



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-25055 (11-2023)

# **PISTACHIO LOSS ADJUSTMENT STANDARDS HANDBOOK**

## **2024 and Succeeding Crop Years**

**THIS PAGE IS INTENTIONALLY LEFT BLANK**

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

<b>TITLE: Pistachio Loss Adjustment Standards Handbook</b>	<b>NUMBER: FCIC-25055 OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	<b>ISSUE DATE: November 16, 2023</b>
<b>SUBJECT:</b>  Provides the procedures and instructions for administering the Pistachio crop insurance program.	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  <b>Deputy Administrator for Product Management</b>

**REASON FOR ISSUANCE**

This handbook is being issued to provide loss adjustment procedures and instructions for administering the Pistachio Crop Insurance Program beginning with the 2024 crop year. This handbook replaces FCIC-25055, 2023 Pistachio Loss Adjustment Standards Handbook, dated November 30, 2022. This handbook is effective for the 2024 and succeeding crop years and is not retroactive to any 2023 or prior crop year determinations. This handbook is effective upon approval and until obsoleted.

**SUMMARY OF CHANGES**

Listed below are the changes to the 2024 FCIC–25055 Pistachio 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.

<b>Reference</b>	<b>Description of Change</b>
<a href="#">Para. 1C</a>	Updated the “Title VI of the Civil Rights Act of 1964.”
<a href="#">Para. 11B(5)</a>	Added “unless otherwise specified in the SP” to reflect updates to the CP.
<a href="#">Para. 11B(6)</a>	“On acreage for which you have provided acceptable production records for at least the four most recent crop years;” was deleted to reflect updates to the CP.
<a href="#">Exhibit 2</a>	Deleted the terms “Crop Year,” “Leaf Year,” and “Set Out Year” to reflect updates to the CP.
<a href="#">Exhibit 2</a>	Updated the definition of “Variability Adjustment Factor.” Replaced the words “APH” with “average yield” to reflect updates to the CP.

# PISTACHIO LOSS ADJUSTMENT STANDARDS HANDBOOK

## TABLE OF CONTENTS

<b>PART 1: GENERAL INFORMATION AND RESPONSIBILITIES .....</b>	<b>1</b>
1    General Information.....	1
2    AIP Responsibilities .....	3
3-10  Reserved.....	3
<b>PART 2: POLICY INFORMATION .....</b>	<b>4</b>
11    Insurance Contract Information .....	4
12-20  Reserved.....	5
<b>PART 3: APPRAISAL .....</b>	<b>6</b>
21    Pistachio Appraisals.....	6
22    Appraisal Methods .....	8
23    Appraisal Deviations and Modifications .....	10
24    General Information for Appraisal Worksheet Entries and Completion Procedures.....	11
25-30  Reserved.....	11
<b>PART 4: PRODUCTION WORKSHEET .....</b>	<b>12</b>
31    General Information for Production Worksheet Entries and Completion Procedures .....	12
32-40  Reserved.....	12
<b>EXHIBITS .....</b>	<b>13</b>
Exhibit 1  Acronyms and Abbreviations.....	13
Exhibit 2  Definitions .....	14
Exhibit 3  Form Standards – Appraisal Worksheet .....	15
Exhibit 4  Form Standards – Production Worksheet.....	18
Exhibit 5  Minimum Representative Sample Requirements .....	35
Exhibit 6  Number of Trees per Acre .....	36
Exhibit 7  Nut Weight Appraisal Modification for High Blank Shell Occurrence .....	37

## 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](http://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.usda.gov/oascr](http://www.usda.gov/oascr). For more information on the RMA Non-Discrimination Statement, see the DSSH.

**D. Related Handbooks**

The following table provides handbooks related to this handbook.

<b>Handbook</b>	<b>Relation/Purpose</b>
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, 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 Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; 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.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions specific to Pistachio loss adjustment and this handbook are in [Exhibits 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 Pistachio Appraisal Worksheet and Claim Form (hereafter referred to as “PW”). 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 in the DSSH and on the RMA website at: [www.rma.usda.gov/About-RMA/Laws-and-Regulations/Required-Statements](http://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 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 the DSSH for other crop insurance form requirements (e.g., point size of font, etc.).

## PART 2: POLICY INFORMATION

### 11 Insurance Contract Information

---

#### A. General Information

- (1) This section lists most insurability requirements for pistachios. Refer to the BP, CP, and SP for a complete list of insurability requirements.
- (2) AIPs shall determine if the insured complies with all policy provisions of the insurance contract.

#### B. Insured Crop

The crop insured will be all of the pistachios in the county for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that are grown for harvest as pistachios;
- (3) that are adapted to the area and are grown on rootstock adapted to the area;
- (4) that are grown in an orchard that, if inspected, are considered acceptable by the AIP;
- (5) on acreage where the trees have reached at least the tenth (10th) leaf year unless otherwise specified in the SP; and  
\*\*\*
- (6) that are not direct marketed unless allowed by the SP.

#### C. Interplanted Crops

Pistachios interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that such acreage does not meet the CP requirements for insurability.

#### D. Insurability Requirements

- (1) Insurance coverage is provided against damage or loss from insects or disease but not damage due to insufficient or improper application of pest and disease control measures.
- (2) Insurance coverage is provided against damage or loss from wildlife.



## **11 Insurance Contract Information (Continued)**

---

### **D. Insurability Requirements (Continued)**

- (3) Insurance coverage is not provided against damage or loss of production due to the inability to market the pistachios for any reason other than actual physical damage to the pistachios from an insurable cause specified in the CP.

### **E. Unit Division**

- (1) Refer to the insurance contract for unit provisions.
- (2) 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 conditions stated in the applicable provisions are met.

**12-20 Reserved**

---

## PART 3: APPRAISAL

### 21 Pistachio Appraisals

---

#### A. General Information

- (1) Potential production for all types of inspection will be appraised in accordance with procedures specified in this handbook and the LAM.
- (2) When required, appraise damaged pistachios from nut fill through full ripening, but before any nuts are removed from the trees. Nut fill usually commences in June after the pistachio shell hardens. From late June through early August the nut meat enlarges until it fills the shell (green weight). For all nut weight appraisals, convert green weight to an assessed weight using the 0.35 conversion factor (refer to the appraisal worksheet instructions in [Exhibit 3](#)).

#### B. Appraisal Requirements

Circumstances that require an appraisal include (but are not limited to):

- (1) when any pistachios will not be or have not been harvested;
- (2) when any insured acreage is unharvested on the calendar date for the end of the insurance period;
- (3) prior to any production being harvested for direct marketing, or when the policyholder will be unable to provide production records from a disinterested third party;
- (4) when the insured has completed harvest on the unit and additional unharvested mature marketable production remains on the acreage; or
- (5) as further determined by the AIP.

#### C. Notice of Damage

- (1) Within the CP 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 shall notify the AIP at least 15 days prior to the beginning of harvest or immediately if damage is discovered during harvest. The insured may not sell or dispose of the damaged crop until after the AIP gives the insured written consent to do so. If the insured fails to meet these requirements and such failure results in the AIPs inability to inspect the damaged production, all such production will be considered undamaged and included as production to count.
- (2) Refer to the BP, CP, and the LAM for more information on “notices of damage or loss.”

**D. Selecting Representative Samples for Appraisals**

- (1) Make a general examination of all acreage in the unit. Determine the number and general location of trees to be used in the representative sample based on:
  - (a) total acreage and number of trees;
  - (b) extent of variation in the amount of production or damage within the acreage and location of the nuts on the tree;
    - (i) when variable damage causes the crop potential to be significantly different within the same unit; or
    - (ii) when the insured wishes to destroy a portion of the orchard, split the unit into blocks/orchards/suborchards and appraise each block/orchard/suborchard separately, as applicable;
  - (c) tree age, size, density, and vigor; and
  - (d) the acreage in the unit from which nuts have been picked and the extent of variation in the amount of unpicked nuts on the trees.
- (2) Take not less than the number (count) of representative samples required in [Exhibit 5](#).

**E. Determining the Number of Bearing Trees per Acre**

- (1) Pistachio nuts are produced on female trees which are pollinated by male trees. The number of female (bearing) and male (non-bearing) pollinator trees per acre, and the spacing patterns should be documented on the PAW for each unit/block/orchard/suborchard.
- (2) If the information in Subparagraph 21E(1) above is not available, determine tree spacing and percentage of trees as follows:

Step	Action
1	Identify the spacing between trees and rows of trees.
2	Determine the total number of trees per acre.
3	Identify the proportion of male trees to female trees.
4	Multiply the total number of trees per acre times the bearing percentage.

**E. Determining the Number of Bearing Trees per Acre (Continued)**

**Example:** Common pistachio tree spacing is 18.0 ft. × 20.0 ft.

Calculate the number of trees per acre as follows:

$43,560 \text{ sq. ft./acre} \div (18.0 \text{ ft.} \times 20.0 \text{ ft.}) = 121 \text{ trees per acre}$ . Standard ratio of male pollinator trees to nut producing female trees is 1:19 = 5 percent male trees and 95 percent female trees (calculated to the nearest whole percent).

Calculate the number of bearing trees per acre rounded up to the nearest whole tree =  $121 \times 0.95 = 115 \text{ bearing trees (female trees) per acre}$ . Enter this amount in item 16 “Bearing Trees/Acre” on the appraisal worksheet.

- (3) Refer to the LAM for additional instructions on determining the number of trees per acre.
- (4) Document any calculations in the Remarks section of the Appraisal Worksheet.

**F. Handling Appraisal Discrepancies**

- (1) If the insured disagrees with the appraisal, make arrangements for leaving representative trees unharvested and for inspecting those trees when the pistachios are ready to harvest (harvest-appraisal).
- (2) The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

**22 Appraisal Methods**

**A. General Information**

- (1) Instructions in this paragraph provide information for the following appraisal methods:

Appraisal Method...	Use...
Nut Count Appraisals	To appraise nuts on the tree prior to harvest. Samples are taken from representative sample trees.
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.

**A. General Information (Continued)**

- (2) Use nut weight appraisals to determine potential production to count from acreage:
  - (a) that will not be harvested;
  - (b) that is damaged by uninsured causes and the insured fails to follow recognized good farming practices;
  - (c) with unharvested production that is harvestable; or
  - (d) that the insured intends to abandon and no longer care for and the insured complies with such requirements in the CP.
- (3) 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;
  - (c) destroyed by the insured without AIP consent; or
  - (d) that the insured fails to provide records of production acceptable to the AIP (refer to the CIH for acceptable production records).
- (4) Use the Pistachio Appraisal Worksheet, hereafter referred to as the appraisal worksheet, to document nut count appraisals.
- (5) Appraise each unit/block/orchard/suborchard separately, as applicable.
- (6) Use at least the number of representative sample trees for appraisals contained in [Exhibit 5](#), herein.

**B. Nut Count Appraisal Method**

Step	Action
1	Arrange with the insured to remove and weigh all nuts from representative sample trees.
2	Follow the appraisal worksheet instructions to record pounds of nuts taken from sample trees.
3	Add together the total nut weights from all of the sample trees and divide total by the number of sample trees to determine the average number of pounds of nuts per tree.
4	Multiply the result of step 3 above by the number of bearing trees per acre to determine the pounds of nuts per acre.

**B. Nut Count Appraisal Method (Continued)**

Step	Action
5	Multiply pounds of nuts per acre by 35 percent to convert the green weight pounds to an appraised amount of assessed weight per acre.
6	Document any uninsured damage in the Remarks section of the appraisal worksheet or on a Special Report.

**C. Harvested Appraisal Methods**

(1) Representative Tree Appraisals

Step	Action
1	Arrange with the insured to harvest representative sample trees after the crop reaches maturity.
2	Use the production harvested from the representative sample trees to determine the potential production for the unharvested acreage.

(2) Harvested Acreage Appraisals

Use this method only when the harvested acreage can be verified as being representative of the unharvested acreage (can only be used when production records from a disinterested third party are available).

Step	Action
1	Inspect the harvested and unharvested acreage to compare the harvested production with the crop on the trees.
2	Document such inspections and calculations in the Narrative section of the PW or on a Special Report.

**23 Appraisal Deviations and Modifications**

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) Modifications in appraisal methods require AIP authorization (as described in the LAM).

The following appraisal modification is to be used ONLY when conditions warrant. Document on a Special Report or in the Narrative of the PW the authorization to use appraisal modification(s).

Use this method only when the incidence of blanks is 80 percent or higher after the first harvest and the producer elects to not perform a second harvest. See example in [Exhibit 7](#).

## 23 Appraisal Deviations and Modifications (Continued)

---

Step	Action
1	Arrange with the insured to remove and weigh as many nuts as fall from one shake from representative sample trees.
2	For high blank shell occurrence only, determine percentage of filled nuts prior to recording pounds of nuts on the appraisal worksheet. See additional steps in <a href="#">Exhibit 7</a> .
3	Follow the appraisal worksheet instructions to record pounds of nuts taken from sample trees.
4	Add together the total nut weights from all of the sample trees and divide total by the number of sample trees to determine the average number of pounds of nuts per tree.
5	Multiply the result of step 4 above by the number of bearing trees per acre to determine the pounds of nuts per acre.
6	Multiply pounds of nuts per acre by 35 percent to convert the green weight pounds to an appraised amount of assessed weight per acre.
7	Document any uninsured damage in the Remarks section of the appraisal worksheet or on a Special Report.

## 24 General Information for Appraisal Worksheet Entries and Completion Procedures

---

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (3) Complete a separate appraisal for:
  - (a) each unit/block/orchard/suborchard inspected, as applicable; and
  - (b) insured acreage damaged solely by uninsured causes.
- (4) Standard appraisal worksheet items are numbered consecutively in [Exhibit 3](#). Example appraisal worksheets are also provided to illustrate how to complete item entries.

## 25-30 Reserved

---

## PART 4: PRODUCTION WORKSHEET

### 31 General Information for Production Worksheet Entries and Completion Procedures

---

- (1) The Claim Form hereafter referred to as 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 the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM); or
  - (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 the insured has complied with all of the requirements under the notice and claim provisions of the CP. If the insured has 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) Refer to Section 12(f) of the BP for information on any insured cause of loss resulting in damage that is not evident, damage that would not have been evident during the insurance period, or damage that becomes evident after the end of the insurance period, such damage is not covered unless expressly authorized in the CP.
- (7) Refer to Section 15(b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

### 32-40 Reserved

---



## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

Approved Acronym/Abbreviation	Term
ACP	Administrative Committee for Pistachios
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
COFO	Commercially Objectionable Foreign Odor
CP	Crop Provisions
DSSH	Document Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA CLU	Farm Service Agency Common Land Unit
GPS	Global Positioning System
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
OPI	Office of Primary Interest
PAIR	Pre Acceptance Inspection Report
PAW	Pre Acceptance Worksheet
PW	Production Worksheet
QA	Quality Adjustment
RMA	Risk Management Agency
SP	Special Provisions
SRA	Standard Reinsurance Agreement
UUF	Unavoidable Uninsured Fire
USDA	United States Department of Agriculture

## Exhibit 2 Definitions

---

**Alternate Bearing:** The physiological propensity of perennial species, such as pistachios, (*Pistacia vera*) to produce a high yield (“on” year) typically followed the next year by lower yield (“off” year).

**Approved yield (per acre):** In addition to the definition contained in the BP, the quantity of pistachios (total assessed weight in pounds per acre) determined by multiplying the APH yield per acre by variability adjustment factor.

**Assessed Weight:** The total pounds of (1) edible split in-shell, (2) total edible kernels from shelling stock, and (3) edible kernels from closed shell. Total edible kernels from shelling stock and edible kernels from closed shell are converted to in-shell equivalents according to ACP regulations.

**Blank:** A split or a non-split shell not containing a kernel or containing a kernel that fills less than one-half or 50 percent of the shell cavity.

\*\*\*

**Direct Marketing:** In addition to the definition in the BP, the sale of the insured crop directly to consumers without the intervention of an intermediary. For Pistachios an intermediary includes a sheller.

**High Blank Shell Incidence:** A high blank shell incidence is when the rate of blanks is 80 percent or greater.

\*\*\*

\*\*\*

**Two-year Coverage Period:** A two-crop-year subset of a continuous policy in which you agree to insure the crop for both years of the period, and at the same coverage level, price election percentage, and unit structure.

**Variability Adjustment Factor:** A factor derived from the variability index that is multiplied by the **average yield** to determine the approved yield. The resulting approved yield cannot be greater than the highest actual yield in the APH database or lower than the lowest actual yield in the database. The variability adjustment factor will be rounded to two decimal places, unless otherwise provided in the SP.

- (1) If the variability index is less than or equal to 40, the variability adjustment factor will equal 1.60.
- (2) If the variability index is greater than 40, but less than or equal to 160, the variability adjustment factor will equal (200 minus the variability index) divided by 100.
- (3) If the variability index is greater than 160, the variability adjustment factor will equal 0.40.

**Variability Index:** A ratio determined by dividing the yield from the most recent crop year by the average yield of the two previous crop years. Multiply the result by 100 and round to the nearest whole number. The index is used to identify units which are likely to have “on” versus “off” years.

**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 24](#).

Element/Item Number	Standard
Company	Name of the AIP if not pre-printed on the worksheet (Company Name).
Claim Number	Claim number as assigned by the AIP.
1. Insured’s Name	Name of the 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. Unit Acres	Unit acres, rounded to tenths.
5. Crop Year	Four-digit crop year, as defined in the policy, for which the claim is filed.
6. Cause(s) of Damage	Name of the insured cause(s) of damage.
7. Date(s) of Damage	First three letters of the month during which most of the insured damage (including progressive damage) occurred for each inspection. Include the specific date when applicable as in the case of hail damage.
8. Appraisal Date	Date of appraisal in MM/DD/YYYY format.
9. Orchard ID	Orchard identification symbol.
10. Variety	Applicable pistachio variety name.
11. Appraised Acres	Appraised pistachio acres rounded to tenths for the unit/block/orchard/suborchard inspected.
12. Pounds of Nuts per Tree	<p>Make the following entries in pounds rounded to tenths.</p> <p>(a) Weigh and enter the number of pounds of nuts per sample tree (do not include nuts damaged by uninsured causes).</p> <p><b>Note:</b> When producers elect not to perform a second harvest due to high blank shell incidence, use the adjusted number of pounds and document in the Remarks section the average percentage of filled nuts. See <a href="#">Paragraph 23</a> and <a href="#">Exhibit 7</a> for more information. Document any modifications and authorizations in the Remarks section.</p> <p>(b) Document appraised nuts damaged by uninsured causes on a separate appraisal worksheet.</p> <p>(c) Document in the Remarks section any uninsured causes of loss or failure to follow good farming practices.</p>

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

<b>Element/Item Number</b>	<b>Standard</b>
13. Total Pounds All Trees	By line, total of all item 12 entries in pounds rounded to tenths.
14. Number Trees in Sample	By line, total number of sample trees used to collect the Pounds of Nuts Per Tree in item 12.
15. Average Pounds/Tree	Item 13 divided by item 14, results in pounds rounded to tenths.
16. Bearing Trees/Acre	Refer to subsection <a href="#">21E</a> , herein; or, the current PAW, PAIR, and/or addendum worksheets, as applicable, to determine the number of bearing trees (i.e., female trees) in the appraised acreage.
17. Nuts Pounds/Acre	Item 15 multiplied by item 16, results in pounds rounded to tenths.
18. Conversion Factor	Enter 0.35 (Conversion Factor) if not pre-printed on the worksheet. This factor converts green weight to an appraised amount of assessed weight.
19. Appraised Nuts Lbs./Acre	Item 17 multiplied by item 18, results rounded to whole pounds. Transfer entry (by line if more than one block/orchard/suborchard is listed on the appraisal worksheet) to separate lines in column 31 “Appraised Potential” 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"> <li>(a) Uninsured causes of loss.</li> <li>(b) Identify appraisal method used, Nut Weight Appraisal or Harvested Sample Appraisal.</li> <li>(c) Tree spacing, number of bearing trees (identify source of information) and bearing percentage.</li> <li>(d) Document any deviations or modifications and the applicable authorization.</li> <li>(e) Any other pertinent information about the appraisal.</li> </ul>

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

<b>Element/Item Number</b>	<b>Standard</b>
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 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 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 section of the Appraisal Worksheet (if available), otherwise, document the appraisal date in the Narrative section of the PW.
Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

**Exhibit 3 Form Standards – Appraisal Worksheet (Continued)**

PISTACHIO APPRAISAL WORKSHEET (For Illustration Purposes Only)			COMPANY <i>Any Company</i>			1 INSURED'S NAME <i>I. M. Insured</i>		2 POLICY NUMBER <i>XXXXXXXX</i>		3 UNIT NUMBER <i>0001-0001BU</i>		4. UNIT ACRES <b>48.0</b>	
			CLAIM NUMBER <b>XXXXXXXX</b>			5 CROP YEAR <i>YYYY</i>		6 CAUSE(S) OF DAMAGE <i>Hail</i>		7 DATE(S) OF DAMAGE <i>May 21</i>		8 APPRAISAL DATE <i>MM/DD/YYYY</i>	
9 Orchard ID	10 Variety	11 Appraised Acres	12 Pounds of Nuts Per Tree			13 Total Pounds All Trees	14 Number Trees in Sample	15 Average Pounds/Tree (13 ÷ 14)	16 Bearing Trees/Acre	17 Nuts Pounds/Acre (15 x 16)	18 Conversion Factor	19 Appraised Nuts Lbs./Acre (17 x 18)	
<i>A</i>	<i>Kerman</i>	<i>38.0</i>	<i>66.0</i>	<i>70.0</i>	<i>52.0</i>	<i>483.0</i>	<i>8</i>	<i>60.4</i>	<i>115</i>	<i>6,946.0</i>	<b>0.35</b>	<i>2,431</i>	
			<i>54.0</i>	<i>50.0</i>	<i>68.0</i>								
			<i>64.0</i>	<i>59.0</i>									
											<b>0.35</b>		
											<b>0.35</b>		
											<b>0.35</b>		
											<b>0.35</b>		
											<b>0.35</b>		

23 REMARKS

For Illustration Purposes Only  
 Form example does not illustrate all required entry items (e.g., signature, 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 31](#).

Element/Item Number	Standard
1. Crop/Code #	Enter Pistachios/0470.
2. Unit #	Unit number from the Summary of Coverage verified as correct.
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 identifications) as applicable for the crop.
4. Date(s) of Damage	<p>(a) First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below, make no entry.</p> <p>(b) For progressive damage, enter in chronological order the month that identified when the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage.</p> <p><b>Example:</b> Jan 11.</p> <p>(c) Enter additional dates of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p><b>Important:</b> Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>
5. Cause(s) of Damage	<p>(a) Name of the 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.</p> <p>(b) If an insured cause(s) of damage is coded as “Other,” explain in the Narrative.</p> <p>(c) Enter additional causes of damage in the extra spaces, as needed.</p> <p>(d) If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p><b>Important:</b> If it is evident that no indemnity is due, enter “No Indemnity Due” across the column in item 5. Refer to the LAM for more information on no indemnity due claims.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard																		
<p>6. Insured Cause %</p>	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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.</p> <p>(a) 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 shall equal 100 percent.</p> <p>(b) If there is no insurable cause of loss and a no indemnity due claim will be completed, make no entry. Example entries for items 4 thru 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percentages:</p> <table border="0" data-bbox="597 863 1490 1079"> <tr> <td>4. Date of damage:</td> <td>May</td> <td>Jun 30</td> <td>Jun 30</td> <td>Aug</td> <td>Aug</td> </tr> <tr> <td>5. Cause(s) of Damage:</td> <td>Excess Moisture</td> <td>Tornado</td> <td>Hail</td> <td>Drought</td> <td>Heat</td> </tr> <tr> <td>6. Insured Cause %:</td> <td>10</td> <td>20</td> <td>15</td> <td>25</td> <td>20</td> </tr> </table> <p><b>Narrative:</b> Date of additional damage – Sep 5; cause of damage – freeze insured cause percent is 10%.</p> <p><b>Important:</b> Make no entry if there is no insurable cause of loss, and a no indemnity due claim will be completed.</p>	4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug	5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat	6. Insured Cause %:	10	20	15	25	20
4. Date of damage:	May	Jun 30	Jun 30	Aug	Aug														
5. Cause(s) of Damage:	Excess Moisture	Tornado	Hail	Drought	Heat														
6. Insured Cause %:	10	20	15	25	20														
<p>7. Company/Agency</p>	<p>Name of the AIP and agency servicing the contract.</p>																		
<p>8. Name of Insured</p>	<p>Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.</p>																		
<p>9. Claim #</p>	<p>Claim number as assigned by the AIP.</p>																		
<p>10. Policy #</p>	<p>Insured’s assigned policy number.</p>																		
<p>11. Crop Year</p>	<p>Four-digit crop year, as defined in the policy, for which the claim is filed.</p>																		
<p>12. Additional Units</p>	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></p> <p>(a) 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.</p> <p>(b) Additional non-loss units may be entered on a single PW.</p> <p><b>Important:</b> 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>																		

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
13. Est. Prod. Per. Acre	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Estimated yield per acre, in whole pounds from all non-loss units for the crop at the time of final inspection.</p>
14. Date(s) of Notice of Loss	<p><b>Preliminary:</b></p> <p>(a) Enter the date the first or second notice of damage or loss was given for the unit in item 2, in the 1<sup>st</sup> or 2<sup>nd</sup> space, as applicable. Enter the complete date for each notice in MM/DD/YYYY format.</p> <p>(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1<sup>st</sup> space of item 14 on the second set of PWs.</p> <p>(c) Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>(d) If inspection is initiated by the AIP, enter “Company Insp” instead of the date.</p> <p><b>Important:</b> If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p><b>Final:</b></p> <p>(a) Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice.</p> <p>(b) Always enter the complete date of notice for the “Final” inspection in the final space on the first page of the first set of PWs in MM/DD/YYYY format.</p> <p><b>Reminder:</b> For delayed notice of loss or delayed claim, refer to the LAM.</p>



**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
15. Companion Policy(s)	<p>(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.</p> <p>(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). If the other person does not, enter “None.”</p> <p>(i) 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.</p> <p>(ii) 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.</p> <p>(iii) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p><b>Reminder:</b> Refer to the LAM for further information regarding companion contracts.</p>

**Section I – Determined Acreage Appraised, Production and Adjustments**

Make separate line entries for varying:

- (1) irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) appraisals;
- (4) stages or intended use(s) of acreage;
- (5) shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (6) appraisals for damage due to hail or fire if Hail and Fire Exclusion is in effect.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
16. Field ID	The orchard identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17. Multi-Crop Code	Applicable two-digit code for first crop and second crop.  <b>Reminder:</b> Refer to the LAM for instructions regarding first crop and second crop code entries.
18. Reported Acres	(a) In the event of over reported acres, handle in accordance with the individual AIP instructions.  (b) In the event of under-reported acres, enter the reported acres to tenths for the orchard or sub-orchard.  (c) If there are no under-reported acres, make no entry.  <b>Reminder:</b> Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. Determined Acres	Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein.  (a) Enter the determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:  (i) put to other use without consent;  (ii) abandoned;  (iii) damaged by uninsured causes; or  (iv) for which the insured failed to provide acceptable records of production.  (b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.  (c) Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical.  (d) Account for all planted acreage in the unit.
20. Interest or Share	(a) Insured’s interest in crop to three-decimal places as determined at the time of inspection.  (b) If shares vary on the same unit, use separate line entries.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard												
21. Risk	Make no entry.												
22. Type	(a) Three-digit type code number, entered exactly as specified on the AD.  (b) If “No Type” is shown in the AD enter the appropriate three-digit type code number from the AD (e.g., 997).  (c) If a type is not specified on the AD, make no entry.												
23. Class	Make no entry.												
24. Sub-Class	Make no entry.												
25. Intended Use	Make no entry.												
26. Irr. Practice	(a) Three-digit code number, entered exactly as specified on the AD for the irrigated practice carried out by the insured.  (b) If “No Irrigated Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD.  (c) If an irrigated practice is not specified on the AD, make no entry.												
27. Cropping Practice	Make no entry.												
28. Organic Practice	(a) Three-digit code number, entered exactly as specified on the AD for the organic practice carried out by the insured.  (b) If “No Organic Practice Specified” is shown in the AD, enter the appropriate three-digit code number from the AD.  (c) If an organic practice is not specified on the AD, make no entry.												
29. Stage	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Stage abbreviation as shown below.</p> <table border="0" data-bbox="544 1333 1518 1913"> <thead> <tr> <th data-bbox="544 1333 722 1375"><b>Stage</b></th> <th data-bbox="722 1333 1518 1375"><b>Explanation</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="544 1396 722 1564">“P”</td> <td data-bbox="722 1396 1518 1564">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="544 1585 722 1627">“H”</td> <td data-bbox="722 1585 1518 1627">Harvested.</td> </tr> <tr> <td data-bbox="544 1648 722 1690">“UH”</td> <td data-bbox="722 1648 1518 1690">Unharvested or put to other use with consent.</td> </tr> <tr> <td data-bbox="544 1711 722 1795">“TZ”</td> <td data-bbox="722 1711 1518 1795">UUF/Third Party Damage – Zero production on same acreage.</td> </tr> <tr> <td data-bbox="544 1816 722 1913">“TA”</td> <td data-bbox="722 1816 1518 1913">UUF/Third Party Damage – Appraised production on same acreage.</td> </tr> </tbody> </table>	<b>Stage</b>	<b>Explanation</b>	“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.
<b>Stage</b>	<b>Explanation</b>												
“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.												

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard														
29. Stage (Continued)	<p>“TH” UUF/Third Party Damage – Harvested production on same acreage.</p> <p><b>Gleaned Acreage:</b> Refer to the LAM for information on gleaning.</p>														
30. Use of Acreage	<p>Enter the applicable abbreviation as follows:</p> <table border="0" data-bbox="537 436 1515 898"> <thead> <tr> <th data-bbox="537 436 954 478">Use</th> <th data-bbox="954 436 1515 478">Explanation</th> </tr> </thead> <tbody> <tr> <td data-bbox="537 506 954 548">“Bulldozed” and so forth</td> <td data-bbox="954 506 1515 548">Use made of acreage.</td> </tr> <tr> <td data-bbox="537 575 954 617">“WOC”</td> <td data-bbox="954 575 1515 617">Other use without consent.</td> </tr> <tr> <td data-bbox="537 644 954 686">“SU”</td> <td data-bbox="954 644 1515 686">Solely uninsured.</td> </tr> <tr> <td data-bbox="537 714 954 756">“ABA”</td> <td data-bbox="954 714 1515 756">Abandoned without consent.</td> </tr> <tr> <td data-bbox="537 783 954 825">“H”</td> <td data-bbox="954 783 1515 825">Harvested.</td> </tr> <tr> <td data-bbox="537 852 954 894">“UH”</td> <td data-bbox="954 852 1515 894">Unharvested.</td> </tr> </tbody> </table> <p><b>Important:</b> 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><b>Reminder:</b> 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.														
31. Appraised Potential	<p>(a) Transfer the per acre appraisal in whole pounds from the appraisal worksheet.</p> <p>(b) If there is no potential on UH acreage, enter “0” (zero).</p> <p><b>Reminder:</b> Refer to the LAM for procedures for documenting “0” (zero) yield appraisals.</p>														
32a.-33.	Make no entry.														
34. Production Pre QA	Column 19 multiplied by column 31, results rounded to whole pounds.														
35. Quality Factor	<p>There is no quality adjustment per se for appraised pistachios. Make entries for any such quality adjustment only when a destruction order is in effect as described below.</p> <p>(a) Under Section 15(j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor “0.000.” 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). Also, refer to the LAM for additional information.</p>														

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
35. Quality Factor (Continued)	(b) Include a copy of all supporting quality adjustment documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.
36. Production Post-QA	<p>Make the following entries in whole pounds.</p> <p>(a) Without a destruction order: Transfer entry from column 34.</p> <p>(b) With a destruction order (i.e., “0.000” factor in column 35): Column 34 multiplied by column 35.</p>
37. Uninsured Causes	<p>Make the following entries in whole pounds rounded to whole pounds.</p> <p>For uninsured causes appraisals, column 19 on the PW multiplied by the per acre appraisal in column 17 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>(a) Hail and fire exclusion not in effect.</p> <p>(i) Enter not less than the insured’s production guarantee per acre in whole pounds for the line, (calculate by multiplying the elected coverage level percentage times the approved yield per acre shown on the APH form) for any “P” stage acreage. On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(ii) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production per acre in whole pounds. Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.</p> <p><b>Reminder:</b> For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
38. Total to Count	Column 36 plus column 37, results in whole pounds.
39. Total	Total of Column 19 acres to tenths.
40. Quality	<p>Check the applicable qualifying QA condition(s) affecting the unit’s appraised and harvested production (refer to the table below).</p> <p><b>Important:</b> Refer to the CP and SP for quality conditions.</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>Check “Other” if the identified injurious substances or conditions are not listed in the table above for production ordered destroyed by a Federal or State agency; otherwise, check “None.”</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

41. Mycotoxins exceed FDA, State, or other health organization maximum limits	Check “Yes” if any mycotoxin listed in item 40 (including any identified as “Other”) exceeded the Federal, State, or other health organization maximum limits; otherwise, make no entry.  Document reasons for checking “Yes” in the Narrative.
42. Totals	Separately total columns 34, 36, 37, and 38, enter in whole pounds. Make no entry if a column has no entries.

**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. When there is acreage that has been harvested that has pistachios remaining on the trees (unharvested pistachios): Explain an entry in column 31 for such pistachios.
- b. If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
- c. If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- d. Explain any uninsured causes, unusual, or controversial cases.
- e. If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
- f. 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 if not recorded on the appraisal worksheet.
- g. 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.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. Refer to the LAM.
- j. 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).
- k. Explain a “No” checked in item 44.

#### Exhibit 4 Form Standards – Production Worksheet (Continued)

---

- I. Attach a sketch map or aerial photograph to identify the total unit:
  - (i) if consent is or has been given to put part of the unit to another use;
  - (ii) if uninsured causes are present; or
  - (iii) for unusual or controversial cases.

Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
- p. Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
- q. Document the method and calculation used to determine acres for the unit. Refer to the LAM.
- r. For production that is ordered to be destroyed due to presence of injurious substances or conditions, document the following:
  - (i) Explain any “0.000” quality adjustment factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.
  - (ii) Refer to the LAM for additional documentation requirements.
- s. Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.
- t. Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.
- u. Document any other pertinent information, including any data to support any factors used to calculate the production.



**Section II – Determined Harvested Production**

- (a) 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, as applicable. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (b) Account for all harvested production for all entities sharing in the crop except production appraised before harvest and shown in Section I herein because the quantity cannot be determined later.
- (c) For production commercially stored, sold, etc., enter the name and address of storage facility, buyer, packing house, or processor as applicable in columns 49 through 52. For pistachios otherwise disposed of, indicate the method of disposition.
- (d) The insured must maintain satisfactory records of all production sold. Verify any processor records. If acceptable sales records are not available, refer to the LAM.
- (e) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
  - (i) Separate storage facilities.
  - (ii) Different first handlers (buyers, processors, etc.). The insured must have maintained satisfactory records of all production sold or stored. Verify any processor records. In all localities, if the first handler was not a processor, the production will be determined by the adjuster on the basis of available records.
  - (iii) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
  - (iv) Harvested production from more than one insured practice (or crop) and a separate approved yield has been established for each, the harvested production also must be entered on separate lines in columns 47a through 66 by crop. If production has been commingled, refer to the LAM.
- (f) There will generally be no harvested production entries in columns 47a through 66 for preliminary inspections.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

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><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b></p> <p>(a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.</p> <p>(b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.”</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>
<p>44. Damage Similar to Other Farms in the Area?</p>	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> 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>
<p>45. Assignment of Indemnity</p>	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>46. Transfer of Right to Indemnity</p>	<p>Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
<p>47a. Share</p>	<p>Record only varying shares on same unit to three decimal places.</p>
<p>47b. Field ID</p>	<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 type of harvested production is listed in Section I, and a separate approved yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
48. Multi-Crop Code	<p>The applicable two-digit code for first crop and second crop. If no such code is designated in column 17, make no entry.</p> <p><b>Reminder:</b> Refer to the LAM for instructions regarding entry of first crop and second crop codes.</p>
49.-52. Length or Diameter/Width/Depth/Deduction	<p>(a) For production that is stored or sold: Enter the name and address of the buyer, packing house, or processor as applicable.</p> <p>(b) For production otherwise disposed of: Identify method of disposition.</p>
53.-55.	Make no entry.
56. Bu., Ton, Lbs., Cwt.	<p>(a) Circle “Lbs.” in column heading.</p> <p>(b) Enter the amount of harvested production in whole pounds determined from ACP Assessment Reports, shellers, delivery records, production recaps, sales receipts from processors, etc., (must be net weight).</p>
57a.-60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	<p>(a) Net production not to count in whole 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 such as other units or uninsured acreage.</p> <p>(b) This entry must never exceed production shown on the same line. Explain any “Production not to Count” in the Narrative.</p>
63. Production Pre-QA	<p>Make the following entries in whole pounds.</p> <p>(a) For harvested production with production not to count: Column 61 minus column 62.</p> <p>(b) For harvested production without production not to count: Transfer entry from column 61.</p>
64a.-64b.	Make no entry.

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
65. Quality Factor	<p>There is no quality adjustment per se for harvested pistachios. Make entries for any such quality adjustment only when a destruction order is in effect as described below.</p> <p>(a) Under Section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the crop or production to be destroyed, enter the factor “0.000.” 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). Also, refer to LAM for additional information.</p> <p>(b) Include a copy of all supporting quality adjustment documentation in the insured’s claim file. For additional quality adjustment definitions, instructions, documentation, qualifications, and testing requirements, refer to the LAM. Also refer to the quality adjustment instructions in the Narrative, herein.</p>
66. Production to Count	<p>Make the following entries in rounded to whole pounds.</p> <p>(a) Without a destruction order: Transfer entry from column 63.</p> <p>(b) With a destruction order (0.000 factor in column 65): Column 63 multiplied by column 65.</p>
67. Total	<p>Total of column 63 entries in whole pounds. If no entry in column 63, make no entry.</p>
68. Section II Total	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Total of column 66 entries, results in whole pounds.</p>
69. Section I Total	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Total of column 38 entries, results in whole pounds.</p>
70. Unit Total	<p><b>Preliminary:</b> Make no entry.</p> <p><b>Final:</b> Item 68 plus item 69, results in whole pounds.</p>
71. Allocated Prod.	<p>Make the following entries in whole pounds.</p> <p>(a) Refer to the LAM for instructions for determining allocated production.</p> <p>(b) Total production allocated to this unit that is included in sections I or II of the PW.</p> <p>(c) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.</p>

**Exhibit 4 Form Standards – Production Worksheet (Continued)**

Element/Item Number	Standard
72. Total APH Prod.	<p>Make the following entries in whole pounds.</p> <p>(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.</p> <p>(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.</p> <p><b>Important:</b> Make no entry when separate APH yields are maintained by type, practice within the unit.</p>

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

73. Insured’s Signature and Date	Insured’s (or insured’s authorized representative’s) signature and date. Before obtaining the insured’s signature, review all entries on the Appraisal Worksheet with the insured (or insured’s authorized representative), particularly explaining codes, etc., which may not be readily understood.
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 the bottom line.
Page Number	Page numbers – (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).



**Exhibit 5 Minimum Representative Sample Requirements**

---

<b>Acres in Orchard or Block</b>	<b>Minimum Number of Samples</b>
0.1-10.0	The lesser of 5 trees or 5 percent of the number of trees in the orchard.

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

**Exhibit 6      Number of Trees per Acre**

For tree spacings not shown on the chart, multiply the distance between trees (nearest tenth foot) times the distance between rows (nearest tenth foot) and divide this result into 43,560 sq. ft. per acre (round to the nearest whole number). Refer to the LAM for additional information on calculating the number of trees per acre. **Example:** 6.5 ft. × 10.0 ft. = 65.0 sq. ft., then 43,560 ÷ 65.0 = 670 trees per acre.

**Distance between trees in feet**

	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
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	158	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



**Exhibit 7 Nut Weight Appraisal Modification for High Blank Shell Occurrence**

<b>Step</b>	<b>Action</b>
1	Arrange with the insured to remove and weigh as many nuts as fall from each tree of the representative sample with one shake.
2	Randomly select 100 nuts from each tree sample and cut/crack open to determine the number of filled nuts.
3	Determine the percentage of filled nuts by counting the total number of shells that contain actual nuts out of the 100 randomly selected nuts.
4	Determine the weight of filled nuts of each sample by multiplying the percentage of filled nuts by the total weight of the sample (rounded to the nearest whole pound). Enter the filled nut weight into item 12 of the appraisal worksheet.
5	Add together the total nut weights from all of the sample trees (item 13 of appraisal worksheet) and divide total by the number of sample trees (item 14 of the appraisal worksheet) to determine the average number of pounds of nuts per tree (item 15 of the appraisal worksheet).
6	Multiply the result of step 5 above by the number of bearing trees per acre to determine the pounds of nuts per acre.
7	Multiply pounds of nuts per acre by the number of acres to determine pounds of nuts for the unit/block/orchard/suborchard.
8	Multiply the pounds of nuts for the unit by 35 percent to convert the green weight pounds to an appraised amount of assessed weight.
9	Document any uninsured damage in the Remarks section of the appraisal worksheet or on a Special Report.

**Example:**

- (1) 100 acres of pistachios are being appraised in a year where many growers in the area are reporting large percentages of blank shells.
- (2) The adjuster finds the following and notes it on a separate sheet of paper:

<b>Sample Tree #</b>	<b>Lbs. per tree</b>	<b>% of filled nuts</b>	<b>Weight of filled nuts</b>
1	18	20%	4
2	16	26%	4
3	25	25%	6
4	22	23%	5
5	21	22%	5
6	20	24%	5
7	19	30%	6
8	20	17%	3
9	24	25%	6
10	16	24%	4
11	23	26%	6
12	20	23%	5
13	19	28%	5
14	21	30%	6
<b>Average</b>			<b>5</b>

**Exhibit 7 Nut Weight Appraisal Modification for High Blank Shell Occurrence (Continued)**

---

- (3) Multiply the individual sample's weight by the percent (%) of filled nuts to get the weight of filled nuts per tree (rounded to the nearest whole pound). These weights are entered into item 12 of the appraisal worksheet.
- (4) The total pounds of all trees is 70 (item 13 of the appraisal worksheet).
- (5) The number of trees sampled was 14 (item 14 of appraisal worksheet).
- (6) The average pounds per tree is 5 (item 15 of appraisal worksheet).
- (7) It is determined that there are 130 bearing trees per acre.
- (8) Multiply 130 by 5.0 (from step 2 above) to get 650.0 lbs. per acre, enter 650.0 in item 17 of the AP.
- (9) A conversion factor of 0.35 is then applied by multiplying 650.0 by 0.35 and rounding to whole pounds to get 228 lbs. per acre; enter 228 in item 19 of the appraisal worksheet.
- (10) Multiply 228 by 100 acres to get 22,800. This is the total production for the 100 acre block and is considered production to count.

**Exhibit 7 Nut Weight Appraisal Modification for High Blank Shell Occurrence (Continued)**

PISTACHIO APPRAISAL WORKSHEET (For Illustration Purposes Only)			COMPANY <i>Any Company</i>	1 INSURED'S NAME <i>I. M. Insured</i>	2 POLICY NUMBER <i>XXXXXXX</i>	3 UNIT NUMBER <i>0002-0001BU</i>	4. UNIT ACRES <b>100.0</b>					
			CLAIM NUMBER <i>XXXXXXXX</i>	5 CROP YEAR <i>YYYY</i>	6 CAUSE(S) OF DAMAGE <i>Heat</i>	7 DATE(S) OF DAMAGE <i>Feb -June</i>	8 APPRAISAL DATE <i>MM/DD/YYYY</i>					
9 Orchard ID	10 Variety	11 Appraised Acres	12 Pounds of Nuts Per Tree			13 Total Pounds All Trees	14 Number Trees in Sample	15 Average Pounds/Tree (13 ÷ 14)	16 Bearing Trees/Acre	17 Nuts Pounds/Acre (15 x 16)	18 Conversion Factor	19 Appraised Nuts Lbs./Acre (17 x 18)
<i>A</i>	<i>Kerman</i>	<i>100.0</i>	<i>4.0</i>	<i>4.0</i>	<i>6.0</i>	<i>70.0</i>	<i>14</i>	<i>5.0</i>	<i>130</i>	<i>650.0</i>	<b>0.35</b>	<i>228</i>
			<i>5.0</i>	<i>5.0</i>	<i>5.0</i>						<b>0.35</b>	
			<i>6.0</i>	<i>3.0</i>	<i>6.0</i>						<b>0.35</b>	
			<i>4.0</i>	<i>6.0</i>	<i>5.0</i>						<b>0.35</b>	
			<i>5.0</i>	<i>6.0</i>							<b>0.35</b>	
											<b>0.35</b>	
											<b>0.35</b>	
											<b>0.35</b>	

23 REMARKS

For Illustration Purposes Only  
Form example does not illustrate all required entry items (e.g., signature, etc.).