF** to determine the production to count.

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

14-20 (Reserved)

PART 3 WALNUT APPRAISALS

21 General Information

- (1) Potential Production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and the LAM.
- (2) Circumstances that require an appraisal include (but are not limited to):
 - (a) When any walnuts will not be or have not been harvested;
 - (b) When any insured acreage is unharvested on the calendar date for the end of the insurance period;
 - (c) Prior to any production being sold by direct marketing;
 - (d) When the insured has completed harvest on the unit, but additional unharvested mature marketable production remains on the acreage;
 - (e) As further determined by the AIP.
- (3) Make separate appraisals for each walnut variety grown in the orchard, as applicable, and to document damage due to uninsured causes.
- (4) The insured must notify the AIP when knowledge is obtained of any mold damage or 15 days prior to harvest so that the AIP may inspect the damaged production.
- (5) Within the policy provisions is a requirement that insureds file a “notice of damage or loss.” If the insured intends to claim an indemnity on any unit, the insured must notify the AIP prior to the beginning of harvest so that the AIP may inspect the damaged production. The insured must not sell or dispose of the damaged crop until after the AIP has given written consent to do so. If the insured fails to meet the requirements of the CP, all such production will be considered undamaged and included as production to count. Refer to the BP, the CP, and the LAM for more information on “notices of damage or loss.”
- (6) Whenever possible, appraise walnuts after the nut drop period but before any nuts are removed from the trees.

22 Selecting Representative Samples for Appraisals

- (1) Determine the number and general location of trees to be used in the representative samples (refer to **exhibit 5** for minimum representative sample requirements) based on:
 - (a) Total acreage and number of trees;
 - (b) Extent of variation in the amount of production within the acreage and location of nuts on the tree. When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into sub-orchards, and appraise each one separately;
 - (c) Percent of each type/variety in the acreage;

22 Selecting Representative Samples for Appraisals (Continued)

- (d) Tree age, size, density, and vigor; and
 - (e) The acreage in the unit from which nuts have been harvested and the extent of variation in the amount of unharvested nuts on the trees.
- (2) If sample trees are selected for **QA**, use these trees for nut count appraisals, as applicable.
 - (3) Take not less than the minimum number (count) of representative samples required in **exhibit 5** for each orchard or sub-orchard.
 - (4) The Random Path Appraisal Method (RPAM) may be used at the discretion of the AIP to appraise the crop production. Use the RPAM in lieu of appraisal methods in this handbook, as applicable.

23 Determining the Number of Trees Per Acre

Refer to **exhibit 6** for determining the number of trees per acre; or calculate the number of trees per acre by:

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

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

24 Appraisal Methods

A. General Information

- (1) These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Nut Count Appraisals	For unharvested or partially unharvested acreage.
Representative Tree Appraisals	When acreage is being harvested; production from representative trees will be harvested and used for the appraisal.
Harvested Acreage Appraisals	When acreage is being harvested and the average yield per acre from harvested acreage approximates that of acreage that will not be harvested.

- (2) **Appraise unharvested acreage at not less than the production guarantee for production:**
 - (a) **That is abandoned without AIP consent;**
 - (b) **Damaged solely by uninsured causes of loss;**

Important: Identify uninsured causes of damage in the Remarks section of the appraisal worksheet.

(c) Destroyed by the insured without AIP consent; or

(d) That the insured fails to provide records of production acceptable to the AIP.

(3) Use the Fig/Nut Tree Appraisal Worksheet to record nut counts taken from sample trees (refer to paragraph 22 above for sampling requirements).

B. Nut Count Appraisal Method

Unharvested acreage appraisals:

- (1) Use the Nut Count Appraisal Worksheet instructions to record nut counts taken from sample trees (refer to paragraph 22 above for sampling requirements).
- (2) If appraised walnuts are sold, all production will be considered production to count.
- (3) Also refer to the RPAM for procedures on selecting random sample and recording the number of nuts per sample tree.

Step	Action
1	Determine the percent of acreage occupied by each variety for the acreage being appraised.
2	<p>Count all harvestable walnuts (including nuts damaged by uninsured causes) from each sample area and record nut counts on the Nut Count Appraisal Worksheet.</p> <p>If mold damage is present or suspected in the area, crack out a representative 10-nut (or larger) sample from each area to determine if mold damage is greater than 8.0 percent (as defined in exhibit 4 above), refer to paragraph 13 above for mold damage appraisal instructions. If mold damage is 8.0 percent or less:</p> <ol style="list-style-type: none"> (1) Divide the total number of nuts in the sample by the number of trees in the sample to determine the average number of nuts per tree. (2) Divide this result by the nuts per pound factor for the variety as shown in exhibit 7 to determine the average pounds per tree. (3) Multiply this result by the number of bearing trees per acre and by the percent of acreage occupied by the appraised variety to determine the nut pounds for the variety. Total all samples to determine the appraised pounds per acre.
3	Document any uninsured damage in the Remarks section of the Nut Count Appraisal Worksheet or on a Special Report.

C. Appraisals Using Harvested Samples or Acreage

(1) Representative Tree Appraisals:

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

Step	Action
1	Determine the amount of appraised potential production on each sample tree as described in paragraph 24B above, and
2	Document the amount of potential appraised production and any applicable QA information on the appraisal worksheet as described in exhibit 3 below.
3	If appraised walnuts are sold, all sold production will be considered production to count.

(2) Representative Harvested Acreage Appraisals:

- (a) Do not use this method if mold damage is present or suspected in the area or if unharvested production will be harvested. Use this method to determine potential production when part of the acreage in the unit has been harvested. Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage.

Step	Action
1	Prior to harvest, estimate the amount of potential gross production on the unharvested representative acreage. Do not determine percent of mold damage for this appraisal.
2	Compare the estimate for the unharvested acreage determined in (1) above to the actual production from the harvested acreage. If the estimated potential production is comparable to the harvested gross production, use the average yield per acre from the harvested acreage as the per acre appraisal for the unharvested acreage; otherwise, use the appraisal procedures specified in paragraph 24B above.
3	Document on a Special Report how the unharvested acreage appraisal was determined.

25 Deviations and Modifications

A. Deviations

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

B. Modifications

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

26 General Information for Worksheet Entries and Completion Information

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, and when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for:
 - (a) Each unit;
 - (b) Each orchard;
 - (c) Different cropping practice; and
 - (d) Documenting uninsured causes of damage.

Refer to paragraph 22 above for sampling requirements. Consolidate small orchards or sub-orchards on the appraisal worksheet only in situations where the orchards or sub-orchards are composed of the same tree type/variety with similar damage.

- (4) Document in the Remarks or on a Special Report all calculations used to determine the percent of mold damage.
- (5) Standard appraisal worksheet items are numbered consecutively in exhibit 3. An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

27-40 (Reserved)

PART 4 PRODUCTION WORKSHEET

41 General Information for Production Worksheet Entries and Completion Procedures

- (1) The **PW** is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made on a unit.
- (2) If a **PW** 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 acreage on the unit has been appraised to be put to another use or as other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) In the absence of acceptable records to verify the disposition of harvested walnuts, amount of production to count for the unit will be **not less than** the unit guarantee.
- (7) Refer to **subsection 15B** of the BP for information on determining production to count on acreage that is harvested after it has been appraised.

42-50 (Reserved)

Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
BP	Basic Provisions-Common Crop Insurance Policy
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
CLU	Common Land Unit
CP	Crop Provisions
DFA	Dried Fruit Association
DSSH	Document Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FDA	Food and Drug Administration
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
NPP	Nuts Per Pound
PW	Production Worksheet
QA	Quality Adjustment
QAF	Quality Adjustment Factor
RMA	Risk Management Agency
RPAM	Random Path Appraisal Method
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Uninsured Unavoidable Fire
WA	Written Agreement

Definitions

Hulled means walnuts with the outer covering (or hull) over the shell removed. Walnuts are generally marketed as dry hulled in-shell nuts.

Mold or Damaged Walnut Kernels means mold when attached to the kernel and conspicuous, 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 lesser area.

Form Standards – Appraisal Worksheet

Verify and/or make the following entries for each appraisal worksheet element/item number. A completed appraisal worksheet example is at the end of this exhibit. For general form standards and other general information, see [subparagraph 2D](#) and [paragraph 26](#).

Element/Item Number	Standard
	Company Name: Name of AIP, if not preprinted on the worksheet.
	Claim No.: Claim number as assigned by the AIP.
1.	Insured's Name: Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy No.: Insured's assigned policy number.
3.	Unit No.: Unit number from the Summary of Coverage after it is verified to be correct.
4.	Crop: "Walnuts."
5.	Acres Appraised: Total number of determined acres, to tenths, being appraised in the unit. Refer to the LAM for information on perennial crop acreage determinations.
6.	Crop Year: Four-digit crop year, as defined in the policy, for which the claim is filed.
7.	Orchard ID: Orchard or sub-orchard identification symbol.
8.	Variety: Variety name of trees in the acreage being appraised. Use separate lines for each variety in the orchard being appraised.
9.	Acres: Number of determined acres to tenths for the variety being appraised.
10.	Number Nuts Per Tree: Number of nuts from each sample tree (do not include nuts damaged by uninsured causes. Damage due to uninsured causes must be documented on a separate appraisal worksheet). Document in the Remarks or on a Special Report, all calculations used to determine the percent of mold damage. If more than six sample trees are selected, use additional lines on the appraisal worksheet, as needed.
11.	Total Nuts All Trees: Total nuts from item 10 "Number of Nuts Per Tree" from all sample trees.
12.	Number Trees In Sample: Total number of trees sampled from each orchard or sub-orchard.
13.	Average Number Nuts/Tree: Item 11 "Total Nuts all Trees" divided by item 12 "Number Trees in Sample," results rounded to whole nuts.
14.	Nuts/Lb. for Variety: The number of nuts per pound for the variety (refer to exhibit 7).
15.	Average Pounds Per Tree: Item 13 "Average Number Nuts/Tree" divided by item 14 "Nuts/Lb. for Variety," rounded to two decimal places.
16.	Bearing Trees Per Acre: Refer to the current Producer's Pre-acceptance Worksheet, Pre-acceptance Perennial Crop Inspection Report, and/or addendum worksheets, as applicable, to determine the number of insurable trees in the unit/acreage. Also refer to the LAM for additional instructions on determining the number of trees per acre. <ul style="list-style-type: none"> a. Enter the number of bearing trees per acre by variety (refer to exhibit 7 for 100% stand); or b. Calculated the number of trees per acre (refer to paragraph 23 above.)

Form Standards – Appraisal Worksheet (Continued)

Element/Item Number		Standard
17.	Gross Nut Lbs. Per Acre:	Item 15 “Average Pounds Per Tree” times item 16 “Bearing Trees Per Acre,” result in whole pounds.
18.	Reject Factor:	Make no entry.
19.	Net Nut Lbs. Per Acre:	Make no entry.
20.	% Acres for Variety:	Item 9 “Acres” divided by item 5 “Acres Appraised,” rounded to two decimal places.
21.	Nut Lbs. for Variety:	Item 17 “Gross Nut Lbs. Per Acre” times item 20 “% Acres for Variety,” result rounded to whole pounds.
22.	Appraisal (Lbs./A):	Total of all item 21 “Nuts Lbs. for Variety” entries, in whole pounds. Transfer this entry to item 31 on the PW.
23.	Remarks:	Document the following on the appraisal worksheet or on a Special Report: <ul style="list-style-type: none"> a. Whether the appraisal was a Nut Count Appraisal or a Harvested Sample Appraisal; b. Acreage determinations for item 5 and 9. c. Calculations for percent of mold damage. d. Reason for uninsured cause appraisals and any applicable calculations. e. Any other pertinent information about the appraisal.
The following required entries are not illustrated on the appraisal worksheet example below.		
24.	Insured’s Signature and Date:	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the signature, review all entries on the appraisal worksheet with the insured (or the insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
25.	Adjuster’s Signature, Code No., and Date:	Signature of adjuster, code number, and date signed after the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to the 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 PW.
26.	Pg.:	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only			COMPANY NAME: Any Company						1. INSURED'S NAME I.M. Insured			2. POLICY NO. XXXXXXXXXX		3. UNIT NO. 0001-0001-OU			
NUT COUNT APPRAISAL WORKSHEET			CLAIM NO.: XXXXX						4. CROP Walnuts			5. ACRES APPRAISED 20.3		6. CROP YEAR YYYY			
Orchard ID	Variety	Acres	Number Nuts Per Tree			Total Nuts All Trees	Number Trees In Sample	Average Number Nuts/Tree	Nuts/Lb. for Variety	Average Pounds Per Tree	Bearing Trees Per Acre	Gross Nut Lbs. Per Acre	Reject Factor	Net Nut Lbs. Per Acre	% Acres for Variety	Nut Lbs. for Variety	
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21	
1-A	Hartley	4.6	416	756	791	3565	5	713	37	19.27	x	70	x	1349	x	0.23	310
			821	781													
1-B	Chandler	3.9	1016	1006	1026	5010	5	1002	37	27.08	x	70	x	1896	x	0.19	360
			987	975													
1-C	Hartley	4.0	700	697	750	3965	5	793	37	21.43	x	70	x	1500	x	0.20	300
			810	1008													
1-D	Hartley	5.1	890	920	793	4440	5	888	37	24.00	x	70	x	1680	x	0.25	420
			1004	833													
1-E	Chandler	2.7	1725	1648	1694	8340	5	1668	37	45.08	x	70	x	3156	x	0.13	410
			1699	1574													
						÷	=	÷	=	x	=	x	=	x	=	=	
						÷	=	÷	=	x	=	x	=	x	=	=	
						÷	=	÷	=	x	=	x	=	x	=	=	
						÷	=	÷	=	x	=	x	=	x	=	=	
23. REMARKS												22. APPRAISAL (LBS./A.)					
Nut count appraisal. Item 5 acres determined by aerial photo, item 9 acres determined by GPS measurements. Mold damage is 11.3%. See attached Special Report for mold damage calculations.												1800					

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

Form Standards – Production Worksheet

Verify and/or make the following entries for each **PW** element/item number. A completed **PW** example is at the end of this exhibit. For general form standards and other general information, see subparagraph 2D and paragraph 41.

Element/Item Number		Standard
1.	Crop/Code #:	“Walnuts” (0029).
2.	Unit #:	Unit number from the Summary of Coverage after it is verified to be correct (e.g., 0001-0001 BU).
3.	Location Description:	Land location that identifies the legal description, if available and the location of the unit (e.g., section, township, and range; FSA Farm Numbers: FSA Common Land Units (CLU) and tract numbers; GPS identifications, or GRID identification) as applicable for the crop.
4.	Date(s) of Damage:	<p>First three letters of the month(s) during which determined insured damage occurred for the inspection and cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry.</p> <p>For progressive damage, enter in chronological order the month that identifies when the majority of the insured damage occurred. Include specific date where applicable as in the case of hail damage (e.g., AUG 11). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document the additional dates of damage in the Narrative (or on a special Report). Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5.	Cause(s) of Damage:	<p>Name of determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as “Other,” explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document the additional determined insured causes of damage in the Narrative (or on a Special Report).</p> <p>If it is evident that no indemnity is due enter “No Indemnity Due” across the columns in item 5 (refer to the LAM for more information on no indemnity due claims). If the claim is denied, enter “DC” and refer to the LAM for further instructions.</p>

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard																		
6.	Insured Cause %:	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional “Insured Cause %” in the extra spaces, as needed. If additional space is needed, enter the additional determined “Insured Cause %” in the Narrative (or on a Special Report). The total of all “Insured Cause %” including those entered in the Narrative must equal 100%. If there is no insurable cause of damage, and a no indemnity due claim will be completed, make no entry.</p> <p>Example entries for items 4-6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent:</p> <table border="1" data-bbox="532 814 1455 1003"> <tr> <td>4. Date(s) of Damage</td> <td>JUN 5</td> <td>JUL 15</td> <td>AUG 3</td> <td>SEP 19</td> <td>OCT 20</td> </tr> <tr> <td>5. Cause(s) of Damage</td> <td>Hail</td> <td>Tornado</td> <td>Flood</td> <td>Frost</td> <td>Freeze</td> </tr> <tr> <td>6. Insured Cause %</td> <td>25</td> <td>20</td> <td>10</td> <td>20</td> <td>15</td> </tr> </table> <p>Narrative: Additional date of damage – Nov 1; Cause of damage – Excess wind; Insured cause percent – 10%.</p>	4. Date(s) of Damage	JUN 5	JUL 15	AUG 3	SEP 19	OCT 20	5. Cause(s) of Damage	Hail	Tornado	Flood	Frost	Freeze	6. Insured Cause %	25	20	10	20	15
4. Date(s) of Damage	JUN 5	JUL 15	AUG 3	SEP 19	OCT 20															
5. Cause(s) of Damage	Hail	Tornado	Flood	Frost	Freeze															
6. Insured Cause %	25	20	10	20	15															
7.	Company/Agency:	Name of company and agency servicing the contract.																		
8.	Name of Insured:	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.																		
9.	Claim#:	Claim number as assigned by the AIP.																		
10.	Policy#:	Insured’s assigned policy number.																		
11.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.																		
12.	Additional Units:	<p>Preliminary: Make no entry.</p> <p>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 PW has not been completed. Additional non-loss units may be entered on a single PW. 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.</p>																		
13.	Est. Prod. Per Acre:	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole in-shell pounds, of all non-loss units for the crop at the time of final inspection.</p>																		

Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
14. Date(s) Notice of Loss:	<p>Preliminary:</p> <ul style="list-style-type: none"> a. Date the notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (MM/DD/YYYY). b. A third notice of damage or loss for a preliminary inspection (if needed) requires an additional set of PW. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PW. c. Reserve the “Final” space on the first page of the first set of PW for the date of notice for the final inspection. d. If the inspection is initiated by the AIP, enter “Company Insp.” Instead of the date. e. If the notice does not require an inspection, document as directed in the Narrative instructions. <p>Final: Transfer the last date (in the 1st or 2nd space from the first or second set of PW) to the final space on the first page of the first set of PW if a final inspection should be made as a result of the notice. Always enter the complete date of notice (MM/DD/YYYY) for the “Final” inspection in the final space of the first set of PW. For a delayed claim, refer to the LAM.</p>
15. Companion Policies:	<ul style="list-style-type: none"> 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.” <ul style="list-style-type: none"> (1) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions. (2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known. (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions. c. Refer to the LAM for further information regarding companion contracts.

Form Standards – Production Worksheet (Continued)

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) Rate classes (map areas), types/varieties, or organic practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustment to appraised mature production (i.e., QAF);
- (5) Stages or intended use(s) of acreage;
- (6) Shares(e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisal for damage due to hail or fire, if Hail and Fire exclusions are in effect.

Element/Item Number		Standard
16.	Field ID:	The orchard or sub-orchard identification symbol from the appraisal worksheet, sketch map or an aerial photograph. Refer to the narrative instructions.
17.	Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of first crop and second crop codes.
18.	Reported Acres:	In event of over-reported acres, handle in accordance with the individual AIP's instructions. In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard. If there are no under-reported acres make no entry.
19.	Determined Acres:	Refer to the LAM and CIH for definition of acceptable determined acres used herein and how acres for perennial crops are determined. Determined acres to tenths for the orchard or sub-orchard for which consent is given for other use and/or: <ol style="list-style-type: none"> 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. <p>Final: Determined acres to tenths. Acreage breakdowns within a unit may be estimated (refer to the LAM) if a determination is impractical.</p> <p>Account for all planted acreage in the unit.</p>
20.	Interest or Share:	Insured's interest in the crop to three decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard														
21.	Risk:	The three digit code for correct “Rate Class” specified on the actuarial document maps. If the “Rate Class” or High Risk Area” is not specified on the actuarial documents, make no entry. Verify with the Summary of Coverage, and if the “Rate Class” is found to be incorrect revise according to the AIP’s instructions. Refer to the LAM. Unrated land is uninsurable without a WA.														
22.	Type:	Three-digit code number, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents, make no entry.														
23-25:		Make no entry.														
26.	Irr. Practice:	Three-digit code number, entered exactly as specified on the actuarial documents, for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.														
27.	Cropping Practice:	Three-digit code number, entered exactly as specified on the actuarial documents, for the cropping practice out by the insured. If “No Cropping Practice Specified” or “No Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If a cropping practice (or practice) is not specified on the actuarial documents, make no entry.														
28.	Organic Practice:	Three-digit code number, entered as specified on the actuarial documents, for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents, enter appropriate three-digit code number from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.														
29.	Stage:	<p>Preliminary: Make no entry.</p> <p>Final: Stage abbreviation as shown below.</p> <table border="0"> <thead> <tr> <th><u>Stage</u></th> <th><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“P”</td> <td>Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes or for which the insured failed to provided records of production which are acceptable to the AIP.</td> </tr> <tr> <td>“H”</td> <td>Harvested.</td> </tr> <tr> <td>“UH”</td> <td>Unharvested or put to other use with consent.</td> </tr> <tr> <td>“TZ”</td> <td>UUF/Third Party Damage – Zero Production on same acreage</td> </tr> <tr> <td>“TA”</td> <td>UUF/Third Party Damage –Appraised production on same acreage</td> </tr> <tr> <td>“TH”</td> <td>UUF/Third Party Damage – Harvested production on same acreage</td> </tr> </tbody> </table> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<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 provided records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“TZ”	UUF/Third Party Damage – Zero Production on same acreage	“TA”	UUF/Third Party Damage –Appraised production on same acreage	“TH”	UUF/Third Party Damage – Harvested production on same acreage
<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 provided records of production which are acceptable to the AIP.															
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“TZ”	UUF/Third Party Damage – Zero Production on same acreage															
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“TH”	UUF/Third Party Damage – Harvested production on same acreage															

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard														
30.	Use of Acreage:	<p>Use the following intended “Use of Acreage” abbreviations.</p> <table border="0"> <thead> <tr> <th><u>Use</u></th> <th><u>Explanation</u></th> </tr> </thead> <tbody> <tr> <td>“Bulldozed,” etc.....</td> <td>Use made of acreage</td> </tr> <tr> <td>“WOC”.....</td> <td>Other use without consent (refer to LAM for further information)</td> </tr> <tr> <td>“SU”.....</td> <td>Solely uninsured</td> </tr> <tr> <td>“ABA”.....</td> <td>Abandoned without consent</td> </tr> <tr> <td>“H”.....</td> <td>Harvested</td> </tr> <tr> <td>“UH”.....</td> <td>Unharvested</td> </tr> </tbody> </table> <p>Verify any intended “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”</p> <p>Gleaned Acreage: Refer to the LAM for information on gleaning.</p>	<u>Use</u>	<u>Explanation</u>	“Bulldozed,” etc.....	Use made of acreage	“WOC”.....	Other use without consent (refer to LAM for further information)	“SU”.....	Solely uninsured	“ABA”.....	Abandoned without consent	“H”.....	Harvested	“UH”.....	Unharvested
<u>Use</u>	<u>Explanation</u>															
“Bulldozed,” etc.....	Use made of acreage															
“WOC”.....	Other use without consent (refer to LAM for further information)															
“SU”.....	Solely uninsured															
“ABA”.....	Abandoned without consent															
“H”.....	Harvested															
“UH”.....	Unharvested															
31.	Appraised Potential:	Per-acre appraisal in whole in-shell pounds of potential production for the acreage appraised. If there is no potential on “UH” acreage, enter “0.” Refer to the LAM for procedures on documenting “0” yield appraisals. Transfer the entry from item 22 on the Walnut Appraisal Worksheet.														
32.-33.		Make no entry.														
34.	Production Pre-QA:	Result of multiplying item 19 times item 31, round result to whole in-shell pounds. If no entry in item 31, MAKE NO ENTRY.														
35.	Quality Factor:	<p>Refer to paragraph 13 for additional QA instructions. If:</p> <ol style="list-style-type: none"> Appraised walnuts have mold damage of 8.1 percent through 30.0 percent, enter the applicable QAF (to three decimal places) for the percent of mold damage (refer to the SP). Appraised walnuts have mold damage greater than 30.0 percent and the production will not be sold, enter the QAF “.000” and explain in the Narrative. Due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter “.000” (refer to section 15(j) of the BP). Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below for additional instructions). Also refer to LAM for additional information. <p>Otherwise, make no entry.</p>														
36.	Production Post-QA:	Result of multiplying item 34 by item 35, round result to whole in-shell pounds. If no entry in item 35, transfer entry from item 34.														

Form Standards - Production Standards (Continued)

Element/Item Number		Standard														
37.	Uninsured Cause(s):	Result of per acre appraisals for uninsured causes (taken from the appraisal worksheet or other documentation) multiplied by item 19, rounded to whole in-shell pounds. Refer to the LAM for information on how to determine uninsured cause appraisals. If no uninsured causes, make no entry.														
38.	Total to Count:	Result of adding items 36 and 37.														
39.	Total:	Preliminary: Make no entry. Final: Total determined acres (column 19), to tenths.														
40.	Quality:	<p>Check the applicable qualifying QA condition(s) affecting the unit’s production (refer to the Table below). Check all qualifying conditions that apply to the unit’s appraised or harvested production.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2" style="text-align: center;">Qualifying QA Condition</th> </tr> </thead> <tbody> <tr> <td>Test Weight</td> <td>Dark Roast</td> </tr> <tr> <td>Kernel Damage and Total Defects</td> <td>Sclerotinia</td> </tr> <tr> <td>Garlicky</td> <td>Ergoty</td> </tr> <tr> <td>Aflatoxin</td> <td>COFO (commercially objectionable foreign odor)</td> </tr> <tr> <td>Vomitoxin</td> <td>Other</td> </tr> <tr> <td>Fumonisin</td> <td>None</td> </tr> </tbody> </table> <p style="margin-left: 40px;">a. For mold damage in excess of 8.0% check “Other” and explain in the Narrative (or on a Special Report). b. Check “Other” if the identified injurious substances or conditions, for which a destruction order was issued, are not listed above. For mycotoxins, refer to item 41 below. Refer to the Narrative instructions for documentation requirements. Otherwise, check “None.”</p>	Qualifying QA Condition		Test Weight	Dark Roast	Kernel Damage and Total Defects	Sclerotinia	Garlicky	Ergoty	Aflatoxin	COFO (commercially objectionable foreign odor)	Vomitoxin	Other	Fumonisin	None
Qualifying QA Condition																
Test Weight	Dark Roast															
Kernel Damage and Total Defects	Sclerotinia															
Garlicky	Ergoty															
Aflatoxin	COFO (commercially objectionable foreign odor)															
Vomitoxin	Other															
Fumonisin	None															
41.	Mycotoxins exceed FDA, State, or other health organizational maximum limits. Check “Yes,”:	Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceeds the FDA, state, or other health organization maximum limits, otherwise leave blank. Refer to the Narrative instructions for documentation requirements.														
42.	Totals:	Total of column 34, 36, 37 and 38. If a column has no entries, make no entry.														

Form Standards – Production Worksheet (Continued)

NARRATIVE INSTRUCTIONS

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the **PW**.

a.	If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
b.	If notice of damage was given and no inspection is required, enter the unit number(s) “No Inspection,” date and adjuster’s initials. The insured’s signature is not required.
c.	Explain any uninsured causes, unusual or controversial cases.
d.	If there is an appraisal in item 37 for uninsured causes due to hail/fire exclusion, show the original hail/fire liability per acre and hail/fire indemnity per acre.
e.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
f.	State that there is “No other fire insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also refer to the LAM.
g.	Explain any errors found on the Summary of Coverage.
h.	Explain any commingled production. Refer to the LAM.
i.	Explain any entry for “Production not to Count” in column 62, and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit).
j.	Explain “No” checked in item 44.
k.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <p>(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.</p> <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
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 PW for signature.
m.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and the date of inspection.
n.	Explain the reason for a “No Indemnity Due” claim. “No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
o.	Explain any delayed notices or delayed claims as instructed in the LAM.
p.	Document any authorized estimated acres, as instructed in the LAM, shown in column 19.
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.
r.	Specify the type of insects or diseases when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work or if unavailable.
s.	Explain any “.000” QAF entered in columns 35 and 65.

Form Standards – Production Worksheet (Continued)

t.	For production ordered to be destroyed due to the presence of injurious substances or conditions: (1) Provide a description of the injurious substance or condition for which a Federal or State agency destruction order was issued, document the circumstances that caused the insured crop to be affected by the injurious substance or condition, the date the crop was destroyed and the method of destruction. (2) If a Federal or State agency has ordered the insured crop production to be destroyed, attach to the claim a copy of the destruction order issued by the Federal or State agency, the insured's completed Certification Form, and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.
u.	Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
v.	Record any trees removed without inspection.
w.	Document any other pertinent information, including any data to support any factors used to calculate the production. If on an attachment, enter "see attachment."

SECTION II – DETERMINED HARVESTED PRODUCTION

General Information:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the **PW**.
- (2) Account for all harvested production (for all entities sharing in the crop) except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) For production commercially stored, sold etc., enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in columns 49 through 52.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - a. Different first handlers (buyers, packers, processor, etc.). The insured must have maintained satisfactory records of all production sold and stored. Verify any packinghouse or processor records against written records from the first handler (refer to the LAM for farm record requirements).
 - b. Separate storage facilities;
 - c. Varying names and addresses of buyers or processor of sold production;
 - d. Different **QAF**; or
 - e. Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (5) There will generally be no harvested production entries in columns 47 through 68 for preliminary inspections.
- (6) Harvested production from more than one insured practice (or type) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in columns 47 through 66 by type or practice. If production has been commingled, refer to the LAM.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
43.	Date Harvest Completed:	<p>(Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.)</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <p>a. The earlier of the date the entire acreage on the unit was;</p> <p>(1) Harvested;</p> <p>(2) Totally destroyed;</p> <p>(3) Put to other use;</p> <p>(4) A combination of harvested, destroyed, or put to other use;</p> <p>or</p> <p>The calendar date for the end of the insurance period.</p> <p>b. If at any 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.”</p> <p>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.”</p> <p>d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.</p>
44.	Similar Damage:	<p>Preliminary: Make no entry.</p> <p>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.</p>
45.	Assignment of Indemnity	Check “Yes” only if an assignment of an indemnity is in effect for the crop year, otherwise check “No.” Refer to the LAM.
46.	Transfer of Right to Indemnity:	Check “Yes” only if a transfer of right to indemnity is in effect for the crop year; otherwise check “No.” Refer to the LAM.
47a.	Share:	Record only varying shares on same unit to three decimal places.
47b.	Field ID:	<p>a. If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>b. If more than one practice and/or harvested production is listed in in Section I, and a separate approved APH yield exists, indicate for each practice and type the corresponding Field ID (from item 16).</p>
48.	Multi-Crop Code:	The applicable two-digit code for first crop and second crop. Refer to the LAM for instructions regarding entry of the first crop and second crop codes. If no first or second crop is designated, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
49-52.	Length or Diameter, Width, Depth, Deduction:	For harvested production sold or stored, enter the name and address of the buyer, packer, processor, etc., as applicable. For production otherwise disposed of, indicate method of disposition (sold by direct marketing, etc.,).
53.-55.		Make no entry.
56.	Bu., Ton, Lbs., Cwt:	Circle “Lbs.” in column heading. Enter production as net delivered weight (dry hulled whole in-shell pounds excluding foreign material such as leaves, twigs, dirt, rocks , hulls and pieces of hulls, etc.) as determined by delivery records, production recaps, sales receipts from buyers, packers, processors, etc. Account for all harvested production. Do not enter harvested production damaged by uninsured causes, enter such production in item 37.
57.-60b.		Make no entry.
61.	Adjusted Production:	Whole in-shell pounds from item 56.
62.	Production Not to Count:	Net production not to count in whole in-shell pounds, when acceptable records identifying such production are available, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage). This entry must never exceed production shown on the same line. Explain any “Production Not to Count” in the Narrative.
63.	Productions Pre-QA:	Result of subtracting item 62 from item 61, results in whole in-shell pounds.
64a.	Value:	Refer to paragraph 13 above for additional QA instructions. For sold production containing mold damage greater than 30.0 percent based on the net delivered weight, enter the value per pound received, to two-decimal places; otherwise, make no entry.
64b.	Mkt Price:	For sold production that contains mold damage greater than 30.0 percent based on the net delivered weight, enter the maximum available price election per pound, to two-decimal places; otherwise, make no entry.

Form Standards – Production Worksheet (Continued)

Element/Item Number		Standard
65.	Quality Factor:	<p>a. Production with 8.1 percent through 30.0 percent mold damage based on the net delivered weight, enter the QAF from the SP for the percent of mold damage as determined by the DFA or the AIP (refer to paragraph 13 above). Example: Based on net delivered weight for walnuts with 11.3 percent mold damage, the QAF will be .900 (refer to the SP).</p> <p>b. If sold production has mold damage greater than 30.0 percent based on the net delivered weight, calculate the QAF as follows: Item 64a divided by item 64b, results to three decimal places. Example: The value per pound received for harvested walnuts was \$.45 per lb. and the maximum available price election was \$.60 per lb. Then \$.45 per lb. divided by \$.60 per lb. equals a .750 QAF.</p> <p>c. Production that is not sold (and will not be sold) which has mold damage greater than 30.0 percent based on net delivered weight, enter a QAF of “.000.”</p> <p>d. If due to insured causes, crop production has been destroyed per order of a Federal or State agency (refer to section 15(j) of the BP), enter the factor “.000.” Refer to items 35 and 40 above for additional information and the Narrative for required documentation.</p>
66.	Production to Count:	Enter result from multiplying item 63, times 65, rounded to whole in-shell pounds. If no entry item 65, transfer the entry from item 63.
67.	Total:	Total of column 63. If no entry in column 63, make no entry.
68.	Section II:	Preliminary: Make no entry. Final: Total of column 66, in whole in-shell pounds.
69.	Section I Total:	Preliminary: Make no entry. Final: Enter figure from column 38 total.
70.	Unit Total:	Preliminary: Make no entry. Final: Total of columns 68 and 69 in whole in-shell pounds.
71.	Allocated Prod.:	Refer to the LAM, for instructions on determining allocated production. Enter the total production, in whole in-shell pounds, allocated to this unit that is included in Section I or II of the PW . Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72.	Total APH Prod.:	Result, in whole in-shell pounds, of subtracting the total of column 37 item 42 “Totals”) and item 71 (Allocated Prod.) from item 70 (Unit Total). If no entries in column 37 and item 71, transfer the entry in item 70. Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.

Form Standards – Production Worksheet (Continued)

The following required entries are not illustrated on the PW example below.		
Element/Item Number		Standard
73.	Insured's Signature and Date:	Insured's Signature and Date: Insured's (or insured's authorized representative's) signature and date. Before obtaining the signature, review all entries on the PW with the insured (or the insured's authorized representative), particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
74.	Adjuster's Signature, Code #, and Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on bottom line.
75.	Page Numbers:	Preliminary: Page numbers – “1”, “2” etc., at the time of inspection. Final: Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

PRODUCTION WORKSHEET

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

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

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

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

SECTION II – DETERMINED HARVESTED PRODUCTION

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

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

Minimum Representative Sample Requirements

ACRES IN ORCHARD OR BLOCK:	MINIMUM NUMBER OF SAMPLES:
0.1 - 10	The lesser of 5 trees or 5% of the number of trees
One additional tree is required for each additional 10.0 acres (or fraction thereof) in orchard.	

Number of Trees Per Acre

		DISTANCE BETWEEN ROWS (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN TREES (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	150	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
	35																										36

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 Ehrhardt Graves Franquette Scharsch Franquette Vina	Amigo Chandler Hartley Howe Marchetti Mayette Olmo Payne Placentia Tehama	Ashley Cisco Eureka Gustine Howard Lompoc Midland Pedro PL 125249 PL 159568 Serr Tulare	Adams Concha PL 18256 Sunland	Carmello Idaho

* For mixed varieties of walnuts use 34 NPP.