

2007 CROP POLICY INFORMATION

Crops	FCIC		NCIS		***Crop Category, APH Yield Tolerance	Late Planting (L) Prev. Planting (P)	*Replant	Unit of Measure	**Enterprise (E) *Optional(O) **Basic (B) Unit	*High-Risk Land Ex.Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Almonds	05-BR	01-028	2005 700-B	719	C 2%			Lbs	B/O	Yes <u>1</u>
Apples	05-BR	05-54 Rev 10/04	2005 700-B	721	C 2%			box/bu	B/O	Yes <u>1</u>
Avocados (Pilot - California Only)	05-BR	2002-0019	2005 700-B	711	Rev.			\$/lbs	B/O	Yes <u>1</u>
Avocados (Pilot - Florida Only)	05-BR	99-019A	2005 700-B	808	C 2%			Bu	B/O by Type	Yes <u>1</u>
Beans, Dry	05-BR	98-047	2005 700-B	712	B 2% (Contract Seed)5% (other)	L/P	Yes	Lbs	B/O/O by Type	Yes <u>1</u>
Beans, Processing	05-BR	98-046	2005 700-B	704	B 2%	L/P		Ton	B/O/O by Type	Yes <u>1</u>
Blueberries	05-BR	05-012	2005 700-B	794	C 2%			lbs	B/O by Type <u>2</u>	Yes <u>1</u>
Cabbage (Pilot)	05-BR	00-072	2005 700-B	810	B 2%		Yes	cwt	B/O	Yes <u>1</u>
Canola/Rapeseed	05-BR	98-015	2005 700-B	795	B 5%	L/P	Yes	Lbs	B/O	Yes <u>1</u>
Cherries (Pilot)	05-BR	2004-057	2005 700-B	812	D 0%			\$/lbs	B/O	Yes <u>1</u>
Chile Peppers, (Pilot)	05-BR	00-045	2005 700-B	832	D 0%			\$/lbs	B/O by Type by County	Yes <u>1</u>
Citrus (AZ & CA)	05-BR	00-126	2005 700-B	731	C 2%			carton	B by Crop/O	Yes <u>1</u>
Citrus Dollar, California (Pilot) (Navel Oranges)	05-BR	2002-0215 51	2005 700-B	836	D 0%			\$/Ctn	B/O	Yes <u>1</u>
Citrus Fruit, Florida	05-BR	99-026	2005 700-B	724	D 0%			\$/box	B by Crop//O	Yes <u>1</u>
Citrus Fruit, Texas	05-BR	00-226	2005 700-B	733	C 2%			Ton	B by Crop/O	Yes <u>1</u>

1 Requires insured's signature, refer to CADB

2 Optional units allowed by type if on SPOI

* Applies to additional coverage only

** Basic Unit Discount and/or Enterprise Units if provided for in the SPOI

*** Yield tolerance for APH field reviews

EXHIBIT 1
2007 CROP POLICY INFORMATION

Crop	FCIC		NCIS		***Crop Category, APH Yield Tolerance	Late Planting (L) Prev. Planting (P)	*Replant	Unit of Measure	**Enterprise (E) *Optional(O) **Basic (B) Unit	*High- Risk Land Ex. Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Citrus Tree, Texas	05-BR	99-025	2005 700-B	737	D 0%			\$	B/O	Yes <u>1</u>
Clams, Cultivated (Pilot)	05-BR	2004-0116	2005 700-B	882(9-03)	D 0%		Yes	AQ \$/per clam	B/O	Yes <u>1</u>
Coarse Grains (Corn, Soybeans, Gr.Sorg.)	05-BR	98-041	2005 700-B	702	B 5%	L/P	Yes	bu/ton	B/O/E	Yes <u>1</u>
Cotton	05-BR	99-021	2005 700-B	703	B 5%	L/P		lbs	B/O/E	Yes <u>1</u>
Cotton, ELS	05-BR	99-022	2005 700-B	745	B 5%	P		lbs	B/O	Yes <u>1</u>
Cranberries	05-BR	99-058	2005 700-B	742	C 2%			barrel	B/O	Yes <u>1</u>
Figs	05-BR	01-060	2005 700-B	792	C 2%			lbs	B by Type/O	Yes <u>1</u>
Florida Fruit Tree (Pilot)	05-BR	07-014	2005 700-B	748	D 0%			\$/per tree	B/O by County	Yes <u>1</u>
Forage Production	05-BR	01-033 (Rev 3-00)	2005 700-B	729	B 5%			Ton	B/O	Yes <u>1</u>
Forage Seed (Pilot) (Alfalfa)	05-BR	02-0107	2005 700-B	886	B 5%			lbs.	B/O ³	Yes <u>1</u>
Forage Seeding	05-BR	04-032	2005 700-B	730	D 0%		Yes	\$	B/O	Yes <u>1</u>
Grapes	05-BR	00-053	2005 700-B	717	C 2%			ton	B/O/Variety ⁴	Yes <u>1</u>
Grapes, Table	05-BR	01-052	2005 700-B	741	C 2%			lug	B/O/Variety ⁴	Yes <u>1</u>
Hybrid Seed Corn	05-BR	98-062	2005 700-B	738	D 0%	L/P		bu	B/O	Yes <u>1</u>
Hybrid Sorghum Seed	05-BR	98-050	2005 700-B	797	D 0%	L/P		bu	B/O	Yes <u>1</u>
Macadamia Nuts	05-BR	00-023 (Rev 6-98)	2005 700-B	790	C 2%			lbs	B/O	Yes <u>1</u>
Macadamia Trees	05-BR	99-024 (Rev 6-98)	2005 700-B	791	D 0%			\$	B/O	Yes <u>1</u>
Millet	05-BR	03-017	2005 700-B	789	B 2%	L/P		bu	B/O	Yes <u>1</u>

¹ Requires insured's signature, refer to CADB ² Basic unit by planting period

³ Optional units by contract or variety if permitted by the SPOI ⁴ Basic unit by variety in CA/Optional units by non-contiguous land only - All other states B/O units*

*Applies to additional coverage only ** Basic Unit Discount and/or Enterprise Units if provided for on the County Coverage and Rate. *** Yield tolerance for APH field reviews

2007 CROP POLICY INFORMATION

Crop	FCIC		NCIS		***Crop Category, APH Yield Tolerance	Late Planting (L) Prev. Planting (P)	*Replant	Unit of Measure	***Enterprise(E) *Optional(O) **Basic (B) Unit	*High-Risk Land Ex. Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Mint (Pilot)	05-BR	04-074	2005 700-B	828	B 2%			lbs	B/O by County	Yes <u>1</u>
Mustard (Pilot)	05-BR	99-069	2005 700-B	816	B 2%	L/P	Yes	lbs	B/O by County <u>2</u>	Yes <u>1</u>
Nursery (Container/ Field Grown)	05-BR	06-073 (Rev 06-05)	2005 700-B	782	G 0%			Plant Value	B <u>3</u>	Yes <u>1</u>
Onions	05-BR	00-013 (Rev 6-99)	2005 700-B	709	B 2%	L/P	Yes	cwt	B/O/O by Type	Yes <u>1</u>
Peaches	05-BR	01-034	2005 700-B	720	C 2%			bu	B/O	Yes <u>1</u>
Peanuts	05-BR	99-075 (Rev 11/04)	2005 700-B	718(Rev10/04)	B 5%	L/P	Yes	lbs	B/O	Yes <u>1</u>
Pears	05-BR	01-089	2005 700-B	715	C 2%			Ton	B/O	Yes <u>1</u>
Peas, Dry	05-BR	99-067 (Rev 7-98)	2005 700-B	713D	B 2% (Contract Seed) 5% Other	L/P		lbs	B/O/O by Type	Yes <u>1</u>
Peas, Green	05-BR	98-064	2005 700-B	713G	B 2%	L/P		lbs	B/O/O by Type	Yes <u>1</u>
Pecan Revenue	05-BR	05-020 (Rev 10/04)	2005 700-B	802	Rev. 2%			\$/lbs	E/B	Yes <u>1</u>
Peppers, Fresh Market	05-BR	99-083	2005 700-B	740	D 0%		Yes	box (1 1/9 bu)	B/O	Yes <u>1</u>
Plums	05-BR	01-092	2005 700-B	706	C 2%			lug	B/O	Yes <u>1</u>
Popcorn	05-BR	99-043	2005 700-B	744	B 5%	L/P	Yes	lbs	B/O	Yes <u>1</u>
Potatoes, Central/Southern	05-BR	99-284	2005 700-B	734CS	B 2%	L/P		cwt	B/O	Yes <u>1</u>
Potatoes, Northern	05-BR	98-184	2005 700-B	734N	B 2%	L/P		cwt	B/O	Yes <u>1</u>
Prunes	05-BR	01-036	2005 700-B	747	C 2%			ton	B/O <u>4</u>	Yes <u>1</u>
Raisins	05-BR	98-037	2005 700-B	723	D 0%			ton	B by Variety/O <u>5</u>	Yes <u>1</u>
Raspberry/Blackberry (Pilot)	05-BR	02-108	2005 700-B	884	D 0%			\$/Crate - CA lbs.-OR, WA	B/O <u>5</u>	Yes <u>1</u>
Rice	05-BR	01-018	2005 700-B	716	B 5%	L/P	Yes	lbs	B/O	Yes <u>1</u>

1 Requires insured's signature, refer to CADB

4 Unless limited by CP or SP

* Applies to additional coverage only

2 By type if allowed by SPOI

5 Optional units only by non-contiguous land.

** Basic Unit Discount and/or Enterprise Units if provided for in the SPOI

3 Basic units by share/plant/type

*** Yield tolerance for APH field reviews

2007 CROP POLICY INFORMATION

Crops	FCIC		NCIS		***Crop Category, APH Yield Tolerance	Late Planting (L) Prev. Planting (P)	*Replant	Unit of Measure	**Enterprise(E) *Optional(O) **Basic (B) Unit	*High-Risk Land Ex. Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Safflower	05-BR	98-049 (Rev 12-97)	2005 700-B	749(1-98)	B 5%	L/P	Yes	lbs	B/O	Yes <u>1</u>
Silage Sorghum (Pilot)	05-BR	05 Silage Sorghum 7	2005 700-B	702/702SS	B 5%	L/P	Yes	ton	B/O	Yes <u>1</u>
Small Grains: (Wheat, Barley, Oats, Rye, Flax)	05-BR	04-011	2005 700-B	714	B 5%	L/P	Yes ²	bu	B/O/E	Yes <u>1</u>
Stonefruit: Peaches, Apricots (Fresh/Process) Nectarines (Fresh)	05-BR	01-077	2005 700-B	796	C 2%			lug/ton	B/O by Type/Var	Yes <u>1</u>
Strawberries (Pilot)	05-BR	05-110	2005 700-B	830	D 0%			\$/lb	B by Type/O ⁶	Yes <u>1</u>
Sugar Beets	05-BR	98-039	2005 700-B	707	B 2%	L/P	Yes	ton	B/O	Yes <u>1</u>
Sugarcane	05-BR	04-038	2005 700-B	732	B 2%			lbs	B/O	Yes <u>1</u>
Sunflower Seed	05-BR	98-078	2005 700-B	708	B 5%	L/P	Yes	lbs	B/O	Yes <u>1</u>
Sweet Corn, Fresh Market	05-BR	99-044	2005 700-B	746	D 0%		Yes	container	B/O	Yes <u>1</u>
Sweet Corn, Processing	05-BR	98-042	2005 700-B	728	B 2%	L/P		Ton	B/O	Yes <u>1</u>
Sweet Potatoes (Pilot)	05-BR	05-0085	2005 700-B	806	B 2%			cwt	B	Yes <u>1</u>
Tobacco, Guaranteed	05-BR	99-071	2005 700-B	736	B 2%	L		lbs	Bby/Share/Type O by FSN ³	Yes <u>1</u>
Tobacco, Quota	05-BR	99-070	2005 700-B	710	B 2%	L		lbs	B by FSN	Yes <u>1</u>
Tomatoes, Fresh Market \$	05-BR	99-086	2005 700-B	739	D 0%		Yes	carton	B/O	Yes <u>1</u>
Tomatoes, Fresh Mkt. Guar. Prod	05-BR	99-186	2005 700-B	722	B 2%		Yes	carton	B/O	Yes <u>1</u>
Tomatoes, Processing	05-BR	05-087	2005 700-B	727	B 2%		Yes	ton	B/O	Yes <u>1</u>
Walnuts	05-BR	01-029	2005 700-B	743	C 2%			lbs	B/O	Yes <u>1</u>
Wild Rice, Cultivated (Pilot)	05-BR	99-055	2005 700-B	820	B 2%			lbs	B/O ⁵	Yes <u>1</u>
CAT Endorsement	<u>4</u>	05-CAT	<u>4</u>	777						No

¹ Requires insured's signature, refer to CADB
² Not available for fall planted types with only fall final planting dates

³ Basic unit by FSN (only in Wisconsin)
⁴ Endorsement attaches to specific crop policies or endorsements when CAT coverage is selected by insured

⁵ Basic only in MN - Basic Optional in CA
⁶ Optional units on contiguous land (unless limited by SPOI)
⁷ Attaches to 98-041/Coarse Grains CP

* Applies to additional coverage only if designated on Actuarial

** Basic Unit Discount and/or Enterprise Units if provided for in the SPOI

***Yield tolerance for APH field reviews

2007 CROP POLICY INFORMATION

Group Risk Protection (GRP) ¹	FCIC		NCIS		Expected County Yield	Late Planting (L) Prev. Planting (P)	Replant	Unit of Measure	Unit by County(C)/ Basic (B)/ Optional (O) Enterprise (E) Whole Farm(WF)	High-Risk Land Ex.Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Crops										
Barley	05-102	00-191	2005-950	952	Yes			bu	C	NO
Corn	05-102	00-141	2005-950	954	Yes			bu	C	NO
Cotton	05-102	00-121	2005-950	956	Yes			lbs	C	NO
Forage Production	05-102	00-133	2005-950	942	Yes			Ton	C	NO
Peanuts	05-102	00-175	2005-950	960	Yes			lbs	C	NO
Rangeland (Pilot)	06-102	05-048	2005-950	943	Yes			Ton	C	NO
Sorghum	05-102	00-151	2005-950	962	Yes			bu	C	NO
Soybeans	05-102	00-181	2005-950	964	Yes			bu	C	NO
Wheat	05-102	00-111	2005-950	941	Yes			bu	C	NO
PILOT INSURANCE PLANS (Selected States/Counties)										
Group Risk Income Protection (GRIP)										
Corn	06-GRIP Basic	06-GRIP Corn	2005 950-GRIP	954-GRIP	Yes			bu/\$	C	NO
Cotton	06-GRIP	06-GRIP	2005 950-GRIP	956-GRIP						
Grain Sorghum	06-GRIP Basic	06-GRIP GS	2005 950-GRIP	962-GRIP	Yes			bu/\$	C	NO
Soybeans	06-GRIP Basic	06-GRIP SB	2005 950-GRIP	964-GRIP	Yes			bu/\$	C	NO
Wheat	06-GRIP	06-GRIP WHT	2005 950-GRIP	941-GRIP						
Income Protection (IP)					APH/\$					
Barley	05-BR	04-391	2005 700-B	714B-IP	APH/\$	L/P		bu/\$	E	NO ³
Corn	05-BR	02-341	2005 700-B	702C-IP	APH/\$	L/P	<u>2</u>	bu/\$	E	NO ³
Cotton	05-BR	02-321	2005 700-B	703-IP	APH/\$	L/P		lb/\$	E	NO ³
Grain Sorghum	05-BR	02-351	2005 700-B	702G-IP	APH/\$	L/P	<u>2</u>	bu/\$	E	NO ³
Soybeans	05-BR	02-381	2005 700-B	702S-IP	APH/\$	L/P	<u>2</u>	bu/\$	E	NO ³
Wheat	05-BR	04-311	2005 700-B	714W-IP	APH/\$	L/P	<u>2</u>	bu/\$	E	NO ³

¹ GRP may have WA to insure hybrid grain sorghum. Hybrid seed corn, popcorn, sweet corn, and other specialty corn as basic grain sorghum or basic corn using Request Code GP.

² Available as Additional Coverage Only.

³ High-risk land not insurable under IP policy; However, may insure the High-risk land under an MPCl policy.

2007 CROP POLICY INFORMATION

Crop Revenue Coverage (CRC) Crops	FCIC		NCIS		Plans	Late Planting (L) Prev. Planting (P)	Replant	Unit of Measure	Unit by County(C)/ Basic (B)/ Optional (O) Enterprise (E) Whole Farm(WF)	High-Risk Land Ex.Opt.
	Policy	Crop Provisions	Basic Provisions	Crop Provisions						
Coarse Grains (Corn, Gr. Sorg., Soybeans) <u>1</u>	05-CRC-Basic	02-CRC-CG	2005 700B-CRC	702-CRC	APH	L/P	Yes	bu	B/O/E	Yes <u>2</u>
Cotton <u>1</u>	05-CRC-Basic	02-CRC-021	2005 700B-CRC	703-CRC	APH	L/P	No	lbs	B/O/E	Yes <u>2</u>
Rice <u>1</u>	05-CRC-Basic	02-CRC-Rice	2005 700B-CRC	716-CRC	APH	L/P	Yes	lbs	B/O/E	Yes <u>2</u>
Wheat <u>1</u>	05-CRC-Basic	04-CRC-Wheat	2005 700B-CRC	714W-CRC	APH	L/P	Yes	bu	B/O/E	Yes <u>2</u>
Revenue Assurance Cov. (RA) Crops										
Spring Feed Barley <u>1</u>	05-RA	04-RA-Barley	2005 700B-RA	714B-RA	APH	L/P	Yes	bu	B/O/E/WF	Yes <u>2</u>
Canola/Rapeseed <u>1</u>	05-RA	02-RA-Canola-CP	2005 700B-RA	795-RA	APH	L/P	Yes	lbs	B/O/E/WF	Yes <u>2</u>
Corn and Soybeans <u>1</u>	05-RA	04-RA- Corn & Soybeans	2005 700B-RA	702-RA	APH	L/P	Yes	bu	B/O/E/WF	Yes <u>2</u>
Cotton <u>1</u>	05-RA	RA-03-Cotton	2005 700B-RA	703-RA	APH	L/P	No	lbs	B/O/E/WF	Yes <u>2</u>
Rice <u>1</u>	05-RA	03-RA-Rice	2005 700B-RA	716-RA	APH	L/P	Yes	lbs	B/O/E/WF	Yes <u>2</u>
Sunflower Seeds <u>1</u>	05-RA	02-RA-Sunflower - CP	2005 700B-RA	708-RA	APH	L/P	Yes	lbs	B/O/E/WF	Yes <u>2</u>
Wheat <u>1</u>	05-RA	04-RA- Wh	2005 700B-RA	714W-RA	APH	L/P	Yes	bu	Spring - B/O/E/WF Winter – B/O/E	Yes <u>2</u>
Adjusted Gross Revenue										
Adjusted Gross Revenue Lite	06-AGR-L	N/A	2006 982	N/A				\$	WF	No

1 Available as Additional Coverage Only 2 Requires insured's signature, refer to CADB

2007 CROP POLICY INFORMATION

Livestock	FCIC Policy		NCIS Policy		Unit of Measure	Sales Closing	Coverage Levels	Contract Length	Policy Limits	Underwriting Capacity ¹
Livestock Risk Protection -- Swine	05-LRP	05-LRP Swine	902	903 (SCE)	Cwt	Daily	70-95	13, 17, 21 or 26-week periods	10,000 head/SCE or 32,000 head/year	20,000,000
Livestock Risk Protection -- Fed Cattle	05-LRP	05LRP Fed Cattle	902	904 (SCE)	Cwt	Daily	70-95	13, 17, 21, 26, 30, 34, 39, 43, 47 or 52-week periods	2,000 head/SCE or 4,000 head/year	20,000,000
Livestock Risk Protection -- Feeder Cattle	05-LRP	05-LRP Feeder Cattle	902	905 (SCE)	Cwt	Daily	70-95	13, 17, 21, 26, 30, 34, 39, 43, 47 or 52-week periods.	1,000 head/SCE or 2,000 head/year	20,000,000
Livestock Gross Margin -- Cattle	05-LGM		912	916-CEE [1/06]	Cwt	Monthly	80-100	11 month	15,000 head/6 months or 30,000/year	20,000,000
Livestock Gross Margin -- Swine	05-LGM		912	912-CEE	Cwt	Monthly	80-100	6 month	15,000 head/6 months or 30,000/year	20,000,000

Endorsements	FCIC Policy		NCIS Policy		Crop	Late Planting (L) Prevented Planting (P)	Replant	Unit of Measure	**Enterprise (E) *Optional(O) **Basic (B) Unit	High-Risk Land Ex. Opt.
Hybrid Seed Price	02-HSPE		(2002)738PE		Hybrid Seed Corn			bu		No ²
Peak Inventory Endorsement	06-073A				Nursery			Plant Value	B	Yes ¹
Rehabilitation Endorsement	06-073B				Nursery			Plant Value	B	Yes ¹
Pilot Nursery Grower's Price Endorsement	06-073C				Nursery			Plant Value	B	Yes ¹

- 1 Total underwriting capacity for all pilot livestock insurance programs
- 2 High-risk land not insurable under BMP; However, may insure high-risk land under MPCl Policy.
- 3 High-risk land Exclusion Option available under hybrid Seed Corn.

RESERVED

<i>Weighted Average Yield Descriptor</i>	<i>Applicable Condition(s) (1, 2 or N/A)</i>	<i>Description of Condition When Applicable</i>
GW	1, 2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured transitional crop, See [Sec. 6, C (10)(c)] (Example: GW65)
NO	2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured certified organic crop and is less than 60 % of the T-Yield that qualifies for yield adjustment and the insured did not elect the adjustment for a specific crop year(s), (Example: NO75).
NU	2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured transitional crop and is less than 60% of the T-Yield that qualifies for yield adjustment and the insured did not elect the adjustment for a specific crop year(s), (Example: NU65).
NW	2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured crop and it is less than 60% of the T-Yield that qualifies for yield adjustment and the insured did not elect the adjustment for a specific crop year(s), (Example: NW60).
OY	2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured certified organic crop and is less than 60% of the T-Yield but does not qualify for yield substitutions, (Example: OY63).
PW	1, 2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured crop, See [Sec. 6, C (10)(c)] (Example: PW95)
UY	2	A weighted average yield assigned when PP payments are limited to 35 percent of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured transitional crop and is less than 60 percent of the T-Yield but does not qualify for yield substitutions.
VW	1, 2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured certified organic crop, See [Sec. 6, C(10)(c)] (Example: VW95)
WY	2	A weighted average yield assigned when PP payments are limited to 35% of the PP coverage and the unit/P/T/V contains both PP acreage and planted acreage of the first insured crop and is less than 60% of the T-Yield but does not qualify for yield substitutions, (Example: WY90).

1 Eligible for yield substitution.

2 Counts as a year of records for determining percent of T-Yield or Yield Floor, if applicable.

N/A Not eligible for yield substitution or counted as a year of records for percent of T-Yield or Yield Floor determinations.

Reduced/ Replaced Yield Descriptor	Applicable Condition(s) (1, 2 or N/A)	Description of Condition When Applicable
AC	2	For Category C APH crops, used to identify commingled production where separate acres are available to separate production using different T-Yields by P/T/V/TMA or other characteristics [see Ex 15 6B(2)].
GC	2	For Category C APH crops, used to identify commingled production from transitional acreage where separate acres are available to separate production using different T-Yields by P/T/V/TMA or other characteristics [see Ex 15 6B(2)].
VC	2	For Category C APH crops, used to identify commingled production from certified organic acreage where separate acres are available to separate production using different T-Yields by P/T/V/TMA or other characteristics [see Ex 15 6B(2)].
AX	1, 2	Used to identify excessive yields that were replaced by the simple average of all actual and assigned yields for the same crop year for the same P/T/V/TMA or other characteristics (Example: AX100).
EX	N/A	For Category C crops, used to identify 80% T-Yields used instead of actual yields. This descriptor takes precedence over any other applicable yield descriptor. [See Sec. 7K(2)(b) and Ex. 15 6B(1)] (Example: One actual/assigned yield = EX80).
GX	1, 2	Used to identify excessive yields from transitional acreage that were replaced by the simple average of all actual and assigned yields for the same crop year for the same P/T/V/TMA or other characteristics (Example: GX100).
IX	N/A	For Category C crops, used to identify 100% T-Yield used instead of actual yields. This descriptor takes precedence over any other applicable yield descriptor. [See Sec. 7K(2)(b) and Ex. 15 6B(1)] (Example: Three actual/assigned yields = IX100).
NX	N/A	For Category C crops, used to identify 90% T-Yield used instead of actual yields. This descriptor takes precedence over any other applicable yield descriptor. See [Sec. 7K(2)(b) and Ex. 15 6B(1)] (Example: Two actual/assigned yields = NX90).
SX	N/A	For Category C crops, used to identify 65% T-Yields used instead of actual yields for crops without production minimums. This descriptor takes precedence over any other applicable yield descriptor. See [Sec. 7K(2)(b) and Ex. 15 6B(1)] (Example: No actual/assigned yields = SX65).
TX	N/A	Used to identify excessive yields that were replaced by the applicable county T-Yield, or lowest available dollar span for pecan revenue, if insured has no other applicable actual/assigned yields for the same crop year for the same P/T/V/TMA or other characteristics (Example: TX100).
VX	1, 2	Used to identify certified organic excessive yields that were replaced by the simple average of all actual and assigned yields for the same crop year for the same P/T/V/TMA or other characteristics, (Example: VX100).

1 Eligible for yield substitution.

2 Counts as a year of records for determining percent of T-Yield or Yield Floor, if applicable.

N/A Not eligible for yield substitution or counted as a year of records for percent of T-Yield or Yield Floor determinations.

Summed Yield Descriptor	Applicable Condition(s) (1, 2 or N/A)	Description of Condition When Applicable
R	1, 2	Actual or Summarized Actual Yield taken from the previous year's Master Yield Summary that was replicated to a new county's database.
NR	2	Actual or Summarized Actual Yield taken from the previous year's Master Yield Summary that was replicated to a new county's database less than 60% of the T-Yield that qualify for yield adjustment and the insured did not elect the adjustment for a specific crop year(s), (Example: NR100).
RY	2	Actual or Summarized Actual Yield taken from the previous year's Master Yield Summary that was replicated to a new county's database to identify yields less than 60% of the T-Yield that do not qualify for yield substitutions, (Example: RY100).

Temporary Yield Descriptor	Applicable Condition(s) (1, 2 or N/A)	Description of Condition When Applicable
J	2	Temporary Yield, (Example: J105).

T- Yield Descriptor	Applicable Condition(s) (1, 2 or N/A)	Description of Condition When Applicable
S	N/A	65% T-Yield, (Example: No actual/assigned yields = S65).
E	N/A	80% T-Yield, (Example: One actual/assigned yield = E80).
N	N/A	90% T-Yield, (Example: Two actual/assigned yields = N90).
T	N/A	100% T-Yield, (Example: Three actual/assigned yields =T100).
H	N/A	110% T-Yield, Pilot County New Producer T-Yield remaining in databases of producers who qualified in a previous crop year, (Example: H110).
I	N/A	Initial yield for new producer of the crop in the county, (Example: I100).
L	N/A	SA T-Yield for added land, (Example: L103).
IL	N/A	100% T-Yield or SA T-Yield, used to identify initial databases for added land for new producers, See [Ex. 36] for additional instructions, (Example: IL100).
EK	N/A	For Category C crops, used to identify if adjusted for percent stand prior to adjustment for 80% T-Yield, (Example: EK80).
NK	N/A	For Category C crops, used to identify if adjusted for percent stand prior to adjustment for 90% T-Yield, (Example: NK90).
SK	N/A	For Category C crops, used to identify if adjusted for percent stand, on crops without minimum production, prior to adjustment for 65% T-Yield, (Example: SK65).
TK	N/A	For Category C crops, used to identify if adjusted for percent stand prior to adjustment for 100% T-Yield, (Example: TK100).
X	N/A	80% T-Yield, remaining in databases of feed or forage producers who qualified in a previous crop year (Example: No actual assigned yields =X80).

- 1 Eligible for yield substitution.
- 2 Counts as a year of records for determining percent of T-Yield or Yield Floor, if applicable.
- N/A Not eligible for yield substitution or counted as a year of records for percent of T-Yield or Yield Floor determinations.

Reserved.

MASTER YIELD

(NACAT→)

1 MASTER YIELD PROCEDURE.

Master Yields are available for some crops and locations [See Master Yield List Par. 2] where crop rotation and land leasing practices limit the APH crop years of yield history available on individual units. Data from all acreage of the crop the OPERATOR has in the county (identified by unit and by practice, type, variety (P/T/V), and TMA as shown on the actuarial document(s) are used to establish the approved APH Master Yield for all acreage of the crop planted in the designated Master Yield area(s). A combination of Master Yield(s) and APH approved yields (calculated by using standard APH procedures) may not be established on the same policy (by crop and county). In addition, SA T-Yield procedure for added land is not applicable where master yields are available.

1A Initial Master Yield Approval Authorities

A(1) **Approved Training.** AIPs may approve initial Master Yields for the crops and locations listed below following successful completion of approved training. Initial training is mandatory. A minimum of one representative per AIP must attend initial training from any RMA RO to approve master yields for any region, and in some instances additional update training may also be required by RMA. RMA may withdraw an AIP's authority to calculate initial Master Yields if RMA reviews indicate an inordinate number of Master Yields have been calculated incorrectly. However, if the acreage and production history submitted is attributed to an entity(ies) dissimilar to the entity named on the MPCl contract, the request must be referred to the RMA RO for approval. AIPs electing NOT to be responsible for approval of initial Master Yields will refer all requests to the RMA RO.

(1)(a) Canola/Rapeseed, all locations approved for Master Yields.

(1)(b) Onions, all locations (except Colorado) approved for Master Yields.

(1)(c) Sugar Beets, all locations approved for Master Yields.

(1)(d) Sweet Corn, all locations approved for Master Yields.

(1)(e) Tomatoes - Fresh Market, limited to California.

(1)(f) Tomatoes - Processing, all locations approved for Master Yields.

(1)(g) Green Peas, all locations approved for Master Yields.

(1)(h) Dry Peas, all locations approved for Master Yields.

(1)(i) Dry Beans, all locations approved for Master Yields.

(1)(j) Processing Beans, all locations approved for Master Yields.

(1)(k) Potatoes, all locations approved for Master Yields, except Texas.

A(2) **Initial Master Yields.** The RMA RO must approve ALL initial Master Yields for all other crops and locations approved for Master Yields.

1B Requirements for Establishing Initial Master Yield(s)

B(1) **Operator/Tenant.** Master Yields are established on an operator/tenant entity basis. Operator/tenant entity is described as the person/entity with the largest insurable interest in the crop. If the operator shares in other entities, the same Master Yield must be used for all entities in which he or she is the operator and insures under separate policies. For example: An operator who has a majority share in multiple crop insurance policies cannot choose to insure some policies under Master Yield and some under **standard** APH. If two or more equal interests are involved, the operator/tenant entity is the person who makes the daily farm management decisions regarding the crop. Farm management decisions begin with land selection and continue through harvest. If the policy covers land farmed by more than one operator/tenant entity, a separate Master Yield must be established for each operator/tenant entity (i.e., the insured is a landlord on some land and an operator/tenant entity on other land or, is a landowner with multiple operators). The operator for each Master Yield must be denoted (in the block indicating the producer's name and address) on the APH form to indicate the Master Yield has been established on an operator/tenant entity basis. The Master Yield determined for the operator/tenant entity also applies to insured landlord(s) involved in that farming operation except for a landlord that has CAT coverage or other acreage on which a Master Yield is not applicable. A copy of the operator's Master Yield or a Master Yield with the operator's history must be placed in the landlord's file. All initial Master Yields for insureds sharing in the crop (companion contracts) must be reconciled using the following guidelines prior to issuing approved Master Yields.

- (1)(a) If the operator/tenant is insured and has an approved Master Yield (or requests an initial Master Yield that is subsequently approved) and a person who shares in the crop (landlord) with the operator/tenant also timely requests a Master Yield, the operator/tenant's Master Yield is applicable. **Landlords that share rent land to multiple operators/tenants for the same crop must have master yields by operator/tenant on all land for the crop or it must remain standard APH.**
- (1)(b) An insured sharing in the crop with an operator/tenant who has an approved Master Yield will have his or her production guarantee(s) based on standard APH procedures unless a timely request for a Master Yield was made.
- (1)(c) A person sharing in the crop with an operator/tenant who does not have an approved Master Yield may request an initial Master Yield from the verifier by the PRD; however, AIPs must forward the request and individual unit APH forms to the RMA RO for approval.
- (1)(d) If the operator/tenant's (whose records were used to calculate the approved APH yield) status as an operator/tenant changes after the PRD, the approved Master Yield may be used for that crop year; however, it must be recalculated for the following crop year. An operator/tenant's status changes if the operator/tenant rents/leases land to another person who qualifies as the operator/tenant. Persons who may continue to use the Master Yield include:
- 1 A landlord with an approved Master Yield based on an operator/tenant's records whose status changed.
 - 2 An operator/tenant whose status changed but continues to have an insurable interest in the crop. (A processor that has 100 percent interest in the crop may not use the landowners or laborer's records.)

1 SUMMARY OF REVENUE HISTORY ENTRIES AND COMPLETION INFORMATION**1A Instructions:**

Verify or make the following entries, if not preprinted on the worksheet:

Insured's Name: Name of insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.

Agency or Servicing Office: Name, address, phone and agent code.

Crop Year: Crop year, as defined in the policy.

Other Entity: Show any other applicable persons sharing in crop.

Insurance Provider: Name, address and phone and Company code.

Contract Number: Insured's assigned policy or contract number.

Unit Number: Five-digit unit number from the Summary of Coverage after it is verified to be correct, (e.g., 00100).

FSA FSN: USDA Farm Service Agency Farm Serial Number.

Legal Description: The Section clearly identified (SE ¼), Township (N/S) and Range (E/W) or other geographical descriptions if not applicable.

Practice: As identified on the applicable actuarial document

Insurable or Uninsurable: Designate if the acreage being reported has met policy minimums for insurability. NOTE: Insurable and Uninsurable must be reported separately as well as any hedged acreage. Indicate both and commingled if not reported separately.

Number of Trees: Enter the total number of trees on the unit that will be applicable for the 2-year module being reported.

County: Enter the applicable county and code.

State: Enter the state and code.

Pre-Acceptance Perennial Crop Inspection Report:

Show the date of the last pre-acceptance inspection, (required for all new or transferred policies).

Item No. Information Required

- 1 **Year:** The applicable crop year for revenue being reported.
- 2 **Net Acres:** Applicable acreage of pecans multiplied by insureds share.
- 3 **Pounds Production:** Total pounds of harvested and/or appraised pecans, INSURED'S SHARE ONLY, (in-shell basis rounded to the nearest whole pound).
- 4 **Gross Sales:** Pounds harvested and/or appraised pecans times the applicable in-shell average price (may be shown as fixed price, Agricultural Marketing Service of the United States Department of Agriculture (AMS) prices only are applicable for direct market that is insurable), reported in dollars and cents, INSURED'S SHARE ONLY.
- 5 **Average Gross Sales:** Enter the yield descriptor (A or B), followed by the Average Gross Sales, the Gross Sales (item 4) divided by the Net Acres (item 2) rounded to whole dollars.
- 6 **Pre-Harvest:** Check this block if a Pre-Harvest Appraisal was completed (required if direct marketed or a loss was reported).
- 7 **Total Number of Years:** Enter the applicable total number of years.
- 8 **Total Average Gross Sales Per Acre:** Enter the total of the Average Gross Sales in column 5.
- 9 **Approved Average Revenue Per Acre:** Average Gross Sales Per Acre (item 8) divided by the Total Number of Years (item 7) rounded to whole dollars.
- 10 **Insured's Signature & Date:** Insured's (or insured's authorized representative's) signature and date. BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the Summary of Revenue History WITH THE INSURED.
- 11 **Page Number:** Page numbers (Example: Page 1 of 1, or Page 1 of 2, Page 2 of 2, etc.).

RMA REGIONAL OFFICES

MAILING ADDRESS OF RO	STATES SERVED
<p>Billings Regional Office Doug Hagel, Director 3490 Gabel RD, Suite 100 Billings, Montana 59102-7302 (406) 657-6447 (6:00am – 5:30 pm MT) FAX: (406) 657-6573 E-Mail: rsomt@rma.usda.gov</p>	<p>Montana North Dakota South Dakota Wyoming</p>
<p>Davis Regional Office Nancy Beaumont, Director 430 "G" Street, # 4168 Davis, California 95616-4168 (530) 792-5870 (8:00am - 5:00 pm PT) FAX: (530) 792-5893 E-mail: rsoca@rma.usda.gov</p>	<p>Arizona California Hawaii Nevada Utah</p>
<p>Raleigh Regional Office Larry Atkinson, Director 4407 Bland Road, Suite 160 Raleigh, North Carolina 27609 (919) 875-4880 (8:00 am – 4:30 pm ET) FAX: (919) 875-4915 E-mail: rsonc@rma.usda.gov</p>	<p>Connecticut Maine Massachusetts New Jersey North Carolina Rhode Island Virginia</p> <p>Delaware Maryland New Hampshire New York Pennsylvania Vermont West Virginia</p>
<p>Jackson Regional Office Rock W. Davis, Director 803 Liberty Road Flowood, Mississippi 39232 (601) 965-4771 (8:00 am – 4:30 pm CT) FAX: (601) 965-4517 E-mail: rsoms@rma.usda.gov</p>	<p>Arkansas Kentucky Louisiana Mississippi Tennessee</p>
<p>Oklahoma City Regional Office Ronald Berryhill, Director 205 NW 63rd Street, Suite 170 Oklahoma City, Oklahoma 73116-8254 (405) 879-2700 (7:30 am – 4:00 pm CT) FAX: (405) 879-2741 E-mail: rsook@rma.usda.gov</p>	<p>New Mexico Oklahoma Texas</p>
<p>St. Paul Regional Office Craig Rice, Director 30 7th Street East Suite 1450 Wells Fargo Place St. Paul, Minnesota 55101-4937 (651) 290-3304 (8:00 am – 4:30 pm CT) FAX: (651) 290-4139 E-mail: rsomn@rma.usda.gov</p>	<p>Iowa Minnesota Wisconsin</p>

RMA REGIONAL OFFICES

MAILING ADDRESS OF RO	STATES SERVED
<p>Springfield Regional Office Michael Alston, Director 3500 Wabash Avenue Springfield, Illinois 62711 (217) 241-6600 ext. 101 (7:00 am – 4:30 pm CT) FAX: (217) 241-6618 E-mail: rsoil@rma.usda.gov</p>	<p>Illinois Indiana Michigan Ohio</p>
<p>Spokane Regional Office Dave Paul, Director 112 North University Road, Suite 205 Spokane, Washington 99206-5295 (509) 353-2147 (7:30 am – 4:30 pm PT) FAX: (509) 353-3149 E-mail: rsowa@rma.usda.gov</p>	<p>Alaska Idaho Oregon Washington</p>
<p>Topeka Regional Office Rebecca Davis, Director 3401 S.W. Van Buren Street, Suite 2 Topeka, Kansas 66611-2227 (785) 266-0248 (7:30 am – 4:00 pm CT) FAX: (785) 266-2487 E-mail: rsoks@rma.usda.gov</p>	<p>Colorado Kansas Missouri Nebraska</p>
<p>Valdosta Regional Office Michael Moore, Director 106 South Patterson Street, Suite 250 Valdosta, Georgia 31601-5609 (229) 219-2200 (8:00 am – 4:30 pm ET) FAX: (229) 242-3566 E-mail: rsoga@rma.usda.gov</p>	<p>Alabama Florida Georgia Puerto Rico South Carolina</p>

RESEARCH AND DEVELOPMENT

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RISK COMPLIANCE FIELD OFFICES

MAILING ADDRESS OF RISK COMPLIANCE OFFICES	STATES SERVED	
<p>Southern Regional Compliance Office Billy Pryor, Director 1111 W. Mockingbird Lane, Suite 280 Dallas, Texas 75247-5016 (214) 767-7700 (7:00 am – 4:00 pm CT) FAX: (214) 767-7721 E-mail: cfotx@rma.usda.gov</p>	<p>Arkansas Kentucky Louisiana Mississippi New Mexico Oklahoma Tennessee Texas</p>	
<p>Eastern Regional Compliance Office Johnnie Perdue, Director 4407 Bland Road, Suite 280 Raleigh, North Carolina 27609 (919) 875-4930 (8:00 am – 5:00 pm ET) FAX: (919) 875-4928 E-mail: cfonc@rma.usda.gov</p>	<p>Alabama Delaware Georgia Maryland New Hampshire New York Pennsylvania Rhode Island Vermont West Virginia</p>	<p>Connecticut Florida Maine Massachusetts New Jersey North Carolina Puerto Rico South Carolina Virginia</p>
<p>Western Regional Compliance Office Susan T. Choy, Director 430 G Street, Suite 4167 Davis, California 95616-4167 (530) 792-5850 (8:00 am – 5:00 pm PT) FAX: (530) 792-5865 E-mail: cfoca@rma.usda.gov</p>	<p>Alaska Arizona California Hawaii Idaho Nevada Oregon Utah Washington</p>	

RISK COMPLIANCE FIELD OFFICES

MAILING ADDRESS OF RISK COMPLIANCE OFFICES	STATES SERVED
<p>Northern Regional Compliance Office Mark Huber, Director 3440 Federal Drive Suite 200 Eagan, Minnesota 55122-1301 (612) 725-3730 (8:00 am – 5:00 pm CT) FAX: (612) 725-3735 E-mail:cfomn@rma.usda.gov</p>	<p>Iowa Minnesota Montana North Dakota South Dakota Wisconsin Wyoming</p>
<p>Central Regional Compliance Office Alvin A. Gilmore, Director 6501 Beacon Drive Room 481, Mail Stop 0833 Kansas City, Missouri 64133-4676 (816) 926-7963 (7:30 am - 4:00 pm CT) FAX: (816) 926-5186 E-mail:cfomo@rma.usda.gov</p>	<p>Colorado Kansas Missouri Nebraska</p>
<p>Midwest Regional Compliance Office Ronie C. Griffin, Director Corporate Center North 6045 Lakeside Blvd. Indianapolis, Indiana 46278 (317) 290-3050 (7:00 am - 4:00 pm EST) FAX: (317) 290-3065 E-mail:cfoin@rma.usda.gov</p>	<p>Illinois Indiana Michigan Ohio</p>

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MAILING ADDRESS OF NAD OFFICES	STATES SERVED	
Western Regional Office 755 Parfet Street, Suite 494 Lakewood, Colorado 80215-5506 (303) 236-2862 FAX: (303) 236-2820 1-800-541-0483	Alaska California Hawaii Kansas Nebraska New Mexico Oklahoma South Dakota Utah Wyoming	Arizona Colorado Idaho Montana Nevada North Dakota Oregon Texas Washington
Southern Regional Office P.O. Box 1508 Cordova, TN 38120 (901) 544-0359 FAX: (901) 544-0363 1-800-552-5377	Alabama Florida Louisiana North Carolina South Carolina	Arkansas Georgia Mississippi Puerto Rico Tennessee
Eastern Regional Office 8909 Purdue Road Suite 240 Indianapolis, Indiana 46268 (317) 875-9648 FAX: (317) 875-9674 1-800-541-0457	Connecticut Illinois Iowa Maine Massachusetts Minnesota New Hampshire New Jersey Pennsylvania Vermont Virginia Wisconsin	Delaware Indiana Kentucky Maryland Michigan Missouri New York Ohio Rhode Island Virgin Islands West Virginia

C(2) **Recertifying prior history.** If the acreage and production has not been maintained separately for optional units, the insured may submit (recertify) production reports for optional units for prior APH crop years that were previously reported as one unit. When recertifying, production reports must begin with the most recent APH crop year in the base period and work backward (2006, 2005, 2004, etc.) to maintain continuity. Reported acreage must include insurable planted acres and prevented planting acreage for which yields have been assigned (“PP” and “PW” yield descriptors). Only continuous recertified production reports will be used to complete the new database and compute the APH yields. [See Example 6.]

- Step 1** Complete the most recent APH crop year in each unit's database using the current year's production reports.
- Step 2** If additional APH crop years (previously reported) are recertified, update prior APH crop years using the actual production history from each unit (by P/T/V). For crop years that the production can't be recertified, the insured should report acres by unit by crop year. When acres are reported by unit, but the production is commingled, prorate the commingled production to unit databases with planted acres (divide the total production by the total acres and multiply the resulting average yield times the planted acres (by P/T/V). Identify prorated actual production with the “P” yield descriptor prior to the applicable actual yield descriptor. Duplicate assigned yields to appropriate databases. For crop years that are not recertified or acres reported by unit, enter the total acres and production (including assigned yields) in each unit for each APH crop year.
- Step 3** If less than 4 years of actual and/or assigned yields are available, enter the applicable variable T-Yield(s) to complete each 4-year database (previously established SA T-Yields are NOT used).
- Step 4** Calculate the approved APH yield. ←NACAT)

6 DIVIDING A BASIC UNIT INTO OPTIONAL UNITS OR FURTHER DIVIDING OPTIONAL UNITS INTO ADDITIONAL OPTIONAL UNITS (CATEGORY C CROPS)

The insured MUST submit acceptable production reports by optional units for at least the most recent APH crop year in the base period to be eligible for optional units for the current (policy) crop year.

- 6A** **Recertify Production Reports.** The insured **must recertify** production reports for prior APH crop years by optional unit unless production records have been maintained corresponding to the proposed unit structure. If corresponding APH block production or prior years block production worksheets have been completed, the actual yields must be used to calculate the APH yield for each optional unit. When recertifying, production reports must begin with the most recent APH crop year in the base period and work backward (2006, 2005, etc.) to maintain continuity. Only continuous recertified production reports will be used to complete the new database and calculate the approved APH yields.

6B **Commingled Production.** If the insured is unable to separate (recertify or if APH block production or prior years block production worksheets are not available for the optional units) all prior years' production history (other than the most recent crop year) for each requested optional unit (by P/T/V/TMA or other characteristics) the initial year optional units are requested:

- B(1) **The AIP** must use the lower of the actual yield (from the basic or optional unit being divided) or variable T-Yield (based on the number of years actual records certified for the crop) as the yield each crop year that the production history is not separated according to the optional unit structure. When variable T-Yields apply, use the applicable yield descriptor ("S", "E", "N", or "T") for 100% use "I" plus an "X" to identify them (e.g., "NX"500). These yields remain in the database until outside of the base period and do not increase if additional years of actual/assigned yields are provided; or,
- B(2) If different T-Yields by P/T/V/TMA or other characteristics are applicable and separate acres are available, the commingled worksheet in Sec. 6F(1) may be used to separate the production. These yields are not eligible for yield substitution and must be identified with the applicable yield descriptor plus "C" (i.e., "AC", "GC", or "VC"). This procedure is not applicable for separate T-Yields by age and/or density.
- B(3) **The insured may request a RMA RO Yield.** The RMA RO yield must be requested by the applicable PRD for the crop year. The RO will establish databases, which may be updated by the insured/AIP in subsequent years. When fewer than four years have been separated, and RMA RO determined yields are used to complete the four-year database, such yields are identified by the "F" yield descriptor.

In order to qualify for optional units the subsequent crop year, the insured MUST submit to the AIP an acceptable production report (by P/T/V) for each optional unit by the PRD.

7 **ADDING LAND TO AN EXISTING UNIT (CATEGORY B CROPS)** [See Exhibit 36].

8 **RETAINING YIELD HISTORY FOR THE SAME LAND**

To retain yield history when the basic unit or optional unit is from a valid APH form and the same entity and land is involved:

8A **Unit Renumbered Or FSA FSN Reconstituted.** Verify that the same entity and land is involved. If the same entity and land, the actual/assigned yield history is retained. Yield limitation provisions, if applicable, will apply.

8B **Complete the APH Form for The Current Policy Crop Year.** Enter the yield history for all (policy) crop years in the database using current APH rules.

9 **AGREEMENT TO COMBINE OPTIONAL UNITS (See following page for Agreement Standards).**

4 Peaches (Corrections only; examples were not updated)

Use the following forms for the following Fresh (101) Type Peach examples:

Producer's Pre-acceptance Worksheet

T-Yield Table

PAW (Perennial Crops) PRODUCER'S PRE-ACCEPTANCE WORKSHEET (For illustration purposes ONLY)				1. Applicant's Name: I. M. INSURED		2. Policy No.: MPCI #		3. Unit No.: 00100		4. Crop: PEACHES		5. State: AL	
				6. Legal Description: XXXXXXXXXX		7. Crop Year: 2006		8. County: AUTAUGA		9. FSA FSN: 8912			
Block No. 10	Mo/Yr Set Out/Grafted 11	Acres 12	Variety 13	Type 14	Number of Plants 15	Plant Spacing 16	Percent Stand 17	Density 18	Practice IRR/NI 19	Insurable or Uninsurable 20	Spur or Nonspur 21		
001	04/2001	10.0	RED GLOBE	L (Late)	1090	20X20	100%	109	IRR	INS	N/A		
002	05/1997	20.0	HARVESTOR	M (Mid)	2299	18X20	95%	121	NI	INS	N/A		
003	04/1998	15.0	EMPRESS	E (Early)	1308	20X20	87%	109	NI	INS	N/A		
TOTALS:		45.0			4,697								
22. Has damage (ie., disease, hail, freeze) occurred to Trees/Vines/Bushes/Bog or have cultural practices been performed that will reduce the insured crop's production from previous levels?							Yes	<input checked="" type="checkbox"/>	No				
23. Are production methods being used that would reduce production from previous levels?							Yes	<input checked="" type="checkbox"/>	No				
24. Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above?								<input checked="" type="checkbox"/>	Yes	<input type="checkbox"/>	No		
I certify that to the best of my knowledge and belief all of the information on this form is correct. I also understand that failure to report completely and accurately may result in sanctions under my policy, including but not limited to voidance of the policy, and in criminal or civil penalties (18 U.S.C. §1006 and §1014; 7 U.S.C. §1506; 31 U.S.C. §3729, §3730 and any other applicable federal statutes).													
25 Insured's Signature: I. M. INSURED								Date: XX/XX/XX					

12-PAW (Perennial Crops) (See Reverse for Collection of Information and Data [Privacy Act])

FCI-35 COVERAGE AND RATES
2006 AND SUCCEEDING CROP YEARS

ST: ALABAMA (01)
CO: Autauga (001)

CROP: PEACHES (0034)*1*2
PLAN: GYC (86)

TRANSITIONAL YIELD AND YA SUBSTITUTION TABLE

YEAR	TYPE	PRACTICE	LEAF YEAR	TREES/ACRE LOW HIGH	OTHER	MAP AREA	T-YIELD
2006	101 Fresh	997 NPS	4	76 150	early		55.00
2006	101 Fresh	997 NPS	4	76 150	mid		120.00
2006	101 Fresh	997 NPS	4	76 150	late		130.00
2006	101 Fresh	997 NPS	5	76 150	early		70.00
2006	101 Fresh	997 NPS	5	76 150	mid		135.00
2006	101 Fresh	997 NPS	5	76 150	late		155.00
2006	101 Fresh	997 NPS	6	76 150	early		100.00
2006	101 Fresh	997 NPS	6	76 150	mid		165.00
2006	101 Fresh	997 NPS	6	76 150	late		185.00
2006	101 Fresh	997 NPS	7	76 150	early		105.00
2006	101 Fresh	997 NPS	7	76 150	mid		170.00
2006	101 Fresh	997 NPS	7	76 150	late		190.00
2006	101 Fresh	997 NPS	8	76 150	early		135.00
2006	101 Fresh	997 NPS	8	76 150	mid		190.00
2006	101 Fresh	997 NPS	8	76 150	late		215.00
2006	101 Fresh	997 NPS	9	76 150	early		135.00
2006	101 Fresh	997 NPS	9	76 150	mid		190.00
2006	101 Fresh	997 NPS	9	76 150	late		215.00
2006	101 Fresh	997 NPS	10	76 150	early		125.00
2006	101 Fresh	997 NPS	10	76 150	mid		180.00
2006	101 Fresh	997 NPS	10	76 150	late		205.00
2006	101 Fresh	997 NPS	11	76 150	early		115.00
2006	101 Fresh	997 NPS	11	76 150	mid		170.00
2006	101 Fresh	997 NPS	11	76 150	late		195.00
2006	101 Fresh	997 NPS	12	76 150	early		105.00
2006	101 Fresh	997 NPS	12	76 150	mid		155.00
2006	101 Fresh	997 NPS	12	76 150	late		180.00
2006	101 Fresh	997 NPS	13	76 150	early		85.00
2006	101 Fresh	997 NPS	13	76 150	mid		140.00
2006	101 Fresh	997 NPS	13	76 150	late		160.00
2006	101 Fresh	997 NPS	14+	76 150	early		68.00
2006	101 Fresh	997 NPS	11	76 150	mid		112.00
2006	101 Fresh	997 NPS	11	76 150	late		128.00

EXAMPLE 1 This example demonstrates peaches reporting less than the required five years base period and added land with less than four years of the prior producer's hard copy records of production and acreage available.

A Peach producer has certified peach production and acreage (**insurable and uninsurable acreage separately**) by block on three blocks. Block number 001 has met policy minimums for two years with four years certified, block number 002 has four years of data certified, block number 003 was recently acquired and only two years of data are available. The APH approved yield in this example is based on individual blocks. The yields reported by block do not qualify for YA (i.e., block 001 2006-2001 = 5 + 1 = 6 age for 2006; for 2005 6 - 1 = 5, T-Yield 155 X .60 = 93 substitute yield; in 2004 6 - 2 = 4, T-Yield 130 X 78 substitute yield; etc.) (T-Yield for block number 003 added land yield descriptor "NX" is applicable).

Actuarial Documents do not show T-Yield adjustments for percent stand on peaches in Alabama. For clarification this example is the reported 87% stand on block 003 with no adjustment in acreage based upon age, condition of orchard. Changes did not include updating for this example.

19-A (APH-BP)				BLOCK PRODUCTION (For illustration purposes ONLY)								
REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.												
1 NAME I. M. INSURED				2 POLICY NUMBER MPCI			3 UNIT NUMBER 00100					
4(a) CROP PEACHES				5 STATE AL			6 LEGAL DESCRIPTION XXXXXXXXX					
7 CROP YEAR 2006				8 COUNTY AUTAUGA			9 FSA FSN 8912					
4(b) PRACTICE 997		4(c) TYPE 101 L		4(b) PRACTICE 997		4(c) TYPE 101 M		4(b) PRACTICE 997		4(c) TYPE 101 E		
4(d) VARIETY/OTHER LATE				4(d) VARIETY/OTHER MID				4(d) VARIETY/OTHER EARLY				
11 BLOCK NO.: 001		12 Mo/Yr 04/2001		11 BLOCK NO.: 002		12 Mo/Yr 05/1997		11 BLOCK NO.: 003		12 Mo/Yr 04/1998		
13 SET OUT YEAR: 2001		14 DENSITY: 109		13 SET OUT YEAR: 1997		14 DENSITY: 121		13 SET OUT YEAR: 1998		14 DENSITY: 109		
10 YEAR	15 PRODUCTION	16 ACRES	17 YIELD	15 PRODUCTION	16 ACRES	17 YIELD	15 PRODUCTION	16 ACRES	17 YIELD	15 PRODUCTION	16 ACRES	17 YIELD
2001												
2002	0	10.0	T185	3,380	20.0	A169						NX122
2003	1000	10.0	T185	3,560	20.0	A178						NX122
2004	1,600	10.0	A160	3,600	20.0	A180	1,530	15.0	A102			
2005	2,000	10.0	A200	3,700	20.0	A185	1,635	15.0	A109			
TOTAL			730	TOTAL			712	TOTAL			455	
18 T-YIELD ADJ.			185	18 T-YIELD ADJ.			180	18 T-YIELD ADJ.			135	
19 AVERAGE YIELD	20 APPROVED YIELD	183		19 AVERAGE YIELD	20 APPROVED YIELD	178		19 AVERAGE YIELD	20 APPROVED YIELD	114		
183	21 PRIOR YIELD			178	21 PRIOR YIELD			96	21 PRIOR YIELD			

4B Peaches, Example 2 (Corrections only; example was not updated except for new yield descriptors)

This example is similar to example 1, except only two years were reported and no added land. Block 003 age is changed for this example based upon being planted in April 1992; number of trees for this example is now reported as 1206, making the percent stand 80%. Production is commingled for types shown as other characteristics or T-Yields on the actuarial, separate acreage information is available. This example demonstrates proper separation and reporting commingled and yield descriptors following procedure in Exhibit 15 6B(2).

A peach producer has certified total production and acreage for two years on the APH. Variable T-Yields (90 percent because the insured provided two years of records) determined on other characteristics age, density, percent stand for each block of acreage certified on the Producer's Pre-acceptance Worksheet (block 003 was adjusted for 80 percent stand item 17, using tree acres see [Sec. 7D(4)(b)1]), The APH in this example is based on individual blocks required for other characteristics E, M, and L, using [Exhibit 15 6B(2)] for commingled production. Using the current T-Yields and adjusting by year, using the commingled worksheet, the 2004 and 2005 production was separated. The applicable acreage certified by block is shown, yields reported do not qualify for YA, and two 90% T-yields "N". T-Yield adjustments are not applicable for peaches in Alabama, so this example was changed and an adjustment shown for the acreage based upon percent stand, age, condition of orchard and records provided.

19-A (APH-BPW)				BLOCK PRODUCTION WORKSHEET			
				(For illustration purposes ONLY)			
REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.							
1 NAME I. M. INSURED				2 POLICY NUMBER MPCI		3 UNIT NUMBER 00100	
4(a) CROP PEACHES				5 STATE AL		6 LEGAL DESCRIPTION XXXXXXXXX	
7 CROP YEAR 2006				8 COUNTY AUTAUGA		9 FSA FSN 8912	
4(b) PRACTICE 997		4(c) TYPE 101 L		4(b) PRACTICE 997		4(c) TYPE 101 M	
4(d) VARIETY/OTHER LATE				4(d) VARIETY/OTHER MID			
11 BLOCK NO.: 001		12 Mo/Yr 04/2001		11 BLOCK NO.: 002		12 Mo/Yr 05/1997	
13 SET OUT YEAR: 2001		14 DENSITY: 109		13 SET OUT YEAR: 1997		14 DENSITY: 121	
10 YEAR	15 PRODUCTION	16 ACRES	17 YIELD	15 PRODUCTION	16 ACRES	17 YIELD	15 PRODUCTION
2002			N167			N162	
2003			N167			N162	
2004		10.0	AC138		20.0	AC201	
2005		10.0	AC178		20.0	AC219	
TOTAL			650	TOTAL			744
18 T-YIELD ADJ.		185		18 T-YIELD ADJ.		180	
19 AVERAGE YIELD	20 APPROVED YIELD	163		19 AVERAGE YIELD	20 APPROVED YIELD	186	
170	21 PRIOR YIELD			183	21 PRIOR YIELD		
4(b) PRACTICE 997		4(c) TYPE 101 E		4(b) PRACTICE 997		4(c) TYPE 101 E	
4(d) VARIETY/OTHER EARLY				4(d) VARIETY/OTHER EARLY			
11 BLOCK NO.: 003		12 Mo/Yr 04/1992		11 BLOCK NO.: 003		12 Mo/Yr 04/1992	
13 SET OUT YEAR: 1992		14 DENSITY: 109		13 SET OUT YEAR: 1992		14 DENSITY: 109	
15 PRODUCTION	16 ACRES	17 YIELD		15 PRODUCTION	16 ACRES	17 YIELD	
			N61			N61	
			N61			N61	
		15.0	AC90		15.0	AC90	
		15.0	AC78		15.0	AC78	
TOTAL			290	TOTAL			290
18 T-YIELD ADJ.		68		18 T-YIELD ADJ.		68	
19 AVERAGE YIELD	20 APPROVED YIELD	73/12.0 Ac		19 AVERAGE YIELD	20 APPROVED YIELD	73/12.0 Ac	
52	21 PRIOR YIELD			52	21 PRIOR YIELD		

Example 2 (Corrections only example was not updated)

Multipurpose Production and Yield Worksheet

CROP YEAR	1	2	3	4	5	6
2005	LATE	10.0	155	1,550	1.15	178
2005	MID	20.0	190	3,800	1.15	219
2005	EARLY	15.0	68	1,020	1.15	78
				7,335÷6,370	1.15	
2004	LATE	10.0	130	1,300	1.06	138
2004	MID	20.0	190	3,800	1.06	201
2004	EARLY	15.0	85	1,275	1.06	90
				6,730÷6,375	1.06	

T-Yield adjustments are not shown on the actuarial documents for peaches in Alabama. Any acreage adjustment for percent stand is made when reported. Since the percent stand was first reported or determined by the Orchard Inspector for the current crop year in this example, and also due to the age of this block, an acreage adjustment will be applicable for the following crop year.

4C Peaches (Correction only, example was not updated)

EXAMPLE 3 Similar to prior examples except all years reported, and block 003 meets criteria for downtrending [Sec. 7F(2)(b)2] and has acreage changes. With revisions in the Producer's Pre-Acceptance Worksheet for acres and percent stand an adjustment in the **acres** is no longer applicable. This example reflects adjustment and reporting.

For this example, all years in the base period were certified, block 003 was changed to show it was planted in April of 1992, and this block meets the selection criteria for high variability of actual yields. The Producer's Pre-Acceptance Worksheet shows changes in acreage and tree counts by year for block 003. AIP did a Perennial Crop Pre-Acceptance Inspection Report and determined the present **measured** acres of 12.9 on block 003. This is also shown on Producer's Pre-Acceptance Worksheet. Units or blocks were reviewed and determinations made for meeting the selection criteria shown in [Sec. 7F(2)(b)2]. After completing reviews, block 003 continues to show that the most recent three-year average (123+102+66=291/3=97) exceeds 25% less than the APH average yield (133 X .75 = 100). The adjusted yield is calculated using the applicable adjustment, 80% of the average yield (133 X .80 = DF 106). It is coded with yield indicator "DF" to show adjustment made according to formula. The current acreage was shown by block with the **approved RMA RO Determined** yield on the example for ease in completing the acreage report.

19-A (APH-BPW) BLOCK PRODUCTION WORKSHEET												
(For illustration purposes ONLY)												
REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.												
1 NAME I. M. INSURED				2 POLICY NUMBER MPCI				3 UNIT NUMBER 00100				
4(a) CROP PEACHES				5 STATE AL				6 LEGAL DESCRIPTION XXXXXXXXX				
7 CROP YEAR 2006				8 COUNTY AUTAUGA				9 FSA FSN 8912				
10 YEAR	4(b) PRACTICE 997		4(d) TYPE 101		4(b) PRACTICE 997		4(c) TYPE 101		4(b) PRACTICE 997		4(c) TYPE 101	
	4(d) VARIETY/OTHER LATE				4(d) VARIETY/OTHER MID				4(d) VARIETY/OTHER EARLY			
	11 BLOCK NO.: 001		12 Mo/Yr 04/2001		11 BLOCK NO.: 002		12 Mo/Yr 05/1997		11 BLOCK NO.: 003		12 Mo/Yr 04/1992	
	13 SET OUT YEAR: 2001		14 DENSITY: 109		13 SET OUT YEAR: 1997		14 DENSITY: 121		13 SET OUT YEAR: 1992		14 DENSITY: 109	
	15 PRODUCTION		16 ACRES		17 YIELD		15 PRODUCTION		16 ACRES		17 YIELD	
	2001	0	10.0		2,880	20.0	A144	3,100	15.0	A207		
	2002	0	10.0	T185	3,380	20.0	A169	2,500	15.0	A167		
2003	1,000	10.0	T185	3,560	20.0	A178	1,850	15.0	A123			
2004	1,600	10.0	A160	3,600	20.0	A180	1,470	14.4	A102			
2005	2,000	10.0	A200	3,700	20.0	A185	900	13.6	A66			
TOTAL			730	TOTAL			856	TOTAL			665	
18 T-YIELD ADJ.			185	18 T-YIELD ADJ.			180	18 T-YIELD ADJ.			68	
19 AVERAGE YIELD		20 APPROVED YIELD		19 AVERAGE YIELD		20 APPROVED YIELD		19 AVERAGE YIELD		20 APPROVED YIELD		
183		183/10.0 Ac		171		171/20 Ac		133		DF 106/12.9Ac		
21 PRIOR YIELD				21 PRIOR YIELD				21 PRIOR YIELD				

RULES FOR SKIP-ROW PLANTING PATTERNS

1 GENERAL INFORMATION

From the Definitions section of the Cotton Crop Provisions, "skip-row" means a planting pattern that:

- 1A **Consists of alternating rows** of cotton and fallow land or land planted to another crop the previous fall; and
- 1B **Qualifies as a skip-row planting pattern** as defined by the FSA or successor agency.

2 ACRES CONSIDERED PLANTED

- 2A **Acreage determinations for skip-row planting patterns** must agree with the FSA rules. The FSA Acreage Compliance Determinations Handbook (2-CP) provides the methods of determining acreage of solid-plant and skip-row crops. For all skip-row crops (irrigated and non-irrigated), the acreage of the crop will be the planted portion of the field as defined by FSA.
- 2B **See Tables 1-3 for commonly used planting patterns, row spacings, and corresponding percent planted factors.** Contact the applicable county FSA office for the correct percent planted factor for any row widths and planting patterns or varying row widths and planting patterns not listed in **the applicable table.** For **irrigated and non-irrigated practices,** if the skips in any skip-row planting pattern do not meet the FSA requirements for acreage adjustments, the entire area is considered devoted to the crop and a percent planted factor of 1.00 must be used for AUP and ELS Cotton.
- 2C **Beginning with the 2007 crop year, the skip-row patterns and row widths** for cotton and ELS cotton must be reported to RMA through the Data Automation System (DAS) on the applicable Type 11 Acreage and Type 15 Yield Records for ALL counties covered by Tables 1-3. AIP's must report the DAS skip-row planting pattern code **plus the actual row width in inches.** For example: Missouri, 2 planted x 1 skipped, 30" rows the transmittal code is 10230 (102 is DAS skip-row planting pattern code and 30 is the row width).

3 COTTON SKIP-ROW YIELD CONVERSION FACTORS (SEE TABLES 1-3)

For non-irrigated cotton planted in qualifying skip-row planting patterns, skip-row yield conversion factors are used to convert harvested production from skip-row acreage to equivalent solid-plant production. Skip-row yield conversion factors are also used to convert solid-plant approved APH yields to skip-row approved yields when qualifying skip-row planting patterns are carried out for the current crop year. For other crops planted in skip-row planting patterns, skip-row yield conversion factors are not used.

- 3A **The minimum width of a skip (plus one-half row width on either side) that qualifies for use of a skip-row yield conversion factor is:**
 - A(1) **24 inches in areas covered by Table 1**
 - A(2) **30 inches in areas covered by Tables 2 and 3.**

Patterns with skipped row widths of less than indicated above shall not be eligible for a yield conversion factor greater than 1.00 and a yield conversion factor of 1.00 shall be applied (e.g., 2 planted X 1 skipped X 28" row spacing in an area covered by Table 2); however, the acreage considered planted to the crop is calculated according to FSA rules.

- 3B** For qualifying planting patterns not listed on Tables 1-3, see Paragraph 6B (Table 1) and 6D (Tables 1 and 2), for instructions for calculating applicable yield conversion factors.

4 REVISION OF PRIOR YEARS' YIELDS DUE TO COTTON SKIP-ROW YIELD CONVERSION FACTOR CHANGES

Beginning with the 2007 crop year, the skip-row yield conversion factors have changed for counties covered by Tables 2 and 3. The process for converting cotton skip-row yields to solid-plant yields remains the same in these counties, except that the new skip-row yield conversion factors must be used. Previous solid planted actual yields derived from the old skip-row yield conversion factors in these counties should be revised because, the yield conversion factor has decreased for most patterns. If the yield records are not updated, this may result in lower solid-plant yields, higher premium rates and lower approved yields in subsequent crop years when skip-row patterns are carried out.

- 4A** For the 2007 crop year, AIP's may revise ALL solid-plant prior years' actual yields derived from prior cotton skip-row yield conversion factors for counties covered by Tables 2 and 3. AIP's must revise all affected yield records that continuous qualifying skip-row planting patterns and row widths have been certified by the insured. Exception, if prior year's qualifying skip-row planting patterns and row widths were not certified for a yield record on which the crop was not planted the current crop year, the prior year's solid-plant yields may be revised the first crop year the crop is planted on the affected yield record (database). Any revisions must be made using the new yield conversion factors. The new factors must also be used for qualifying patterns when the 2006 and subsequent crop years' production is reported.
- 4B** Affected producers must certify the skip-row patterns and row-widths that were carried out each prior crop year before their solid-plant actual yields may be revised. Supporting records for years certified that are outside of the APH record retention period are not required; however, row patterns and row widths for such crop years may be verified by comparing them to the skip-row yield factors used on prior years' acreage records (planting patterns and row widths certified would have resulted in the same prior years' skip-row yield factors that were used). AIPs may use RMA's policy holder tracking system to access prior year's yield and acreage records as necessary. The insured's certification must be retained by the Insurance Provider. If the producer does not certify continuous acceptable prior year skip-row patterns and row widths, the previous reported solid-plant actual yields will apply.
- 4C** Beginning with the 2007 crop year, insureds must report the applicable skip-row planting patterns and row widths and AIPs must enter the applicable DAS skip-row code plus the row width in inches [see Tables 1-3] on the Type 11 Acreage and Type 15 Yield Records. Revised yield records should reflect the applicable DAS skip-row codes and row widths for prior years.

The following example illustrates how prior year solid-planted yields are converted using the new yield conversion factors.

Example: 1 planted, 1 skipped, skip-row planting pattern with 36-inch row widths (Lubbock County Texas, Table 2 applies). Previous RMA skip-row yield conversion factor was 1.28 for the 1999-2005 APH Crop Years and the new factor is 1.19.

Columns B, C, E, and G are reported on the APH Form

Current and Revised RMA Skip-Row Yield Factor Rules

FSA Percent Planted Factor - .5556

A	B	C	D (* Percent Planted Factor)	E (C/D)	F		G(E/F)	
					Yield Conversion Factor	Solid-Plant Yield		
Field Acres	Crop Year	Production	Acres considered planted to cotton	Yield/Ac.	OLD	NEW	OLD	NEW
100.0	1999	30,000	100 (Solid Plant)	300	1.0	1.0	300	300
100.0	2000	31,500	100 (Solid Plant)	315	1.0	1.0	315	315
100.0	2001	0	*55.6 (1x1 = 36")	0	1.28	1.19	0	0
100.0	2002	5,000	*55.6 (1x1 = 36")	90	1.28	1.19	70	76
100.0	2003	28,770	*55.6 (1x1 = 36")	517	1.28	1.19	404	434
100.0	2004	17,792	*55.6 (1x1 = 36")	320	1.28	1.19	250	269
100.0	2005	25,025	*55.6 (1x1 = 36")	450	1.28	1.19	352	378
100.0	2006	32,526	*55.6 (1x1 = 36")	585	NA	1.19	NA	492

- For the 2006 crop year, the old Solid-Plant Average APH Yield was 242 (sum of column G divided by 7 years certified, 1999-2005). Using the new Skip-Row Yield factors the seven-year solid-plant average yield changes to 253.
- After adding the 2006 crop year, the 2007 Solid-Plant average yield = 283 (sum of column G (NEW) for crop years 1999-2006 divided by 8 years certified)

5 ACREAGE REPORT INSTRUCTIONS. For non-irrigated qualifying skip-row cotton planting patterns:

5A The planting pattern established on the final planting date, is the planting pattern used for determining acreage and the APH yield for subsequent crop years. Enter the appropriate DAS skip-row planting pattern code (including the row width) on the acreage report. A separate line entry is required for solid-planted acreage and qualifying skip-row acreage. Separate line entries are also required for skip-row planting patterns with different yield conversion factors.

5B To compute the acreage report yield, multiply the approved solid-plant yield from the APH form times the yield conversion factor for the applicable planting pattern and row width taken from the applicable Table. Skip-row irrigated acreage does not qualify for skip-row yield conversion factors.

5C If the entire area is considered devoted to cotton (solid planted) by FSA, or if the skip-row width is less than 24 inches (Table 1) or 30 inches in (Tables 2 and 3), a yield conversion factor of 1.00 must be used.

6 PERCENT PLANTED AND COTTON SKIP-ROW YIELD CONVERSION FACTOR TABLES

6A Use the applicable following table to convert qualifying non-irrigated skip-row cotton yields to a solid-planted yield or to convert approved solid-plant APH yields to a qualifying non-irrigated skip-row approved APH yield:

- A(1) **Table 1 factors apply to** Arkansas, Louisiana, Missouri, and all states east of these states.
- A(2) **Table 2 factors apply to** New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackelford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.
- A(3) **Table 3 factors apply to** Kansas, Oklahoma, and all Texas counties for which Table 2 does not apply.

TABLE 1 – Applicable to Arkansas, Louisiana, Missouri, and all states east of these states.

Cropping Definition	Row Width 1/	Percent Planted	Cotton Yield Factor	DAS Skip Row Code
Solid-planted or non-qualifying skip row patterns as determined by FSA or RMA	FSA rules	100.00%	1.00	not applicable
2 planted X 1 skipped	30 to 40 inch	66.67%	1.33	102
2 planted X 1 narrow skip (40-40-24*)	30 to 40 inch	FSA rules	1.23	102
2 planted X 1 narrow skip (38-38-26*)	30 to 40 inch	FSA rules	1.25	102
2 planted X 2 skipped	30 to 40 inch	50.00%	1.50	103
2 planted X 4 or more skipped	30 to 40 inch	FSA rules	1.67	118
4 planted X 1 skipped	30 to 40 inch	80.00%	1.20	106
4 planted X 2 skipped	30 to 40 inch	66.67%	1.33	107
4 planted X 4 skipped	30 to 40 inch	50.00%	1.33	108
6 planted X 1 skipped	30 to 40 inch	85.71%	1.14	111
6 planted X 2 or more skipped	30 to 40 inch	FSA rules	1.20	112
Other	FSA rules	FSA rules	RMA rules	117

1/ Row widths are equal unless otherwise indicated.
 * Fallow strip (plus one-half row width on either side)

TABLE 2 - Applicable to New Mexico, and the following counties in Texas: Baylor, Concho, Runnels, Schleicher, Shackelford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

Cropping Definition	Row Width 1/	Percent Planted	Cotton Yield Factor	DAS Skip Row Code
Solid-planted or non-qualifying skip row patterns as determined by FSA or RMA	FSA rules	100.00%	1.00	not applicable
1 planted X 1 skipped	40 inch	50.00%	1.32	201
1 planted X 1 skipped	36 inch	55.56%	1.19	201
1 planted X 1 skipped	32 inch	62.50%	1.06	201
2 planted X 1 skipped	30 to 40 inch	66.67%	1.29	202
2 planted X 2 skipped	30 to 40 inch	50.00%	1.29	203
3 planted X 1 skipped	30 to 40 inch	75.00%	1.19	204
3 planted X 2 skipped	30 to 40 inch	60.00%	1.19	205
4 planted X 1 skipped	30 to 40 inch	80.00%	1.14	206
4 planted X 2 skipped	30 to 40 inch	66.67%	1.14	207
4 planted X 4 skipped	30 to 40 inch	50.00%	1.02	208
5 planted X 1 skipped	30 to 40 inch	83.33%	1.12	209
5 planted X 2 skipped	30 to 40 inch	71.43%	1.12	210
6 planted X 1 skipped	30 to 40 inch	85.71%	1.10	211
6 planted X 2 skipped	30 to 40 inch	75.00%	1.10	212
7 planted X 1 skipped	30 to 40 inch	87.50%	1.08	213
7 planted X 2 skipped	30 to 40 inch	77.77%	1.08	214
8 planted X 1 skipped	30 to 40 inch	88.89%	1.07	215
8 planted X 2 skipped	30 to 40 inch	80.00%	1.07	216
Other	FSA rules	FSA rules	RMA rules	217

1/ Row widths are equal.

TABLE 3 – Applicable to Kansas, Oklahoma, and all Texas counties for which **TABLE 2** does not apply.

Cropping Definition	Row Width 1/	Percent Planted	Cotton Yield Factor	DAS Skip Row Code
Solid-planted or non-qualifying skip row patterns as determined by FSA or RMA	FSA rules	100.00%	1.00	not applicable
1 planted X 1 skipped	40 inch	50.00%	1.40	301
1 planted X 1 skipped	36 inch	55.56%	1.26	301
1 planted X 1 skipped	32 inch	62.50%	1.12	301
2 planted X 1 skipped	30 to 40 inch	66.67%	1.35	302
2 planted X 2 skipped	30 to 40 inch	50.00%	1.35	303
3 planted X 1 skipped	30 to 40 inch	75.00%	1.23	304
3 planted X 2 skipped	30 to 40 inch	60.00%	1.23	305
4 planted X 1 skipped	30 to 40 inch	80.00%	1.17	306
4 planted X 2 skipped	30 to 40 inch	66.67%	1.17	307
4 planted X 4 skipped	30 to 40 inch	50.00%	1.04	308
5 planted X 1 skipped	30 to 40 inch	83.33%	1.14	309
5 planted X 2 skipped	30 to 40 inch	71.43%	1.14	310
6 planted X 1 skipped	30 to 40 inch	85.71%	1.12	311
6 planted X 2 skipped	30 to 40 inch	75.00%	1.12	312
7 planted X 1 skipped	30 to 40 inch	87.50%	1.10	313
7 planted X 2 skipped	30 to 40 inch	77.77%	1.10	314
8 planted X 1 skipped	30 to 40 inch	88.89%	1.09	315
8 planted X 2 skipped	30 to 40 inch	80.00%	1.09	316
Other	FSA rules	FSA rules	RMA rules	317

1/ Row widths are equal.

6B Yield Conversion Factors For Planting Patterns Not Listed in Table 1

For planting patterns of unequal row widths within the pattern or row patterns other than those listed above, compute the yield conversion factor as follows:

B(1) Divide the width in inches of the area skipped in the pattern (as defined by FSA) by the width in inches of the whole pattern, rounded to 2 decimals.

B(2) Add 1.00 to the results obtained in item (1)

Example: 3×1 (40" rows) = $40 \div 160 = .25 + 1.00 = 1.25$

In some areas, mixed patterns are planted such as $4 \times 1 \times 2 \times 1$. To calculate the factor for these patterns, determine the factor for each part (4×1 and 2×1) and compute a weighted factor based on the number of planted rows.

Example: $4 \times 1 \times 2 \times 1$ (40" rows)
 $4 \times 1 = 40 \div 200 = .20 + 1.00 = 1.20 \times 4 = 4.80$
 $2 \times 1 = 40 \div 120 = .33 + 1.00 = 1.33 \times 2 = \underline{2.66}$
 $7.46 \div 6 \text{ rows} = 1.24$

6C The Result of Item B(2) Must Not Exceed

C(1) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.

C(2) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.

C(3) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.

C(4) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.

C(5) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

6D Yield Conversion Factors for Planting Patterns Not Listed in Tables 2 and 3

For locations listed in Tables 2 or 3, if qualifying skip-row planting patterns are carried out that are not listed, calculate the applicable yield conversion factor as follows: Determine and assign the appropriate row factor for each row in the planting pattern, using the following chart for the applicable Table. Row factors are based on the planting pattern only; therefore, turning at the end of the field has no effect. A blank row (skip-row) is always assigned a value of 0.00. A planted row with a planted row on both sides is always assigned a value of 1.00. A planted row with a planted row on one side and a blank row on the other side is assigned a value of 1.29 or 1.35 based on the applicable table. A planted row with a blank row on both sides is assigned a value of 1.32 or 1.40 based on the applicable table. Once the assignments for all rows in the pattern are completed, sum the individual row factors; divide the sum by the total number of rows in the pattern (round the result to four decimal places). Divide the result (Pattern Factor) by the percent planted factor for the skip-row pattern (round the result to two decimal places).

INDIVIDUAL ROW FACTORS				
Production Zone	Blank (Skip-Row)	Planted Row		
		Planted row on both sides	Planted row one side, blank row other side	Blank row on both sides
Table 2	0.00	1.00	1.29	1.32
Table 3	0.00	1.00	1.35	1.40

Example for a pattern not listed: 2 rows planted, 3 blank (skipped rows), 1 row planted, all 40" rows (2 X 3 X 1, 40"), Hockley County, Texas.

Step 1: Example Pattern Factor								
Row 1	Row 2	Row 3	Row 4	Row 5	Row 6	Sum of Factors	Total Rows	Pattern Factor
Plant	Plant	Skip	Skip	Skip	Plant	3.90	6	.6500
1.29	1.29	0.00	0.00	0.00	1.32			

Step 2: Divide the Pattern Factor (.6500) by the percent planted factor (.500) to determine the applicable yield conversion factor (.6500/.500 = 1.30).

Example of a mixed planting pattern: 4 planted, 1 blank, 2 planted 1 blank (4 X 1 X 2 X 1, 36" Rows), Hockley County, Texas.

Step 1: Example Pattern Factor										
Row 1	Row 2	Row 3	Row 4	Row 5	Row 6	Row 7	Row 8	Sum of Factors	Total Rows	Pattern Factor
Plant	Plant	Plant	Plant	Skip	Plant	Plant	Skip	7.16	8	.8950
1.29	1.00	1.00	1.29	0.00	1.29	1.29	0.00			

Step 2: Divide the Pattern Factor (.8950) by the percent planted factor (.7500) to determine the applicable yield conversion factor (.8950/.7500 = 1.19).

7 EXAMPLES, COMPLETION of APH FORM

7A Example

This example is a two-step process to convert skip-row yields to a solid-plant yield. The insured certified for the most recent six crop years, the following total production and acres considered planted to cotton.

Next most recent crop year	217,070 lbs. and 620.2 acres
Next most recent crop year	182,250 lbs. and 450.0 acres
Next most recent crop year	128,800 lbs. and 400.0 acres
Next most recent crop year	143,310 lbs. and 510.0 acres
Next most recent crop year	259,000 lbs. and 700.0 acres
Most recent crop year	122,010 lbs. and 400.0 acres

The insured carried out a non-irrigated 2 planted X 1 skipped, skip-row practice planted in 40-inch rows all years (Table 2 applies).

YEAR	PROD.	ACRES	YIELD
19XX	217,070	620.2	A350
20XX	182,250	450.0	A405
20XX	128,800	400.0	A322
20XX	143,310	510.0	A281
20XX	259,000	700.0	A370
20XX	122,010	400.0	A305
			19.TOTAL
20(A) PLEM.YIELD.		21. APPROVED APH YIELD	
20(B) PRIOR YIELD.			

In order to complete the APH form on a solid planted basis, the average yield for the six crop years were transferred to the Total Production Column in another block of the APH form. The average yields are then divided by the applicable yield conversion factor and the result is entered in the Yield Column on the APH form.

YEAR	AVG. YIELD	YIELD CONV. FACTOR	YIELD
19XX	350	1.29	A271
20XX	405	1.29	A314
20XX	322	1.29	A250
20XX	281	1.29	A218
20XX	370	1.29	A287
20XX	305	1.29	A236
			19.TOTAL 1576
20(A) PLEM.YIELD. 263		21. APPROVED APH YIELD 263	
20(B) PRIOR YIELD.			
		(SOLID-PLANT)	

7B Example

This example illustrates the use of the Multi-purpose Production and Yield Report Worksheet [Sec. 6, F(2)] to arrive at the solid-plant yield for the six years certified. Total production for each of the six years is divided by the appropriate yield conversion factor (for the planting pattern and row spacing). The factored production for each crop year is entered in the Total Production Column of the APH form. Acres considered planted to cotton are entered in the Acres Column of the APH form. If gross acres (Col. 4), the appropriate percent factor must be applied. The solid-plant yields for the six crop years for the practice carried out (Non-Irrigated) are entered in the Yield Column of the APH form.

MULTIPURPOSE PRODUCTION AND YIELD REPORT WORKSHEET

Crop Year	1 (Gross Production)	2 (Yield Conv. Factor)	3 (Factored Production)	4 (Gross Acres)	5 (Net Acres)	6 (Yield)
19XX	217,070	÷ 1.29 =	168,271	930.3	620.2	271
20XX	182,250	÷ 1.29 =	141,279	675.0	450.0	314
20XX	128,800	÷ 1.29 =	99,845	600.0	400.0	250
20XX	143,310	÷ 1.29 =	111,093	765.0	510.0	218
20XX	259,000	÷ 1.29 =	200,775	1050.0	700.0	287
20XX	122,010	÷ 1.29 =	94,581	600.0	400.0	236

APH FORM

YEAR	FACTORED PROD.	ACRES	YIELD
19XX	*168,271	620.2	A271
20XX	*141,279	450.0	A314
20XX	*99,845	400.0	A250
20XX	*111,093	510.0	A218
20XX	*200,775	700.0	A287
20XX	*94,581	400.0	A236
			19.TOTAL 1576
20(A) PLEM.YIELD.	263	21. APPROVED APH YIELD	263
20(B) PRIOR YIELD.		(SOLID-PLANT)	

* = Factored production (1.29 factor)

7C Example

The following APH form is for a carryover insured that has an existing database. For the most recent crop year, the insured reported 87,075 pounds of skip-row production and 135.0 gross skip-row acres. A Non-Irrigated (2 planted X 1 skipped) 40-inch planting pattern was carried out (Table 2 applies). The agent assisted the insured in completing the APH form by dividing the production by the skip-row yield conversion factor (1.29) and multiplying the percent planted factor (.6667) times the acreage planted (for the most recent crop year) and entering this information on the insured's APH form. Since the skip-row yield conversion factor has changed, the factored production (identified by the asterisk) from prior years must be recalculated. After the insured certifies/documents the skip-row patterns and row widths previously used, the applicable new skip-row yield factor(s) are determined. The new factored production may be determined by multiplying the previously determined factored production times the reciprocal of the old factor divided by the new factor rounded to four decimal places (1.42/1.29 = 1.1008). The changes made must be documented by the AIP. The revised factored production is divided by the acres considered planted to cotton (gross acres multiplied by the percent planted factor). The approved APH yield is then calculated using Category B APH procedure.

YEAR	FACTORED PROD.	ACRES	YIELD
19XX	49,510	90.0	A550
20XX	39,900	92.2	A433
20XX	60,030	88.5	A678
20XX	*20,160 22,192	80.0	A252 A277
20XX	*28,420 31,285	81.2	A350 A385
20XX	*66,648 73,366	83.0	A803 A884
20XX	**67,500	90.0	A750
			19.TOTAL 3,957
20(A)	PLEM.YIELD. 565	21. APPROVED APH YIELD 565	
20(B)	PRIOR YIELD. 511	(SOLID-PLANT)	

* = Factored Yield (1.42/1.29 = 1.1008 revised due to change in yield conversion factor).
 ** = Factored Yield (87,075/1.29 = 67,500 using current factor)

7D Example

In this example, a new insured reported the four most recent crop year's production. Unit 00101's production for the next most recent crop year was commingled between Irrigated and Non-Irrigated skip-row practices [see the example on the following page].

UNIT 00101 - Irrigated practice

UNIT 00100		IRRIGATED	
YEAR	PRODUCTION	ACRES	YIELD
20XX	29,824	64.0	A466
20XX	48,400	55.0	A880
20XX	*15,400	50.0	A308
20XX	*36,600	52.0	A704
			19.TOTAL 2358
20(A) PLEM.YIELD. 590		21. APPROVED APH YIELD	
		590	
20(B) PRIOR YIELD. N/A			

* = Production Commingled
IRR T-Yield = 350

UNIT 00102 - Non-Irrigated Practice

UNIT 00102		NON-IRRIGATED	
YEAR	PRODUCTION	ACRES	YIELD
20XX	* 37,200	200.0	A186
20XX	* 28,700	140.0	A205
20XX	** 13,288	151.0	A88
20XX	* 36,660	244.0	A150
			19.TOTAL 629
20(A) PLEM.YIELD. 157		21. APPROVED APH YIELD 157	
20(B) PRIOR YIELD. N/A		(SOLID-PLANT)	

** Production Commingled and Factored.
NIRR T-Yield = 130

7E Example

The yield conversion factors for this example were taken from Table 2 of this Exhibit and determined from the following information.

The insured commingled production between irrigated cotton and non-irrigated skip-row cotton. The total production is 32,710 pounds, 50 acres irrigated; 29.4 acres (considered planted to cotton) non-irrigated skip-row, 2 planted X 3 skipped X 1 planted, 40-inch rows (calculated yield conversion factor 1.30); 26.6 acres (considered planted to cotton) non-irrigated skip-row 2 planted X 4 skipped, 40 inch rows (calculated yield conversion factor 1.28); 95.0 acres (considered planted to cotton) non-irrigated skip-row 2 planted X 1 skipped, 40 inch rows (yield conversion factor 1.29).

Step 1: Determine the Irrigated and Non-Irrigated yield (see the commingled production worksheet [Sec. 6(F)]).

Step 2: Determine the yield factor for the Non-Irrigated skip-row acreage [see skip-row yield determination factor determination].

COMMINGLED COTTON PRODUCTION DETERMINATION

Step 1

PRACTICE	PLANTED ACRES	100% "T" YIELD	YIELD EXTENSION	YIELD FACTOR	FACTOR X "T" YIELD
IRR	50.0 x	350 =	17,500	.88	(350 x .88) = 308
NI	151.0 x	130 =	19,630	.88	(130 x .88) = 114
Total of Yield Extensions			37,130		

Total Commingled Production: $32,710 \div 37,130 = .88$

SKIP-ROW YIELD FACTOR DETERMINATION

Step 2:

NI SKIP ROW	PLANTED ACRES	YIELD CONVERSION	FACTORED ACRES	YIELD CONVERSION FACTOR	SOLID PLANTED YIELD (NI YIELD ÷ YIELD FACTOR)
2X3X1(40")	29.4 x	1.30 =	38.2	1.29	$114 \div 1.29 = 88$
2X4(40")	26.6 x	1.28 =	34.1	1.29	$114 \div 1.29 = 88$
2X1(40")	95.0 x	1.29 =	122.6	1.29	$114 \div 1.29 = 88$
TOTAL	151.0	TOTAL	194.9	$194.9/151.0 = 1.29$ Yld. Con. Factor	

8 RERSERVED

Excluded Acreage: Record any acreage that does not meet insurability requirements as described in items 2 through 9. Explain in the "Remarks" section the reason the acreage was excluded.

Result of Inspection: Check either item 1 or 2 and indicate if a revised acreage report was prepared.

Remarks: Use the "Remarks" section to explain:

- a. The number of trees per acre for the original pattern.
- b. If more than 10% of the trees on any unit have been replaced and/or dehorned, enter the total number of trees and the year [see Par. C 6C of this Exhibit] in which each occurred.
- c. If any insurable acreage of trees was set out in a new pattern (e.g., intersets), enter the number of trees per acre in the new pattern, the total number of new trees set out, and the year [see Par. C 6C of this Exhibit].
- d. Any unusual conditions in the grove.

If more space is needed, use a Special Report and attach to the inspection report.

Recommendations: Check "Yes" or "No" to indicate whether or not acceptance is recommended.

Code No.: Code number of inspector.

Grove Inspector's Signature and Date: Signature of inspector and date of inspection.

TEXAS CITRUS GROVE INSPECTION REPORT (For Illustration Purposes ONLY)													
Name of Insured or Applicant <p style="text-align: center;">I. M. Insured</p>				County <p style="text-align: center;">Any County</p>			Contract Number <p style="text-align: center;">XXXXXXXXXX</p>						
I. (a) Check and verify all entries on the acreage report. If any entries are questionable, determine accuracy and correct if necessary. (b) Name and address of insured or agent: <u>I.M. Agent, P.O. Box XXX, Any Town, Any State</u> Phone Number <u>XXX-XXX-XXXX</u> (c) Indicate previous RMA experience or other groves in area: <u>Previous MPCl experience was good.</u> (d) Is grove managed by owner? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> If "no," who manages it? _____ Phone Number _____ (e) Is grove located in an established citrus area? <u>Yes</u>													
II.													
Unit No. 1	Type 2	Acres in Plot 3	Tree Spacing 4	Tree Count 5	Year Set 6	Tree Age Year 7	Tree Condition 8	Rate Area 9	Frost Protection Equipment 10				
00100	Early Orange	13.0	16 X 12.5	2808	MM/YYYY	YYYY	Good	D06	None				
00200	Late Orange	15.2	16 X 12.5	3283	MM/YYYY	YYYY	Good	D06	None				
00300	Other Grapefruit	7.1	16 X 25	582	MM/YYYY	YYYY	Good	D01	None				
Excluded Acreage													
	Late Orange	20.0	16 X 25	1200	YYYY	Abandoned							
The citrus acreage covered by the above contract was inspected on date shown below with the following results: <table style="width:100%; border: none;"> <tr> <td style="width: 40%; border: none;"> 1. ___ Nothing found to require a change in the data reported. </td> <td style="width: 60%; border: none;"> Remarks: <u>00100 - 108 trees per acre in original pattern, 910 dehorned 5/YYYY, 494 trees replaced 5/YYYY, 1404 trees interset 5/YYYY</u> </td> </tr> <tr> <td style="border: none;"> 2. <input checked="" type="checkbox"/> Data reported was found to be such that a revised acreage report was prepared. </td> <td style="border: none;"> <u>00200-108 trees per acre in original pattern, 988 trees dehorned 6/YYYY, 653 trees replaced 7/YYYY, 216 trees per acre with new pattern, 1,642 new trees set out 5/YYYY</u> <u>00300 - 108 trees per acre in original pattern, 582 trees dehorned 7/YYYY</u> </td> </tr> </table>										1. ___ Nothing found to require a change in the data reported.	Remarks: <u>00100 - 108 trees per acre in original pattern, 910 dehorned 5/YYYY, 494 trees replaced 5/YYYY, 1404 trees interset 5/YYYY</u>	2. <input checked="" type="checkbox"/> Data reported was found to be such that a revised acreage report was prepared.	<u>00200-108 trees per acre in original pattern, 988 trees dehorned 6/YYYY, 653 trees replaced 7/YYYY, 216 trees per acre with new pattern, 1,642 new trees set out 5/YYYY</u> <u>00300 - 108 trees per acre in original pattern, 582 trees dehorned 7/YYYY</u>
1. ___ Nothing found to require a change in the data reported.	Remarks: <u>00100 - 108 trees per acre in original pattern, 910 dehorned 5/YYYY, 494 trees replaced 5/YYYY, 1404 trees interset 5/YYYY</u>												
2. <input checked="" type="checkbox"/> Data reported was found to be such that a revised acreage report was prepared.	<u>00200-108 trees per acre in original pattern, 988 trees dehorned 6/YYYY, 653 trees replaced 7/YYYY, 216 trees per acre with new pattern, 1,642 new trees set out 5/YYYY</u> <u>00300 - 108 trees per acre in original pattern, 582 trees dehorned 7/YYYY</u>												
Is Application/Acreage Report Recommended for Acceptance? <p style="text-align: center;">Yes <input checked="" type="checkbox"/> No</p>				Code No. <p style="text-align: center;">XXXXX</p>		Signature of Grove Inspector <p style="text-align: center;">I. M. Inspector</p>		Date <p style="text-align: center;">MM-DD-YYYY</p>					

- D(6) Proration of Contracted Bushels to Applicable Counties.** When the malting barley contract specifies bushels and the acreage to fulfill the contract is located in more than one county, determine the:
- (6)(a) Weighted feed barley bushels for each county. Multiply the planted acres times the feed barley approved APH yield (by unit, spring or winter types and practice) for each county to determine the feed barley bushels per county. **If barley is not insured in all counties covered by the malting barley contract, for counties in which barley is not insured, use the county T-Yield as a substitute for feed barley approved APH yields.** Sum the bushels from all units and practices for each county. E.g., County A = 19,740 bu. (taken from Example 1, Col 5) and County B = 13,160 bu.
- (6)(a) Weighted feed barley bushels for each county. Multiply the planted acres times the feed barley approved APH yield (by unit, spring or winter types and practice) for each county to determine the feed barley bushels per county. Sum the bushels from all units and practices for each county. E.g.: County A = 19,740 bu. (taken from Example 1, Col 5) and County B = 13,160 bu.
- (6)(b) Total weighted feed barley bushels for all counties by summing the weighted feed barley bushels for the individual counties. E.g., $19,740 + 13,160 = 32,900$ total weighted bu.
- (6)(c) Proration factor for each county. Divide the weighted feed barley bushels per county determined in (6)(a) by the total weighted bushels for all counties determined in (6)(b) to calculate a three-decimal factor (.xxx). E.g., $19,740/32,900 = .600$; $13,160/32,900 = .400$.
- (6)(d) Prorated contracted bushels for each county. Multiply the factor determined in (6)(c) times the contracted bushels. E.g., the total bushels of malt barley contracted is 25,000 bushels. $25,000 \times .600 = 15,000$ prorated contracted bushels in County A and 10,000 prorated contracted bushels ($25,000 \times .400$) in County B.

The calculations used to determine the factor must be documented on a worksheet, and approved by the verifier. It becomes part of the APH file and is subject to verification during the APH review process.

2 Premium Calculation

The base premium rate for Option A or Option B Malting Barley is the base premium rate for the Feed Barley approved APH yield for the SAME LOCATION and PRACTICE. Formula: (Malt Barley Per-acre Production Guarantee) X (late planting reduction [if applicable]) X (share) X (acres) X (additional value Malt Barley price election) X (base premium rate for Feed Barley) X (rate class option factor) X (.9 [basic unit discount] X (producer premium percentage [for level elected])) = Malt Barley Premium.

3 Option B Worksheets [Refer to the following page for the Option B Worksheet and completion instructions.]

- F (1) APH/Bushel Factor. Complete Columns 1-7 to determine the Option B APH/Bushel factor.
- F(2) Weighted Average Contract Price. Use Column 6 and complete Columns 8-12 to determine the weighted average Malt Barley contract price when the policy covers more than one contract price and the contract prices are different.

COLUMNS 1-7, WORKSHEET FOR DETERMINING OPTION B APH/BUSHEL FACTOR
 COLUMNS 6, 8-12, WEIGHTED AVERAGE MB CONTRACT PRICE WORKSHEET

(1) UNIT (FB)	(2) PRAC- TICE	(3) (FB) APH YIELD	(4) PLANTED ACRES (MB)	(5) COL (3) X (4)	(6) CONTRACTED BU. (MB)	(7) COL (6) ÷ (5)	(8) PRICE/ CWT (MB)	(9) (CWT) FACTOR	(10) PRICE/BU: OR COL (8) X (9)	(11) DOLLARS COL (6) X (10)	(12) PRICE:TOTALS COL (11) ÷ (6)
				TOTAL:	TOTAL:	FACTOR:				TOTAL:	AVE MB PRICE

COL

- 1 Enter the Feed Barley (FB) unit number. An entry must be made if for the Feed Barley location, acreage is planted to an approved MB variety. A separate line entry must be made for each practice.
- 2 Enter the applicable FB practice.
- 3 Enter the FB approved APH yield, for each unit and practice on which MB is planted.
- 4 Enter the acres planted to an approved MB variety for each practice. This acreage must correspond to the FB APH by unit and practice.
- 5 Multiply the FB APH yield (Col. 3) times the MB acreage (Col.4). Enter the result in Col. 5 and total the line entries.
- 6 Enter the contracted bushels of Malting Barley (MB). If more than one contract, enter the total contracted bushels for each contract on a separate line. If the contracted bushels represent the insured's share (less than 100%) of the contracted bushels to be grown, the number of contracted bushels may be increased to represent 100% of the bushels from the contracted acreage. For example, if 10,000 bushels were contracted and represented a 75% share, the number of bushels entered in column 6 would be 13,333 (10,000 ÷ .75).
- 7 Divide the total contracted bushels (Col.6) by total bushels (Col. 5) and enter the quotient to three decimal places, not to exceed 1.000. This factor is then multiplied times the FB APH yield (Col. 3) to determine the MB approved yield.

If MORE than one contract price and contract prices are different per bu.:

- 8 If the contract price is per cwt. enter the contract price applicable to the contracted bu. (Col. 6). If the contract price is per bushel leave blank.
- 9 Enter .48 if the contract price is per cwt. If the contract price is per bushel leave blank.
- 10 If the contract price is per cwt., multiply the Price CWT. (Col. 8) by .48 (Col. 9) and enter the resulting price per bushel in Col. 10. Round to nearest cent (.XX). If the contract price is per bushel, enter the contract price applicable to the Contracted Bushels (Col.6).
- 11 Multiply the Contracted Bushels for each contract (Col. 6) times the applicable the Price Per Bu. (Col. 10) and enter the result in Col. 11. Total the Dollars for all contracts.
- 12 Divide the Total Dollars (Col. 11) by the Total Contracted Bushels (Col 6) and enter the quotient as the weighted average MB contracted price (Col.12). Round to the nearest cent (XX). Deduct the maximum Feed Barley price election from the Average MB price (Col. 12). The remainder not to exceed \$2.00 is the additional value Malt Barley price election.

SHELLING PERCENTAGE CHART FOR CLEAN UNSHELLED ALMONDS

The varietal shelling percentages applicable to unshelled almonds for APH purposes are as follows:

VARIETY	AVERAGE SHELLING PERCENT
Aldrich	60
Butte	60
Carmel	65
Carrion	60
Dottie Won	50
Fritz	55
Harvey	65
IXL	50
Jeffries	70
Jordanolo	65
Le Grand	60
Livingston	65
Merced	70
Milow	65
Mission	50
Monarch	48
Mono	50
Monterey	55
Ne Plus Ultra	65
Non Pariel	70
Norman	60
Padre	55
Pearl	55
Peerless	45
Price	65
Ripon	45
Rosetta	50
Ruby	55
Sauret I	65
Sauret II	65
Solano	65
Sonora	70
Thompson	70
Tokyo	55
Valenta	55
Vesta	51
Woods Colony	65
Yosemite	47

Example, 54,688 pounds of unshelled Norman almonds, which have a conversion factor of 60 percent. $54,688 \times .60 = 32,813$ pounds of shelled Norman almonds.

Refer to the Almond loss handbook for additional varieties and shelling percentages: Avalon – 64, Kapareil – 68, etc.

1 ENTITIES: DEFINITION, DETERMINATION, AND DOCUMENTATION

The following provides the criteria, required documentation, and proper identification numbers required to process each type of entity listed. [For data processing instructions and codes, see Appendix III, Data Acceptance Handbook.]

An Employer Identification Number (EIN) may be used only by the person for whom it was established. Failure to report the insured's Social Security Number (SSN) or EIN by SCD is not acceptable and insurance will not be provided. Correction of the insured's identification number may be made after the SCD but must be made on or before the ARD and requires the insured's signature with the following exceptions: (1) AIPs may correct misreported identification numbers after the ARD if the person with the incorrect identification number is eligible to participate in programs administered under Act, is not identified as ineligible in the Ineligible Tracking System (ITS) and has not had a reasonable opportunity to verify correct numbers due to identification number masking or other security measures implemented by the AIP to deter against the potential for identity theft. AIPs must implement measures to provide insureds with a reasonable opportunity to verify the primary and SBI holder(s) identification number(s) and must verify identification numbers prior to payment of a claim. (2) AIPs may correct errors on identification numbers after the ARD, if the incorrect identification number is the result of an AIP error (e.g. a processing or keying error) and the person with the corrected I.D. number is otherwise eligible. Identification number corrections may result in late sales reduction (LSR) or additional LSR to the AIP. [See Appendix III of the SRA.]

1A **Entity Changes after SCD**

- A(1) If the entity **dissolves** after the SCD, the policy will terminate as of the date of change if the event occurs before insurance attaches for any crop year. If the event occurs after insurance attaches for any crop year, the policy will continue in force through the crop year and terminate at the end of the insurance period. Any indemnity will be paid to the person(s) determined to be beneficially entitled to the indemnity.
- A(2) Changes to an entity status **that occur after SCD** become applicable the following crop year. The changes, including any **additional substantial beneficial interest holders**, must be reported by the next sales closing date applicable under the policy. For example, if an individual marries after SCD this change must be reported the following year for that crop or at the next sales closing date to avoid penalty.

1B **Entity Verification**

When taking an application, verify that the entity is correct and documented according to the entity definitions. [See Par. 2-10] Incorrect entities may result in an invalid policy.

1C **Substantial Beneficial Interest (SBI)**

A SBI is defined as an interest held by any person of at least 10 percent interest in the **applicant or** insured. All persons with a SBI in a person must be listed and the SSN or EIN of each SBI provided. The spouse of any individual applicant or individual insured will be considered to have a SBI in the applicant/insured unless they can prove they are legally separated or otherwise legally separate under state law. Any child of an individual applicant/individual insured will not be considered to have a SBI in the applicant/insured, unless the child has a separate legal interest.

- C(1) **For example:** There are two partnerships that each have a 50 percent interest in the policyholder. Each partnership is made up of two individuals, each with a 50 percent share in each applicable partnership. Each individual would be

considered to have a 25 percent interest in the applicant/policyholder, and both the partnerships and the individuals would have a SBI in the applicant/policyholder. The spouses of the individuals would not be considered to have a SBI unless the spouse was one of the individuals that made up the partnership.

- C(2) **Example 2:** If instead, each partnership is made up of six individuals with equal interest, then each individual would only have an 8.33 percent interest in the policyholder and **would not be considered a SBI of the applicant/insured** although the partnership would have a SBI in the applicant/insured.
- C(3) **SBI information must be provided by the applicable SCD** for new applications and for carryover insureds. SBI information collected must be provided to an assuming AIP for any policy that is transferred.
- C(4) **For both new applications and carryover policies,** the following requirements apply:
- (4)(a) If the SSN, EIN, or identification number is incorrect, corrections must be provided by the ARD. Errors (e.g., a processing or keying error) made by the AIP or **misreported identification numbers may be corrected after the ARD, if the person with the incorrect identification number is eligible to participate in programs administered under the Act, is not identified as ineligible in the ITS and has not had a reasonable opportunity to verify correct numbers due to identification number masking or other security measures implemented by the AIP to deter against the potential for identity theft. AIPs must implement measures to provide insureds a reasonable opportunity to verify the primary and SBI holder(s) identification number(s) and must verify identification numbers prior to payment of claim.** Penalties may apply.
- (4)(b) If an eligible person with a SBI is not reported, the policy is reduced by the SBI's interest in the insured.
- (4)(c) If an ineligible person with a SBI is not reported, the policy is void, not just reduced. No indemnity, prevented planting payment or replanting payment will be owed for any crop. If any such payment was received, it must be repaid.
- (4)(d) If an ineligible person's SSN, EIN, or identification number with a SBI is included on the application, the policy will not be void but reduced by the SBI's interest in the insured.
- (4)(e) If the insured includes an ineligible person's SSN, EIN, or identification number on their application, and does not include the ineligible person's share on the acreage report, the policy will not be void but reduced by the SBI's interest in the insured.

2 **INDIVIDUAL ENTITIES**

Policies written as an individual entity require a SSN or, when applicable, an EIN. When an EIN is applicable, the insured must be listed as a person with a SBI and his or her SSN provided.

2A Individual Entities: Individuals

- A(1) **The applicant must be competent**, of legal age (18 years of age or older) and capable to enter into a binding contract, and have the authority to fulfill the requirements of the contract. [If the applicant is less than 18 years old, see Par. D of this Sec.]
- A(2) **The applicant incurs debt** (if any) related to production, stores or markets in his or her name and receives proceeds.
- A(3) **The application covers only the individual's share**, including the individual's share as a co-owner, joint operator, partner, or **revocable trust**, provided the co-ownership, joint operation, partnership, or **revocable trust** is not insured separately. [See Par. 3 for Landlord/Tenant requirements.]
- A(4) **When more than one member** of a family in the same household applies for insurance, or the applicant resides in the household of an insured, applicants must provide evidence on a signed statement indicating separate insurable shares. **Separate insurable shares are not applicable to spouses unless all the criteria noted in Par. 2G(1) is met.** [See also Par. 2G].

2B Individual Entity: An Individual Operating as a Company/Small Business

The guidelines for an individual operating as a company are identical to those for an individual. The application must be signed by the owner or authorized representative of the company. A statement from the company listing the authorized representative must be maintained in the insured's file folder. A company for this purpose is not a corporation.

2C Individual Entity: Joint and Survivor Interests

"Joint and Survivor Interests" are applicable in "community property" states in which a husband and wife have joint and survivor interest in insurable acreage, and in states where such an interest may be created by deed. In such states, the application is completed in the name of the joint and survivor interest (e.g., "John W. Doe, James C. Smith"). All persons with an SBI in the insured entity must be listed and the SSN/EIN of each SBI provided.

- C(1) **Both parties must sign the application.** Exceptions: husband and wife, or when a statement is prepared and signed by both parties showing the authority of either to act as agent for the other for crop insurance purposes.
- C(2) **If either party dies,** the contract continues, but a successor-in-interest application must be obtained. [For additional instructions concerning the effective crop year for which the successor-in-interest application must be prepared, see Sec. 4, Par. C(8).]

2D Individual Entity: Minors or Mental Incompetents

- D(1) **A minor must provide evidence** that an insurable share exists, and a court-appointed guardian or a parent must co-sign the application. (**CAT**→ A minor who is competent or capable of entering into a binding contract may insure a crop at the CAT level without a co-signer←**CAT**.)
- D(2) **A mental incompetent may be insured** ONLY if a court-appointed guardian signs the documents.
- D3) **A written statement describing the farming operation** and the insurable share must be provided and maintained in the insured's file folder in the service office.

- D(4) **When the minor becomes capable of entering into a binding contract** or when incompetency is dissolved, a successor-in-interest application is required. [For instructions concerning the effective crop year for which the successor-in-interest application must be prepared, see Sec. 4, C(8).]
- D(5) **When a parent or court-appointed guardian** co-signs the application, it must contain a statement guaranteeing payment of the annual premium.

2E **(CAT) Individual Entity: Undivided Interests**

Landowners with an undivided interest in land may insure crops on such land under one policy subject to ALL of the following conditions:

- E(1) **The policy covers only insured crop(s)** grown on land with an undivided interest. None of the landowners may have other land on which CAT is required.
- E(2) **The total liability for each crop** insured under an undivided interest policy must not exceed \$2500.
- E(3) **The landowner designated** as the named insured is responsible for:
- (3)(a) Furnishing proof that an undivided interest in the land exists to the Insurance Provider;
 - (3)(b) Furnishing an agreement signed by all parties authorizing insurance under one policy and designating landowner responsible for fulfilling all contractual requirements (e.g., file acreage reports, provide APH production reports, give notice of damage etc.) to the Insurance Provider;
 - (3)(c) Furnishing names and the SSN/EIN of all landowners to the Insurance Provider;
 - (3)(d) Applying for insurance and paying any applicable administrative fee(s) to the Insurance Provider; and
 - (3)(e) Distributing any indemnity payments (made to the named insured under his/her SSN/EIN number) to other producers sharing in the crop.
- E(4) **All landowners** must be listed as an SBI without regard to their actual interest in the land. **←CAT)**

2F **Individual Entity: Competent Individuals Represented by Appointees**

If the application is signed by someone other than the individual entity, a Power of Attorney giving that person authority to sign must be maintained in the insured's file folder. The Power of Attorney must be legally executed [See Section 4 Par. F (5)].

2G **Individual Entity: Spousal/Married Individual**

If an insured is married, his/her spouse is considered to receive a benefit from the farming operation and therefore presumed to have a 50 percent share of the spousal entity/married individual and a SBI for crop insurance program reporting purposes. SBI information (including the spouse's SSN) must be provided by the applicable sales closing date for new and carryover insureds. However, AIPs may elect not to reduce coverage on carryover policies for the current crop year where the marital status of an insured changes on or after the previous year's SCD for the insured crop when; it is unreasonable to expect the insured to have known or contemplated the need to advise the AIP of the change due to the timing of such event, there is no indication of intent to commit fraud; the unreported spouse is eligible for insurance; the unreported spouse is

added as a SBI to the insured's policy and the entity type of the policy changed to a spousal entity type; and the unreported spouse is added prior to any insurance payment being made under the policy. Information collected for the spouse under this provision must be provided to an assuming company for any policy that is transferred.

G(1) Separate policies for spouses are allowed only if all of the following criteria are met:

(1)(a) Distinct and identifiable records are available proving separate:

- 1 Ownership of land (excluding transfers of interest in a farming operation from one spouse to another);
- 2 Capital;
- 3 Accounting of inputs (e.g., labor and equipment);
- 4 Management;
- 5 Production (e.g. marketing and sales).

(1)(b) There is no evidence of intentional misrepresentation or fraud.

(1)(c) Application is made on or before the SCD for the crop year.

3 LANDLORD/TENANT

Any person (individual, spousal/married individual, partnership, corporation, etc.) may insure a landlord's and/or tenant's share(s). However, if the tenant or landlord has a separate policy for that crop/county, they cannot be insured under another person's policy. For example, a landlord's share cannot be insured under a tenant's policy if the landlord has his own individual policy for that crop/county. Only one application/policy is allowed per person, per crop, per county. [See Sec. 4 C(1)(b).] **When insuring another person's share:**

3A The application must clearly state the tenant will insure the landlord's share or landlord will insure the tenant's share; otherwise, the landlord or tenant must have separate **policies**. Evidence of the other party's approval (lease, power of attorney, etc.) must be provided to the Insurance Provider and placed in the insured's file.

3B The landlord(s) or tenant(s) insured by a person must be listed as an SBI on the entity's application even if their share is less than 10%. Additionally, the percentage shares of all persons must be shown in the remarks section of the acreage report or documented and attached to the acreage report.

4 PARTNERSHIPS

A partnership is a written or oral contract between two or more persons. The essential element of a partnership which distinguishes it from other forms of joint ventures is that each partner has authority to enter into contracts and bind all other members to such contracts. The Partnership entity type includes General Partnerships, Limited Partnerships and Limited Liability Partnerships. An EIN is required for entities that are insured as a partnership. All persons with an SBI in the partnership must be listed and the SSN/EIN of each SBI provided with at least two SBIs provided.

- 4A** The death, declaration of incompetence, or withdrawal of a partner terminates the partnership, unless a written partnership agreement provides otherwise. If such event occurs after coverage begins for any crop year, the policy will continue in force through the crop year and terminate at the end of the insurance period. Any indemnity will be paid to the person or persons determined to be beneficially entitled to the indemnity.
- 4B** Crops to be insured under the partnership are those in which the partnership has a share and require only one application.
- 4C** If the entire share of the partnership is not to be insured, an application to cover the share of an individual holding an interest in the partnership may be obtained. This application also covers any other individual interest the applicant may have.
- 4D** If at least two or more persons do not have a SBI in the partnership, documentation must be obtained from the insured verifying a single SBI.

5 JOINT OPERATIONS/JOINT VENTURES/CO-OWNERSHIP

- An entity composed of two or more parties who engage in a farming operation jointly; pool their resources; contribute land, labor, or machinery; share in expenses; and at the end of the year, divide the profits according to their interests. No person is authorized to bind any other person in any business transaction (as is possible under a partnership).
- 5A** The application must be signed by all parties or by the authorized representative. If an authorized representative signs, an agreement must be executed by co-owners or joint operators giving the representative authority to sign and maintained in the insured's file folder.
- 5B** If the entire share of the joint operation/joint venture/co-ownership is not to be insured, an individual application may be obtained to cover the individual share of a co-owner or joint operator and any other individual interest the applicant may have.
- 5C** Death or withdrawal of one of the parties terminates the insurable interest at the end of the crop year. If such event occurs after coverage begins for any crop year, the policy will continue in force through the crop year and terminate at the end of the insurance period. Any indemnity will be paid to the person or persons determined to be beneficially entitled to the indemnity if a transfer of right to indemnity is not completed.
- 5D** A SSN or EIN is required for joint operations/joint ventures/co-ownership. All persons with an SBI in the entity must be listed and the SSN/EIN of each SBI provided. At least two SBIs must be provided if an EIN is used for the joint operation/joint venture/co-ownership ID. If a member's SSN is used for the joint operation/joint venture/co-ownership ID, at least **one other member's** SSN must be provided.
- 5E** If the SBI requirements in 5D are not met, documentation must be obtained from the insured verifying a single SBI

6 CORPORATIONS

- A corporation is a legal entity created and operating under state laws of incorporation. The corporation may insure its share as landlord, owner-operator, operator, or tenant.
- 6A** An application must be signed by a person authorized to enter into contracts.
- 6B** A statement must be provided to the Insurance Provider **indicating which state** the articles of incorporation/organization **are filed in**.

- 6C** An EIN is required for entities that are insured as corporations. All persons/entities with a SBI in the entity must be listed and the SSN/EIN of each SBI provided. [See Par. 1C] **If at least one person does not have a SBI in the corporation, documentation must be obtained from the insured verifying there is not a SBI.**
- 6D** If at least one person does not have a SBI in the corporation, documentation must be obtained from the insured verifying there is not a SBI.

7 Limited Liability Companies (LLC)

A LLC is a type of business ownership combining several features of corporation and partnership structures. Owners are called members, not partners or shareholders and the numbers of members are unlimited and may be individuals, corporations, partnerships, joint ventures, other LLCs, etc.

- 7A** Changing members may not affect continuity of the policy. Refer to the LLC's operating agreement to determine if changing members **would** affect the continuity of the LLC and therefore the continuity of the policy.
- 7B** A SSN/EIN is required for entities that are insured as LLCs. All persons/entities with a SBI in the entity must be listed and the SSN/EIN of each SBI provided. [See Par. 1C] **If at least one person does not have a SBI in the LLC, documentation must be obtained from the insured verifying there is not a SBI.**

8 ESTATES

The application covers the share owned by an estate and must be signed by the authorized court-appointed officer or executor. An SSN or EIN is required for estates.

- 8A** Upon settlement of the estate and the discharge of the court-appointed officer, the contract is canceled and a new application is required to maintain insurance protection.
- 8B** Removal or discharge of a court-appointed officer and appointment of another does not terminate the contract.

9 TRUSTS

The application covers the trust's interest, not the beneficiaries' interest. The application must be signed by the administrator or trustee appointed to administer the business affairs of the trust. An SSN or EIN is required for trusts.

- 9A** Irrevocable trusts are trusts that cannot be changed or cancelled once the trust is set up without the consent of the beneficiary. Irrevocable trusts require an EIN and/or SSN.
- 9B** Revocable trusts are trusts that can be changed, revoked or cancelled at any time by the grantor. Reporting requirements for revocable trusts use the same guidelines as individual entities, including spousal. (e.g., If operating as an individual and a revocable trust, the revocable trust's interest would **only** be covered by the individual policy. If both spouses have a revocable trust, the trusts would be covered under the spousal/married individual policy **and the criteria for separate policies would apply.**) A SSN or EIN is required for trusts. The grantor of a revocable trust has a SBI in the trust.

9C Trusts administered by The Bureau of Indian Affairs and Indian Tribal Ventures.

Native American land is frequently held in trust by the Bureau of Indian Affairs (BIA) or Tribal governing body and leased to operators. Native American land held under trust is processed in the same manner as land held in an irrevocable trust. The name of the trust is the named insured. Often BIA trusts are referred to as allotments, identified by an allotment number (i.e., BIA Allotment Number 0006). A separate policy is required for each allotment with different individual owners. Linkage for certain USDA farm program benefits for individual Native Americans who own parcels of an allotment are established by that trust.

If the trust agreement provides that operators of leased land purchase crop insurance, a power of attorney will be executed by the BIA granting the operator the authority to purchase crop insurance on behalf of the trust.

If the BIA trust does not have an EIN, a nine-digit number may be established as follows: the first two digits identify the state, the next three the county, and the last four the allotment number.

All other Native American entities will be insured as applicable (i.e., individuals, partnerships, joint operators, etc.) with the exception of those tribal ventures that do not meet the requirements for joint ventures, which will be treated as a BIA trust for crop insurance policy processing purposes.

10 OTHER ENTITIES

The following entities are generally assigned an EIN for tax purposes

10A Receiver or Liquidator. Receivers or liquidators may insure crops under their administration. The application must be signed by the person authorized by the court to administer business of the receivership.

10B Public Agencies. State, county, or municipal offices may insure their share. The application must be signed by the person having authority to enter into a contract for the entity.

(B)(1) State-owned entity may insure their share. The application must be signed by the person having authority to enter into a contract for the entity.

(B)(2) County-owned entity may insure their share. The application must be signed by the person having authority to enter into a contract for the entity.

(B)(3) City-owned entity may insure their share. The application must be signed by the person having authority to enter into a contract for the entity.

(B)(4) Public schools may insure their share. The application must be signed by the person having authority to enter into a contract for the entity.

10C Association, Clubs, Private Schools and/or Tax-Exempt Organizations. To act as a representative for any principal, an entity (individual, etc.) must provide evidence of authority (preferably a power of attorney) or a signed statement indicating where such authority can be verified. If authority is by verbal agreement, a statement is required from the principal for verification. The signature of the person having authority to enter into a binding contract for the entity is required.

11 ENTITIES AND DOCUMENTATION

ENTITY	APPLICATION	SIGNATURE(S) REQUIRED	DOCUMENTATION NEEDED	ID NUMBER
INDIVIDUAL	John C. Doe	John C. Doe	None	Individual EIN or SSN <u>1</u>
INDIVIDUAL	Northam Land Company c/o James T. Anderson	Northam Land Company By James T. Anderson, Sole Owner	None	EIN or SSN of the Owner <u>1</u> and <u>3</u>
INDIVIDUAL (Female)	Anna M. Smith (Not Mrs. John C. Smith)	Anna M. Smith (Not Mrs. John C. Smith)	None	EIN or SSN of Individual <u>1</u>
INDIVIDUAL (Joint & Survivor & Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other	EIN or SSN of Individual <u>1</u>
INDIVIDUAL (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	Fred Doe, Guardian for John Doe, and John Doe	Statement signed by minor and guardian showing qualifications as separate entity	EIN or SSN of Minor <u>1</u>
INDIVIDUAL (Minor Unable To Enter Into Contracts or Incompetent with Court-Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court-appointed guardian showing where court decree can be verified	EIN or SSN of Minor or Incompetent <u>1</u>
INDIVIDUAL (Authorized Signature)	John C. Doe c/o Richard C. Roe, Authorized Representative	John C. Doe By Richard C. Roe, Under Power of Attorney	Power of Attorney	Individual EIN or SSN of insured <u>1</u>
INDIVIDUAL (Undivided Interest)	John C. Doe	John C. Doe	Copy of agreement designating responsible person	Named Insured EIN or SSN <u>2</u>
INDIVIDUAL (SPOUSAL)	John C. Doe	John C. Doe	None	Individual EIN or SSN <u>1</u> and <u>3</u>
ENTITY INSURING A LANDLORD'S OR TENANT'S SHARE	John C. Doe	John C. Doe	None	Individual EIN or SSN <u>1</u> , <u>2</u> , <u>3</u> , or <u>4</u>
JOINT VENTURES JOINT OPERATORS CO-OWNERS	James L. Smith and John A. Brown, Joint Venture James L. Smith and John A. Brown, Joint Operators James L. Smith and John A. Brown, Co- Owners	(All must sign) James L. Smith John A. Brown	None if all sign, or Power of Attorney authorizing signature	Joint Interest EIN or SSN's <u>2</u>

1 If EIN, individual MUST be listed as SBI and SSN provided.

2 All ENTITIES/PERSONS insured must be listed as SBI and EIN or SSN provided.

3 SSN of spouse must be listed as a SBI.

4 SSN/EIN of any individual/entity with a SBI.

ENTITY	APPLICATION	SIGNATURE(S) REQUIRED	DOCUMENTATION NEEDED	ID NUMBER
PARTNERSHIP (Written or Oral)	Jones and Smith, A Partnership c/o Sam Jones	Jones and Smith, A Partnership By Sam Jones, A Partner	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement signed by all partners	Partnership EIN <u>4</u>
CORPORATION (with stockholders)	ABC Company, Inc. c/o Richard Roe, (Title) First National Bank of Dallas c/o John H. Doe, (Title)	ABC Company, Inc. By Richard Roe, (Title) First National Bank of Dallas By John H. Doe, (Title)	Statement where articles of incorporation/organizati on are on file. (Indicate in which State incorporation was filed) Application must be signed by authorized person.	EIN For the Corporation <u>4</u>
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	Jones Farms, LLC By Sarah Jones	Statement indicating which State Articles of Organization are on file. Application must be signed by authorized person.	SSN or EIN for the LLC. <u>4</u>
ESTATE	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN or Deceased SSN or EIN
TRUST	John H. Doe Trust, c/o Richard Roe, Trustee or Administrator	John H. Doe, Trust by Richard Roe, Trustee or Administrator	Statement advising where authority can be found	EIN for Trust Or SSN Reported for the Trust <u>3</u> and <u>4</u> if applicable
	Jones, Brown, Smith c/o Richard Roe, Trustee	Jones, Brown, Smith By Richard Roe, Trustee		EIN of Trust or SSN Reported for the Trust <u>3</u> (if applicable) and <u>4</u>
TRUST - IRREVOCABLE	Ralph R. Doe, Trust, c/o Richard Roe , Trustee or Administrator	Ralph R. Doe Trust, c/o Richard Roe, Trustee or Administrator	Statement advising where authority can be found	EIN for Trust or SSN Reported for the Trust <u>4</u>
TRUST - REVOCABLE	John H. Doe, Trust, c/o Richard Roe, Trustee or Administrator	John H. Doe, Trust, c/o Richard Roe, Trustee or Administrator	Statement advising where authority can be found	EIN for Trust or SSN Reported for the Trust <u>3</u> (if applicable) and <u>4</u> . SSN of Grantor <u>4</u>
TRUST - BIA	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 01 201 0016
RECEIVER OR LIQUIDATOR	XYZ Company c/o John H. Doe, Receiver (or Liquidator)	XYZ Company By John H. Doe, Receiver or Liquidator & Court- Appointed	Statement advising where authority can be found	EIN of Named Insured or Correspondent's EIN

- 1 If EIN, individual MUST be listed as SBI and SSN provided.
- 2 All ENTITIES/PERSONS insured must be listed as SBI and EIN or SSN provided.
- 3 SSN of spouse must be listed as a SBI.
- 4 SSN/EIN of any person with a SBI.

ENTITY	APPLICATION	SIGNATURE(S) REQUIRED	DOCUMENTATION NEEDED	ID NUMBER
PUBLIC AGENCY State-owned entity	State of Ohio, Board of Aeronautics, c/o John H. Doe, Director	State of Ohio, Board of Aeronautics, By John H. Doe, Director (Other Authorized Title Acceptable)	Statement advising where authority can be found	EIN
PUBLIC AGENCY County-owned entity	Brown County Farms c/o Richard R. Roe Farm Manager	Brown County Farms By Richard R. Roe, Farm Manager (Other Authorized Title Acceptable)	Statement advising where authority can be found	EIN
PUBLIC AGENCY City-owned entity	Fairtown Farms c/o I.M. Boss, City Mgr.	Fairtown Farms By I.M. Boss, City Mgr. (Other Authorized Title Acceptable)	Statement advising where authority can be found	EIN
PUBLIC AGENCY Public School -owned entity	USD #123, c/o Superintendent Bob Jones	USD #123 Farms By Superintendent Bob Jones (Other Authorized Title Acceptable)	Statement advising where authority can be found	EIN
ASSOCIATION, CLUBS, PRIVATE SCHOOLS, TAX-EXEMPT ORGANIZATIONS	Park and Recreation Association c/o John H. Doe, Treasurer	Park and Recreation Association By John H. Doe, Treasurer	Statement advising where authority can be found	EIN for the Organization

- 1 If EIN, individual MUST be listed as SBI and SSN provided.
- 2 All ENTITIES/PERSONS insured must be listed as SBI and EIN or SSN provided.
- 3 SSN of spouse must be listed as a SBI.
- 4 SSN/EIN of any individual/entity with a SBI.

Organic Agricultural Industry - Persons who are employed by the following organizations: Appropriate Technology Transfer for Rural Areas, Sustainable Agriculture Research and Education or the Cooperative State Research, Education and Extension Service, the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific organic crop or practice for which such expertise is sought.

Organic Farming Operation. An operation that uses organic farming practices to produce organic agricultural commodities.

Organic Farming Practice - A system of plant production practices approved by a certifying agent in accordance with 7 CFR part 205.

Organic Foods Production Act (OFPA) - The statute enacted in 1990 as amended (7 U.S.C. 6501 et seq.) mandating the development of national standards for the production and handling of foods labeled as organic.

Organic Plan - A written plan, in accordance with the National Organic Program published in 7 CFR part 205, that describes the organic farming practices that the insured and a certifying agent agree upon annually or at such other times as prescribed by the certifying agent.

Organic Standards - Standards in accordance with the Organic Foods Production Act of 1990 (7 U.S.C. 6501 et seq.) and 7 CFR part 205.

Revoked certification - An organic operation that was originally certified and certification is subsequently revoked by the certifying agency. The organic operation (or person(s) involved with the organic operation) whose certification has been revoked will be ineligible to receive certification for a period of 5 years following the date of such revocation, except the Secretary of Agriculture may, when in the best interest of the certification program, reduce or eliminate the period of ineligibility.

Split Farming Operation - An operation that uses conventional, sustainable and organic farming practices to produce both organic and nonorganic agricultural products.

Suspended certification - An organic operation that was originally certified; however, certification for the operation or portion of the operation is subsequently suspended by the certifying agency.

Synthetic - A substance originated from a manufactured chemical process or by a process that chemically changes a substance extracted from naturally occurring plant, animal, or mineral sources, except that such term shall not apply to substances created by naturally occurring biological processes.

Transitional Acreage - Acreage on which organic farming practices are being followed that does not yet qualify to be designated as organic acreage.

2 COVERAGE AVAILABILITY**2A Insurance Coverage**

Insurance coverage is available for certified organic acreage and transitional acreage (acreage being converted to certified organic acreage in accordance with an organic plan) as follows:

A(1) If a premium rate, for an organic farming practice, is specified on the actuarial documents, certified organic and transitional acreage **MUST** be insured on the crop policy; or

A(2) If NO premium rate, for an organic farming practice, is specified on the actuarial documents:

(2)(a) The insured must request insurance coverage by written agreement. Written agreements are not available for CAT, IP, and RA and pilot program crops unless permitted by the crop provisions. [Refer to the FCIC 24020 Written Agreement Handbook for information on submitting a request for coverage by written agreement]; or

(2)(b) The acreage designated on the insured's organic plan as certified organic or transitioning to organic is uninsurable and must be reported as uninsured acreage.

A(3) The organic farming practice (as defined in the BP) does not apply when the insured does not follow the basic requirements specified in [3A(1) and (2)] below. Therefore, the same policy terms and conditions for conventional and sustainable farming practices will apply. Appraisals for production lost due to uninsured causes may apply for not following the recommended weed or disease control measures recommended for conventional and sustainable farming practices.

2B NOP Exemption

An insured that grows crops organically, whose annual gross agricultural income from organic sales totals \$5,000 or less, is exempt from certification. In order to receive insurance coverage under an organic farming practice, the insured must have, **on the date the acreage is reported:**

B(1) An organic plan approved by a certifying agency. The organic farming practice does not apply when the exempt insured does not provide written documentation from a certifying agent indicating an organic plan is in effect for the acreage.

B(2) Records from an exempt organic farming operation must list and show all production and handling activities of the farming operation in sufficient detail. The records must be maintained for at least 3 years, and be available upon request.

3 GENERAL INFORMATION**3A Basic Requirements for Certified Organic Acreage**

A(1) Insureds using an organic farming practice that produce or handle crops or other agricultural products that are intended to be sold, labeled, or represented as “100 percent organic,” “organic,” or “made with organic” (specified ingredients or food group(s) must be certified according to the OFPA and NOP standards.

A(2) Insureds must have, on the date the acreage is reported, an organic plan and written certification (certificate) in effect from a certifying agency that shows the name of the person(s) certified, effective date of certification, certificate number, types of commodities certified [refer to (a) and (b) below], and name and address of the certifying agency. A certificate issued to an operator/tenant may be used to qualify the same acreage for a landlord or similar arrangement provided the type of share arrangement between the individual/entity/partnership is identified on the organic plan and certificate.

(a) The NOP standards on “Granting Certification” [7 CFR part 205.404(b)] states “The certifying agency must issue a certificate for the organic operation which specifies the (1) . . . (2) . . . (3) “Categories of organic operation, including crops, wild crops, livestock, or processed products produced by the certified operation.”

(b) The “types of commodities” certified [as stated in section 37(c)(1) of the BP] are considered to be the “categories” listed [in 7 CFR part 205.404(b) quoted in (a) above]. To qualify for this portion of the requirements for the certified organic coverage for insured crops as stated in the BP, the certificate must list the name of the crops (not livestock, wild crops, or processed products) on the certificate. It does not have to list every crop the insured might plant. Since the certificate is not issued every year, as stated in (a) above, it is possible that the certificate may not list every insured crop the insured may plant and insure.

EXAMPLE: A written certificate was issued in 2005 and lists: corn, oats, dry beans, and wheat. The next crop year, the insured plants canola, flax, and dry peas, which are not listed on the certificate, and the organic plan has not yet been updated for the current crop year to show these crops. In this case, the type of organic operation is still “crops,” and as long as the canola, flax, and dry peas were grown on ground that had previously been identified in the organic plan to be certified organic, they would be insured under the organic practice, as “certified organic.” However, the “Certificate” lists livestock or the type of livestock, such as hogs, sheep, cattle, etc., then the commodity certified would not be “crops”; but “livestock”. Therefore, the crops (i.e., corn, dry beans, wheat, canola, flax, etc.) cannot be considered certified organic under that “Certificate”.

A(3) Insureds shall immediately notify the AIP of any application of a prohibitive substance (non-synthetic or synthetic), including drift, onto any certified organic field, production unit, site, facility or product that is part of the organic farming operation.

3B Basic Requirements for Transitional Acreage

- B(1) Insureds converting their transitional acreage** to certified organic acreage must have **on the date the acreage is reported**, an organic plan and written documentation **in effect** from a certifying agency. The organic plan must list the crops that are in transition for organic certification and must include all acreage including sustainable and conventional acreage in the farming operation.
- B(2) If the insured does not have an organic plan** or written documentation in effect from a certifying agency and the acreage does not meet the policy definition of “organic farming practices” (as defined in the BP), the same policy terms and conditions that apply to conventional and sustainable farming practices will apply to the acreage.
- B(3) Notification regarding the application of a prohibitive substance** or drift as specified in [3A(3) above] also applies to transitional acreage.
- B(4) Although an organic plan and written documentation is required** for crop insurance purposes, the transitional acreage is not considered by NOP to be “certified organic”.

3C Recordkeeping Requirements

An insured with a split farming operation must maintain and provide separate records for conventional, transitional, and certified organic acreage. Records of acreage and production are not required if an insured picks up new acreage that initially qualified as certified organic or transitional acreage, or acreage that was farmed previously and the insured is not using crop history from another person.

The insured must provide to the AIP:

- C(1) Records of acreage and production** from the operation that show the exact location of each field for transitional, certified organic, buffer zone, and conventional acreage not maintained under an organic farming practice. An on-site inspection report completed by an inspector as defined in the NOP standards may be used for the current crop year. Variable T-Yields will apply; special procedures for added land P/T/V [Exhibit 36] and New Producers [Exhibit 37] do not apply.”
- C(2) Records of acreage and production applicable** to the organic farming operation must be maintained and be available (or applicable certified documentation), if the acreage was not in production.
- C(3) Records must fully disclose** all activities and transactions of the organic farming operation in sufficient detail to be readily understood and audited.
- C(4) Records must be maintained** for a period of 5 years as specified in the OFPA and the NOP standards.

3D Denial of Certification, Suspended or Revoked Acreage

If the certifying agency issues a denial of certification on all or a portion of the insured's organic farming operation, the acreage or a portion of the acreage not certified cannot be insured under an organic farming practice.

D(1) If the acreage certification is suspended or revoked by the certifying agent:

(1)(a) Before the ARD, the acreage will be considered uninsurable under the organic farming practice.

(1)(b) After the ARD, the organic acreage for the remainder of the crop year will remain insured under the reported practice for which it qualified at the time the acreage was reported, except in cases where the insured knowingly did not following good farming practices or good organic farming practices.

D(2) The insured of a certified operation (or person(s) involved with the organic operation whose certification has been suspended or revoked will be ineligible to receive certification under an organic farming practice as specified in the OFPA and NOP standards.

4 UNIT DETERMINATION

The BP provide instructions for establishing separate optional units for crops grown and acreage insured under an organic farming practice.

5 PRICE ELECTIONS, DOLLAR AMOUNTS OF INSURANCE, AND PREMIUM DETERMINATION

Price elections or dollar amounts of insurance applicable to both certified organic and transitional crops will be the same price elections or dollar amounts of insurance for conventional crops published by RMA as shown on the actuarial documents.

Unless separate practices (e.g. rice grown under an organic practice) for certified organic and transitional crops are identified on the actuarial document, the premium for certified organic and transitional crops is determined by multiplying the premium rate for the crop P/T/V by the organic factor. Buffer zone acreage will be insured using the price election or dollar amount of insurance and organic premium factor applicable to the certified organic or transitional acreage that it buffers.

6 QUALITY ADJUSTMENT

There is no additional quality adjustment for certified organic and transitional acreage. The quality adjustment procedures that apply to conventional acreage also apply to certified organic, transitional, or buffer zone acreage. Refer to the BP, CP and SP for information on quality adjustment.

7 PREVENTED PLANTING

Refer to the BP for crops grown under organic farming practices that may be eligible for prevented planting payments.

Prevented planting coverage will not be provided for any acreage grown under an organic farming practice in excess of the number of acres (including prevented planted and planted acres) shown on the acreage report and may not exceed the number of acres specified under the organic plan.

Prevented planting coverage will be provided for organic acreage if such prevented planting acreage is identified as transitional, certified organic or buffer zone acreage in the organic plan in accordance with the BP of Insurance and applicable crop provisions.

8 SPECIAL ACREAGE REPORTING INSTRUCTIONS

The insured must submit the acreage report, by the acreage reporting date, and use separate lines entries for the certified organic or transitional acreage.

The acreage identified on the acreage report as (OT) transitional and (OC) certified organic acreage will be used to accumulate transitional and certified organic APH. The buffer zone acreage will be included in the organic acreage of the unit that it buffers either transitional or certified organic acreage and reported on the same basis.

9 LOSS ADJUSTMENT INSTRUCTIONS

[Refer to the Loss Adjustment Manual Standards, FCIC 25010, for loss adjustment procedures that apply to organic farming practices.]

10 APH YIELD DETERMINATION AND REPORTING INSTRUCTIONS**10A Certified Organic and Transitional Yield Data**

Separate certified organic and transitional yield data first by unit, practice, type, and variety and second by certified organic and transitional acreage.

A(1) Certified Organic APH

(1)(a) **If less than 4 years of certified organic yield history** is available, the insurance provider must use up to the most recent 4 years of the insured's actual yields from the transitional APH database for the missing year(s), in place of variable T-Yields. The production and acreage for the transitional yields are not shown in the certified database.

(1)(b) **If transitional acreage is not available**, the applicable variable T-Yields must be used to complete the certified organic database. The actual transitional yields or variable T-Yields will be replaced by actual certified organic yield data as it is collected. Only actual transitional yields (actual/assigned) for the most recent 4 years may be substituted for T-Yields.