

2027 CROP INSURANCE OUTLINE

Pistachios

Coverage, guarantees & pricing at a glance

85%	$2.50/lb	$3.40/lb	Dec 31, 2026
Max coverage level	Conventional price*	Organic certified price*	Sign-up deadline

01 INSURABLE CROP & ELIGIBILITY

A **Two-year commitment:** Applicant must insure their pistachio crop at the same coverage level for two consecutive years. Premiums, coverage, and indemnities are calculated separately each year using the approved average yield and the new price election for that crop year.

B Acreage must be irrigated and trees must have reached the 10th growing season (planted in 2018 or earlier). Trees that have reached 8th or 9th leaf may be considered for insurance upon request.

C Growers must insure all eligible pistachio acres in the county in which they receive a share of the crop. When orchards are rented on a crop share, either the landlord or operator, or both can insure their share in the crop.

02 INSURED CAUSES OF LOSS

A Any adverse weather resulting in damage to the bloom, poor pollination, lack of production or damage to the pistachios on the tree or on the ground for harvesting, such as cool wet weather, frost, hail, wind, excessive heat or rain.

B Wildlife, birds or non-domesticated animals.

C Insects and plant disease provided grower follows recommendations from PCA.

03 PRODUCTION GUARANTEE

Total ACP assessed weight in pounds

A The average yield is based on a minimum of the four most recent crop years, using the grower's production records that show the total ACP Assessed Weight for each orchard.

B For young orchards or those with less than four years of production records, the average yield will be established by inspection and area average yields for similar orchards.

C The approved average for 12-year-old and older trees is calculated using a Yield Variability Index and a resulting factor to determine if the coming year will be an "ON" or an "OFF" year since most pistachios are alternate bearing.

D The maximum coverage level available is **85%** of the approved average yield as established by verifiable production records from the orchard. 50%, 55%, 60%, 65%, 70%, 75% and 80% coverage levels also available.

E **Unit Guarantee:** Actual insurance coverage is by unit, not by acre. The unit guarantee is the per acre average yield multiplied by the coverage level % multiplied by the number of acres in the pistachio insurance unit.

04 INSURANCE UNITS

A Owned or cash rented pistachio orchards that are not separated by land owned by other people, will be considered all one unit for insurance.

B Pistachio orchards rented on a crop share and orchards that are separated by land owned by other people will be considered as separate insurance coverage units, provided records of past production have been maintained for each proposed unit.

05 PRICE ELECTIONS PER POUND

**Subject to change per RMA review*

CONVENTIONAL	ORGANIC CERTIFIED
$2.50*	**$3.40***

A Grower chooses one price election at application. This will be the amount paid for each pound of pistachio loss below the unit guarantee.

06 COVERAGE EXAMPLE

80 acres · 85% coverage level

VARIABILITY INDEX

2026 yield	**667 lbs**
2025 + 2024 yield ÷ 2	**(2,600 + 500) ÷ 2 = 1,550**
667 ÷ 1,550	**43 index factor**
200 − 43 = 157	**÷ 100**
Adjustment factor	**1.57**

APPROVED YIELD · 80 ACRES

8-year average	**1,940 lbs/ac**
Variability adjustment	**× 1.57**
Approved yield	**3,046 lbs/ac**
85% coverage	**2,589 lbs/ac**
Acres	**× 80**
Unit guarantee	**207,120 lbs**

LOSS: FROST IN MARCH

Unit guarantee	**207,120 lbs**
Harvested meat lbs	**− 53,000 lbs**
Loss	**154,120 lbs**
Price election	**× $2.50**
Loss payment	**$385,300**

The Variability Adjustment Factor determines if the following year will be an ON or an OFF year. It is multiplied by the 8-year average to determine the approved yield, which cannot be higher than the highest yield or lower than the lowest year in the production history database.

07 LIFE OF CONTRACT: CANCELLATION & TERMINATION

A This is a continuous contract. The policy continues in force each year unless cancelled by the policyholder in writing prior to December 31, 2028.

B If any insured acreage is sold after acreage reporting date during any crop year, the premium is still due and payable from the original insured and a Transfer of Right to an Indemnity to the new owner must be executed. Indemnity will be payable jointly (may add new acres with inspection up to acreage reporting date).

C The policy will terminate for the next crop year if any premium and interest due is not paid by the termination date shown in the policy.

LAST DAY TO SIGN UP FOR THE 2027 CROP **December 31, 2026**

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