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Federal Crop Insurance Corporation



Risk Management Agency



Actuarial and Product Design Division

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# PISTACHIO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

**Effective Upon Approval and until Obsoleted** 

# RISK MANAGEMENT AGENCY KANSAS CITY, MO

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PISTACHIO PILOT PROGRAM LOSS ADJUSTMENT STANDARDS HANDBOOK 2012 AND SUCCEEDING CROP YEARS	APPROVED:
2012 AND SUCCEEDING CROT TEARS	/s/ Tim B Witt October 28, 2011
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THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-ISSUED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 2012 AND SUCCEEDING CROP YEARS. ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.

# PISTACHIO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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# PISTACHIO PILOT LOSS ADJUSTMENT STANDARDS HANDBOOK

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#### PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

#### 1. General Information

#### A. Purpose

- (1) This handbook:
  - (a) provides pistachio loss adjustment standards, including crop appraisal methods, claims completion instructions, and form standards;
  - (b) must be used in conjunction with the LAM;
  - (c) remains in effect until superseded by re-issuance of either a handbook or selected portions through slipsheets(s) or bulletin that supersedes the original handbook or slipsheet pages;
  - (d) when amended through slipsheets, shall constitute the handbook.
- (2) This handbook provides the official standards for adjusting losses in a timely and uniform manner.
- (3) This handbook is available on the internet at www.rma.usda.gov.

#### B. Abbreviations and Definitions

Abbreviations and definitions:

- (1) not specific to pistachio loss adjustment, are identified in the LAM;
- (2) specific to pistachio loss adjustment, are in Exhibits 1 and 2, herein.

#### C. CAT Coverage

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

#### 2. AIP Responsibilities

AIPs shall:

- (1) utilize the standards in this handbook for loss adjustment and loss training for the applicable crop year;
- (2) maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations;
- (3) ensure, at a minimum, a legible copy of loss adjustment inspection forms completed by an adjuster and signed by the insured, or insured's authorized representative, is provided to the insured, and all other copies distributed as instructed by the AIP.

#### **3-5** (Reserved)

#### PART 2 POLICY INFORMATION

#### 6. Insurability

#### A. General Information

- (1) This section provides most of the requirements that must be met to insure pistachios, refer to the BP, CP, and SP for all insurability requirements.
- (2) AIPs must determine if the insured complies with all of the policy provisions of the insurance contract.

### B. Insured Crop

- (1) The crop insured will be all of the pistachios in the county for which a premium rate is provided by the actuarial documents:
  - (a) in which the insured has a share;
  - (b) that are grown for harvest as pistachios;
  - (c) that are adapted to the area and are grown on rootstock adapted to the area;
  - (d) that are grown in an orchard that, if inspected are considered acceptable by the AIP;
  - (e) on acreage where the trees have reached at least the tenth  $(10^{th})$  leaf year;
  - (f) on acreage for which the insured has provided acceptable production records for at least the four (4) most recent crop years; and
  - (g) 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, unless control measures have not been taken.

# **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, each optional unit, all conditions stated in the applicable provisions are met.

#### **7-10** (Reserved)

#### PART 3 APPRAISALS

#### 11. Pistachio Appraisals

### A. General Information

- (1) Potential production for all types of inspections shall 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, covert 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 sold by direct marketing;
- (4) When the insured has completed harvest on the unit and additional unharvested mature marketable production remains on the acreage;
- (5) As further determined by the AIP.

#### C. Notice of Damage

- (1) Within the policy provisions is a requirement that insured's 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 has 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 Sample Trees 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 4.

#### 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 and CAW for each unit/block/orchard/suborchard.
- (2) If the information in subsection 11 E (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. x 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%
- •calculate the number of bearing trees per acre = 121 x 0.95 = 115 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.

#### 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.

#### 12. Appraisal Methods

#### A. General Information

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

Appraisal Method	Use
Nut Weight Appraisals	to appraise nuts on the tree prior to harvest that are taken from representative sample trees.
Representative Tree Appraisals	the production from representative sample trees to determine the appraisal
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

- (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;

#### **A. General Information** (Continued)

- (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 of loss;
  - (c) destroyed by the insured without AIP consent; or
  - (d) that the insured fails to provide records of production acceptable to the AIP.
- (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 4, herein.

#### B. Nut Weight Appraisal Method

Step	Action
1	Arrange with the insured to remove and weigh all nuts from representative sample
1	trees.
2	Follow the appraisal worksheet instructions to record pounds of nuts taken from
	sample trees.
	Add together the total nut weights from all of the sample trees and divide total by
3	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.
5	Multiply pounds of nuts per acre by the number of acres to determine pounds of
3	nuts for the unit/block/orchard/suborchard.
6	Multiply the pounds of nuts for the unit by 35% to convert the green weight
	pounds to an appraised amount of assessed weight.
7	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	
	Arrange with the insured to harvest representative sample trees after the crop reaches maturity.	
	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

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	
	Production Worksheet or on a Special Report	

#### 13. Appraisal Deviations and Modifications

There are no appraisal modifications in this handbook. Refer to the LAM for additional information on appraisal deviations and modifications.

#### 14. Completing Appraisal Worksheet

#### A. General Appraisal Worksheet Information

- (1) The entry items in Exhibit 3 are the minimum requirements for the appraisal worksheet. All entry items are "Substantive," (i.e., they are required).
- (2) The completion instructions for the required entry items on the appraisal worksheet in Exhibit 3 are "Substantive," (i.e., they are required).
- (3) Refer to the DSSH for other crop insurance form requirements (e.g., font point size, etc.).

# **15-20** (Reserved)

#### **PART 4 CLAIMS**

#### 21. Claim Form

- A. The Claim Form hereafter referred to as the Production Worksheet is a progressive form containing all notices of damage for all preliminary and final inspections (including "No Indemnity Due" claims) made on a unit.
- B. If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- C. Refer to the LAM for instructions regarding the following:
  - (1) Acreage report errors;
  - (2) Delayed notices and delayed claims;
  - (3) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation;
  - (4) 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);
  - (5) "No Indemnity Due" claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- D. The adjuster is responsible for determining if the insured has complied with all of their requirements under the notice and claim provisions of the CP. If they have not, the adjuster should contact the AIP.
- E. Instructions labeled "PRELIMINARY" apply to preliminary inspections only. Instructions labeled "FINAL" apply to final inspections only. Instructions not labeled apply to ALL inspections.
- F. 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.
- G. 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.

**22-25** (Reserved)

The following table contains RMA-approved acronyms used in this handbook

Approved Acronyms	Term
ACP	Administrative Committee for Pistachios
AIP	Approved Insurance Provider
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CAW	Crop Addendum Worksheet
СІН	Crop Insurance Handbook
СОГО	Commercially Objectionable Foreign Material
СР	Crop Provisions
DSSH	Document and Supplement Standards Handbook
FSA	Farm Service Agency
LAM	Loss Adjustment Manual
PAIR	Pre Acceptance Inspection Report
PAW	Pre Acceptance Worksheet
SP	Special Provisions

The following list contains RMA-approved terms and definitions used in this handbook.

Alternate Bearing The physiological propensity of perennial species, such as pistachios, (Pistacia vera) to produce a high yield ('on' year) to be 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 average production history (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.

**Crop Year** The calendar year in which the harvest occurs.

**Direct Marketing** Sale of the insured crop directly to consumers without the intervention of an intermediary such as wholesaler, retailer, packer, processor, sheller, shipper, buyer, or broker. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, or permitting the general public to enter the field for the purpose of picking all or a portion of the crop.

**<u>Leaf year</u>** Subtract the set out year from the crop year, then add one year.

- Example: •rootstock is planted in April and grafted in July of 2003. The "set out" year is 2003.
  - •harvestable fruit production is expected to begin in 2008: the sixth leaf year (6 = 2008-2003+1).
  - the orchard would first become insurable in 2012: the  $10^{th}$  leaf year (10 = 2012-2003+1).

**Set out year** The calendar year the trees are grafted.

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 APH to determine the approved yield.

- (1) If the variability index is less than or equal to 75, the variability adjustment factor will equal 1.40 unless otherwise provided in the SP.
- (2) If the variability index is greater than 75, but less than 125, the variability adjustment factor will equal 1.00 unless otherwise provided in the SP.
- (3) If the variability index is greater than or equal to 125, the variability adjustment factor will equal 0.60 unless otherwise provided in the SP.

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.

#### A. Pistachio Appraisal Worksheet Standards and Elements

- (1) AIPs are responsible for developing the Pistachio Appraisal Worksheet in accordance with the DSSH and the required entry items provided herein.
- (2) The following table provides the required elements for the appraisal worksheet and a description of each element. Standard appraisal worksheet items are numbered consecutively. Refer to Exhibit 6 for a pistachio appraisal worksheet example.
- (3) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet.
- (4) Include the claim number on the appraisal worksheet (when required by the AIP) when a worksheet entry is not provided.
- (5) Complete a separate appraisal for:
  - (a) each unit/block/orchard/suborchard inspected, as applicable; and
  - (b) insured acreage damaged solely by uninsured causes
- (6) Standard appraisal worksheet items are numbered consecutively below.

Element/Item Number	Description
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.

# A. Pistachio Appraisal Worksheet Standards and Elements (Continued)

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 Acre	Appraised pistachio acres rounded to tenths for the unit/block/orchard/suborchard inspected.
12. Pounds of Nuts	<b>per</b> Make the following entries in pounds rounded to tenths.
Tree	(a) weigh and enter the number of pounds of nuts per sample tree (do not include nuts damaged by uninsured causes).
	(b) document appraised nuts damaged by uninsured causes on a separate appraisal worksheet.
	(c) document in the Remarks section any uninsured causes of loss or failure to follow good farming practices.
13. Total Pounds A Trees	By line, total of all item 12 entries in pounds rounded to tenths.
14. Number Trees i Sample	By line, total number of sample trees in item 12.
15. Average Pounds/Tree	Item 13 divided by item 14, results in pounds rounded to tenths.
16. Bearing Trees/A	Acre Refer to subsection 11 E, 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/A	tre Item 15 multiplied by item 16, results in pounds rounded to tenths.
18. Conversion Fac	Enter <b>0.35</b> (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 in 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 Production Worksheet.

# A. Pistachio Appraisal Worksheet Standards and Elements (Continued)

23.	Remarks	Document the following on the appraisal worksheet or on a Special Report:
		(a) Uninsured causes of loss.
		(b) Identify appraisal method used, Nut Weight Appraisal or Harvested Sample Appraisal.
		(c) Tree spacing, number of bearing trees (identify source of information), and bearing percentage.
		(d) Any other pertinent information about the appraisal.
		The following required entries are not illustrated on the appraisal worksheet in Exhibit 6 herein.
24.	Insured's Signature and Date	Insured (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.
25.	Adjuster's Signature, Code No., and Date	Code number, signature of adjuster, 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 appraisal in the "Remarks" section of the appraisal worksheet (if available); otherwise, document the appraisal date in the "Narrative" of the Production Worksheet.
	Page Number	Page number, (e.g., Page 1 of 1, Page 2 of 2, etc.).

#### **B.** Production Worksheet Standards and Elements

- (1) The entry items below are the minimum Production Worksheet requirements. All entry items are considered "Substantive," (i.e., they are required).
- (2) The completion instructions for the required entry items on the Production Worksheet in the following subsections are "Substantive," (i.e., they are required).
- (3) The DSSH requires the following certification statement on the form directly above the insured's signature block.
  - "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., font point, size, etc.).

Element/Item Number	Description
1. Crop/Code #	Pistachios /0470.
2. <b>Unit</b> #	Unit number from the Summary of Coverage after it is verified to be 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 Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4. Date(s) of Damage	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.
	(a) 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 (e.g., Aug 11, etc.).
	(b) Enter additional dates of damage in the extra spaces, as needed. 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.
	(c) If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.

# **B.** Production Worksheet Standards and Elements

5. Cause(s) of Damage	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.					
	(a) If an insured cause Narrative.	e(s) of dam	age is cod	ed as "O	ther," expl	ain in the
	(b) Enter additional ca more space is need of damage in the I illustration in item	ded, docur Narrative o	nent addit	ional det	ermined in	sured causes
	(c) If it is evident that across the column on no indemnity d	in item 5.	Refer to			
6. Insured Cause %	PRELIMINARY: M	ake no ent	ry.			
	<b>FINAL:</b> Whole perce in item 5 above for this the extra spaces, as need	s inspectio	_			_
	(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 must equal 100%.					
	(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 percents:					
	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
	Narrative: Sept 5 addit insured cause percent.	ional date o	f damage, fr	eeze causo	e of damage,	10%
7. Company/Agency	Name of the AIP and a	igency ser	vicing the	contract.		
8. Name of Insured	Name of the insured the whom the policy is issued.		es exactly	the perso	on (legal en	tity) to
9. <b>Claim</b> #	Claim number as assig	ned by the	AIP.			

# **B.** Production Worksheet Standards and Elements

10. <b>Policy</b> #	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	PRELIMINARY: Make no entry.		
	FINAL:		
	(a) Unit number(s) for all non-loss units for the crop at the time of final inspection.		
	(b) A non-loss unit is any unit for which a Production Worksheet has not been completed.		
	(c) Additional non-loss units may be entered on a single Production Worksheet.		
	(d) If more spaces are needed for non-loss units, enter the unit numbers identified as "Non-Loss Units," in the Narrative or on an attached Special Report.		
13. Est. Prod. Per Acre	PRELIMINARY: Make no entry.		
	<b>FINAL:</b> Estimated yield per acre, in whole pounds of all non-loss units for the crop at the time of final inspection.		
14. Date(s) of Notice of Loss	PRELIMINARY:		
of Loss	(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 (e.g., "MM/DD/YYYY") for each notice.		
	(b) A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1 <sup>st</sup> space of item 14 on the second set of Production Worksheets.		
	(c) Reserve the "Final" space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.		
	(d) If the inspection is initiated by the AIP, enter "Company Insp" instead of the date.		
	(e) If the notice does not require an inspection, document as directed in the Narrative instructions.		

14. Date(s) of Notice	FINAL:
of Loss (Continued)	<ul> <li>(a) Transfer the last date (in the 1<sup>st</sup> or 2<sup>nd</sup> space from first or second set of Production Worksheets) to the final space on the first page of the first set of Production Worksheets if a final inspection should be made as a result of the notice.</li> <li>(b) Always enter the complete date of notice (e.g., "MM/DD/YYYY") for</li> </ul>
	the "Final" inspection in the final space on the first page of the first set of Production Worksheets.
	(c) For a delayed notice of loss or a delayed claim, refer to the LAM.
15. Companion Policy(s)	(a) If no other person has a share in the unit (insured has a 100 percent share), make no entry.
	(b) In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter "None."
	(1) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.
	(2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.
	(3) If unable to verify the existence of a companion contract, enter "Unknown" and contact the AIP for further instructions
	(c) Refer to the LAM for further information regarding companion contracts
Section I: Determined	Make separate line entries for varying:
Acreage Appraised, Production and Adjustments	<ul> <li>(a) irrigated practices, or organic practices, as applicable;</li> <li>(b) APH yields;</li> <li>(c) appraisals;</li> <li>(d) stages or intended use(s) of acreage;</li> <li>(e) shares (e.g., 50 percent and 75 percent shares on the same unit), or</li> <li>(f) appraisals for demage due to beil or fire if a Heil and Fire Evalusion is</li> </ul>
	(f) appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

16. <b>Field ID</b>	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. 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 block/orchard/suborchard, if there are no under-reported acres, make no entry.
	(c) Refer to the LAM or CIH for acreage determination specific to perennial crops.
19. Determined Acres	(a) Refer to the LAM or CIH for definition of acceptable determined acres for perennial crops used herein. Enter the determined acres to tenths (include "E" if estimated) for which consent is given for other use and/or:
	<ol> <li>put to other use without consent;</li> <li>abandoned;</li> <li>damaged by uninsured causes;</li> <li>for which the insured failed to provide acceptable records of production.</li> </ol>
	(b) Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.
	<b>FINAL:</b> Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter "E" in front of the acres) if a determination is impractical. Account for all planted acreage in the unit.
20. Interest or Share	Insured's interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21. Risk	Make no entry.
22. Type	Three-digit code number, entered exactly as specified on the actuarial documents for the type grown by the insured. If "No Type Specified," is shown in the actuarial documents, enter the appropriate three-digit code number from the actuarial documents (e.g., 997). If the actuarial documents do not contain type information, make no entry.
2325.	Make no entry.

	Irr. Practice	Three-digit code number, entered exactly as specified on the actuaria documents for the irrigated practice carried out by the insured. If "N Irrigated Practice Specified" is shown in the actuarial documents, en appropriate three-digit code number from the actuarial documents (e. 997). If actuarial documents do not contain irrigated practice informationake no entry.	No iter the e.g.,
27.	<b>Cropping Practice</b>	Make no entry.	
28.	Organic Practice	Three-digit code number, entered exactly 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, entappropriate three-digit code number from the actuarial documents (e. 997). If actuarial documents do not contain organic practice information on entry.	o ter the e.g.,
29.	Stage	PRELIMINARY: Make no entry	
		FINAL: Stage abbreviation as shown below	
		STAGE EXPLANATION	
		"P"	у
		"H" harvested	
		"UH" unharvested or put to other use with cons	ent
		<b>GLEANED ACREAGE:</b> Refer to the LAM for information on gleaning.	
30.	Use of Acreage	Enter the applicable abbreviation as follows:	
		<u>USE</u> <u>EXPLANATION</u>	
		"Bulldozed," etc use made of acreage	
		"WOC" other use without consent	
		"SU"solely uninsured	
		"ABA" abandoned without consent	
		"H"harvested	
		"UH"unharvested	

_				
	Use of Acreage (Continued)	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."		
		GLEANED ACREAGE: Refer to the LAM for information on gleaning.		
	Appraised Potential	(a) Transfer the per-acre appraisal in whole pounds from column 19 on the appraisal worksheet.		
		(b) If there is no potential on UH acreage, enter "0" (zero).		
		(c) Refer to paragraph 85 in the LAM for procedures for documenting "0" (zero) yield appraisals.		
32a	ı33.	Make no entry.		
34.	Production Pre QA	Column 19 acres multiplied by column 31, round results rounded to whole pounds.		
35.	Quality Factor	<ul> <li>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.</li> <li>(a) Under section 15 (j) of the Basic Provisions, 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 LAM paragraphs 96 J (2) and 102 A for additional information.</li> <li>(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.</li> </ul>		
36.	Production Post-QA	Make the following entries in whole pounds.  (a) Without a destruction order: Transfer entry from column 34.  (b) With a destruction order (i.e., "0.000" factor in column 35): Column 34 multiplied by column 35.		

37. Unins. Causes	Make the following entries in whole pounds:		
	For uninsured causes appraisals, column 19 on the Production Worksheet multiplied by the per-acre appraisal in column 19 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.		
	(a) Hail and Fire exclusion <b>not</b> in ef	fect.	
	(1) 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 APH 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.		
	(2) 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.		
	(b) Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.		
	(c) Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.		
	(d) For fire losses, if the insured also coverage), refer to the LAM.	o has other fire insurance (double	
38. Total to Count	Column 36 plus column 37, results in	whole pounds.	
39. Total	Total of column 19 acres rounded to	enths.	
40. Quality	Check the applicable qualifying quality adjustment condition(s) affecting the unit's appraised and harvested production (refer to the CP and SP) in the table below.		
	Qualifying Quality Adjustment Conditions Table		
	TW (Test Weight)	Dark Roast	
	KD (Total Defects)	Sclerotinia	
	Aflatoxin	Ergoty	
	Vomitoxin	СоГо	
	Fumonisin	Other	
	Garlicky	None	

	<b>Quality</b> (Continued)	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."
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") exceed the Federal, State, or other health organization maximum limits; otherwise, make no entry.
42.	Totals	Separately total columns 34, 36, 37, and 38 in whole pounds. If a column has no entries, make no "Totals" entry in such column.
	Narrative	If more space is needed, document on a Special Report, and enter "See Special Report." Attach the Special Report to the Production Worksheet.
		(a) 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.

# Narrative (Continued)

- (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.
- (l) Attach a sketch map or aerial photograph to identify the total unit:
  - (1) if consent is or has been given to put part of the unit to another use,
  - (2) if uninsured causes are present, or
  - (3) for unusual or controversial cases.

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 Production Worksheet 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:
  - (1) Explain any "0.000" quality adjustment factor entered in columns 35 and 65. Follow the documentation requirements listed in items 40 and 41 above.
  - (2) Refer to the LAM for additional documentation requirements.

Narrative (Continued)	(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:	Gene	eral Information:
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 Production Worksheet.
	(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:
		(1) Separate storage facilities.
		(2) 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.

Section II:	(3) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
Determined Harvested Production (Continued)	(4) Harvested production from more than one insured practice (or crop) and a separate approved APH 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.
43. Date Harvest Completed	Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.
	PRELIMINARY: Make no entry.
	FINAL:
	(a) The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
	(b) If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter "Incomplete."
	(c) If at the time of final inspection (if prior to the end of the insurance period), <b>none</b> 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.
44. Damage	PRELIMINARY: Make no entry.
Similar to Other Farms in the Area?	<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."
45. Assignment of Indemnity	Check "Yes" <b>only</b> if an assignment of indemnity is in effect for the crop year; otherwise, check "No." Refer to the LAM.

46. Transfer of Right to Indemnity	Check "Yes" <b>only</b> 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.
47a. <b>Share</b>	Record only varying shares on same unit to three decimal places.
47b. <b>Field ID</b>	(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 type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 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 first crop and second crop codes.
4952. Length or Diameter/ Width/ Depth/ Deduction	For pistachios that are stored or sold, enter the name and address of the sheller, buyer, packing house, or processor, as applicable. For pistachios otherwise disposed of, indicate the method of disposition.
5355.	Make no entry.
56. <b>Bu., Ton, Lbs., Cwt.</b>	(a) Circle "Lbs." in column heading.
	(b) Harvested assessed weight of pistachio production in whole pounds determined from ACP Assessment Reports, shellers, delivery records, production recaps, sales receipts from processors, etc., (must be net weight).
57a60b.	Make no entry.
61. Adjusted Production	Transfer entry from column 56.
62. Prod. Not to Count	(a) Net production <b>not to count</b> 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 (e.g., other units or uninsured acreage).
	(b) This entry must never exceed production shown on the same line. Explain any "Production not to Count: in the "Narrative."

(0 D I I	
63. Production Pre-QA	Make the following entries in whole pounds.
	(a) For harvested production with production not to count: Column 61 minus column 62.
	(b) For harvested production without production not to count: Transfer entry from column 61.
64a64 b.	Make no entry.
65. Quality Factor	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.
	(a) Under section 15 (j) of the Basic Provisions, 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 paragraphs 96 J (2) and 102 A for additional information.
	(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.
66. <b>Production</b>	Make the following entries in whole pounds.
to Count	(a) Without a destruction order: Transfer entry from column 63.
	(b) With a destruction order (0.000 factor in column 65): Column 63 multiplied by column 65.
67. <b>Total</b>	Total of column 63 entries in whole pounds. If no entry in column 63, make no entry.
68. Section II Total	Total of column 66 entries, results in whole pounds.
69. Section I Total	Total of column 38 entries, results in whole pounds.
70. Unit Total	Item 68 plus item 69, results in whole pounds.

71. Allocate Prod.	Make the following entries in whole pounds.
1104.	(a) Refer to the LAM paragraphs 126 C (5) and 127 for instructions for determining allocated production.
	(b) Total production allocated to this unit that is included in sections I or II of the Production Worksheet.
	(c) Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72. Total	Make the following entries in whole pounds.
APH Pro	(a) When there are entries in column 37 and/or item 71: Item 70 minus item 71, minus total of column 37.
	(b) When there is no entry in item 71 and column 37: Transfer entry from item 70.
	Make no entry when separate APH yields are maintained by type, practice, etc., within the unit.
	The following required entries are not illustrated on the Production Worksheet example below.
73. Adjuster Signature Code # an Date	e, authorized representative) has signed. For an absentee insured, enter adjuster's code
74. Insured' Signature and Date	obtaining the insured's signature, review all entries on the Production Worksheet
75. Page Number	PRELIMINARY: Page numbers - "1," "2," etc., at the time of inspection.  FINAL: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Acres in Orchard or Block	Minimum Number of Samples							
	The lesser of 5 trees or 5% of the number of trees in the orchard							
One additional tree is required for each additional	10.0 acres (or fraction thereof) in orchard.							

	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
	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
et)	14					222	207	194	183	173	164	156	146	141	135	130	124	120	115	111	107	104	100	97	94	92	89
Fe	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
(In	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
DISTANCE BETWEEN TREES (In Feet)	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
$\Xi$	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
I	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
$\mathbf{Z}$	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
Œ	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
I	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
$\mathbf{BE}^{'}$	23														82	<b>79</b>	76	73	70	68	65	63	61	59	57	56	54
E	24															76	73	70	67	65	63	61	59	57	55	53	52
N	25																70	67	65	62	60	58	56	54	53	51	50
IA	26																	64	62	60 58	58 56	56	54	52 50	51	49 47	48 46
IS	27 28																		OU	56	54	54 52	52 50	49	49 47	46	44
Ω	20 29																			50	52	50	48	49	46	44	43
	30																				32	48	47	45	44	43	41
	31																					40	47	45	43	43	40
	32																						73	43	41	40	39
	33																							73	40	39	38
	34																								70	38	37
	35																									30	36

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). **EXAMPLE:** 6.5 ft. x 10.0 ft. = 65.0 sq. ft., then  $43,560 \div 65.0 = 670$  trees per acre. Refer to the LAM for additional information on calculating the number of trees per acre.

				COMF	PANY		1 INSURED'S NAMI	E	2 POLICY NUMBER		3 UNIT	NUMBER		4. UNIT ACRES		
	PISTAC				Any Compa	ny	I. M. Insu	red	XXXXXXX		00	001-0001BU		48.0		
APPRAISAL WORKSHEET (For Illustration Purposes Only)					M NUMBER		5 CROP YEAR		6 CAUSE(S) OF DAMA	7 DATI	E(S) OF DAMA	GE	8 APPRAISAL DATE			
(2 02		ur poses of	· <i>y</i> /		XXXXXXX	X	YYYY		Hail			May 21		MM/DD/YYYY		
9	10	11		I	12		13	14	15 Average		16	17		18	19	
Orchard ID	Variety	Appraised Acres			Pounds of Nuts Per Tree		Total Pounds All Trees	Number Trees in Sample	Pounds/Tree (13 ÷ 14)		earing es/Acre	Nuts Pounds/Acre (15 x 16)		nversion Factor	Appraised Nuts Lbs./Acre (17 x 18)	
A	Kerman	38.0	66	.0			483.0	8	60.4	,	!15	6,946.0	(	).35	2,431	
A	Kerman	30.0	54	.0	50.0	68.0	403.0	ð	00.4	1	13	0,240.0		1.33	2,431	
		64		.0	59.0									. 25		
													•	0.35		
													(	0.35		
													(	0.35		
													(	0.35		
22 DEM												(	0.35			

23 REMARKS

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

# **Example Pistachio Production Worksheet**

PRODUCTION WORKSHEET																																
1. Cro	p/Code #	ŧ	2. U	nit#	3. Lo	ocation I	Descript	ion	7. Com	pany		$A_{i}$	ny Comp	any			8. Name of Insured															
Pistachios/0470 0001-						CW1 0	6N 201	<b>X</b> 7	Age	Agency Any Agency							I. M. Insured															
0001BU						3 11 1-9	SW1-96N-30W										9. Cla				11. Crop Year											
4. Date(s) of Damage Aug 11																			XXXX		YYYY											
5. Cause(s) of Damage <i>Exces. Prec.</i>																	10. Po				XXXXXXXX 2 <sup>nd</sup> Final											
6. Insured Cause % 100%																	14. Da	` '	1st		2 <sup>nd</sup>											
	itional U																	of Loss	MM/DI	D/YYYY		1	MM/DD/	<u>YYYY</u>								
	Prod. P																15. Co	mpanion Po	licy(s)													
			RMINED	ACR	EAGE A	PPRA	ISED,	PRODU	CTION	AND A	ADJUS	TMENT	<u>S</u>																			
A. A(	CTUAL	RIAL							•		1		ı	•		B.	B. POTENTIAL YIELD															
16.	17.	18	19.	19.		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	Reported Acres	Determ		Interest or Share	Risk	Туре	Class	Sub- Class	Intended Use	Irr Practice	Cropping Practice	Organic Practice	Stage	e Use		ppraised Potential	Moisture % Factor	Shell %, Factor, or	Production Pre QA	Quality Factor	Production Post QA	Unins. Causes	Total to Count								
A	Code		38.0								002			UH	UH	1 2	2,431		Value	92,378		92,378		92,378								
																				ŕ				<u> </u>								
$\boldsymbol{B}$			10.	10.0 1.0		10.0 1.00		10.0 1.00		10.0		10.0							002			H	H	,								
						<del></del>		<del></del>																				+				
40. Quality: TW □ KD □ Aflatoxin □ Vomitoxin □ Fumonisin □ Ga  39 TOTAL 48.0 Sclerotinia □ Ergoty □ CoFo □ Other □ None ⊠  41. Do any mycotoxins exceed FDA, State or other health organization maximum											•		k Roast Yes □		42	TOTALS	92,378		92,378		92,378											
NARR	ATIVE	(If more	e space is	neede	ed, attach	a Speci	al Repo	ort)	Orchar	ds A noi	t harves	ted.												<u> </u>								
SECT	ION II	– DETE	RMINEI	D HAI	RVESTE	D PRO	DUCT	TON																								
		st Comple						similar to	other far	ms in the	area?		45.	Assi	gnment o	f Indemi	nity			46. Tra	nsfer of Right	to Indemnity	<i>i</i> ?									
			D/YYYY				Ü	Yes	X		Yes						No	X			Yes											
A. MI	EASUR	EMENT	'S			B. G	ROSS	PRODU	CTIO	N (	C. ADJ	JUSTME	NTS TO	) HAI	RVESTI	ED PRO	ODUCT	TION														
47a 47b		3. 49.	50.	51.	52.	53	. 5	54.	55.	56.	57.	58a. 58b.	59i 59l		60a. 60b.	61.		62.	63	3.	64a. 64b.	65.		66.								
Shar	e M	ılti- Leng	gth		ъ.	Ne	t Co	onver-	,	Bu., Ton	Shell/	FM%	Mois		Test WT	Adjus	sted	D 137 .	Produ	ction	Value			Production								
Fiel	n I	op or	Width	Dept	h Deduc- tion	Cub		ion p	ross rod.	Lbs.	Sugar		%	0		Produc		Prod. Not to Count	Pre-	QA		Quality Fa	ctor	to Count								
ID		ode Diam	eter		tion	Fee	et Fa	actor 1	Tou.	CWT	Factor	Facto	r Fac	tor	Factor			to Count			Mkt. Price											
			Acme Anyto	Nut ( wn, Si						35,000						35,0	000		35,0	000				35,000								
															1			67. TOTAL	35,0	000	68 Sec	ction II Total		35,000								
																					69. Se	ction I Total		92,378								
					This f	orm ex	ample	does no	t illus	rate all	require	ed entry	items (e	.g., si	ignature	es, etc.)	).				70. Ur	nit Total		127,378								
							•					oses Onl		<b>.</b>	-	. ,	-				71. Al	located Prod.										
											-										72. To	tal APH Proc	l.	127,378								

