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U.S. DEPARTMENT OF AGRICULTURE

WASHINGTON, D.C. 20250

FEDERAL CROP INSURANCE CORPORATION DIRECTIVE	NUMBER: 24010
SUBJECT: CLASSIFICATION STANDARDS HANDBOOK	DATE: DECEMBER 1993
	OPI: UNDERWRITING DIVISION
	APPROVED:

1 PURPOSE

To provide the Regional Service Offices (RSO) operating standards for coverage and rate classification determinations.

NOTE: IF A CONFLICT EXISTS BETWEEN THE LANGUAGE OF THIS HANDBOOK AND THE CROP INSURANCE HANDBOOK (CIH), THE LANGUAGE OF THE CIH WILL CONTROL.

2 CANCELLATION

A Effective Date. The FCIC 24010 Classification Standards Handbook became effective on December 10, 1993.

B Issuances Rescinded. This handbook replaces

Transmittal No. M7-9 dated August 3, 1992.

DISTRIBUTION

Assistant Managers, Directors, Washington, D.C. and Kansas City; Regional Service, Direct Service, and Compliance Offices.

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3 DEFINITIONS

A High-risk Land. Land that has a loss frequency and severity potential that can not be rated adequately on the Standard Rate Table, such as flood plains, high sand content soil, high aluminum toxicity soil, high sodium content soil, high alkali soil, peat soil, soil with high or low Ph, etc..

B Nonactuarial Yield. All yields other than actual yields, assigned for the purpose of determining insurance coverage.

C Farming Organization. One or more individuals who participate in establishing a yield history. Corporations, partnerships, and family operations are

included under this title.

D Homogeneous Yield Area. An area with similar yields which may be, a county, state, or some other defined area.

E Individual Determined Yield. A yield determined by the Regional Service Office (RSO) to complete a four year base period when determining a yield when less than four years of actual production history is provided.

F Flood Frequency. The number of times flooding occurs over a period of years.

G Flood Severity. The degree of damage or loss caused by flooding over a period of a year or years.

H Disaster Year. A crop year in which an unforeseen, catastrophic event within a county severely damages the growing crop.

I Nondisaster Year. A crop year in which no catastrophic event occurs within a county.

J RSO Determined Base Yields. Yields obtained from inspection reports, appraised yields, county average yields, or state average yields.

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4 COVERAGE DETERMINATION

A Adjusting Nonactual Yields For High-risk Land.

To reduce the frequency of paying excessive indemnities in high-risk areas, FCIC will adjust nonactual yields to more accurately reflect the excepted average yield for the are. The nonactual yield in the database is subject to change.

(1) Nonactual Yield:

(a) Transitional Yields/Determined, Factored "T" Yields.

(b) Determined Yields/Determined, Factored "D" Yields.

(c) Assigned Yields. (75% of prior years approved APH yield used when acceptable records of production are not reported.) These yields are not subject to adjustment by the RSO, but may be replaced if acceptable records are provided in subsequent years.

(2) Identify areas of high-risk land on an FCI-33 map or FCI-33 Supplement. Use Soil Conservation Service (SCS) soil surveys, climatological data, insurance experience, underwriting site inspections, and local resource personnel to determine the presence of high-risk land.

(3) Determine the adjusted nonactual yield for a high-risk area:

(a) Divide the weighted average yield potential of predominant soil-mapping units in the high-risk are (High-Risk Yield [HRY]), by the weighted average yield for the predominant soils of the cropland in the entire county (County Average Yield [CAY]), excluding any high-risk land. HRY/CAY = Factor (F).

(b) Determine the County Average "T" or :D" yield by multiplying the County Average ASCS Yield by the Transitional or Determined Yield

Factor for the county. Multiply the County Average T-Yield (or D-Yield) by (F) to obtain the adjusted nonactual yield for the high risk area. (See Exhibit 1.)

The County Average ASCS yield can be obtained from the FOCUS Data Base Management System.

(4) In some cases, the SCS publishes yield potentials that account for probable losses due to recurring problems with flooding and excess moisture. When yield potentials do not account for these events or if the Transitional Yield Locator Document does not provide a yield for these areas, the following can be used to determine a nonactual yield.

(a) Determine the county average "T" or "D" yield by multiplying the County AVERAGE ASCS yield by the "T" or"D" yield factor for the county.

(b) Compute the flood rate. (Refer to Section 5.)

(c) Subtract the flood rate from 1.00. Multiply the result times the county average "T" or "D" yield. This will be the nonactual yield for the flood prone land.

(5) Soils with no published yields may be ranked by using methods such as yield potential versus available water; comparability with other similar soils, adjustments for slope, salinity, etc.; and interactions of these characteristics. Other sources of supporting information include climatogical data, actual yield history, geographic information system mapping, university personnel and reports, and SCS and ASCS personnel.

(a) Determination of adjusted nonactual yields for high-risk area land should be thoroughly documented and retained in the county work folder.

(b) High-risk area land will be designated on the FCI-33. The adjusted nonactual yield(s) and rates for the high-risk area will be

referenced or provided for on the FCI-35, County Coverage and Rate Table. The RSO will submit recommended adjusted nonactual yield(s) for the high-risk area and rates to be established on the FCI-35, County Coverage and Rate Table, to the Actuarial Division, Actuarial Documents Branch. (See Exhibit 1.)

B Continuous Cropping Practice.

Regional Service Offices (RSO's) may establish T-Yields to eliminate annual individual offers for a continuous cropping practice where the practice is unclassified or high risk.

Review relevant information pertaining to the continuous cropping predicted and actual yield history to determine the long-term average yield potential. Establish a T-Yield for each unclassified or high risk area as described below:

(1) Classify areas on the FCI-33 map where the continuous cropping practice is currently unclassified or high risk.

Place the following statement on the FCI-33 Rules page: "Continuous cropping acreage shown as Area__ on the FCI-33 has transitional yields obtained from the FCI-35 County Coverage and Rate Table. The transitional yield factor does not apply."

When Adjusted "T" or "D" yields are applicable, they are used to complete the 4-year database when less than 4 years of actual and/or assigned yields are available for high risk or unrated land. They are not further reduced if less than 3 years actual and/or assigned yields are available.

(2) The appropriate transitional yield will be shown on the FCI-35 County Coverage and Rate Table.

(3) Rate classifications, as shown for the continuous cropping practice on the FCI-35, will apply (including any applicable high-risk classifications). (See Exhibit 2.)

C Hard-Copy Evidence For Category "B and C" Crops.

(1) FCIC may require hard-copy evidence of production when reported yields do not appear reasonable.

Reasonable means:

(a) The reported yield is not greater than 1.5 times the transitional/determined yield for the area for a disaster year.

(b) The reported yield is not greater than 2.0 times the transitional/determined yield for the area for a nondisaster year.

(2) FCIC may also require hard-copy evidence of production when reported yield data is for less than 4 years and the Master Yield is not authorized or the Determined Yield Table is not provided.

(3) Send a letter to the Agency Sales and Service Contractor (SSC) or Reinsured Company (RI) describing the required hard-copy evidence. Remind the company/agent that FCIC will assign a yield if the required evidence is not returned within 20 calendar days from the date of notification from the RSO.

(4) Special crops: For apples, figs, and peaches: When insufficient acreage and production information is available from general sources or processors, FCIC may require hard-copy evidence in order to establish a database to determine yields and rates. When information is available from sources other than the insured, hard-copy evidence is not required.

D Transfer Of APH Yield History On Category "B" Crops.

In some cases, an insured may expand the farming operation across a county or state line or separate from a farming operation. In these cases, the published Transitional/Determined Yield may not serve the insured well; therefore, the RSO may determine a

reasonable yield to be used in place of the published transitional/Determined Yield until four years of production history can be accumulated, or allow existing data to be replicated for the new county, state, or entity.

Upon receipt of a timely filed request (as defined in the CIH) for actuarial change, RSO's will consider the above APH options for the following cases:

(1) Producers who have a master yield in a county and expand their operation into another county or state that has similar yield expectations.

When a homogeneous yield area operated by an insured with a master yield extends across a county or state line to a county on the Master Yield List (see current CIH), THEN a similar APH yield may be offered when requested by the insured.

(2) Individuals who participate in the creation of APH credited to another person, (as defined in the policy,) may request that the RSO allow replication of the APH data in which the parties were actively involved.

Separating Individual: When a farming operation has certified at least four years of production history and an individual who participated in the day-to-day management of the crop for at least four years is separating to farm as a NEW entity, a similar APH yield may be offered when requested. The individual may request replication of the data for the years the new entity was actively involved.

RSO's will determine if a reasonable expectation of similar production from this new entity exists and if so, allow the transfer of production history, directly or with modification, to the new entity. If the entity change qualifies for successor-in-interest, a total transfer of the database would be used. (Refer to the CIH, Section 4,B 8 and 9.)

(3) Yield Determination Options for items (1) and (2) above:

(a) Determine a reasonable yield to be used in place of the Transitional/Determined Yield until four years of yields can be accumulated. Reasonable yields can be determined by:

1 Using Soil Survey published potential yields by soil-mapping unit to establish relationships between acreage.

2 Indexing yields using the ratio of Transitional/Determined Yields or processor averages between T/D-Yield areas, types, practices, or varieties.

The yield issued by the RSO will be used in lieu of the Transitional/Determined Yield and will not be locked into the data base.

Situations Favorable For Choosing Option 1:

* Degree of uncertainty that the new operation has the same yield potential as the operation with history.

* Desire for the new land, entity, etc. to quickly impact the APH yield.

NOTE: THE RSO WILL ESTABLISH THE INDIVIDUAL DETERMINED YIELD FOR WRITTEN AGREEMENTS. WHEN ESTABLISHING A MASTER YIELD, THE YIELD TO BE USED IN LIEU OF THE DETERMINED YIELD CAN BE ENTERED INTO THE DATABASE.

(b) The database will be replicated, with or without alterations by the RSO.

Situations Favorable For Choosing Option 2:

* Certainty that the new APH yield has the same yield potential as the APH yield with history.

* Desire for stability of APH yield realized with more than four years of history.

NOTE: THE RSO WILL ENTER THE REPLICATED YIELD DATA WITH AN "F" CODE ON THE LAND OR NEW ENTITIES APH FORM, WITHOUT HISTORY.

E Approving County Crop Programs For Master Yields.

Use the following standards to recommend county crop programs for master yields.

(1) Crops: Dry beans, (bush varieties for garden seed), onions, peas, potatoes, sugar beets, sweet corn (canning and freezing), tomatoes (canning and processing) (fresh market guaranteed production plan), for some practices and locations. (Refer to Exhibit 6 of the CIH) Other crops that have been approved by the Underwriting Division.

(2) Agronomic practices generally preclude the accumulation of a complete four years of production history in a ten year base period for a unit.

(3) Unbiased third-party evidence of planted acreage and harvested production (supporting evidence) is available through a processor or the insured.

Master yields are applicable on a county crop program basis. Different Master yields may be established for areas with similar growing conditions. This is referred to as the designated master yield area.

Submit recommended changes to the Master Yield List in the CIH by crop and state or by county crop program to the Underwriting Division, no later than COB on the first of March each calendar year.

F Master Yield Determination.

(1) General Rules

(a) All initial master yields must be approved by the appropriate FCIC RSO. If master yield

requests involve companion policies with share arrangements in the crop, the RSO will establish a Master Yield for each entity requesting a Master Yield (irrespective of operating entity). (See current CIH)

The RSO will establish master yields for homogeneous yield areas after an analysis of the variable yield components involved is completed. The yields will be calculated using actual yields, RSO Individual Determined Yields (IDY), or a combination of the two. RSO IDY will be determined by analyzing the actual yields on other types/practices or from other homogeneous yield areas, considering inherent yield differentials and yield variability by year. (See (3) (b) below.)

(b) Cinsiderations in determining a homogeneous yield area include:

1 Soil type and yield potential.

2 Rainfall and climatic conditions.

3 Farming practices and management.

4 Loss experience.

5 Actuarial maps.

6 Farm Serial Numbers (FSN) or legal descriptions.

(2) Calculate a Master Yield as follows:

(a) Divide total crop production by total planted acrea for each year by unit, practice, type or variety provided that acceptable production records are submitted timely. (See Exhibit 6 CIH.)

(b) Sum the average yield per acre figures.

(c) Divide this figure by the number of years of production reports certified (see (3) (b) below). This is the master yield.

NOTE: THE ABOVE MASTER YIELD CALCULATION WILL BE USED, IN GENERAL, FOR:

1 Determine yield map areas.

2 Practices, types, or varieties having separate determined yields as indicated in the Actuarial Documents.

3 Designated homogeneous master yield area(s) determined by the RSO at the time the underwriter determines the initial Master Yield(s).

(3) To establish Master Yields for determined yield map areas, practices, types, or varieties where:

(a) The RSO determines that the areas farmed are homogeneous with four or more years of actual yields. Refer to (2) (a), (2) (b) and (2) (c) above. (See Exhibit 3.)

(b) The RSO determines the contract has four or more years of acceptable production and acreage for the crop, but does not have four or more years on any or all of the Master Yields, fill in the missing years up to four with the TDY which will be either:

1 The 80% D-yield or equivalent.

2 The 100% D-yield or equivalent.

In general, the 100% D-yield or equivalent will be used if the actual history averages equal or exceed the 100% D-yield. The 80% D-yield or equivalent will be used if the actual history averages below the 100% D-yield. If the database contains unusually good or poor years, the RSO will index the actual history against the average for the county, area, etc., to determine which level D-yield to use. Document the method used to establish the yield. (See Exhibit 3.)

(4) Application of this Procedure.

(a) The above procedure will be used in establishing:

1 Initial Master Yields.

2 Master yields for added land (land outside a established D-Yield or designated Master Yield area), types, practices, or varieties for which Master yields were not initially established.

(b) This procedure will not be used to recalculate master yields established for prior crop years.

G Cancellation of Master Yield.

Once Master Yields are approved, insureds may not switch back and forth between Master Yields and regular APH from year to year. Master Yields remain in effect unless the insured cancels the policy and does not insure for a crop year (continuity is broken). Master Yields previously approved by the RSO are retained if the policy is transferred and a break in cintinuity does not occur and the operation has not changed.

H Perennial Crop Underwriting Guidelines.

(1) Each RSO will establish underwriting guidelines to determine perennial crop yield adjustments when needed. (Refer to Section 4 K, L and M.) Consider the following criteria when developing these guidelines:

(a) The use if inspection reports which indicate the condition of the crop, cultural practices, level of management, etc.

(b) The use of insured's yield history.

(c) History of previous insureds.

(d) Variations in base yields for each crop

within states and between states.

(e) Current growth stage.

(f) Orchard density and tree spacing.

(g) Tree/vine/bog variety (cultivar) by block or unit.

(h) Degree of disease damage.

(i) outside sources of underwriting information such as university extension specialists, etc..

(2) Submit proposed guidelines or updates to exsisting guidelines to the Underwriting Division for approval. Exsisting guidelines will apply unless changes are submitted prior to the yield determined process for the crop year.

Format office underwriting guidelines as shown in Exhibit 4. Use the BACKGROUND statement to give the reader insight into the problem addressed. Use the DETERMINATION portion of the guidelines to convey a concise decision statement. Put procedural statements in the IMPLEMENTATION section.

I Forage Production Age of Stand.

Section 2.d. (4) of the Forage Crop Policy excludes insurance of forage beyond a certain age. Generally, the policy provision exists because forage stands become less productive after a certain age. The policy is designed to prvent adverse selection by allowing FCIC the opportunity to inspect these crops before insurance attaches if all applicable dates are met.

(1) Determine the age of a forage stand from the year the stand was established. The policy allows insurance to attach to the calendar year following the year of establishment. Acreage seeded before July 1 is considered spring seeded. Acreage

seeded after July 1 is considered fall seeded. Spring-seeded forage is considered established the year of planting. Fall-seeded forage is considered established the year following planting. For example, forage seeded in fall 1993 is not insurable in 1994 because this is the year of establishment. It is insurable from 1995 through 1997 assuming the Special Provisions state, "Insurance shall not attach on any acreage of alfalfa the fourth and succeeding crop years after the year of establishment." After the third year a written agreement is required before insurance attaches on the acreage.

(2) Stands exceeding the age limitation specified on the Actuarial Table will require a crop inspection to determine continued insurability. Conduct inspections prior to the date insurance attaches. Reference subparagraph 7.a. of the Forage Production Crop Insurance Policy for specific regional dates and the CIH, Exhibit 25.

(3) Regional Service Offices will review requests for actuarial change on forage stands which exceed the age limit specified on the Actuarial Table. The determination to continue insurability will be based on plant stand counts, Extension Service recommendations, tensiometer readings, and cultural practices. If the stand is considered insurable, it can be rated using a written agreement.

J <u>Peanut And Tobacco Producers</u> (Except Tobacco type 31; 41 & 32 PA; 51 & 61 CT; 51 &61 MA; and 32 MD).

(1) Total all production and acreage from all farms for each of the ten years in the base period. Divide production by acreage for each year to derive a weighted average by year. Total annual averages and divide by ten.

When a producer has only one or two years of

actual yields:

For one year, fill in nine missing years with .80 times NASS yield data for the county. This figure will be used for each of the nine missing years. Add the nine missing years to the Actual yield and divide by ten

For two years of data, calculate an index by comparingthe two years actual yields to NASS county yields for the same years Limit this index to no more than 0.95 and no less than .06). Fill in eight years with index times NASS county yields by year. Add all ten years and divide by ten for average.

When a producer has three or more years of data, calculate the index of actual yields to the NASS county average yields for the same years. Apply the index to the county average for missing years, drop the high and low yields, and divide by eight for the producer average.

NOTE: INDEXED YIELDS FOR PEANUT PRODUCERS WILL BE CAPPED AT THE HIGHEST ACTUAL YIELD OR 4,000 POUNDS, WHICHEVER IS LOWER.

(2) The producer average will be converted to a classification based on the applicable span used.

(3) The Farm Serial Number listing, which appears on the last page(s) of the FCI-32, is for those farms on which classification limits will be imposed. The primary reason for limiting a farm would be a case where the producer has similar yields on most farms, except one or two. Those excepted farms have yields which are considerably lower than those of other farms. This situation might indicate severe problems with this particular land which resulted in lower yields. It may be advisable to limit the amount of coverage assigned to this land. Farm Serial Number classifications reflect land risk only.

(4) UNCLASSIFIED PRODUCERS. Use classification (1) instead of the UC (unclassified) on the FCI-32;

(5) UNLISTED PRODUCERS. Any producers not shown on

the FCI-32 listing must request coverage from the RSO, unless otherwise provided for on the FCI-32 Rules Page.

(6) ACREAGE DISTRIBUTION. RSO'S will separate acreas within a FSN only if ASCS verifies separate acres and production by producer. When this is done, RSO's will use the tract system to establish multiple records for a single FSN. **Example**. 00001-1 (tract)

(7) TWO OR MORE PRODUCERS ON SAME FARM WITH DIFFERENT DATA. (See item (6).)

K Peaches.

(1) Determining APH Yield.

Peaches have a **maximum five year base period** for determining approved APH yields.

(a) Units with four or five years of actual yield history. The approved APH yield is the simple average of actual yields unless one or more of the exceptions listed in (2) below apply.

(b) Units with less than four years of actual yield history. The approved APH yield is a simple average of actual yields and RSO determined yields unless one or more of the exceptions in (2) below apply.

(c) Units with no yield data. The approved APH yield is the RSO determined base yield with possible adjustments, reflecting available information.

(2) Exceptions:

(a) Change in orchard vigor or condition. Use RSO determined base yield.

(b) Change in trees or acres. Adjust acres or yield per acre to reflect changes in insurable bearing trees and/or acreage changes.

(c) Actual yield variability exceeds RSO

established tolerances. Review the grower's yield history based on RSO approved underwriting guides. Apply yield adjustments, if necessary, following RSO Determined Yield Procedures or RSO/USB approved underwriting guides.

(3) Processing Forms:

(a) Send FCI-19A(APH) GC forms to the company with a cover letter (use the example contained in Exhibit 5) between September 15 and September 30 each year.

(b) Process any production reports signed timely and received in the RSO by established deadlines (as defined in the CIH,). If production reports are required or not signed by the production reporting date and loss records are not on file for ALL units for the crop year, then 75 percent of the prior APH yield will be assigned for the most recent crop year in the database. Production history from claims for indemnities will be used for production reports as outlined in the CIH.

(c) The FCIC RSO will notify Reinsured Companies or SSC insured's of the approved APH yield(s) by certified mail (return receipt requested); or, positively document the crop policy (insured's name if policy number not available) and the date the approved yield was mailed/postmarked to the company/insured. Use the example APH yield cover letters shown in (Exhibit 6). Every effort should be made by the RSO to send approved yields within 12 days of receiving the required documentation necessary to issue an approved yield.

(4) Methods for Determining Acreage.

Acreage determination may be by tree acres or planted acres as required by the applicable RSO and as outlined below.

(a) Planimetered from ASCS photo.

(b) Wheeled: Perimeter acreage as measured from and including one half the tree spacing distance from the outside row of the block being measured.

(c) Tree Count: Bearing tree/and or land acreage basis as determined by multiplying the tree spacing to determine the square footage occupied per tree; then, dividing the square footage per acre (43,560) by the square footage per tree to calculate the number of trees per acre; then, dividing the number of applicable bearing trees/spaces by the number of trees per acre to calculate bearing tree/land acres.

Example: 2,000 trees reported (bearing/tree spaces).
Spacing equals 20 ft. X 20 ft.
20 ft. X 20 ft. = 400 sq. ft.
43,560 sq. ft. per acre. + 400 sq. ft. = 109
2,000 * 109 = 18.3 bearing/land acres

(5) Methods for Determning RSO Determined Yields.

The RSO will adopt and use one of the following approved methods for determining RSO determined peach yields. The RSO Determined Yield may require adjustment based upon the underwriting guidelines that have been approved for the RSO by the Underwriting Division. (Refer to SEction H)

METHOD 1

To use this method each RSO will need to develop constants for each geographical crop area of the RSO region. The constants can be developed with the help of your local or state Extension Service offices.

Step 1	**Determine Trees Per Acre** **Calculations:** Multiply Tree Spacing (sq. ft. per tree) Divide Total (sq. ft. per ac. by sq. ft. per tree) **Example:** 18 ft. x 20 ft. = 360 sq. ft. per tree 43,560 * 360 = 121 trees per ac.

Step 2	**Determine Percent Of Orchard Covered with Tree Canopy (Bearing Trees.)** **Average Canopy Diameter = 18 ft.** Calculation. *R2 X trees/ac. * 43,560 sq. ft. per acre. **Example:** (9)2 X 3.1416 X 121 * 43,560 = 70.7%
Step 3	**Determine Potential Yield Per Acre for Orchard (100% Bearing Trees)** **Yield Constants:** {If yld. constant = 193 bu. (Early Variety)} {If yld. constant = 248 bu. (Mid-Season Variety)} {If yld. constant = 303 bu. (Late-Season Variety)} **NOTE:** Yield constants may be adjusted consistent with the geographical area. **Calculations:** (a) Result from step 2 X yld. constant. (Early Variety) X acre (Early) = Total Bushel (b) Result from step 2 X yld. constant. (Mid-Season Variety) X acre (Mid) = Total Bushel (c) Result from step 2 X yld. constant. (Late-Season Variety) X acre (Late) = Total Bushel Add Total Bushels for Early, Mid and Late = Total Bushels for Orchard. Round each calculation to a whole number: .707 x 193 x 60 ac. = 8,160 bu. (Early) .707 x 248 x 40 ac. = 7,000 bu. (Mid-Season) .707 x 303 x 20 ac. = 4,280 bu. (Late-Season) 19,440 bu. Divide Total Bushels By Total Acres = Yld/Acres for Orchard. **Example:** 19,440/120 = 162 bu./ac.

Step 4	**RSO Determined Yield Per Acre.** The preliminary yield for an orchard may be factored for orchard condition, practice and percent of stand (minus missing trees, dead trees, etc.) Take the total of missing/skips, young trees and producing trees, divide that figure into the number of producing trees to get the percent of stand bearing trees. **Example:** Missing/Skips 355 Young Trees 1,823 Producing Trees 12,342 14,520 Calculation: Multiply Yld./Acre (Step 3) x % stand bearing trees. **Example:** 162 bu./ac. x 85% stand = 138 bu./ac.

METHOD 2

To use this method each RSO will need to develop a Yield Potential Chart for each geographical crop area of the RSO region. The chart can be developed with the help of your local or state Extiosion Service offices.

Step 1	Determine the maturity group(s) for the orchard. Maturity Season is divided into three categories: early-season, mid-season and late-season varieties. Late-season varieties usually produce more than mid-season varieties which usually produce more than early-season varieties.

Step 2	The RSO determined yield is determined by matching age of the trees, pruning height and maturity date to the yield potential chart. Spacing and pruning height is determined at orchard inspection time. A preliminary yield is determined by variety. This yield **may be** factored based on orchard condition, practice, etc. (See 4,H)

Step 3	The RSO will need to factor the yield that is established for the 110 tree acre chart shown below when the tree/acre count is other than 110. To calculate an adjustment factor for a 120 tree/acre count divide 120 tree/acres by 110 tree/acres (120 * 110 = 1.09). This is the adjustment factor. To calculate a yield for 120 tree/acres, take the yield for (110 tree/acres) times the adjustment factor. **Example:** Tree Height 10 Foot Variety Mid Season Tree Age 7 Years Yield/ac 221 bu. (110 Tree/acres) **Calculations**: (Round factor to hundreds) 120 Tree/acres * 110 Tree/acres = 1.09 Adj. Factor 221 bu. Yld. x 1.09 Adj. Factor = 241 bu. Yld. on 120 Tree/ac. (Round yield to a whole number) The RSO underwriter may adjust the fatored yield up or down based upon available documentation of the orchard.
Step 4	When calculating the RSO Determined Yield for a unit that has more than one variety or pruning height and age, (1) determine the total potential bushels per variety or pruning height and age, (yield times acres), (2) add potential bushels for each variety (unit total bushels), (3) divide unit total bushels by total acres.

YIELD POTENTIAL CHART
BASED UPON 110 TREES/ACRE

MATURITY HGT	**SEASON**	**YIELD PER ACRE IN BUSHELS**									
10'	Early Mid Lat	130	155	161	164	165	163	160	150	144	130
9'											
8'											
7'											
6'											
5'											
AGE		4	5	6	7	8	9	10	11	12	13

L Apples

(1) Determining APH Yield.

Apples must have a minimum of four years and up to ten years in the database for determining approved APH yields.

(a) Each RSO will determine apple yields in accordance with procedures which they have developed and written in an Underwriting Guide, subsequently approved by the Underwriting Division. The RSO determined yield procedures may include, but are not limited to, the following:

1 An indexing method based on actual apple yields which represent yields for specific apple orchard management systems. To calculate the determined yield the producer's actual yield history is indexed against RSO database yields.

2 A RSO evaluation of the elements that influence the yield of an individual orchard will include but is not limited to the following:

* Tree population
* Tree replacement program
* Inter-planting
* Marketing strategies
* Pruning
* General orchard management
* Tree age and vigor

(2) Processing Forms. See Section 4, K, (3) for processing forms.

(3) Methods for Determining Acreage. See Section 4, K, (4) for methods of determining acreage.

M Grapes/Table Grapes

(1) Determining APH Yield.

Grapes must have a minimum of four years and up to ten years in the database for determining approved APH yields.

(a) Units with four or more years of actual yield history: The approved APH yield will be determined by a simple average based entirely on the insured's actual yields unless one or more of the exceptions listed in (2) below apply.

(b) Units with less than four years of actual yield history: The approved APH yield is a simple average of actual yields and RSO determined yields unless one or more of the exceptions in (2) below apply.

(c) Units with no yield dats: The approved APH yield is the RSO determined base yield with possible adjustments reflecting available information. (See (5) below).

(2) Exceptions:

(a) Change in vineyard vigor or condition. Use RSO determined yield if the growth pattern of the vineyard has changed from the previous crop year.

(b) Change in vines or/acres. Adjust acres or yield per acre to reflect changes in insurable bearing vines and or acreage changes.

(c) Actual yields would activate the yield

varience table. Review the grower's yield history. Apply yield adjustments if necessary following RSO Determined Yield Procedures or RSO approved underwriting guides.

(3) Processing Forms. See Section 4, K, (3) for processing forms.

(4) Methods for Determining Acreage. See Section 4, K, (4) for methods of determining acreage.

(5) Method for Determining RSO Determined Yields.

The RSO will evaluate the elements that influence the growth stage of the vine and vineyard and determine the yield. The elements would include but not be limited to vine age, location, ciltural practices, and general management.

The RSO Determined Yield may require adjustment based upon the underwriting guidelines that have been approved for the RSO by the Underwriting Division. (Refer to Section 4, H of this handbook).

5 HIGH RISK LAND RATE CLASSIFICATION

A Rating of Flood Prone Land

RESERVED

RESERVED

B Rating of Fragile and Highly Erodible Land

RESERVED

RESERVED

CLASSIFICATION STANDARDS HANDBOOK

EXHIBITS

RESERVED

EXHIBIT 1

ADJUSTING NONACTUAL YIELDS FOR HIGH-RISK LAND

	Acres	Yield	Extension
Standard Risk	30,000 50,000 20,000 20,000	140 125 115 100	4,200,000 6,250,000 2,300,000 2,000,000
High Risk	10,000 5,000	40 30	400,000 150,000

Total Extension Std. & High Risk		Total Acres Std. & High Risk		Representative of County
15,300,000	*	135,000	=	113.3

Total Extension Std. & High Risk		Total Acres High Risk		High Risk
550,000	*	15,000	=	36.7

High Risk		Representative of County		Yield Factor
36.7 (HRY)	*	113.3 (CAY)	=	.32 (F)

(F) Yield Factor		County Average T or D Yield		Adjusted Nonactual Yield for the High-Risk Area
.32	X	95	=	30

EXHIBIT 2

1994 CROP YEAR

ST: ARKANSAS (05) CO: Lafayette (073) CROP: Oats (016)

APPROVED APH YIELD	CLASSIFICATION	SUBSIDIZED PREMIUM RATES		BASE PREMIUM RATE	MAX REDUCTION FOR EXCLUDING HAIL AND FIRE PROTECTION
		WITH HAIL AND FIRE PROTECTION (PERCENT)	WITHOUT HAIL AND FIRE PROTECTION (PERCENT)	(%)	(PERCENT)
TYPE: (997) No Type Specified				PRAC: (002) Irrigated	
(997) No Type Specified				(003) Non-Irrigated	
COVERAGE LEVEL 1 (50%)					
29 & BELOW	RO1	9.8	8.3	14.0	2.1
30 - 37	RO2	8.3	7.0	11.8	1.8
38 - 45	RO3	6.5	5.5	9.3	1.4
46 - 54	RO4	5.3	4.4	7.5	1.2
55 - 63	RO5	4.6	3.7	6.5	1.2
64 - 72	RO6	3.9	3.1	5.6	1.2
73 - 80	RO7	3.5	2.7	5.0	1.2
81 - 88	RO8	3.2	2.3	4.5	1.2
89 & ABOVE	RO9	3.0	2.2	4.3	1.2
	AAA	13.2	11.2	18.8	2.8
	BBB	42.0	35.7	60.0	9.0
	CCC	69.9	59.4	99.9	15.0
COVERAGE LEVEL 2 (65%)					
29 & BELOW	RO1	13.6	11.6	19.4	2.9
30 - 37	RO2	11.4	9.7	16.3	2.5
38 - 45	RO3	9.0	7.6	12.8	1.9
46 - 54	RO4	7.4	6.2	10.5	1.6
55 - 63	RO5	6.3	5.3	9.0	1.4
64 - 72	RO6	5.5	4.6	7.8	1.2
73 - 80	RO7	4.8	4.0	6.9	1.2
81 - 88	RO8	4.3	3.5	6.2	1.2
89 & ABOVE	RO9	4.1	3.3	5.9	1.2
	AAA	18.2	15.5	26.0	3.9
	BBB	42.0	35.7	60.0	9.0
	CCC	69.9	59.4	99.9	15.0
COVERAGE LEVEL 3 (75%)					
29 & BELOW	RO1	24.9	21.2	30.0	4.5
30 - 37	RO2	20.9	17.8	25.2	3.8
38 - 45	RO3	16.5	14.0	19.8	3.0
46 - 54	RO4	13.5	11.5	16.2	2.4
55 - 63	RO5	11.6	9.8	13.9	2.1
64 - 72	RO6	10.0	8.5	12.0	1.8
73 - 80	RO7	8.8	7.5	10.6	1.6
81 - 88	RO8	7.9	6.7	9.5	1.4
89 & ABOVE	RO9	7.6	6.4	9.1	1.4
	AAA	33.2	28.3	40.0	6.0
	BBB	49.9	42.4	60.0	9.0
	CCC	83.0	70.6	99.9	15.0

EXHIBIT 2

GENERAL STATEMENT

A 35 percent coverage level is available. For more information about this coverage level, contact your crop insurance agent.

TRANSITIONAL YIELD TABLE

TYPE	PRACTICE	AREA	YIELD FACTOR	T-YIELD	MAX YIELD
997 NTS	002 I		.860		54.0
997 NTS	002 I	AAA		41.0	
997 NTS	002 I	BBB		29.0	
997 NTS	002 I	CCC		1.0	
997 NTS	003 NI		.860		54.0
997 NTS	003 NI	AAA		41.0	
997 NTS	003 NI	BBB		29.0	
997 NTS	003 NI	CCC		1.0	

Acreage of the designated crop/type/practice located in the specific FCI-33 Map Area and/or Transitional Yield Locator Map Area shall have the yield/yield factor shown.

APPROVED: ACTUARIAL DIVISION 05/11/93

EXHIBIT 2

FCI-35 04/15/93 COUNTY COVERAGE AND RATE TABLE PAGE 4

ST: MONTANA (05) CO: Big Horn (003) CROP: Wheat (11)

APPROVED APH YIELD	CLASSIFICATION	SUBSIDIZED PREMIUM RATES WITH HAIL AND FIRE PROTECTION (PERCENT)	SUBSIDIZED PREMIUM RATES WITHOUT HAIL AND FIRE PROTECTION (PERCENT)	BASE PREMIUM RATE (%)	MAX REDUCTION FOR EXCLUDING HAIL AND FIRE PROTECTION (PERCENT)
TYPE: (012) Spring				PRAC: (005) Summerfallow	
		COVERAGE LEVEL 2 (65%)			
9 & BELOW	RO1	17.3	14.5	24.7	4.0
10 - 12	RO2	14.4	11.6	20.5	4.0
13 - 15	RO3	10.7	7.9	15.3	4.0
16 - 18	RO4	8.4	5.9	12.0	3.6
19 - 21	RO5	6.9	4.8	9.9	3.0
22 - 24	RO6	6.8	4.8	9.7	2.9
25 - 27	RO7	6.0	4.1	8.5	2.6
28 - 30	RO8	5.1	3.6	7.3	2.2
31 & ABOVE	RO9	4.4	3.1	6.3	1.9
		COVERAGE LEVEL 3 (75%)			
9 & BELOW	RO1	31.7	26.9	38.1	5.7
10 - 12	RO2	26.3	22.4	31.6	4.7
13 - 15	RO3	19.5	16.2	23.5	4.0
16 - 18	RO4	15.3	12.0	18.4	4.0
19 - 21	RO5	12.7	9.4	15.3	4.0
22 - 24	RO6	12.4	9.1	14.9	4.0
25 - 27	RO7	10.8	7.6	13.0	3.9
28 - 30	RO8	9.5	6.6	11.4	3.4
31 & ABOVE	RO9	8.0	5.6	9.6	2.9

GENERAL STATEMENT

See the state actuarial document book for information on the 35 percent (%) coverage level.

TRANSITIONAL YIELD TABLE

TRANSITIONAL YIELD FACTOR TABLE

TYPE	PRACTICE	AREA	YIELD FACTOR	T-YIELD	MAX YIELD
011 W	002 I		1.000		99.0
011 W	004 CC	001		12.0	
011 W	004 CC	002	.760		44.0
001 W	005 SF		.920		53.0
012 S	002 I		1.000		99.0
012 S	004 CC	001		8.0	
012 S	004 CC	002	.660		38.0
012 S	005 SF		.800		47.0

Acreage of the designated crop/type/practice located in the specific FCI-33 Map Area and/or Transitional Yield Locator Map Area shall have the yield/yield factor shown.

APPROVED: ACTUARIAL DIVISION 04/15/93

EXHIBIT 3

MASTER YIELD CALCULATION FOR DETERMINED YIELD MAP AREA

The locations within these separate map areas have been determined to be homogeneous (WNS) White Non-Seed, (RuNS) Russett Non-Seed, and (RNS Reds Non-Seed.

Master A1-WNS

85	10,972	82.0	134
86		0.0	Z
87	30,102	185.0	163
88		0.0	Z
89	5,019	154.4	33
90		0.0	Z
91	9,076	142.4	64

Master A4-WNS

85		0.0	Z
86	43,425	216.7	200
87	28,206	93.9	300
88	33,435	153.4	218
89		0.0	Z
90	35,358	393.0	90
91		0.0	Z

Master A5-WNS

85	40,348	140.0	288
86		0.0	Z
87		0.0	Z
88		0.0	Z
89	37,215	275.9	135
90		0.0	Z
91	19,954	216.0	92

Master A4-RNS

85		0.0	Z
86		0.0	Z
87		0.0	Z
88	9,803	79.9	123
89		0.0	Z
90		0.0	Z
91		0.0	Z

Master A4-RuNS				Master A5-RuNS			
85		0.0	Z	85		0.0	Z
86		0.0	Z	86		0.0	Z
87	13,754	55.0	250	87		0.0	Z
88	16,380	142.8	115	88		0.0	z
89		0.0	Z	89	11,577	103.0	112
90		0.0	Z	90		0.0	Z
91		0.0	Z	91	16,243	139.2	117

For all types, the 80% Determined Yields are 65 cwt per acre for Area 1, 120 cwt per acre for Area 4, and 140 cwt per acre for Area 5.

EXHIBIT 3

MASTER YIELD CALCULATION FOR DETERMINED YIELD MAP AREA

The locations within these separate map areas have been determined to be homogeneous.

MAP AREA (3)

SEC	UNIT	YR	PROD	ACRES	AVG PROD PER ACRE
5	0100	84			
		85			
		86			
		87			
		88	60442	174.0	347
		89	1103009	3011.9	366
		90	1662480	5889.7	282
		91	1261278	4322.4	292
		92			
		93			

THE APPROVED YIELD = MASTER YIELD

MAP AREA (3)

SEC	UNIT	YR	PROD	ACRES	AVG PROD PER ACRE
6	0200	84			
		85			
		86			
		87			
		88			
		89			
		90	703339	2233.9	315
		91			
		92			
		93			

THE APPROVED YIELD = MASTER YIELD

MAP AREA (1)

SEC	UNIT	YR	PROD	ACRES	AVG PROD PER ACRE
7	0200	84			
		85			
		86			
		87	324200	922.4	351
		88	697306	1912.3	365
		89			
		90			
		91			
		92			
		93			

THE APPROVED YIELD = MASTER YIELD

MAP AREA (1)

SEC	UNIT	YR	PROD	ACRES	AVG PROD PER ACRE
8	0400	84			
		85			
		86			
		87			
		88			
		89	204706	918.9	223
		90			
		91			
		92	819872	3094.8	265
		93	65797	265.3	248

THE APPROVED YIELD = MASTER YIELD

MASTER YIELD SUMMARY FOR MAP AREA (1)

YR	TOTAL PROD.		ACRES		TOTAL YIELD
87	324200	*	922.4	=	351
88	697306	*	1912.3	=	365
89	204706	*	918.9	=	223
90		*		=	
91		*		=	
92	819872	*	3094.8	=	265
93	65797	*	265.3	=	248
				Total	1452

THE MASTER YIELD IS 1452 * 5 = 290

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 0001	ASCS FARM NO.:

LEGAL DESCRIPTION: Area 1
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: White Non-Seed (085)

CROP YEAR	TOTAL PROD.	PLANTED ACRES	AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S

1982	___ * ___ = ___			___	___	___	___
1983	___ * ___ = ___			___	___	___	___
1984	___ * ___ = ___			___	___	___	___
1985	10972 * 82.0 = A134			___	___	___	___
1986	___ * 0.0 = Z			___	___	___	___
1987	30102 * 185.0 = A163			___	___	___	___
1988	___ * 0.0 = Z			___	___	___	___
1989	5019 * 154.4 = A33			___	___	___	___
1990	___ * 0.0 = Z			___	___	___	___
SUBTOT	######	#######	330	0	0	0	0
1991	9,076 * 142.4 = A64						
TOTAL AVG YLD			TOTAL%				
PRELIM YIELD			AVG. %				
PRIOR YIELD			PRIOR%				
DETER YIELD		N/A 65	AREA 1	0	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

Joe Underwriter	99cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 00IV	ASCS FARM NO.:

LEGAL DESCRIPTION: Area 4
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: Russets Non-Seed (80)

CROP YEAR	TOTAL PROD.		PLANTED ACRES		AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S
1982	___	*	___	=	___	___	___	___	___
1983	___	*	___	=	___	___	___	___	___
1984	___	*	___	=	___	___	___	___	___
1985	___	*	0.0	=	F150	___	___	___	___
1986	___	*	0.0	=	F150	___	___	___	___
1987	13754	*	55.0	=	A250	___	___	___	___
1988	16380	*	142.8	=	A115	___	___	___	___
1989	___	*	0.0	=	Z	___	___	___	___
1990	___	*	0.0	=	Z	___	___	___	___
SUBTOT	######		#######		665	0	0	0	0
1991		*	0	=	Z				
TOTAL AVG YLD					TOTAL%				
PRELIM YIELD					AVG. %				
PRIOR YIELD					PRIOR%				
DETER YIELD			N/A 120		AREA 4	0	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

Joe Underwriter	166cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 00IV	ASCS FARM No.:

LEGAL DESCRIPTION: Area 4
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: Russets Non-Seed (80)

CROP YEAR	TOTAL PROD.		PLANTED ACRES		AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S
1982	___	*	___	=	___	___	___	___	___
1983	___	*	___	=	___	___	___	___	___
1984	___	*	___	=	___	___	___	___	___
1985	___	*	0.0	=	F150	___	___	___	___
1986	___	*	0.0	=	F150	___	___	___	___
1987	___	*	0.0	=	F150	___	___	___	___
1988	9803	*	79.9	=	A123	___	___	___	___
1989	___	*	0.0	=	Z	___	___	___	___
1990	___	*	0.0	=	Z	___	___	___	___
SUBTOT	######		#######		573	0	0	0	0
1991		*	0	=	Z				

TOTAL	AVG YLD		TOTAL%			
PRELIM	YIELD		AVG. %			
PRIOR	YIELD		PRIOR%			
DETER	YIELD	N/A 120	0 AREA 5	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

JOE UNDERWRITER	143 cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 00IV	ASCS FARM No.:

LEGAL DESCRIPTION: Area 4
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: White Non-Seed (85)

CROP YEAR	TOTAL PROD.		PLANTED ACRES		AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S
1982	___	*	___	=	___	___	___	___	___
1983	___	*	___	=	___	___	___	___	___
1984	___	*	___	=	___	___	___	___	___
1985	___	*	0.0	=	Z	___	___	___	___
1986	43425	*	216.7	=	A200	___	___	___	___
1987	28206	*	93.9	=	A300	___	___	___	___
1988	33435	*	153.4	=	A218	___	___	___	___
1989	___	*	0.0	=	Z	___	___	___	___
1990	35358	*	393.0	=	A90	___	___	___	___
SUBTOT	######		#######		808	0	0	0	0
1991		*	0	=	Z				

TOTAL AVG YLD		TOTAL%			
PRELIM YIELD		AVG. %			
PRIOR YIELD		PRIOR%			
DETER YIELD	N/A 120	AREA 4	0	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

JOE UNDERWRITER	202 cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 000V	ASCS FARM No.:

LEGAL DESCRIPTION: Area 5 - GUIDELINE UNITS
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: Russets Non-Seed (80)

CROP YEAR	TOTAL PROD.		PLANTED ACRES		AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S
1982	___	*	___	=	___	___	___	___	___
1983	___	*	___	=	___	___	___	___	___
1984	___	*	___	=	___	___	___	___	___
1985	___	*	0.0	=	F175	___	___	___	___
1986	___	*	0.0	=	F175	___	___	___	___
1987	___	*	0.0	=	Z	___	___	___	___
1988	___	*	0.0	=	Z	___	___	___	___
1989	11577	*	103.0	=	A112	___	___	___	___
1990	___	*	0.0	=	Z	___	___	___	___
SUBTOT	######		#######		462	0	0	0	0
1991	16,243	*	139.2	=	A117				

TOTAL	AVG YLD		TOTAL%				
PRELIM	YIELD		AVG. %				
PRIOR	YIELD		PRIOR%				
DETER	YIELD	N/A 140	AREA 5	0	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

JOE UNDERWRITER	145 cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

1993 POTATOES (084)
PRODUCTION AND YIELD REPORT

UNIT NUMBER - MASTER UNIT - 000V	ASCS FARM No.:

LEGAL DESCRIPTION: Area 5 - GUIDELINE UNITS
OTHER ENTITY: None
PROCESSOR NUMBER/NAME:
PRACTICE:
TYPE: White Non-Seed (085)

CROP YEAR	TOTAL PROD.		PLANTED ACRES		AVG CWT/A	FRESH 1'S	PROCESS 1 & 2'S	PROCESS 1'S	PROCESS 1 & 2'S
1982	___	*	___	=	___	___	___	___	___
1983	___	*	___	=	___	___	___	___	___
1984	___	*	___	=	___	___	___	___	___
1985	40348	*	140.0	=	A288	___	___	___	___
1986	___	*	0.0	=	F175	___	___	___	___
1987	___	*	0.0	=	Z	___	___	___	___
1988	___	*	0.0	=	Z	___	___	___	___
1989	37215	*	275.9	=	A135	___	___	___	___
1990	___	*	0.0	=	Z	___	___	___	___
SUBTOT	######		#######		598	0	0	0	0
1991	19,954	*	216.0	=	A92				

TOTAL AVG YLD		TOTAL%				
PRELIM YIELD		AVG. %				
PRIOR YIELD		PRIOR%				
DETER YIELD	N/A 140	AREA 5	0	0	0	0

CERTIFICATION STATEMENT

INSURED'S SIGNATURE _____ DATE _____

JOE UNDERWRITER	173 cwt/ac	xx/xx/xxxx
SIGNATURE OF RSO REPRESENTATIVE	APPROVED YIELD No Adj. Needed For Loss Variance Table	DATE

EXHIBIT 3

MASTER YIELD DOCUMENTATION

PRODUCER _____ **COUNTY** _____

COUNTY AVERAGES:

1982	_____	1987	_____
1983	_____	1988	_____
1984	_____	1989	_____
1985	_____	1990	_____
1986	_____	1991	_____

IDY:	_____	80% Level
	X	100% Level
	_____	Mixed Level

BASIS FOR DETERMINATION.

Two Master Yields with 4 years of History:

99 Average	202 Average
81 100% D = 1.22 (A1 WNS)	150 100% D = 1.35 (A4 WNS)

Reminder: Low yields are in poor years except for 1988 on A4-RNS AND A4-RuNS. These lower yields are not sufficient justification to use 80% on some Master Yields and 100% on others.

SIGNATURE: Joe Underwriter **DATE:** xx/xx/xxxx

EXHIBIT 4

UNDERWRITING GUIDE FORMAT

SUBJECT:

BACKGROUND:

DETERMINATION:

IMPLEMENTATION:

EXHIBIT 5

Addressee's Name
Company Name
Company Address
City, State, Zip Code

Dear

Enclosed are the FCI-19A(APH) GC forms for apples and or peaches. Please forward these reporting forms to your agents and remind them that insureds must report their production by the production reporting date.

The insured(s) must answer all questions on the Production and Yield Report Form pertaining to tree numbers and acreage changes. This includes information on trees both insurable and non-insurable and tree population changes which have occurred.

The insured must sign each GC-form.

Make copies of the GC-form for your files and forward originals to the agent.

Sincerely,

SIGNATURE, TITLE
Enclosure(s)

EXHIBIT 6

(SSC CONTRACTS ONLY)

CERTIFIED MAIL
RETURN RECEIPT REQUESTED

INSURED'S NAME & (DATE)
ADDRESS

Re: 1994 Peach Approved Yields

Dear

The enclosed form(s) is a copy of your Actual Production History form with approved yields and acreage for your peach insurance policy. The original APH form has been sent to your agent. You should contact your agent as soon as possible to discuss your insurance offer.

Unless you provide a written request for reconsideration to the (NAME) Regional Service Office (RSO) by certifed mail, this insurance offer is binding between you and Federal Crop Insurance Corporation on the 16th calendar day after receipt of this letter with the enclosed insurance offer.

If you have any questions, please contact your agent.

Agent:

Sincerely,

SIGNATURE, TITLE
Enclosure(s): FCI-19A(APH) GC

EXHIBIT 6

CERTIFIED MAIL (OPTIONAL)
RETURN RECEIPT REQUESTED

COMPANY'S NAME & (DATE)
ADDRESS

Re: 1994 Peach Approved Yields

Dear

The enclosed peach Actual Production History form(s) with approved yield and acreage if for your agent's insured. Upon receipt of this form, you must notify the insured no later than 25 calendar days after issuance of the approved APH yield by the FCIC, RSO.

Unless the insured provides a written request for reconsideration or mutual consent cancellation to the (NAME Regional Service Office (RSO) by certified mail, the insurance offer will be binding between the insured, your company, and FCIC on the earlier of the 16th day after the insured's receipt of the insurance offer or no later than the 41st calendar day after the FCIC RSO/USB issuance of the approved yield.

If you have any questions, please feel free to contact this office.

Sincerely,

SIGNATURE, TITLE
Enclosure(s): FCI-19A(APH) GC

EXHIBIT 6

CERTIFIED MAIL (OPTIONAL)
RETURN RECEIPT REQUESTED

AGENT'S NAME & (DATE)
ADDRESS

Re: 1994 Peach Approved Yields

Dear

The enclosed peach Actual Production History form(s) with approved yield and acreage is for your insured. Upon receipt of this form, you as the agent should meet with the insured and explain this insurance offer. A copy of the form has been sent to the insured.

Your insured will have 15 calendar days upon the receipt of their forms tp comply with the insurance offer made by the (NAME) Regional Service Office (RSO). Unless the insured provides written action or requests through you a mutual consent cancellation, the insurance offer will be binding between the insured and FCIC on the 16th calendar day after the insured's receipt of their letter with the enclosed insurance offer.

If you have any questions, please feel free to contact this office.

Sincerely,

SIGNATURE, TITLE
Enclosure(s): FCI-19A(APH) GC