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Department of
Agriculture



Federal Crop
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Corporation

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WALNUT LOSS ADJUSTMENT STANDARDS HANDBOOK

2025 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: Walnut Loss Adjustment Standards Handbook	NUMBER: FCIC-25540 OPI: Product Management
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: January 31, 2025
SUBJECT: Provides the procedures and instructions for administering the Walnut crop insurance program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Walnut Crop Insurance Program beginning with the 2025 crop year. This handbook replaces FCIC-25540, 2024 Walnut Loss Adjustment Standards Handbook, dated January 31, 2024. This handbook is effective for the 2025 and succeeding crop years and is not retroactive to any 2024 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the changes to the 2025 FCIC-25540 Walnut Loss Adjustment Standards Handbook with significant content change. All changes, and additions are **highlighted**. Minor changes and corrections are not included in this listing. ******* used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Paragraph 1(D)	Updated terms with abbreviations.
Paragraph 11(1)(c)	Changed "...at least 90 percent of the trees that have reached..." to "...at least 90 percent of the trees have reached...."
Paragraph 13	Updated most of Paragraph 13 with the updates to Sunburn Damage throughout.
Paragraph 21(4)	Added "and/or sunburn."
Paragraph 24(B)(3)	Updated information in Step 2 of the Nut Count Appraisal Method to include sunburn.
Paragraph 24(C)(2)	Added "and/or sunburn."
Paragraph 24(C)(2)	Added "and/or sunburn" to Step 1 of the Representative Harvested Acreage Appraisals.
Paragraph 26(4)	Added "and/or sunburn."
Exhibit 1	Added statement regarding common acronyms and abbreviations. Also added definitions for DF and USDA.
Exhibit 2	Added definition for Sunburn.
Exhibit 3, Item 10	Added "and/or sunburn."
Exhibit 3, Item 23	Added "and/or sunburn."
Exhibit 4, Item 28	Changed "Three-digit code number" to "Three-digit code."

SUMMARY OF CHANGES (Continued)

Reference	Description of Change
Exhibit 4, Item 35	Updated the standards to reflect the updates to the SP. Also added information for sunburn.
Exhibit 4, Item 40	Added information for sunburn.
Exhibit 4 (4)(d)	Replaced “QAF” with “DF.”
Exhibit 4, Item 64a	Added information for sunburn.
Exhibit 4, Item 64b	Added information for sunburn.
Exhibit 4, Item 65	Added information for sunburn.
Exhibit 8	Added Discount Factor Tables.

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/Policy-and-Procedure/Loss-Adjustment-Standards---25000.

This handbook remains in effect until superseded by reissuance. A bulletin or FAD can supersede selected portions of the handbook.

B. Source of Authority

Refer to the LAM for sources of authority.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP , and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations BP , including the CAT Risk Protection Endorsement; the Area Risk Protection Insurance Regulations BP ; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
RPAM	This handbook provides specific procedural requirements for adjusting tree crop losses. An AIP can authorize the use of the RPAM in lieu of crop-specific appraisal procedures as authorized in a Crop LASH.

- (1) Terms, abbreviations, and definitions 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 are in [Exhibit 1](#) and [2](#), herein.

E. CAT Coverage

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

F. Irrigated Practice

Refer to the DSSH for irrigated practice guidelines.

A. Utilization of Standards

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

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the 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 AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items and completion instructions in [Exhibits 3](#) and [4](#) are the minimum requirements for the Walnut Appraisal Worksheet and Claim Form (hereafter referred to as "Production Worksheet"). All entry items are "Substantive" (i.e., they are required).
- (2) The Privacy Act and Non-Discrimination statements are required statements that must be printed on all forms or provided to the insured as a separate document. These statements are not shown on the example form(s) in [Exhibits 3](#) and [4](#). The current Non-Discrimination Statement and Privacy Act Statement can be found on the RMA website at www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements or successor website.
- (3) The certification statement required by the current DSSH must be included on the Production Worksheet 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 the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

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; and
 - (c) on acreage where at least 90 percent of the trees have reached at least the seventh leaf year, unless otherwise provided in the SP. ***
- (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.

Mature walnut production that has mold damage greater than 8.0 percent and/or sunburn damage greater than 10.0 percent, based on the net delivered weight, will be reduced by the quality adjustment DF contained in the SP. If walnut production exceeds 30.0 percent mold damage and/or 70.0 percent sunburn damage and will not be sold, the production to count will be zero. 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 and/or sunburn 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 and/or sunburn damage based on the definition for mold and sunburn 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 damaged walnuts ÷ 10 nuts in a sample = 0.20 or 20.0 percent mold damage.

- (ii) If needed, repeat this same process as listed in Paragraph 13(2)(d)(i) for sunburn.
- (iii) In instances where walnuts are damaged by mold and sunburn, follow the individual procedures listed above for each damage category, then using the DF tables in the SP (also found in [Exhibit 8](#)), note the applicable DF for each damage category, and then combine both DF using the procedures in Paragraph 13(5)(a).

- (iv) In the Remarks section of the Nut Count Appraisal Worksheet or on a Special Report **individually the** total mold and sunburn percentages from all samples and divide by the number of samples taken to calculate the **individual** average percent to tenths of mold and sunburn damage from all samples. Use **these** results to determine the **individual DF** to calculate the QAF from the SP. Refer to Paragraph 13(5)(a) for an example with both mold and sunburn DF.

Example: An orchard, that will not be harvested, is appraised. The adjuster determines from 5 representative 10-nut samples there is 28.5 percent average mold damage. The applicable DF from the SP for 28.5 percent mold damage is 0.50. **1.00 minus the DF of 0.50 is 0.50 and it is entered** in item 35 on the PW. ***

- (v) Not score walnuts containing multiple defects (e.g., mold/shriveled, sunburn/shriveled etc.) as mold and/or sunburn damaged and such walnuts will not qualify for QA.

- (3) After delivery to the handler processor, **if mold damage is found:** ***

- (a) **Mature walnut production with mold damage greater than** 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 percent mold damage. The applicable DF from the SP is 0.10. **1.00 minus the DF of 0.10 equals a QAF of 0.900.** Enter 0.900 in item 65 on the PW.

- (b) **Mature walnut production with mold damage greater than** 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 DF of "0.00" (zero) entered in item 65 on the PW. If such production is sold, calculate the DF 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 **quality adjustment DF**, entered to **two**-decimal places in item 65 on the PW. ***

- (ii) Multiply the sold production times the **DF** 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 \$0.45 per lb. and the maximum price election was \$0.60 per lb., then \$0.45 per lb. ÷ \$0.60 per lb. = 0.750 QAF. 15,000 lbs. times 0.750 QAF = 11,250 lbs. of walnut production to count.

(4) After delivery to the handler processor, if sunburn damage is found:

- (a) Mature walnut production with sunburn damage greater than 10.0 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 quality adjustment DF contained in the SP.

Example: Production is delivered to the processor with 26.8 percent sunburn damage. The applicable DF from the SP is 0.20. 1.00 minus the DF of 0.20 equals a QAF of 0.800. Enter 0.800 in item 65 on the PW.

- (b) Mature walnut production with sunburn damage greater than 70.0 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 DF of "0.00" (zero) entered in item 65 on the PW. If such production is sold, calculate the quality adjustment DF as follows:

- (i) Divide the total amount received per pound for the sunburn-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 quality adjustment DF, entered to two-decimal places in item 65 on the PW.

- (ii) Multiply the sold production times the DF to determine the production to count.

Example: A unit produced 15,000 lbs. of walnuts with 74.0 percent sunburn damage. If the walnuts sold for \$0.45 per lb. and the maximum price election was \$0.60 per lb., then $\$0.45 \text{ per lb.} \div \$0.60 \text{ per lb.} = 0.750 \text{ QAF}$. 15,000 lbs. times 0.750 QAF = 11,250 lbs. of walnut production to count.

(5) After delivery to the handler processor, if mold and sunburn damage is found:

- (a) then in accordance with section 11(d) of the Walnut Crop Provisions, the QAF is 1.00 minus the sum of the applicable DF as two-place decimals. The sum of all applicable DFs will be limited to 1.00.

Example: Production is delivered to the processor with 17.2 percent mold damage, and 23.7 percent sunburn damage. The applicable DF from the SP for mold is 0.25, the applicable DF from the SP for sunburn is 0.15. The sum of the 0.25 DF and the 0.15 DF results in a combined DF of 0.40. 1.00 minus the combined DF of 0.40 equals a QAF of 0.600. Enter 0.600 in item 65 on the PW.

- (b) on the same nut, then only count it towards one or the other in the damaged categories. Do not double count the damage.

Example: Within a sample of 100 walnuts, there are 10 with only mold damage, 10 with only sunburn damage, and 20 with mold and sunburn damage. Therefore, there are only 40 damaged nuts of the 100 total walnuts. DO NOT place walnuts with both types of damage into both damage categories, as this would make the DF incorrect and too high. In this example, the 20 walnuts with both mold and sunburn damage can be counted in either the mold or the sunburn category that contributes to the DF table, in any amount between the two tables. All 20 walnuts can be counted as sunburn, or 7 can go to sunburn and 13 to mold, or 15 to mold and 5 to sunburn, etc.

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; or
 - (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 and/or sunburn 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 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.

Reminder: The handbook containing the RMA issued standards for the RPAM is located at www.rma.usda.gov.

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. $25 \text{ ft.} \times 25 \text{ ft.} = 625$ 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;

A. General Information (Continued)

- (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 Nut Count Appraisal Worksheet to record nut counts taken from sample trees (refer to [Paragraph 22](#) above for sampling requirements).

B. Nut Count Appraisal Method

For 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 and/or sunburn 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, or if sunburn damage is greater 10.0 percent refer to Paragraph 13 above for mold/sunburn damage appraisal instructions. If mold damage is 8.0 percent or less, or if sunburn damage is 10.0 percent or less:</p> <ul 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.

B. Nut Count Appraisal Method (Continued)

Step	Action
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:**

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:

Do not use this method if mold **and/or sunburn** 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 and/or sunburn 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 **and/or sunburn** 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

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Common acronyms and abbreviations (e.g., lbs., min, max, etc.) are not listed below unless they are being used in a manner different than otherwise commonly used. The listing below are program/crop specific acronyms for this handbook. Other acronyms that are not defined can be found in the GSH.

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
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DF	Discount Factor
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
USDA	United States Department of Agriculture
UUF	Uninsured Unavoidable Fire
WA	Written Agreement

Exhibit 2 Definitions

See the BP, GSH, CP, and ISH for definitions not specific to loss adjustment.

Hulled: 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: Mold is 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.

Sunburn: Any walnut that is considered darker than light amber (including amber, dark amber and black).

Exhibit 3 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 of AIP, if not preprinted on the worksheet (Company Name).
Claim Number:	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 Number:	Insured's assigned policy number.
3. Unit Number:	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. Orch. 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 of Figs/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 and/or sunburn damage. If more than six sample trees are selected, use additional lines on the appraisal worksheet, as needed.
11. Total Figs/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 Figs/Nuts per Tree:	Item 11 "Total Nuts all Trees" divided by item 12 "Number Trees in Sample," results rounded to whole nuts.
14. Figs/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. a. Enter the number of bearing trees per acre by variety (refer to Exhibit 7 for 100 percent stand); or b. Calculated the number of trees per acre (refer to Paragraph 23 above).

Exhibit 3 Form Standards – Appraisal Worksheet (Continued)

17.	Figs/Nuts Pounds per Acre:	Item 15 times item 16, rounded to whole pounds.
18.-19.		Make no entry.
20.	Percent Acres for Variety:	Item 9 divided by item 5, rounded to two-decimal places.
21.	Figs/Nuts Acre for Variety:	Item 17 times item 20, 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:	<p>Document the following on the appraisal worksheet or on a Special Report:</p> <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 and/or sunburn 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.).

Exhibit 3 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.: XXXXXX						4. CROP Walnuts			5. ACRES APPRAISED 20.3		6. CROP YEAR YYYY					
Orchard ID	Variety	Acres	Number Nuts Per Tree			Total Nuts All Trees	Number Trees In Sample	Average Number Nuts/Tree	Nuts/Lb. for Variety	Average Pounds Per Tree	Bearing Trees Per Acre	Gross Nut Lbs. Per Acre	Reject Factor	Net Nut Lbs. Per Acre	% Acres for Variety	Nut Lbs. for Variety			
7	8	9	10			11	12	13	14	15	16	17	18	19	20	21			
1-A	Hartley	4.6	416	756	791	3565	5	713	37	19.27	X	70	1349	X	=	X	0.23	=	310
			821	781															
1-B	Chandler	3.9	1016	1006	1026	5010	5	1002	37	27.08	X	70	1896	X	=	X	0.19	=	360
			987	975															
1-C	Hartley	4.0	700	697	750	3965	5	793	37	21.43	X	70	1500	X	=	X	0.20	=	300
			810	1008															
1-D	Hartley	5.1	890	920	793	4440	5	888	37	24.00	X	70	1680	X	=	X	0.25	=	420
			1004	833															
1-E	Chandler	2.7	1725	1648	1694	8340	5	1668	37	45.08	X	70	3156	X	=	X	0.13	=	410
			1699	1574															
23. REMARKS Nut count appraisal. Item 5 acres determined by aerial photo, item 9 acres determined by GPS measurements. Mold damage is 28.5%. See attached Special Report for mold damage calculations.													22. APPRAISAL (LBS./A.) 1800						

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

Exhibit 4 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, 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>

Exhibit 4 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><tr><td>4. Date of damage:</td><td>Jun 5</td><td>July 15</td><td>Aug 3</td><td>Sept 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: Date of additional damage – Nov 1; cause of damage – Excess wind; Insured cause percent – 10%.</p>	4. Date of damage:	Jun 5	July 15	Aug 3	Sept 19	Oct 20	5. Cause(s) of Damage:	Hail	Tornado	Flood	Frost	Freeze	6. Insured Cause %:	25	20	10	20	15
4. Date of damage:	Jun 5	July 15	Aug 3	Sept 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>																		

Element/Item Number	Standard
<p>14. Date(s) Notice of Loss:</p>	<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>
<p>15. Companion Policies:</p>	<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.

Element/Item Number	Standard
15. Companion Policies (Continued):	c. Refer to the LAM for further information regarding companion contracts.

SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

Make separate line entries for varying:

- (1) rate classes (map areas), types/varieties, 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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
19. Determined Acres:	<p>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:</p> <ul 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>Note: 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.
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, 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 from the actuarial documents, make no entry.
23.-25.	Make no entry.
26. Irr. Practice:	Three-digit code, 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 from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard														
27. Cropping Practice:	Three-digit code, 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 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, 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 data-bbox="540 793 1529 1507"> <thead> <tr> <th data-bbox="540 793 727 835">Stage</th><th data-bbox="727 793 1529 835">Explanation</th></tr> </thead> <tbody> <tr> <td data-bbox="540 867 727 909">“P”</td><td data-bbox="727 867 1529 1024">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.</td></tr> <tr> <td data-bbox="540 1056 727 1098">“H”</td><td data-bbox="727 1056 1529 1098">Harvested.</td></tr> <tr> <td data-bbox="540 1129 727 1171">“UH”</td><td data-bbox="727 1129 1529 1171">Unharvested or put to other use with consent.</td></tr> <tr> <td data-bbox="540 1203 727 1245">“TZ”</td><td data-bbox="727 1203 1529 1276">UUF/Third Party Damage – Zero production on same acreage.</td></tr> <tr> <td data-bbox="540 1308 727 1350">“TA”</td><td data-bbox="727 1308 1529 1381">UUF/Third Party Damage – Appraised production on same acreage.</td></tr> <tr> <td data-bbox="540 1413 727 1455">“TH”</td><td data-bbox="727 1413 1529 1486">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>	Stage	Explanation	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.	“H”	Harvested.	“UH”	Unharvested or put to other use with consent.	“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.
Stage	Explanation														
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the AIP.														
“H”	Harvested.														
“UH”	Unharvested or put to other use with consent.														
“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.														

Element/Item Number	Standard														
<p>30. Use of Acreage</p>	<p>Enter the applicable abbreviation as follows:</p> <table border="1"> <thead> <tr> <th data-bbox="547 285 727 327">Use</th><th data-bbox="727 285 1521 327">Explanation</th></tr> </thead> <tbody> <tr> <td data-bbox="547 348 727 390">“Bulldozed” and so forth</td><td data-bbox="727 348 1521 390">Use made of acreage.</td></tr> <tr> <td data-bbox="547 411 727 453">“WOC”</td><td data-bbox="727 411 1521 453">Other use without consent.</td></tr> <tr> <td data-bbox="547 474 727 516">“SU”</td><td data-bbox="727 474 1521 516">Solely uninsured.</td></tr> <tr> <td data-bbox="547 537 727 579">“ABA”</td><td data-bbox="727 537 1521 579">Abandoned without consent.</td></tr> <tr> <td data-bbox="547 600 727 642">“H”</td><td data-bbox="727 600 1521 642">Harvested.</td></tr> <tr> <td data-bbox="547 663 727 705">“UH”</td><td data-bbox="727 663 1521 705">Unharvested.</td></tr> </tbody> </table> <p>Important: Verify any “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 “Use of Acreage.”</p> <p>Reminder: Refer to the LAM for information on gleaning.</p>	Use	Explanation	“Bulldozed” and so forth	Use made of acreage.	“WOC”	Other use without consent.	“SU”	Solely uninsured.	“ABA”	Abandoned without consent.	“H”	Harvested.	“UH”	Unharvested.
Use	Explanation														
“Bulldozed” and so forth	Use made of acreage.														
“WOC”	Other use without consent.														
“SU”	Solely uninsured.														
“ABA”	Abandoned without consent.														
“H”	Harvested.														
“UH”	Unharvested.														
<p>31. Appraised Potential:</p>	<p>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.</p>														
<p>32.-33.</p>	<p>Make no entry.</p>														
<p>34. Production Pre-QA:</p>	<p>Result of multiplying item 19 times item 31, round result to whole in-shell pounds. If no entry in item 31, make no entry.</p>														

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
35. Quality Factor:	<p>Refer to Paragraph 13 for additional QA instructions. If:</p> <p>a. Appraised walnuts have mold damage of 8.1 percent through 30.0 percent, enter the applicable DF (to two decimal places) for the percent of mold damage (refer to the SP). ***</p> <p>b. Appraised walnuts have mold damage greater than 30.0 percent and the production will not be sold, enter the DF “0.00” and explain in the Narrative. ***</p> <p>c. Appraised walnuts have sunburn damage of 10.1 percent through 70.0 percent, enter the applicable DF (to two decimal places) for the percent of sunburn damage (refer to the SP).</p> <p>d. Appraised walnuts have sunburn damage greater than 70.0 percent and the production will not be sold, enter the DF “0.00” and explain in the Narrative.</p> <p>e. Due to insured causes, a Federal or State agency has ordered the appraised insured crop or production to be destroyed, enter “0.000” (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> <p>Note: 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.
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:	<p>Preliminary: Make no entry.</p> <p>Final: Total determined acres (column 19), to tenths.</p>

Element/Item Number	Standard
<p>40. Quality:</p>	<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> <p>Qualifying QA Condition:</p> <p>Test Weight</p> <p>Kernel Damage and Total Defects</p> <p>Garlicky (Grade)</p> <p>Aflatoxin</p> <p>Vomitoxin</p> <p>Fumonisin</p> <p>Dark Roast (for Sunflowers only)</p> <p>Sclerotinia (for Sunflowers only)</p> <p>Ergoty (Grade)</p> <p>COFO (includes Musty and Sour Odor)</p> <p>Other</p> <p>None</p> <p>a. For mold damage in excess of 8.0 percent check "Other" and explain in the Narrative (or on a Special Report).</p> <p>b. For sunburn damage in excess of 10.0 percent check "Other" and explain in the Narrative (or on a Special Report).</p> <p>c. 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.</p> <p>Otherwise, check "None."</p>
<p>41. Mycotoxins exceed FDA, State, or other health organizational maximum limits. Check "Yes,"</p>	<p>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.</p>
<p>42. Totals:</p>	<p>Total of column 34, 36, 37, and 38. If a column has no entries, make no entry.</p>

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> <ol style="list-style-type: none"> 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>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 “0.000” QAF entered in columns 35 and 65.

t.	For production ordered to be destroyed due to the presence of injurious substances or conditions: 1. Provide a description of the injurious substance or condition for which a Federal or State agency destruction order was issued, document the circumstances that caused the insured crop to be affected by the injurious substance or condition, the date the crop was destroyed and the method of destruction. 2. If a Federal or State agency has ordered the insured crop production to be destroyed, attach to the claim a copy of the destruction order issued by the Federal or State agency, the insured's completed Certification Form, and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.
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;

Exhibit 4 Form Standards – Production Worksheet (Continued)

- d. different **DF**; 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.

Element/Item Number	Standard
<p>43. Date Harvest Completed:</p>	<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> <ul style="list-style-type: none"> a. The earlier of the date the entire acreage on the unit was; <ul style="list-style-type: none"> i. harvested; ii. totally destroyed; iii. put to other use; iv. a combination of harvested, destroyed, or put to other use; or v. the calendar date for the end of the insurance period. 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." c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage enter "No Harvest." d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
44. Similar Damage:	Preliminary: Make no entry. Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage is due to insurable causes and is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.
45. Assignment of Indemnity:	Check “Yes” only if an assignment of 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:	a. If only one practice and/or type of harvested production is listed in Section I, make no entry. b. If more than one practice and/or 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).
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.
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.

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
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 or sunburn damage greater than 70.0 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 or sunburn damage greater than 70.0 percent based on the net delivered weight, enter the maximum available price election per pound, to two-decimal places; otherwise, make no entry.
65. Quality Factor:	<p>a. Production with 8.1 percent through 30.0 percent mold damage and/or production with 10.1 percent through 70.0 sunburn damage based on the net delivered weight. Enter appropriate DF from the SP based on the percent of mold and/or sunburn damage as determined by the DFA or the AIP (refer to Paragraph 13 above). ***</p> <p>b. If sold production has mold damage greater than 30.0 percent and/or sunburn damage greater than 70.0 percent based on the net delivered weight, calculate the DF as follows: Item 64a divided by item 64b, results to two decimal places. ***</p> <p>c. Production that is not sold (and will not be sold) which has mold damage greater than 30.0 percent and/or sunburn damage greater than 70.0 percent based on net delivered weight, enter a DF of “0.00.” ***</p> <p>Note: 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 “0.000.” 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:	<p>Preliminary: Make no entry.</p> <p>Final: Total of column 66, in whole in-shell pounds.</p>
69. Section I Total:	<p>Preliminary: Make no entry.</p> <p>Final: Enter figure from column 38 total.</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)

Element/Item Number	Standard
70. Unit Total:	<p>Preliminary: Make no entry.</p> <p>Final: Total of columns 68 and 69 in whole in-shell pounds.</p>
71. Allocated Prod.:	<p>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.</p>
72. Total APH Prod.:	<p>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.</p>
73. Insured’s Signature and Date:	<p>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.</p>
74. Adjuster’s Signature, Code #, and Date:	<p>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.</p>
75. Page Numbers:	<p>Preliminary: Page numbers - “1,” “2,” etc., at the time of inspection.</p> <p>Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).</p>

Exhibit 4 Form Standards – Production Worksheet (Continued)
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 Agency	<i>Any Company</i> <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>XXXXXXXX</i>	
					14. Date(s) Notice of Loss <i>MM/DD/YYYY</i>	1st <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	In Practice	Cropping Practice	Organic Practice	Stage	Use of Acreage	Appraised Potential	Moisture % Factor	Shell %, Factor, or Value	Production Pre QA	Quality Factor	Production Post QA	Uninsured Causes	Total to Count		
A	NS		20.3	1.000	AAA	997				002			UH	UH	1800	-----		36340	.500	18270		18270		
B	NS		10.5	1.000	001	997				002			H	H		-----								
C	NS		4.0	1.000	001	997				002			H	H		-----					4,000	4,000		
39. TOTAL		34.8	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input checked="" type="checkbox"/> None <input type="checkbox"/>														42. TOTALS	36340		18270	4000	22270		
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 checked="" type="checkbox"/> 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. 58b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.				
Share Field ID	Multi-Crop Code	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod.	Bu., Ton Lbs. CWT	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	Value Mkt. Price	Quality Factor	Production to Count				
	NS	<i>ABC Packing Co. Any Town, USA XXXXX</i>							25400		-----	-----	-----			25400	-----	.900	22860				
67. TOTAL																25400							

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

68. Section II Total	22860
69. Section I Total	22270
70. Unit Total	45130
71. Allocated Prod.	
72. Total APH Prod.	41130

Exhibit 5 Minimum Representative Sample Requirements

ACRES IN ORCHARD OR BLOCK:	MINIMUM NUMBER OF SAMPLES:
0.1 - 10	The lesser of 5 trees or 5 percent of the number of trees

One additional tree is required for each additional 10.0 acres (or fraction thereof) in orchard.

Exhibit 6 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 11 12 13 14	436	396 360	363 330 303	335 305 279 258 222	311 283 259 223 207	290 264 242 209 194	272 248 227 209 183	256 233 214 197 183	242 220 202 186 173	229 208 191 176 164	218 198 182 160 148	207 189 173 160 148	198 180 165 152 141	189 172 158 146 135	182 165 151 140 124	174 150 145 134 120	168 152 140 129 115	161 147 134 124 111	156 141 130 120 107	150 137 125 116 107	145 132 121 112 104	141 128 117 108 100	136 124 113 105 97	132 120 110 102 94	128 116 107 99 92	124 113 104 96 89			
	15 16 17 18 19									194	182 170	171 160 151	161 151 142 134	153 143 135 127 121	145 136 128 121 115	138 130 122 115 109	132 124 116 110 104	126 118 111 105 100	121 113 107 101 96	116 109 102 97 88	112 105 99 93 88	108 101 95 90 85	104 97 88 86 82	100 94 88 83 79	97 91 85 81 76	94 88 83 78 74	91 85 80 76 72	88 83 78 73 69	85 80 75 71 67	83 78 73 69 66
	20 21 22 23 24														109	104 99	99 94 90	95 90 86 82	91 86 83 79 76	87 83 79 76 73	84 80 76 73 70	81 77 73 70 67	78 74 71 68 65	75 72 68 65 63	73 69 66 63 61	70 67 64 61 59	68 65 62 59 57	66 63 60 57 55	64 61 58 56 53	62 59 57 54 52
	25 26 27 28 29																			70	67 64	65 62 60	62 60 58 56	60 58 56 54 52	58 56 54 52 50	56 54 52 50 48	54 52 50 49 47	53 51 49 47 46	51 49 47 46 44	50 48 46 44 43
	30 31 32 33 34 35																									48	47 45	45 44 43	44 43 41 40	43 41 40 39 38

Exhibit 7 Walnut Varieties – Nuts Per Pound

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.

Exhibit 8 Discount Factor Tables**Mold Discount Factor Table:**

Percent Mold (%)	Discount Factor
8.1 – 10	0.05
10.1 – 12	0.10
12.1 – 14	0.15
14.1 – 16	0.20
16.1 – 18	0.25
18.1 – 20	0.30
20.1 – 22	0.35
22.1 – 24	0.40
24.1 – 28	0.45
28.1 – 30	0.50
30.1 –	Not Sold: 0.00
30.1 –	Sold: Amount Received/Maximum Price Election

Sunburn Discount Factor Table:

Percent Color: Darker than Light Amber (includes Amber, Dark Amber, Black)%	Discount Factor
10.1 – 15	0.05
15.1 – 20	0.10
20.1 – 25	0.15
25.1 – 30	0.20
30.1 – 35	0.25
35.1 – 40	0.30
40.1 – 45	0.35
45.1 – 50	0.40
50.1 – 55	0.45
55.1 – 60	0.50
60.1 – 65	0.55
65.1 – 70	0.60
70.1 –	Not Sold: 0.00
70.1 –	Sold: Amount Received/Maximum Price Election