

United States
Department of
Agriculture

Catastrophic Risk

Federal Crop Insurance
Corporation

Protection Handbook

Product
Development
Branch

1997 Crop Year

FCIC 18100
(08-96)

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**U.S. DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

FEDERAL CROP INSURANCE CORPORATION DIRECTIVE		NUMBER: 18100
SUBJECT: CATASTROPHIC RISK PROTECTION HANDBOOK (1997 CAT)	DATE: August 1996	
	OPI: Underwriting Division	
	APPROVED: Tim B. Witt /s/ 8/20/96	

1 (SECTION 1) PURPOSE

To provide underwriting STANDARDS and instructions for:

- A Catastrophic Risk Protection and the Actual Production History Program (APH) that are used to establish yields for individual yield based coverage mandated by the Federal Crop Insurance Reform Act of 1994.
- B Selected policy, endorsement, and option provisions used in underwriting and administering Catastrophic Risk Protection.

2 (SECTION 2) CANCELLATION

- A Effective Date. Upon approval.
- B Series Replaced.

(1) The FCIC 18100 dated August, 1996 replaces the following issuance system and individual directives published as:

- (a) 1996 FCIC 18100 and Amendment 18100-01
- (b) MGR-Bulletins: 96-036.1, 96-036, 96-031, 96-027, 96-016, 96-014.1, 96-014, and 96-013
- (c) R & D Informational Memorandums: 96-021, 96-020, 96-017, 96-008.1 and 96-008

(2) Conversion of the above issuances will take place upon receipt of this handbook.

Issuances Rescinded. This handbook replaces Transmittal No. 18100 Catastrophic Risk Protection Handbook dated October 6, 1995.

DISTRIBUTION

Farm Service Agency State and County Offices, Washington, D.C. and Kansas City; Risk Management Agency Directors, Branch Chiefs, Washington, D.C. and Kansas City; Regional Service, and Compliance Offices; Reinsured Companies, National Appeals Division, National Crop Insurance Services and Crop Insurance Research Bureau.

C RESERVED

3 OPERATING POLICY

This handbook is the official publication of the Federal Crop Insurance Corporation (FCIC) for Catastrophic Risk Protection as it relates to the Multiple Peril Crop Insurance (MPCI) program. MPCI refers to the Multiple Peril Crop Insurance policies available under the Federal crop insurance program and written by the Farm Service Agency (FSA) or Private Insurance Companies reinsured by FCIC. Private Insurance Companies and the FSA are hereafter referred to as "Insurance Providers" when the procedures are identical for both delivery systems. Approval authorities within FCIC and for Insurance Providers are indicated in this handbook. Insurance Providers are delegated the same underwriting authorities as FCIC, only when indicated in this handbook (i.e., FCIC RSO/Insurance Providers.)

Insurance Companies that have a Standard Reinsurance Agreement (SRA) with FCIC must use this handbook or comparable procedures approved by FCIC to deliver Catastrophic Risk Protection. This handbook is the FCIC standard for approval for comparable procedures.

Each Insurance Provider is responsible for using FCIC approved procedure. If an Insurance Provider is audited by a government agency or is selected for an FCIC compliance review, the applicable procedure in this handbook or comparable FCIC approved procedures will be the basis for all determinations.

Insurance Providers may develop forms based on their internal needs. The structure of these forms may vary from the standard FCIC forms, but they require FCIC's written approval and must contain the same information as the FCIC forms. All certification statements on these forms MUST BE IDENTICAL to the ones approved for use by FCIC and the Privacy Act Statement must be included on any form used to collect information.

This handbook is generic in format where practical. Some exhibits and examples used in this handbook are not exact reproductions of actual forms they represent. They are computer generated for ease in handbook preparation. See the FCIC approved forms for the actual form format.

This handbook is written and maintained by:

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If an error is found, notify us in writing at the above address. Outline the error and indicate the proposed correction. Errors may be corrected for the current crop year. Proposed changes should be submitted in writing through your proper organizational channels to the Underwriting Division for consideration.

A RESERVED

4 GENERAL UNDERWRITING INFORMATION

A BASIC INFORMATION

To be eligible for benefits under the Agricultural Market Transition Act (AMTA); loans or any other USDA provided farm credit, including; guaranteed and direct farm ownership loans, operating loans, and emergency loans under the Consolidated Farm and Rural Development Act provided after October 13, 1994; and benefits under the Conservation Reserve Program provided by any new or amended application or contracts executed after October 13, 1994, the producer must obtain at least the Catastrophic Risk Protection level of insurance coverage (CAT) for each crop of economic significance unless a "waiver" of any eligibility for emergency crop loss assistance for the crop is executed.

A(1) Crop of economic significance: A crop that has either contributed in the previous crop year (as defined in the applicable crop policy), or is expected to contribute in the current crop year, 10 percent or more of the total expected value of the producer's share of all crops grown in the county. However, a crop will not be considered a crop of economic significance if the expected liability for CAT coverage is equal to or less than the administrative fee (\$50) required for the crop.

Each crop year, the producer is responsible for determining which crop(s) in the county will be of economic significance. If a producer decides to plant an uninsured crop that is a crop of economic significance, insurance cannot be obtained after the crop's sales closing date unless the crop is a substitute crop (see Par. G[1][c] this Section). If a crop of economic significance is not insured a waiver must be executed to be eligible for any of the USDA program benefits listed in A above. Failure to execute such a waiver will require the producer to return such benefits already received. To determine the percentage of value for each crop:

- (a) Multiply the acres planted to each crop, times the producer's share, times the approved yield (when applicable) times the price $\frac{1}{i}$;
- (b) Add the values of all crops grown in the county (determined as in [a] above); and
- (c) Divide the value of each crop by the value of all crops grown in the county.

$\frac{1}{i}$ A type of price such as the current local market price, futures price, established price, highest amount of insurance, etc., may be used provided the same type of price is used for all crops in the county.

A(2) Eligibility for Coverage. For CAT coverage a producer is a "person" who has a bona fide interest (share) in an insurable (eligible) crop as an owner-operator, landlord, tenant, or sharecropper at the time coverage begins. A minor who is not competent or capable of entering into a binding contract may insure an insurable share of a crop by having a court-appointed guardian or parent co-sign the application.

- (a) Application for insurance may be made by any person to cover such person's share in an eligible crop.
- 1 A "person" is further defined as an individual, partnership, association, corporation, estate, trust or other legal entity, and wherever applicable, a state or a political subdivision or agency of a state.
 - 2 Separate applications/contracts are required for each person/entity insured. See Exhibit 29 for determination of entities and the required documentation of certain entities.
 - 3 A tobacco producer may insure 100 percent of the tobacco acreage for which a marketing card is issued by FSA under one policy if all shareholders agree to such an arrangement in writing. See Exhibit 29, Par. F for additional instructions.
 - 4 Native American land held in trust by the Bureau of Indian Affairs is handled similar to other trusts. Refer to Exhibit 29, Par. L (3). All other Native American entities will be insured as applicable (i.e., individuals, partnerships, joint operators, etc.)
 - 5 Landowners with an undivided interest in land may insure crops on such land under one policy. See Exhibit 29, Par. G for additional instructions.
- (b) Eligible crops are crops with an applicable MPCCI crop policy. Eligible crops must be grown on insurable acreage in a county for which a method of establishing insurance yields/guarantees and premium rates has been established for the crop in order for insurance to attach. See Exhibit 1 for a listing of:

- 1 Eligible crops;
 - 2 The General Crop Insurance Policy or Basic Provisions of the Common Policy (FCIC/NCIS) and the applicable crop endorsement, crop provisions or individual crop policy which applies;
 - 3 Applicable coverage plans;
 - 4 Availability of late planting and prevented planting coverage; and
 - 5 Units of measure.
- (c) Eligible counties are those counties for which county actuarial tables have been published for the crop. County for CAT purposes is: The political subdivision of a state shown on the accepted application including land in an adjoining county, provided such land is part of a field that extends into the adjoining county and the county boundary is not readily discernable. For peanuts and tobacco, the county will also include any land identified by a FSA farm serial number for the county but physically located in another county.
- (d) Crop policy and/or County Actuarial Document revisions must be on file with the Insurance Provider by the date specified in the crop policies preceding the crop year for which the changes are to become effective.
- (e) FCIC does not provide CAT coverage by written agreement for classes, types, varieties or unrated land which are not designated as insurable by the county actuarial tables or special provisions; or for crops or counties for which actuarial tables have not been published.

B GENERAL RULES FOR ESTABLISHING CATASTROPHIC RISK PROTECTION

- B(1) Deadlines for Applying for Insurance. To participate a person must apply for insurance on or before the applicable sales closing date. Sales closing dates are established for each insurable crop and are published in the county actuarial tables or are administratively amended by the Manager of FCIC. These dates usually precede the beginning of the insurance period. Sales closing dates falling on Saturdays, Sundays, or legal holidays are extended to the next business day.
- B(2) Coverage Available. For eligible crops/counties CAT coverage is available on insurable land as defined in the policy and applicable endorsements. Persons and land classified under the Nonstandard Classification System (NCS) and land which is classified as high-risk ARE eligible for CAT coverage. Insureds who are classified by the NCS are identified by the applicable Actuarial Table: The FCI-32 Classification Listing Supplement; FCI-35 County Coverage and Rate Supplement or the FCI-33 Actuarial Map Supplement.
- (a) Actual Production History (APH). See Sec. 5 for APH yield calculation procedures.

- 1 Coverage level = 50 Percent of the approved APH Yield.
- 2 Price election = For the 1995-1998 crop years, 60 percent of the expected market price.

Note: Peanut price election = 60 percent of maximum price for Quota/Non-Quota peanuts.

Hereafter the CAT coverage level and price election are referred to as 50/60 coverage.

- 3 The production guarantee for each farm unit (See Par. E of this Sec.) is determined as follows:
(the guarantee per acre [approved APH yield X .50])
X (total insured acres in the unit) = the
production guarantee for the unit.

Note: For some crops, the production guarantee per acre may vary; if planted after the final planting date, by stages of the crop, or if not harvested.

a The (dollar) amount of insurance is quoted by multiplying the production guarantee by the applicable price.

b Indemnities are paid if due to an insured cause of loss the crop's production drops below the production guaranteed for the unit. Imputed premiums and indemnities are factored according to the insured's share in the crop on the unit.

- 4 Crops whose production guarantees are expressed in dollar amounts of insurance are: Citrus Trees, Florida Citrus, Forage Seeding, Fresh Market Sweet Corn, Fresh Market Tomato (Dollar Plan [Florida]), Hybrid Corn Seed, Hybrid Sorghum Seed, Macadamia Trees, Nursery Stock, Peppers, Quota Tobacco, and Raisins. The dollar amount of insurance (equal to 50/60 coverage under APH) is:

- a Florida Citrus, 60 percent of the maximum dollar amount of the 50 percent coverage level.
 - b Macadamia Trees, 60 percent of the maximum dollar amount of the 50 percent coverage level.
 - c Quota Tobacco, 50 percent coverage level and 60 percent of the support price.
 - d Nursery Stock, 60 percent of the 90 percent wholesale inventory at the 50 percent coverage level.
 - e All others, 60 percent of the 50 percent dollar amount of insurance.
 - (b) Area Yield Plan - Group Risk Plan (GRP). Beginning with the 1996 crop year, Forage Production GRP is available for CAT coverage at 65 percent of the expected county yield and 60 percent of the maximum amount of protection per acre.
 - (c) Buy-up Coverage. MPCCI plans of insurance that provide coverage greater than available under CAT. For administrative purposes buy-up coverage falls in two categories, hereafter referred to as:
 - 1 Limited Coverage. MPCCI coverage that is equal to or greater than the 50 percent coverage level and 100 percent of the market price (or comparable coverage established by FCIC) but less than the 65 percent coverage level and 100 percent expected market price (or comparable coverage established by FCIC).
 - 2 Additional Coverage. MPCCI coverage equal to or greater than the 65 percent coverage level and 100 percent of the expected market price (or comparable coverage established by FCIC).
- Limited and additional coverage is provided ONLY through approved Insurance Company Providers, unless approved Insurance Company Providers are not available. If not available in the area, limited and additional coverage will be provided through the FSA office as approved by the Secretary of Agriculture.
- B(3) County Actuarial Tables. In addition to listing eligible crop programs for the county, the county actuarial tables include available prices, dollar amounts of protection, risk classifications and the corresponding rates. The county actuarial tables are part of the insurance contract.
 - (a) The market-based price for fall seeded crops (Barley, Malting Barley, Oats, Rye, and Wheat), will be announced by FCIC on or prior to September 1, for the upcoming crop year.

(b) The market-based price for spring planted crops (Corn, Grain Sorghum, Hybrid Corn Seed, Hybrid Sorghum Seed, and Soybeans) will be announced by FCIC on or prior to December 31, for the upcoming crop year.

B(4) Rounding Rules. See Exhibit 7 for rounding rules pertaining to MPC I program administration.

B(5) Insured Cause(s) of Loss. Insured causes of loss are stated in each crop's policy or endorsement. Examples are: adverse weather conditions, fire, insects, plant disease, wildlife, earthquake and volcanic eruption occurring within the insurance period. Other insured cause(s) of loss due to natural disasters may be determined by the Secretary of Agriculture.

C ADMINISTRATIVE FEES

For CAT coverage the Government provides a premium subsidy equal to the producer's premium; however, for CAT and limited coverage each producer (see Par A[2][a] of this Sec. for the definition of producer/person) is required to pay an administrative fee of \$50.00 PER CROP and county not to exceed \$200.00 PER COUNTY per producer up to a maximum of \$600.00 per producer for ALL counties on an annual basis. Maximum administrative fees include the \$50.00 administrative fee for both CAT and limited coverage. Administrative fees for new insureds/crop policies are paid to the Insurance Provider at the time of application. The administrative fee will not be refunded if the crop is not planted the crop year for which the application is accepted except as provided in C (2).

Administrative fees are due annually. For each subsequent crop year (carryover policies), any CAT administrative fees due must be paid by the applicable acreage reporting date(s) in order for the CAT coverage to renew. For each subsequent crop year that the insured crop is not planted and a bona fide zero acreage report is filed on or before the acreage reporting date, an administrative fee is not required.

C(1) Waiver of CAT or Limited Coverage Administrative Fees. The \$50 per crop administrative fee is waived for:

(a) A limited resource farmer, defined as: A producer or operator of a farm, with an annual gross income of \$20,000.00 or less derived from all sources of revenue for each of the prior two years. However, a producer on a farm(s), of less than 25 acres aggregated for all crops and who derives a MAJORITY of his or her gross income not to exceed \$20,000 from the farming operations will be considered a limited resource farmer. (e.g., A producer farming 20 acres with a total gross income of \$39,000; farm income, \$20,000; off-farm income, \$19,000, is a limited resource farmer.)

1 Producers eligible for the waiver must apply for a waiver of the administrative fee at the time of application (for new insureds requests must be made on or before the sales closing date). For carryover insureds, requests must be made by the crop's final acreage reporting date. See Exhibit 24 for the Request to Waiver of Administrative

Fees. The producer must provide proof of qualifying income OR CERTIFY on the request for waiver, that he or she qualifies in accordance with the CAT Endorsement.

2 Insurance Providers approve or reject the Request To Waive Administrative Fees. If the producer certifies eligibility and the Provider has reason to question the producer's eligibility, the Provider may require proof of income for the prior two years.

3 If selected for any MPCCI program review, eligibility for waiver of administrative fees must be verified and the insured will be required to provide proof of gross income.

4 Waivers must be requested on an annual basis.

(b) On crops which additional coverage is purchased. Additional coverage is available at the following levels and prices: APH crops 65/100, 70/93-100, 75/87-100; GRP 80/95-100, 85/90-100, or 90/85-100.

C(2) Refunds of Administrative Fees. If the producer obtained CAT or limited coverage, paid the administrative fee(s), and later purchased additional coverage on or before the sales closing date the administrative fee(s) in excess of those required for the crops remaining insured under CAT or limited coverage (\$200.00 per county \$600 maximum for all counties) are refunded/credited to the producer by the provider that last collected the refundable amount. New insureds who have obtained CAT or limited coverage from an Insurance Company and chooses to purchase limited or additional coverage by the sales closing date for the same crop(s), must purchase the limited or additional coverage from the same Insurance Company.

Example: The insured had previously paid \$200.00 in administrative fees for CAT coverage (six crops) and then purchased additional coverage (75/100) on three of the crops. The insured is entitled to a \$50 refund/credit to the MPCCI account.

Example: The producer paid a total of \$100.00 (two crops) in administrative fees for CAT coverage and then purchased additional coverage (65/100) on both of the crops. The insured is entitled to a \$100.00 refund/credit to the MPCCI account.

Note: For new insureds, if the CAT policy was with the Farm Service Agency (FSA) and limited/additional coverage was later purchased on the same crop by the sales closing date, the FSA will transfer the policy to the assuming Insurance Company. If limited coverage was purchased, the FSA will retain the administrative fee. The assuming company may not charge an additional processing fee for the same crop. Requests for transfers must be made by the sales closing date. See Par. L of this Sec. for transfer instructions.

NOTE: If the producer (carryover insured) had previously paid the administrative fee for the crop and then transferred the

policy to a different Insurance Provider, the ceding Insurance Provider will refund the administrative fee (if a refund is due) to the producer. The assuming Insurance Provider must collect any applicable fee.

- C(3) Dispersion. Administrative fees in excess of \$100 per county per producer collected by the FSA or Insurance Company shall be deposited in the crop insurance fund for programs and activities of FCIC.
- (a) FSA Providers shall credit not more than \$100.00 per producer per county to the appropriations account for delivering and administering the CAT program.
 - (b) Insurance Company Providers shall not retain more than \$100.00 per producer per county for delivering and servicing the CAT program and limited coverage (coverage greater than 50/60 and less than 65/100).

D GOVERNMENT PROGRAM COMPLIANCE REQUIREMENTS

- D(1) The Food Security Act (FSA) of 1985; the National Environmental Policy Act (NEPA); the Food, Agriculture, and Trade Act of 1990; and the regulations written therefrom, require producers who wish to participate in a United States Department of Agriculture (USDA) program certify compliance with the Highly Erodible Land (HEL).
- (a) For the 1997 and succeeding Crop Years compliance with HEL and WC provisions are not a prerequisite for obtaining Federal crop insurance.
 - (b) Under the Food Security Act of 1985, any person who is convicted under federal or state law of planting, cultivating, growing, producing, harvesting or storing a controlled substance in any crop year will be ineligible for crop insurance for five years from the date of conviction.
- D(2) Failure to comply with all provisions (including administrative fees) of the Federal crop insurance policy constitutes a breach of contract and may result in ineligibility for the farm program benefits listed in Par. A of this section for that crop year. If ineligible, any benefit already received must be refunded. If a producer breaches the insurance contract, the execution of a waiver will not be effective for the crop year in which the breach of contract occurred.
- D(3) An insured eligible to receive an indemnity under a CAT policy who is also eligible to receive compensation for the same crop loss under another USDA program, must elect the program from which to receive benefits. Only one payment or program benefit is allowed. If other USDA benefits for the same crop loss are not available until after the producer filed a claim for indemnity, the insured may refund the total amount of the indemnity to the Insurance Provider and receive another USDA program benefit. Insurance Providers must correct and resubmit indemnity records through the Data Acceptance System. For reinsured contracts, this will correct the Reinsurance Accounting System. Reinsured companies will also be required

to submit necessary changes to escrow requests. AMTA payments, farm ownership, and operating loans may be obtained in addition to crop insurance indemnities.

E UNIT DETERMINATION

A unit is defined as the acreage of the insured CROP in the COUNTY which is taken into consideration when determining the approved APH yield, production guarantee/amount of insurance, and the amount of any indemnity (loss payment). See Par. A(2)(c) of this Sec. or the CAT Endorsement for county definition.

E(1) Each insured crop's unit structure is defined in the policy and/or respective endorsement. However, the Catastrophic Risk Endorsement limits the units available for each insured crop to BASIC units determined ONLY by the crop share arrangement on the date coverage begins for the crop year. Further unit division (examples: type, noncontiguous land, etc.) as defined in the applicable crop endorsement, crop provisions or actuarial document are not allowed under the CAT endorsement. See the CAT Endorsement for the unit definition.

E(2) Basic units are by crop share arrangement ONLY and are determined as follows:

- (a) 100 percent share in the crop is one basic unit. 100 percent crop share includes 100 percent share as owner/operator and/or land that is rented for cash, a fixed commodity payment, or any consideration other than a share in the crop. A lease that provides for EITHER a minimum payment (such as a specified amount of cash, bushels, pounds, etc.,) OR a crop share is considered a cash lease.
- (b) A crop shared with each different, landlord, tenant, or sharecropper is a separate basic unit. Reversed roles qualify for separate basic units. Example: The insured is a landlord on part of the farming operation and a tenant on another part of the farming operation. A lease containing provisions for BOTH a minimum payment (such as a specified amount of cash, bushels, pounds, etc.,) AND a crop share is considered a crop share lease.

NOTE: Varying percentages of shares within a basic unit for the same persons do not qualify for separate basic units.

- (c) For crop policies AZ&CA Citrus, Florida Citrus, Peas, Texas Citrus, Texas Citrus Trees, Grapes (CA only), Stonefruit, and Guaranteed Tobacco which allow insureds to designate the insurable type(s) or variety(ies) (peas, green and dry) they wish to insure, each insured type/variety is considered as a separate insured crop. Each insured crop will be divided into basic units by share arrangement.

E(3) The Catastrophic Risk Protection Endorsement also changes the basic unit structure for Dry Beans, Peanuts, and Quota Tobacco to units by crop share arrangement. However, producers of tobacco for which a marketing card is issued by FSA and who

agree to insure 100 percent of the tobacco acreage covered by the marketing card under one policy, are limited to one basic unit for all of the acreage covered by the marketing card. See Exhibit 29, Par. F for instructions.

The Endorsement does not change the unit structure for GRP CAT policies. The unit structure remains one unit per policy per county.

E(4) Unit Numbering. Unit numbers must be assigned according to the following system.

- (a) A four-position unit number will be used. The first two positions designate the basic unit.
- (b) For Catastrophic Coverage the second two positions will be "00".
- (c) To the extent possible, the unit number designation for a particular unit should remain the same from year to year. Unit numbers should correspond for each crop as much as possible (i.e., wheat unit 0100 should match with the location of barley unit 0100, etc.).

Example: Two basic units, units are written: 0100 and 0200.

F UNDERWRITING INDIVIDUAL POLICIES

F(1) Catastrophic Risk Protection Endorsement. A mandatory endorsement that attaches to each crop policy and modifies its terms and conditions for Catastrophic Risk Protection purposes. The endorsement:

- (a) Limits the coverage level and price election available.
- (b) Restricts or changes farm unit structure to basic units by share arrangement.
- (c) Removes provisions applicable to some crops that allow separate basic units (e.g., non-contiguous land, types, varieties or planting periods).
- (d) Removes replant payment provisions.
- (e) Does not allow for the exclusion of hail and fire coverage from the CAT policy.
- (f) Permits only the Late Planting Agreement Option. Coverage options (e.g., potato quality options) are not permitted.
- (g) Removes the availability of written agreements for CAT coverage.

F(2) Term. CAT policies are continuous contracts except for Macadamia Tree and Macadamia Nut policies which are annual policies. Continuous policies remain in force until: 1) canceled in writing by either the insured or the Insurance Provider on or before the cancellation date for the effective crop year, 2) the policy is terminated by the Provider because the applicable administrative fee or any other unpaid amount (e.g., overpaid indemnity) was not paid, or 3) if limited or additional coverage is purchased the CAT Endorsement is terminated.

- (a) Cancellation. Insurance on a crop may not be canceled by the insured the first effective policy year, except when CAT coverage was obtained at the FSA and then limited or

additional coverage was purchased on the crop from an approved Insurance Company. If limited or additional coverage is purchased from the same Provider cancellation is not required; however a change in the level and/or price election is required. Except for requests to cancel a crop involving purchase of limited or additional coverage, requests for cancellation made after the cancellation date will be effective the following crop year.

Either party may cancel a continuous policy for any crop year following the initial crop year insured by giving a signed notice to the other party on or before the cancellation date that precedes the crop year.

(b) Termination. The Insurance Provider will:

1 Terminate the crop policy and CAT endorsement for any crop year for which, the insured fails to pay the CAT administrative fee by the date due. In the case of partial payment of fees involving multiple crops there may be a question concerning which policy(ies) should be terminated and which should remain insured. If so, contact the producer to make this determination.

Note: CAT coverage is not available to persons whose MPCCI policies have been previously terminated for non-payment of premium or indebtedness to the FCIC and the unpaid premium/debt has not been satisfied.

2 Terminate the CAT Endorsement if the insured purchases limited or additional coverage. If purchased from a different insurance provider, transfer procedure must be followed.

3 Terminate the CAT Endorsement at the end of the crop year when the crop policy to which the CAT Endorsement attaches automatically terminates (i.e., the policy must be renewed each crop year).

(c) Cancellation and Acreage Reporting Dates. Dates for specific states and/or counties can be found in the Special Provisions of Insurance published in the county actuarial table.

F(3) Other MPCCI Insurance. Only ONE MPCCI policy (issued under the authority of the Federal Crop Insurance Act), IS PERMITTED on the same acreage, crop, and county for the same person. However, more than one policy is permitted for the same person for the following crops: Hybrid Seed Corn (see [b] below), AZ&CA Citrus, Florida Citrus, Peas, Texas Citrus, Texas Citrus Trees, Grapes (CA only), Stonefruit, Guaranteed Tobacco (see [c] below) and when high-risk land was excluded from limited or additional coverage and insured separately under a CAT policy.

If more than one policy is written on the same acreage, crop, county for the same person and it is determined that more than one policy covering the insured's share on the same acreage is

intentional, the insured may be subject to the fraud provisions stated in the applicable crop policy. If the Insurance Provider determines the violation was not intentional, the policy with the earliest date of application (except if additional coverage was purchased timely, the CAT policy will be void) will be in force and all other policies for such crop will be void.

- (a) Insurance Companies must use the Policy Holder Tracking System (PHTS) to determine if more than one MPCCI policy is in force on the same crop and county for the same person. USDA representatives must determine with the insured if other MPCCI policies are in force on the same crop and county. If more than one policy is in force on the same acreage, crop, county for the same person all but one must be canceled. See Par. L of this Sec. for cancellation/transfer instructions. FCIC will edit to ensure that duplicate policies do not exist except as described in (b) and (c).
- (b) Hybrid Seed Corn. When Catastrophic Risk Protection is selected for hybrid seed corn, it must be selected on all policies (in the county).
- 1 Separate policies may be issued for acreage contracted with different seed corn companies; however, separate policies do not create additional basic units.
 - 2 Units are limited to basic units under the Catastrophic Risk Endorsement. Payment of losses MUST be made on a basic unit basis and coordinated between policies/Insurance Providers.
 - 3 When other private insurance covering like perils is carried on hybrid seed corn, the MPCCI policy provides for only excess coverage if damaged by a like peril. See the Hybrid Corn Seed policy for details.
- (c) AZ&CA Citrus, Florida Citrus, Peas, Texas Citrus, Texas Citrus Trees, Grapes (CA only), Stonefruit, and Guaranteed Tobacco. Insureds may designate the insurable type(s) (variety[ies] Grapes [CA only]), and (peas, green and dry) they wish to insure under CAT coverage, limited, or additional coverage. Each type/variety insured under CAT coverage or limited coverage in the same county, is considered A SEPARATE crop. For administrative fee purposes, one \$50 fee per insured type/variety is charged. All types/varieties for which limited or additional coverage is selected OR all types/varieties for which CAT coverage is selected and insured in the same county, must be purchased from one Insurance Provider. Refer to the applicable policy (Insured Crop Section) for the types that may be insured separately.

Example: A producer selects additional coverage (65/100) on two insurable types of AZ&CA Citrus. CAT coverage is selected on the remaining insurable types grown. CAT coverage may be purchased from an Insurance Company or

the FSA. Two \$10 additional coverage administrative fees will be charged for the additional coverage and a CAT administrative fee of \$50.00 per type (not to exceed \$200.00 for the county) will be charged. If CAT or limited coverage was purchased from an Insurance Company, any increased coverage on that crop must be purchased from the same Insurance Company.

(d) Acreage designated by FCIC as high-risk land which is insured under a limited or additional coverage policy may be insured under a separate CAT policy provided that on or before the crop's sales closing date the insured:

- 1 Executes a High-Risk Land Exclusion Option Form.
- 2 Obtains a CAT policy from the same Insurance Provider if CAT coverage is available from that Provider. If not available from that Provider, CAT coverage must be obtained from an Insurance Provider offering CAT coverage.
- 3 Pays any required administrative fee. High-risk land which is excluded from limited or additional coverage and insured under the CAT endorsement is considered a separate crop for administrative fee and unit purposes.

F(4) Other Insurance Against Fire. When other fire insurance is carried on insured crops, the MPCI policy provides for only excess coverage.

F(5) Notice of Damage or Loss. It is the duty of the insured to provide notice of loss to the applicable Insurance Provider without delay. Sufficient information must be provided to determine whether or not an inspection is necessary. See the applicable policy or endorsement for each crop's notice and representative strip/sample requirements.

(a) Instructions for FSA:

1 Document the insured's notice of damage or loss on the applicable following forms:

a FCI-74 (Field Inspection and Claim for Indemnity) for all crops except for those listed in b, c, and d below.

b FCI-74 TPC (Field Inspection and Claim for Indemnity Tobacco, Peanuts, and Cotton).

c FCI-63-A (Raisins).

d FCI-8 (Florida Citrus).

2 At the time the insured reports the crop is damaged or requests an indemnity, the FSA representative shall prepare the Notice of Damage according to the instructions in Exhibit 44. A notice of damage must be prepared for each insured unit of the crop(s) on which the insured reports damage. The representative forwards the completed the Notice of Loss on the appropriate form for distribution to the loss adjuster.

3 The representative shall inform the insured of the information that will be required during the inspection, including such items as: production records, acreage measurements if available, settlement sheets, and etc. If a grain stirrer is being used in bin-stored production, it should be turned off, at least 3 days prior to the loss adjuster's inspection.

(b) When a notice concerning severe wind erosion is given, an adjuster should be contacted immediately and the inspection made as soon as possible. When the FSA or the Extension Service recommends emergency tillage to conserve the soil and minimize further damage to the insured crop, the policyholder may take immediate action if the acreage to be tilled represents 25% or less of the field or subfield. In all other cases, the crop must be inspected before starting any emergency tillage. If, after tilling is started, more than 25% of a field or subfield needs to be tilled, the insured must notify the FSA representative so that such acreage can be inspected prior to tilling.

(c) The insured must give timely notice of damage or probable loss if:

- 1 During the period before harvest, the insured crop on any unit is damaged to the extent that the insured does not expect to further care for or harvest any part of the acreage. Such acreage must be left intact until inspected.
 - 2 The insured wishes to put insured acreage to another use. The insured must:
 - a NOT put acreage to another use before the crop's potential production is appraised and written consent is given for such other use.
 - b Notify the insurance provider when any or all of the acreage on a unit has been put to another use.
 - 3 If an indemnity is to be claimed on any unit.
 - (d) Notices of loss are considered "delayed" if not reported as specified in the individual crop policy(s). See the General Loss Adjustment Standards (FCIC-30010) for additional instructions.
- F(6) Replanting or Reseeding. Replant payments are not applicable to CAT; however, acreage of the insured crop may have to be replanted or reseeded when the initial planting/seeding does not produce a satisfactory stand. The insured must replant/reseed the crop if it is practical to do so for coverage to continue. When it is practical to replant/reseed and the crop is not replanted/reseeded, insurance does not attach (no indemnity is due). If the stand cannot be determined until after the final planting date or the crop is damaged after the final planting date it is the Insurance Provider's determination whether or not it is practical to replant/reseed. For additional information see FCIC-30010 (General Loss Adjustment Standards).
- F(7) Special Farming Practices. The general policy or crop endorsement and/or actuarial table for the county may provide for or exclude from insurability certain farming practices. CAT coverage for unrated farming practices is NOT available by written agreement.

Instructions for center pivot irrigation systems for all annual crops except rice.

- (a) The acres and production from the Non-Irrigated corners of a field planted to the insured crop must be included in the irrigated acreage if the crop's planting pattern continues between the Non-Irrigated portion(s) of the field and the portion of the field irrigated by a center pivot irrigation system and separate records of the Non-Irrigated and Irrigated acres and production are not provided. Acreage considered to be irrigated will not extend beyond intersecting lines drawn at right angles to the radius of the center pivot. A separate line entry for a Non-Irrigated Practice is not required on the acreage report for the corners of the field when they are considered to be irrigated. However, a separate APH yield is required for Non-Irrigated acreage. E.g. Non-Irrigated acreage extending beyond the intersecting lines drawn at right angles of the radius of the center pivot system or other Non-Irrigated field(s).
- (b) If separate records of acreage and production are provided for the Non-Irrigated corner(s) of a field planted to the insured crop and the portion of the field irrigated by a center pivot irrigation system and the planting pattern continues between the NI and I portions of the field, two practices will have been considered as carried out. Separate APH's are required, separate line entries are required on the acreage report, and irrigated acreage is limited to the acreage contained in the center pivot irrigation system.

G BASIC FORMS

- G(1) Applications. Use the FCI-12, Crop Insurance Application, or application approved by FCIC to request insurance on all eligible crops. Applications are also used to add a crop(s) to an existing policy, to insure crops in additional counties, and for successor-in-interest policies. Any additions must also be made on or before the sales closing date for the crop(s) in the specified county. (FSA, see Exhibit 40 for completion instructions.)
- (a) The policy will be void or voidable if the insured has falsely and/or fraudulently concealed either the fact that the insured is restricted from receiving benefits under the Federal Crop Insurance Act or that action is pending which may restrict eligibility to receive such benefits.

- (b) The insured's application for insurance is subject to acceptance by the Insurance Provider. Prior to acceptance the Insurance Provider will determine that the:
- 1 Producer has a bona fide interest in the crop.
 - 2 Application shows the correct entity (individual, partnership, co-owner, joint operator, estate, trust, etc.).
 - 3 Applicant qualifies as landlord, owner-operator, or tenant.
 - 4 Application has been signed by a person(s) having authority to enter into a binding contract.
- (c) Late-filed Requests for Insurance. After the sales closing date, an application may ONLY be taken to insure a crop:
- 1 If there is documented evidence that the applicant intended to make timely application, but circumstances beyond his or her control prevented the applicant from doing so (i.e., personal illness, family tragedy, etc.).
 - 2 The primary reason for the application being late-filed is the fault of Insurance Provider.
- Note: For situations 1 and 2 above, applications may be accepted up to thirty days after the CAT sales closing date.
- 3 That is a substitute crop. A substitute crop for late-filed coverage request purposes, is an alternative crop whose sales closing date has passed and that is planted on acreage that was prevented from being planted to an intended crop or an intended crop was planted and failed and it was not practical to replant the failed crop by the final planting date. An application to insure a substitute crop at the CAT level of coverage MAY be accepted by the Insurance Provider if all of the following conditions are met:
 - i The substitute crop is a crop of economic significance;

- ii The producer must NOT have signed or INTEND to sign a waiver for emergency crop loss assistance for the crop for the crop year;
- iii The producer must submit an application and pay any applicable administrative fee for the substitute crop on or before the acreage reporting date for the substitute crop;
- iv The crop the producer wishes to substitute must NOT have been planted in the preceding crop year; and
- v Weather/growing conditions must be favorable to produce the substitute crop.

Note: Late-filed requests may not be accepted to insure a substitute crop, for prevented planting purposes, that the producer did not plant. In order for insurance to attach, the substitute crop must be planted on or before the final planting date or within the late planting period (if applicable).

Pre-acceptance inspections are not necessary for Category B crops (annual) meeting the above criteria.

- (d) Administrative fee(s) will be required unless the insured has already paid the maximum administrative fee (\$200 for the county or \$600 for all counties).
- (e) If the late-filed request for insurance is rejected, the original application along with a letter of explanation must be sent to the applicant. Companies should provide a copy to the agent/representative.
- (f) Continuous CAT coverage policies may be canceled only in writing on or before the cancellation date for the succeeding crop year. The insured may not cancel the policy the first effective crop year, except if CAT coverage was obtained at the FSA and then additional coverage on the same crop is purchased from an Insurance Company. A policy written with an Insurance Company may not be canceled for the purpose of insuring with another agent, Insurance Company, or the FSA (exception See C(2) this Sec.) the first effective crop year without the consent of the Providers involved.

G(2) Policy Changes. Use FCI-12A, Contract Changes or a form approved by FCIC to request the following contract changes. (FSA, see Exhibit 45 for completion instructions.)

- (a) A CHANGE of price election or coverage level.
- (b) Cancellation of a county or a crop in a specific county. The request must be made on or before the cancellation date.
- (c) A transmittal for a successor-in-interest application.
- (d) Correction of insured's name, address, executor, identification number, administrator, etc.

The insured's signature is required for the contract changes listed in (a), (b), and (c) above. The insured's signature is not required for correction of name, address, identification number, administrator, executor, etc. The changes indicated in paragraph (c) and (d) do not have to be requested on or before the sales closing date and may be made anytime.

G(3) Acreage Report FCI-19. Use the FCI-19, Crop Insurance Acreage Report or form approved by FCIC, for meeting acreage reporting requirements. The insured establishes his/her insurable share via the acreage report by reporting the share insurable at the time insurance attaches. However, for determining the amount of an indemnity: If during the final loss adjustment, the insured's share differs from what it was at the time insurance attached, the insured share will be the lesser of (1) what it was at the time insurance attached, or (2) what the provider determines the share to be at the earlier of (a) the time of loss or (b) the beginning of harvest of the unit, unless excepted by the specific crop policy. (FSA, see Exhibit 41 for completion instructions.)

- (a) Required Annually. Each crop year the insured is required to submit an acreage report by unit for each insured crop. The acreage report is the basis for determining the amount of insurance provided and the imputed premium. These reports are by crop and include, but are not limited to, P/T/V (when applicable), location, date of planting or seeding, number of acres and share in the crop. The acreage report must be submitted and signed by either the insured, authorized representative, or operator of the farming operation on or before the final acreage reporting date contained in the Special Provisions for the county for the insured crop. If a person sharing in the crop with an operator does not want the operator to file/sign the acreage report on his or her behalf, that person must indicate so in writing on or before the acreage reporting date. All other persons with an interest in the crop farmed by the operator will be bound by all statements contained on the acreage report signed by the operator.

Intended Acreage. For company underwriting purposes, insurance companies may request planting intentions at the time of application or for subsequent crop years when servicing the policy (i.e. updating the APH). However,

acreage reported to FCIC must be based on planted acres obtained from the insured, insured's authorized representative, or the operator of the farming operation on a signed acreage report by the final acreage reporting date.

- (b) Reporting Irrigated Practices. Insurance Providers are to provide a copy of the Irrigated Practice Guidelines to all insureds for whom the irrigated practice may apply. The Irrigated Practice Guidelines identify factors to be considered in determining the proper acreage to be reported and insured under an irrigated practice. See Exhibit 33 for Irrigated Practice Guidelines.
- (c) Late Reporting. The policy provides that if the insured does not submit an acreage report within the specified time, the Insurance Provider may determine by unit the insured acreage, share and practice (if the applicable administrative fee is paid timely) or may deny liability on any unit. If the final acreage reporting date falls on Saturday, Sunday, or a legal holiday, the next business day will be considered as the final acreage reporting date.

NOTE: If the Insurance Provider declares the crop "insured," FCIC is entitled to the imputed premium credit and the applicable portion of the administrative fee is retained by the Insurance Provider.

- (d) Revised Acreage Reports. Prior to the final acreage reporting date insureds may revise acreage reports to reflect a change in their intentions. However, AFTER the final acreage reporting date, acreage cannot be changed except:

1 If the planted acreage was reported timely and the insured requested a measurement service from the FSA no later than the acreage reporting date and the measured acreage was different than the reported acreage; or,

- 2 If the actuarial table provides a reduced premium rate (short rate) for acreage destroyed by the date designated by the crop's special provisions and the insured requests that such acreage be designated separately on his/her acreage report, the Insurance Provider may revise the acreage report if the conditions stated in the policy are met. Separate line entries are required on the acreage report for the acreage on which insurance will continue and the acreage eligible for the reduced premium rate. Acreage on which the reduced premium rate applies is not eligible for any subsequent claim for indemnity or considered for APH purposes.

For other situations, acreage adjustments will not be made for insured acreage put to another use after the acreage reporting date. If the insured destroys or puts acreage to another use without consent, an appraisal of not less than the guarantee will be assessed on such acreage for loss adjustment purposes; however, such appraisals are not used for APH purposes.

- (e) Reporting Errors. The representative/agent should carefully review with the insured the Application/Schedule of Insurance and Summary of Protection for accuracy.
- G(4) Assignment of Indemnity, FCI-20 or FCIC approved Assignment Form. An insured may assign the right to an indemnity payment for a crop(s) under an MPCCI insurance contract to another party(ies) (creditor) by using this form. Only one assignment per crop per county is allowed. The assignment applies for all acreage of the crop covered by the policy. (FSA, see Exhibit 49 for completion instructions.)
- (a) The assignment will become effective upon approval by an authorized representative of the Insurance Provider.
- (b) An assignment is in effect only for the crop year specified on the assignment form.
- (c) The assignment may be made after acceptance of the application but must be completed before a loss claim is processed.

- (d) Cancellation of the assignment during the crop year will be accepted by the Insurance Provider only if the assignee (creditor) submits a written statement releasing the assignment showing the insured's name, mailing address, policy number and crop(s) released. The agent/representative will prepare a memo, attach the statement of release, and file it in the insured's file.
 - (e) The indemnity payment is subject to administrative fee deduction or any other unpaid balance with the balance payable to:
 - 1 The lender only.
 - 2 The lender and insured, if the lender is the Farmers Home Administration (or successor agency).
- G(5) Transfer of Coverage, FCI-21 or FCIC approved Transfer or Right to an Indemnity Form. Coverage under a policy may be transferred from one entity to another, by use of this form, when the transfer of ownership or share in the crop occurs during the insurance period. (FSA, see Exhibit 50 for completion instructions.)
- (a) A separate form is required for each different unit or portion of a unit on which coverage is being transferred.
 - (b) Transfers are subject to an outstanding assignment of indemnity made by the transferor before the date of transfer.
 - (c) Transfer of Coverage Forms are effective only to the end of the insurance period for the crop year specified. For succeeding crop years, application must be made to insure the proper entity if insurance is to continue in effect.
 - (d) The transferor is liable for any unpaid administrative fee on the acreage and share transferred.
- G(6) Power of Attorney. Use FCI-532, Legally Executed Power of Attorney, or a form approved by FCIC (FSA-211 may be used). Insureds may grant signing authority for MPCCI forms to a third party, provided an approved Power of Attorney is used.

The Power of Attorney must be considered to be legally executed by the state in which it was executed and it must give the appointee the authority to sign crop insurance documents for the insured. In states that require the power of attorney to be acknowledged (notarized), the signatures of the individual and appointee must be notarized. In states that do not require the power of attorney to be notarized, the signatures of the individual and appointee must be witnessed and the signature of the witness obtained on the document. The FSA Power of Attorney Form (FSA-211) is acceptable if it meets these requirements. (FSA, see Exhibit 29 and Exhibit 46. for completion instructions.)

H PREVIOUS INSURANCE EXPERIENCE

When insured under CAT, previous insurance experience for insureds eligible for premium experience adjustment must be retained. For insureds who switch coverage plans (i.e., switches to CAT coverage and then back to limited or additional coverage or APH to GRP and back to APH) previous experience that is retained may be used to calculate insurance experience adjustments for eligible insureds. See the Crop Insurance Handbook [Sec. 4, Par. B[8] and Exhibit 26 for eligible crops, instructions, and Premium Adjustment Tables.

Note: The experience premium adjustment factor is not used when computing imputed premium under CAT.

I TRANSFER OF EXPERIENCE

Experience (premium) adjustments when applicable and APH yield history databases are transferred to eligible successor entities.

I(1) Eligibility. Transfer may be made if:

- (a) There is continuity of participation or any break in continuity was due to active duty in the armed services.
- (b) An insured stops farming in one county, is not a debtor, and then starts farming in another county (premium experience only).
- (c) More than one heir in an estate has participated in the farming operation.

I(2) Formation of a Partnership. The partnership will be credited with the fewest number of years without losses accumulated by any one of its insured members. The loss ratio will be determined by dividing the total indemnities of all insured members by the total premiums of all insured members.

I(3) Dissolution of a Partnership. Each former member who has a policy in force the crop year immediately following the dissolution may be credited with the experience (years and loss ratio) accumulated by the partnership.

J TRANSFER OF ACTUAL PRODUCTION HISTORY (APH)

If an insured has an approved APH yield and turns the operation over to another person/entity who has participated (managed, performed the physical activities necessary to produce the crop, or received a share of the crop) in the operation and the establishment of the approved APH yield, the Insurance Provider may approve transferring the APH yield history to the person/entity taking over the operation. The new operator must provide the Insurance Provider with verifiable evidence that indicates a transfer of the APH yield history is appropriate.

K SUCCESSOR-IN-INTEREST APPLICATIONS

A Successor-in-interest policy continues the insurance protection and the successor receives any APH yield history, experience, and/or applicable premium discounts accumulated by the former insured.

K(1) A Successor-in-interest application may be approved by the Insurance Provider when there is only one successor to the insured entity.

- (a) The Successor must have participated in an active farming capacity to assist with the earning of the premium reduction.
- (b) A Successor-in-interest policy covers only the land previously insured. If additional land is to be covered under the same policy, a Successor-in-interest application is not applicable.
- (c) A Successor-in-interest application may be taken from:
 - 1 An immediate family member (spouse, son, daughter, brother, sister, legally adopted child, or grandchild).
 - 2 Authorized representative (executor or administrator of an estate; trustee of a trust; guardian of a judicially declared incompetent, minor, or incapacitated individual; or individual having power of attorney).
 - 3 Individuals whose status has changed (dissolution or a declaration of incompetency or incapacity; change of name due to marriage, divorce, etc., or a minor attains majority).

4 Individuals due to change of insurable entity. Changes of insurable entity include dissolution of a partnership, corporation, trust, or settlement of an estate. The applicant must have been an active member of that insurable entity and operates all or part of the same land previously insured by the entity.

Note: A successor-in-interest requires BOTH the preparation of a new Application and cancellation of the previous policy. (FSA, see Exhibit 47 for additional instructions.)

(d) APH Yield History. If the insured had an approved APH yield and turned the operation over to another person who qualifies for a Successor-in-interest policy, the Insurance Provider transfers the APH Yield History to the Successor-in-interest policy.

K(2) Deceased Insureds. If the insured dies:

(a) BEFORE the beginning of planting any insured annual crop, or BEFORE insurance attaches for any insured perennial crop, coverage for all crops under the policy terminates. A successor-in-interest application may be prepared so that participation is continuous and any favorable experience discount can continue.

(b) AFTER the beginning of planting any insured annual crop, or AFTER insurance attaches for any insured perennial crop, coverage for all crops under the policy will continue until the end of the insurance period. A crop inspection is not required if the acreage report is filed by the acreage reporting date.

1 If an indemnity is due, the beneficiary entitled to the indemnity must be determined and documented in the contract file folder. The documentation must indicate the contract number, crop, crop year, unit, and circumstances requiring the naming of the beneficiary. A copy of the death certificate must be attached. (FSA, see Exhibit 47 for additional instructions.)

2 Insurance terminates for the succeeding crop year if a Successor-in-interest or new application is not obtained.

L TRANSFER OF CONTRACTS

Use FCI-480, Cancellation/Transfer of Experience or FCIC approved forms to cancel policies and to transfer experience data from one Insurance Provider to another. To be effective, transfer requests must be signed by the cancellation date and received by the ceding Insurance Provider no later than 45 days after the cancellation date. Requests received later than 45 days after the cancellation date may be rejected by the ceding provider for that crop year.

L(1) The policy may not be canceled the first effective crop year with any Insurance Company for the purpose of insuring with another Insurance Company without the consent of the insurers involved.

L(2) A crop policy issued by the FSA will be canceled and transferred to an Insurance Company the first effective crop year if the insured purchases limited or additional coverage from an Insurance Company on or before the sales closing date.

L(3) The assuming Insurance Provider must complete and have the insured sign a Cancellation/Transfer of Experience Data Form for each policy (crop) being transferred. A policyholder may transfer a policy (crop) only once per crop year.

(a) The assuming Insurance Provider must complete an application, indicate it is a renewal, obtain the insured's signature, and enter the ceding Insurance Provider/Company's policy number(s) on the Policy Cancellation and Transfer of Experience Data Form.

(b) The assuming Insurance Provider must advise the policyholder that:

1 Any premium and loss experience will be transferred.

2 Approved APH yields and APH yield history will also be transferred.

3 A policy issued by the assuming Insurance Provider will be terminated if existing indebtedness is found to exist.

4 All Insurance Providers are required to transmit experience (premium and loss data) and APH data to FCIC. FCIC will enter this information into Experience and Yield History Databases. The PHTS may be used to access this information.

- (c) Insurance Companies may complete/issue policies using the PHTS without requesting insurance experience and APH history from the ceding Insurance Provider. However, if the PHTS information appears incomplete or inaccurate, the assuming Insurance Company MUST request the data from the ceding Insurance Provider.
- (d) FSA providers, must request in writing insurance experience and APH history from the ceding Insurance Company.
- (e) When the assuming Insurance Provider has accepted the transfer, it must notify the ceding Insurance Provider/FSA of the transfer. The ceding Insurance Provider/FSA will then terminate its policy. When requested, the ceding Insurance Provider/FSA will provide the experience and APH data to the assuming Insurance Provider/FSA no later than 15 calendar days after receiving the request. In any transfer, the assuming Insurance Provider must issue the policy and the ceding Insurance Provider must terminate its policy.
- (f) Upon completion of the transfer process, policy service functions will be performed by the assuming Insurance Provider.

M PREVENTED PLANTING PROVISIONS

Prevented Planting Coverage is a feature provided by the Small Grains (Barley, Flax, Oats, Rye, and Wheat), Coarse Grains (Corn, Grain Sorghum, and Soybeans), Cotton, ELS Cotton, Hybrid Seed (Corn), Hybrid Sorghum Seed, Sunflower Seed and Rice MPC I policies.

- M(1) The definition of prevented planting is the inability to plant the insured crop with proper equipment by the final planting date designated in the Special Provisions for the insured crop in the county or by the end of the late planting period. Exception: ELS Cotton does not have the late planting period provision. The insured must have been unable to plant the insured crop due to an insured cause of loss that prevented the majority of producers in the surrounding area from planting the same crop.
- M(2) Applications. To obtain prevented planting coverage, an MPC I policy must be in force on the crop. Applications for insurance must be signed and submitted on or before the sales closing date for the crop.
- M(3) Acreage Reports. Insureds are required to report, on or before the applicable acreage reporting date, any insurable acreage which they intended to plant to the insured crop but were prevented from planting.
- M(4) Eligible Acreage. The eligible acreage to which prevented planting coverage applies will not exceed:
 - (a) For Hybrid Corn Seed or Hybrid Sorghum Seed: the number of acres required to be grown for the crop year under a contract(s) executed by a seed company(ies) prior to the acreage reporting date.

- (b) For Small Grains, Coarse Grains, Cotton, ELS Cotton, Sunflower Seed, or Rice: the TOTAL acreage on all FSA FSNs (adjusted for any reconstitution that occurred on or before the sales closing date) in which the insured has a share of the insured crop. For each FSA FSN the eligible acreage will not exceed:
- 1 For insureds participating in any program administered by the USDA that limits the number of acres that may be planted for the crop year, the total acreage permitted by the USDA program to be planted to the insured crop.
 - 2 For insureds NOT participating in any program administered by the USDA that limits the number of acres that may be planted for the crop year (unless the Insurance Provider agrees in writing on or before the sales closing date) the greater of:
 - a The FSA base acreage for the insured crop, including acres that could be flexed from another crop, if applicable;
 - b The number of acres planted to the insured crop on the FSA FSN during the previous crop year; or
 - c One hundred percent (100%) of the simple average of the number of acres planted to the insured crop during the previous crop years for which the insured has provided continuous records (production reports for APH crops) of planted acreage.
- (c) For an irrigated practice: the number of eligible acres for which adequate water and facilities were available prior to the insured cause of loss which prevented the insured from planting the insured crop.

M(5) Insureds may request an increase of the eligible prevented planted acreage as limited by (4)(b)2 above to cover additional acreage that they intend to plant to the insured crop. Insurance providers are authorized to approve or deny the requests. Such requests:

- (a) Must be made in writing, signed by the insured, and received AND APPROVED by the Insurance Provider on or before the sales closing date for the insured crop in order for the additional acreage to be eligible for prevented planting coverage.
 - 1 A report of intended acreage made in writing, signed by the insured, and received by the Insurance Provider on or before the sales closing date that exceeds the eligible prevented planted acreage may be considered as a request to increase eligible prevented planted acreage.
 - 2 Requests received after the sales closing date or not approved on or before the sales closing must be denied and the eligible acres limited as previously indicated by Par. M(4)(b)2.
- (b) Must be made and approved/rejected on an annual basis.

M(6) Adjustments to the acreage reported for prevented planting coverage may be required. Prior to the payment of an indemnity, Insurance Providers must verify the number of acres eligible for prevented planting coverage (production guarantee/amount of insurance). The Insurance Provider must revise the acreage report to remove any acreage reported for prevented planting coverage:

- (a) In excess of the number of acres eligible for prevented planting coverage as outlined in Par (4)(b)(1).

Example: A participating producer's permitted acreage for the insured crop for the FSA FSN is 200 acres. The insured reported a total of 50 acres planted timely, 100 acres late planted, and 100 prevented planted acres. The maximum eligible prevented planted acreage is 50 acres. The insured must indicate which 50 acres are to be considered for prevented planted coverage.

- (b) That exceeds the number of acres physically located in a unit.

Example: The insured reported 50 acres were prevented planted and the unit contains only 30 cropland acres. The maximum eligible prevented planting acreage is 30 acres.

- (c) If more than one unit is reported, in excess of the result of subtracting the number of acres of the insured crop that are timely planted and late planted from the total eligible prevented planting acreage for all units.

Example: The insured has a total of 400 eligible prevented planted acres. Unit 0100 (FSN 1XXX) has a total of 150 timely and late planted acres; units 0201 and 0202 have 200 acres reported as prevented planted (FSN 2XXX); and unit 0300 (FSN 3XXX) has 200 acres of timely and late planted acres, 50 acres were reported as prevented planted.

350

$400 - (150 + 200) = 50$ acres that remain eligible for prevented planted coverage. 200 acres must be removed from the reported prevented planted acreage. On units 0100 and Unit 0300, the planted acres exceeded the eligible prevented planted acreage on each unit. The insured must indicate which 50 acres from units 0201 and/or 0202 are to be considered for prevented planted coverage.

- M(7) Production guarantees (i.e., amounts of insurance for Hybrid Corn and Hybrid Sorghum) are based on the use of eligible prevented planting acreage.

- (a) For acreage planted to the insured crop DURING the late planting period (ELS Cotton and fall seeded wheat do not have a late planting period): the production guarantee/amount of insurance applicable to timely planted insurable acreage is reduced:

1 One percent (.01) for the first through the tenth day; and

2 Two percent (.02) for the eleventh through the twenty-fifth day for each day planted after the final planting date.

- (b) For acreage planted to the insured crop AFTER the late planting period (after the final planting date for fall seeded wheat or ELS Cotton), acreage not planted to any crop (acreage is left idle), or acreage is planted to a cover crop not for harvest: the production guarantee/amount of insurance applicable to timely planted insurable acreage is multiplied by the appropriate percentage as follows:

1 50 percent for Coarse Grains, Hybrid Sorghum Seed, Small Grains, and Sunflower Seed;

2 40 percent for Hybrid Seed (Corn);

3 35 percent for Cotton, ELS Cotton and Rice).

- (c) For acreage planted to a substitute crop for harvest, no prevented planted coverage is provided at the CAT level.
 - (d) Eligible prevented planted acreage that is planted to a cover crop that is hayed or grazed is not considered planted for harvest.
- M(8) The insured must give written notice of prevented planting to the Insurance Provider no later than the acreage reporting date for the crop if the insured was prevented from planting insurable acreage.
- M(9) Insurance Period. To be eligible for a prevented planting indemnity, insured cause(s) of prevented planting must have also prevented the majority of producers in the surrounding area from planting the same crop and must have occurred:
- (a) If a producer is a NEW insured: between the sales closing date (beginning of the insurance period) and the latest final planting date for the insured crop in the county, or within the late planting period.
 - (b) If a producer is a CARRYOVER insured: between the sales closing date for the previous crop year (beginning of the insurance period) and the latest final planting date for the current crop year for the insured crop in the county, or within the late planting period.
- M(10) Double-cropping. At the CAT level, prevented planting coverage is NOT provided on double-cropped acreage even if the insured has a history of double-cropping. Acreage will be considered double-cropped if for the same acreage and same crop year:
- (a) Another crop was: planted and harvested; planted and it failed or it was hayed or grazed unless planted as a cover crop not for harvest.

Exception: If a fall planted crop (e.g., Wheat) was planted in a county with ONLY a spring final planting date and it failed, spring planted Wheat or another spring planted crop will be eligible for prevented planting coverage if:

- 1 The insured is NOT eligible for crop insurance coverage or any other payment associated with the crop loss;
- 2 The fall seeded crop failed prior to the time that planting of spring crops normally begins;
- 3 The failed winter crop is no longer cared for or harvested (haying or grazing is allowed).
- 4 A policy containing prevented planting coverage for the spring crop intended to be planted is in place.

(b) The insured previously received a prevented planting indemnity.

(c) MPCCI coverage was provided for another crop.

M(11) Prevented planting coverage will not be provided for any acreage:

(a) That does not constitute the lesser of 20 acres or 20 percent (20%) of the acres in the unit.

(b) For which a premium rate is not designated in the actuarial document.

(c) Used for conservation purposes or intended to be left unplanted under any program administered by the United States Department of Agriculture.

(d) That is double-cropped unless the other crop was planted as a cover crop not for harvest.

(e) On which planting history or conservation plans indicate the acreage would remain fallow for crop rotation purposes.

M(12) The production guarantee/amount of insurance for a unit is the total of the production guarantee/amount of insurance for acreage:

(a) Timely planted to the insured crop;

(b) Late planted to the insured crop (planted during the late planting period (see [7][a]), planted after the late planting period, or ELS Cotton planted after the final planting date (see [7][b]));

(c) Not planted to the insured crop that is eligible for prevented planting coverage (idle acreage or acreage planted to a cover crop not for harvest).

M(13) The imputed premium for insurable acreage eligible for prevented planting coverage is the same as that for timely planted insurable acreage.

N LATE PLANTING PROVISIONS

Late Planting Provisions provide reduced coverage on late planted insurable acreage and applies for the designated crop year for all late planted insurable acreage of the crop covered by the policy.

- N(1) To obtain coverage for late planted insurable acreage the insured must sign a Late Planting Agreement (LPA) or FCIC approved Agreement Form for the following crops. The LPA may be elected under the **88-G (Rev. 3-91) GENERAL CROP INSURANCE POLICY** for: C&P Beans, Onions, Safflower Seed, and C&P Tomatoes. The LPA may be elected under the following **INDIVIDUAL CROP INSURANCE POLICIES**: Dry Beans, Peas, Peanuts, Popcorn, Potatoes, Sugar Beets, C&F Sweet Corn, Guaranteed Tobacco, and Quota Tobacco.

The LPA provides coverage on late planted insurable acreage and applies for the designated crop year for all late planted insurable acreage of the crop covered by the policy.

- (a) For late planted insurable acreage, the insured may elect reduced coverage at the same imputed premium cost per acre as if the crop had been planted by the final planting date contained in the Special Provisions. The Agreement contains the specific coverage reductions and conditions.
- (b) Requests may be made by crop for the LPA. These requests must be made by the final planting/transplanting date for the crop insured.
- (c) Additional units are not to be formed under this agreement.
- (d) If an insured has not signed a late planting option form by the final planting/transplanting date, late planted acres must be shown as "uninsured acreage" on the acreage report. If the deadline date for signing and filing the late planting agreement falls on a Saturday, Sunday or legal holiday the signing/filing dates are extended to the next business day.

- N(2) Late Planting provisions are incorporated in: the **92B1 COMMON CROP INSURANCE POLICY** (hereafter referred to as Common Policy) for Small Grains (Wheat, Barley, Oats, Rye, and Flax) Canola, Coarse Grains (Corn, Soybeans, Grain Sorghum) Cotton, and Sunflower Seed; the **ENDORSEMENTS** for Rice and Hybrid Sorghum Seed; and the **HYBRID CORN SEED POLICY** for Hybrid Corn Seed. The policies listed in (2) above automatically provide reduced coverage for acreage planted to the insured crop during the late planting period. Late planted reduced production guarantees are combined with production guarantees for timely planted insurable acreage for each unit. Imputed premium for late planted insurable acreage is the same as for timely planted insurable acreage.

- (a) For spring-planted wheat acreage in counties for which the Special Provisions designate a spring final planting date, and all Barley, Flax, Oat, Rye, Corn, Soybean, Grain Sorghum, Cotton, Sunflower Seed, Rice, Hybrid Corn Seed, and Hybrid Sorghum Seed acreage that is planted after the final planting date but on or before 25 days

after the final planting date, the production guarantee for each acre will be reduced for each day planted after the final planting date by:

- 1 one-percent (.01) for the first day through the tenth day; and
- 2 two-percent (.02) for the eleventh day through the twenty-fifth day.

(b) The insured is required to report ALL the acreage that is planted within the late planting period.

(c) If any acreage of the insured crop is planted after the final planting date, the acreage reporting date for that crop will be the later of:

- 1 the acreage reporting date contained in the Special Provisions; or
- 2 five (5) days after the end of the late planting period.

O OPTIONS AND ENDORSEMENTS

O(1) Except for the Catastrophic Risk Protection Endorsement and the Late Planting Agreement Option, NO other options or endorsements may be attached to the policy which provide additional coverage or exclude coverage provided by the policy.

O(2) Written Agreements. FCIC does not provide CAT coverage by written agreement. Written unit agreements authorized for unit division purposes may NOT be continued when switching to CAT coverage. They are voided by the Catastrophic Risk Protection Endorsement and statements contained on the written agreement.

O(3) Waiver to Transfer Segregation II and III Peanuts to Quota Loan. This waiver is available for CAT coverage peanut policies. (See Exhibit 43.)

P RECORD RETENTION REQUIREMENTS

All documents pertaining to the sales and servicing of MPCIC, must be kept by the FSA for a period of three years after the policy is canceled. In the event of an appeal, delinquent debt, or litigation by a policyholder (or previous policyholder) all documents for that policyholder will be retained until the case is settled, the debt is paid.

Q COPIES OF DOCUMENTS (FSA INSTRUCTIONS)

If original insurance documents are required by FCIC but are unavailable, a photocopy or carbon copy of an original insurance document may be used if be CERTIFIED by the Insurance Provider.

Q(1) The photocopy MUST be marked or stamped "Certified True Copy," signed and dated by the authorized representative of the Insurance Provider.

EXAMPLE:

> _____ >
> Certified True Copy >
> >
> >
> _____ >
> (Signature) (Date) >

Q(2) A certified true copy may be accompanied by a memorandum explaining why a photocopy is being submitted instead of the original document.

R RESERVED

5 ACTUAL PRODUCTION HISTORY (APH)

OVERVIEW OF THE APH PROGRAM. Under the APH program, the yield determination methods provide flexibility the initial year of insurance for insureds who do not furnish acceptable records and at the same time improve actuarial efficiency. Approved APH yields for producers who elect not to supply records are limited to 65 percent of the applicable Transitional or Determined Yield (hereafter referred to as "T" Yields) the first year the producer is insured. Insureds must provide production reports for the current crop year according to the terms of the MPC policy. For producers who provide 1-3 years of actual yields, variable "T" Yields are used to complete 4-year databases. See D (2)(b). When four or more years of actual yields are available for a database, "T" Yields are not used in the database. As more years of actual production history are reported, insurance yields more accurately reflect the individual insured's capability of producing the crop.

A RELATED HANDBOOKS

- A(1) M8-FS - FIELD SERVICE HANDBOOK
- A(2) FCIC 18010 - CROP INSURANCE HANDBOOK
- A(3) M8-AR - ACREAGE REPORT HANDBOOK
- A(4) OTHER FCIC APPROVED HANDBOOKS

B APH TERMS AND APPLICATION (CATEGORY B AND C APH CROPS)

- B(1) Actual Yield. The yield for a crop year calculated from the producer's records and/or claims for indemnities. The actual yield is determined by dividing total production (which includes harvested and appraised production) by planted insurable acreage for annual crops and by insurable acres for perennial crops [unless production from uninsurable acreage is commingled with production from insurable acreage, see Sec. 7 B (2)]. Total production includes harvested and appraised production. The actual yield is entered in the Yield column of the APH form (column 18 of the FCI-19-A).
- B(2) Added Land. Added land is land on which the insured has not actively engaged in farming for a share of the crop's production on the unit for more than two crop years. For added land APH provisions, See Exhibit 36.
- B(3) Added Practice/Type/Variety. An added practice, type, or variety (P/T/V) is a P/T/V of the insured crop as identified on the actuarial document that requires separate APH yields, and for which the insured has NOT been actively engaged in farming for a share of the P/T/V's production on the unit for more than two crop years. For added P/T/V provisions see Exhibit 36.
- B(4) Additional/Buy-up Coverage. The term additional coverage means a plan of crop insurance coverage providing a level of coverage greater than available under catastrophic risk protection (50 percent coverage level, 60 percent expected market price [50/60]). See Sec. 4, Par. B(2)(a-c) for additional information.

- B(5) Appraised Production. Production determined by Consolidated Farm Service Agency (FSA), FCIC or an Insurance Company reinsured by FCIC that was unharvested but which reflected potential production for the crop at the time of appraisal. Appraisals made for production lost due to insured cause(s) or uninsured cause(s) of loss are not considered production for APH purposes. Only potential production remaining in the field at the time of the appraisal is used for APH purposes. (Applies to APH appraisals or appraisals made to determine a loss.)
- B(6) Approved APH Yield. A yield, calculated and approved by the verifier, used to determine the production guarantee. The approved APH yield may contain up to ten consecutive APH crop years of actual and/or assigned yields.
- B(7) FSA Program Yield. For barley, corn, cotton, ELS cotton, grain sorghum, oats, rice and wheat, the yield established by the FSA County Office Committee or proven, from production records, for individual farms by FSA Farm Serial Number (FSA FSN). For crop insurance purposes, for the 1997 CROP YEAR, the 1996 FSA PROGRAM YIELD (taken from an FSA-423) for the applicable FSN and provided (by the insured) by the production reporting date will be used. The FSA Historical Weighted Average Yield (HWY Yield) or the adjusted yield (program payment yield) used for FSA program payment purposes indicated on the FSA-476 or FSA-156 are not acceptable for MPCCI purposes.
- B(8) Assigned Yield. A yield assigned (by the verifier) for the most recent crop year in the base period if carryover insureds do not file acceptable production reports by the production reporting date, as required by the crop insurance contract. Assigned yield provisions apply on an APH crop year basis (by database). The assigned yield is 75 percent of the previous year's approved APH yield. Assigned yields are used in the same manner as actual yields when calculating APH yields except when the insured is listed under the Nonstandard Classification System (NCS).
- B(9) Average APH Yield. The average APH yield is the sum of the actual, assigned and/or applicable "T" Yields divided by the number of yearly yields in the database (prior to the application of yield limitations if yield limitations apply).

- B(10) Base Period. Ten consecutive APH crop years (except apples and peaches, which have a five consecutive APH crop year base period), immediately preceding the current policy crop year (defined in the applicable insurance policy) for which the approved APH yield is being established (except for sugarcane, which begins the crop year preceding the immediate previous calendar year [lag year]). The base period for each APH database is determined by the consecutive APH CROP YEARS it contains, not calendar years.
- B(11) Carryover Insured. A carryover insured is a person or entity who was insured the previous year without respect to the carrier or agent and is determined on a crop policy (by county) basis.
- B(12) Continuous Production Reports. Production reports submitted by a producer for each consecutive APH crop year (within the base period) and must include the most recent APH crop year in the base period. Continuity is not interrupted if for any calendar year the crop was; not planted, prevented from being planted by an insurable cause, or was NOT produced for an insurable purpose (See Sec. 7, Par. B[2] and [3]). Zero planted production reports/acreage reports are used to verify continuity of production reporting requirements. Zero planted years are entered in the database if sufficient space exists.
- B(13) Crop Year.
- (a) APH CROP YEAR. For APH purposes, the term APH CROP YEAR does not include any year the crop was not planted, the crop was prevented from being planted by an insurable cause, or NOT produced for an insurable purpose as provided in the crop's policy (See Sec. 7, Par. B[2] and [3]). Example: When an insured plants insurable acreage in a county to wheat for harvest as grain one year that year is a crop year for APH data purposes. If the land is summerfallowed the next calendar year, that year is not a crop year for APH data purposes.
- Example: Years that oats were planted as a cover crop, pastured, or put up for hay are not considered an APH CROP YEAR unless such acreage was reported and insured as "intended for harvest as grain" under the MPC contract.
- (b) POLICY CROP YEAR. The period defined by the applicable crop insurance policy.
- B(14) Database. The data used to calculate the average APH yield. A minimum of four up to a maximum of ten continuous APH CROP YEARS of production data are used. The data provided must begin with the most recent APH CROP YEAR. Years containing assigned yields do not break continuity of production data and are considered APH CROP YEARS. Actual yields may be added to an existing database if continuity requirements are met. Actual yields within the base period may not be removed from an established database without FCIC RSO approval.
- B(15) FCIC RSO Determined Yields. The approved APH yield determined by the FCIC RSO for insureds who do not provide at least four years of acceptable production reports when a "T" Yield Table

is not published, other cases referred to the RSO for yield determinations; Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey; and Texas Citrus APH yields.

- B(16) Gross Production. For APH purposes, harvested or appraised gross production, documented in the unit of measure indicated by the crop's policy, is acceptable. Gross production is production prior to deductions made for dockage, test weight, moisture content, poor quality, foreign material and etc. When acceptable records are available that indicate dockage, low test weight, high moisture content, poor quality, foreign material, etc., are available at the time production reports are filed, gross production MUST be adjusted for APH purposes to reflect the same quality of production as provided in the crop's policy for loss payment purposes. See D(17) or E(14) this Sec. for additional instructions for each crop.
- B(17) Insurance Provider. FSA Offices or Private Insurance Companies approved and Reinsured by FCIC to provide insurance coverage to producers participating in the Federal crop insurance program.
- B(18) New Insured. A person or entity who was not insured the previous year without respect to the carrier or agent. If the insured had an MPCIC crop insurance policy the previous year (on a county and crop basis) that was insured by FCIC or reinsured by FCIC, that insured is not a new insured.
- B(19) New Producer. (CATEGORY B CROPS ONLY) A person who has not been actively engaged in farming for a share of the production of the insured crop (producing the crop) for more than two APH crop years. Formation or dissolution of an entity which includes individuals with more than two APH crop years of production history during the base period is not a new producer for APH yield determination purposes.
- B(20) Preliminary Yield. The APH yield calculated by the agent prior to approval by the FCIC authorized verifier. It is used to provide coverage estimates and premium quotes and is calculated using the same procedures as approved APH yields.

- B(21) Prior APH Yield. The approved APH yield (item 21 of the FCI-19-A) from the previous year's APH form.
- B(22) Production Report. A written record showing the insured crop's planted acreage and annual production used to determine the insured's actual yields for insurance purposes. Production reports may be APH forms or documents containing the same information that is required to complete APH forms. The insured must certify acreage and production for each unit of the crop for at least the most recent APH crop year in the base period. To be acceptable they must meet the requirements as outlined in this handbook and be signed, dated, and submitted by the insured on or before the production reporting date.
- (a) An indemnity form (Proof of Loss, Production Worksheet, FCI-75, FCI-74 or FCI-74 T-P-C, etc.) for 1986 and succeeding crop years will be considered a production report for the applicable unit(s) provided continuity of insurance is maintained. If an acceptable production report is not filed for all planted units with insurable acreage, the assigned yield is applicable to ALL such units of the crop for the APH crop year, EXCEPT FOR UNITS WHICH HAVE LOSS RECORDS. (See Par. B(8) and Par D(1)(6) of this Sec.). Assigned yields will not apply to units which do not have planted insurable acreage.
- (b) A zero acreage report for an annual crop may be considered a production report for the crop for the purposes of maintaining continuity of production reports. If an insured has planted insurable acreage on part of the units and zero acreage on the other units, the zero acreage units may be considered reported on the acreage report when production reports are filed for the planted acres.
- B(23) Production Reporting Date (PRD). The latest date production reports will be accepted for inclusion in the database to be used to calculate an approved APH yield for the current crop year. The PRD is the earlier of the acreage reporting date or 45 calendar days after the earliest cancellation date for the crop for the current crop year. This definition is used to standardize the production reporting date for all Category B and C Crops for the various policy versions that currently are in force.

NOTE: For new insureds if a crop has BOTH a spring and fall sales closing date, and application for insurance is made after the earlier sales closing date, the PRD is the earlier of the acreage reporting date or 45 calendar days after the spring sales closing date. Insurance does not attach to the acreage planted to the type with the earlier sales closing date if application is made after the earlier sales closing date.

Insurance Providers may request insureds to provide production reports by the sales closing date. However, if production records are not yet available from the buyer, storage facility, processor, packer, etc. or assembly of the required records on which production reports are based by the sales closing date will create a hardship, the insured may defer providing production reports until the PRD.

- B(24) Transitional Yields ("T" Yields). An estimated yield provided in the Actuarial Table which is used in calculating average/approved APH yields when less than four years of actual, temporary, or assigned yields are available. Some "T" Yield Tables contain a yield factor that is used with reference (a different crop) crop's program yield to calculate the "T" Yield (see D (14)(b)2 for use of the factor). For example: IA, MN, and WI forage production "T" Yield Tables contain a "T" Yield Factor which is used with a reference crop to obtain the "T" Yield (see Exhibit 25 for instructions for forage production "T" Yields).

Note: Some actuarial documents may still contain references to Determined Yields ("D" Yields) if so, they are considered "T" Yields for APH purposes.

- (a) "T" Yields ARE NOT SET in the database. They must be recalculated as applicable if the percentage of the "T" Yield changes. They are not used when four years of actual and/or assigned yields are obtained. See D(2)(a), D(2)(b), and D(2)(d) of this Sec. for instructions on their use.
- (b) Special "T" Yields may be used for an added P/T/V if the insured has provided records for other land or P/T/V(s). (See D(14)(g) of this Sec. and Exhibit 36.)
- (c) "T" Yields for high-risk land. The county actuarial table may indicate adjusted "T" Yields for high-risk land. See D(14)(e) for instructions.

- B(25) Transitional Yield Locator Document ("T" Yield Map). A county map indicating area classifications. For example, "T" Yield maps are used to establish area classifications for soybeans, safflowers, sunflowers, dry beans and flax in certain counties. "T" Area classifications are used in conjunction with the "T" Yield table to determine "T" Yields.
- B(26) Units. (Basic). See Sec. 4, Par. E for detailed information and instructions. Also see Exhibit 15 for additional information and instructions. Also see Exhibit 15 for additional instructions and instructions for combining and dividing databases for existing units when databases contain actual and/or assigned yields.
- B(27) Verifier - An Insurance Provider authorized by FCIC to calculate approved APH yields.
- B(28) Yield Limitations. Adjustments, when applicable, that are made to average APH yields which result in the yield used to determine the production guarantee (approved APH yield). (See Par. D(11) this Sec.).

C RESPONSIBILITIES (CATEGORY B AND C APH CROPS)

C(1) Agent/Representative

- (a) Explain production reporting and supporting record requirements.
- (b) Assist producers, when necessary, in completing an APH form for each unit (by P/T/V when applicable) and crop year for which acceptable records are available).
- (c) For all NEW INSUREDS compute, quote, and enter preliminary yields on the APH form when calculation of preliminary yields is authorized by FCIC. Calculation of preliminary yields is authorized for Blueberries in MI and all other APH crops except Blueberries (in the states of ME, MS, NC, and NJ) and Texas Citrus. Explain to insureds that:
 - 1 For reinsured contracts, a reconsideration may be requested (in writing by the insured) if the approved APH Yield calculated by the reinsured company verifier is less than 95 percent of the preliminary yield on ANY unit. (See Sec. 8, Par. F for instructions.)
 - 2 For approved APH yields issued by the FSA or FCIC RSO, if the approved APH yield is lower than preliminary yield, the insured may request review of the approved APH yield through reconsideration, agency appeal, mediation, and or appeal to the National Appeals Division (NAD). (See Sec. 8, Par. A-D for additional information and Exhibit 12 for NAD Area Offices.)
- (d) If calculation of preliminary yields (for new insureds) is not authorized by FCIC, explain to the insured that upon receipt of the approved APH yield:
 - 1 The approved APH yield will be binding unless a calculation error occurs or FCIC approved procedures are not followed.
 - 2 He or she may request review of the approved APH yield(s) if a calculation error occurs or FCIC approved procedures are not followed.
- (e) Mutual consent cancellations are not applicable for CAT coverage when insureds are not satisfied with approved APH yields.

- (f) Explain to insureds, that requests for reconsiderations must be made within 30 calendar days of the date the approved APH yield was mailed or otherwise made available to the insured. If an adverse decision is made by the FCIC RSO or FSA verifier, reconsideration, mediation, agency appeal and/or NAD appeal rights are provided. If not made timely, such requests will be rejected and the approved APH yields are considered accepted by the insured (See Sec. 8). Requests for reconsideration must be forwarded, no later than three calendar days after their receipt by the agent/representative, to the verifier as indicated below:
- 1 For APH yields approved by the FCIC RSO or FSA, reconsideration requests must be sent to the verifier who approved the APH yield. Utilization of the reconsideration process will not prejudice the insured's right to subsequently request agency appeal, mediation, and/or NAD appeal. If during a reconsideration an adverse decision is rendered (by the FCIC RSO or FSA) mediation, agency, and/or NAD appeal rights must be provided.
 - 2 Reconsiderations of APH yields approved by Insurance Company verifiers are made to the Insurance Company. Insurance Company verifiers may correct errors in yield computation or in the application of FCIC approved procedures. Corrections will not be subject to additional reconsideration.
- (g) Review the APH form for completeness and accuracy and obtain the insured's signature and date of signature.
- (h) For insureds establishing an APH yield history (database), who elect to provide records for verification rather than be subjected to a field review; unless a discretionary review is required:
- 1 FSA Representative. Compile, verify, and maintain supporting records.
 - 2 Insurance Company Agent. Compile and forward copies of supporting records to the verifier for verification.

- (i) Insurance Company Agents. Forward the signed APH form and any applicable worksheets to the verifier within 10 calendar days of completion, but not later than 10 calendar days after the production reporting date. APH forms signed after the production reporting date are not timely filed and are not acceptable.
- (j) For Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey and Texas Citrus, forward all requests for inspections no later than 10 calendar days after the sales closing date to the applicable Insurance Provider's representative.

For Blueberries in Michigan and all other perennial crops requiring a pre-acceptance inspection, forward all requests for inspections no later than 10 calendar days after the PRD to the Insurance Provider.

See Exhibit 16 for the perennial crop pre-acceptance inspection form and instructions.

- (k) Upon receipt of the APH form from the verifier indicating the approved APH yield:
- 1 Explain the approved APH yield(s) and determine the production guarantee(s).
 - 2 Verify insurance units and explain appropriate provisions.
 - 3 File and maintain copies of the APH form.
 - 4 Administer and explain to the insured yield limitations, record requirements, and assigned yield provisions that apply for subsequent APH crop years if records are not provided.
- (l) When insureds do not supply acceptable production reports for APH purposes:
- 1 When necessary, determine the correct "T" Yield(s) to be used for APH yield calculation purposes. Verify or determine the FSA program yield(s) when they are necessary to calculate the approved APH yield for the crop. Agents may contact the FSA office or use the insured's copy of form FSA-423 (computer form).
 - 2 Determine preliminary APH yields according to FCIC approved APH procedures. (See Par. D and E of this Sec.)
 - 3 Assign basic units according to those allowed by the Catastrophic Risk Protection Endorsement.
 - 4 For carryover insureds (Category B and C), administer assigned yield provisions.
 - 5 For insureds qualifying as "new producers" follow applicable new producer procedures.

- (m) Explain that if additional cropland is purchased or rented after the production reporting date, it must be reported for CAT coverage purposes. For Category B APH crops see Exhibit 36 for added land APH provisions.
- (n) Enter the prior crop year's Approved APH yield in the prior yield block on the APH form and identify each yield in the database with the correct yield type descriptor. See D[3] of this Sec. for yield descriptors.
- (o) For carryover insureds, compare the yield history on the current crop year's APH reporting form to the yield history on the previous crop year's approved APH form. If the yield history does not agree, the current crop year's APH form may require correction. Insurance Company agents must attach a copy of the previous crop year's APH form to the current crop year APH form and return to the verifier for any required corrections.
- (p) Retain prior years' APH forms for the insured in the insured's file folder.
- (q) Refer requests for field visits for APH acreage and yield determinations (appraisals, bin measurements, etc.) to the appropriate Insurance Provider/representative. (See Sec. 7, D.)

C(2) Producer/Insured:

- (a) Request all APH acreage and yield determinations at the applicable Insurance Provider's office.
- (b) Report production, acres and actual yields on an APH form by the production reporting date. Other documents which contain the same information as required by the APH form may be used. When required by the Insurance Provider, furnish acceptable production evidence (records).
 - 1 For Category B and C Crops, certify annually acreage and production by crop, "T" Yield Map area, unit, P/T/V by the production reporting date. Include production reports for zero planted units.
 - 2 For carry-over Blueberry insureds in the state of Michigan ONLY and all other perennial crops except Texas Citrus and Blueberries in Maine, Mississippi, North Carolina, and New Jersey. Certify on an annual basis by the PRD underwriting information by completing, dating and signing the Producer's Pre-Acceptance Worksheet(s).
- (c) Sign and date the form. This certifies that the information contained on the APH form is true and accurate.

NOTE: If the insured provides a production report by a means other than a FCIC approved APH form, it MUST HAVE THE FOLLOWING CERTIFICATION STATEMENT or it is not an acceptable production report.

"I certify that the information I have furnished as reflected on this form is complete and accurate for the commodity(ies), unit(s) and year(s) shown. I understand this form may be reviewed or audited and that information inaccurately reported or failure to retain records to support information on this form, may result in a recomputation of the approved APH yield. I also understand that failure to report completely and accurately may result in avoidance of my crop insurance contract and may result in criminal or civil false claims penalties (18 U.S.C. 1006 and 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 and 3730)."

- (d) Request transitional yields, when applicable, by contacting an agent/representative. If necessary, contact the FSA Office and obtain FSA program yields for APH purposes. If FSA program yield(s) have not been established, request that the FSA establish program yield(s) for FCIC/MPCI purposes only. If it is felt the program yield assigned by FSA for FCIC/MPCI purposes ONLY is inaccurate, a reconsideration of the yield may be requested from the FCIC RSO. Such requests must be made within 30 calendar days of when the program yield was mailed or otherwise made available from the FSA to the insured.
 - (e) Review approved APH yields. If the approved APH yield is less than the preliminary yield (less than 95 percent for reinsured contracts) the insured may request the appropriate review of the yield calculated. A request for reconsideration, mediation, agency appeal, or NAD appeal must be filed (requested in writing) within 30 calendar days of the date of notification of the approved APH yield. If the review request is not filed timely the approved APH yield will be considered accepted. If reconsideration, mediation, and/or appeal rights were provided as part of an adverse decision by the verifier, the appeal must be requested within the time specified (30 calendar days).
 - (f) Retain hard copy production evidence to support the information reported (certified) on the APH form. Provide supporting records to the field reviewer at the time of the field review when selected for a field review. Reviewers are not authorized to track down supporting records at other sources, i.e., FSA, packers, elevators, etc. for insureds.
- C(3) Verifier; Insurance Providers and FCIC RSO. The following responsibilities pertain when APH forms and APH yield calculations are received from agents/representatives for verification.
- (a) Review the acreage and yield history data and any supporting documentation.
 - (b) Insurance Company verifiers must review previously reported APH history for each insured that is available in the Policy Holder Tracking System (PHTS). The FSA for carryover insureds, must use the transfer of contracts

procedure (See Sec. 4, Par. L to transfer the policy and obtain the APH history from an Insurance Provider. All APH history within the base period attributed to the insured must be used; provided, continuity of insurance and APH records for the crop has been maintained. Assigned yield provisions apply if insurance experience is continuous but, the insured failed to provide production reports as required by the insurance contract. It may also be necessary to correct current crop year APH forms or perform an APH review, to reconcile any differences between the current APH history certified and prior APH history available through the FSA or PHTS.

- (c) Review entries on the APH form, verify that entries are according to procedure and that all required entries have been made.
- (d) Update the insured's yield history (database).
- (e) Calculate the average APH yield and apply any applicable yield limitations.
- (f) When authorized to calculate approved APH yields, calculate the approved APH yield for each unit by crop year, and when necessary, by area classification "T" Yield Map area, P/T/V.
- (g) Complete and distribute the APH form.
- (h) Verify acreage and production with the supporting records for insureds who have elected to provide records rather than be subjected to the field review process. Corrections when necessary will be made according to tolerances established for the field review process (FSA Representatives see Exhibit 30, Par. F for instructions).
- (i) FCIC RSO determined yields. For crops requiring pre-acceptance inspections, the completed pre-acceptance inspection and all required supporting documentation (See Par. E [6][b] of this sec. for required documentation.) must be received in the FCIC RSO no later than:
 - 1 20 calendar days after the PRD for Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey) and Texas Citrus.
 - 2 30 calendar days after the PRD for Blueberries in Michigan and all other Category C APH crops. See Par. E(7) and E[8] this sec. for situations requiring FCIC RSO determined yields.
 - 3 Insurance Providers may contact the FCIC RSO to arrange a schedule if this deadline cannot be met due to the volume of production reports received, additional information must be obtained, etc. The FCIC RSO will establish a final date based on the volume of contracts, weather conditions affecting pre-acceptance inspections, etc. The FINAL DATE for receiving the remaining pre-acceptance

inspections and required documentation will be NO LATER THAN:

- a 45 calendar days after the PRD for Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey and Texas Citrus.
- b 60 calendar days after the PRD for all other Category C APH crops.

Note: Supporting records/documentation initially received after the applicable date specified in a or b will be considered unacceptable. An approved APH yield will NOT be issued unless assigned yield provisions are applicable.

- 4 If additional supporting records/documentation/clarification of timely submitted requests are required by the FCIC RSO, the verifier will have 20 calendar days from the date of notification to secure and provide the records to the FCIC RSO. If supporting records are not received in the FCIC RSO by this date, the FCIC RSO will consider the records unacceptable and use assigned yield provisions for carryover insureds. For new insureds the RSO will determine that the production reports are unacceptable and determine the yields accordingly.

- i The FCIC RSO will notify Insurance Providers of the approved APH yield(s) by certified mail (return receipt requested); or, positively document the crop policy (insured's name if policy number not available) and the date the approved yield was mailed/postmarked to the Insurance Provider. This documentation will be used to verify timeliness of issuance of approved APH yields and presentation of those yields to insureds.

Insurance Providers must notify each affected insured of the approved APH yield, no later than 25 calendar days after issuance of the approved APH yield by the FCIC RSO. The Insurance Provider will notify the insured of the approved APH yield(s) by certified mail (return receipt requested); or, positively document the date it was presented to the insured and the method used. Documentation of the date the approved APH yield was presented to the insured must be available to verify timeliness of presentation of approved APH yields to insureds, requests for reconsiderations, mediation, and appeals.

- (k) Insurance Provider approved APH yields. If the approved APH yield is less than the preliminary yield (less than 95 percent for reinsured contracts), the verifier will notify the insured of the change and of the approved APH yield(s) by certified mail, return receipt requested; or, positively document the date the insured was notified of approved APH yield and the method used. Insureds must be notified of all approved APH yields (in this category) no later than 25 calendar days from the issuance date of the

approved APH yields by the verifier. Documentation of the date the insured was notified of the approved APH yield must be available to verify timeliness of notification of approved APH yields to insureds, requests for reconsiderations, mediation and appeals.

If the approved APH yield issued by the FCIC RSO or FSA is lower than the preliminary yield or if during the APH process, information is discovered that may require an adverse decision such as denial of coverage, rejection of the insured's records, etc., the FCIC RSO or FSA must provide the participant with applicable reconsideration, agency appeal, mediation and/or NAD appeal rights.

- 1 Participants are required to request review of a decision of FSA personnel subordinate to the county committee to the county committee, to obtain a final decision prior filing an appeal to NAD.
- 2 Reconsiderations for NCS determinations are made to the appropriate FCIC RSO.

C(4) Additional FCIC RSO Responsibilities:

- (a) Mail approved APH yield forms no later than 15 calendar days after receipt of the form and required documentation at the FCIC RSO. A binding offer may be made upon receipt of the approved APH yield from the FCIC RSO.
- (b) Review all questionable cases received and determine the approved APH yield(s).
- (c) If records are needed to substantiate yields reported on the APH form, notify the verifier and make every effort to expedite the issuance of the approved APH yield.
- (d) Document the date requests for approved APH yields were received and the date the approved APH yield was issued/mailed to the Insurance Provider or insured.
- (e) Provide additional underwriting services related to APH which are approved by FCIC's Product Development Branch or Assistant Manager for Insurance Services upon request from the verifier.
- (f) Send a copy of all notices of appeal/mediation rights to the National Appeals Division, 3101 Park Center Drive, Suite 1020, Alexandria, Virginia 22302.
- (g) If FSA is the verifier for the insured and FSA has not determined an FSA Program Yield for the insured, the RSO MUST approve any program yield FSA establishes for MPCCI program purposes only. If a number of Program Yields are needed for MPCCI insurance purposes, the FCIC RSO may approve the method of establishing such program yields in lieu of reviewing each individual program yield.

C(5) APH verification at time of loss. The person working the loss will use the following guidelines WHENEVER MAKING FARM INSPECTIONS.

- (a) If the insured is an affiliate of Crop Insurance (employee, agent, contractor, etc.), and a field review has not been performed on any of the yields certified, an APH field review MUST be performed as outlined in FCIC 14010 or Exhibit 30 (FSA) before working the loss.
- (b) For all other insureds, a less extensive review is required. A current approved APH form must be in the file in order to complete a claim.
 - 1 Review the yields certified by the insured for reasonableness.
 - 2 Perform a cursory review to determine if the APH yield was calculated accurately.
 - 3 Compare the approved APH yields to the acreage report. Verify that the correct APH yields have been entered on the acreage report (by unit, P/T/V, map area etc.).
 - 4 Contact the next level of supervision if:
 - a A current approved APH yield is not in the file.
 - b Yields certified do not appear to be reasonable.
 - c The approved APH yield appears to have been calculated incorrectly.

If a correct/current APH yield cannot be verified before an inspection must be made, and the insured has a bona fide contract and claim, the inspection may be made but the claim cannot be finalized (do not obtain the insured's signature).

D ELIGIBLE CATEGORY B CROPS AND PROCEDURES

Barley, Canola Canning and Processing Beans, Corn, Cotton, ELS Cotton, Dry Beans (including Bush Varieties for Garden Seed), Flax, Forage Production, Grain Sorghum, Oats, Onions, Peas (dry and green), Potatoes, Popcorn, Rice, Rye, Safflowers, Soybeans, Sugarcane, Sugar Beets, Sunflowers, Sweet Corn (Canning and Freezing), Tobacco (Production Guarantee - types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; 32 MD; 31 NC, VA, WV), and Tomatoes (Canning & Processing and Fresh Market Guaranteed Production Plan) and Wheat.

D(1) General Instructions. Agents/representatives are REQUIRED to calculate preliminary yields for new insureds and insurance providers are authorized to calculate approved APH yields for all Category B APH crops.

- (a) If more than one person/entity is insured on the same unit, each person/entity is responsible for submitting acceptable production report(s). Different yield calculation methods may apply based on the production reports provided by each person/entity.
- (b) Carryover insureds. Carryover insureds must provide acceptable annual production reports. Assigned yield provisions apply to carryover policies on an APH crop year basis to databases (units, P/T/V "T" Yield map areas) that had planted acres (except for units with claims for indemnities) if the required production reports are not provided by the PRD. Claims for indemnities are considered production reports and must be used; however, some claims may have to be reviewed to ensure that the correct production is used for APH purposes (See Sec. 6, Par. C(4)(b).

Yield limitations (cups and caps) are applicable on unit basis (by P/T/V) to databases that contain at least one actual or assigned yield. When applicable the approved APH yield will not increase or decrease more than the amount established by FCIC compared to the prior approved APH yield, for the same unit (by P/T/V).

- (c) If insured on a continuous basis, ALL actual and assigned yields from the past APH production history within the 10 APH CROP YEAR base period MUST be used; however assigned yields may be replaced with actual yields. This includes policies that have been canceled and rewritten (transfers) to change agents/insurers.

D(2) Yield Calculation Methods. A minimum of 4 yields are required in each database used to calculate approved APH yields. Except for new producers (see Par.[d] below), insureds classified under Nonstandard Classification System (NCS) with yield adjustments, feed or forage grown for on-farm use (see Par. [e] below), added land/P/T/V see Exhibit 36, high-risk land with high-risk "T" Yields (see Par. [f] below), and units located in more than one "T" Yield Map area (see Par. [g] below); when less than 4 years of actual and/or assigned yields are available in the database (unit/P/T/V), the database is completed with a variable "T" Yield based on the number of years of actual and/or assigned yields available for the database. See Sec. 10 for additional instructions WHEN insureds/land are classified under the NCS. Variable "T" Yields are determined as follows:

(a) No Actual or Assigned Yields. For new insureds who do not provide acceptable production reports by the PRD or provide production reports containing only zero planted acres, approved APH yields are calculated by multiplying the applicable "T" Yield(s) by 65 percent. 65 percent of the "T" Yield applies only ONE year, for subsequent years see D(1)(b) above.

1 New insureds must request approved APH yields by completing and signing APH forms. Separate 4-year APH Databases are required for each unit (by P/T/V and for each "T" Yield map area). Each database must contain four 65 percent "T" Yields. Agents/representatives MUST quote the 65 percent "T" Yield as the preliminary yield. The verifier must approve all APH yields.

2 Yield limitation provisions (caps/cups) are NOT applicable the initial year insured; however, they will apply for subsequent years to databases with actual and/or assigned yields.

3 65 percent "T" Yields are not set in the database. The database must be updated each year and the approved APH yield recalculated.

4 Optional units are NOT authorized.

(b) 1-3 Actual and/or Assigned Yields. Databases containing less than 4 years of actual and/or assigned yields, require the use of a variable "T" Yield to meet the 4-year requirement (on a unit basis and by P/T/V when applicable) as follows:

- 1 If one year, three 80 percent "T" Yields.
 - 2 If two years, two 90 percent "T" Yields.
 - 3 If three years, one 100 percent "T" Yield.
 - 4 Databases (Units by P/T/V when applicable) with no actual or assigned yields that do not qualify as added land/P/T/V receive 65 percent of the applicable "T" Yield. For added land/P/T/V procedures see Par. D (14)(f), and Exhibit 36.
 - 5 For carryover insureds also refer to D(1)(b) above.
- (c) 4 or More Years Actual and/or Assigned Yields. When 4 or more years of actual or assigned yields are available for a database (Units by P/T/V when applicable) the average APH yield is determined by a simple average of the insured's actual and/or assigned yields divided by the number of years actual and/or assigned yields contained in the database.
- 1 For carryover insureds also refer to D(1)(b) above.
 - 2 Optional units are not available for CAT coverage.
- (d) New Producer/new producer of a crop. See Exhibit 37 for additional instructions. If the insured qualifies as a new producer, the approved APH yield must be determined using the method listed below for which the insured qualifies.
- 1 If no production records (has not produced the crop one of two crop years), the applicable "T" Yield (100 percent) is the approved APH yield. Databases must be established that contain four 100 percent "T" Yields preceded by the yield descriptor code "I". Agents/representative quote the 100 percent "T" Yield as the preliminary yield. The verifier must approve all APH yields.
 - a Optional units are not allowed for CAT coverage.
 - b For subsequent crop year(s), if acceptable production reports are not provided by the PRD assigned yield provisions apply. "T" Yields are determined using the number of assigned yields. Yield limitation provisions, if applicable, also apply.
 - 2 Production reports ARE REQUIRED if the insured has produced the insured crop for one or two crop years, (See Exhibit 37, Par 1B and Par. 5).
 - a Production reports must be provided for such crop years to qualify for use of the 100 percent "T" Yield(s). If provided, the approved APH yield is calculated by dividing the sum of the actual yield(s) and the 100

percent "T" Yield by four. If such production report(s) are not provided, see Exhibit 37 Par. B(2).

- b For FSA contracts production reports are filed on a basic unit basis; however, if a reinsured company policy the insured may file production reports according to the optional units allowed for the crop under a limited or additional coverage policy.
- c For subsequent crop years refer to instructions for carryover insureds in D(1)(b) above.

- 3 Pilot county "T" Yields for new producers. Applicable for Category B APH crops for the 1996 and 1997 crop years in pilot project counties, follow the procedures in (d) above; except, use 110 percent of the applicable "T" Yield instead of 100 percent. The 110 percent "T" Yield is preceded by the yield descriptor "H". Pilot project new producer states and counties are as follows.

Alabama:	DeKalb, Cullman
California:	Fresno, Stanislaus, Tulare, Merced
Florida:	Hillsborough, Alachua
Georgia:	Hall, Coffee
Indiana:	Elkhart, Allen, Adams, Noble, Dekalb
Kansas:	Nemaha, Miami
Montana:	Rosebud, Big Horn
North Carolina:	Johnston, Duplin, Wayne
South Dakota:	Minnehaha, Lincoln, Hutchinson, Turner, Brookings, Lake
Texas:	Hidalgo, Cameron, Erath, McLennan

- (e) Feed or Forage Grown for On-farm Use. If a producer who does not qualify as a new producer or new producer of a crop, grows feed (includes crops such as corn, grain sorghum, soybeans, etc.) or forage primarily for on-farm use in a livestock, dairy, or poultry operation and over 50 percent of the net farm income of the producer is derived from the livestock, dairy, or poultry operation use the following procedure:
- 1 If the first year insured and the insured can not provide acceptable production report(s) for at least the most recent APH crop year or provides production reports containing ONLY zero planted acres, the approved APH yield will be 80 percent of the "T" Yield.
 - 2 Follow the procedures in Par. D (2)(d)1 and 2; except, use 80 percent of the "T" Yield instead of 65 percent. The eighty percent "T" Yield is preceded by the yield descriptor "X".
 - 3 For zero planted unit(s) for the subsequent (policy) crop year, four eighty percent "T" Yields will again apply.
- (f) High-Risk Land. For acreage with less than four years' actual and/or assigned yields that is located on high-risk (with a high-risk "T" Yield) or unrated land (on which the FCIC RSO has assigned high-risk "T" Yields), variable "T" Yields do not apply. 100 percent of the assigned "T" Yield applies. Use yield descriptor "F".
- (g) "T" Yield Map Areas. For units located in more than one "T" Yield Map Area (except for high-risk, unrated land with a high-risk "T" Yield assigned by the FCIC RSO, or insureds classified under NCS with yield adjustments) the variable "T" Yield is determined by the number of years of actual and/or assigned yields provided on the UNIT for each applicable P/T/V.

NOTE: If a different percentage of the "T" Yield is used for the individual "T" Yield map area than indicated by actual and/or assigned yields, use yield descriptor "C".

- D(3) When completing APH databases, each yield entered in the yield column must be identified with the applicable yield type descriptor. Yield type descriptors are as follows:
- A = Actual Yields (Example: A120)
 - J = Temporary Yield (Example: J100)
 - S = 65% "T" Yield (Example: The "T" Yield is 100, the entry for 65% "T" Yield is S65).
 - E = 80% "T" Yield (Example: E80).
 - N = 90% "T" Yield (Example: N90).
 - T = 100% "T" Yield (Example: T100).
 - H = 110% "T" Yield, Pilot County New producer "T" Yields (Example: H110).
 - P = Assigned yield (Example: P60).
 - I = Initial "T" Yield for new producers of the crop. (Example: I100)
 - C = Special "T" Yield determined for added P/T/V or when the percentage of the "T" Yield is determined using the number of actual/assigned yields from more than one "T" Yield map area. (Example: C90).
 - F = FCIC RSO Determined Yields (Example: F85) Used when less than four years of actual yields are available and the "T" Yield is assigned by the FCIC RSO, or a high-risk "T" Yield (also applicable to unrated land when high-risk "T" Yields are assigned by written agreement) is used in the approved APH Yield calculation. Also used to identify special "T" Yields published for CC wheat, barley, and oats for some counties in Montana and Wyoming (See D(17)[1]10 of this Sec.).
 - X = 80% "T" Yield assigned the initial year of insurance for producers who grow feed or forage primarily for on-farm use. (Example: X80)
 - L = Added Land (Example: L100)
 - Z = Zero Planted (Example: Z)
- D(4) All years' actual yields reported for use on the APH form must be continuous. A production report indicating the crop was not planted (zero acreage) is considered a year of records for determining continuity. No actual yields prior to a break in continuity will be used unless approved by the verifier. (Also see Sec. 7, A).
- D(5) Production reports (by P/T/V) may be filed and approved APH yields calculated on an optional unit basis for policies serviced by a reinsured company; however, optional units ARE NOT available for CAT coverage. Separate line entries are required on the acreage report for each approved APH yield within a basic unit. FSA will continue to calculate APH yields (by P/T/V) on a basic unit basis.

- D(6) For annual crops with zero planted acres (by unit, P/T/V), enter zero (0.0) in the Acres Column (Col. 17 FCI-19-A) and enter a Z in the Yield Column (Col. 18 FCI-19-A). Do not count a year of zero planted acres (by unit and by P/T/V if applicable) when determining the number of years of actual and assigned yields. Z is entered in the database primarily to indicate continuity of production reports. If the 10 APH crop year database requires removal of a zero planted year to provide space to retain an actual/assigned yield, remove the oldest zero planted year.
- D(7) If insured on a continuous basis, ALL actual and assigned yields from the past APH production history (10 APH CROP YEAR base period) MUST be used. This includes policies that have been canceled and rewritten (transfers) to change agents/Insurance Providers.
- D(8) When acceptable production reports have been submitted by the PRD, the yield history will be updated with the following types of yields as applicable:
- (a) Actual Yields from production reports or loss claims (See Sec. 7).
 - (b) Applicable variable "T" Yield if less than 4 years of actual and/or assigned yields are available. See D (2)(b) of this sec.
 - (c) For added land/P/T/V, a special "T" Yield may be used instead of 65 percent of the applicable "T" Yield. See D (14)(g) of this Sec. and Exhibit 36 for instructions and applicable crops.
 - (d) Temporary Yield (Yield indicator J): The prior APH yield used ONLY as a temporary yield for the last year in the base period if an insured is unable to finish harvest (due to an insurable cause) or records are unavailable from the processor, marketing outlet, etc., (by unit) by the production reporting date. The temporary yield is considered an actual yield when determining the number of actual and assigned yields for APH calculation purposes. The temporary yield is valid for one year only. A production report indicating the actual yield for that year must be filed by the following year's production reporting date or assigned yield provisions apply.
- D(9) When acceptable production reports are required but, not submitted for all units the database will be updated with the following types of yields as applicable:
- (a) Actual Yields and appraised potential production from loss claims, if any, will be used. (See Sec. 7, C[1][d].)
 - (b) Assigned Yields - 75% of the prior APH yield for the same unit (by area classification, P/T/V).
 - (c) Applicable variable "T" Yield if less than 4 years of actual and/or assigned yields are available in the database. (See D[2][b] of this sec.)

- D(10) The insured may submit (certify) production reports for crop years for which production reports were not previously submitted, provided continuity of production reports is maintained. Acceptable production reports must be submitted by the applicable PRD for the current crop year to be used for the current crop year. Such production reports are subject to APH field reviews and acceptable supporting records must be available.
- D(11) Yield limitations. Carryover insureds who have provided at least one APH crop year of records containing actual and/or assigned yields qualify for yield limitation provisions (cups or caps only). Yield floors are not applicable to CAT. (See Exhibit 19.)

For carryover insureds, Cups and caps, (Category B and C Crops) apply on a database basis (unit/P/T/V), when the most recent year's production history (included zero planted) is added to the database and the current crop year's database contains at least one actual or assigned yield. If zero planted and the prior year's approved APH yield was limited, calculate the current year's average APH yield and apply the applicable yield limitation.

- (a) 10 Percent Cup. Approved APH yields may not decrease by more than 10 percent compared to the previous year's approved APH yields. (See exceptions for Par. D [11][e]).
- (b) 20 Percent Cap. The approved APH yield may not increase more than 20 percent compared to the previous year's approved APH yield. (See exceptions for Par. D [11][e]).
- (c) Determining preliminary and approved APH yields when cups or caps apply (See Exhibit 19 for Examples).
- 1 Calculate the average APH yield using current APH procedures.
 - 2 When applicable, apply the cup or cap to the average APH yield. The cupped/capped yield is the preliminary/approved APH yield.

- (d) Premium rates (Category B and C). Premium rates are determined differently when the approved APH yields are based on cupped or capped yields. Rates are determined as follows when the approved APH yield is subject to:
- 1 10 Percent Cup. The rate is determined from the CUPPED YIELD and a five (5) percent surcharge is applied. For data processing purposes a 10 percent yield limitation flag is used and the surcharge administered on a line entry basis. See Manual 13, Data Acceptance System (DAS) Handbook.
 - 2 20 Percent Cap. The rate is determined from the CAPPED YIELD when the capped yield is applicable. (Same as last year.) For data processing purposes, a twenty percent yield limitation flag is used. See Manual 13, DAS Handbook.
- (e) Yield limitations (Caps or Cups) do not apply to units (by P/T/V) when:
- 1 Classified by NCS (the first effective crop year) or the crop year removed from NCS. Caps ONLY apply for subsequent crop years while classified by NCS (Also See Sec. 10 -Par. B[4]).
 - 2 Special cases are referred to the FCIC RSO for yield determination.

NOTE: Special case means when the Insurance Provider is NOT authorized to calculate the approved APH yield or the approved APH yield cannot be determined by the verifier and the case is referred to the FCIC RSO for an approved APH yield.

- 3 Initially nonactual yields are replaced with adjusted "T" Yields for High-Risk or unrated land.
- 4 Previously approved APH yields are corrected/changed. These include:
 - a Revision of a previously reported actual yield based on acceptable, more accurate production records submitted by the insured.
 - b Revision of the approved APH yield, is required for the current crop year according to APH review procedure when discrepancies in production and/or acreage information found during an APH field review cause the APH yield to exceed established tolerances. If the approved APH yield does NOT require correction for the current crop year, cup and cap procedures apply (for the current and subsequent crop year when the yield is corrected). (See Sec. 11.)
 - c Actual yields which have been submitted are accepted for other than the most recent crop

year in the data base. (Assigned yields or "T" Yields are replaced).

- 5 The initial year added/land/P/T/V, new producer, or new producer of a crop procedures are applicable; or units, P/T/V, "T" Yield Map Areas with established APH databases containing actual and or assigned yields are combined or further divided.
 - 6 The initial crop year the Continuous Cropping (CC) approved APH yield is used in place of the Summerfallow (SF) approved APH yield for the SF practice.
 - 7 The "T" Yield and/or program yield change and the result is that the "T" Yield increases or decreases 10 percent or more when the "T" Yield is required to calculate the approved APH yield.
- D(12) Instructions for New Insureds. When acceptable production reports are submitted by the PRD for all units/practices, the yield history will be established using the following types of yields as applicable:
- (a) Actual Yields from production reports.
 - (b) Applicable variable "T" Yield if less than 4 years of actual yields are available. (See D[2][b] of this Sec.)
 - (c) Special "T" Yields for added land, P/T/V (when actual yields have been provided for the crop).
- D(13) Added Land Instructions. See (B)(2) of this Sec. for the definition and to Exhibit 36 for procedures.
- D(14) "T" Yield Calculation Methods. (See Exhibit 13.)
- (a) For crops using FSA program yields to determine the "T" Yield: Multiply the applicable "T" Yield factor found on the County Coverage and Rate Table (see Exhibit 13) times the FSA program yield to determine the "T" Yield.

- 1 For Wheat, Barley, Oats, Grain Sorghum, and Corn, blended FSA Irrigated (I) and Non-Irrigated (NI) program payment yields are not acceptable when I and/or NI practice "T" Yields are required for crop insurance purposes. For these crops, individual I and NI program yields listed on the FSA-423 are applicable for I or NI practice "T" Yield purposes. If the FSA-423 indicates only blended I and NI yields, the insured must request that FSA or the FCIC RSO establish individual program yields for crop insurance purposes. The applicable "T" Yield factor for each practice is applied to the appropriate FSA (I and NI) program yield. For Cotton and ELS Cotton blended I and NI program yields are used to determine applicable "T" Yields.
- 2 When separate FSA program yields are established for I and NI practices and the actuarial document does not indicate separate (different) I or NI practice "T" Yields, use a **WEIGHTED** average of the I and NI program yields to determine the "T" Yield. Multiply the "T" Yield factor times the weighted average program yield to determine the 100 percent "T" Yield. See Par. (14)(b) of this Sec. for an example.
- 3 The 100 percent "T" Yield may not exceed the maximum transitional yield indicated on the County Coverage and Rate Table (see Exhibit 13). Variable "T" Yield percentages are multiplied times the 100 percent "T" Yield. If the FSA program yield is from a county other than the county where the land is physically located, use the "T" Yield factor for the county where the land is physically located.

NOTE: Normally the FSA program crop is used to determine that crop's "T" Yield. In certain cases based on P/T, another FSA program crop may be used to determine the "T" Yield. Example: oats are an FSA program crop; however, wheat may be a reference crop for oats in certain sections of the country. Be sure to check the County Coverage and Rate table for a reference crop and if a reference crop is listed, use the reference crop's FSA program yield to determine the "T" Yield.

- (b) For crops using "T" Yields based on a reference crop's FSA program yield:
- 1 Determine the reference crop's FSA program yield.

- 2 Use the reference crop's FSA program yield and the "T" Yield factor from the County Coverage and Rate table in effect for the crop for which the "T" Yield is being assigned (use the correct P/T) to determine the "T" Yield.
- (c) For crops that use "T" Yield Maps.
- 1 Locate the insured's land on the "T" Yield Map and determine the area classification.
 - 2 Compare the area classification to the "T" Yield table to determine the "T" Yield.
 - 3 Separate yields must be calculated on the APH form for each "T" area classification.
- (d) "T" Yields based on a General "T" Yield Table consist of a listing which indicates a yield by P/T/V.
- (e) "T" Yields for high-risk land. The actuarial table may indicate adjusted "T" Yields for high-risk land (high-risk area) and FCIC approved written agreements may assign high-risk "T" Yields to unrated land. When high-risk "T" Yields are used to complete the 4-year database they are not further reduced if less than 3 years actual and/or assigned yields are available. Separate APH databases are required for land with adjusted (high-risk) "T" Yields when less than four years of actual and/or assigned yields are available. High-risk "T" Yields are preceded by the yield descriptor "F" when used to calculate the approved APH yield."
- (f) Special "T" Yields may be determined for added land or added P/T/V if insureds have provided acceptable production reports containing actual and/or assigned yields for the insured crop. Special "T" Yields are calculated for ALL Category B Crops for P/T/V's listed on the actuarial documents with published "T" Yields. For the Summerfallow Practice for Wheat, Barley, Malting Barley, and Oats when a Continuous Cropping (CC) Practice has been carried out on the same unit, refer to summerfallow APH yield instructions in Par. D (17)(1)13. (See Exhibit 36 for Special "T" Yield instructions for added P/T/V's.)
- (g) More Than One Program Yield Within A Unit.
- 1 Simple Average Program Yields. For each practice, when there is more than one FSA FSN within a unit and the "T" Yield is derived from the FSA program yield, determine the "T" yield using a simple average FSA program yield (for forage production, see Exhibit 25).

EXAMPLE: Simple Average Program Yield (PY)

	Practice	FSA PY (FSA 423/424)
FSN A-22	NI	30 bushels
FSN A-23	NI	25 bushels
	-----	55 bushels

55 bu. ÷ 2 = 27.5 = 28 bu. simple average program yield
 .90 ("T" Factor) X 28 = 25 bu. simple average "T" Yield
 MULTIPLY THE SIMPLE AVERAGE "T" YIELD BY THE APPLICABLE PERCENTAGE
 FOR THE NUMBER OF YEARS OF ACTUAL AND/OR ASSIGNED YIELDS FOR THE
 DATABASE.

- 2 Weighted Average Program Yields. If separate FSA program yields are established for I and NI practices and separate I and NI practices are not specified on the actuarial document, the "T" Yield is derived from a WEIGHTED average FSA program yield. Use Irrigated cropland acres and Non-Irrigated cropland acres taken from the FSA-476, (FSA-423) or FSA-156.

EXAMPLE: Weighted Average Program Yield
 Irrigated & Non-Irrigated

	FSA Cropland Acres		FSA PY (FSA 423)
FSN 2222	150 acres (NI)	X	50 Bu. = 7500 bu.
FSN 2222	70 acres (IRR)	X	90 Bu. = 6300 bu.
	-----		-----
	220 acres		13,800 bu.

13,800 bu. ÷ 220 acres = 62.72 = 63 bu. program yield:
 .90 ("T" Factor) X 63 = 57 bu. weighted average "T" Yield
 MULTIPLY THE WEIGHTED AVERAGE "T" YIELD BY THE APPLICABLE
 PERCENTAGE FOR THE NUMBER OF ACTUAL OR ASSIGNED YIELDS FOR THE
 DATABASE.

- D(15) Separate Yield Requirements. (See D(17) of this sec. for separate APH yield requirements by crop for Category B Crops.)
- (a) When production has been reported separately by "T" Yield Map Area/P/T/V requiring separate APH yields, a yield will be determined for each "T" Yield Map Area/P/T/V using the separated production.
 - (b) When production has been commingled, separate production may be determined by practice, "T" Yield Map Area/P/T/V or variety if:
 - 1 The producer provides a yield estimate by "T" Yield Map Area/P/T/V from past production records and accounts for total disposition, and
 - 2 The verifier considers resulting yields reasonable or
 - 3 The production is apportioned (see Exhibit 9) using the commingled production worksheet.
 - (c) When production has been commingled between "T" Yield Map Area/P/T/V and the insured cannot provide a yield estimate by "T" Yield Map Area/ P/T/V or the production is not apportioned using the commingled production worksheet, the total acreage and production will be charged to the "T" Yield Map Area/P/T/V that would normally result in the highest yield (i.e., production commingled between Irrigated and Non-Irrigated practices is charged to the Irrigated practice). The lower yielding "T" Yield Map Area/P/T/V(s) APH yield will be based on variable "T" Yields applicable to the "T" Yield Map Area/P/T/V's determined by number of years that actual and/or assigned yields that were provided (including commingled years). Indicate such years with the "C" yield type descriptor.
 - (d) For instructions regarding summerfallow practices, see D(17)(1)11 of this sec.
- D(16) Master Yields. Reserved, not available for CAT coverage.
- D(17) APH Provisions by Crop.

(a) Canning and Processing Beans.

- 1 A copy of the contract must be available and must indicate planted acres. Processor records must be settlement sheets showing tons delivered for payment (gross tons if there was no quality adjustment), grade, where specified on the actuarial table, and harvested acres. If farm management records are used to support production reports they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc.
- 2 Bypassed/Unharvested Acreage. If an indemnity is to be claimed, Insurance Providers MUST inspect the acreage and determine whether or not timely harvest was prevented directly due to adverse weather and make appraisals that accurately reflect the crop's potential production remaining in the field. If a notice of damage or loss is not filed and insured acreage will not be harvested, the insured should notify the Insurance Provider and request an appraisal for APH purposes. Planted insurable acreage is used for APH purposes when acreage is bypassed/not harvested. Production for APH purposes is determined as follows:
 - a If bypassed by the processor, records may indicate amount of bypass payment, acres bypassed, reason for bypass and the basis for the bypass payment(s). DO NOT convert compensation received from the processor (bypass payment) to production for APH purposes.
 - b Appraisals made for potential production (if any) remaining in the field on bypassed/unharvested acreage are used for APH. Potential production appraisals should not be identified as due to an uninsured cause of loss.
 - c A separate appraisal must be made and identified as due to an uninsured cause of loss if the crop's potential production was reduced by an uninsured cause of loss. Appraisals identified as due to an uninsured cause of loss (failure to follow recognized good farming practices for the crop, neglect mismanagement, etc.), are not used for APH.

d If a claim for indemnity was completed and no potential production was determined (zero appraisal), then no production from the bypassed/unharvested acreage will be used for APH purposes. i.e., the acreage was bypassed due to an insured cause of loss and an uninsured cause of loss appraisal was NOT made.

(b) Coarse Grains: Corn, soybeans, and grain sorghum.

1 Settlement sheets, ledger sheets and assembly sheets must show gross production in pounds or bushels except for silage which must be in pounds or tons to tenths. Refer to the FCIC 30010 Loss Adjustment Manual and the FCIC-30080 Corn Handbook for additional silage record instructions. Individual scale tickets may be used to support determinations for moisture, dockage, kernel damage, test weight, quality adjustment and unit division.

2 To be eligible for quality adjustment, the following determinations must be made by a grain grader licensed by the Federal Grain Inspection Service or licensed under the United States Warehouse Act.

a Corn grades U.S. No 5 or worse because of test weight; damaged kernels (excluding heat damage); a musty, sour, or commercially objectionable foreign odor.

b Grain sorghum grades U.S. Sample grade because of test weight; kernel damage (excluding heat damage); a musty, sour or commercially objectionable foreign odor (except smut odor); or meets the special grade requirements for smutty grain sorghum.

c Soybeans grades U.S. Sample grade because of test weight; kernel damage (excluding heat damage); a musty, sour or commercially objectionable foreign odor (except garlic odor); or meets the special grade requirements for garlicky soybeans.

Note: To be eligible for quality adjustment due to the presence of substances or conditions that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health, the determination must have been made by a laboratory acceptable to FCIC/Insurance Provider.

3 The "T" yield for corn and grain sorghum is normally based on the respective crop's FSA program yield (See D(14)(e) exception).

4 Corn. White, yellow, or mixed yellow/white corn, including: waxy and high-lysine corn, predominate mixtures of high yielding yellow dent female plants with high-oil pollinators (e.g., 90 percent female and 10 percent male pollinators), and high-protein single cross hybrid varieties, are insurable under the Corn policy using published rates. Separate APH yields are not required.

All other special purpose corn including high-amylose, high-oil or high-protein varieties not meeting the above requirements, flint, flour, indian, blue, varieties genetically adapted for wildlife purposes, and other open pollinated corn may be insured ONLY at the limited or additional coverage level by written agreement if coverage is not provided by the crop provisions.

For APH purposes, harvested production will be determined in bushels for acreage harvested as grain and in tons (to the nearest tenth) for acreage harvested as silage; however, the harvested production may require conversion to the type that is insured (see Par. a, b, and c below). Appraised potential production (bushels or tons) for APH purposes must correspond to the insurable type(s) indicated on the acreage report.

Grain/silage conversions. To determine the bushel/tonnage conversion factor, divide the grain price election by the silage price election) and round to two decimal places. If a price has been elected for only one type (example: grain), the price for other type (silage) must be the same relationship/percentage as the price elected. The following example is based on 1996 Corn price elections. Example: \$1.59 (the insured elected 60 percent of the grain market price per bu.) ÷ \$10.74 (60 percent of the silage market price per ton) = .148 rounded to .15.

To convert bushels to tons, multiply bushels times the bushel/tonnage conversion factor and round to the nearest one-tenth ton. Example: 5,000 bushels X .15 = 750.0 tons. To convert tons to bushels divide tons by the bushel/tonnage conversion factor and round to the nearest whole bushel. Example: 750 tons ÷ .15 = 5,000 bu.

a Grain only counties - Counties for which grain premium rates ONLY are provided by the actuarial table. All insurable corn acreage must be insured as grain (reported as grain on the acreage report); unless, insured at the limited or additional coverage level and a valid written agreement authorized by the FCIC RSO provides silage coverage. A variety of corn adapted for silage use only is NOT insurable as grain, the acres and production from such acreage is not used for APH purposes unless such silage production is commingled with production from insurable acreage harvested as silage.

i Approved APH Yields and APH appraisals are on a bushel (grain) basis. Acceptable production reports that have been provided on a grain or silage basis must be used for APH yield calculation purposes. Silage production (tons) must be converted to bushels of grain.

ii Appraisals which indicate potential production in bushels are required for APH purposes when less than 50 percent of the acreage on the unit will be harvested as grain and acceptable records will not be maintained/provided for the acreage harvested as silage; or, if at least 50 percent of the acreage will be harvested as grain and acceptable records will not be maintained/provided for the acreage harvested as grain. If such appraisals are not made, acceptable production records are not available and assigned yield provisions apply.

- aa If an indemnity is claimed, the production from the claim (in bushels) must also be used for APH.
- bb When at least 50 percent of the acreage is harvested as grain and acceptable production reports are provided for the acreage harvested as grain, if acceptable records were not maintained/provided for the acreage harvested as silage, the harvested grain actual yield is used to calculate the unit's APH yield.

iii If insured at the limited or additional coverage level and a written agreement provides silage coverage and all acreage is insured as silage refer to 4 b i and 4 b ii below. If a some of the acreage is insured as grain and some is insured as silage refer to 4 c iii below.

b Silage only counties - Counties for which silage premium rates ONLY are provided by the actuarial table. All insurable corn acreage must be insured as silage (reported as silage on the acreage report); unless, insured at the limited or additional coverage level and a valid written agreement authorized by the FCIC RSO provides grain coverage.

i APH Yields and APH potential production appraisals are on a tonnage basis. Acceptable production reports that have been provided on a grain or silage basis must be used for APH yield calculation purposes. Grain production must be converted to tons.

ii Appraisals which indicate potential production in tons are required for APH purposes when less than 50 percent of acreage on the unit will be harvested as silage and acceptable records will not be maintained/provided for the acreage harvested as grain; or, at least 50 percent of the acreage will be harvested as silage and acceptable records will not be maintained/provided for the acreage harvested as silage.

Note: If such appraisals are not made, acceptable production records are not available and assigned yield provisions apply.

aa If an indemnity is to be claimed and the acreage will be harvested

as grain, the actuarial table (special provisions) requires tonnage appraisals. The production from the claim must also be used for APH.

bb When at least 50 percent of the acreage is harvested as silage and acceptable production reports are provided for the acreage harvested as silage and if acceptable records were not maintained/provided, for the acreage harvested as grain, the harvested silage actual yield is used to calculate the unit's APH Yield.

iii If insured at the limited or additional coverage level and a written agreement provides grain coverage and all acreage is insured as grain refer to 4 a i and 4 a ii above. If a some of the acreage is to be insured as grain and some as silage refer to 4 c iii below.

c Grain and silage counties - Counties for which the actuarial table provides both grain and silage premium rates. Both types are insurable. Insureds must report insurable acreage by unit and by type (grain or silage) according to the intended method of harvest; however, a variety of corn adapted for use as silage only is not insurable as grain and must be insured as silage.

i If all insurable acreage is insured as grain, refer to Par. a i and a ii above for approved APH yield and APH appraisal instructions.

- ii If all insurable acreage is insured as silage, refer to Par. b i and b ii above for approved APH Yield and APH appraisal instructions. Par. b ii aa is applicable in counties for which the actuarial table [special provisions] requires tonnage appraisals for claim purposes if non-irrigated acreage insured as silage is to be harvested as grain).
- iii A separate APH yield (database) must be established for grain and for silage when some of the acreage on the unit will be insured as grain and some will be insured as silage.

For each crop year that separate acceptable production records are available for grain and/or for silage, use the grain actual yields to calculate the APH yield for grain and the silage actual yields to calculate the APH yield for silage (by unit and IRR and NI practices).

For a crop year with only one type of production (silage or grain), complete the other type's database using zero planted acreage procedures. (The production for the type harvested is not converted and entered in the other type's database.)

- aa An appraisal is required if acceptable production records of either type will not be maintained.
- bb In counties for which the actuarial table contains premium rates for non-irrigated silage but does not provide premium rates for non-irrigated grain unless a written agreement has been approved to insure such acreage as grain, all insurable non-irrigated Corn acreage will be insured as non-irrigated silage. If a loss is to be claimed on acreage insured as non-irrigated silage which will be harvested as grain, such acreage must be appraised in tons (as silage).

- d For carryover insureds with established databases:
- i If the type for which the databases were established, on a unit basis, is the

same type as insured for the current crop year, update the database with the 1996 production history using applicable APH procedures. It is not necessary to make adjustments/conversions to prior production history.

- ii If a different or additional type (applicable in grain and silage counties), on a unit basis, is insured for the current crop year than the type for which the database was established:
 - aa If the entire unit is insured as grain for the current crop year, and the previous year's database was established on a silage basis any actual and/or assigned yields must be converted to bushels and a database established for grain.
 - bb If the entire unit is insured as silage for the current crop year, and the previous year's database was established on a grain basis any actual and/or assigned yields must be converted to tons and a database established for silage.
- iii If on the same unit, both grain and silage are insured, if the previous production history indicates type, use the grain actual yield(s) to calculate the APH yield for grain and the silage actual yields for silage. If records are for one type, any actual and/or assigned yields must be converted to the other type and a database established for the other type).

5 Soybeans.

"T" Yields are based on one of the following systems by county.

- a A Transitional Yield Map.
- b A General Transitional Yield Table (See D(14)(e) of this sec. for exception).
- c The FSA program yield for the reference crop corn (See D(14)(e) of this sec. for exception).

6 Separate production reports (yields) are required to establish or update an APH yield for the following P/T.

- a Corn: Irrigated (I), Nonirrigated (NI), Grain (GR) and Silage (S).
- b Grain sorghum: Irrigated (I), Nonirrigated (NI), Following Another Crop (FAC) and Not Following Another Crop (NFAC).
- c Soybeans: Irrigated (I), Nonirrigated (NI), Following Another Crop (FAC) and Not Following Another Crop (NFAC).

NOTE: Only one yield is required for Intertilled Between Rows (IBR) and Not Intertilled Between Rows (NIBR) practices. However, if the insured elects to maintain separate yields, that is acceptable.

(c) Cotton and the ELS Cotton Endorsement. See Exhibit 17 for additional APH Instructions.

- 1 Gin records and gin bale receipts must show net weight in pounds. Individual bale receipts may be used to support determinations for grade, staple length and micronaire reading.
- 2 To be eligible for quality adjustment, the quality of cotton produced must be such that on the date stated in the applicable policy (final notice of loss [FCIC policy] or date on the last grading card [NCIS policy]), the price quotation for cotton of like quality is less than 75 percent of that day's growth area price quotation, at the same area, for cotton of the grade, staple length and micronaire reading shown on the FCI-35. If the Harvest Incentive Endorsement was applicable (under buy-up coverage) and a claim for indemnity was completed, do not use the pounds added to or subtracted from the production to count (required under the endorsement for claims) for APH purposes.
- 3 "T" Yields are based on the respective FSA program yield for cotton or ELS cotton. Do not use

adjusted program yields shown on the CCC 477 (See Par D(14)(e) of this sec. for exception).

- 4 Separate production reports (yields) are required to establish or update an APH yield for the following P/T's:
- a ELS cotton: Irrigated (I) and Nonirrigated (NI).
 - b Cotton: Irrigated (I) and Nonirrigated (NI).
- 5 Additional instructions for Nonirrigated skip-row cotton or ELS cotton. In order to provide a yield that may be used for any skip-row pattern the insured may carry out, skip-row cotton must be converted to a solid planted basis. See Exhibit 17 for skip-row yield conversion factors, percent planted factors, computation procedures and worksheet for production history.
- a When completing the APH form, the acres entered in the acres column (Col. 17, FCI-19A) must be the acres considered planted (to cotton) by FSA. If the insured reported gross skip-row acres, multiply the acres reported by the appropriate percent planted factor (for the skip-row pattern carried out), round to the nearest tenth acre and enter the result in the acres column.
 - b Acreage planted in different skip-row patterns requires use of the correct skip-row factor(s) for the year(s) in which the different patterns were carried out.
 - c Acreage planted in more than one skip-row pattern requires use of an additional step to arrive at a solid planted yield. (See Exhibit 17.)

- d When a nonirrigated skip-row planting pattern is reported, the solid planted yield in the approved APH Yield block (Item 21 FCI-19A) of the APH form must be multiplied by the appropriate skip-row yield conversion factor (for the skip-row pattern carried out) to determine the APH yield for skip-row acreage. The APH yield is then applied to the rate table to determine the rate.
- i Agents are to transfer the factored skip-row yield calculation to the approved yield column (item 10 FCI-19) of the acreage report.
- ii The production guarantee for Nonirrigated skip-row cotton is calculated by multiplying the approved yield (item 10 FCI-19) of the acreage report by the percentage for the level elected (50%, 65% or 75%).
- e When an APH yield has been established on a farm which includes other operators' production history, insureds may request that only their own production history be used. FCIC RSO's/Reinsured Companies may approve such requests.
- (d) Dry Beans.
- 1 Bush Varieties for Garden Seed, see Peas D(17)(g)3.
- 2 Dry Edible Beans, see Safflower, Sunflower and Dry Beans D(17)(k).
- (e) Forage Production. (See Exhibit 25.) When forage is harvested as other than air dry hay, production to count must be adjusted to the equivalent of air dry hay. Documentation must show total production.
- 1 Sold. Settlement sheets, certified weight tags, broker sales summaries or load receipts must indicate net tons of forage produced, producer's name, and delivery date.
- 2 Farm-stored. Determinations of harvested production to be counted must be based on measurements and conversion factors consistent with procedures used for loss adjustment.

- 3 Fed (without being sold). Records must specify the number of head, type of livestock (cattle, hogs, horses, sheep, etc., with weight estimated to the nearest 100 pounds for each type) and number of days fed.
- (f) Onions. If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc.
- 1 Field run records that show gross production before sort or grading.
- 2 For production that is sold or delivered at time of harvest to the:
- a Processor. Settlement sheet must show either gross weight minus dirt and foreign material, or net sorted or graded weight with percent of pack figures on the settlement sheet.
- b Fresh Market. Settlement sheet must show percent pack out and total pack out weight (net) or gross weight when received at the grading or packing facility. If these records are not available, records of harvest expense, shipping, commercial storage, etc., may be submitted to the RSO for a determination of acceptability.
- 3 For farm stored production, structure measurements, indicating deductions for obstructions are acceptable.
- 4 Measurements must be definitive on all production records and be verifiable.
- (For Example):
- a Unacceptable, 16 bins or 34 loads.
- b Acceptable, bin = 1,500 lbs. 16 bins @ 24,000 lbs. and 34 loads @ 612,000 lbs.
- (g) Peas. If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc.
- 1 Dry Peas.

- a Smooth Green and Yellow. Settlement sheets must show gross production, dockage and net production which grades #3 or better (or adjusted to #3 in accordance with policy provisions). Dockage is determined by loss adjustment methods currently in effect.
- b Lentils. Settlement sheets must show gross production, dockage and net production. Dockage is determined by loss adjustment methods currently in effect.
- 2 Green Peas. A copy of the contract and/or settlement sheet must show planted acres, the contract price for the tenderometer reading or sieve size shown on the Special Provisions of Insurance for that type of pea, dollars received for peas delivered (exclusive of bonuses for acres, high production, split payment, late planting payment, etc., or deductions for seed, pesticides and their application, planting or harvesting), variety (specific name from the seed company) and acres harvested.
- a Bypassed/Unharvested Acreage. Follow the instructions provided under Canning and Processing Beans, Par.(17)(a)2 of this Sec.
- b For harvested delivered production, determine the production for APH by dividing the dollar amount received from the processor by the contract price per pound for the tenderometer or sieve size designated by the actuarial table.
- c All dry pea production harvested from green pea acreage, provided the insured retains ownership of the dry peas, shall be divided by .60 and added to the total green pea production on the APH form. The total production is divided by the acreage originally planted to green peas.
- 3 For contract seed dry beans and dry peas (dry bean bush varieties for garden seed and wrinkled seed peas), the unit of measure is whole pounds of clean seed equivalent as derived from dollars per acre. A copy of the seed company contract must be on file to show the contract price for each variety grown for the current crop year.

Production to count for yield determination shall be final settlement sheets specifying pounds of merchantable clean seed, any cull or mill tare poundage and the price paid or value of the respective production.

NOTE: See Exhibit 27 for additional procedure:

- a addressing the Production Computation Statement located on the Dry Beans Definition & Statement Supplement to the FCI-35 and the FCI-35 for Dry Peas.
 - b examples of how to calculate the approved APH yield and entries required on the acreage report.
- (h) Popcorn.
 - 1 A copy of the contract must show planted acres and the contract price. Processor records must be settlement sheets showing pounds of shelled popcorn. Any ear popcorn production must be converted to shelled popcorn. Production from yellow or white dent corn will be counted as popcorn on a weight basis. Individual scale tickets may be used to support determinations for moisture and quality adjustment.
 - 2 To be eligible for quality adjustment, the processor records must indicate that the production has been rejected by the processor because it was not of merchantable popcorn quality.
 - 3 "T" Yields are based on factored corn "T" Yields derived from the FSA program yield for corn (See D(14)(e) of this sec. for exception).
 - 4 Separate production reports (yields) are required to establish or update an APH yield for the Irrigated (I) and Nonirrigated (NI) practices.
- (i) Potatoes. If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc.

- 1 In (Alabama, Arizona, Arkansas, California, Delaware, Florida, Georgia, Louisiana, Maryland, Mississippi, Kentucky, Missouri, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia) marketable mature potatoes (except for production with external defects) will be considered production for APH.
 - 2 Production that is sold or delivered at the time of harvest must include potatoes sold as seed, fresh market or processing potatoes. Records must account for culled potatoes. Required documentation:
 - a Processed. Settlement sheet must show first net weight. First net weight is defined as gross weight minus dirt and foreign material.
 - b Fresh Market and Table Stock. Settlement sheet must show total pack-out weight (including overweight, over-pack, etc., if applicable), including cull potatoes.
 - c Seed. Records must show total weight sold.
 - 3 Required documentation for production that is farm stored. If an inspection is not made prior to potatoes being placed in storage the production records must show the gross weight of stored potatoes. A copy of the weight slips and production measurements must be provided.
 - 4 Production for APH from Claims for Indemnities. If insured for the previous crop year under the Quality, Processing Quality, or Frost/Freeze Option, first net weight from the claim prior to adjustment for quality is used for APH Purposes.
- (j) Rice.
- 1 Settlement, ledger, and assembly sheets must show gross production in tons, hundredweight or pounds. Individual scale tickets may be used to support determinations for moisture, test weight, dockage, quality adjustment and unit division.

- 2 To be eligible for quality adjustment, the following determinations must be made by a grain grader licensed by the Federal Grain Inspection Service.
- a Milling yield.
 - b Chalky kernels.
- 3 The "T" Yield is based on the FSA program yield for rice (See Par D(14)(e) exception).
- 4 Rice is insured only under an Irrigated (I) practice.
- 5 Any harvested production from regrowth is counted as production for APH yield purposes.
- (k) Safflower, Sunflower Seed, Canola, and Dry Beans.
- 1 Settlement sheets, ledger sheets and assembly sheets must show gross production in pounds.
- 2 To be eligible for quality adjustment, the following determinations must be made by a grain grader licensed by the Federal Grain Inspection Service .
- a Seed damage for safflower.
 - b Pick in excess of 4 percent for dry edible beans (commercial) of the classes of pea and medium white or any other classes which do not grade No. 2 or better of dry edible beans.
- 3 "T" Yields are based on one of the following systems by county, for canola, dry beans, sunflower seed and safflower:
- a The FSA program yield for the reference crop corn or wheat in some states (See D(14)(e) exception).
 - b A General Transitional Yield Table.
 - c A Transitional Yield Map.
- See the actuarial table for the applicable system.
- 4 Separate production reports (yields) are required to establish or update an APH yield for the following P/T's.
- a Dry beans: Irrigated (I), Nonirrigated (NI), types and IBR and NIBR when specified in the county actuarial documents.
 - b Safflower and canola: Irrigated (I) and Nonirrigated (NI) when indicated on the actuarial table.

- c Sunflower Seed: Irrigated (I), Nonirrigated (NI), and Oil (OIL includes birdseed) and Non-Oil (N-OIL) types if separate (different) "T" Yields are indicated on the actuarial table. If separate price elections for oil and non-oil have been established, the production history may be duplicated to the oil or non-oil type. For subsequent crop years, oil and non-oil types must be reported separately.
- (1) Small Grains: Wheat, barley, oats, rye, and flax.
- 1 Settlement sheets, ledger sheets and assembly sheets must show gross production in pounds or bushels. Individual scale tickets may be used to support determinations for moisture, dockage, kernel damage, test weight, quality adjustment and unit division.
- 2 To be eligible for quality adjustment, the following determinations must be made by a grain grader licensed by the Federal Grain Inspection Service or licensed under the United States Warehouse Act.
- a Sound kernels for barley and oats.
- b Damaged kernels for wheat, barley, rye and flax.
- c Shrunken and broken kernels for wheat.
- d Thin kernels for barley and rye.
- e Black kernels for barley.
- f Smutty, garlicky or ergoty grain for wheat, barley, oats, rye or flax.

- 3 To be eligible for quality adjustment due to the presence of substances or conditions, including microtoxins, identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health, the determination must have been made by a laboratory acceptable to the FCIC/Insurance Provider.
- 4 For fall planted wheat or barley in counties for which there is only a spring final planting date, insurance attaches to the fall seeded crop ONLY if an adequate stand exists on the final spring planting date and the Insurance Provider agrees to insure the acreage. Insureds must report all planted acreage on which insurance attached for APH purposes.
- 5 The Wheat Winter Coverage Endorsement (Option A or B) is NOT available under CAT coverage. It is available ONLY if additional coverage is purchased and only in counties that have both a fall and spring final planting date.

When winter wheat (WW) is damaged after the final planting date to the extent that producers in the area would not normally further care for it the acreage must be seeded to an appropriate type of wheat in order for insurance to continue. The production from such acreage will count for the WW crop. For information on Option A or B see the FCIC 18010 Crop Insurance Handbook, Sec. 5, Par.(17)(1)5.

NOTE: For the 1997 crop year it will be necessary to follow the instructions referenced in the CIH above if the insured had additional coverage and selected Option A or B for the 1996 crop year and then elects CAT coverage for 1997.

- 6 Acreage initially insured that qualifies for the short rate (insured under additional or limited coverage in previous years) and was removed from insurance coverage (acreage report revised to indicate the short rate) is not used for APH purposes; unless, the acreage is harvested and the harvested production was commingled with production from insured acreage.
- 7 FCIC will insure barley or oat small grain mixtures planted for harvest as grain, as the crop which is predominate on a weight basis in the mixture, if the predominate crop is insured. The applicable crop designation (barley or oats) must be indicated on the acreage report.
- 8 "T" Yields for wheat, barley and oats are normally based on the crop's FSA program yield (See Par D(14)(e) for high-risk land exceptions). Adjusted "T" Yields are also published for the Continuous

Cropping (CC) practices for wheat, barley, and oats in Montana (003 Big Horn, 005 Blaine, 017 Custer, 021 Dawson, 027 Fergus, 033 Garfield, 037 Golden Valley, 041 Hill, 051 Liberty, 055 McCone, 065 Musselshell, 069 Petroleum, 071 Phillips, 079 Prairie, 087 Rosebud, 101 Toole, 105 Valley, 107 Wheatland, 111 Yellowstone, and 111 Yellowstone) and Wyoming (005 Campbell and 033 Sheridan). These adjusted "T" Yields have been assigned to reflect the additional risk for the CC practice in these areas and are not further reduced when used to calculate the APH yield if the less than three years of records are available. These adjusted "T" Yields are identified with the yield descriptor "F" when entered in the APH database.

Rye "T" Yields are based on the FSA program yield for the reference crop wheat. Flax "T" Yields are based on the FSA program yield for the reference crop wheat, a Transitional Yield Map, or a General Transitional Yield Table.

- 9 Malting barley APH yields. Reserved, the Malting Barley Option is not available under CAT coverage. See the FCIC 18010 Crop Insurance Handbook, Exhibit 22 for additional APH instructions when the Malting Barley Option is applicable.
- 10 Separate production reports (yields) are required to establish or update an APH yield for the following P/T's.
- a Flax and rye. None.
 - b Wheat, Barley, Malting Barley and Oats. Spring and winter types (when indicated on the actuarial table); practices listed on the actuarial table including Irrigated (I), Non-Irrigated (NI), Summerfallow (SF), Continuous Cropping (CC) and Waterfallow (WF). Spring wheat records (databases/production records) may be used to establish initial approved APH yields for Durum Wheat; however, separate databases are required for Durum and other types of spring wheat for data processing purposes. For subsequent crop years, Durum and other types of Spring Wheat must be reported separately.
- 11 Summerfallow (SF) APH yield instructions. If the SF database contains less than three years of actual and assigned yields, the approved APH yield for the SF practice will be the higher of the APH yield calculated for the summerfallow practice using added practice procedures (with "Special" T-Yields) or the approved APH yield calculated for the continuous cropping (CC) practice if a CC practice has been carried out on the same unit. This procedure is applicable in counties with separate published transitional yields for SF and

CC practices and applies until the SF practice contains at least 3-years of actual or assigned yields. (See Exhibit 20 for Examples)

- a Determine the yield for the SF practice and if a CC practice has been carried out on the same unit determine the CC practice's yield using the current APH procedure. Compare the two yields. The approved APH yield for the SF practice is the higher of the approved APH yield for the CC practice or the yield calculated for the SF practice. If the CC yield is higher, the information in the CC database is duplicated and reported to FCIC as the SF practice. However, production history for the SF practice must be retained and used to update the SF database according to the applicable APH procedure for subsequent crop years.
- b Once the SF database contains three years of actual and/or assigned yields it will be used to calculate the approved APH yield for the SF practice according to applicable subsequent crop year APH procedure.

- (m) Sugar Beets. If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc. Sugar company delivery records or settlement sheets must show net paid tons of beets delivered and percent of sugar. Sugar beet production to count is adjusted by taking net paid tons times percent sugar divided by county percent sugar factor found in the Special Provisions. The APH certification process is also used for sugar beets (verifiers are not authorized to use additional years' history which may be available from the processor).

NOTE: Pre-acceptance inspections are required for California sugar beets (except Imperial County) when the application was signed after insurable acreage was planted.

- (n) Sugarcane. If farm management records are used to support production reports, they must be substantiated by records from the boiling house (mill). Unit of measure is whole pounds of raw sugar. Boiling house (mill) records must show net tons, net tons per acre, or net pounds of raw sugar.

1 Raw sugar production indicated in net tons must be multiplied by 2000 to determine pounds of raw sugar. Pounds of raw sugar are then entered in column 16 of the APH form.

2 Appraised potential production used for APH purposes must also be determined in net pounds of raw sugar. Formula: Appraised tons per acre X percent-of-sugar factor X 2000 = potential production in pounds of raw sugar.

The percent-of-sugar (sucrose) must be determined from: 1) field samples from the same field made by the mill, 2) acreage harvested from the same field, or 3) the percent-of-sugar as indicated by a factor on the County Actuarial Table, if the percent-of-sugar from 1) or 2) is not available. Enter the percent-of-sugar in item 19 of the APH form which was used to adjust the production for the most recent crop year in the base period.

Note: Appraised potential production indicated on claims for indemnities will be in pounds of raw sugar.

3 Sugarcane records are generally not available by the cancellation date for the most recent crop year. Therefore, there is a one-year lag in the database; e.g., for the 1997 crop year, the base period will begin with the 1995 crop year and may contain up to 10 APH consecutive crop years. (Begin with 1995 and work backwards). Because of the lag year, adjustments are necessary to advance the percentage of the variable "T" Yields when

sugarcane was produced in 1996 to assure equitable APH yields compared to other category B Crops.

- a Added land provisions apply to units on which the insured has not actively engaged in farming for a share of the crop's production for more than two crop years prior to the 1996 crop year. See Exhibit 36 for added land instructions.
- b "New Producer" procedures apply if a person was not actively engaged in farming for a share of the sugarcane production for more than **TWO CROP YEARS** prior to the 1996 calendar year.
- c For units (by practice) on which sugarcane was produced for the 1996 crop year, 1996 is recognized as a crop year with actual yields available, even though they cannot be reported until the 1998 crop year. For new insureds who elected to provide production reports and for carryover insureds who do not qualify as a "New Producer" or the acreage does not qualify as added land, determine the applicable percentage of the "T" Yield as follows:

 - i If no production history prior to the 1996 crop year can be provided and assigned yield provisions do not apply, the APH Yield is 80 percent of the applicable "T" Yield. The APH database is completed using four 80 percent "T" Yields.
 - ii If one actual/assigned yield (example: 1995) is applicable, the APH database is completed using one actual/assigned yield and three 90 percent "T" Yields.

- iii If two actual/assigned yields (example: 1995 and 1994) are applicable, the APH yield is calculated using two actual/assigned yields and two 100 percent "T" Yields. Two actual/assigned and two 100 percent "T" Yields are entered in the database.
 - iv If three actual/assigned yields (example: 1995, 1994 and 1993) are applicable, the APH yield is calculated using three actual/assigned yields and one 100 percent "T" Yield. The three actual/assigned yields and one 100 percent "T" Yield are entered in the database.
 - v For carryover insureds, yield limitations apply on a unit basis (by practice) when using the special lag year procedures in Par. ii, iii, and iv above.
- d Use the yield descriptors as indicated in Par. D(3) of this Sec. to identify each yield entered in the APH databases.
- (o) Sweet Corn (Canning & Freezing). If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc.
- 1 A copy of the contract must show planted acres and the contract price. Processor records must be settlement sheets showing tons delivered for payment (gross tons if there was no quality adjustment), grade, where specified on the actuarial table and harvested acres.
 - 2 Bypassed/Unharvested Acreage. Follow the instructions provided under Canning and Processing Beans, Par.(17)(a)2 of this Sec.
- (p) Tobacco (Guaranteed Production Policy) (Types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; and 32 MD). If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc. Tobacco warehouse records must show total pounds sold.

- 1 For APH purposes, when harvested production for the unit is damaged due to insurable cause(s) and:
- a Has a value less than the market price, the APH production is adjusted by dividing the average value per pound for the unit by the market price per pound for the type and multiplying that result by the number of pounds of the damaged production.
 - b Has no market price available for the grade harvested, the APH production will be reduced 20 percent for each grade the production falls below the lowest marketable grade with a market price.
- 2 Harvested production which was not sold (carryover tobacco) in the crop year is also used for APH purposes. Carryover tobacco production must be substantiated by records from a third party such as FSA or the Insurance Company/FCIC.
- (q) Tomatoes (Fresh Market-Guaranteed Production Plan). If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc. Unit of measure is 25-pound carton equivalents to the nearest whole carton. Certified records may include a printout or receipt from each first handler of the crop for that crop year. A printout or receipt from a packing shed, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (See Sec. 7, C[4] for acceptable pick records) or a warehouse receipt which shows total production and date of transaction is acceptable. Bin count, cartons, crates, bushels or pounds must be converted to the equivalent of 25-pound cartons.
- (r) Tomatoes (Canning & Processing). If farm management records are used to support production reports, they must be substantiated by records from a marketing outlet, processor, packer, first handler, etc. Statements or contract summaries from processors must indicate the quantity of paid No. 1 fruit.

NOTE: Only one approved APH yield is required for Hand-Harvest and Machine-Harvest practices.

- E CATEGORY C, PERENNIAL CROPS. Almonds, Apples, Blueberries, Cranberries, Citrus (Arizona-California), Figs, Grapes, Macadamia Nuts, Peaches, Pears, Plums, Prunes, Stonefruit (Apricots, Nectarines and Peaches), Table Grapes, Texas Citrus (fruit) and Walnuts.
- E(1) Related Handbooks. See Sec. 5, A.
- E(2) APH Terms and Their Application. See Sec. 5, B.
- E(3) Responsibilities
- (a) Agent/representative see Sec. 5, C(1)
 - (b) Producer/Insured, see Sec. 5, C(2)
 - (c) Verifier/Insurance Provider, see Sec. 5, C(3)
 - (d) Additional FCIC RSO, see Sec. 5, C(4)
 - (e) APH Verification at Time of Loss, see Sec. 5, C(5)
- E(4) General Instructions. To be eligible for CAT coverage minimum requirements for insurability stated in the crop policy must be met (e.g., age, production, etc.) Insurability requirements will be verified through the use of a certification process requiring Producer's Pre-Acceptance Worksheet(s) or pre-acceptance field inspections performed by the Insurance Provider or by FCIC. "T" Yields are available for Blueberries in Michigan and all other Category "C" crops except Texas Citrus.
- (a) Insurance Providers are required to calculate and approve APH yields for Blueberries in Michigan and all other Category C APH crops except Texas Citrus; Blueberries in Maine, Mississippi, North Carolina and New Jersey, and cases requiring FCIC RSO determined yields as indicated in Par. E(7) and E(8) of this Sec. See Par. C(3) of this Sec. for verifier responsibilities.
 - (b) Agents/representatives are REQUIRED to calculate preliminary yields for new insureds for Blueberries in Michigan and for all other Category C APH crops (including cases requiring FCIC RSO determined yields as indicated in Par. E(7) and E(8) of this Sec.) except for Texas Citrus; Blueberries in Maine, Mississippi, North Carolina and New Jersey. See Par. C(1) of this Sec. for detailed responsibilities.
 - (c) The FCIC RSO will determine ALL approved APH yields for Blueberries in the states of Maine, Mississippi, North Carolina and New Jersey and Texas Citrus.

- (d) On an annual basis, insureds will certify underwriting information by completing, dating and signing the Producer's Pre-Acceptance Worksheet(s) for each crop insured (including Blueberries in Michigan and excluding Texas Citrus and Blueberries in Maine, Mississippi, North Carolina and New Jersey). Based on the actual yields submitted or the information certified on the Producer's Pre-Acceptance Worksheet(s) a pre-acceptance field inspection may be required. See Exhibit 16 for the sample Producer's Pre-Acceptance Worksheet and related instructions.
 - (e) All acreage determinations/measurements for perennial crops will be based on land acres (i.e., planimetered, wheeled/taped) with deductions for non-crop areas. This method of acreage determination establishes consistency nationwide.
 - (f) Base Period. See Par. B(10) of this Sec.
 - (g) Special database instructions for apples and peaches. ONLY the five most recent APH crop years' actual and/or assigned yields will be used to calculate the APH yield. Databases containing more than five years' actual and/or assigned yields WILL BE TRUNCATED to the most recent five APH crop years' actual and/or assigned yields.
- E(5) Pre-Acceptance Field Inspections and FCIC RSO Determination of Approved APH Yields. The Insurance Provider (FSA or Insurance Provider authorized personnel) insuring the crop will perform all field inspections. Pre-acceptance field inspections and FCIC RSO determination of approved APH yields are mandatory for:
- (a) Blueberries in Maine, Mississippi, North Carolina, and New Jersey (only Pre-Acceptance Field Inspections for first time insured Blueberries in Michigan) and Texas Citrus the first year insured. For Texas Citrus, the RSO will continue to do fruit count inspections to determine the Stage II guarantee.
 - (b) Cases indicated in Par E(8) of this Sec.
 - (c) All Category C APH crops except Blueberries in Maine, Mississippi, North Carolina, and New Jersey and Texas Citrus meeting or exceeding the Pre-Acceptance Field Inspection Selection Criteria, Par. E(7) of this Sec., when the FCIC RSO has not issued guidelines which authorize waiving such field inspections. When application of the referenced criteria identifies an excessive number of contracts for pre-acceptance field inspections:
 - 1 The FCIC RSO is authorized to issue guidelines which waive pre-acceptance field inspections and/or forwarding of the pre-acceptance field inspection form and supporting documentation to the FCIC RSO for approval of the approved APH yield for certain situations. (i.e. abnormally high yields or low yields caused by insurable cause[s] of loss for a

given area would require an excessive number of contracts to be selected for pre-acceptance field reviews when applying the yield variance table).

- 2 Insurance Providers should contact the applicable FCIC RSO, specify the reason which may cause excessive pre-acceptance field inspections, and provide examples which clearly indicate that excessive pre-acceptance field inspections would be required.
- 3 If forwarding pre-acceptance inspections and supporting documentation to the FCIC RSO for approval of the APH yield is WAIVED:
 - a For units which meet or exceed minimum insurance requirements, the Insurance Provider determines the approved APH Yield(s). Units not meeting minimum insurance requirements may be eligible for NAP.
 - b Approved APH yields are based on the correct information determined during the pre-acceptance field review (when required) and calculated using the standard Category C APH procedures.

A list of such policies will be forwarded each year to applicable FCIC RSO. FCIC may spot check such policies.

- E(6) The Pre-Acceptance Perennial Crop Inspection Report and Crop Addendum Worksheet. See Exhibit 16 for the Pre-Acceptance Perennial Crop Inspection Report, Crop Addendum Worksheets and their respective instructions. When a field inspection is required:
- (a) Acceptable supporting acreage and production evidence (hard copy) MUST be furnished to the Provider by the grower.
 - (b) The Provider performs the field inspection and forwards the Pre-Acceptance Field Inspection Report and supporting documentation to the FCIC RSO.

Required supporting documentation: The applicable Crop Addendum, Producer's Pre-Acceptance Worksheet (not required for Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey or Texas Citrus), APH form(s), and when applicable Block Production Worksheet(s) and/or Unit Summary Worksheet(s).

- E(7) Pre-Acceptance Field Inspection Selection Criteria. Pre-acceptance field inspections are mandatory:
- (a) On a contract (by crop by county) basis if the insurable acreage for the crop in the county exceeds THE ACREAGE TOLERANCE (e.g., apples, 150 acres) established by the RSO for the following crops: Almonds, Apples, Blueberries in Michigan, Cranberries, AZ&CA Citrus, Figs, Grapes,

Macadamia Nuts, Peaches, Pears, Plums, Prunes, Stonefruit (Apricots, Nectarines, and Peaches), Table Grapes, and Walnuts. AZ&CA Citrus and Stonefruit have acreage tolerances established for each insurable type (CA Grapes for each insurable variety). See the Perennial Crop Transitional Yields and Acreage Tolerances Listing for tolerances. If any questions, contact the FCIC RSO servicing your area.

Note: For acreage tolerance purposes, a new pre-acceptance field inspection is not necessary for carryover insureds whose most recent pre-acceptance field inspection is NOT MORE than five years old, unless the Producer's Pre-Acceptance Worksheet indicates a significant change in acres. Contact the FCIC RSO for guidelines concerning changes in acreage.

(b) For any UNIT for which:

- 1 A yield greater than the average yield is requested with reasonable cause. The request must be in writing and signed by the insured.
- 2 There is a break in continuity of the records being certified.
- 3 High variability of actual yields used to calculate the approved APH yield are indicated. The actual yields are less than 75 percent of the APH average yield as shown on the following yield variance table:

Number of Times the Annual Actual Yield is Less Than 75 Percent of the APH Average Yield	Number of Years of Verifiable Records
2	4 or 5
3	6 or 7
4	8 - 10

OR, the average yield of the most recent three years of actual yields is 25 percent more or less than the average yield.

Insurance Providers are not be expected to perform field inspections, based on the yield variance table (as amended by RSO guidelines), on more than 10 percent of their Category C APH contracts (per crop, per region). FCIC RSO's are authorized to issue additional guidelines/criteria identifying which contracts (by crop, by region) are to be selected under the 10 percent limitation.

When the yield variance table indicates a field inspection is required and the producer is:

- a A new insured or a carryover insured whose most recent field inspection for the crop is MORE than five years old, a new field inspection is required for the current crop year.
- b A carryover insured whose current pre-acceptance field inspection for the crop is NOT MORE than five years old, a new inspection for the current crop year is NOT required.

For a or b above, the applicable Pre-Acceptance Field Inspection Form and supporting documentation (as stated in Par. E[6][b] of this Sec.) are required to be sent to the FCIC RSO for determination of the approved APH yield.

- 4 Known tree or vine damage has occurred or cultural practices have been performed that will reduce the insured crop from previous production levels.
- 5 The insured answers YES to either of the following questions on the Producer's Pre-Acceptance Worksheet:

- a #22, "Has damage (i.e., 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?"
- b #23, "Is the producer using organic farming practices, or other non-conventional practices?"
- 6 If Irrigated, and the insured answers NO to question #24, "Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above?"
- (c) If notified in writing to do pre-acceptance field inspections for a specified county crop program by FCIC in Kansas City.
- E(8) Insurance Providers may submit questionable records or other unusual cases to the FCIC RSO for a determination of acceptability. In these cases, the yield history is not completed on the APH form for the crop year(s) in question. To be considered, a pre-acceptance field inspection must be completed by the Insurance Provider and all supporting documentation must be sent to the FCIC RSO. See Par. (6)(a) and (b) of this Sec. for the required supporting documentation.
- E(9) APH Yield Calculation. Yield calculation methods used to determine approved APH yields are based on the number of years actual and/or assigned yields that are available: 65 percent of the "T" Yield (no actual or assigned yields), variable "T" Yields (1-3 years actual and/or assigned yields), or (if at least four years are available) the simple average of the actual and/or assigned yields or a weighted average yield. See Sec. 10 for additional instructions when insureds/land is classified under the NCS.
- (a) T-Yield Instructions. Variable "T" Yields are determined by the number of years actual and/or assigned yields in the UNIT (by applicable P/T/V indicated in the actuarial document). If a different percentage of the "T" Yield is used for the "T" Yield than indicated by the number of actual and/or assigned yields in the database, use yield descriptor "C".
- 1 "T" Yields may be established by tree age and densities, by county, or by "T" Yield map areas within a county or by other appropriate factors. See Exhibit 16 Block Production Requirement Worksheet and Unit Summary Production Worksheet for additional information.
- 2 Weighted average "T" Yields are required when less than four years actual and assigned yields are provided on the unit and:
- a Different "T" Yields are applicable on the unit (e.g., different tree age and densities or "T" Yield map areas); and

b The insured has certified production and acreage (or other information required on the Producer's Pre-acceptance Worksheet) for more than one block (e.g., tree age and densities or "T" Yield map areas) within a unit. See Exhibit 16 Block Production Requirement Worksheet and Unit Summary Production Worksheet for additional information.

3 Crops with minimum age and/or production requirements. Perennial crop policies require that one of the following conditions must have been met prior to insurance to attaching. Refer to the crop's policy for the applicable requirements. The acreage must have:

a Produced a minimum average amount of production (e.g., apples in Colorado must have produced at least 200 bu. per acre).

b Attained a minimum age without regard to production (e.g., almonds must be 7th leaf or older).

c Attained a minimum age and production (e.g., grapes must be 4th leaf and must have produced at least 2.0 tons per acre at least once during the base period).

d Attained either a minimum age or amount of production (e.g., peaches must be 4th leaf or have produced 100 bushels per acre).

To meet minimum production requirements, acceptable production report(s) must be filed that indicate at least one crop year has produced the minimum average amount of production. Once qualifying actual yields have been submitted, continuous production reports must be submitted for each subsequent crop year. All such actual yields will be used. The actual yields will be used to determine the variable "T" Yield percentage and incorporated into the APH database. For crops requiring minimum production, acreage which has not met minimum production requirements does not qualify for insurance.

For crops with minimum age requirements only (e.g., almonds) or, minimum age or production requirement (e.g., peaches), the insured has the option of using the previous year's acceptable production report from under age acreage or 65% of the applicable "T" Yield. Once accepted this acreage and production must remain in the database until excluded by the base period.

(b) Assigned Yield Instructions. Assigned yield provisions apply on a crop year basis to databases (units by P/T/V indicated in the actuarial document) that had insurable acres (except for units with claims for indemnities or if

the producer qualifies for a temporary yield) if acceptable production reports for the most recent crop year in the base period are not provided by the PRD. Production history from claims for indemnities are considered production reports and MUST be used (if in the base period and are continuous).

- (c) No Actual or Assigned Yields. For crops whose policies do not require minimum production: if a new insured does not provide acceptable production reports which contain actual yields by the PRD, approved APH yields are calculated by multiplying the applicable 100 percent "T" Yield(s) by 65 percent. Sixty-five percent of the "T" Yield applies to the entire crop policy by unit (by P/T/V/ indicated in the actuarial document). Applicable only ONE year (See Par. 3 below).

1 New insureds must request approved APH yields by completing and signing APH forms. Separate 4-year APH databases are required for each unit (by P/T/V indicated in the actuarial document). Each database must contain four 65 percent "T" Yields. Agents/representatives MUST quote the 65 percent "T" Yield as the preliminary yield.

2 Yield limitation provisions are NOT applicable the initial year insured; however, they apply for some Category C APH crops (See Par. E[10][e] of this Sec.) in subsequent years to databases containing actual and/or assigned yields. (See Par. E[10][e] and [f] of this Sec.)

3 For subsequent crop years:

- a Production reports are required and assigned yield provisions apply if acceptable production reports are not filed by the PRD.
 - b The 65 percent "T" Yield is not set in the database. The database must be updated each year and the approved APH yield recalculated.
- (d) 1-3 Actual and/or Assigned Yields. For insureds who have provided production reports, databases containing 1-3 years of actual and/or assigned yields, require the use of variable "T" Yields to complete the 4-year minimum data requirement on a unit basis (by P/T/V indicated in the actuarial document) as follows:
 - 1 If one year, three 80 percent "T" Yields.
 - 2 If two years, two 90 percent "T" Yields.
 - 3 If three years, one 100 percent "T" Yield.
 - 4 For crops which have no minimum production requirements. Units (by P/T/V indicated in the actuarial document) with no actual or assigned yields receive 65 percent of the "T" Yield unless added land/P/T/V is involved. For added/P/T/V, see Par. E(11) of this Sec.
 - 5 For subsequent crop years, production reports are required and assigned yield provisions apply if acceptable production reports are not filed by the PRD.
- (e) 4 or More Years' Actual and/or Assigned Yields. When 4 or more years of actual or assigned yields are available on a unit (by P/T/V/ indicated in the actuarial document) the approved APH yield is determined by either:
 - 1 A simple average of the insured's actual and/or assigned yields divided by the number of years' actual and/or assigned yields contained in the database, or
 - 2 A weighted average yield WHEN producers provide separate records by block in the same unit (by P/T/V).
- (f) Annual production reports are required. Assigned yield provisions apply if reports are not provided by the PRD for the most recent crop year in the base period.

- (g) Separate APH yields are required for each basic unit (by P/T/V indicated in the actuarial document). Different map areas do not require separate APH yields for Category C crops. See Sec. 4, Par E for the definition of a unit for CAT coverage.
- (h) The approved APH yield may be different than the simple average for; Blueberries in the states of Maine, Mississippi, North Carolina, and New Jersey; Texas Citrus; FCIC RSO determined yields (cases outlined in Par. E[5][b], E[7] and E[8]) of this Sec.); and when procedure requires a weighted average yield.
- (i) When completing APH databases, each yield entered in the yield column must be identified with the applicable yield descriptor. See Par. D(3) of this Sec. for the applicable yield descriptors.

E(10) Additional Instructions for Carryover Insureds.

- (a) When a carryover insured is unable to finish harvest (due to an insurable cause), or records are unavailable from the processor, marketing outlet, etc., (by unit by P/T/V indicated in the actuarial document) by the production reporting date, the prior APH yield is used as a temporary yield for the most recent crop year in the base period.

NOTE: The temporary yield is preceded by the yield descriptor "J" and is valid for one year only.

- (b) Yield and acreage data within the base period which was indicated on a previous approved production report will be retained (except for truncating apple databases to the five most recent crop years) in the yield history, provided continuity of production reports has not been broken. The database is corrected, for the current crop year, if an error is determined that exceeds APH yield tolerances.
- (c) The insured may submit production reports for crop years for which production reports were not previously submitted (including yields previously assigned by the FCIC RSO), provided continuity of production reports is maintained. Actual yields (from within the base period) previously certified by the insured may not be dropped from the database without FCIC RSO consent.
- (d) If production reports are not filed by the production reporting date, 75 percent of the prior APH yield on a per acre basis will be assigned for the most recent crop year in the database. Complete the APH form by entering the assigned yield in the Yield Column (Col. 18 FCI-19-A) preceded by a "P". Enter reported acres in the Acres Column (Col. 17 FCI-19-A) (See item (a) for exceptions).

NOTE: Production reports certified by the insured are subject to Provider field APH reviews if acceptable records to support such reports are not submitted and verified by the Insurance Provider.

- (e) Yield limitations. Yield floors do not apply. Cups or Caps apply to the following Category C APH Crops: Almonds, Cranberries, Citrus (AZ-CA), Figs, Grapes, Macadamia Nuts, Pears, Plums, Prunes, Stonefruit, Table Grapes, and Walnuts. For these crops, carryover insureds who have provided at least one APH crop year of records containing actual or assigned yields qualify for yield limitation provisions.
- 1 Cups or caps apply on a database (unit by P/T/V indicated in the actuarial document) basis, if the database contains at least one actual or assigned yield when the most recent crop year's production history is added to the database.
 - 2 See Par. D(11)(d)1 or 2 of this Sec. respectively for rate determination instructions when approved APH yields have been CUPPED or CAPPED.
- (f) Yield limitations (cups or caps) do not apply:
- 1 To cases that must be referred to the FCIC RSO for a yield determinations. See Par. E(5)(a), E(7), and E(8) of this Sec.
 - 2 When classified by NCS (the first effective crop year) or the crop year removed from NCS. Caps ONLY apply for subsequent crop years while classified by NCS (Also See Sec. 10 Par. B[4]).
 - 3 Previously approved APH yields are corrected or changed. These include:
 - a Revision of a previously reported actual yield based on acceptable, more accurate production records submitted by the insured.
 - b Revision of the APPROVED APH yield is required for the current crop year according to APH review procedure when discrepancies in production and/or acreage information found during an APH field review cause the APH yield to exceed established tolerances. If the approved APH yield does NOT require correction for the current crop year, cup and cap procedures apply (for the current and subsequent crop year when the yield is corrected). (See Sec. 11.)
 - c Actual yields which have been submitted are accepted for other than the most recent crop year in the data base. (Assigned yields or "T" Yields are replaced).
 - 4 The initial year added/land/P/T/V procedures are applicable; or units, P/T/V's (indicated in the actuarial documents) with established APH databases containing actual and or assigned yields are combined or further divided.

E(11) Provisions for New Producers, Added Land, Added Insurable Acreage Added P/T/V.

(a) Added Insurable Acreage. Acreage of the crop which was not insurable for the previous crop year that meets or exceeds minimum policy requirements for the current policy crop year (e.g. production requirements, maturity [age/leaf year/etc.]). APH yield calculation instructions by P/T/V indicated in the actuarial document:

1 When added to an existing unit use the weighted average APH yield procedures to calculate the approved APH Yield for the unit (See Exhibit 16, Apples Example 2).

a If the production from previously uninsurable acreage is commingled with production from insurable acreage, total production divided by total acreage is used for all crop years which were commingled. The commingled production and acreage meeting or exceeding policy requirements are entered on the APH form.

b If the crop policy requires minimum production and separate acreage and production records which meet policy requirements are submitted (block records) such acreage and production are included on the APH form (non-insurable years' prior to the qualifying crop year's records are excluded).

- c If insurability of the crop is based on maturity and records of acres and production from previous crop year which was uninsurable are provided as a separate block, such production is entered on the APH form.
- d A special "T" Yield based on the number of years' actual and/or assigned yields (for insurable crop years) on the unit is weighted into the approved APH yield (by entering it in the yield column of the block production worksheet).
- 2 If added as a separate unit. When insurability of the crop is based on maturity and the crop attained the required maturity, the approved APH yield is calculated using four Special "T" Yields. If acreage and production from previous uninsurable crop year are provided, such production history is entered on the APH form.
- If the crop requires production records that meet minimum production requirements and acceptable records for such acreage are provided, the actual yields submitted for the crop year and three Special "T" Yields are used to calculate the approved APH yield. The qualifying acreage and production are entered on the APH form.
- 3 Special "T" yields (weighted average if block records are submitted) are calculated using a percentage of the applicable "T" Yield based on the years of actual and/or assigned yields in the database for the unit/P/T/V of the insured crop (within the county) with the most APH crop years of actual and or assigned yields irrespective of P/T/V. Special "T" Yields entered in the database are preceded by the yield descriptor "C". Refer to Exhibit 36, Par. 1C(3) for additional instructions.
- (b) New producers or carryover insureds who have recently added land (recently purchased or leased perennial crop acreage which meets policy requirements) may use the prior producer's records (by P/T/V indicated in the actuarial document) whether or not that producer continues to share in the crop, WHEN ACCEPTABLE HARD COPY RECORDS of acreage and production (prior loss MPC I records are acceptable) are submitted to the Provider.

- 1 When acceptable production reports/records are submitted, use the applicable procedures (simple or weighted average yield) based on whether or not separate block records are submitted. See Par. (9) this Sec. and Exhibit 16, Par. 5, 6, and 7 for procedures. See Sec.7, Par. E record requirements for producers sharing in the crop with another producer.
- 2 If acceptable production reports/records are not provided and insurability of the crop is based on maturity and the crop has attained the required age, 65 percent of the appropriate "T" Yield is applicable using standard Category C Crop APH yield procedures. If the insured can demonstrate that a yield greater than 65 percent of the "T" Yield is reasonable for that particular acreage, the insured may request a FCIC RSO determined yield as provided for in Par. 7(b).

E(12) Additional APH Provisions by Crop.

- (a) Almonds. Delivery statements, pool closing statements or production recaps must show total meat pounds including rejects by variety. Pounds of in-shell almonds, including rejects, must be shown separately, by variety. Pounds of in-shell almonds must be converted to meat pounds. See Exhibit 31 for conversion factors by variety.
- (b) Apples. Certified records including printouts or receipts from each first handler of the fruit for that crop year must show total marketable (as defined in the policy or endorsement) production (in bushels, bin count, or weight delivered) by variety. A printout or receipt from a packing shed, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (see Sec. 7, C(4) for acceptable pick records) or a warehouse receipt which shows total production and date of transaction is acceptable. Bin count, cartons, crates or weight must be converted to the appropriate unit of measure.

If insured previously under the Fresh Fruit Option or Sunburn Endorsement and a claim for indemnity have been completed, total marketable production from the claim prior to adjustment for quality is used for APH Purposes.

- (c) Blueberries. Printouts or receipts from a handler must indicate the date, producer's name, and total production in pounds. Printouts or receipts from a packing operation, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (See Sec. 7, Par. C[4] for acceptable pick records.), warehouse, certified scale receipt (with third party verification, inventory stock sheet, receiving report, grower pay report, grower summary report must indicate the date of the transaction, producer's name, and total production. Total production must indicate unmarketable and marketable production separately. Marketable production must indicate grade and type of production:

fresh, processing, or juice. Production indicated as trays, flats, cartons, containers, or quarts must be converted to pounds. The method of conversion must be explained and included with the records.

- (d) Citrus (AZ & CA). Pool statements, pool summary statements, pack statements or year-end settlement sheets must show standard packed cartons by type and carton weight. Citrus cartons of different size(s) must be converted to the equivalent of the standard carton (listed in the policy) for the type.
- (e) Cranberries. Truckload weight receipts, berry slips, settlement weight sheets, sales receipts, final or year-end statements from a processor or packing house must indicate net paid barrels of cranberries delivered or stored for each unit.
- (f) Figs. Packer or California Advisory Board Summary Sheet must show net paid pounds of marketable figs including manufacturing grade. For new insureds and policies which are being canceled and rewritten (transfers) supporting records of acreage and production must be provided to the verifier.
- (g) Grapes. Settlement sheets, sales receipts, final or year-end statements from a winery, cannery or processor must indicate net paid tons of grapes delivered by variety. Remittance or final statement sheets from raisin packers or the Raisin Administrative Committee must show the net paid tons of clean, dry raisins. Each pound of dry raisins converts to 4.5 pounds of grapes.

Production for grapes harvested before normal maturity or for special use are used for APH purposes when adequate records are available. The production of such grapes will be increased by the factor calculated by dividing the price per ton for such grapes by the price per ton for fully mature grapes of the same type (as stated in the crop endorsement).

- (h) Table Grapes. Packing house records must be settlement sheets, receiving statements, final sales statements from broker or Table Grape Commission records. Records must show the number of packed lugs by variety. If the fruit is packed in other than standard weight lugs (as stated in the crop endorsement), the net weight of the lugs must be noted.
- (i) Macadamia Nuts. Delivery records, production recaps or sales receipts from processors must indicate weight of wet-in-shell nuts by variety excluding foreign material. Wet-in-shell is defined as the weight of the Macadamia nuts as they are removed from the orchard with the nut meats in the shells after removal of the husk and before being dried.
- (j) Peaches (Canning & Processing). See Stonefruit, E(12)(n).
- (k) Peaches. The base period is five continuous crop years beginning with the crop year previous to the current crop year (The base period for the 1997 crop year is 1996-1992). Certified records may include a printout or receipt from each first handler of the fruit for that crop year. A printout or receipt from a packing shed, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (see Sec. 7, C.(4). for acceptable pick records) or a warehouse receipt which shows total production and date of transaction is acceptable. Bin count, cartons, crates or weight must be converted to the appropriate unit of measure.
- (l) Pears. Certified records including printouts or receipts from each first handler of the fruit for that crop year must show total production in tons by variety. A printout or receipt from a packing shed, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (See Sec. 7, C (4) for acceptable pick records) or a warehouse receipt which shows total production and date of transaction is acceptable. Bin count, cartons, crates or weight must be converted to the appropriate unit of measure.

1 If records certified by the production reporting date do not include production by grade, use the following grade factors to convert field-run production to production to count for APH purposes:

Type I = 85%, and Type II = 80%. If the grade is certified after the production reporting date, it will be included in the next year's update.

2 Do not modify any current databases due to price election changes or use of the above factors.

3 If an insured provides actual grade and price records by the production reporting date that result in a higher APH yield than using the above factors, the higher yield should be used.

- 4 A production level of at least 5.0 tons per acre of field-run production is sufficient to satisfy the requirement of 4.0 tons per acre of first grade canning or U.S. No. 1 pears as stated in item 1.b.(1) of the pear endorsement.
- (m) Plums. Fresh Plums production to count shall be U.S. No. 1 as modified by the California Tree Fruit Agreement.
- (n) Prunes. Unit of measure is tons of natural condition (dried) prunes to the nearest tenth. Advance payment summary sheets must show, by variety, net paid weight which grades substandard or better. Marketed fresh-fruit production is converted to a dried-fruit basis by dividing the total tons of fresh fruit by 3.1.
- (o) Stonefruit.
- 1 For Type IV Cling peaches, the Cling Peach Advisory Boards' (CPAB) determined acreage is to be used for APH purposes. If the CPAB acreage is not available, wheeled acreage is acceptable. California, processor or Cling Peach Advisory Board summary must show net paid tons of No. 1 and No. 2 fruit, by variety and type. Minimum 1 year acceptable production records for the type elected. Fresh records may be used for the processing type elected.
- 2 Type II apricots and Type V Freestones (processing), must meet California Department of Food and Agriculture minimum standards and include all production accepted (marketed). Minimum 1 year acceptable production records for the type elected. Fresh records may be used for the processing type elected.
- 3 Peaches (fresh market) Type VI, Apricots (fresh market) Type I and Nectarines Type III. Certified records may include a printout or receipt from each first handler of the fruit for the crop year. A printout or receipt from a packing shed, processor, auction, marketing cooperative, jobber, commission merchant, sales broker, pick records (see Sec. 7, C(4) for acceptable pick records) or a warehouse are acceptable. Bin count, cartons, crates, lugs or irregular sizes or weight must be converted to the appropriate unit of measure. Minimum 1 year acceptable production records for the type elected.
- 4 Production from alternative uses are used for APH purposes when adequate records are available. Production of fresh stonefruit damaged by insured causes that could be marketed for any use other than fresh packed stonefruit, is determined by multiplying the number of tons that could be marketed by the value per ton of fruit or \$50.00 per ton, whichever is greater, and dividing that result by the highest price election available on the actuarial table for the type.

- (p) Walnuts. Delivery records, production recaps or sales receipts from processors must indicate the net weight of walnuts by variety.

NOTE: Any production evidence which does not meet the requirements specified for the crop, may be forwarded to the FCIC RSO to determine its acceptability.

F CATEGORY A, PRODUCER LISTING APH CROPS.

The Producer Listing Plan offers coverage based on the actuarial table with a listing to identify the coverage available. Yields are based on actual production history reported to the FSA county office.

F(1) Eligible Crop: Peanuts.

F(2) Certification of Peanut Yields. Peanuts will continue to use listings.

- (a) Insureds are not required to report yield history on an APH form. They will continue to report yield history to FSA.
- (b) The rates and coverages are quoted from the appropriate actuarial documents.
- (c) Upon written request from the insured, a form will be issued from the FCIC RSO indicating the approved APH yield and the insured's yield history.

F(3) Premium Calculation. The premium is the production guarantee, times the price election, times the premium rate, times the insured acreage, times the share, times any applicable premium adjustment factor. The insured may select one price election percentage, 60 percent of the maximum price. For CAT coverage, the 50 percent coverage level ONLY is available and the 60 percent price election applies to both quota and non-quota peanuts.

G CATEGORY D, DOLLAR PLAN CROPS

G(1) Eligible Crops: Citrus (Florida), Citrus Trees, Forage Seeding, Hybrid Corn Seed, Hybrid Sorghum Seed, Macadamia Trees, Peppers, Raisins, Sweet Corn (Fresh Market), Tomatoes (Fresh Market).

G(2) Plan Description. This plan provides a dollar amounts of insurance per unit (per acre or per ton, depending on the crop). The available coverage elections and the rates are indicated on the actuarial table. Maps or supplemental listings included in the actuarial materials may be required to determine the coverage and premium rates. Coverage available under CAT.

- (a) Florida Citrus, 60 percent of the maximum dollar amount of the 50 percent coverage level.
- (b) Macadamia Trees, 60 percent of the maximum dollar amount of the 50 percent coverage level.
- (c) Citrus Trees, Forage Seeding, Hybrid Seed Corn, Hybrid Sorghum Seed, Peppers, Raisins, Sweet Corn (Fresh Market), Tomatoes (Fresh Market); 60 percent of the 50 percent dollar amount of insurance.

G(3) Hybrid Corn Seed or Hybrid Sorghum Seed.

- (a) Hybrid Seed Yields are established by county and are used to calculate the amount of insurance. The Hybrid Seed Yield that applies at each coverage level is published as part of the county actuarial documents. The insured may elect 60 percent of the 50 percent dollar amount of insurance and the associated yield. Coverage is provided only for acreage grown under a contract executed with a seed company by the acreage reporting date.
- (b) The amount of insurance is the Hybrid Seed Yield times the price election. The amount of insurance for hybrid seed approximates the dollar value of insurance of corn planted for grain. However, the basis of insurance for hybrid seed is female acres. Acreage planted to the male inbred line is not insurable.

The insured must accurately report the acreage occupied by the female inbred line. The Standard Planting Practice is to plant the male and female inbred lines in rows separated by normal spacing (e.g. 2 rows male and 6 rows of female-FFFMMFFF). This results in 75 to 80 percent of the total acreage being occupied by the female inbred line. This is the concept underlying the determination of

the amount of insurance. In some cases the male inbred line may be interplanted between normally spaced rows planted to the inbred female line. In this situation, the Hybrid Seed Yield will be adjusted to reflect the level of coverage normally associated with field corn so that the amount of insurance for the two planting practices (Standard Planting and Interplanting) is equivalent.

- (c) Minimum Contract Payment. A statement by the insured is required either on the acreage report or on a document accompanying the acreage report. This statement will include the amount of any guaranteed minimum payment provided by the insured's contract with a seed company.

Required Statement:

"My contract with (Seed company) does not provide a guaranteed minimum payment to me."

"My contract with (Seed company) provides a guaranteed minimum payment of _____ (dollars or bushels) per acre."

The amount of insurance must be reduced if there is a guaranteed minimum payment. Deduct any minimum payment that is denominated in bushels from the yield that is used to establish the amount of insurance. If the minimum payment is stated in dollars, divide the amount by the price election. Round the result to the nearest whole bushel and subtract it from the Hybrid Seed Yield.

- (d) Yield Base factor for Seed Companies. FCIC will require additional information about a seed company's operations, the inbred lines and foundation seed projections from seed companies in some circumstances. These circumstances include very high expected yields for a particular hybrid, poor crop insurance experience, newly formed seed companies, previously limited production records submitted by a seed company, etc. FCIC RSO's will request the additional information when needed. An annual update of actual yield history and expected yields is required from each seed company as a prerequisite to approving yields by FCIC Research and Development.
- (e) Approved Yields. FCIC RSO's will furnish Insurance Providers with approved yields for varieties/hybrids upon request. Requests should be received by the FCIC RSO no later than the end of the insurance period. Agents/representatives initiate requests by preparing "Notification of Request for Yield Guarantee Determinations" and by sending them to the verifier who forwards to the appropriate FCIC RSO. Agent/representative (Insurance Provider) then provides the hybrid seed company with blank forms for completion of the "Hybrid Seed Corn/Hybrid Sorghum Seed Yield Verification" for each hybrid to be insured. The Hybrid Seed Corn/Hybrid Sorghum Seed Yield Verification form will be returned to the RSO. The RSO will calculate and issue the Approved Yield for each variety and forward to the Insurance Provider requesting the yield. Losses will

be paid on the same basis as yields are determined (ear corn, shelled, etc).

- (f) Value per Bushel. The dollar value per bushel is calculated by the Insurance Provider at loss time, and is multiplied times the seed production to count to obtain the value of seed production to calculate the indemnity. The dollar value per bushel equals the amount of insurance (dollars) divided by approved yield times the coverage level. A variety with one approved yield can have more than one dollar value per bushel as the amounts of insurance may vary.

$$\text{Dollar Value/Bu.} = \frac{\text{Amount of Insurance (\$/Ac)}}{\text{Approved Yield (Bu/Ac) x Level (\%)}}$$

G(4) Citrus (Florida):

- (a) If the acreage on the policy meets or exceeds established tolerances for the region, an on-site inspection of grove(s) is required by the Insurance Provider.
- (b) A list of policies exceeding the established tolerances will be forwarded to the FCIC RSO for a discretionary review. See Florida Citrus crop handbook for grove inspection instructions.

H CATEGORY E, TOBACCO QUOTA PLAN

- H(1) Eligible Crop: Tobacco insured under the Quota Plan of Tobacco (Type 31, all states).
- H(2) This plan bases the insurance guarantee on the FSA poundage quota assigned to the producer, with optional or mandatory adjustments as indicated in the policy.

H(3) Coverage available for CAT, 50 percent coverage level and 60 percent of the support price.

I CATEGORY F, GUARANTEED PLAN TOBACCO (TYPES USING LISTINGS - NOT THOSE TYPES REQUIRING PRODUCTION REPORTS FOR APH)

I(1) Eligible Crop: Tobacco on the guaranteed production policy except for types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; and 32 MD.

I(2) Plan Description. Except for the types/locations listed in 1 above, the guaranteed production plan will continue to use listings.

(a) Insureds are not required to report yield history on an APH form. They will continue to report yield history to FSA as in the past. The FCIC RSO obtains the data from FSA, processes the data into producer classifications, and publishes the classifications in the actuarial classification listings (FCI-32).

(b) The rates and coverages are quoted from the appropriate actuarial documents. The 50 percent coverage level and 60 percent of the market-price is available for CAT.

(c) Upon written request from the insured, the RSO will provide documentation of the insured's yield history and approved APH yield classification.

J CATEGORY G, NURSERY CROP

J(1) Eligible Crop: Nursery Crops listed on the eligible plant listing located in the Actuarial Table. The FCIC RSO's are authorized to expand the Nursery Eligible Plant Listing (NEPL) through actuarial addendums. Prior to issuance of addendums, the FCIC RSO must collect the following information from a recognized nursery expert within the region to assess and determine the insurability of the plant recommendations.

(a) Scientific name and common name;

(b) Type;

(c) Hardiness, zone, and winter protection codes;

(d) Special risks;

(e) Temperature sensitivity;

(f) Disease risks;

(g) Supply (versus) demand;

(h) Other concerns

The expert must not have a financial interest in any nursery eligible for nursery crop insurance and should be affiliated with a Land Grant University.

- J(2) The FCIC RSO recommends the addition of new plant types to be added to the NEPL to the Actuarial Branch in Kansas City, MO.
- J(3) An on-site inspection of the Nursery is required if guidelines established by the Nursery Crop Insurance Guide are met or exceeded. The applicable Insurance Provider (Insurance Company or FSA) performs the inspection.

A list of policies meeting the established tolerance will be forwarded to the FCIC RSO. FCIC may at its option perform a review of the policy.

- J(4) Coverage Available for CAT, 60 percent of the 90 percent wholesale inventory at the 50 percent coverage level.
- J(5) Applicants/Insureds certify wholesale inventory using the current inventory form.

6 USE OF THE APH FORM**A THE APH FORM**

- A(1) The APH form meets all production reporting requirements and is to be used as the insured's production report(s). It may be used to establish or update the yield history for a farming operation by crop, unit, practice, etc. Supporting evidence (records), when required, must meet acreage and production requirements outlined in Sec. 7 of this handbook.
- A(2) Approval of APH forms is required if a form other than the FCI-19-A(APH) is used. Any Insurance Provider desiring to use an alternate form must submit a request with justification, to:

Federal Crop Insurance Corporation,
Chief, Product Development Branch,
P.O. Box 419293,
Kansas City, Missouri 64141.

B GENERAL PROVISIONS

- B(1) An approved APH form must be used by Insurance Providers for all APH crops requiring production reports to establish the approved APH yield: Almonds, Apples, Canning and Processing Beans, Canola, AZ-CA Citrus, Blueberries, Coarse Grains (Corn, Soybeans and Grain Sorghum), Cotton, ELS Cotton, Cranberries, Dry Beans, Figs, Forage Production Grapes, Table Grapes, Macadamia Nuts, Onions, Peaches, Pears, Peas, Plums, Popcorn, Potatoes, Prunes, Rice, Safflower, Small Grains (Wheat, Barley, Oats, Rye and Flax), Stonefruit (Apricots, Nectarines, Peaches), Sugar Beets, Sugarcane, Sunflower Seed, Sweet Corn (Canning and Freezing), Tobacco (Guarantee Types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; 32 MD; 31 NC, VA and WV), Tomatoes (Canning and Processing), Tomatoes (Fresh Market Guaranteed Production) and Walnuts.
- B(2) Entries must be completed on the APH form for each APH crop year by unit and by P/T/V (within the unit that requires separate APH yields). Verifiers must establish a database for each P/T/V listed on the County Coverage and Rate Table (FCI-35) that has separate "T" Yields for each P/T/V that has been carried out and/or will be carried out for the current crop year.
- Separate databases must also be established within a unit for each area classification ("T" Yield Map Area). For high-risk land (when high-risk "T" Yields are established) a separate database must be established within a unit if less than 4 years of actual/assigned yields are available for the high risk land (by P/T/V). When 4 or more years of records are available, it is not necessary to continue to maintain separate databases for high-risk land. It is not required to establish separate databases (APH yields) for area classifications that are for rate only.
- B(3) The APH form is subject to verification and Insurance Provider field review. Policies without records (65 percent "T" Yields ONLY) are subject to office review. The insured must maintain

acceptable production evidence for each crop year by unit for each P/T/V and crop year. Insureds may submit production evidence for all units and years for which yields are being certified and request verification of the information. If they do so, they will not be subject to the APH field review process for the crop year. When the crop is selected for review, supporting evidence (records) of acreage and production will be required by unit for all crop years' acreage and production as certified on the form.

When established tolerances have been exceeded as determined on the field review, the APH form will be corrected. See Sec. 11, A, B, and C. Such reviews will be performed by authorized FCIC/Insurance Provider personnel. Actual yield history determinations which may be used to correct approved APH yield include:

- (a) Production evidence for loss adjustment purposes which is recorded on FCI-74, FCI-63, FCI-74 T-P-C, MPCCI production worksheet, etc., which is accepted by FCIC or an Insurance Provider.
 - (b) FSA forms or records completed for production measurement service purposes.
 - (c) Production determined for other FSA program purposes or in the course of an FSA spot check or FCIC/Insurance Provider review.
- B(4) The insured may amend the APH form after submission on the basis of more recent information. Amended APH forms submitted after the production reporting date will be used when computing the following year's yield.
- B(5) When selected for an APH review, the INSURED is responsible for furnishing production evidence to support the production as reported on the APH form. Any FSA information or supporting documentation for the production report must be furnished by the INSURED at the time of the review.

B(6) The verifier must correct the yields reported on the APH form for the current crop year if yield tolerances are exceeded based on the results of an APH review. The verifier must correct the APH yield the following year if discrepancies exist but are within the tolerances. The FCIC RSO/Insurance Provider may also request an APH review on any unit that has a yield which appears to be excessive, based on:

- (a) Established tolerances.
- (b) Personal knowledge of the producer's farming operation.
- (c) Actual yields on neighboring farms that have similar productive characteristics.
- (d) Unique circumstances that may have affected the crop on the unit but did not affect the majority of the other farms in the county.

C PREPARATION OF THE APH FORM - GENERAL INSTRUCTIONS

C(1) The APH form is designed to accommodate both the insured with established yield history (database) and the new insured. The form contains space for ten APH years of yield history (limited to five years for peaches and apples) necessary for the verifier to calculate an approved APH yield.

- (a) The producer completes the APH form by furnishing all continuous years of yield history data.
- (b) The agent/representative completes the production history by entering assigned, and/or, variable "T/D" Yields, for years for which actual production was not reported.
- (c) Each year, carryover insureds are required to certify the most recent APH crop year in the base period.
- (d) Supporting records may be required by the verifier to allow for verification of actual yields in the database if not previously verified.
- (e) The insured must sign and date the form when certifying the most recent APH crop year and/or using the form to report production for prior APH crop years.
- (f) Preliminary yields must be computed by the agent/representative for new insureds when authorized to do so by FCIC.

- C(2) Each form accommodates two databases. Separate databases are established as indicated in (3) below.
- C(3) Separate yield determinations (databases) are required for each APH crop year certified for each:
- (a) Unit. Acres and production prorated between basic units are not acceptable records for basic units unless prorated on a claim for indemnity.
 - (b) Insured (landlord or tenant).
 - (c) Different practice (except for soybeans Intertilled Between Rows [IBR] and Not Intertilled Between Rows [NIBR]), type (except for Durum and other types of spring wheat) or variety identified in the actuarial documents as having separate "T" Yields.
 - (d) Area Classification ("T" Yield Map Area and high- risk land if "T" Yields are established) except for Category C Crops when weighted average yields are required.
- C(4) Production. The production adjusted for APH is entered in the total production column when actual yields are reported. Some crops require an adjustment or conversion to total production before being entered. If a worksheet is used to adjust APH production, it must be sent to the verifier along with the APH form. (See Exhibit 9 for worksheets and instructions used to determine APH production, separate commingled production and Exhibit 17 to determine skip row yield factors for cotton.)
- (a) For adjustments or conversions required to determine production for individual crops see Sec. 5, D(17) for Category B Crops or Sec. 5, E(12) for Category C Crops.
 - (b) Production determined on a Claim for Indemnity for the 1986 and subsequent crop years (Proof of Loss, FCI-74, FCI-74 T-P-C, etc.) will be used, except for appraisals made for excluded causes of loss (hail and/or fire when the FCI-78 Hail and Fire Exclusion is elected). Beginning with the 1992 crop year, appraisals made for uninsured causes of loss (e.g. failure to follow recognized good farming practices and acreage destroyed without consent) are not used for APH purposes.

- 1 Appraisals for potential production remaining in the field (for unharvested acreage) are considered production for APH yield purposes.
 - 2 Use production from the Claim for Indemnity if production reported by the insured does not correspond to the production on the claim for indemnity. Exceptions: 1) apple claims where the production was adjusted for quality and an Apple Option was in force and 2) potato claims when the production was adjusted for quality and the Quality, Processing or Frost/Freeze Option was in force 3) allocated production from unreported unit(s) and 4) Sugar Beet appraisals that were reduced because Sugar Beets were in the first stage (use appraisal prior to reduction) and 5) Onions and Peaches actual production prior to any adjustment to the production for a market value higher than the price elected. Also see Loss Adjustment Manual (M8-LAM) regarding allocated production from unreported unit(s).
- (c) Production reported on the APH form will be adjusted for moisture, test weight, quality, grade, etc., on the same basis as claims for indemnities (see exceptions in (b) above), provided supporting records indicate requirements stated in the policy have been met. Note: This also includes farm stored production.
- (d) Production having less moisture than the percentage stated in the policy will not be increased to account for the difference.
- (e) Production reported by the insured will not be reduced for moisture, foreign material, cracked kernels, etc., UNLESS INDICATED on supporting records.
- (f) Grain used as seed for the producer's own use should be included in the APH yield history. The insured must furnish scale tickets or weight slips showing date of weighing, name of producer and commodity. The insured must also certify the amount of seed which was used for planting by:
- 1 Certifying to amount of the seed planted per acre.
 - 2 Certifying to and identifying the acreage on an aerial photo.

- (g) Separate APH yields must be determined for Irrigated and Non-Irrigated practices when separate "T" Yields or "T" Yield factors are indicated on the actuarial table. Exception: when the planting pattern for the Non-Irrigated corners of a field continues into the Irrigated acreage of a center pivot or acres and production from the center pivot is not separated from the Non-Irrigated corners (See Sec. 4, F[7]. If production is commingled between an Irrigated and a Non-Irrigated practice, separate yields may be established for the two practices by using the commingled production worksheet (See Exhibit 9) or by using the insured's certification of estimated production for the Irrigated and Non-Irrigated production. (See Sec. 5, D, [15]).

D PREPARATION OF APH FORM - ITEM BY ITEM INSTRUCTIONS for Category B and Category C APH Crops when acres and production are reported.

See additional yield history provisions by crop Sec. 5, D (17) and E (12). See Exhibit 8 for completed samples for individual crops and Exhibit 9 for directions outlining adjustments to total production entries. Directions for sample production worksheets have been provided for a number of Category B and C APH Crops. Also, directions for commingled production worksheets are provided.

- D(1) Separate yields are required each crop year for each unit, insured (landlord or tenant), different practice, area Classification ("T" Yield Map Area). See Par. C(3)(a)-(d) for additional instructions.
- D(2) Agents/representatives must complete the following items on the APH (FCI-19-A[APH]) (FCIC-19-A furnished for illustration purposes on the last page of this Exhibit) in the following manner:
- Item 1 Insured's name or insurable entity, address, phone number, social security or tax identification number.
- Item 2 Required Field Review. If a field review is required the "Field Review" box must be checked.
- Required Inspection. The "Inspection" box must be checked when the agent/representative has specifically identified acreage on which a crop inspection is required. These inspections will be performed only by individuals delegated the authority by FCIC/Insurance Provider.

- Item 3 State, county and policy number to which the form pertains.
- Items 4&5 Agent's name, address, phone number and code. Insurance Provider's name and address.
- Item 6 Crop name, farming P/T/V (if applicable) and unit number for the unit. Enter the abbreviation for the P/T/V requiring a separate APH yield.
- Item 7 Enter the sec., township and range descriptions for land under the Rectangular Survey System. Use other descriptions to identify the geographical location of the unit if legal descriptions cannot be determined or legal descriptions are not applicable. If additional space is needed, attach a supplemental sheet. Check the appropriate box to indicate if any unit or portion of the unit is physically located in another county but insured in this county.
- Item 8 Name(s) of others sharing in the crop. If none, enter "NONE".
- Item 9 Check appropriate "Record Type(s)" box(es) to indicate the form of verifiable acceptable records maintained for the last year in the base period. NOTE: Farm-stored production records may include bin, silo, crib, wagon measurements, etc.
- Item 10 Processor contract number(s), processor name, when applicable. Enter total number of trees or vines for perennial crops. If Producer's Pre-Acceptance Worksheet has not been completed.
- Item 11 For perennial crops, the year(s) in which the majority of the insurable trees or vines in the unit, by block, were planted/set out in the orchard, vineyard, grove or bog. (Not applicable if Producer's Pre-Acceptance Worksheet has been completed.) Contract price for green peas, percent of sugar for sugarcane and sugar beets and potato option percentages for potatoes insured under the quality options (for the most recent year in the base period). For new producers, added land, added P/T/V, enter the crop years they have produced the crop (e.g., 1991 and 1992). See individual crop examples (Exhibits 8 and 17) for completed samples. If not applicable, leave blank.

- Item 12 Enter the current FSA FSN.
- Item 13 FSA program yield. Required if the program yield is necessary to calculate the "T" yield. If not applicable or not used, leave blank.
- Item 14 For Category B Crops, the applicable 100 percent "T" Yield or 100 percent of the "T" for high-risk or unrated land when less than four years of actual and/or assigned yields are available. New producers (Category B Crops) qualify for 100 percent of "T" Yields (110 percent of the "T" Yield in pilot new producer counties).
- Item 15 Enter the appropriate years for the base period.
- Item 16 Enter total production as adjusted for production reporting purposes when actual yields are reported.
- NOTE: Sample production worksheets have been provided for sugar beets, dry beans, potato quality options and skip-row cotton. (See Exhibit 9)
- Item 17 Enter planted insurable acreage in acres to tenths for each year an actual yield is available in column 16. For annual crops, if the crop was not planted for any year enter "0.0"
- Item 18 Enter the appropriate yield and yield type descriptor for each yield entered in the database. See Sec. 5, D (3) for instructions.
- Item 19 Enter the total of all entries in column 18.
- Item 20-A For crops listed in Sec. 5, D and E (if weighted average APH Yield not required), divide the total from item 19 by the number of years. Apply any applicable cups, or caps, and enter the preliminary yield.
- NOTE: If a Special "T" Yield was determined, enter the Special "T" Yield, i.e., "C100".
- Item 20-B Enter the prior Approved APH Yield, if applicable. If it is not applicable, enter N/A.

Item 21 (Completed by verifier.) Enter the approved APH yield after all entries are verified.

D(3) Insured's Signature:_____ Date:_____

Agents/Representatives must: Obtain the insured's signature and the date of the signature. Point out the certification statement and explain the statement to make sure the insured understands what is being certified and the consequences of an inaccurate production report.

NOTE: FCIC APH forms for Category "C" crops may be computer generated. The items may be arranged to more precisely fit the production reporting requirements of specific crops. All FCIC or other approved APH computer generated forms MUST also have a space to indicate the preliminary yield, a space for the insured's signature, and Certification Statement if they are to be used as production reports. If arranged differently, follow the instructions provided with the form or contact the FCIC RSO for assistance. A remarks sec. may be added to indicate the basis for establishing the approved APH yield.

E PREPARATION OF THE APH FORM FOR INSUREDS WITHOUT RECORDS (CATEGORY B CROPS) (See Par. D above)

F COMBINING AND SPLITTING OF UNITS

When production report(s) are on file and continuity is not broken, the yield history must be considered if BASIC units are changed (combined or split) when completing the current crop year APH form. See Exhibit 15 for directions and examples. Refer unit calculations to the RSO for crops requiring RSO determined yields.

G APH FORM

Refer to the sample APH Form on the following page.

PRODUCTION AND YIELD REPORT

See reverse side of form for statement required by the Privacy Act of 1974
We reserve the right to correct errors made in computation

1 Producer's Name and address	2 Required Field Review <input type="checkbox"/> Required Inspection <input type="checkbox"/>	4 Agent Name/Address	
	3 State: County: Policy No.	Phone No.	Agent Code
Phone No.: SSN/Tax No:		5 Company Name/Address	

6 Crop Practice Type Unit No.	7 Section Twnshp Range Land Other County <input type="checkbox"/> Yes <input type="checkbox"/> No	15 Crop Year	16 Total Production	17 Acres	18 Yield
		19			
		19			
		19			
		19			
		19			

8 Other Entity(ies)	12 FSA Farm No.	19			
		19			
		19			
		19			
		19			

9 Record Type: <input type="checkbox"/> Production Sold/Commercial Storage <input type="checkbox"/> On Farm Storage, Recorded Bin Measurement <input type="checkbox"/> Livestock Feeding Records <input type="checkbox"/> FSA Loan Record Number of Trees or Vines	Crop Year:	13 FSA Yld.	19 Total	
<input type="checkbox"/> Appraisal <input type="checkbox"/> Other				
14 Transitional Yld.	20(A) Preliminary Yield			

10 Processor Number/Name	11 Other	20(B) Prior Yield
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6 Crop Practice Type Unit No.	7 Section Twnshp Range Land Other County <input type="checkbox"/> Yes <input type="checkbox"/> No	15 Crop Year	16 Total Production	17 Acres	18 Yield
		19			
		19			
		19			
		19			
		19			

8 Other Entity(ies)	12 FSA Farm No.	19			
		19			
		19			
		19			
		19			

9 Record Type: <input type="checkbox"/> Production Sold/Commercial Storage <input type="checkbox"/> On Farm Storage, Recorded Bin Measurement <input type="checkbox"/> Livestock Feeding Records <input type="checkbox"/> FSA Loan Record Number of Trees or Vines	Crop Year:	13 FSA Yld.	19 Total	
<input type="checkbox"/> Appraisal <input type="checkbox"/> Other				
14 Transitional Yld.	20(A) Preliminary Yield			

10 Processor Number/Name	11 Other	20(B) Prior Yield
--------------------------	----------	-------------------

I certify that the information I have furnished as reflected on this form is complete and accurate for the commodity(ies), unit(s) and year(s) shown. I understand this form may be reviewed or audited and that information inaccurately reported or failure to retain records to support information on this form, may result in a recomputation of the approved APH yield. I also understand that failure to report completely and accurately may result in voidance of my crop insurance contract and may result in criminal or civil false claims penalties (18 U.S.C., 1006 and 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 and 3730).

INSURED'S SIGNATURE;

DATE:

PART 1

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7 ACREAGE AND PRODUCTION EVIDENCE REQUIREMENTS (APH)

Acceptable records are required which support the approved APH yield. If selected for field review, supporting evidence is required to be available by the insured for all the crop years for which acreage and production was certified on the current crop year APH form (by crop). Acreage and production evidence must be retained by the insured for three crop years after the crop year it is initially certified. The following acreage and production evidence requirements pertain to all crops using the APH form as production reports.

A ACCEPTABLE PRODUCTION REPORTS

All acceptable production reports that are continuous, signed, and submitted by the Production Reporting Date (PRD) by the insured for the applicable base period, will be used. Once acreage and production are certified, they will remain in the insured's database. Additional acreage and production may be certified and included in the database as long as the continuity and all other requirements are met. Acreage and production cannot be dropped or removed from the database without FCIC RSO approval.

- A(1) For Category B crops the base period consists of the 10 most recent APH crop years and begins with the 1996 APH crop year, except for sugarcane which has a lag year. The base period for sugarcane begins with the 1995 APH crop year. For Category C crops the base period consists of the 10 most recent APH crop years except for apples and peaches which consists of the five most recent APH crop years.
- A(2) There may be no break in the continuity of years for which production reports are provided. A production report indicating the crop was not planted (zero acreage) is considered a year of records for purposes of determining production report continuity.
- A(3) If a break in continuity (of production reports) occurs for a crop year due to no interest in the crop (did not farm, cash leased to another party, sold, etc.) and the insured requests to use acreage and production history prior to the break in continuity, the records may be used with verifier approval.
 - (a) For Category B crops, if the verifier/provider approves use of the records prior to the break in continuity enter a Z in the crop year that broke continuity and calculate the APH yield according to the current procedure.

- (b) For Category C crops, Blueberries, Texas Citrus and situations that require an FCIC RSO Determined Yield (See Sec. 5, E [7] and [8]), the request and the records for crop years prior to the break in continuity must be submitted to the FCIC RSO for approval. The FCIC RSO will determine if the records may be used.

B SUBMISSION OF PRODUCTION REPORTS

In order to be used for a crop year, acceptable production reports must be signed and submitted to the agent/representative by the PRD and include:

- B(1) All units in which the insured (entity) had an interest in the crop for each APH crop year production reports are certified. Include all insurable acreage that was "planted" for harvest as defined in the crop provisions. Planted acres for APH purposes means "insurable acreage planted to the crop for harvest as defined in the crop provisions." Generally if the crop was planted as a cover crop, experimental purposes or for pasture, such acres are not used for APH purposes. For annual crops, the verifier may consider zero planted acreage reports (by unit) as production reports.

The report must contain yield history from harvested acreage and appraised potential production for the previous APH crop year(s) by an FCIC, FSA or MPCIC company representative. If PLANTED acreage of the crop was destroyed/put to another use and an appraisal of potential production was not made (not insured, or no claim), the production report will indicate planted acres and a yield of zero. The production report must include planted insurable acreage for annual crops and insurable acreage for perennial crops.) For additional production and acreage requirements/exceptions for perennial crops, see Sec. 5, Par. E(9)3.

- B(2) For APH purposes do NOT include:

- (a) Acreage and production of the crop that was seeded as a cover crop, for experimental purposes, for pasture, or that was NOT produced for an insurable purpose or any other uninsurable acreage as provided in the crop's policy (and reported as such if an MPCIC policy is in force).
- (b) Acreage planted for the development or production of hybrid seed or for experimental purposes.
- (c) Farming practices carried out that are not in accordance with the farming practices for which the premium rates, production guarantees or amounts of insurance have been established.
- (d) Eligible prevented planting acreage that was not planted to the insured crop.
- (e) Acreage initially planted after the final planting date, unless a late planting period is provided by the crop provisions, unless FCIC/Insurance Provider allows and the

insured agrees in writing (on an FCIC approved form) to a coverage reduction (a Late Planting Agreement is available only on selected crops). See Exhibit 1.

- (f) A crop planted of a type, class or variety established as not adapted to the area or excluded by the Special Provisions.
- (g) A second crop following the same crop (insured or not insured) harvested in the same crop year unless specifically permitted by the Crop Provisions or the Special Provisions.
- (h) Production produced on acreage used for wildlife protection or management.

Note: If separate determinations of acreage and production (insurable and not insurable) can be made SUCH ACREAGE AND PRODUCTION ARE NOT used for APH purposes. If production was not kept separate, total acreage and total production (insurable and not insurable) must be included when calculating the actual yield.

- (i) For annual crops, acreage which was destroyed and which was practical to replant but was not replanted according to the policy provisions for the crop (insurance did not attach).
- (j) Acreage and Production from any initially insured Small Grain Crops (wheat, barley, and oats as indicated in the Special Provisions) will not be used to calculate the approved APH Yield if the agent was notified prior to the published date in the Special Provisions, that the insured intended to:
 - 1 Destroy acreage prior to harvest or
 - 2 Graze the acreage on or after the published date in the Special Provisions.
- (k) Appraisals made for production LOST due to insurable or uninsurable causes of loss (i.e., appraised production lost due to fire or chemical carryover).

C SUPPORTING EVIDENCE

C(1) When supporting evidence is required, insureds may submit the following types of records:

- (a) For Barley, Canola, Corn, Cotton, ELS Cotton, Dry Beans (except Bush Varieties for Garden Seed), Flax, Grain Sorghum, Oats, Popcorn, Rice, Rye, Safflowers, Soybeans, Sunflowers, and Wheat farm management records which indicate total acres and production by crop and crop year are acceptable. Also see Sec. 5, D(17).
- (b) For Almonds, Apples, Blueberries, Canning and Processing Beans, Citrus (AZ-CA and Texas), Cranberries, Dry Beans (Bush Varieties for Garden Seed), Figs, Forage Production, Grapes, Macadamia Nuts, Onions, Peaches, Pears, Peas, (Dry and Green), Plums, Potatoes, Prunes, Stonefruit (Apricots, Nectarines, and Peaches), Sugarcane, Sugar Beets, Sweet Corn (Canning and Freezing), Table Grapes, Tobacco (Production Guarantee - Types 41 and 32 PA; 51 and 61 CT; 51, 52, and 61 MA; 32 MD; 31 NC; VA, WV), Tomatoes (Canning and Processing and Fresh Market Guaranteed Production Plan), Walnuts, production reports must be substantiated by records from a marketing outlet, processor, packer, first handler, etc. (See Sec. 5, E(12.))
- (c) Acreage and production evidence previously recorded at FSA on FSA documents such as FSA-658-1, FSA 503, FSA 578, FSA 658, FSA 156, or other FSA computer generated forms. The CCC 477 will NOT be used for "T" Yield purposes.
- (d) Acreage and production evidence accepted by either FCIC or Insurance Provider on their respective Field Inspection and Claim for Indemnity forms (FCI-74, FCI-74 T-P-C, FCI-63, etc.) or MPCFI Production Worksheet forms. For Category B and C Crops, claims from 1986 and succeeding crop years will be used even though the insured does not file production reports for those years.

NOTE: If a Claim for Indemnity has the production to count reduced to account for transportation to a market, reconditioning, etc., facility, that adjustment may be added back into the production to count for APH purposes. If an add-back is made, it must be documented and provided to the verifier with the applicable production report. A copy of the documentation must also be attached to the applicable production report and retained in the insured's file at the service point.

- (e) Production substantiated by evidence such as copies of elevator or warehouse receipts, ledger sheets, load summaries, settlement sheets, CCC loan documents, etc.

These documents must show:

- 1 commodity,
- 2 name of the insured,

- 3 name of the buyer, storer, or marketing outlet,
- 4 crop year produced and date of the transaction,
- 5 P/T/V when applicable and
- 6 quantity of production which can be converted to the proper unit of measure, if necessary.

- (f) Farm stored production measurements performed by an authorized person from FCIC, FSA or an MPCCI company.

C(2) Production Fed to Livestock

Production fed and substantiated by livestock feeding records, field harvest records, etc., as documented through a formal record system (e.g., FCIC's Guidelines for a Production Record Management System) may be used for APH. When feeding from a previous years inventory to which current year's production will be added, the amount of previous year's production must be measured at least 15 pays prior to the beginning of harvest. If feeding continuously, the producer should record the following:

- (a) The amount of grain fed each day.
- (b) The bin ID from which the production was taken.
- (c) The number and kind of livestock.
- (d) Estimated average weight of livestock per head and location or pen number.
- (e) The unit number from which the fed production was taken (indicate in the remarks on the Livestock Feeding Record).
- (f) Whether fed production was from previous years or fed directly from the field or truck (indicate in remarks on the Livestock Feeding Record).

C(3) Supporting Evidence/Production Reports for Optional Units.
RESERVED, NOT applicable to CAT.

C(4) Acceptable Pick Records

When pick records are allowed as production evidence they must meet basic requirements stated in C(1) above plus the requirements outlined below.

- (a) Pick records must indicate name of the individual paid by the grower (crew leader or picker).
- (b) A photocopy of complete pick records for the crop year must be submitted to the Insurance Provider. These records must be the actual running tally of production harvested by the pickers; a summary of the pick records is not acceptable unless it is not feasible to photocopy

all the material. In this instance, a summary which itemizes each invoice or transaction may be submitted with an example of the pick records used to calculate the total production. The pick records must also be legible, understandable and reasonable when explained by the insured. Such records must accompany the APH form.

- (c) Pick records must be accompanied by verifiable receipts such as a photocopy of the canceled check(s) showing the banking institution's stamp of payment. If this is unavailable, a copy of payments made to the Social Security Administration for tax payments made on behalf of the picker(s) is acceptable. The insured must also identify the price paid per volume of picked, (converted to the insurable unit of measure) bushels, lugs, or boxes and weight per bushel, lug, or box.
- (d) Pick records must include the calculations used to determine total production or be accompanied by a cover page which shows the calculations used to determine the production shown on the APH form. All calculations must be verified by the FCIC RSO/Insurance Provider. All bin, volume, and weight figures must be converted to the insurable unit of measure, bushels, lugs, or boxes and weight per bushel, lug, or box.
- (e) If production is marketed direct to the consumer, a pre-harvest appraisal (performed by FCIC RSO/Insurance Provider) or a daily accounting of sales is acceptable unless the actuarial document for the crop requires a pre-harvest appraisal for APH purposes. The daily account must be a photocopy of the insured's actual ledger. Tax forms or other receipts of verification must be submitted showing the income and production derived from the sale. Pick records alone, if production is marketed directly to the consumer are not acceptable if the actuarial table indicates an appraisal must be made for APH purposes.
- (f) Production summaries or estimates will not be accepted. This includes summaries and estimates made by inspectors, agents/representatives, growers, FCIC or MPCCI personnel.
- (g) When unacceptable records or no records are received, forward to the RSO to determine the yield for the year and issue the approved APH yield.

D FIELD VISITS

- D(1) Insureds may request that Insurance Providers perform field visits (by unit) for APH record purposes if **INSURED** acreage will be:
 - (a) Destroyed or NOT harvested as defined in the crop provisions (put to another use),
 - (b) Harvested as defined in the crop provisions and the insured will not be able to maintain/provide acceptable records of the harvested production (examples: high

moisture grain chopped for silage or forage production stored in an airtight structure),

- (c) Harvested as defined in the crop provisions for corn and the insured will not be able to maintain/provide acceptable records for 50 percent or more of the corn acreage. (See Sec. 5, D[17][b]4)

Harvested corn production with acceptable records may be converted from tons to bushels and vice versa using the bushels/tonnage conversion factor when necessary to provide records that are consistent with the type insured. (See Sec. 5, D[17][b]4)

If less than 50 percent of the acreage is harvested and the remainder of the acreage was not appraised, then such records are unacceptable for APH purposes.

- D(2) When requested by an insured, field visits for APH acreage and production determinations are performed by the Insurance Provider servicing the policy. Insureds whose MPCCI policy is with an Insurance Company may request acreage and production determinations from the FSA for APH purposes; however, they will be charged for the cost of the inspection by the county FSA office according to FSA procedure. It is the insured's responsibility to provide such determinations to the Insurance Company.
- D(3) Requests for acreage and production determinations made by an Insurance Provider will be made through the agent/representative to the Insurance Provider.
- D(4) Failure to provide required acreage and production evidence when required by the Insurance Provider or during a field review, will require use of assigned yields in calculating the approved APH yield.

E USE OF ANOTHER PRODUCER'S RECORDS

- E(1) When an insured has not maintained acceptable records, acreage and production evidence from another person who shares in the same acreage of the crop for the current crop year may be used to support production reports certified by the insured:
- (a) When the evidence is acceptable and accounts for all of the other producer's acreage and production of the crop in the county.
- (b) When continuity requirements are met (See Exhibit 23).
- (c) And a copy is provided by the insured when selected for APH review or when required by FCIC/Insurance Company.
- E(2) When determining APH yields for both the landlord and tenant (share-rented), the production reports from each party will be used; unless, the use of production reports from one insured party is requested by the other insured. Parties sharing in the crop may use production reports submitted by the other insured provided:

- (a) The party wanting to use the other insured's production reports has authorized their use by power of attorney or in writing by the production reporting date. If a written authorization statement is used it must include the certification statement required on the APH form.

NOTE: Each existing database is updated with the production reports from the appropriate party each crop year.

- (b) All other APH requirements are met (i.e., continuity requirements; all units, P/T/V have acceptable production reports, etc.).

8 RECONSIDERATIONS, MEDIATION, AND APPEALS

Any individual or entity (participant) who has applied for, or whose right to participate in or receive a payment or benefit in accordance with the Federal Crop Insurance Act who is adversely affected by an administrative decision by a Federal agency may obtain a review of the adverse decision. An "adverse decision" is an administrative decision made by an officer, employee, or committee of an agency that is adverse to a participant. The term includes a denial of equitable relief by an agency or the failure of an agency to issue a decision or otherwise act on a request or right of the participant within a reasonable time if timeframes are not specified in such statutes or regulations. However, adverse decisions based on: a general program provision or program policy, any statutory or regulatory requirement that is applicable to all similarly situated participants, mathematical formulas established under a statute or program regulations and decisions based solely on the application of those formulas, are not appealable.

A participant may request reconsideration, agency appeal, mediation, and/or appeal to the National Appeals Division (NAD) by timely requesting such consideration with the appropriate authority.

A Time Limitations

A request for reconsideration, agency appeal, mediation, and/or NAD appeal must be filed within 30 calendar days after written notice of the decision is mailed or otherwise made available to the participant. A request for reconsideration, agency appeal, mediation, and/or NAD appeal shall be considered filed when personally delivered to the appropriate reviewing authority or when a properly addressed request, postage paid, is postmarked.

B Reconsiderations and Appeals to FCIC/FSA

- B(1) Reconsideration. A subsequent consideration of an adverse decision by the original decision maker. A participant cannot request reconsideration of a decision resulting from a reconsideration request.
- B(2) Appeal. A written request by a participant asking the next level reviewing authority to review an adverse decision.
- B(3) Final Decision. An initial program decision rendered by the county or State committee, FCIC RSO, or Financial Operations and Systems Branch (FOSB). A decision that is otherwise final shall remain final unless a request is timely received for reconsideration, agency appeal, mediation or appeal to NAD. A decision of FSA or FCIC made by personnel subordinate to the county committee is considered "final" for the purpose of appeal to NAD only after the decision has been appealed to the county committee.
- B(4) Documentation. The request must state the basis upon which the participant relies to show that: 1) the decision was not proper and not made in accordance with applicable program policies/regulations; or 2) all material facts were not properly considered.

C Mediation/Alternative Dispute Resolution (ADR) Of FCIC/FSA Decisions

Mediation is a technique in which one or more neutral parties called mediators, help parties to find ways to settle their dispute. There is no formal hearing in mediation. Instead, using joint meetings and private caucuses, mediators (1) help the parties identify their real goals, (2) narrow the issues, (3) look for alternatives and options as well as areas of common interest which are consistent with program policies, regulations, and statutes, and (4) prevent the parties from focusing on only one solution. Mediators have no formal power to make a decision: their role is that of facilitator.

- C(1) When Mediation May be Chosen. Participants have the right to seek mediation involving any decision within 30 days after written notice of the decision which is the subject of the request is mailed or otherwise made available to the participant.
- C(2) Requests for Mediation. In states covered by a Certified State Mediation Program, participants request mediation by writing to the State mediation program. In noncertified States participants request mediation by writing the FSA State Executive Director.
- C(3) Stay of Time Limitation. Any time limitation for reconsideration, agency appeal, or appeal to NAD will be stayed pending pursuit and completion of the mediation process. The participant has the balance of the time limitation period remaining to request reconsideration, agency appeal, or appeal to NAD.
- C(4) Frequency. A participant may mediate an adverse decision only once.

D NAD Appeals

A participant may appeal a final decision of the FSA county committee, FCIC RSO, or FOSB directly to NAD. However, a participant must seek an informal review of an adverse decision issued at the field service office level by an officer or employee of FSA, or by any employee of a county or area committee before NAD will accept an appeal of an FSA adverse decision. If a participant receives a determination from an agency that an agency decision is not appealable the participant may submit a written request to the Director, NAD for a determination of appealability.

- D(1) Appealability Determinations. In order to be considered, a request for:
- (a) Determination of appealability, must be filed in writing not later than 30 calendar days after the date on which a participant receives a determination from an agency that an adverse decision is not appealable. Such requests must be submitted to the Director, NAD.
 - (b) An appeal of the adverse decision, must be filed in writing not later than 30 calendar days after the director's determination is received by the participant that an agency decision is appealable.

- D(2) Documentation. A request for a NAD hearing shall be in writing and personally signed by the participant. It must include a copy of the adverse decision to be reviewed, if available, along with a brief statement of the participant's reasons for believing that the decision, or agency's failure to act was wrong.
- D(3) Levels of NAD appeals.
- (a) Division Hearings. Requests must be made to the applicable NAD Area Office (See Exhibit 12). A hearing before a Hearing Officer will be in person unless the appellant agrees to a hearing by telephone.
 - (b) Appellant Requests for Director Reviews. In order to be entitled to a Director Review, not later than 30 days after the date on which an appellant receives the determination of a Hearing Officer, the named appellant must submit to the director, a personally signed written request to review the determination. Such request shall include specific reasons why the appellant believes the determination is wrong.
 - (c) Agency Requests for Director Reviews. Not later than 15 business days after the date on which an agency receives the determination of a Hearing Officer, the head of the agency may make a written request that the Director review the determination. Such request shall include specific reasons why the agency believes the determination is wrong, including citations of statutes or regulations that the agency believes the determination violates. Any such request may be made by the head of an agency only, or by a person acting in such capacity, but not by any subordinate officer of such agency.

- (d) Reconsiderations of Director Decisions. May be requested by the appellant or agency within 10 calendar days of receipt of the determination. The request must contain a detailed statement of a material error of fact made in the determination, or a detailed explanation of how the determination is contrary to statute or regulation, which would justify reversal or modification of the determination.
 - (e) Director Address. Requests to Director, NAD, must be made to the National Appeals Division, 3101 Park Center Drive, Room 1020, Alexandria, Virginia 22302.
- D(4) Pre-hearing Conference. The Hearing Officer shall hold a pre-hearing conference in order to attempt to resolve the dispute or to narrow the issues involved.
- D(5) Adverse Agency Decisions Not Under the Jurisdiction of NAD:
- (a) Program decisions governed by Federal contracting laws and regulations (appealable under other rules and to other forums, including to the Department's Board of Contract Appeals);
 - (b) Programs subject to various proceedings provided for in 7 CFR part 1;
 - (c) The Freedom of Information Act;
 - (d) Suspension and debarment disputes, including, but not limited to, those falling within the scope of 7 CFR parts 1407 and 3017;
 - (e) Disputes between reinsured companies and the Federal Crop Insurance Corporation (including adverse decisions made by a reinsured company);
 - (f) Personnel, equal employment opportunity, and other similar disputes with any agency or office of the Department which arise out of the employment relationship;
 - (g) The Federal Tort Claims Act, 28 U.S.C. 2671 *et seq.*;
 - (h) Discrimination complaints prosecutable under the nondiscrimination regulations at 7 CFR parts 15, 15a, 15b, and 15e.

E Judicial Reviews

A final determination of NAD is reviewable and enforceable by any United States District Court of competent jurisdiction. A participant may not seek judicial review of any agency adverse decision appealable under this part without first receiving a final determination from NAD.

F INSURANCE COMPANY RECONSIDERATIONS FOR CHANGES OR CORRECTIONS TO APH YIELDS

F(1) Changes or Corrections to Preliminary APH yields. If the Insurance Company verifier calculates or determines yields resulting in approved APH yields which are less than 95 percent of the preliminary yield quoted by the agent/representative and documented on the APH form, NEW insureds have the following options:

- (a) Accept the yields on all units (no action required by the insured); or
- (b) Accept the yields on all units and request reconsideration of approved APH yields which differ from the preliminary yield. If a reconsideration is requested and the approved APH yield is not changed, the original approved APH yield is binding unless subject to dispute resolution through arbitration or mediation in accordance with the policy terms. If the original approved APH yield is changed during the reconsideration, the approved APH yield calculated as a result of the reconsideration is binding unless subject to dispute resolution through arbitration or mediation in accordance with the policy terms.

Note: The Insurance Company verifier may correct errors in yield computation or in the application of FCIC approved procedures. Corrections are not subject to additional reconsiderations.

F(2) Time limitations. A request for reconsideration must be filed within 30 calendar days after written notice of the decision is mailed or otherwise made available to the insured. Such request shall be considered filed when personally delivered to the appropriate reviewing authority or when a properly addressed request, postage paid, is postmarked.

F(3) APH Reconsideration Documentation. The insured must provide, through the agent/representative, all of the following:

- (a) A copy of the acreage and production evidence initially provided.
- (b) A copy of the notification for which the reconsideration is requested.
- (c) A statement of why the insured thinks the determination is not correct and any additional evidence supporting such statement.

- (d) The date on which notification of the approved APH yield was mailed or otherwise made available. This date must be documented by the return receipt from certified mail, postmarked envelope used to transmit the approved yield, or by written verification of the date the approved APH yield was presented to the insured (by the provider) and how it was presented.
- (e) Contract number, agent/representative's name and the Insurance Provider's address.

9 ACTUARIAL DATA**A ACTUARIAL DOCUMENT INFORMATION**

A(1) County Actuarial Document Book (CADB). FCIC publishes actuarial data by eligible crop by county.

The CADB contains:

- (a) County Coverage And Rate Table (FCI-35).
- (b) Special Provisions Of Insurance.
- (c) Classification Documents for some crops.

A(2) Special Rating Table. A Special Rating Table is issued as a separate actuarial document for Citrus (Arizona, California, and Texas [fruit]) only. It provides rates for special rating classification codes when they are indicated on the FCI-35, other classification or on written agreements.

A(3) Crop Actuarial Books. Separate actuarial documents are issued for Nursery Stock.

B FCI-35, County Coverage And Rate Table. This document (varies by crop) provides risk class, rates and coverage for crops.

FCI-35, County Coverage and Rate Table Supplement. This supplement is used to assign NCS rates and takes precedence over the FCI-35.

C SPECIAL PROVISIONS OF INSURANCE

The Special Provisions are contained in the CADB and must be explained or provided to the insured. They contain information specific to individual crop policy. The Special Provisions include:

- C(1) Insurable P/T/V.
- C(2) Program dates by P/T/V if applicable; Cancellation, Sales Closing, Final Planting, Acreage Reporting, Billing, Termination, and the calendar date for the End of Insurance.
- C(3) Amounts of insurance for dollar plan crops.
- C(4) Other information specific to crop policies for the state and county.

D CLASSIFICATION DOCUMENTS

If the farm unit is located in more than one risk classification area, separate line entries must be recorded on the acreage report for each separate classification rate.

- D(1) FCI-32, Crop Insurance Actuarial Classification Listing. The document is used to assign classifications (based on land or management) by individual listings. The accompanying rules page will clarify whether the FCI-32 is the primary classification mechanism or supplements and takes precedence over another document (example FCI-35, FCI-33).

FCI-32, Supplement. Used primarily to convey minor changes to the FCI-32 and to assign NCS classifications for crops classified on the FCI-32. The FCI-32 Supplement takes precedence over the FCI-32. [See Sec. 10, F(1)].

- D(2) FCI-33, Crop Insurance Actuarial Map. A detailed map indicating the classifications for the actuarial structure of a county. It may consist of one or multiple pages and a rules page. It also identifies high-risk or unrated land, when applicable. Maps are also used as "T" Yield locator documents or may authorize deviations from the basic actuarial structure. Classifications assigned by the FCI-33 are used with the FCI-35 to determine rates.

FCI-33, Supplement. Supplements are limited listings of classification exceptions to those shown on FCI-33. The FCI-33 Supplement takes precedence over the FCI-33.

E PREMIUM CALCULATION. The premium calculation varies by crop. The premium calculation steps for Wheat, Barley, Oats, Rye, Sugarcane, and Sugar Beets is as follows:

- E(1) Calculate Liability. (Approved APH yield x acres x price election x share x level)

Answer _____

- E(2) Refer to the appropriate Base Premium Rate* By Coverage Level Table. Find the APH Yield span and rate class within which the producer's approved yield falls. Locate the base premium rate for the coverage level election.

- E(3) Multiply the base premium rate by the Liability.

Answer 2 X Answer 1 _____

- E(4) Refer to the Rate Map Area. If applicable, multiply Answer 3 by the Rate Map Area Adjustment Factor of the applicable classification; otherwise enter Answer 3.

Answer 3 X (Appropriate Rate Map Area Adjustment Factor) _____

- E(5) Refer to the Option Factor Table by Type/Practice. If applicable, select the appropriate Option Factor, multiply Answer 4 by the factor shown; otherwise enter Answer 4. (Total Premium: Note that the Total Premium must not exceed Liability)

Answer 4 X (Appropriate Option Factor by Type/Practice) _____

- E(6) Refer to the Option Factor Table. If applicable, select the appropriate Option Factor, multiply Answer 5 by the factor shown; otherwise enter Answer 5. (Total Premium: Note that the Total Premium must not exceed Liability)

Answer 5 X (Appropriate Option Factor) _____

- E(7) Refer to the Producer Premium Percentage table. Find the producer premium percentage for either limited or maximum subsidy, depending on the selected coverage level election and the price election percentage**. Multiply Answer 6 (Total Premium) by the producer premium percentage to determine the Producer Premium.

Answer 6 X Producer Premium Percentage _____

- * Base premium rate may be adjusted for good experience, APH and/or NCS procedures or written agreements.

- ** Price election percentage = price election/max price election.

NOTE: Total Premium and Producer Premium must be rounded to the nearest whole dollar.

F RESERVED

10 NONSTANDARD CLASSIFICATION SYSTEM (NCS)

This is general procedure for the NCS program for all crop categories. The actuarial document used to identify insureds affected is the FCI-35 County and Rate Table Supplement, FCI-32 Supplement (Tobacco and Peanuts), and FCI-33 Supplement.

Overview of the NCS program: All crops insured or reinsured by the FCIC system of insurance are eligible for NCS. The purpose of NCS is to address insureds on an individual basis without affecting the majority of insureds. The generalized system for assigning insurance rates and coverage such as the APH program does not address all extremes of insurance risk. Detailed review of FCIC's insurance experience indicates a small percentage of contracts exhibit atypical loss frequency and severity when compared to standard experience of all insureds. These contracts are identified and treated as a nonstandard risk group. Coverage and/or rate adjustments provided to this class of insureds are modified to reflect the risk experience of each insurance contract.

A RESPONSIBILITIES

A(1) RSO's:

- (a) Conduct underwriting review of selected contracts.
- (b) Make adjustments to coverage and/or rate through standard NCS contract adjustment methods.
- (c) Notify affected insureds via certified return-receipt mail of initial placement on the NCS list and of changes to their insurance contracts.
- (d) Notify the insured's last known service office of contract changes.
- (e) Conduct reconsiderations from affected insureds in compliance with NCS Federal Regulations.
- (f) File actuarial documents (Forms FCI-32 Supplement, FCI-33 Supplement, and FCI-35 Supplement) to incorporate contract changes into the Actuarial Document Books.
- (g) Perform yearly updates to nonstandard classifications.

A(2) Agent, Insurance Provider representatives:

- (a) Explain nonstandard classifications to the insured.

- (b) Ensure that yearly NCS coverage and/or rate adjustments to the insured's contract are carried out.
 - (c) Follow NCS procedures when servicing contracts of insureds with assigned NCS classifications.
 - (d) Recommend names and name combinations of insureds who should be reviewed for NCS classification to the appropriate FCIC RSO.
- A(3) Any insured receiving notification of the NCS classification from FCIC must give notice of the NCS classification to any other party with an insurable interest affected by the classification. Such notice must be given:
- (a) Prior to the sales closing date if the other affected person has an established insurable interest at the time the classified person is notified by the Corporation; or
 - (b) Prior to the classified person establishing an insurable interest with another person that will be affected by the classification.

B NONSTANDARD CLASSIFICATIONS

- B(1) Eligible Crops. Nonstandard classifications (rate or yield adjustment) are assigned by crop. NCS applies to Almonds, Apples, Barley, (Citrus, AZ-CA, Texas, Florida) Corn, Cotton, Cranberries, Dry Beans, Dry Peas, ELS Cotton, Figs, Flax, Forage Production, Grain Sorghum, Grapes, Green Peas, Hybrid Seed Corn, Hybrid Sorghum Seed, Macadamia Nuts, Nursery Stock, Oats, Onions, Peaches, Peanuts, Pears, Peppers, Plums, Popcorn, Prunes, Potatoes, Rice, Rye, Safflower, Soybeans, Stonefruit, Sugar Beets, Sugarcane, Sunflowers, Sweet Corn (C & F), Fresh Market Sweet Corn, Table Grapes, Tomatoes (C & P, and Fresh Market), Tobacco, Walnuts and Wheat.
- B(2) Terms And Their Application For NCS Purposes
- (a) Actual Yield: Total harvested production of a crop divided by the number of acres on which the crop was planted. For insured acres, an actual yield is total production to count as defined in the insurance policy divided by insured acres. For NCS purposes, such yields will not be adjusted unless errors are identified.
 - (b) Nonactual Yield: All yields other than actual yields assigned for the purpose of determining insurance coverage. Nonactual yields include:

1 Transitional Yields "T" Yields.

2 Assigned Yields.

- (c) NCS Yield: A Nonactual Yield assigned to land. The NCS Yield replaces all Nonactual Yields shown above for APH yield determination.
- (d) NCS Yield Factor: A Yield reduction factor assigned to persons or entities. When NCS Yield Factors are applied, Nonactual Yields (100% "T" Yields, not Variable "T" Yields when variable "T" Yields are entered in the database) and assigned yields used are multiplied times the NCS Yield Factor for determining the APH yield.
- (e) Person: An individual, partnership, association, corporation, estate, trust, or other legal entity, and wherever applicable, a state or a political subdivision, or agency of a state.
- (f) Entity or Entities: A person or persons other than an individual.
- (g) Actively engaged in farming: A person who in return for a share of profits and losses, makes a contribution to the production of an insurable crop of capital, equipment, land, personal labor, and/or personal management.
- (h) Substantial beneficial interest: An interest of 10 percent or more. In determining whether such an interest equals at least 10 percent, all interests which are owned directly or indirectly through means as ownership of a corporation which owns the interest will be taken into consideration. In order to insure this is not circumvented by an individual or entity, FCIC may determine that an ownership interest requirement of less than 10 percent will be applied.
- (i) Land: A defined geographic area (FSN, Legal Description) on which rates and/or coverages are adjusted for NCS purposes.

B(3) General Instructions

- (a) For statements regarding assignment of nonstandard classifications refer to Form FCI-32 Supplement, FCI-33 Supplement, and FCI-35 Supplement rules pages. Special "T" Yield procedures for added land P/T/V DO NOT apply when classified under NCS.

If acceptable production records are not provided for the added land/P/T/V: If the NCS classification is for rate only, 65 percent of the applicable "T" Yield applies. If the NCS classification assigns an NCS yield or yield factor, the applicable of the NCS yield or NCS "T" Yield (calculated by using the NCS factor) is used.

If acceptable production records are provided for the added land/P/T/V and the NCS classification is for rate only, when less than four years of records are provided the variable "T" Yield based on the years of records provided is used to complete the database. When less than four years of records are provided, if the NCS classification assigns a NCS yield or yield factor, the applicable of the NCS yield or NCS "T" Yield is used to complete the database.

- 1 For Category B, C, D, and E Crops. Nonstandard classifications assigned to persons are shown on the form FCI-35 Supplement. Nonstandard classifications assigned to land are shown on the form FCI-33 Supplement.
 - 2 For Category A and F Crops. Nonstandard classifications assigned to persons are shown on the form FCI-32 Supplement. Nonstandard classifications assigned to land are shown on the form FCI-32 Listing.
- (b) Nonstandard classifications assigned to a person will apply to:
- 1 The person; and
 - 2 Any entities in which the person has substantial beneficial interest; and
 - 3 Any other entities and persons that are actively engaged in farming with the person identified for NCS purposes on a shared unit basis.
- (c) Spouses and minor children of a person who is an individual are considered to be the same as that person for NCS purposes except that:
- 1 The spouse who was actively engaged in farming in a separate farming operation prior to their marriage will be a separate person with respect to that separate farming operation so long as that operation remains separate and distinct from any farming operation conducted by the other spouse.
 - 2 A minor child who is actively engaged in farming in a separate farming operation will be a separate person with respect to that separate farming operation if:
 - a The parent or other entity in which the parent has a substantial beneficial interest does not have any interest in the minor's separate farming operation or in any production from such operation;
 - b The minor has established and maintains a separate household from the minor's parent;
- AND**

- c The minor personally carries out the farming activities with respect to the minor's farming operation and for which there is separate accounting.
- 3 A person shall be considered to be a minor until they reach the age of 18. Court proceedings conferring majority on a person under 18 years of age will not change such person's status as a minor.
- (d) For all share arrangements involving one or more persons identified for NCS purposes, the lowest NCS Yield Factor and/or highest assigned rate will apply to all persons.
- (e) NCS Yields, NCS Yield Factors, and/or assigned rates will apply to insured acreage of the crop unless a higher rate and/or lower coverage is assigned to the acreage elsewhere in the Actuarial Table using standard APH rules.
- (f) Nonstandard classifications (rate or yield adjustment) assigned to specified land will apply to all persons and entities insuring the identified crop on the land.
- B(4) Yield Determination Provisions. Retain all actual and assigned yields contained in the APH databases. It may be necessary to make further adjustments to the original nonactual yields or remove the adjustments. The yields calculated using APH procedures are compared to yields calculated using the NCS yields and the lower yields apply.
- (a) When nonstandard classifications (rate or yield adjustment) are assigned to a person/entity:

- 1 Caps and Yield Floors do not apply. Caps apply after the initial crop year classified by NCS.
- 2 All Nonactual Yields used for the purpose of determining insurance coverage are reduced by multiplying the NCS Yield Factor times the Nonactual Yield. [See B (2)(d) of this Sec.].
- 3 When a NCS yield or NCS yield factor changes in subsequent crop years, the new NCS yield or NCS yield factor is used to determine nonactual yields without regard to any previous adjustment for NCS. In lieu of maintaining the original APH database with unadjusted yields, nonactual yields may be restored by dividing the NCS nonactual (factored) yields by the NCS yield factor for that crop year.

EXAMPLE:

Using an NCS Yield Factor assigned to a person

Farm Serial Number	Nonactual Yield	NCS Yield Factor	Adjusted Nonactual Yield
FSN 0011	"T" 30 bu. (100% T)	X .75	= 23 bu.
	Assigned Yield 24 bu.	X .75	= 18 bu.

The NCS yield factor (.75) is used to factor all Nonactual Yields.

- (b) When nonstandard classifications (rate or yield adjustment) are assigned to land for all persons.
- 1 Caps and Yield Floors do not apply. Caps apply after the initial crop year classified by NCS.
 - 2 All Nonactual Yields used for the purpose of determining insurance coverage are replaced by the NCS Yield applicable to the identified land.
 - 3 When an NCS yield or NCS yield factor changes in subsequent crop years, the new NCS yield or NCS yield factor is used to determine nonactual yields without regard to any previous adjustment for NCS. In lieu of maintaining the original APH database with unadjusted nonactual yields, nonactual yields may be restored by dividing the NCS nonactual (factored) yields for the previous year by the NCS yield factor used for that crop year.

EXAMPLE:

Using an NCS Yield applied to land for all persons

Farm Serial Number	Nonactual Yield	NCS Yield
0011	"T" 30 bu. (100% "T" Yield)	is replaced by: 24 bu.
	Assigned Yield 26 bu.	is replaced by: 24 bu.

The NCS Yield (24 bu.) is used for determining the APH approved yield instead of Nonactual Yields.

- (c) When determining APH yields for both the landlord and tenant (share-rented), the lowest nonstandard yield classification applicable to any one of the parties will be used for all parties.
- B(5) Nonstandard Rate Assignment Provisions. Rates assigned for NCS purposes will apply unless the acreage is unrated or a higher rate is assigned to such acreage elsewhere in the Actuarial Table using standard APH procedure.
- B(6) Types Of Nonstandard Classifications.
- (a) Nonstandard coverage and/or rate classifications may be assigned to:
 - 1 A person/entity for all insurable P/T/V's on all land;
 - 2 A person/entity for a specified P/T/V on all land;
 - 3 A person/entity for all insurable P/T/V's on specified land;
 - 4 A person/entity for a specified P/T/V on specified land;
 - 5 All persons/entities on specified land for all insurable P/T/V's; or,
 - 6 All persons/entities on specified land for a specified insurable P/T/V.
 - (b) Review nonstandard classification documents to determine the type of applied adjustment.

C NONSTANDARD CLASSIFICATION DOCUMENTS

The forms used to incorporate nonstandard classifications into the Actuarial Document Books will be the FCI-32 Actuarial Classification Listing Supplement, FCI-33 Crop Insurance Actuarial Map Supplement, and the FCI-35 County Coverage and Rate Table Supplement. All supplements are on a county-by-crop basis.

C(1) The FCI-32 Actuarial Classification Listing Supplement. See F (1). This supplement will make coverage and/or rate adjustments to persons. Coverage will be adjusted by assigning an area number classification. Rate adjustments are assigned to the person. The rate classifications will apply to all acreage in which the listed person has a share in the county. For coverage classification purposes, use the lower of:

- (a) The classification of the listed producer, or
- (b) The classification of the entity or person sharing with the listed producer.

C(2) FCI-33 Crop Insurance Actuarial Map Supplements. (Legal Description or FSA Farm Serial Number). See F (2) of this Sec. This supplement assigns a yield and/or rate to a defined parcel of land. NCS Yields are assigned in the unit of measurement for the crop (Example: A 10.0 for soybeans = 10 bushels).

C(3) FCI-35 County Coverage and Rate Table Supplements. (Person-Legal Description or Person-FSA Farm Serial Number). See F (3) of this Sec. This supplement makes coverage and/or rate adjustments to persons. Coverage is adjusted by multiplying the Yield Factor by all Nonactual Yields used by the person in accordance with type of adjustment made as outlined in B (4) of this Sec. Rate adjustments assigned to persons are shown on the applicable supplement.

D RECONSIDERATION AND APPEALS (NCS)

Persons receiving NCS notification from FCIC have reconsideration rights. There must be a reconsideration conducted before the appeal rights are applicable.

D(1) Upon receipt of the NCS notification letter persons affected by the NCS have 45 days to request a reconsideration of the NCS from the appropriate RSO.

D(2) Any person adversely affected by a determination of the FCIC RSO during reconsideration may further appeal under federal regulations contained in 7 CFR part 11.

E REMOVAL OF INSUREDS FROM THE NCS

If nonactual yields (assigned) were adjusted for NCS purposes it will be necessary to restore them in the database prior to calculating approved APH yields for any insured removed from the NCS listing. If yield limitation provisions are applicable, they do not apply the initial crop year removed from NCS. Once the database is restructured, subsequent crop years are updated using the APH procedure in effect.

F ACTUARIAL DOCUMENT SUPPLEMENTS FOR NCS

F(1) **FCI-32 ACTUARIAL CLASSIFICATION LISTING SUPPLEMENT
(Producer Listing Category A Crops)**

TOBACCO FORM FCI-32 SUPPLEMENT (PRODUCER) CROP INSURANCE ACTUARIAL CLASSIFICATION LISTING	YOUR STATE (47)	YOUR COUNTY (125)	
	CROP YEAR 19XX	DATE 06/11/XX	PAGE 2 OF 2
NAME OF PRODUCER	TYPE	CLASSIFICATION AREA NUMBER	RATE
FARMER, JOHN A. ((A))	T-22	03	4.4
FARMER, SAM C. ((B))	T-22	05	4.0

- (a) Example ((A)), the classification for John A. Farmer has been adjusted to an Area 3 classification for all acreage of Type 22 Tobacco he insures. An assigned rate (4.4) will also apply to all acreage of T-22 he insures.
- (b) Example ((B)), the classification for Sam C. Farmer has been adjusted to an Area 5 classification for all acreage of Type 22 Tobacco he insures. An assigned rate (4.0) will also apply to all acreage of T-22 he insures.

NOTE: If John Farmer shares with Sam Farmer on one unit, the lower classification and higher rate applicable to any one of the parties will apply to all parties on the shared unit. In these examples, classification Area 3 and the assigned rate 4.4 will also apply to both John and Sam on the shared unit.

F(2) FCI-33 CROP INSURANCE ACTUARIAL MAP SUPPLEMENT
(Legal Description)

FORM FCI-33 SUPPLEMENT (LEGAL) U.S. DEPARTMENT OF AGRICULTURE FEDERAL CROP INSURANCE CORP.	STATE: YOUR STATE (17) CROP: SOYBEANS (081)		COUNTY: YOUR COUNTY (167) DATE PREPARED: 06/11/XX PAGE NO. 2 OF 2			
LEGAL DESCRIPTION	PRACTICES					
((A)) 1N 4W SEC. 19 E ½ OF E ½ ONLY	043	053	094	095		
YIELD: RATE:	10.0 4.0	10.0 4.0	10.0 4.0	10.0 4.0		
((B)) 1N 6W SEC. 20 NE ¼ OF NE ¼ ONLY	15.0	15.0	15.0	15.0		
YIELD: RATE:						

Example ((A))

FCI-19-A(APH) BEFORE NCS YIELD ADJUSTMENT		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		N29.0
19XX		N29.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A12.0
19XX	50.0	A6.0
APPROVED YIELD:		19.0

FCI-19-A(APH) AFTER NCS YIELD ADJUSTMENT		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		T10.0
19XX		T10.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A12.0
19XX	50.0	A6.0
NEW APPROVED YIELD		10.0

For insurance purposes, the New Approved Yield (10.0) will be used. If 4 or more actual yields were contained in the database, no yield adjustment would be made using the NCS yield factor.

- (a) Example ((A)), a 10.0 bushel NCS Yield replaces all other Nonactual Yields assigned to the E1/2 of the E1/2 of Section 19 T1N-R4W. The assigned rate 4.0 also applies to this land. The classification changes apply to the practices shown.
- (b) Example ((B)), a 15.0 bushel NCS Yield replaces all other Nonactual Yields assigned to the NE1/4 of the NE1/4 of Section 20 T1N-R6W. The rate assigned is based on the new approved APH yield per acre for the land.

NOTE: The approved APH yield is the lower of the APH yield (Cup or Yield Floor NOT applied) or the NCS yield (Cup or Yield Floor NOT applied). The Cap applies while classified by NCS for subsequent crop years after the effective crop year classified by NCS. The lower yield is reported electronically to FCIC as the approved APH yield.

F(3) FCI-35 COUNTY COVERAGE AND RATE TABLE SUPPLEMENT
(Legal Description)

FORM FCI-33 SUPPLEMENT (LEGAL) U.S. DEPARTMENT OF AGRICULTURE FEDERAL CROP INSURANCE CORP.	STATE: YOUR STATE (47) CROP: SOYBEANS (081)		COUNTY: YOUR COUNTY (125) DATE PREPARED: 6/11/XX PAGE NO. 2 OF 2			
PERSONAL/LEGAL DESCRIPTION	PRACTICES					
((A))	043	053	094	095		
FARMER, JOHN A. YIELD FACTOR: RATE:	.60 4.0	.60 4.0	.60 4.0	.60 4.0		
((B))						
FARMER, SAM C. 1N 4W: SEC. 19 E ½ OF E ½ ONLY		.40 4.5		.40 4.5		

(a) Example ((A)), NCS YIELD FACTOR and the assigned rate applies to all land John A. Farmer insures and to all land insured by any entities in which he has a substantial beneficial interest.

Example ((A))

FCI-19-A(APH) BEFORE NCS YIELD ADJUSTMENT		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		N32.0
19XX		N32.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A17.0
19XX	50.0	A19.0
APPROVED YIELD:		25.0

NON-
ACTUAL
YIELD
X FACTOR

T35 X .60=
T35 X .60=

FCI-19-A(APH) AFTER NCS YIELD ADJUSTMENT		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		T21.0
19XX		T21.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A17.0
19XX	50.0	A19.0
NEW APPROVED YIELD		20.0

For insurance purposes, the New Approved Yield (20.0) is used.

(b) Example ((B)), the NCS Yield Factor only applies to the land located in E ½ of E ½ of Section 19 T1N-R4W and soybeans are planted to practices 043 and 094. The NCS adjustments also apply to any entities he has a substantial beneficial interest in on the identified land. The NCS adjustments do not apply to

any other acreage Sam Farmer insures. The assigned rate (4.5) is applied in the same manner as the NCS Yield Factor.

Example ((B))

FCI-19-A(APH) BEFORE NCS YIELD ADJUSTMENT		
T1N - R4W SECTION 19 E ½ OF E ½ ONLY PRACTICE: 043		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		N32.0
19XX		N32.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A8.0
19XX	50.0	A14.0
APPROVED YIELD:		22.0

NON-ACTUAL
YIELD
X FACTOR

T35 X .40=

T35 X .40=

FCI-19-A(APH) AFTER NCS YIELD ADJUSTMENT		
T1N - R4W SECTION 19 E ½ OF E ½ ONLY PRACTICE: 043		
CROP YEAR	ACRES	YIELD
19XX		
19XX		
19XX		
19XX		
19XX		T14.0
19XX		T14.0
19XX	0.0	Z
19XX	0.0	Z
19XX	50.0	A8.0
19XX	50.0	A14.0
NEW APPROVED YIELD		13.0

For insurance purposes, the New Approved Yield (13.0) is used.

NOTE: If John Farmer shares with Sam Farmer on the E ½ of the E ½ in Section 19 T1N-R4W, the lower classification and higher rate applicable to any one of the parties will apply to all parties on the shared unit. In these examples, the .40 NCS Yield Factor and assigned rate (4.5) would apply to soybeans planted to practices 043 and 094. The .60 NCS Yield Factor and assigned rate (4.0) would apply to soybeans planted to practices 053 and 095.

11 APH FIELD REVIEW INFORMATION

Tolerances are established for each crop Category. They are stated in terms of percent difference. The percent difference is calculated by dividing the difference of the two yields by the actual yield determined to be correct by the reviewer. Calculate a separate percent difference for each yield certified by unit by P/T/V, group, FSA FSN, etc., requiring separate APH yields. Tolerances for the crop categories are:

- A Categories "A", "D", "E", "F", "G" have tolerance of zero. Peanuts, Citrus (Florida), Citrus Trees, Forage Seeding, Hybrid Corn Seed, Macadamia Trees, Nursery, Peppers, Raisins, Sweet Corn (Fresh Market), and Tobacco (Quota), Tomatoes (Fresh Market), Tobacco Guarantee - types not requiring production reports) and Types of Tobacco on the Guaranteed Production Policy except for Types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; 32 MD; 31 NC, VA and WV. Any discrepancy discovered will be corrected for the current crop year.
- B The following Category "B" crops have a five (5) percent tolerance for each actual yield certified. Barley, Canola, Corn, Cotton, ELS Cotton, Dry Beans (except bush varieties for garden seed), Flax, Grain Sorghum, Oats, Popcorn, Rice, Rye, Safflowers, Soybeans, Sunflowers and Wheat. A discrepancy in excess of five (5) percent of the actual yield certified requires a revised FCI-19-A(APH) and a completed review report. Changes will be effective for the current crop year if the revision changes the APH yield (item 19) by more than five percent. If the item 19 yield change is five percent or less, the correction is effective the following crop year.

NOTE: Any production report listing an incorrect "T" Yield as the approved APH yield (block 21 of the FCI-19-A(APH)) must be corrected for the current crop year.

- C The following Category "B" and "C" crops have a two (2) percent tolerance for each year's yield certified. Almonds, Apples, Blueberries, Canning and Processing Beans, Citrus (Arizona-California), Cranberries, Dry Beans (bush varieties for garden seed), Figs, Forage Production, Grapes, Macadamia Nuts, Onions, Peaches, Pears, Peas (except for contract Seed Peas), Plums, Potatoes, Prunes, Sugarcane, Sugar Beets, Sweet Corn (Canning and Freezing), Table Grapes, Tobacco (Production Guarantee - Types 41 and 32 PA; 51 and 61 CT; 51, 52 and 61 MA; 32 MD; 31 NC, VA, WV), Tomatoes (Canning and Processing and Fresh Market Guaranteed Production Plan) and Walnuts. A discrepancy in excess of two (2) percent of the yield certified requires a revised FCI-19-A(APH) and a completed review report. This change is effective for the current crop year if the revision changes the approved yield (before rounding) by more than two percent. If the approved yield change is two percent or less, the correction is effective the following crop year.

D RESERVED.

Crops	FCIC		NCIS		APH or Dollar(\$)	Late Planting	Prev. Planting	*Replant	Unit of Measure	*Optional(O) Basic (B) Unit	Basic Unit Disc.	*High-Risk Land Ex.Opt.
	Policy	Endorsement	General Provisions	Policy Forms								
Almonds	88-G	88-16	700-A	719	APH				lbs.	B/O		
Apples	92-054		700	721	APH				boxes/bushels	B/O		
Blueberries (Pilot)	92B1	97-012	700-B	794	APH				lbs.	B		
C & P Beans (Rev 11-90)	88-G	88-34	700-A	704	APH	Yes ₁			tons	B by type/O	Yes	
Canola (Pilot)	92B1	96-015	700-B	795	APH	<u>2</u>	<u>2</u>	Yes	lbs.	B/O	Yes	
Citrus (AZ & CA)	87-1		700	731	APH				cartons	B by type/O		
Citrus (Florida) (Rev 6-95)	88-G	90-02	700-A	724	\$				boxes	B by type/O		
Citrus (Texas)	88-G	89-49	700-A	733	APH				tons	B by type/O		
Texas Citrus Trees	88-G	89-46	700-A	737	\$				dollars	B by type/O		
Coarse Grains (corn, soybeans, gr. sorg.)	92B1	96-041	700-B	702	APH	<u>2</u>	<u>2</u>	Yes	bu./tons	B/O	Yes	Yes ₁
Cotton	92B1	96-021	700-B	703	APH	<u>2</u>	<u>2</u>		lbs.	B/O	Yes	Yes ₁
ELS Cotton	92B1	96-022	700-B	745	APH		<u>2</u>		lbs.	B/O	Yes	Yes ₁
Cranberries	88-G	90-29	700	742	APH				barrels	B/O		
Dry Beans	91-24		700	712	APH	Yes ₁		Yes	lbs.	B by type/O	Yes	Yes _{1, 3}
Figs	92B1	94060	700-B	792A	APH				lbs.	B by type/O		
Forage Production	92033		700	729	APH				tons	B		
Forage Seeding(Rev 10-91)	92032		700	730	\$			Yes	dollars	B/O	Yes	
Grapes	88-G	90-20	700-A	717,717CA	APH				tons	<u>4</u>		
Table Grapes	87-39		700	741	APH				lugs	B/O		

₁ Requires insured's signature

₂ Included in the Crop Policy

₃ Not available in Idaho, Oregon, Utah, and Washington

₄ Basic unit by variety in CA/Optional - All other states B/O units

* Applies to limited and additional coverage only

Crops	FCIC		NCIS		APH or Dollar (\$)	Late Planting	Prev. Planting	*Replant	Unit of Measure	*Optional(O) Basic (B) Unit	Basic Unit Disc.	*High-Risk Land Ex. Opt.
	Policy	Endorsement	General Provisions	Policy Forms								
Hybrid Corn Seed	96-062		700	738	\$	<u>2</u>	<u>2</u>		bu.	B/O	Yes	
Hybrid Sorghum Seed	88-G	96-050	700-A	797	\$	<u>2</u>	<u>2</u>		bu.	B/O	Yes	
Macadamia Nuts	87-45		700-HA	790	APH				lbs.	B/O		
Macadamia Trees	91-54		700-HA	791	\$				dollars	B/O		
Nursery	92B1	96-056	700-B	782	Unique				container	5 mile radius		
Onions	88-G	88-50	700-A	709	APH	Yes ¹			cwt.	B/O by type		
Peaches (11-90)	86-21		700	720	APH				bu.	B/O		
Peanuts	93-075		700-A	718	APH	Yes ¹		Yes 10% ³	lbs.	FSN		
Pears	88-G	89-57	700-A	715	APH				tons	B by type/O		
Peas (Green and Dry)	92-064		700	713	APH	Yes ¹			dollars (APH) lbs. (claim)	B by type/O	Yes	
Peppers	87-10		700	740	\$			Yes	1 1/9 bu.	B/O	Yes	
Fresh Plums	88-G	90-66	700-A	706	APH				lugs	B/O		
Popcorn	87-38		700	744	APH	Yes ¹		Yes	lbs.	B/O	Yes	Yes ¹
Potatoes (Rev 11-90)	86-28		700	734	APH	Yes ¹			cwt.	B/O	Yes ⁴	
Prunes	86-42		700	747	APH				tons	B/O ⁶		
Raisins	88-G	90-17	700-A	723	\$				tons	B/O		
Rice	88-G	96018	700-A	716	APH	<u>2</u>	<u>2</u>	Yes	lbs.	B/O	Yes	Yes ¹
Safflower Seed	88-G	91-44	700-A	749	APH	Yes ¹			lbs.	B/O	Yes	Yes ⁵

¹ Requires insured's signature ⁴ Except Certified Seed Potatoes
² Included in the Crop Policy ⁵ Not available in Idaho and Utah
³ 10 percent/10 acres replant requirement ⁶ Optional if provided for by the Actuarial Table
 * Applies to limited and additional coverage only

Crops	FCIC		NCIS		APH or Dollar (\$)	Late Planting	Prev. Planting	*Replant	Unit of Measure	*Optional(O) Basic (B) Unit	Basic Unit Disc.	*High-Risk Land Ex. Opt.
	Policy	Endorsement	General Provisions	Policy Forms								
Small Grains: (wheat, barley, oats, rye, flax)	92B1	96-011	700-B	714	APH	<u>2</u> , <u>3</u>	<u>2</u>	Yes ³ (Wheat Only)	bu.	B/O	Yes	Yes ¹
Stone Fruit: Peaches, Apricots (Fresh/ Process.) Nectarines (Fresh)	88-G	88-51	700-A	796	APH				lugs/tons	B by type/O		
Sugar Beets	92-039		700	707	APH	Yes ¹		Yes	tons	B/O	Yes	Yes ⁴
Sugarcane	92B1	96-038	700-B	732	APH				lbs.	B/O	Yes	
Sunflower Seed	92B1	96-078	700-B	708	APH	<u>2</u>	<u>2</u>	Yes	lbs.	B/O	Yes	Yes ¹
C & F Sweet Corn	92-042		700	728	APH	Yes ¹			tons	B/O	Yes	Yes ¹
Fresh Sweet Corn	88-G	91-11	700	746	\$			Yes	crate	B/O	Yes	
Guaranteed Tobacco	88-G	90-35	700-A	736	APH				lbs.	B by type/ O by FSN	Yes	
Quota Tobacco	85-36		700-A	710	\$	Yes ¹			lbs.	B by FSN		
C & P Tomatoes	88-G	88-37	700-A	727,793	APH	Yes ¹			tons	B/O	Yes	
Fresh Tomatoes	88-G	91-09	700	739	\$			Yes	cartons	B/O	Yes	
Fresh Guaranteed Tomatoes (Rev 11-90)	87-22		700	722	APH			Yes	cartons	B/O	Yes	
Walnuts	86-41		700	743	APH				lbs.	B		
Catastrophic Risk Endorsement	<u>5</u>	95-CAT	<u>5</u>	777								

¹ Requires insured's signature
² Included in the Crop Policy
³ Not available for fall planted wheat.
⁴ Not available in Colorado
⁵ Endorsement attaches to specific crop policies or endorsements when CAT coverage is selected by the insured.
 * Applies to limited and additional coverage only

Group Risk Plan (GRP) Crops	FCIC		NCIS		Expected County Yield	Late Planting	Prev. Planting	*Replant	Unit of Measure	*Unit by County/ Basic (B)/ Optional (O)	Basic Unit Disc.	*High- Risk Land Ex.Opt.
	Policy	Endorsement	General Provisions	Policy Forms								
Barley ₁	97102	97-191	950	952	Yes				bu.	Yes (County)		
Corn ₁	Rev 1095 94102	94-141	950	954	Yes				bu.	Yes (County)		
Cotton ₁	Rev 1095 94102	94-121	950	956	Yes				lbs.	Yes (County)		
Forage Production	Rev 1095 94-133	N/A	N/A	942	Yes				tons	Yes (County)		
Grain Sorghum ₁	Rev 1095 94102	94-151	950	962	Yes				bu.	Yes (County)		
Peanuts ₁	Rev 1095 94102	94-175	950	960	Yes				lbs.	Yes (County)		
Soybeans ₁	Rev 1095 94-101	94-181	950-SB	964-SB	Yes				bu.	Yes (County)		
Wheat ₁	97-111	97-111	950	941	Yes				bu.	Yes (County)		
PILOT INSURANCE PLANS (Selected States/Counties)					APH/ Dollar (\$)							
Income Protection (IP) - Corn₁	92B1	96-341	700B	702-IP	APH/\$	<u>2</u>	<u>2</u>	Yes	bu./\$	Yes (County)		
Cotton ₁	92B1	96-321	700B	703-IP	APH/\$	<u>2</u>	<u>2</u>	Yes	lbs./\$	Yes (County)		
Wheat	92B1	96-311	700B	714-IP	APH/\$	<u>2</u>	<u>2</u>	Yes	bu./\$	Yes (County)		
Crop Revenue Coverage (CRC) - Corn₁			700B-CRC	702C-CRC	APH/\$	<u>2</u>	<u>2</u>	Yes	bu./\$	Yes (B/O ₁)		Yes <u>3</u>
Soybeans ₁			700B-CRC	702S-CRC	APH/\$	<u>2</u>	<u>2</u>	Yes	bu./\$	Yes (B/O ₁)		Yes <u>3</u>
Wheat ₁			700B-CRC	714W-CRC	APH/\$	<u>2</u>	<u>2</u>	Yes	bu./\$	Yes (B/O ₁)		Yes <u>3</u>

1 Available as Limited or Additional Coverage Only 2 Included in the Crop Policy

3 Requires insured's signature

* Applies to limited or additional coverage only.

GRP, IP and CRC insurance plans if elected meet the FSA linkage requirements.

1 RESERVED

1 RESERVED

1 RESERVED

1 RESERVED

1 RESERVED

ROUNDING RULES

<u>ITEM</u>	<u>FORM</u>	<u>GUIDELINES</u>		
Acres	APH Form Acreage Report Notice, Loss Pmt.	Tobacco Round to (0.01) Other Crops Round to (0.10)		
		<u>Unit of Measure</u>		
		Bushels, Boxes, Cartons, Lugs, Hundredweight	Barrels, Tons	Dollars, Pounds
APH Yields	APH Form Acreage Report Notice, Loss Pmt.	Round To: (1.00)	(0.10)	(1.00)
Guarantee Per Acre	Acreage Report Notice, Loss Pmt.	Round To: (0.10)	(0.10)	(1.00)
*Adjusted Guarantee Per Acre	Acreage Report Notice, Loss Pmt.	Round To: (0.10)	(0.10)	(1.00)
Guarantee Per Unit	Acreage Report Notice, Loss Pmt.	Round To: (1.00)	(0.10)	(1.00)
Premiums & Losses	Acreage Report Notice, Loss Pmt.	Round To: (1.00) for all crops.		
Interest (Share)	Acreage Report Notice, Loss Pmt.	Round To: (0.001) for all crops.		
Production to Count	All Loss Forms	Round To: (0.10)	(0.10)	(1.00)

*Adjusted Guarantee Per Acre (GPA) applicable to Late and Prevented Planting and is the result of multiplying the GPA times the applicable factor.

NOTE:

"Round to (1.00)" Indicates rounding to whole numbers in a 2 position decimal field.

"Round to (0.10)" Indicates rounding to tenths in a 2 position decimal field.

"Round to (0.01)" Indicates rounding to hundredths in a 2 position decimal field.

"Round to (0.001)" Indicates rounding to thousandths in a 3 position decimal field.

NOTE: Raisins are not covered by this chart. See the Raisin Crop Handbook for rounding rules.

1 COMPLETION OF THE APH FORM

A EXAMPLE 1

In this example a carryover insured who had planted acres failed to provide the prior year's production reports. An assigned yield (.75 x 103) is used for the previous crop year.

1 PRODUCERS NAME AND ADDRESS I. M. INSURED R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX SSN/TAX NO: XXX-XX-XXXX		2 REQUIRED FIELD REVIEW REQUIRED INSPECTION 3 STATE: YOUR STATE COUNTY: YOUR COUNTY POLICY NO: XX-XXX-XXXX		4 AGENT NAME/ADDRESS I.M. AGENT R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX AGENT CODE:XXXXXX					
5 COMPANY NAME/ADDRESS ANY COMPANY ANY ADDRESS		6 CROP 043 (CORN) PRACTICE 003 (NI) TYPE 029 (GR) UNIT NO. XXXX		7 SECTION X TWNSHP X RANGE X LAND OTHER COUNTY YES NOX		15 CROP YEAR 19XX 19XX 19XX	16 TOTAL PRODUCTION 11,500.0 13,200.0	17 ACRES 100.0 120.0	18 YIELD A115 A110
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. XXXX		13 FSA: 109		19 TOTAL 466			
9 RECORD TYPE: CROP YEAR: 19XX <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES		11 OTHER		14 TRANSI-TIONAL YLD: 80		20 (A) PRELIMINARY YIELD 93 20 (B) PRIOR YIELD 103		21 APPROVED APH YIELD 93 (For Verifier use only)	

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S), AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1001, 1006, 1014; 31 U.S.C. 3729, 3730).

INSURED'S SIGNATURE _____

DATE _____

B EXAMPLE 2

In this example the producer, a carryover insured, has previously established a yield history. A production report showing no acreage was planted the prior crop year is provided.

1 PRODUCERS NAME AND ADDRESS I. M. INSURED R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX SSN/TAX NO: XXX-XX-XXXX		2 REQUIRED FIELD REVIEW REQUIRED INSPECTION 3 STATE: YOUR STATE COUNTY: YOUR COUNTY POLICY NO: XX-XXX-XXXX		4 AGENT NAME ADDRESS I.M. AGENT R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX AGENT CODE:XXXXXX			
6 CROP 043 (CORN) PRACTICE 003 (NI) TYPE 029 (GR) UNIT NO. XXXX		7 SECTION X TOWNSHIP X RANGE X LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NOX		15 CROP YEAR 19XX 19XX 19XX	16 TOTAL PRODUCTION 19XX 19XX 19XX	17 ACRES 19XX 19XX 19XX	18 YIELD 19XX 19XX 19XX
8 OTHER ENTITY (IES) NONE			12 FSA NO. XXXX 19XX 19XX 19XX 19XX	19XX 14,400.0 24,300.0 22,500.0	120.0 180.0 150.0	A120 A135 A150	
9 RECORD TYPE: CROP YEAR: 19XX <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES			13 FSA YLD: 109 19XX 19XX 19XX	0.0 18,850.0 0.0	Z A145 Z	19 TOTAL 550	
10 PROCESSOR NUMBER/NAME		11 OTHER		14 TRANSITIONAL YLD: 80	20 (A) PRELIMINARY YIELD 138 20 (B) PRIOR YIELD 138	21 APPROVED APH YIELD 138 (For Verifier use only)	

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S), AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1001, 1006, 1014; 31 U.S.C. 3729, 3730).

INSURED'S SIGNATURE _____

DATE _____

C EXAMPLE 3

- C(1) In this example the producer, a carryover insured, had a previously established database. The information on file was printed by the verifier onto the APH form and was provided (through the agent/representative) to the insured.
- C(2) The insured then filled in the prior year's production and record type (item 9.).
- C(3) The agent/representative then calculated a preliminary yield and forwarded the APH form to the verifier.
- C(4) The verifier reviews the information certified by the insured and approves the APH yield.

C EXAMPLE 3 cont.

1 PRODUCERS NAME AND ADDRESS I. M. INSURED R.R. 1 ANY ADDRESS PHONE NO: SSN/TAX NO: XXX-XXX-XXXX XXX-XX-XXXX		2 REQUIRED FIELD REVIEW REQUIRED INSPECTION 3. STATE: YOUR STATE COUNTY: YOUR COUNTY POLICY NO: XX-XXX-XXXX		4 AGENT NAME/ADDRESS I. M. AGENT R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX AGENT CODE:XXXXXX				
		5. COMPANY NAME/ADDRESS ANY COMPANY ANY ADDRESS						
6 CROP 011 (WHEAT) PRACTICE 003 (NI) TYPE UNIT NO. XXXX	7 SECTION X TWSHP X RANGE X LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NOX			15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD	
				19XX				
				19XX				
8 OTHER ENTITY (IES) NONE			12 FSA FARM NO. XXXX		19XX			
					19XX	2,800.0	100.0	A28
9 RECORD TYPE: CROP YEAR: 19XX <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES			13 FSA YLD: 43		19XX	5,850.0	150.0	A39
					19XX	5,160.0	120.0	A43
					19XX	8,800.0	220.5	A40
					19XX	2,970.0	110.0	A27
					19XX	2,940.0	105.0	A28
							19 TOTAL	
							205	
10 PROCESSOR NUMBER/NAME		11 OTHER		14 TRANSITIONAL YLD: 35		20 (A) PRELIMINARY YIELD 34 20 (B) PRIOR YIELD 33		
						21 APPROVED APH YIELD 34 (For Verifier use only)		

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S), AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1001, 1006, 1014; 31 U.S.C. 3729, 3730).

INSURED'S SIGNATURE _____

DATE _____

D EXAMPLE 4

In this example the producer is a new insured and has acreage and production evidence only for the prior crop year. The insured and the agent/representative complete the APH form as follows:

- D(1) The insured completes the production report as outlined in Sec. 6. The agent/representative assists as necessary.
- D(2) The agent/representative computes the preliminary yield and forwards the APH form to the verifier. (If in completing the unit sec., the unit includes more than one FSA FSN, the weighted average of the FSA program yields must be used (See Sec. 5, D(14)[f]).
- D(3) The verifier, after approving the APH yield, returns the yield report to the insured (through the agent/representative). The yield report will probably be computer generated and it must contain the approved APH yield (item 21).

D EXAMPLE 4 cont.

1 PRODUCERS NAME AND ADDRESS I. M. INSURED R.R. 1 ANY ADDRESS PHONE NO: SSN/TAX NO: XXX-XXX-XXXX XXX-XX-XXXX		2 REQUIRED FIELD REVIEW REQUIRED INSPECTION 3. STATE: YOUR STATE COUNTY: YOUR COUNTY POLICY NO: XX-XXX-XXXX		4 AGENT NAME/ADDRESS I. M. AGENT R.R. 1 ANY ADDRESS PHONE NO: XXX-XXX-XXXX AGENT CODE:XXXXXX					
		5. COMPANY NAME/ADDRESS ANY COMPANY ANY ADDRESS							
6 CROP 081 (SOYBEANS) PRACTICE 003 (NI) TYPE UNIT NO. XXXX	7 SECTION X TOWNSHIP X RANGE X LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NOX			15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD		
				19XX					
				19XX					
8 OTHER ENTITY (IES) NONE 9 RECORD TYPE: CROP YEAR: 19XX <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES			12 FSA FARM NO. XXXX		19XX				
					19XX				
					19XX			E17	
			13 FSA YLD: 109		19XX			E17	
					19XX	2,976.0	95.0	E17	
						19 TOTAL	82		
10 PROCESSOR NUMBER/NAME		11 OTHER		14 TRANSITIONAL YLD: 21		20 (A) PRELIMINARY YIELD 21 20 (B) PRIOR YIELD N/A		21 APPROVED APH YIELD 21 (For Verifier use only_	

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S), AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1001, 1006, 1014; 31 U.S.C. 3729, 3730).

INSURED'S SIGNATURE _____

DATE _____

E EXAMPLE 5

FCI-19A(APH) GC
(PERENNIAL CROPS)

19XX ALMONDS (028)
PRODUCTION AND YIELD REPORT

NAME : I AM INSURED		ANY TOWN 99	
ADDRESS : R.R. 1		ANY STATE 999	
TOWN, STATE ZIP		CONTRACT NO: XX-XXX-XXXX	
PHONE : (XXX) XXX-XXXX		SSN/TAX NO.: XXXXXXXXXXXX	
SERVICE OFFICE : C. I. AGENT		AGENT CODE: XXXXXXXX	
ADDRESS : 101 N. MAIN ST.		TOWN, STATE ZIP	
COMPANY : YOUR AGENCY, INC		COMPANY CODE: XXXXX	
UNIT NO. 0100		FSA FSN: XXXXX	
LEGAL DESCRIPTION : 10 T4N R6E			
OTHER ENTITY : NONE			
PROCESSOR NUMBER/NAME : ALMONDS			
PRACTICE : IRRIGATED		BEARING TREES/VINES : 0	
TYPE :		YEAR PLANTED : 1980	
VARIETY :			
CROP YR.	TOTAL PROD.	PLANTED ACRES	AVERAGE YIELD PER ACRE
19XX			
19XX			
19XX			
19XX	92,500	50.5	A1832
19XX	95,000	50.5	A1881
19XX	97,500	50.5	A1931
19XX	100,000	50.5	A1980
19XX	103,125	60.0	A1719
19XX	97,900	60.0	A1632
SUB TOT.			10975
19XX	86,250	60.0	A1438
AREA:		TOTAL OF AVE. YIELD	
TRANSITIONAL YIELD:0		PRIOR YLD. 1830	
AVE. YIELD = TOTAL OF AVG.YLDS ÷ # OF YRS		APPROVED APH YIELD	
PRELIMINARY YIELD: 1773		1773	
		(For Verifier use only)	

In this example, I Am Insured had a previous almond database and has certified the crop year's production. The verifier updated I Am Insured's database and the average yield of 1773 for the current crop year.

EXAMPLE_6

FCI-19A(APH) HC
(GREEN PEA)

19XX GREEN PEAS (064)
PRODUCTION AND YIELD REPORT

NAME : I AM INSURED		ANY AGENT 99				
ADDRESS : RR # 1		ANY COMPANY 999				
TOWN, ST. ZIP		CONTRACT : XX-XXX-XXXXX				
PHONE : (XXX)-XXX-XXXX		SSN/TAX NO. : XXX-XX-XXXX				
SERVICE OFFICE : C. I. AGENT		AGENT CODE : XXXXXXXX				
ADDRESS : 101 N. MAIN ST.						
TOWN, ST. ZIP						
COMPANY : YOUR AGENCY INC.		COMPANY CODE : XXXXXX				
UNIT NO. - 0100		FSA FSN :				
LEGAL DESCRIPTION : 01 T105N R2W						
OTHER ENTITY : NONE						
PROCESSOR NUMBER/NAME : GREEN PEA						
PRACTICE : 002						
TYPE :						
CROP YEAR	DOLLARS RCD. FOR CROP	CONTRACT PRICE	ADJUSTED PROD.	DRY PEAS ÷ .6	PLANTED ACRES	AVG LBS PER ACRE
19XX	4,783.80	.05950	80,400		30.0	A2680
19XX	2,565.00	.06000	42,750		15.0	A2850
19XX	4,559.75	.06100	74,750		25.0	A2990
19XX	4,875.00	.06250	78,000		30.0	A2600
19XX	2,929.50	.06300	46,500		15.0	A3100
19XX	7,010.29	.07105	98,667	17,133	40.5	A2859
19XX	5,859.97	.07145	82,001		25.2	A3254
19XX	7,686.00	.07000	109,800		30.0	A3660
19XX	4,623.00	.06900	67,000		20.0	A3350
19XX	2,930.00	.05860	50,000		20.0	A2500
SUBTOT						29,843
AREA: TOTAL OF AVERAGE YIELDS						29,843
TRANSITIONAL YIELD: 0 PRIOR YIELD:						
AVERAGE YIELD = TOTAL OF AVERAGE YIELDS ÷ NO. OF YEARS						2984
PRELIMINARY YIELD: 2984						

In this example, I Am Insured certified 10 years of records which included the contract price. The total production was determined by dividing the dollars received by the contract price for the TR or Sieve number shown on the actuarial table for the type of green peas on the unit. For the Dry Peas column, Dry pea production harvested from green pea acreage was added to the green pea production.

G EXAMPLE 7
 FCI-19A(APH) (POTATO)

19XX POTATOES (084)
 PRODUCTION AND YIELD REPORT

NAME : I AM INSURED				ANY AGENT 99			
ADDRESS : RR # 1				ANY COMPANY 999			
TOWN, ST. ZIP				CONTRACT : XX-XXX-XXXXX			
PHONE : (XXX)-XXX-XXXX				SSN/TAX NO.: XXX-XX-XXXX			
SERVICE OFFICE : C. I. AGENT				AGENT CODE : XXXXXXXX			
ADDRESS : 101 N. MAIN ST.							
TOWN, ST. ZIP							
COMPANY : YOUR COMPANY INC.				COMPANY CODE: XXXXX			
UNIT NO. - 0100				FSA FSN :			
LEGAL DESCRIPTION : 08 T3N R35E							
OTHER ENTITY : NONE							
PROCESSOR NUMBER/NAME : PEELS							
PRACTICE : IRRIGATED (002)							
TYPE : GROUP A (161)							
CROP YEAR	TOTAL PROD	PLANTED ACRE	AVERAGE CWT	*FRESH 1'S	*FRESH 1&2'S	*PROCESS 1'S	*PROCESS 1&2'S
19XX							
19XX	3890	10.0	A389				
19XX	8120	20.0	A406				
19XX	8340	20.0	A417				
19XX	7260	20.0	A363				
19XX	7360	20.0	A368				
19XX	5187	18.0	A288	DP-50	DP-60	DP-50	DP-85
19XX	5390	18.0	A299	DP-50	DP-60	DP-50	DP-85
19XX	6306	20.0	A315	DP-50	DP-60	DP-50	DP-85
SUBTOT			2845	0	0	0	0
19XX	4761	20	A238	DP-50	DP-60	DP-50	AP-92
TOTAL AVG. YLDS		3083	TOT%				
AVG. YLD.			AVG%				
PR. YLD.		356	PR. %	50	60	50	AP-87

PRELIMINARY YIELD 343, APPROVED YIELD 343, TRANSITIONAL YIELD 320, AREA: 1

In this example, I Am Insured certified the prior year's production. He had 20.0 acres of potatoes that made 4761 CWT 238 CWT per acre. The verifier updated I Am Insured's database. I Am Insured has an approved yield of 342 CWT at the applicable percentage factor for the current crop year.

DP= Default Percentage from Actuarial Document. Not applicable to CAT.

H EXAMPLE 8

FCI-19A(APH) FC
(ANNUAL CROPS)

19XX SWEET CORN (042)
PRODUCTION AND YIELD REPORT

NAME : I Am Insured		ANY AGENT 99	
ADDRESS : RR # 1		ANY COMPANY 999	
TOWN, ST. ZIP		CONTRACT : XX-XXX-XXXXX	
PHONE : (XXX)-XXX-XXXX		SSN/TAX NO. : XXX-XX-XXXX	
SERVICE OFFICE : C. I. AGENT		AGENT CODE :XXXXXXX	
ADDRESS : 101 N. MAIN ST.			
TOWN, ST. ZIP			
COMPANY : Your AGENCY INC.		COMPANY CODE: XXXXX	
UNIT NO. - 0100		FSA FSN :	
LEGAL DESCRIPTION : 08 T4N R7W			
OTHER ENTITY : NONE			
PROCESSOR NUMBER/NAME : GIANT			
PRACTICE : NON-IRRIGATED (003)			
TYPE : OTHER, GOLDEN (082)			
CROP YEAR	TOTAL PRODUCTION	PLANTED ACRES	AVERAGE YIELD PER ACRE
19XX	336.0	50.5	A6.7
19XX	122.5	60.5	A2.0
19XX	219.0	35.1	A6.2
19XX	232.6	40.1	A5.8
19XX	172.5	26.7	A6.5
19XX	255.0	36.0	A7.1
19XX	179.6	40.6	A4.4
19XX	200.7	51.5	A3.9
19XX	250.6	48.6	A5.2
SUB TOTAL			47.8
19XX	200.0	25.0	A8.0
AREA:	TOTAL OF AVERAGE YIELDS		55.8
TRANSITIONAL YIELD: 0	APPROVED YIELD:		5.6

PRELIMINARY YIELD 5.6

PRIOR YIELD 5.3

AVERAGE YIELD=TOTAL OF AVERAGE YIELDS ÷ NO. OF YEARS

In this example, I Am Insured had a prior average yield of 5.6 tons per acre. I Am Insured certified the prior year's production and the verifier updated his database showing an approved yield of 5.6 tons per acre for the current crop year.

I EXAMPLE 9

FCI-19A(APH) FC
(ANNUAL CROPS)

19XX SUGAR BEETS (039)
PRODUCTION AND YIELD REPORT

NAME : I AM INSURED		ANY AGENT 99	
ADDRESS : RR # 1		ANY COMPANY 999	
TOWN, ST. ZIP		CONTRACT : XX-XXX-XXXXX	
PHONE : (XXX)-XXX-XXXX		SSN/TAX NO. : XXX-XX-XXXX	
SERVICE OFFICE : C. I. AGENT		AGENT CODE :XXXXXXXX	
ADDRESS : 101 N. MAIN ST.			
TOWN, ST. ZIP			
COMPANY : YOUR COMPANY		COMPANY CODE : XXXXX	
UNIT NO. - 0100		FSA FSN :	
LEGAL DESCRIPTION :			
OTHER ENTITY : NONE			
PROCESSOR NUMBER/NAME : WHITE SUGAR			
PRACTICE : IRRIGATED (002)			
TYPE :			
CROP YEAR	TOTAL PRODUCTION	PLANTED ACRES	AVERAGE YIELD PER ACRE
19XX	----	----	----
19XX	----	----	----
19XX	----	----	----
19XX	13,409.5	432.5	A31.0
19XX	15,022.8	508.9	A29.5
19XX	5,808.5	219.6	A26.5
19XX	8,840.9	409.9	A21.6
19XX	17,500.1	645.2	A27.1
19XX	19,974.7	816.2	A24.5
SUB TOTAL			160.2
19XX	17,654.0	630.5	A28.0
AREA:	TOTAL OF AVERAGE YIELDS		188.2
TRANSITIONAL YIELD: 0	APPROVED YIELD:		26.9

PRELIMINARY YIELD 26.9
 PRIOR YIELD 26.7
 AVERAGE YIELD=TOTAL OF AVERAGE YIELDS ÷ NO. OF YEARS

In this example I Am Insured had a prior average yield of 26.7 ton per acre. I Am Insured certified the most recent crop year's production and the verifier updated the database showing an approved yield of 26.9 tons per acre.

1 **MULTIPURPOSE PRODUCTION AND YIELD REPORT WORKSHEET**

This worksheet may be used to arrive at the factored production to be entered on the APH form in the total production column.

Crop Year	1	2	3	4	5	6
19						
19						
19						
19						
19						
19						
19						

A SUGGESTED COLUMN HEADINGS

A(1) For Cotton (conversion to solid plant):

- (a) Col. 1- Total Production
- (b) Col. 2- Yield Factor
- (c) Col. 3- Total Production (factored) enter Col. 16
- (d) Col. 4- Gross Acres X percent plant
- (e) Col. 5- Acres enter Col. 17
- (f) Col. 6- Yield (solid planted) enter Col. 18

A(2) For Green Peas:

- (a) Col. 1- Dollars Received for Crop
- (b) Col. 2- Contract price for the TR Sieve number shown on the actuarial table.
- (c) Col. 3- Adjusted Production [Col. 1 and Col. 2]
- (d) Col. 4- Lbs. Dry Peas ÷ .60 [converts to green pea equivalent]
- (e) Col. 5- Total Production [[Col. 3 + Col. 4]

A(3) For Contract Seed Beans (Bush Varieties for Garden Seed) and Wrinkled Seed Peas:

- (a) Col. 1- Reference Year Adjustment Factor (RYAF)
- (b) Col. 2- Total Dollars (\$) Received (or value of)
- (c) Col. 3- RYAF X Total \$ (rounded to whole \$) Transfer factored \$ to column 16 of the APH form.

A(4) For Sugar Beets:

- (a) Col. 1- % Sugar (records)*
- (b) Col. 2- % Sugar (actuarial table)*
- (c) Col. 3- Sugar Factor* (Col 1 \div Col 2)
- (d) Col. 4- Actual Production
- (e) Col. 5- Adjusted Production [Col. 3 x Col. 4]

*values rounded to three significant digits

A(5) For Potatoes:

NOT APPLICABLE to CAT.

- (a) Col. 1- Fresh % No. 1
- (b) Col. 2- Fresh % No. 2 or better
- (c) Col. 3- Processing % No. 1
- (d) Col. 4- Processing % No. 2 or better

A(6) For Commingled Production:

- (a) Col. 1- Practice
- (b) Col. 2- Planted Acres (for skip-row cotton, acres considered planted to cotton).
- (c) Col. 3- Transitional Yield ("T" Yield)
- (d) Col. 4- Yield Extension (Col. 2 X Col. 3)
- (e) Col. 5- Factor (total commingled production \div total yield extension)
- (f) Col. 6- Yield (Col. 3 X Col. 5)

A(7) For Skip-Row Cotton Yield Factor:

- (a) Col. 1- Non-irrigated Skip-Row Pattern
- (b) Col. 2- Planted Acres (acres considered planted to cotton for each pattern)
- (c) Col. 3- Yield Factor (for each different pattern)
- (d) Col. 4- Yield Extension
- (e) Col. 5- Yield Factor (divide total yield extension (Col.4) by total acres (Col. 2))
- (f) Col. 6- Solid Planted Yield
(skip-row yield \div yield factor)

1 RESERVED

REGIONAL SERVICE OFFICES

MAILING ADDRESS OF RSO	STATES SERVED
Robert Prchal, Director Suite 106 2110 Overland Avenue Billings, Montana 59102-6440 (406) 657-6447 (7:30 - 4:00M) FAX (406) 657-6573	Montana North Dakota South Dakota Wyoming
William Murphy, Director 1303 "J" Street, Suite 450 Sacramento, California 95814 (916) 498-5315 (7:30 - 4:00P) FAX (916) 498-5280	Arizona California Nevada Hawaii Utah
Larry Atkinson, Director Suite 160 4407 Bland Road Raleigh, North Carolina 27609 (919) 790-2749 (8:00 - 4:30E) FAX (919) 790-2999	Connecticut New Jersey Delaware New York Maine Maryland Massachusetts Pennsylvania Rhode Island New Hampshire North Carolina Vermont West Virginia Virginia
Larry Whitford, Director 8 Riverbend Place Jackson, Mississippi 39208 (601) 965-4771 (7:30 - 4:00C) FAX (601) 965-4517	Arkansas Kentucky Louisiana Mississippi Tennessee
Ronald Berryhill, Director Suite 170 205 NW 63rd. Street Oklahoma City, Oklahoma 73116-8209 (405) 879-2700 (7:30 - 4:00C) FAX (405) 879-2741	New Mexico Oklahoma Texas
William Archer, Director 30 E. 7th St. Suite 910 Minn. World Trade Center St. Paul, Minnesota 55101 (612) 290-3304 (7:30 - 4:00C) FAX (612) 290-4139	Iowa Minnesota Wisconsin

REGIONAL SERVICE OFFICES

MAILING ADDRESS OF RSO	STATES SERVED
Catherine Malayer, Director 2305 West Monroe Street Suite 3 Springfield, Illinois 62704 (217) 492-4186 (7:30 - 4:00C) FAX (217) 492-4075	Indiana Illinois Michigan Ohio
Dave Paul, Director North 112 University Road P.O. Box 14666 Spokane, Washington 99214-0666 (509) 353-2147 (7:00 - 4:00P) FAX (509) 353-3149	Alaska Idaho Oregon Washington
Clarence Manning, Director 3401 SW Van Buren Topeka, Kansas 66611-2227 (913) 266-0248 (7:30 - 4:00C) FAX (913) 266-2487	Colorado Kansas Missouri Nebraska
Robert Vollmert, Director Room M-113, Federal Building 106 South Patterson Street Suite 250 Valdosta, Georgia 31601 (912) 242-3044 (8:00 - 4:30E) FAX (912) 244-6103	Alabama Florida Georgia Puerto Rico South Carolina

RISK COMPLIANCE FIELD OFFICES
ACTING FIELD DIRECTORS

MAILING ADDRESS OF COMPLIANCE OFFICES	STATES SERVED
Billy Pryor, Director 1111 W. Mockingbird Lane Suite 280 Dallas, Texas 75247 (214) 767-7700 (7:30 - 4:30C) FAX: (214) 767-7721	Arkansas New Mexico Oklahoma Texas Louisiana Mississippi
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NATIONAL APPEALS DIVISION (NAD)
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EXAMPLE 1

FCI-35 05/20/XX

COUNTY COVERAGE AND RATE TABLE

	{2}		{3}		{1}
	ST: NEBRASKA (31)		CO: Adams (001)		CROP: Wheat

TRANSITIONAL YIELD FACTOR					
			{6}		{7}
			"T"		MAXIMUM
{5}	{4}		YIELD		"T"
TYPE	PRACTICE		FACTOR		YIELD
----	-----		-----		-----
	(002) Irrigated		1.00		90.0
	(004) Continuous Cropping		.73		59.0
	(005) Summerfallow		.94		76.0

APPROVED:

Transitional Yield Factors {6} are part of the FCI-35 County Coverage and Rate Table and are by Crop {1}, State {2}, County {3}, Practice {4}, and Type {5}. {7} indicates the Maximum Transitional Yield. All crops "T" Yields determined by using Transitional Yield Factors are limited to the Maximum Transitional Yield indicated in the county coverage and rate table.

Example: A Nebraska wheat insured in Adams County, using practice 005, has an FSA Program Yield of 96 bushels.

96 X 0.94 = 90 bu., the 100% "T" Yield is capped at 76 bu. 90% (Two years actual records) "T" Yield = 76 x .90 = 68 bu.

In this example the 100 percent "T" Yield is limited to 76 bu.

EXAMPLE 2

FCI-35
04/13/XX

COUNTY COVERAGE AND RATE TABLE
19XX CROP YEAR

Page 1

ST: NEBRASKA (31)

C0: Antelope (003)

{1}
CROP: RYE (094)

TRANSITIONAL YIELD FACTOR

{2}
REFERENCE CROP: WHEAT

TYPE	PRACTICE	TRANSITIONAL YIELD FACTOR	MAXIMUM TRANSITIONAL YIELD
----	-----	-----	-----
	(002) Irrigated	.48	34.0
	(003) Non-irrigated	.48	34.0

APPROVED:

<p>This is an example of a Transitional Yield Factor for RYE {1} with a reference crop of wheat {2}. The rye Transitional Yield Factor (.48) is multiplied time the wheat program yield.</p>
--

**PREPARATION OF FORM FCI-74, FIELD INSPECTION AND
CLAIM FOR INDEMNITY, FOR DETERMINATION OF
ACREAGE AND PRODUCTION FOR APH**

When an insured qualifies for an appraisal as outlined in Sec. 7 Par. D, an FCI-74 will be completed by a loss adjustment contractor to determine acreage and production if a Claim for Indemnity is NOT or WILL NOT be filed. Insurance Companies may use a production worksheet and applicable instructions.

MAKE THE FOLLOWING ENTRIES:

ITEM NO.

- 1 Print or type name of insured EXACTLY as shown on the most recent policy confirmation.
- 2 Contract number from the most recent policy confirmation, or enter "applicant" if new insured.
- 3 Unit number from Acreage Report after verified to be correct.
- 4 Name of crop.
- 5 Crop year for which the acreage and production is being determined.
- 6 "X" if insured is Corporation employee, representative, or affiliate.
- 7 Name of Indian landlord when Indian Lessor Agreement is in effect.
- 8-9 Make no entry.
- 10 Legal description or location where insured or representative can be reached.
- 11 Telephone number and area code of insured or representative.
- 12 Other contract number(s), if insured. Otherwise, enter "NONE". Prepare FCI-74 for other contract(s).
- 13-14 Make no entry.
- 15 The field person will enter all other UNITS for the CROP. Inspect and complete an FCI-74 for all units needing immediate inspection. See Sec. 5, C(5).

PART II - ACREAGE APPRAISED, APPRAISED PRODUCTION AND ADJUSTMENTS

- 16-17 Make no entry.
- 18 If location is different than shown on Acreage Report, enter correct legal description (Township, Range, FSA farm serial number, etc.).
- 19 Make no entry.
- 20 If damaged, enter cause(s) of damage. Otherwise, enter "NONE".
- 21-23 Make no entry.
- 24 Enter APH record.
- 25 Make no entry.

DETERMINE ACTUAL PLANTED INSURABLE ACREAGE BY ACTUAL MEASUREMENTS. PREVIOUS MEASUREMENTS FROM FCIC, FSA OR MPCCI.

- 26 Field identification symbol.
- 27 If less than all the acreage in the unit and production will NOT be determinable at a later date, estimate acreage.
- 28 Determined acres to tenths. ACCOUNT FOR ALL ACREAGE IN THE UNIT.
- 29 Make no entry.
- 30 Insured's share in THREE decimal places as determined at the time of inspection.
- 31 Practice (ABBREVIATED EXACTLY AS SHOWN ON ACTUARIAL TABLE) as carried out by the insured. Otherwise, make no entry.
- 32-33 Make no entry.
- 34 Intended use of appraised acreage.
- 35 Appraised potential production. In counties that have a grain and silage guarantee, an appraisal is required for each. In these cases, draw a horizontal line through the center of box 35 and enter the grain appraisal on top of the line and the silage appraisal below the line.
- 36-37 Make no entry.
- 38 For corn: If a weight method appraisal is made in bushels, enter the shelling percentage (if other than 100) rounded to whole percent. Otherwise, make no entry.
- 39 Percent of moisture to tenths.
- 40 Make no entry.

43 Total acres to tenths for the unit.

PART III - HARVESTED PRODUCTION

44-59 Make no entry.

60 Enter the appraised yield per acre and ANY information pertinent to APH.

61-67 Make no entry.

68 Delete "4th or" before insured signs and dates.

69 Delete "4th or" and field person enters code number, signs, and dates.

70 Page numbers (Example: Page 2 of 2 pages).

71 Make no entry.

DISTRIBUTION: Original - Insured's File
1st copy - Insured
Destroy remaining copies

EXAMPLE OF AN FCI-74 COMPLETED BY A LOSS CONTRACTOR FOR AN APPRAISAL

FORM APPROVED OFFICE OF MANAGEMENT & BUDGET NO. R-3235				PART I - NOTICE OF DAMAGE				OMB No. 0563-0007			
FORM FCI-74 UNITED STATES DEPARTMENT OF AGRICULTURE (Rev. 10-91) Federal Crop Insurance Corporation				1 NAME OF INSURED OR CLAIMANT APH PRODUCER				2 CONTRACT NUMBER XX-XXX-XXXXXX			
FIELD INSPECTION AND CLAIM FOR INDEMNITY (See Reverse Side of Form for Statement Required by the Privacy Act of 1974)				3 UNIT 0100		4 CROP CORN		5 CROP YR. 19YY		6 FCIC EMPLOYEE	
				7 NAME OF INDIAN LANDLORD				8 ASSIGNMENT OF INDEMNITY X		9 TRANSFER OF INDEMNITY	

PART II-ACREAGE APPRAISED, APPRAISED PRODUCTION AND ADJUSTMENT																			
16 PRIMARY CAUSE OF DAMAGE			%	17 SECONDARY CAUSE			18 CORRECTED LEGAL			10 CONTRACT INSURED AT 24-30-29			11 TELEPHONE NO. (XXX)XXX-XXXX						
19 PRACTICE		%	PRACTICE		%	PRACTICE		%	PRACTICE		%	12 OTHER CONTRACT NUMBER(S) NONE			13 ESTIMATED PRODUCTION				
20 CAUSE(S) OF DAMAGE		1ST		2ND		3RD		4TH		NONE		14 DATE(S) OF NOTICE		1ST	2ND		3RD	FINAL	
21 DATE OF DAMAGE												15 FOLLOW UP ON UNITS							
22 DATE HARVEST COMPLETED				23 LAPSE OF TIME				24 APH Record				25 ESTIMATED YIELD PER ACRE							

Field	Acres Appraised For other Use		Final Acres		Area No.	Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre			Adjustment to Appraised Production			
	Whole	10 ths	Stage	Intended or Final Use					Potential	% Hail Damage	Uninsured Causes	% Shell	\$ Mois.	Test Wt.	Factor or Contract Price		
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	
1	45	0	77	6	1.000			Green Chop	67.4				19.0				
43 TOTAL ACRES																	

PART III - HARVESTED PRODUCTION - INCLUDE ALL PRODUCTION FOR ALL ENTITIES SHARING IN CROP-FARM STORED ON OTHER																
Length or Dia.	Width	Depth	Deduction	Type Class or Variety	Shelled Ear Ground Silage	Share	Bu. Lbs. Cwt. or Tons	Adjustments to harvested Production							Pro. Not to Count	
								% Shell or Sugar	% Mois.	Test Wt.	% Dock	Value	Mkt. Cont. Price	Factor		
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	

60 NARRATIVE
 Field is located in FSN XXXX S 1/2 24-39-29 Appraisal is 67.4 Bu. Acre
 See attached aerial photocopy for field ID.
 45 Acres will be green chopped and fed as harvested

**COMBINING
AND DIVIDING BASIC AND OPTIONAL UNITS**

This exhibit addresses establishment of the APH databases for carryover insureds with valid APH yield history (APH databases containing actual and/or assigned yields) on file when: 1) the basic unit definition for a crop has changed, 2) optional units are combined into basic units, or 3) basic units are divided into additional basic units. Valid yield history on file includes ANY MPC I Provider's APH databases.

This procedure is effective for carryover insureds for Category B and C APH crops. It applies by unit and by P/T/V requiring separate APH yields within a unit. Separate databases are also required for each "T" Yield Map Area except for Category C APH crops when weighted average APH yields are calculated for a unit which contains more than one "T" Yield map area. Yield limitation provisions (cups and caps), do not apply when units are combined or divided using this procedure. Agents/Representatives may combine or divide the previous APH yield history, but the verifier must issue the approved APH yield.

1 COMBINING APH YIELD HISTORY

1A SITUATIONS THAT REQUIRE APH YIELD HISTORY (DATABASES) TO BE COMBINED

- A(1) Two or more basic units are combined into one basic unit due to a change in unit definition or change in basic unit arrangement.
- A(2) The FSA is the Insurance Provider and the insured's previous APH yield history is on an optional unit basis and the insured elects CAT coverage (transfers from a reinsured company).
- A(3) A reinsured company is the Insurance Provider and the insured's previous APH yield history is on an optional unit basis and for the most recent APH crop year the insured files basic unit production reports.

Note for reinsured companies: If an insured selects CAT coverage and the previous APH yield history is on an optional unit basis, the reinsured company verifier MAY continue to maintain separate databases within the basic CAT unit if the insured continues to file production reports on an optional unit basis. For new CAT insureds, reinsured company verifiers may establish separate databases (corresponding to optional units available to the crop at the limited or additional coverage level) within a basic unit provided the insured files acceptable production reports in that manner. However, it is the reinsured company's responsibility to clearly inform the insured of the correct CAT unit structure.

- A(4) The basic unit is by FSA FSN and two or more FSA FSNs are combined (reconstituted) into a FSN by the production reporting date.

1B SITUATIONS THAT REQUIRE APH YIELD HISTORY (DATABASES) TO BE DIVIDED

- B(1) The basic unit is by FSA FSN and the FSA FSN is divided (reconstituted) into two or more FSA FSNs on before the production reporting date.

B(2) The APH yield history is on a basic unit basis, the operation changes and additional basic units are required. (i.e. a portion of the land which was previously cash rented is rented for a share of the crop for the current crop year.)

1C PROCEDURE FOR COMBINING APH DATABASES

Yield history from all units (separated by P/T/V) being combined which contain actual and/or assigned yields, will be entered in the current (policy) crop year database according to the following procedure. See Example 1 and Example 2.

Step 1 Complete the most recent year (1996 for most crops) in the database by using the current production report(s) filed for the previous (policy) crop year. If acceptable production report(s) are not filed for the previous (policy) crop year, and insurable acreage was planted use the assigned yield for units (by P/T/V) that were planted. If insurable acreage was planted on more than one unit/P/T/V use a simple average of the prior approved APH yields for the applicable units (by P/T/V), times .75. For units (by P/T/V) that were not planted use zero planted procedures.

Step 2 Combine the total production (Col. 16 [APH Form]) and actual acres (Col. 17[APH Form]) for each APH crop year. For APH crop years with assigned yields, multiply the insurable planted acres times the assigned yield to establish the amount of production and calculate in the same manner as a year with actual yields. Divide the combined production by the combined acres for each APH crop year. Next, enter the combined total production, acres and average yields in the current (policy) crop year's database.

Step 3 For (policy) crop years in which no acres have been planted on ANY of the units (by P/T/V) being combined, an entry of Z is required if the database contains sufficient space. A production report containing zero acres maintains continuity for production reporting purposes.

Step 4 Calculate the approved APH yield using the applicable Category B or C current procedure.

2 DIVIDING APH YIELD HISTORY

2A DIVIDING A BASIC UNIT INTO ADDITIONAL BASIC UNITS

A(1) To calculate APH's for divided basic units: For the current (policy) crop year (1997), the insured MUST submit acceptable production reports for the most recent APH crop year according to the current year's unit arrangement. See Example 3.

A(2) The insured may submit (recertify) production reports for basic units for prior APH crop years which 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 (95, 94, etc.) to maintain continuity. Only continuous recertified production reports will be used to complete the new database and compute the APH yields. See Example 4.

- Step 1** Complete the most recent APH crop year (for most crops 1996) in each unit's database using the current production reports filed for the previous (policy) crop year.

For carryover insureds, if acceptable production report(s) are not filed for the previous (policy) crop year, and insurable acreage was planted use the assigned yield for units (by P/T/V) that were planted. If insurable acreage was planted on more than one unit/P/T/V use a simple average of the prior approved APH yields for the applicable units (by P/T/V), times .75. For units (by P/T/V) that were not planted use zero planted procedures.

If additional APH crop years are recertified, update prior APH crop years using the actual production history from each unit (by P/T/V).

- Step 2** For APH crop years not recertified, enter the actual and/or assigned yield from the previous APH crop year's database in the appropriate APH crop years for each unit. Also enter the insurable planted acres for each APH crop year. Acres may be apportioned by the insured for each unit (by P/T/V). If acres are not apportioned by unit, enter the total acres in each unit.

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. If different variable "T" Yields are applicable to divided units, enter the appropriate variable "T" Yield for each unit.

Step 4 Calculate the approved APH yield.

2B DIVIDING UNITS DUE TO A CHANGE IN BASIC UNIT DEFINITION

B(1) The insured may submit production report(s) according to the unit definition for the current (policy) crop year (1996 for most crops) or as units were defined the previous (policy) crop year. This procedure applies only the initial (policy) crop year that the basic unit definition was changed. For subsequent crop years, to be acceptable production history must be submitted according to the applicable unit definition.

B(2) Insureds may also recertify production reports for prior APH crop years according to the current unit definitions. When recertifying, production reports must be for continuous APH crop years.

B(3) If production reports are recertified and/or the current crop year is reported according to the unit definition for the CURRENT (policy) crop year, follow the instructions in Par. 2B, Steps 1-4; however, the assigned yield provisions will not apply if actual acres and production is submitted for years with assigned yields.

B(4) When production reports for the most recent APH crop year are submitted according to the PREVIOUS unit definition use the following procedure. See Example 5.

- (a) Duplicate the yield history (total production, acres, actual/assigned yields) from the previous (policy) crop year's production report(s) to all units that are derived from the prior (policy) crop year's basic unit.
- (b) Duplicate the yield history (total production, acres, actual/assigned yields) from the prior (policy) crop year's database to all units that are derived from the prior (policy) crop year's basic unit. See Par. 2B, Step 3 for crop years requiring "T" Yields.
- (c) Calculate the approved APH yield according to applicable Category B or C procedure.

B(5) If acceptable production report(s) are not filed for the current crop year enter the assigned yield in all applicable (planted acreage) databases. Follow the procedure in Par. 2 B (4)(b and c) for the remaining crop years in the databases.

3 ADDING LAND TO AN EXISTING UNIT

When land has been added to a unit, see Exhibit 36.

4 DIVIDING AND COMBINING APH YIELD HISTORY WITHIN A UNIT

For a unit composed of cropland from part of a parent farm (unit) and land added from a different farm (unit[s]) use the following procedure.

4A DETERMINE THE PRODUCTION HISTORY TO BE RETAINED

When part of a unit's production history is retained, follow the instructions in 2B above and determine the production history to be retained for the land involved.

4B LAND WITH YIELD HISTORY ADDED TO THE UNIT

The yield history from the divided unit (determined in A above) and the yield history from the land added to unit is combined using the procedure in 1,C above.

See Examples 1 and 2 (combining) and Examples 3 and 4 (dividing) when splitting and combining databases within the same unit.

5 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:

5A 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.

5B COMPLETE THE APH FORM FOR THE CURRENT POLICY CROP YEAR

Enter the yield history for all (policy) crop years in the database using the current APH rules.

EXAMPLE 1 COMBINING UNITS

The following example illustrates combining two optional unit databases into a single database when both databases contain actual or assigned yields.

Previous (Policy) Year's Databases (1996)				1996 UNIT 0202 (NI NFAC)				
1996 UNIT 0201 (NI NFAC)	Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
	86				86			
	87				87			
	88				88			
	89				89			
	90				90			
	91			N15	91			
	92			N15	92			T17
93	1200		60.0	A20	93	2880	90.0	A32
94		0.0		Z	94	1680	60.0	A28
95	880		40.0	A22	95	1920	80.0	A24

Step 1: The 1997 production report indicates for the 1996 APH crop year: NI NFAC practice with 3000 bu. production, 100.0 actual acres and a 30 bu. average yield.

Step 2: Actual acres and production are combined.

Year	4080	150.0
93	(1200[Bu] + 2880[Bu]) ÷ (60.0[acres] + 90.0[acres]) =	27
	1680	60.0
94	(0[Bu] + 1680[Bu]) ÷ (0.0[acres] + 60.0[acres]) =	28
	2800	120.0
95	(880[Bu] + 1920[Bu]) ÷ (40.0[acres] + 80.0[acres]) =	23

Step 3: Since 4 years of actual records are available "T" Yields are not used in the database.

1997 UNIT 0200 (NI NFAC)

	Year	Prod.	Acres	Yield	
Step 3	87				
Step 3	88				
Step 3	89				
Step 3	90				
Step 3	91				
Step 3	92				
Step 2	93	4080	150.0	A27	
Step 2	94	1680	60.0	A28	
Step 2	95	2800	120.0	A23	
Step 1	96	3000	100.0	A30	Most Recent Crop Year
			TOTAL	108	
Step 4				108/4 =	27

EXAMPLE 2 COMBINING UNITS

The following example illustrates establishing the current (policy) crop year database (1997) when two optional units have been combined into a basic unit. For the prior APH crop year unit 0101 (NI NFAC practice) contained actual and assigned yields. Unit 0102 was added land (NI NFAC practice) the prior year and contained ONLY 100 percent "T" Yields of 17 bu.

Previous (Policy) Year's Databases

1996 UNIT 0101 (NI NFAC)				1996 UNIT 0102 (NI NFAC)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
86				86			
87				87			
88				88			
89				89			
90				90			
91	2200	55.0	A40	91			
92		0.0	Z	92			L17
93		40.5	P15	93			L17
94	2520	60.0	A42	94			L17
95	1210	50.0	A20	95			<u>L17</u>
							Total 68
							68/4 = 17

For the current (policy) crop year (1997), the insured reported 120 acres and 5760 bushels of production (from both locations) on a combined production report for the most recent APH crop year (1996). Acreage and productivity requirements stated in Exhibit 36 have been met which allows the databases to be combined.

Current (Policy) Year's
Combined Database

1997 UNIT 0100 (NI NFAC)					
Year	Prod.	Acres	Yield		
91	2200	5.0	A40	Step 2	
92		0.0	Z	Step 2	
93		40.5	P15	Step 2	
94	2520	60.0	A42	Step 2	
95	1210	50.0	A20	Step 2	
96	5760	120.0	A48	Step 1	
					Total 165
					165/5 = 33
					Step 4

EXAMPLE 3 DIVIDING UNITS

In this example, a basic unit is divided into two basic units. For previous crop years, the insured cash rented Sections 1 and 2. For the 1997 crop year, the insured cash rented Section 1 and share rented (2/3 share of the crop's production) Section 2. The insured filed acceptable production reports for the current (policy) crop year (1996 APH crop year) for units 0100 and 0200.

Previous (Policy) Year Basic Unit				Current (Policy) Year Basic Unit (Sec. 1)				
1996 UNIT 0100 (SF)				1997 UNIT 0100 (SF)				
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield	
86				87				Step 3
87				88				Step 3
88				89				Step 3
89				90	00	200.0	A44	Step 2
90	8800	200.0	A44	91		0.0	Z	Step 2
91		0.0	Z	92		100.0	P37	Step 2
92		100.0	P37	93	10080	210.0	A48	Step 2
93	10080	210.0	A48	94	8000	200.0	A40	Step 2
94	8000	200.0	A40	95	4800	240.0	A20	Step 2
95	4800	240.0	A20	96	4400	80.0	A55	Step 1
							Total 244	
							244/6 = 41	Step 4

Current (Policy) Year
Basic Unit (Sec. 2)

1997 Unit 0200 (SF)				
	Year	Prod.	Acres	Yield
Step 3	87			
Step 3	88			
Step 3	89			
Step 2	90	8800	200.0	A44
Step 2	91		0.0	Z
Step 2	92		100.0	P37
Step 2	93	10080	210.0	A48
Step 2	94	8000	200.0	A40
Step 2	95	4800	240.0	A20
Step 1	96		0.0	Z
			Total 189	
Step 4			189/5 = 38	

EXAMPLE 4 DIVIDING UNITS

In this example, 1996 APH crop year production reports were submitted for two basic units. The acreage was previously reported as one basic unit (the insured owned and operated both sections). Acreage previously reported was recertified for the two basic units (owner/operator Section 10 (100 % share) and owner/landlord Section 11 (rents the land to another person for a share of the crop's production)).

Previous (Policy) Year Basic Unit (Sec. 10 and 11)				Current (Policy) Year Basic Unit (Sec. 10)				
1996 UNIT 0100 (SF)				1997 UNIT 0100 (SF)				
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield	
86				87				Step 3
87				88				Step 3
88				89				Step 3
89				90	4480	80.0	A56	Step 2
90	10400	200.0	A52	91		0.0	Z	Step 2
91		0.0	Z	92	1200	40.0	A30	Step 2
92		100.0	P36	93	5500	100.0	A55	Step 2
93	11340	210.0	A54	94	2880	60.0	A48	Step 2
94	8000	200.0	A40	95	4200	140.0	A30	Step 2
95	4800	240.0	<u>A20</u>	96	4400	80.0	A55	Step 1
		Total 202				Total 274		
		202/5= 40				274/6= 46	Step 4	

Current (Policy) Year
Basic Unit (Sec. 11)

1997 UNIT 0200 (SF)				
Year	Prod.	Acres	Yield	
87				Step 3
88				Step 3
89				Step 3
90	5920	120.0	A49	Step 2
91		0.0	Z	Step 2
92	2280	60.0	A38	Step 2
93	5840	110.0	A53	Step 2
94	5120	140.0	A37	Step 2
95	600	100.0	A6	Step 2
96		0.0	Z	Step 1
		Total 183		
		183/5= 37	Step 4	

**EXAMPLE 5 DIVIDING UNITS
BASIC UNITS CHANGE**

Previous (Policy) Year Basic Unit				Current (Policy) Year Production Report			
1996 UNIT 0100 (NISP)				1997 UNIT 0100 (NISP)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
92			N270	93			T300
93			N270	94	20000	50.0	A400
94	20000	50.0	A400	95	31875	75.0	A425
95	31875	75.0	<u>A425</u>	96	45400	100.0	<u>A454</u>
			Total 1365				Total 1579
			1425/4 = 341				1579/4 = 395

In this example, the basic unit definition changed and the basic units increased from one unit to two units. The insured filed one policy unit production report. For this example the yield history is simply duplicated for the additional unit.

Current (Policy) Year				Current (Policy) Year			
1997 UNIT 0100 (NISP)				1997 UNIT 0200 (NISP)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
93			T300	93			T300
94	20000	50.0	A400	94	20000	50.0	A400
95	31875	75.0	A425	95	31875	75.0	A425
96	45400	100.0	A454	96	45400	100.0	A454
			Total 1579				Total 1579
			1579/4 = 395				1579/4 = 395

PERENNIAL CROP INSTRUCTIONS

1 PRE-ACCEPTANCE UNDERWRITING FIELD INSPECTIONS

Pre-acceptance field inspections are underwriting functions primarily designed to establish insurability of the crop and to evaluate the risk to be assumed.

- 1A Pre-acceptance field inspections involving applications. If the entire crop is damaged prior to application or the date insurance should have attached the application is not accepted and insurance does not attach. If part of the crop is damaged, the application may be accepted but damaged acreage is rejected and insurance does NOT attach on damaged unit(s).

Once the acreage is inspected and the application accepted, subsequent damage from insured cause(s) is covered. For reinsured contracts, when preliminary yields are calculated, insureds may not request mutual consent cancellation unless the approved APH yield is lower than 95 percent of the preliminary yield.

- 1B For carryover insureds. If insurance is requested on added acreage and is damaged prior to the pre-acceptance field inspection, the acreage to be added is rejected on a unit basis and insurance does not attach.

2 PRE-ACCEPTANCE PERENNIAL CROP INSPECTION REPORT**2A FCIC APPROVED PERENNIAL CROP INSPECTION REPORTS.**

Pre-acceptance perennial crop field inspections are mandatory for Blueberries (in the states of Maine, Mississippi, North Carolina, New Jersey and first time insured Blueberries in Michigan,) and Texas Citrus or if for other perennial crops acreage tolerances are exceeded or other conditions exist that require a pre-acceptance inspection [See Sec. 5, Par. E(7) and (8)]. The information required by Items 1-10 must be completed by the agent prior to forwarding the applicant's/insured's file to the Insurance Provider representative responsible for assigning inspections. All items must be completed on the Perennial Crop Inspection Report. Inspectors will complete items 11 through 37 of the report and the applicable crop addendum worksheet. All additional information should be documented by the inspector and attached to the report form. Inspectors will forward all documents to the Insurance Provider verifier through the inspector's supervisor after completing the inspection.

2B TIME FRAMES FOR INSPECTIONS

Insurance Providers must assign field inspections to an inspector within five working days of receipt of the request, but no later than 10 calendar days after the PRD. Inspectors must notify the Insurance Provider if they cannot complete field inspections within 10 working days of receiving the inspection request. Inspectors must make arrangements to prevent delaying the yield verification process and to complete the inspection timely. The insured should be present during the inspection to answer any questions and provide authorized access to the unit(s) to be inspected.

The inspector must complete the pre-acceptance field inspection and return all required documentation to the Insurance Provider and/or verifier (Received by the Insurance Provider, FSA, FCIC RSO office) no later than:

- B(1) 20 calendar days after the PRD (Blueberries [in the states of Maine, Mississippi, North Carolina, and New Jersey], and Texas Citrus)
- B(2) 30 calendar days after the PRD Blueberries in Michigan and all other Category C APH crops.

The item numbers and instructions below correspond with the item numbers on the approved sample FCIC 12-P. If the inspectors need additional space to answer any item, they will attach a separate sheet (e.g., a Special Report) and identify each item with the item number of the inspection report. Make the following entries.

General Information (completed by agent/representative)

Item No.

- (1) Enter the crop, policy crop year for which the field inspection is being completed, unit number, insurable and uninsurable acreage for the unit being inspected.
- (2) Enter the applicant/insured's name and address as shown on the application for insurance.
- (3) Enter the location state/code and county/code.
- (4) Enter the applicant/insured's complete telephone number.
- (5) Obtain and enter the name of the landowner. If the same as the applicant/insured, enter "same".
- (6) Obtain and enter the name of the person making the majority of the management decisions (operator/producer) for the unit. If the same as the applicant/insured, enter "same".
- (7) Enter both the name of the agency and agent/representative who will service the policy. Include agent/representative's code and county code.
- (8) Enter the complete telephone number for the agency/USDA office.

- (9) Enter the legal description to the nearest quarter section and applicable Farm Serial Number(s). If section, township, and range are not used for legal description, use locally accepted description.
- (10) Provide a location description using names and numbers of cross streets, roads, etc. Include mileage from identifiable landmarks e.g., nearest intersection.

Grower Information (completed by inspector/producer)

- (11) Obtain this information from the applicant/insured. It will assist the verifier in reviewing the APH forms for complete records.
- (12) Self-explanatory.
- (13) Review with the operator and explain in detail the cultivation and/or spray program used to control weeds. Include a description of the current orchard/vineyard/bog/plantation floor management, e.g., sterile/sod/cover crop etc.
- (14) Describe in detail the fertilization program being used for the unit. Include producers method of monitoring soil fertility, e.g., soil analysis, foliar analysis or both.
- (15) Describe in detail the insect and disease control measures used by the producer, e.g., integrated pest management, calendar spray program, organic etc. Identify based on the field inspection whether current evidence of disease/insects is rare, moderate or severe.
- (16) Determine if the operator replaces dead or diseased trees/vines. If the operator has a replacement program, identify to what extent, and whether or not, the operator is using a fumigation or crop rotation program.
- (17) Note the primary use of the crop, and/or if different varieties have different uses.
- (18) Determine the usual harvest completion date from the producer.

- (19) Describe in detail the use of bees as pollinators. Include type/quantity and location. (Not applicable for grapes.)
- (20) Describe in detail the irrigation source(s). Obtain from the grower, water source(s) and irrigation district(s) from which water is allocated, allocation percentage, and irrigation well information. Include any information regarding water obtained through water transfers and any potential curtailment of current and future water supplies.
- (21) Determine and note abnormal flood hazard.
- (22) Discuss with the operator and assess any potential soil limitations e.g., slope, depth, drainage, ph, saline, or alkaline toxicity etc. Areas of frequent replanting or stunted growth may indicate these conditions exist.
- (23) Describe in detail the pruning practices used; date normally completed and indicate whether pruning is annual or biennial. Indicate if there is excessive pruning or top working which would affect the crop to be insured.
- (24) Describe in detail the varieties used as a pollination source. Include variety, location and quantity. See addendum sheets for additional crop requirements (Not applicable for grapes.).

Acreage/Inspection Information (completed by inspector)

- (25) Enter the total unit acreage (insurable and uninsurable) and method of measurement. Planimetered, wheeled/taped, or acreage from bog maps (Cranberries) recorded with the marketing organization (e.g., Ocean Spray, Cliff Star, etc.) are the only acceptable acreage measurement methods.
- (26) Review the APH form for prior production and acreage (by variety) as compared to the current acreage and varieties shown on the inspection form. Note any inconsistencies and reconcile tree removals, replacements, grafting. This review will assist the verifier in determining acceptability of prior production records.
- (27) Complete these items by checking appropriate boxes. This requires walking through the unit. For "% bearing trees/vines/bog/plantation, include only the acreage harvested by the grower.
- (28) Evaluate and describe your evaluation of the unit's current potential as: stable, declining or increasing.

- (29) These are subjective questions requiring evaluation of the unit's vigor relative to the calculated average yield. Note: amount of tree/vine/bush growth, limb/cane/bush size, and color, and other factors which indicate the unit's ability to produce the indicated yield. Note overall plant vigor as: good, average or poor.
- (30) If bins are used for harvesting purposes, and complete verifiable first handler or third party records are not provided to substantiate bin size, provide inside bin measurements.
- (31) Complete appropriate crop addendum worksheet(s) for the crop being inspected (see instructions below). Contact applicable FCIC RSO for specific questions on completion.
- (32) Complete appropriate crop addendum worksheet(s) for the crop being inspected (see instructions below). Contact applicable FCIC RSO for specific questions on completion.
- (33) Obtain FSA Aerial Photo(s) with units, FSN's and legal description clearly identified.
- (34) Prepare a sketch map, showing the unit location with identifying roads and landmarks. The diagram map of the orchard serves two purposes to: 1) Identify the location of separate units for the same insured, and 2) Identify the location of blocks within one unit. Sketch blocks, showing the exact location of each block in relation to other blocks in the unit. Label each block with a Block Number or I.D. A general map with the location of all units on one page may also be appropriate. In addition, clearly show State and county roads along with cardinal directions (north arrow) and any permanent land features. Identify the owner/operator's residence if applicable, and/or the operator's name and address on the sketch map.
- (35) Enter additional notes and observations which will assist the verifier in relating unit information to historic yields. Include additional sheets as necessary referencing appropriate items.
- (36) Item 36 A and B are subjective questions, requiring evaluation of management and unit conditions. The verifier consider this information in the overall evaluation of the unit.
- (37) Provide your recommended action and sign, date and return the report to the supervisor. Forward the inspection report with the APH forms and applicable records to the FCIC RSO/Insurance Provider.

FCI 0012P
(Rev) 12-94

OMB NO. 0563-0031

PRE-ACCEPTANCE PERENNIAL CROP
INSPECTION REPORT

1. Crop	Crop Year	Unit	Insurable Acres Uninsurable Acres
2. Name of Applicant/Insured		Address	
3. State and County		4. Applicant/insured's Phone No. Area code ()	
5. Name of Owner		6. Name of Operator	
7. Name of Agent/Agency/FSA		8. Agent/Agency/FSA Phone No. Area Code ()	
9. Legal Description: Section(s)	Township	Range	FSN#
10. Location Description:			

GROWER INFORMATION

11. Number of years grower has operated this unit. ____ Years If less than 3 years, previous owner (if known).	
Name	Address(s)
12. Has this unit been insured in prior years? If yes, years insured and prior contract number(s)?	
13. Describe weed control measures used for the unit. Include a description of the orchard/vineyard/plantation/bog floor management; e.g., sterile/sod/cover crop:	
14. Describe fertilization program used for the unit. Include method of monitoring fertility; e.g., soil analysis/foliar analysis/both.	
15. Describe in detail insect control measures used (e.g., integrated pest management/calendar spray program). Evidence of disease/insects Rare ____ Moderate ____ Severe ____	
16. Is a tree/vine/bog/ replacement program being carried out? (Explain in detail) If applicable is fumigation used in the replacement program?	
17. Crop is grown primarily for: Fresh Market: ____ Processor: ____ Juice Market: ____	
18. What date is harvest completed for the unit under normal conditions?	
19. Describe in detail the use of bees as pollinators. Include type/quality and location.	
20. Describe in detail the irrigation water source. (A) Surface: ____ % of total supply. (B) Irrigation Well(s) ____ % of total supply. (1) Irrigation district name ____ (1) How many well(s)? ____ (2) Allocation last year: ____ % of normal. (2) Total gallons per minute ____ GPM (3) Expected allocation this year ____ % normal. (C) Water obtained through water transfer ____ acre feet per acre.	
21. Is the unit subject to above normal flood hazard? If yes, explain in detail.	
PAGE 1 OF	

22. Are there soil limitations (e.g., slope, depth, drainage, ph, saline/alkali, toxicity)? Explain in detail.

23. Describe in detail the pruning practices used; date normally completed, and indicate whether pruning is annual or biennial.

24. Describe in detail the varieties being used as a pollination source. Include variety/location and quantity.

ACREAGE/INSPECTION INFORMATION

25. Measured acres of the unit:
 A. Planimetered FSA Photo B. Wheel/Tape C. Bog Maps (Cranberries)

26. Have prior acres been verified? If no, explain.

27. Percent of unit acreage.

A. Based on original planting pattern	Less than 50%	50-60%	61-70%	71-80%	81-90%	91-100%
(1) Spaces occupied by live trees/vines/bogs/bushes						
(2) Bearing trees/vines/bogs/bushes (percent stand)						
(3) Insurable stand						

28. Unit potential is currently: Stable____ Declining____ Increasing____

29. If calculation of a preliminary yield is authorized, do trees/vines/bushes/bog/ have sufficient vigor to produce the average yield computed for this unit?
 Yes No Plant Vigor: Good Average Poor

30. If applicable provide inside bin measurements:

31. Insurable acreage and tree /vine/bush/bog information - Complete and attach appropriate crop addendum worksheet(s).	32. Uninsurable acreage and tree /vine/bush/bog information - Complete and attach appropriate crop addendum worksheet(s).
33. Obtain and attach FSA aerial photo(s)	34. Complete and attach hand sketch map.

35. Additional information and comments (attach additional sheets as necessary):

36. A. Your evaluation of the management of this operation: Above Average____ Average____ Below Average____ B. Your evaluation of the orchard/vineyard/bog/plantation condition: Above Average Average Below Average

37. Action Recommended: Acceptance____ RSO Coverage Review____
 Rejection RSO Rate Review

 Certified Inspector _____ Date _____ Phone Number and Contact Point

 Supervisor _____ Date _____ Phone Number and Contact Point

3 PERENNIAL CROP ADDENDUM WORKSHEETS

Perennial crop addendum worksheets are used to collect field inspection data specific to the crop by providing guidelines and underwriting questions pertinent to the crop being inspected. Separate perennial crop addendum worksheets are provided for the following crops: Apples, Peaches, Pears, Grapes, Cranberries, Blueberries and a combined form for Almonds, Citrus, Figs, Fresh Plums, Prunes, Stonefruit and Walnuts.

For each of the above crops a sample perennial crop addendum worksheet is provided. Complete a separate addendum worksheet for insurable and uninsurable acreage. Check item 31 to identify when the worksheet is completed for insurable acreage. Check item 32 when completed for uninsurable acreage. Use uninsurable acreage addendums to identify acreage uninsurable due to policy minimums or limitations e.g., age, less than a 90% stand for grapes, required minimum production of apples has not been met, cranberry bog is being renovated, etc.

The item numbers and instructions below correspond with the item numbers on the Perennial Crop Addendum Worksheets. The instructions apply to both the insurable acreage and uninsurable acreage addendums. If additional space is needed to answer any item, attach a separate sheet (e.g., a Special Report) and identify each item with the item number of the inspection report. Make the following entries on a block basis.

General Instructions (insured and uninsured addendum worksheets)

Enter the applicant/insured's name, applicable policy crop year, unit number and page number(s) as required.

3A APPLES

Item No.

- (1) Divide the orchard into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by: type/practice, variety, age, and density, if practical. Contact the respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year trees were set out or the year the block was grafted to the current variety.
- (3) Enter the number of acres to tenths (0.10). The total acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on the FCI-19-A) on the APH form reflect the insured acreage determined in the inspection. Correct the APH form if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the name(s) of the variety(ies) which constitute(s) this block.

- (5) Enter the number of trees which make up this block.
- (6) Enter the average tree spacing/pattern observed within the block (Example 18X20).
- (7) Enter the appropriate rootstock designation for each block.
- (8) Enter the appropriate type for each block, e.g., spur vs. non spur.
- (9) Enter the trellis type for each block, e.g., tatura, slender spindle etc.
- (10) Enter the type of frost protection used for each block and the average number of times used. If no frost protection system is in place, enter "None".
- (11) Rate each block for air drainage based on slope, presence of air pockets, presence of barriers to the free flow of air, etc. Rate as good, fair or poor based on your inspection.
- (12) Enter the average percent slope for each block.
- (13) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 15 "remarks" as needed.
- (14) Describe in detail the budwood/bough vitality and condition. Note differences in individual blocks, if appropriate.
- (15) Note blocks where winter damage has occurred in the past which may affect yields for the current crop year. If damage is noted, explain in detail noting the month/year and type of freeze damage.
- (16) Attach additional sheets as necessary for remarks.

3B PEACHES

Item No.

- (1) Divide the orchard into as many blocks, as needed, to facilitate collection and reporting of information. Separate blocks by type/practice, variety, age, and density if practical. Contact your respective FCIC RSO for additional block considerations. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (3) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage measurement methods. The total acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on the FCI-19-A) on the APH form reflects the insured acreage determined in the inspection. Correct the APH form if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the month/year trees were set out.
- (5) Enter the number of living trees which make up this block.
- (6) Enter the average tree spacing/pattern observed within the block (Example 18X20).
- (7) Enter the average pruning height in feet
- (8) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 28 "remarks" as needed.
- (9) Enter the total number of dead, missing and less than 4 year old trees as the number of skips.
- (10) Enter the average length of the fruiting wood. (<6", 6-12" or 12+").
- (11) Enter the percent of damaged limbs. (<16%, 16-50%, 50%+).
- (12) Describe evidence of disease noted in your review by block and rate as: rare, moderate or severe, as appropriate.
- (13) Enter the average tree trunk diameter in inches.
- (14) Describe the application of pruning practices as: annual, biennial or other.
- (15) Describe the type of pruning practices conducted by block as: hand vs. mechanical.

- (16) Rate each block for air drainage based on slope, presence of air pockets, presence of barriers to the free flow of air, etc. Rate as: good, fair or poor based on your inspection.
- (17) Enter the average percent slope for each block.
- (18) Rate the evidence of insect and wildlife pests by block as: light, moderate or severe.
- (19) Rate by block the overall weed control management as: good, fair, poor.
- (20) Enter "yes" or "no" for interplanted with another crop. If the crop interplanted with another crop, enter the crop other than peaches.
- (21) Rate by block the evidence of nematode infestations as: light, moderate or severe.
- (22) List blocks where major (> 10%) interplanting of new peach trees has occurred within existing blocks.
- (23) If frost protection equipment is available, describe the type and amount.
- (24) Note blocks where winter damage has occurred in the past which may affect yields for the current crop year. If damage is noted, explain in detail noting the month/year of freeze damage.
- (25) Enter soil pH, if known.
- (26) Self explanatory.
- (27) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage ____ (Item 32) Uninsurable Acreage ____

PRE-ACCEPTANCE INSPECTION REPORT - PEACH ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME				CROP YEAR		UNIT NO.	
							TOTALS
1 Block Number							
2 Variety							
3 Acres							
4 Mo./Yr. Set Out							
5 Number of Trees							
6 Plant Spacing/Pattern							
7 Average Pruning Height							
8 Irrigated/Nonirrigated Irrigation Type							
9 Percent Stand/No. of Skips							
10 Fruiting Wood 6", 6-12", or 12+"							
11 % Damaged Limbs: 16%, 16-50%, 50%+							
12 Disease: Rare/Moderate/Severe							
13 Average Trunk Diameter							
14 Pruning: Annual/Biennial/Other							
15 Pruning by Block: Hand/Mechanical							
16 Air Drainage: Good/Fair/Poor							
17 Percent Slope							
18 Insect, Wildlife Pests: Light/Moderate/Severe							
19 Weed Control: Good/Fair/Poor							
20 Interplanted With Another Crop (Crop)							
21 Nematode Prevalence: Light/Moderate/Severe							
22 List blocks interplanted for renovation purposes.							
23 Frost Protection - System/Type/No. Times							
24 Explain any tree damage that has occurred in the past five years.							
25 Was the soil ph above 6.0 on ALL blocks? Yes _____ No _____							
26 List blocks which are terraced.							
27 REMARKS:							

3C PEARS

Item No.

- (1) Divide the orchard into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by type/practice, variety, age, and density, if practical. Contact your respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year trees were set out or the year the block was grafted to the current variety.
- (3) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage methods. The total acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on the FCI-19-A) APH form reflects the insured acreage determined in the inspection. Correct the APH form if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (5) Enter the number of trees which make up this block.
- (6) Enter the average tree spacing/pattern observed within the block (Example 10X20).
- (7) Enter the appropriate rootstock designation for each block.
- (8) Enter the trellis type for each block e.g., tatura, slender spindle, lincoln canopy, etc.
- (9) Enter the type of frost protection utilized for each block and the average number of times used. If no frost protection system is in place, enter "None".
- (10) Rate each block for air drainage based on slope, presence of air pockets, presence of barriers to the free flow of air, etc. Rate as: good, fair or poor based on your inspection.
- (11) Enter the average percent slope for each block.
- (12) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 15 "remarks" as needed.

- (13) Note blocks where winter damage has occurred in the past which may affect yields for the current crop year. If damage is noted, explain in detail noting the month/year of freeze damage.
- (14) Describe fireblight protection methods used for the unit.
- (15) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage ____ (Item 32) Uninsurable Acreage ____

PRE-ACCEPTANCE INSPECTION REPORT - PEAR ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME							CROP YEAR		UNIT NO.		
1 Block Number	2 Mo.Yr. Set Out/ Grafted	3 Acres	4 Variety/ Type	5 Number of Trees	6 Plant Spacing/ Pattern	7 Rootstock	8 Trellis Type Specify	9 Frost Protection System/Type/ No. Times	10 Air Drainage Good/Fair/Poor	11 Percent Slope	12 IRR/NI Type

Totals:

13 Has winter damage or damage the previous year occurred which may affect this year's potential production on any block? If yes, list block(s) and explain in detail.	14 REMARKS:
15 Describe fireblight protection methods used for the unit.	

3D GRAPES/TABLE GRAPES

Item No.

- (1) Divide the vineyard into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by type/practice, variety, age, and density, if practical. Contact your respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year vines were set out or the year the vineyard was grafted to the current variety. Include season e.g., spring/fall. Complete in accordance with item *2 at the bottom of the addendum sheet.
- (3) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage methods. The totaled acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on the FCI-19-A) on the APH form reflects the insured acreage determined during the inspection. Correct the APH form, if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (5) Enter the number of vines planted and the number of bearing vines which make up this block.
- (6) Enter the average vine spacing observed within the block.
- (7) Enter the appropriate rootstock designation in column 7 and indicate the type of Phylloxera resistant rootstock e.g., susceptible, Axr-1, etc. in item **7.
- (8) Enter the type and condition of the trellis system. Elaborate in item 15 "remarks" as needed.
- (9) Enter the type of frost protection utilized for each block and the average number of times used. If no frost protection system is in place, enter "None".
- (10) Rate each block for air drainage based on slope, presence of air pockets, presence of barriers to the free flow of air, etc. Rate as good, fair or poor based on your inspection.
- (11) Enter the average percent slope for each block.
- (12) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 15 "remarks" as needed.
- (13) For each block, note any past winter damage which may affect yields for the current crop year. If damage is noted elaborate in ***13 below, indicating the month/year of freeze damage, and crop year when production resumed.

- (14) Describe the method of pruning used and note any blocks which have not been pruned in accordance with the method reported for the vineyard.
- (15) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage ____

(Item 32) Uninsurable Acreage ____

PRE-ACCEPTANCE INSPECTION REPORT - GRAPE/TABLE GRAPE ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME							CROP YEAR			UNIT NO.		
1 Block Number	2 *Year Set Out/ Grafted	3 Acres	4 Variety/ Type	5 Number Vines/Plnt Bearing	6 Plant Spacing/ Pattern	7 **Rootstock	8 Trellis/ Type/ Condition	9 Frost Protection System/No.Times	10 Air Drainage Good/Fair/Poor	11 Percent Slope	12 IRR/NI Type	13*** Winter Damage

Totals:

<p>14 Describe method of pruning (e.g., mechanical, mechanical + hand, mechanical + hand + combining, hand).</p>	<p>*2 Indicate season/year set out (e.g., Fall/92, Spring/91).</p> <p>*2 If grafted, on double line entries:</p> <p>A Season/year originally set out.</p> <p>B Season/year grafted.</p>
<p>15 REMARKS:</p>	<p>**7 Indicate type of phylloxera resistant rootstock (e.g., susceptible, AxR-1, etc.)</p> <p>***13 If vine damage by winter freeze, indicate month and year of freeze damage and crop year when production resumed.</p>

3E CRANBERRIES

Item No.

- (1) Divide the bog into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by bog at a minimum. List as a separate block, uninsurable or recently renovated acreage within a bog. Contact your respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year the each bog block was established. Include season, e.g., spring/fall.
- (3) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage methods. Acres indicated on bog maps recorded with the marketing organization (e.g., Ocean Spray, Cliff Star, etc.) The total acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on FCI-19-A) of the APH form reflects the insured acreage determined in the inspection. Correct the APH form, if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (5) Percent stand \geq 90% - enter yes or no.
- (6) Complete the specific management questions in item 6 for all cranberry bogs less than four (4) years of records. Describe in detail any improvements for newly purchased bogs and the prior managers experience.
- (7) Explain the previous loss history for the last four (4) years. If hail has occurred the last two (2) years or was a secondary cause of loss, describe the severity of the damage in item 19, attaching additional sheets as necessary.
- (8) Describe the use of a frost protection warning system for the bog. If frost protection equipment is available, describe the type and amount. If equipment is present but does not appear to be useable, note in item 19. remarks.
- (9-11) Self-explanatory.
- (12) If no frost protection system, enter "None".
- (13-14) Self-explanatory.
- (15) Describe the general condition of bog dikes and banks.

- (16) Evaluate and note pruning and sanding of the Cranberry bog. Determine if the bog is being pruned relative to its management condition.
- (17) For Cranberries, describe last year's and next year's harvesting method, wet and/or dry and the percentage for each method.
- (18) For Cranberries, attach a bog map showing each bog as a separate block. If a bog contains uninsurable acreage or is undergoing partial renovation, list these acres as separate blocks.
- (19) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage _____ (Item 32) Uninsurable Acreage _____
PRE-ACCEPTANCE INSPECTION REPORT - CRANBERRY ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME					CROP YEAR	UNIT NO.				
1 Block Number	2 Year Set Out	3 Acres	4 Variety/Type	5 Percent Stand	6 Complete the following information for Cranberry bogs with less than 4 years of production records: A. Improvements implemented since purchasing the bog. B. Specific management practices utilized each year of operation on this bog.					
					Management Practice	Year	Year	Year	Year	
					Fertilization Program					
					Pruning Program					
					Sanding Program					
					Insect Program					
					Weed Program					
					Bog Oxygen Problems					
					Water Supply					
					Method of Harvest					
TOTALS					C. Bog manager's prediction of expected yield of this bog for next 4 years. Explain basis for expectations.					
					D. Explain previous bog managers experience.					
7 Previous loss history for the last 4 years.					14 Describe the insect detection methods used for the bog.					
Year:	Cause:	Extent of Damage:			15 Describe the general condition of bog dikes and banks.					
Year:	Cause:	Extent of Damage			16 Describe the pruning/sanding practices used: A. Percent of bog pruned last year _____ %; Percent of bog pruned in last 5 years _____ % B. Percent of bog sanded last year _____ %; Percent of bog sanded in last 5 years _____ %					
Year:	Cause:	Extent of Damage:			17 Harvesting method: A. Method of harvest last year? Wet _____ % or Dry _____ % B. Method of harvest next year? Wet _____ % or Dry _____ %					
8 Describe the use of a frost warning system for the bog.					18 Attach a bog map showing each bog as a separate block. If a bog contains uninsurable acreage or acreage undergoing partial renovation, list such acreage as a separate block.					
9 Describe presence or absence of backup power source for irrigation system and type of system.					19 REMARKS:					
10 Describe backup security systems utilized for irrigation equipment.										
11 Average number of times the frost protection system is used each year.										
12 If no frost protection system is in place, enter none.										
13 By block: Time need to flood the bog.____ Time needed to remove the water from the bog.____										

3F BLUEBERRIES

Item No.

- (1) Divide the plantation into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by type/practice, variety, and age, if practical. Contact your respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year bushes were originally set out. If bushes have frozen out and have been mowed or cut off for regrowth, explain in detail in item 18. "remarks," using additional sheets as necessary.
- (3) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (4) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage methods. Total acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col. 17 on the FCI-19-A) on the APH form reflects the insured acreage determined in the inspection. Correct the APH form if necessary. Review the APH form for possible prior acreage changes.
- (5) Enter the average bush spacing observed within each block. Measure the distance between bushes (center to center) in the row and the distance between rows.
- (6) Enter the number of bushes which make up this block.
- (7) Percent stand - based upon a random row count of missing bushes. See current loss adjustment procedures for minimum sampling methods.
- (8) Enter the type of frost protection utilized for each block and the average number of times used. If no frost protection system is in place, enter "None".
- (9) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 16 "remarks" as needed.
- (10) Have the operator provide pH values for each block listed.
- (11) Self-explanatory.
- (12) Describe wildlife control measures used.
- (13) Note blocks where past winter damage has occurred in the past three (3) years which may affect yields for the current crop year. If damage is noted, explain in detail noting the month/year of freeze damage.
- (14) Report the percent harvested by each method listed.

- (15) Describe the record keeping system utilized as: roadside, U-Pick, fresh market, processing, etc.
- (16) Identify how the Blueberries are marketed, such as through: associations, cooperatives, wholesale, roadside, U-Pick, fresh market, processing, etc.
- (17) Does the applicant own a Blueberry harvester?
- (18) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage _____

(Item 32) Uninsurable Acreage _____

PRE-ACCEPTANCE INSPECTION REPORT - BLUEBERRY ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME						CROP YEAR		UNIT NO.	
1 Block Number	2 Mo./Yr. Set Out/Grafted	3 Variety	4 Acres	5 Plant Spacing	6 No. Bushes	7 Percent Stand	8 Frost Protection System Type/Average Times Used	9 IRR/NI Type	10 pH Value

Totals:

<p>COMPLETE THE FOLLOWING INFORMATION FOR BLUEBERRY PLANTATION:</p>
<p>11 Frost protection backup system: Describe the type of backup system. If no backup system in place, enter "none".</p>
<p>12 Describe wildlife control measures.</p>
<p>13 Has winter damage or damage the previous three (3) years occurred which may affect potential production on any block?</p>
<p>14 Percent harvested by method: % Hand Harvest _____ % U-Pick _____ % Mechanical Harvest _____</p>
<p>15 Describe record keeping system (e.g., roadside, u-pick, fresh market, processing, etc.)</p>
<p>16 Describe how the blueberries are marketed (e.g., associations, cooperatives, wholesale, roadside, u-pick, fresh market, process, etc.)</p>
<p>17 Does applicant own harvester?</p>
<p>18 REMARKS:</p>

3G ALMONDS/CITRUS/FIGS/FRESH PLUMS/PRUNES/STONEFRUIT/WALNUTS

Item No.

- (1) Divide the orchard into as many blocks as needed to facilitate collection and reporting of information. Separate blocks by type/practice, variety, age, and density, if practical. Contact your respective FCIC RSO for additional block instructions. Include block numbers on the sketch map prepared in item 34 of the 12-P. Enter these unique block numbers in column #1.
- (2) Enter the year trees were set out or the year the block was grafted to the current variety.
- (3) Enter the number of acres to tenths (0.10) determined using FCIC approved acreage methods. When totaled, acres should match the entries in item #1 of the 12-P. Review the APH form to determine if the reported acreage in the acreage column (Col 17 on the FCI-19-A) on the APH form reflect the insured acreage determined in the inspection. Correct the APH form, if necessary. Review the APH form for possible prior acreage changes.
- (4) Enter the name(s) of the variety(ies) which constitute(s) this block.
- (5) Enter the number of trees which make up this block.
- (6) Enter the average tree spacing/pattern observed within the block (Example 18X20).
- (7) Enter the appropriate rootstock designation for each block.
- (8) Enter the appropriate trellis type for each block e.g., tatura, slender spindle etc.
- (9) Enter the type of frost protection utilized for each block and the average number of times used. If no frost protection system is in place, enter "None".
- (10) Rate each block for air drainage based on slope, presence of air pockets, presence of barriers to the free flow of air, etc. Rate as: good, fair or poor based on your inspection.
- (11) Enter the average percent slope for each block.
- (12) Enter NI for non-irrigated blocks. Enter IRR for irrigated blocks and indicate the type of irrigation system. Elaborate in item 16 "remarks" as needed.
- (13) For Almonds, determine and enter row-by-row planting pattern by variety within the orchard (first repetition). For example, Carmel/Non-pareil, Non-pareil/Mission, Non-pareil/Non-pareil etc. If there is a mixture of pattern because of multiple blocks, enter additional information on another sheet and attach to the inspection.

- (14) For Citrus, determine if the frost protection system is adequate for the Citrus (WPF) with frost protection rate.
- (15) Note blocks where past winter damage has occurred which may affect yields for the current crop year. If damage is noted, explain in detail noting the month/year of freeze damage.
- (16) Attach additional sheets as necessary for remarks.

(Item 31) Insurable Acreage ____

(Item 32) Uninsurable Acreage ____

PRE-ACCEPTANCE INSPECTION REPORT

ALMONDS, CITRUS, FIGS, FRESH PLUMS, PRUNES, STONEFRUIT, WALNUTS ADDENDUM WORKSHEET

APPLICANT/INSURED'S NAME							CROP YEAR		UNIT NO.		
1 Block Number	2 Year Set Out/ Grafted	3 Acres	4 Variety/ Type	5 Number of Trees	6 Plant Spacing/ Pattern	7 Rootstock	8 Trellis Type Specify	9 Frost Protection System/Type No. Times	10 Air Drainage Good/Fair/Poor	11 Percent Slope	12 IRR/NI Type

Totals:

<p>13 Describe the varietal planting pattern (Almonds ONLY).</p>	<p>16 REMARKS:</p>
<p>14 Is frost protection adequate for citrus (WPF) with frost protection rate?</p>	
<p>15 Has winter damage or damage the previous year occurred which may affect this years potential production on any block? If yes, list blocks and explain in detail.</p>	

4 RESERVED - FOR SUGAR BEETS PRE-ACCEPTANCE ANNUAL CROP INSPECTION SEE
EXHIBIT 21

ADDITIONAL CATEGORY C CROP PROCEDURES

5 INSPECTION FORMS (SELF-CERTIFIED)

Include the following items on the self-certified inspection forms. (See attached forms which include items for all crops).

5A PRODUCER'S PRE-ACCEPTANCE WORKSHEET INSTRUCTIONS

Item No.

- (1) Enter the applicant/insured's full name.
- (2) Enter the applicant/insured's Policy number.
- (3) Enter the Unit number.
- (4) Enter the name of the insured crop.
- (5) Enter the name of the State in which the acreage is located.
- (6) Enter the legal description of the land, if applicable.
- (7) Enter the policy crop year for which the Pre-acceptance Worksheet is being completed for.
- (8) Enter the name of the county in which the acreage is located.
- (9) Enter the FSA Farm Serial Number.
- (10) Divide the orchard, vineyard, bog etc. into as many blocks as needed to facilitate collection and reporting information. See individual Crop Block Requirements for block worksheet instructions. Separate blocks by type/practice, variety, age, and density if practical. Prepare a sketch map showing the location of each block designated by a unique number. Enter these numbers in column #10. Complete the items applicable to the crop (10-21) for each block. Calculate an APH yield for each block. See Block Production Worksheet.
- (11) Enter the year trees, vines, bushes etc. were set out or the year the block was grafted to the current variety.
- (12) Enter the number of acres to tenths (0.10) determined using only planimetered, wheeled/taped measurement methods. For cranberries, use acres from bog maps recorded with the marketing organization (e.g., Ocean Spray, Cliff Star, etc.).

- (13) Enter the name(s) of the variety(ies)/type contained in this block.
- (14) Enter the number of bearing plants (trees, vines, bushes etc.) which make up this block.
- (15) Enter the average tree spacing/pattern observed within this block (example 18.5 X 20) (N.A. cranberries).
- (16) Enter the average pruning height (peaches only).
- (17) Calculate the percent stand by dividing the number of bearing trees/vines/bushes in item 14 by the product of density in item 18 multiplied by Acres in item 12. (Item 14 ÷ [Item 18 X Item 12]).
- (18) Calculate the plant density (number of trees/vines etc. per acre) as follows: Number of square feet per acre/Number of square feet per tree (based on the current planting pattern). For example based on a tree spacing of 20 X 20 = 400 square ft. the number of trees per acre is calculated as 43,560 square ft./acre/400 square ft./tree = 109 trees per acre. Or, if trees are being interplanted as a part of a tree replacement program and the spacing changes to 10 X 20 = 200 sq. ft., per tree, the correct density becomes 43,560 sq. ft. per acre/200 sq. ft. = 218 trees per acre.
- (19) Designate if the block is irrigated by entering IRR or non-irrigated by entering NI.
- (20) Designate if this block has met policy minimums for insurability if applicable, e.g., 150 bushels/250 boxes for apples, fourth leaf on peaches etc.
- (21) Designate by block whether the varieties are spur type or nonspur type (apples only).
- (22) IMPORTANT: Prior to answering this question the average yield from the preliminary APH based on certified data must be calculated. If the applicant/insured answers "YES" to this question, a field inspection and hard copy records of acreage and production are required. If the crop is apples or peaches the completed field inspection, APH form(s), and Producer's Pre-acceptance Worksheet must be forwarded to the applicable FCIC Regional Service Office (RSO) for yield determination.

- (23) If the producer is using Organic Farming Practices or another non-conventional practice and answers "YES" to this question, a field inspection and hard copy records of acreage and production are required. If the crop is Apples or Peaches, the completed field inspection, APH form(s), and Producer's Pre-acceptance Worksheet must be forwarded to the applicable Regional Service Office (RSO) for yield determination.
- (24) If the producer does not have an adequate water supply and answers NO to this question, a field inspection and hard copy records of acreage and production are required. If the crop is Apples or Peaches, the completed field inspection, APH form(s), and Producer's Pre-acceptance Worksheet must be forwarded to the applicable Regional Service Office (RSO) for yield determination.
- (25) The applicant/insured must review certified data and accompanying certification statement and sign and date the form.

5B VERIFICATION OF PRODUCER'S PRE-ACCEPTANCE WORKSHEETS

- (1) If the applicant/insured either does not complete or does not complete in an acceptable manner, the Pre-Acceptance Worksheet, the Insurance Provider must obtain the required information, make an inspection to determine the required information, or deny coverage for the crop year.
- (2) Insurance Providers must monitor Producer's Pre-Acceptance Worksheets to assure they are completed in an acceptable manner. In order to verify accurate completion, the Insurance Provider must perform field reviews on at least 5 percent of Producer's Pre-Acceptance Worksheets. Reviews of Producer's Pre-Acceptance Worksheets completed when pre-acceptance field inspections are performed (acreage tolerance, high actual yield variability, etc.) may be used to meet this requirement when accurately documented.

5C PRODUCER'S PRE-ACCEPTANCE WORKSHEET (SEE FOLLOWING PAGE)

PRODUCER'S PRE-ACCEPTANCE WORKSHEET

1 Applicant's Name: _____
 2 Policy #: _____
 3 Unit #: _____

4 Crop: _____
 5 State: _____
 6 Legal Description: _____

7 Crop Year: _____
 8 County: _____
 9 Farm #: _____

10 Block#	11 Mo/Year Set Out/ Grafted	12 Acres	13 Variety/Type	14 Number of Plants	15 Plant Spacing	16 Pruning Height	17 Percent Stand	18 Density	19 Practice IRR/NI	20 Insurable or Uninsurable	21 Spur or Nonspur

- 22. Has damage (i.e., 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 ___ No ___
- 23. Is the producer using organic farming practices, or other non-conventional practices? Yes ___ No ___
- 24. Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above? Yes ___ No ___

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S) AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1006 AND 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 AND 3730).

25. _____
 INSURED'S SIGNATURE DATE

6 BLOCK PRODUCTION REQUIREMENTS

6A APPLES/ALMONDS/FIGS/PEARS/PRUNES/WALNUTS/CALIFORNIA CITRUS

A(1) The approved APH yield is calculated based upon a simple average of total production and total acreage (**insurable and uninsurable**) within the unit for the years certified. If less than 4 years are certified for the unit, and data from more than one block, based on age and density, is certified on the producer's preacceptance worksheet, a weighted average "T" Yield must be calculated. The "T" Yield will be factored using standard APH procedures, e.g., 80%, 90% or 100% "T" Yields.

A(2) If the unit contains trees less than 15 years of age and the producer certifies separate production and acreage by block **for all years certified** (block is defined as trees of a single age and density), the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.

A(3) If the unit contains trees less than 15 years of age and the producer certifies separate production and acreage by block **for at least the most recent year** (block is defined as trees of a single age and density), the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block as described above; however, total commingled production and acreage (insurable and uninsurable) from previous crop years will be attributed only to block(s) 15 years of age and older. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.

If less than four years are certified for the unit and block data is NOT certified on the Producer's Pre-acceptance Worksheet by age and density, "T" Yields will be calculated based on average age and density. (It will not be necessary to use the Block Production Worksheet or Unit Summary Worksheet for such units as the information can be transferred directly to the APH form.)

The applicable "T" Yield will be factored using standard APH rules, e.g., 80%, 90% or 100% "T" values.

A(4) Producer's Pre-Acceptance Worksheet (Self-Certified)

The following crop data (items) must be completed:

10 Block Number (Block based on age and density)

11 Age (Month/Year Set Out/Grafted)

12 Acres

- 13 Variety
- 14 Number of trees
- 15 Plant Spacing
- 18 Density (Trees/Acre)
- 19 Practice IRR/NI
- 20 Insurable/Non-insurable (Not meeting policy minimums)
- 21 Spur/Non-spur (apples only)
- 22 Has damage (i.e., 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?

Attach FSA aerial photo and Sketch Map (identifying block #'s)

6B PEACHES/STONEFRUIT/PLUMS

- B(1) The approved APH yield is calculated based upon a simple average of total production and total acreage (**insurable and uninsurable**) within the unit for the years certified. If less than 4 years are certified for the unit, and data from more than one block, based on age and density, is certified on the producers preacceptance worksheet, a weighted average "T" Yield must be calculated. The "T" Yield will be factored using standard APH procedures e.g. 80%, 90% or 100% "T" Yields.
- B(2) If the unit contains trees less than 8 years of age and the producer certifies separate production and acreage by block **for all years certified** (block is defined as trees of a single age and density) the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.
- B(3) If the unit contains trees less than 8 years of age and the producer certifies separate production and acreage by block for at least the most recent year (block is defined as trees of a single age and density), the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block as described above; however, total commingled production and acreage (insurable and uninsurable) from previous crop years will be attributed only to block(s) 15 years of age and older. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.

If less than four years are certified for the unit and block data is NOT certified on the Producer's Pre-acceptance Worksheet by age and

density, "T" Yields will be calculated based on average age and density. (It will not be necessary to use the Block Production Worksheet or Unit Summary Worksheet for such units as the information can be transferred directly to the APH form.)

The applicable "T" Yield will be factored using standard APH rules e.g. 80%, 90% or 100% "T" values.

- B(4) Producer's Pre-Acceptance Inspection Form (Self-Certified)
The following crop data (items) must be completed:

- 10 Block Number (Block based on age and density)
- 11 Age (Month/Year Set Out)
- 12 Acres
- 13 Variety
- 14 Number of trees
- 15 Plant Spacing
- 16 Pruning Height
- 17 Percent stand (>90% no adjustment)
- 18 Density (Trees/Acre)
- 19 Practice IRR/NI
- 20 Insurable/Non-insurable (Not meeting policy minimums)
- 22 Has damage (i.e., disease, hail, freeze) occurred to Trees/Vines/Bushes/Bog or have cultural practices been performed that will reduce the insured crop's production for previous levels?

Attach FSA aerial photo and Sketch Map (identifying block #'s)

6C GRAPES/TABLE GRAPES/CRANBERRIES/BLUEBERRIES (IN MICHIGAN ONLY)

- C(1) The approved APH yield is calculated based upon a simple average of total production and total acreage (**insurable and uninsurable**) within the unit for the years certified. If less than 4 years are certified for the unit, and data from more than one block, based on age and density, is certified on the producers preacceptance worksheet, a weighted average "T" Yield must be calculated. The "T" Yield will be factored using standard APH procedures e.g. 80%, 90% or 100% "T" Yields.
- C(2) If the unit contains vines/bushes/bog less than 8 years of age (5 years for Blueberries in MICHIGAN ONLY) and the producer certifies separate production and acreage by block **for all years certified** (block is defined as vines/bushes/bog of a single age and density) the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.
- C(3) If the unit contains vines/bushes/bog less than 8 years of age (5 years for Blueberries in MICHIGAN ONLY) and the producer certifies separate production and acreage by block for at least the most recent year (block is defined as vines/bushes/bogs of a single age and density), the producer will receive an approved APH yield based upon a combination of actual yields and "T" Yields based on the current age and density of each block as described above; however, total commingled production and acreage (insurable and uninsurable) from previous crop years will be attributed only to block(s) 15 years of age and older. Each block contributing to the unit will be weighted based on acreage and used to calculate the final approved APH yield for the unit. See attached Block Production Worksheet and Unit Summary Worksheet and respective worksheet instructions for all crops.

If less than four years are certified for the unit and block data is NOT certified on the Producer's Pre-acceptance Worksheet by age and density, "T" Yields will be calculated based on average age and density. (It will not be necessary to use the Block Production Worksheet or Unit Summary Worksheet for such units as the information can be transferred directly to the APH form.)

The applicable "T" Yield will be factored using standard APH rules e.g. 80%, 90% or 100% "T" values.

- C(4) Producer's Pre-Acceptance Worksheet (Self Certified)

The following crop data (items) must be completed:

- 10 Block Number (Block based on age and density)
- 11 Age (Month/Year Set Out/Grafted)
- 12 Acres
- 13 Variety

- 14 For blueberries, grapes and table grapes (only) the number of bushes/vines
- 15 For blueberries, grapes and table grapes (only) the bush/vine spacing
- 16 Percent of stand
- 19 Practice IRR/NI
- 20 Insurable/Non-insurable (Not meeting policy minimums)
- 22 Has damage (i.e., 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?

Attach FSA aerial photo and Sketch Map (identifying block #'s)

7 BLOCK PRODUCTION WORKSHEET

7A BLOCK PRODUCTION WORKSHEET INSTRUCTIONS

This worksheet is used to allow the producer to report separate production and acreage by block as defined in this Exhibit, Par. 6 A, B, or C. Reporting production by block reduces the impact of younger age blocks on the final approved APH yield. The blocks on the production worksheet must correspond to the blocks on the producer's Pre-Acceptance Worksheet.

Item No.

- (1) Enter the applicant/insured's full name.
- (2) Enter the applicant/insured's Policy number.
- (3) Enter the Unit number.
- (4) Enter the name of the insured crop.
- (5) Enter the name of the state in which the acreage is located.
- (6) Enter the legal description of the land if applicable.
- (7) Enter the policy crop year for which the APH is being calculated.
- (8) Enter the name of the county in which the acreage is located.
- (9) Enter the Farm Serial Number.
- (10) Enter the appropriate crop year(s) for the base period.
- (11) Enter the appropriate block number from the Producer's Pre-acceptance Worksheet.
- (12) Enter the leaf age of the block for the leaf year (policy crop year) which is calculated as follows:

Spring Planted Coming leaf year - 1st full leaf year following setting or grafting and add one year. For example if 1997 is the coming leaf year and the trees were set in February of 1990 (2/90) the correct leaf age is $97 - 89 = 8$ th leaf year.

Fall Planted Coming leaf year - 1st full year following setting or grafting. For example if 1997 is the coming leaf year and the trees were set in November of 1990 (11/90) the correct leaf age is $97 - 90 = 7$ th leaf year (age).

- (13) Enter the density from the Producer's Pre-acceptance Worksheet.

- (14) Enter total production for the block as adjusted for production reporting purposes when actual yields are reported.
- (15) Enter planted acreage for the block in acres to tenths for each year an actual yield is reported.
- (16) Enter the appropriate yield and yield type descriptor for each crop year.
- (17) Transitional yields are adjusted for the following situations:
- o Less than three years of actual production records.
 - o Published "T" Yield Factors.
 - o Percent stand (Apples, Michigan Blueberries, Peaches, Stonefruit and Plums)
- Apply applicable "T" Yield Factor(s) to the transitional yield obtained from the appropriate transitional yield table for the crop (e.g., [Apples, Peaches and Stonefruit] "T" Yield 270 boxes per acre multiplied by a "T" Yield Factor of .80 = final "T" Yield of 216 boxes per acre).
- (18) Determine the average yield for the block by totaling the yields in column 16 and dividing by the number of years actual records and/or assigned yields plus "T" Yields used.
- (19) Producer reviews certified data and accompanying certification statement and signs and dates the form.

7B BLOCK PRODUCTION WORKSHEET (SEE FOLLOWING PAGE)

BLOCK PRODUCTION WORKSHEET - NOTE: REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.

1 Name: 2 Policy #: 3 Unit #: 4 Crop: 5 State: 6 Legal Description: 7 Crop Year: 8 County: 9 Farm #:

11 BLOCK #: 12 Age: 13 Density: 14 Prod. 15 Acres 16 Yield

11 BLOCK #: 12 Age: 13 Density: 14 Prod. 15 Acres 16 Yield

11 BLOCK #: 12 Age: 13 Density: 14 Prod. 15 Acres 16 Yield

10 Year

Table with 10 rows and 1 column.

Table with 10 rows and 3 columns.

Table with 10 rows and 3 columns.

Table with 10 rows and 3 columns.

Total

Total

Total

17. T-Yield Adj.

17. T-Yield Adj.

17. T-Yield Adj.

18. AVERAGE YIELD

18. AVERAGE YIELD

18. AVERAGE YIELD

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S) AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1006 AND 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 AND 3730).

19 INSURED'S SIGNATURE

DATE

8 UNIT SUMMARY PRODUCTION WORKSHEET**8A UNIT SUMMARY WORKSHEET INSTRUCTIONS**

This worksheet is used to calculate weighted average Transitional Yields ("T" Yields) or weighted average unit APH yields when required.

Weighted average "T" Yields are calculated when the producer does not provide records by block and less than four years of records are certified. Complete items 1 through 16.

A weighted average unit APH yield is calculated when separate production and acreage records are certified to for more than one block within the unit and a Block Summary Worksheet has been completed. Complete items 1 through 9 and 17 through 23.

Item No.

- (1) Enter the applicant/insured's full name.
- (2) Enter the applicant/insured's Policy number.
- (3) Enter the Unit number.
- (4) Enter the name of the insured crop.
- (5) Enter the name of the state in which the acreage is located.
- (6) Enter the legal description of the land if applicable.
- (7) Enter the policy crop year for which the APH is being calculated.
- (8) Enter the name of the county in which the acreage is located.
- (9) Enter the FSA Farm Serial Number.
- (10) Enter the appropriate unit number.
- (11) Enter the appropriate block number from the Producer's Pre-acceptance Worksheet.
- (12) Enter the appropriate transitional yield for each block as adjusted for the following situations:
 - o Less than three years of actual production records.
 - o Published "T" Yield Factors.
 - o Percent stand (Apples, Blueberries, Peaches, Stonefruit and Plums)

Apply applicable "T" Yield Factor(s) to the transitional yield obtained from the appropriate transitional yield table for the crop (e.g., "T" Yield 270 boxes per acre multiplied by a "T" Yield Factor of .80 = final "T" Yield of 216 boxes per acre).

- (13) Enter planted acreage for each block as certified in item 12. on the Producer's Pre-acceptance Worksheet.
- (14) Enter the result of multiplying column 12 by column 13 as Extensions.
- (15) Enter total acres (sum of column 13.) and total extensions (sum of column 14.).
- (16) Calculate the weighted average transitional yield by dividing total extensions by total acres in 16. The weighted average transitional yield is then transferred to the APH for missing years.
- (17) Enter the appropriate unit number.
- (18) Enter the appropriate block number from the Block Production Worksheet.
- (19) Enter the appropriate average yield from item 18. of the Block Production Worksheet.
- (20) Enter planted acreage for each block as certified in item 12. on the Producer's Pre-acceptance Worksheet.
- (21) Enter the result of multiplying column 19 by column 20 as Extensions.
- (22) Enter total acres (sum of column 20.) and total extensions (sum of column 21.).
- (23) Calculate the weighted average yield for the unit by dividing total extensions by total acres in 22. The weighted average yield is then transferred to preliminary yield block of the APH form. The verifier approves the APH yield.

8B UNIT SUMMARY WORKSHEET (SEE FOLLOWING PAGE)

Unit Summary Worksheet

1 Name: _____
2 Policy#: _____
3 Unit #: _____

4 Crop: _____
5 State: _____
6 Legal Desc.: _____

7 Crop Year: _____
8 County: _____
9 Farm #: _____

Weighted Average Transitional ("T") Yield

Weighted Average APH Yield

10 Unit # _____

17 Unit # _____

11 Block	12 "T" Yield	13 Acres	14 Extensions

18 Block	19 Yield	20 Acres	21 Extensions

15 Total Acres _____
Total Extensions _____

22 Total Acres _____
Total Extensions _____

16 Weighted Average Transitional Yield
Total Extensions/Total Acres= _____

23 Weighted Average APH Yield
Total Extensions/Total Acres= _____

9 **EXAMPLES**

9A **APPLES**

Use the following forms for the following Apple examples:

A(1) Producer's Preacceptance Worksheet

A(2) "T" Yield Table

A(3) "T" Factor Table

The producer has certified information for 7 blocks based on age, variety, and density. ("T" Yield Table and "T" Factor Table to derive "T" Yields.)

9A(1) EXAMPLE - PRODUCER'S APPLE PRE-ACCEPTANCE WORKSHEET

10 Block#	11 Mo/Year Set Out/ Grafted	12 Acres	13 Variety/Type	14 Number of Plants	15 Plant Spacing	16 Pruning Height	17 Percent Stand	18 Density	19 Practice IRR/NI	20 Insurable or Uninsurable	21 Spur or Nonspur
1	4/1968	2.2	GOLDENS	475	10X20	N/A	99	218	IRR	INS	N/A
2	4/1968	3.2	RED DEL	690	10X20	N/A	99	218	IRR	INS	N/A
3	4/1978	1.7	GOLDENS	371	10X20	N/A	100	218	IRR	INS	N/A
4	4/1978	0.7	RED DEL	153	10X20	N/A	100	218	IRR	INS	N/A
5	4/1988	1.4	GOLDENS	305	10X20	N/A	100	218	IRR	INS	N/A
6	4/1988	3.8	RED DEL	692	12X20	N/A	100	182	IRR	INS	N/A
7	4/1991	5.3	GALA	1802	8X16	N/A	100	340	IRR	INS	N/A

22. Has damage (i.e., 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__ No X

23. Is the producer using organic farming practices, or other non-conventional practices? Yes__ No X

24. Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above? Yes X No__

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25 I M INSURED
INSURED'S SIGNATURE

12/18/96
DATE

9A(2) APPLES - EXAMPLE ONLY - "T" YIELD TABLE

WASHINGTON [53]
 APPLES (0054)

TYPE PRACTICE*
 89F 002

*Except:

063 Spokane County: Practice 002 and 003.
 065 Stevens County: Practice 002 and 003.

CODE	COUNTY NAME	LEGAL DESCRIPTION	TRANSITIONAL YIELD FACTOR #
001	Adams	ALL	1.05
005	Benton	ALL	1.10
007	Chelan	T22N R21E	1.00
		T25N R20E-R21E	0.90
		T26N R20E-R22E	0.90
		T27N R21E-R23E	0.90
		T28N R21E-R23E	0.90
		ALL OTHER TWN SHPS	0.90
017	Douglas	T20N R22E	1.00
		T21N R22E	1.00
		T22N R21E-R22E	1.00
		T23N R20E	0.80
		T30N R24E-R26E	0.70
		ALL OTHER TWN SHPS	0.90
021	Franklin	ALL	1.05
025	Grant	ALL	1.05

Apply the transitional yield factor to the appropriate yield on the following table to determine the transitional yield.

9A(3) APPLES - EXAMPLE ONLY - "T" YIELD TABLE

WASHINGTON (53)
 APPLES (0054)

YEAR PLANTED	LEAF YEAR	DENSITY-TREES PER ACRE		
		0-299	300-599	600+
		TRANSITIONAL YIELD (boxes)		
1996	1	0	0	0
1995	2	0	0	0
1994	3	85	135	185
1993	4	165	285	350
1992	5	290	435	505
1991	6	395	600	660
1990	7	510	760	810
1989	8	630	905	960
1988	9	740	1000	1055
1987	10	850	1055	1100
1986	11	950	1085	1100
1985	12	1005	1100	1100
1984	13	1050	1100	1100
1983	14	1075	1100	1100
1982	15	1090	1100	1100
1981	16	1100	1100	1100
1980	17	1100	1100	1100
1979	18	1100	1100	1100
1978	19	1100	1100	1100
1977	20	1100	1100	1100
1976	21	1100	1100	1100
1975	22	1100	1100	1100
1974	23	1100	1100	1100
1973 & earlier	24+	1100	1100	1100

"The following examples and procedure are applicable for perennial crops and are not limited to Apples or Peaches."

9A APPLES

EXAMPLE 1

The producer certified total production and total acreage as shown on the APH form. Approved APH yield is based on a simple 5-year average.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	TWNSHP 10S				
	RANGE 10W				
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO				
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 8912			
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495					
		1992	11,346	18.3	A620
		1993	12,050	18.3	A658
		13 FSA YIELD:			
		1994	11,975	18.3	A654
		1995	9,100	18.3	A497
		1996	19,250	18.3	A1052
					19 TOTAL 3481
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (AVERAGE) 696	14 TRANSITIONAL YIELD:	20 (A) PRELIMINARY YIELD 696 20 (B) PRIOR YIELD	21 APPROVED APH YIELD 696 bx./Acre for 18.3 Acres (For Verifier use only)	

9A APPLES

EXAMPLE 2

The producer has certified production for blocks 1-6 (mature over 15 years of age) and separate production for block 7 (less than 15 years of age) on the block production worksheet. The "T" Yield shown is adjusted by the "T" Factor (if applicable) and is factored using the number of years records for the unit. The weighted average APH yield is used to determine the approved APH yield.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	TWNSHP 10S				
	RANGE 10W				
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO				
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 8912			
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495		1992 11,346 18.3 A620 1993 12,050 18.3 A658			
		13 FSA YIELD:			
		1994 11,975 18.3 A654 1995 9,100 18.3 A497 1996 19,250 18.3 A1052			
					19 TOTAL 3481
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (Average) 696	14 TRANSITIONAL YIELD:	20 (A) PRELIMINARY YIELD 829 20 (B) PRIOR YIELD	21 APPROVED APH YIELD 829 bx./Acre for 18.3 Acres (For Verifier use only)	

9A APPLES - EXAMPLE 2

BLOCK PRODUCTION WORKSHEET - NOTE: REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.

1 Name: I.M. INSURED 4 Crop: APPLES 7 Crop Year: 1997
2 Policy #: XX-XXX-XXXXX 5 State: WA 8 County: Grant
3 Unit #: 0100 6 Legal Description: Sec.4 TY RZZ 9 Farm #: 8912

11 BLOCK #1-6 REDS/GOLDS BLKS
12 Age: 13 Density:
14 Prod. 15 Acres 16 Yield

11 BLOCK #7 GALA BLK
12 Age: 6 13 Density: 340
14 Prod. 15 Acres 16 Yield

11 BLOCK #:
12 Age: 13 Density:
14 Prod. 15 Acres 16 Yield

10 Year

Table with 10 rows (years 1992-1996) and 1 column.

Table with 10 rows (years 1992-1996) and 3 columns (Production, Acres, Yield).

Table with 10 rows (years 1992-1996) and 3 columns (Production, Acres, Yield).

Table with 10 rows (years 1992-1996) and 3 columns (Production, Acres, Yield).

Total 4579

Total 2456

Total

17. T-Yield Adj. N/A

17. T-Yield Adj. 600 x 1.05 x 100% = 630

17. T-Yield Adj.

18. AVERAGE YIELD 916

18. AVERAGE YIELD 614

18. AVERAGE YIELD

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19 I.M. INSURED
INSURED'S SIGNATURE

12/18/96
DATE

9A APPLES

EXAMPLE 2 - Unit Summary Worksheet

1 Name: IM. INSURED

4 Crop: APPLES

7 Crop Year: 1997

2 Policy #: XX-XXX-XXXXX

5 State: WA

8 County: Grant

3 Unit #: 0100

6 Legal Description: Sec.4 TY RZZ

9 Farm #: 8912

Weighted Average Transitional ("T") Yield

Weighted Average APH Yield

10 Unit #

17 Unit # 0100

11 Block	12 "T" Yield	13 Acres	14 Extensions

18 Block	19 Yield	20 Acres	21 Extensions
1-6	916	13.0	11,908.0
7	614	5.3	3,254.2

15 Total Acres _____
 Total Extensions _____

22 Total Acres 18.3
 Total Extensions 15,162.2

16 Weighted Average Transitional Yield
 Total Extensions/Total Acres = _____

23 Weighted Average APH Yield
 Total Extensions/Total Acres = 829

9A APPLES

EXAMPLE 3

The producer has certified separate production blocks 1-6 (mature over 15 years of age) and separate production for block 7 (less than 15 years of age) for only the most recent crop year on the block production worksheet. The "T" Yield shown is adjusted by the "T" factor (if applicable) and is factored using the number of years records for the unit. The weighted average APH yield is used to determine the approved APH yield.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD		
	TWNSHP 10S						
	RANGE 10W						
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO						
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 8912					
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495							
		1992	11,346	18.3	A620		
		1993	12,050	18.3	A658		
		13 FSA YIELD:		1994	11,975	18.3	A654
				1995	9,100	18.3	A497
				1996	19,250	18.3	A1052
		19 TOTAL 3481					
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (Average) 696	14 TRANSITIONAL YIELD:		20 (A) PRELIMINARY YIELD 701 20 (B) PRIOR YIELD	21 APPROVED APH YIELD 701 bx./Acre for 18.3 Acres (For Verifier use only)		

9A APPLES - EXAMPLE 3,

BLOCK PRODUCTION WORKSHEET - NOTE: 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 #: XX-XXX-XXXXX
 3 Unit #: 0100

4 Crop: APPLES
 5 State: WA
 6 Legal Description: Sec.4 TY RZZ

7 Crop Year: 1997
 8 County: Grant
 9 Farm #: 8912

11 BLOCK #1-6: REDS/GOLDEN
 12 Age: 13 Density:
 14 Prod. 15 Acres 16 Yield

11 BLOCK #7: GALA BLK
 12 Age: 6 13 Density: 340
 14 Prod. 15 Acres 16 Yield

11 BLOCK #:
 12 Age: 13 Density:
 14 Prod. 15 Acres 16 Yield

10 Year

1992
1993
1994
1995
1996

11,346	18.3	620
12,050	18.3	658
11,975	18.3	654
9,100	18.3	497
16,250	13.0	1,250

		T630
		T630
		T630
3,000	5.3	566

Total 3679

Total 2456

Total

17. T-Yield Adj. N/A

17. T-Yield Adj. $\frac{600 \times 1.05 \times 100\%}{100} = 630$

17. T-Yield Adj.

18. AVERAGE YIELD 736

18. AVERAGE YIELD 614

18. AVERAGE YIELD

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19 I.M. INSURED
 INSURED'S SIGNATURE

12/18/96
 DATE

9A APPLES

EXAMPLE 3 - Unit Summary Worksheet

1 Name: I.M. INSURED

4 Crop: APPLES

7 Crop Year: 1997

2 Policy #: XX-XXX-XXXXX

5 State: WA

8 County: Grant

3 Unit #: 0100

6 Legal Description: Sec.4 TY RZZ

9 Farm #: 8912

Weighted Average Transitional ("T") Yield

10 Unit #

11 Block	12 "T" Yield	13 Acres	14 Extensions

15 Total Acres
 Total Extensions

16 Weighted Average Transitional Yield

Total Extensions/Total Acres=

Weighted Average APH Yield

17 Unit # 0100

18 Block	19 Yield	20 Acres	21 Extensions
1-6	736	13.0	9,568.0
7	614	5.3	3,254.2

22 Total Acres 18.3
 Total Extensions 12,822.2

23 Weighted Average APH Yield

Total Extensions/Total Acres= 701

9A APPLES

EXAMPLE 4

The producer has certified 3 years of production and acreage as shown on the APH form. A weighted average "T" Yield based on age and density is calculated as shown on the unit summary worksheet. The "T" Yield is adjusted for the number of years records and shown on the APH.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR 16 TOTAL PRODUCTION 17 ACRES 18 YIELD	1994 11,975 18.3 A654 1995 9,100 18.3 A497 1996 19,250 18.3 A1052 19 TOTAL 3206
	TWNSHP 10S		
	RANGE 10W		
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO		
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 123	
9 RECORD TYPE: <input type="checkbox"/> CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495		13 FSA YIELD:	
10 PROCESSOR NUMBER/NAME Any Processor		11 OTHER (Average) 802	
14 TRANSITIONAL YIELD:		20 (A) PRELIMINARY YIELD 802 20 (B) PRIOR YIELD	
		21 APPROVED APH YIELD 802 bx./Acre for 18.3 Acres (For Verifier use only)	

9A APPLES

EXAMPLE 4 - Unit Summary Worksheet

1 Name: I.M. INSURED

4 Crop: APPLES

7 Crop Year: 1997

2 Policy #: XX-XXX-XXXXX

5 State: WA

8 County: Grant

3 Unit #: 0100

6 Legal Description: Sec.4 TY RZZ

9 Farm #: 8912

Weighted Average Transitional ("T") Yield

Weighted Average APH Yield

10 Unit # 0100

17 Unit #

11 Block	12 "T" Yield	13 Acres	14 Extensions
1-6	1155	13.0	15015.0
7	630	5.3	3339.0

18 Block	19 Yield	20 Acres	21 Extensions

15 Total Acres 18.3
 Total Extensions 1,8354.0

22 Total Acres _____
 Total Extensions _____

16 Weighted Average Transitional Yield
 Total Extensions/Total Acres = 1003

23 Weighted Average APH Yield
 Total Extensions/Total Acres = _____

9A APPLES

EXAMPLE 5

The producer has certified 3 years of production and acreage as shown on the APH form. Separate production records were provided for block 7 (less than 15 years of age). The weighted average APH yield is used to determine the approved APH yield.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	TWNSHP 10S				
	RANGE 10W				
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO				
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 123			
9 RECORD TYPE: <input type="checkbox"/> CROP YEAR: <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495		13 FSA YIELD:			
		1994	11,975	18.3	A654
		1995	9,100	18.3	A497
		1996	19,250	18.3	A1052
					19 TOTAL 3206
10 PROCESSOR NUMBER/NAME Any Processor		11 OTHER (Average) 802		14 TRANSITIONAL YIELD:	
		20 (A) PRELIMINARY YIELD 877 20 (B) PRIOR YIELD		21 APPROVED APH YIELD 877 bx./Acre for 18.3 Acres (For Verifier use only)	

9A APPLES - EXAMPLE 5,

BLOCK PRODUCTION WORKSHEET - NOTE: 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 #: XX-XXX-XXXXX
 3 Unit #: 0100

4 Crop: APPLES
 5 State: WA
 6 Legal Description: Sec.4 TY RZZ

7 Crop Year: 1997
 8 County: Grant
 9 Farm #: 8912

11 BLOCK #1-6: REDS/GOLDEN
 12 Age: 13 Density:
 14 Prod. 15 Acres 16 Yield

11 BLOCK #7: GALA
 12 Age: 6 13 Density: 340
 14 Prod. 15 Acres 16 Yield

11 BLOCK #:
 12 Age: 13 Density:
 14 Prod. 15 Acres 16 Yield

10 Year

1993
1994
1995
1996

		T1155
11,800	13.0	908
8,075	13.0	621
16,250	13.0	1250

		T630
		T630
		T630
3,000	5.3	566

Total 3934

Total 2456

Total

17. T-Yield Adj. $\frac{1100 \times 1.05 \times 100\%}{100} = 1155$
 18. AVERAGE YIELD 984

17. T-Yield Adj. $\frac{600 \times 1.05 \times 100\%}{100} = 630$
 18. AVERAGE YIELD 614

17. T-Yield Adj.
 18. AVERAGE YIELD

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S) AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1006 AND 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 AND 3730).

19 I.M. INSURED
 INSURED'S SIGNATURE

12/18/96
 DATE

9A APPLES

EXAMPLE 5 - Unit Summary Worksheet

1 Name: I.M. INSURED

4 Crop: APPLES

7 Crop Year: 1997

2 Policy #: XX-XXX-XXXXX

5 State: WA

8 County: Grant

3 Unit #: 0100

6 Legal Description: Sec.4 TY RZZ

9 Farm #: 8912

Weighted Average Transitional ("T") Yield

Weighted Average APH Yield

10 Unit # 0100

17 Unit # 0100

11 Block	12 "T" Yield	13 Acres	14 Extensions
1-6	1155	13.0	15015.0
7	630	5.3	3339.0

18 Block	19 Yield	20 Acres	21 Extensions
1-6	984	13.0	12792.0
7	614	5.3	3254.2

15 Total Acres 18.3
Total Extensions 1,8354.0

22 Total Acres 18.3
Total Extensions 16,046.2

16 Weighted Average Transitional Yield
Total Extensions/Total Acres= 1003

23 Weighted Average APH Yield
Total Extensions/Total Acres= 877

9A APPLES

EXAMPLE 6

The producer has certified 3 years of production and acreage as shown on the APH form. Separate production records were provided for block 7 (less than 15 years of age). The weighted average APH yield is used to determine the approved APH yield.

6 CROP APPLES (054) PRACTICE IRR. (002) TYPE 89F UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	TWNSHP 10S				
	RANGE 10W				
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO				
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 123			
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,495		13 FSA YIELD:			
		1993			T1003
		1994	11,975	18.3	A654
		1995	9,100	18.3	A497
		1996	17,550	18.3	A959
					19 TOTAL 3113
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (Average) 778	14 TRANSITIONAL YIELD:	20 (A) PRELIMINARY YIELD 984 20 (B) PRIOR YIELD	21 APPROVED APH YIELD 984./Acre for 13.0 Acres 5.3 Acres Non-Insured (For Verifier use only)	

9A APPLES - EXAMPLE 6

BLOCK PRODUCTION WORKSHEET - NOTE: 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 #: XX-XXX-XXXXX
3 Unit #: 0100

4 Crop: APPLES
5 State: WA
6 Legal Description: Sec.4 TY RZZ

7 Crop Year: 1997
8 County: Grant
9 Farm #: 8912

11 BLOCK #1-6: REDS/GOLDEN
12 Age: 13 Density:
14 Prod. 15 Acres 16 Yield

11 BLOCK #7: GALA BLK
12 Age: 6 13 Density: 340
14 Prod. 15 Acres 16 Yield

11 BLOCK #:
12 Age: 13 Density:
14 Prod. 15 Acres 16 Yield

10 Year

Table with 1 column and 7 rows for years 1993-1996.

Table with 3 columns (Acres, Density, Yield) and 7 rows for years 1993-1996.

Table with 3 columns (Acres, Density, Yield) and 7 rows for years 1993-1996.

Table with 3 columns (Acres, Density, Yield) and 7 rows for years 1993-1996.

Total 3934

Total N/A

Total

17. T-Yield Adj. 1100 x 1.05 x 100% = 1155
18. AVERAGE YIELD 984

17. T-Yield Adj. N/A
18. AVERAGE YIELD N/A

17. T-Yield Adj.
18. AVERAGE YIELD

I CERTIFY THAT THE INFORMATION I HAVE FURNISHED AS REFLECTED ON THIS FORM IS COMPLETE AND ACCURATE FOR THE COMMODITY(IES), UNIT(S) AND YEAR(S) SHOWN. I UNDERSTAND THIS FORM MAY BE REVIEWED OR AUDITED AND THAT INFORMATION INACCURATELY REPORTED OR FAILURE TO RETAIN RECORDS TO SUPPORT INFORMATION ON THIS FORM, MAY RESULT IN A RECOMPUTATION OF THE APPROVED APH YIELD. I ALSO UNDERSTAND THAT FAILURE TO REPORT COMPLETELY AND ACCURATELY MAY RESULT IN VOIDANCE OF MY CROP INSURANCE CONTRACT AND MAY RESULT IN CRIMINAL OR CIVIL FALSE CLAIMS PENALTIES (18 U.S.C. 1006 AND 1014; 7 U.S.C. 1506; 31 U.S.C. 3729 AND 3730).

19 I.M. INSURED
INSURED'S SIGNATURE

12/18/96
DATE

9B PEACHES

Use the following forms for the following Peach examples:

9B(1) Producer's Preacceptance Worksheet

9B(2) "T" Yield Table

9B(1) EXAMPLE - PRODUCER'S PEACH PRE-ACCEPTANCE WORKSHEET UNIT 0100

10 Block#	11 Mo/Year Set Out/ Grafted	12 Acres	13 Variety/Type	14 Number of Plants	15 Plant Spacing	16 Pruning Height	17 Percent Stand	18 Density	19 Practice IRR/NI	20 Insurable or Uninsurable	21 Spur or Nonspur
1	1/1992	10.0	RED GLOBE (LATE)	1090	20X20	8	100%	109	IRR	INS	N/A
2	1/1989	20.0	HARVESTER (MID)	2299	18X20	7	95%	121	NI	INS	N/A
3	1/1990	15.0	EMPRESS (EARLY)	1308	20X20	7	80%	109	NI	INS	N/A

22. Has damage (i.e., 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__ No X

23. Is the producer using organic farming practices, or other non-conventional practices? Yes__ No X

24. Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above? Yes X No__

9B(2)

PEACH "T" YIELD TABLE (EXAMPLE ONLY)

Height	Maturity Date	Yield/Acre									
10'	Early	130	155	161	164	165	163	160	150	144	130
	Mid	170	202	218	221	222	220	217	210	202	188
	Late	180	225	232	237	238	235	233	227	218	208
9'	Early	110	140	146	149	150	148	143	133	125	120
	Mid	150	190	201	204	205	203	200	191	180	165
	Late	165	214	220	228	229	221	218	211	200	185
8'	Early	90	125	131	134	135	133	125	115	105	88
	Mid	130	178	184	187	188	186	182	172	158	142
	Late	150	203	207	210	211	207	204	195	180	162
7'	Early	75	98	103	107	108	105	97	89	78	68
	Mid	115	156	164	168	169	167	162	154	142	130
	Late	140	179	187	190	191	188	183	175	162	146
6'	Early	55	70	75	80	81	80	68	63	50	40
	Mid	100	133	143	148	149	147	141	136	126	115
	Late	130	155	167	172	173	169	162	154	143	130
5'	Early	45	50	55	60	61	59	50	45	40	35
	Mid	75	100	125	130	131	129	123	120	112	102
	Late	90	134	149	155	156	152	143	136	126	116
	Age	4	5	6	7	8	9	10	11	12	13

BASED UPON 110 TREES/ACRE

9B PEACHES

EXAMPLE 1

A peach producer has certified peach production and acreage (**insurable and uninsurable**) by block on three blocks. Block number 1 has met policy minimums for two years, Block number 2 four years of data have been certified, Block number 3 recently acquired and only two years of data are available. Yield potential chart was used to reflect the yield of the younger blocks. (Note: "T" Yield for Block number 3 adjusted to reflect 80 percent stand).

6 CROP PEACHES (034) PRACTICE NI. (003) TYPE UNIT NO. 0100	7 SECTION 36	15 CROP YEAR 16 TOTAL PRODUCTION 17 ACRES 18 YIELD	19 TOTAL 545	
	TWNSHP 10S			
	RANGE 10W			
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO			
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 456		
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,697		13 FSA YIELD: 1993 3,380 30.0 A113 1994 3,560 30.0 A119 1995 6,730 45.0 A150 1996 7,335 45.0 A163		
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (Average) 136	14 TRANSITIONAL YIELD:	20 (A) PRELIMINARY YIELD 154 20 (B) PRIOR YIELD	21 APPROVED APH YIELD 154 bu./Acre for 45.0 Acres (For Verifier use only)

9B PEACHES - EXAMPLE 1

UNIT 0100

BLOCK PRODUCTION WORKSHEET - NOTE: REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM.

INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.

10 Year

11 BLOCK #: 1
 12 Age: 6 13 Density: 109
 14 Prod. 15 Acres 16 Yield

1993	0	10.0	T207
1994	0	10.0	T207
1995	1,600	10.0	A160
1996	2,000	10.0	A200

Total 774

17. T-Yield Adj. *207 NO STAND ADJUSTMENT

18. AVERAGE YIELD 774 ÷ 4 = 194

11 BLOCK #: 2
 12 Age: 9 13 Density: 121
 14 Prod. 15 Acres 16 Yield

3,380	20.0	A169
3,560	20.0	A178
3,600	20.0	A180
3,700	20.0	A185

Total 712

17. T-Yield Adj. N/A

18. AVERAGE YIELD 712 ÷ 4 = 178

11 BLOCK #: 3
 12 Age: 8 13 Density: 109
 14 Prod. 15 Acres 16 Yield

		*C86
		*C86
1530	15.0	102
1635	15.0	109

Total 383

17. T-Yield Adj. *108 X .80
 (% STAND) = 86

18. AVERAGE YIELD 383 ÷ 4 = 96

* 100 percent "T" yield used because four years of records are available on the unit.

9B PEACHES

EXAMPLE 2

Peach producer has certified production and acreage (**insurable and uninsurable**) for two years on the APH. A weighted average "T" Yield was calculated based on age, density, percent stand for each block of acreage certified on the Producer's Pre-acceptance Worksheet (Block 3 was adjusted for 80 percent stand). 90 percent of the average "T" Yield was applied in calculating the APH because the insured provided two years records.

6 CROP PEACHES (034) PRACTICE NI. (003) TYPE UNIT NO. 0100	7 SECTION 36	15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	TWNSHP 10S				
	RANGE 10W				
	LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO				
8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 456			
9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES 4,697		13 FSA YIELD:			
		1993			N134
		1994			N134
		1995	6,730	45.0	A150
		1996	7,335	45.0	A163
					19 TOTAL 581
10 PROCESSOR NUMBER/NAME Any Processor	11 OTHER (Average) 145	14 TRANSITIONAL YIELD:		20 (A) PRELIMINARY YIELD 145 20 (B) PRIOR YIELD	
				21 APPROVED APH YIELD 145 bu./Acre for 45.0 Acres (For Verifier use only)	

FSA 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 FSA RULES

The rules, from FSA Acreage Compliance Determinations Handbook, for determining the area devoted to the crop for skip-row planting are as follows:

IF the planting pattern is...	AND the distance from plant to plant in the strip is...	THEN...
single rows alternating with idle land (single-wide rows)	less than 64 inches	consider the entire area devoted to the crop.
	64 inches or more	consider 64 inches devoted to the crop.
strips of 2 or more rows alternating with idle land Note: See exceptions below for cotton.	less than 64 inches	consider the entire area devoted to the crop.
	64 inches or more	consider half a row width, but no less than 15 inches beyond the strips of crop, devoted to the crop.
for cotton, strips of 2 or more 30-inch rows alternating with idle land	less than 60 inches	consider the entire area devoted to cotton.
	60 inches or more	consider half a row width, but no less than 15 inches beyond the strips of crop, devoted to cotton.
for cotton, strips of 2 or more 32-inch or wider rows alternating with idle land, where the producer has a history of 32-inch or wider rows (as determined by FSA)	at least 60 but less than 64 inches	the producer has the option to consider: <ul style="list-style-type: none"> • the entire area devoted to cotton • half a row width, but no less than 15 inches beyond the strips, devoted to cotton.

3 ACRES CONSIDERED PLANTED

- 3A The acreage determinations and qualifying skip-row planting patterns must agree with the FSA rules in Par. 2. For MPCCI acreage report purposes, the planting pattern established on the final planting date is used for determining acreage and APH yield for subsequent crop years.
- 3B See the last page of this exhibit Table 4 for Percent Planted Factors for 40-inch and 36-inch row planting patterns.

4 ACREAGE REPORT YIELD

To compute the acreage report yield for the planting pattern carried out, multiply the approved yield from the APH form times the yield conversion factor for qualifying skip-row planting pattern. Use the following tables to convert Non-Irrigated skip-row cotton yields to a solid planted basis:

- 4A Table 1 factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.
- 4B Table 2 factors apply to New Mexico, the following counties in Texas; Baylor, Concho, Runnels, Schleicher, Shackelford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.
- 4C Table 3 factors apply to Kansas, Oklahoma, and all Texas counties for which Table 2 does not apply.

5 TABLES

TABLE 1

These factors apply to Arkansas, Louisiana, Missouri, and all states east of these states.

<u>Planting Pattern 1/</u>	<u>Yield Conversion Factor</u>
Solid Planted or non-qualifying	
Skip-row patterns	1.00
2 X 1 Skip-row	1.33
2 X 1 Narrow Skip (40-40-24)	1.23
2 X 1 Narrow Skip (38-38-26)	1.25
2 X 2 Skip-row	1.50
2 X pattern with 4 or more fallowed rows (2x4, 2x6, etc.)	1.67 2/
4 X 1 Skip-row	1.20
4 X 2 Skip-row	1.33
4 X 4 Skip-row	1.33 2/
6 X 1 Skip-row	1.14
6 X patterns with 2 or more skip-rows	1.20 2/
All Other	As Computed Below

1/ Row widths are equal unless otherwise indicated.

2/ Factors limited by procedure.

5A PLANTING PATTERNS

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:

A(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.

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

Example: 3x1 (40" rows) = $40 \div 160 = .25 + 1.00 = 1.25$

In some areas, mixed patterns such as 4x1x2x1 are planted. To calculate the factor for these patterns, determine the factor for each part (4x1 and 2x1) and compute a weighted factor based on the number of planted rows.

Example: 4x1x2x1 (40" rows)

$4x1 = 40 \div 200 = .20 + 1.00 = 1.20 \times 4 = 4.80$

$2x1 = 40 \div 120 = .33 + 1.00 = 1.33 \times 2 = \underline{2.66}$

$7.46 \div 6 \text{ rows} = 1.24$

5B THE RESULT OF ITEM A MUST NOT EXCEED

- B(1) 1.67 for any pattern or part of a pattern of 1 planted row or 2 consecutive planted rows alternating with idle land.
- B(2) 1.45 for any pattern or any part of a pattern of 3 consecutive planted rows alternating with idle land.
- B(3) 1.33 for any pattern or part of a pattern of 4 consecutive planted rows alternating with idle land.
- B(4) 1.20 for any pattern or part of a pattern of 5 or 6 consecutive planted rows alternating with idle land.
- B(5) 1.00 for any pattern or a part of a pattern of 7 or more consecutive planted rows alternating with idle land.

TABLE 2

These factors apply to New Mexico, the following counties in Texas; Baylor, Concho, Runnels, Schleicher, Shackelford, Sutton, Taylor, Throckmorton, Valverde, Wilbarger, and all counties west of these counties.

YIELD CONVERSION FACTOR	PLANTING PATTERN
1.00	Solid planted (solid drilled-62") or nonqualifying skip-row patterns
1.14	1 planted X1 or more skipped 30"-35"
1.28	1 planted X1 or more skipped 36"-62"
1.28	1(38")X1(34")
1.00	1(<30")X1(<30")
1.42	2X1 36"-62"
1.26	2X1 30"-35"
1.00	2(30"-62")X1(<30")
1.26	2(36"-62")X1(30"-35")
1.26	2(30"-35")X1(36"-62")
1.80	2 planted X2 or more skipped 36"-62"
1.60	2 planted X2 or more skipped 30"-35"
1.70	2(30"-35")X2(36"-62")
1.70	2(36"-62")X2(30"-35")
1.35	3X1 36"-62"
1.69	3 planted X2 or more skipped 36"-62"
1.20	3X1 30"-35"
1.50	3 planted X2 or more skipped 30"-35"
1.28	4X1 36"-62"
1.57	4 planted X2 or more skipped 36"-62"
1.14	4X1 30"-35"
1.40	4 planted X2 or more skipped 30"-35"
1.14	5X1 36"-62"
1.43	5 planted X2 or more skipped 36"-62"
1.07	5X1 30"-35"
1.27	5 planted X2 or more skipped 30"-35"
1.00	6x1 30"-62"
1.28	6 planted X2 or more skipped 36"-62"
1.14	6 planted X2 or more skipped 30"-35"
1.00	7X1 30"-62"
1.10	7 planted X2 or more skipped 30"-62"
1.00	8X1 30"-62"
1.06	8 planted X2 or more skipped 30"-62"
1.00	9 planted X1 or more skipped 30"-62"
1.00	10 or more planted X 1 or more skipped 30"-62"

Note, (<)= less than

In some areas, mixed patterns are planted such as 3X2 4X1 2X2. To calculate yield conversion factor for these patterns, determine factor for each pattern (3X2, 4X1 & 2X2) and compute a yield conversion factor based on a simple average.

Example: 3X2 4X1 2X2 planted in 40" rows
 3X2 = 1.69
 4X1 = 1.28
 2X2 = 1.80
 $4.77/3 = 1.59$

TABLE 3

These factors apply to Kansas, Oklahoma, and all Texas counties for which Table 2 does not apply.

YIELD CONVERSION FACTOR	PLANTING PATTERN
1.00	Solid planted (solid drilled-62") or nonqualifying skip-row patterns
1.14	1 planted X1 or more skipped 30"-35"
1.28	1 planted X1 or more skipped 36"-62"
1.28	1(38")X1(34")
1.00	1(<30")X1(<30")
1.33	2X1 36"-62"
1.26	2X1 30"-35"
1.00	2(30"-62")X1(<30")
1.26	2(30"-35")X1(36"-62")
1.50	2 planted X2 or more skipped 36"-62"
1.41	2 planted X2 or more skipped 30"-35"
1.46	2(30"-34")X2(35"-62")
1.46	2(35"-62")X2(30"-34")
1.31	3X1 36"-62"
1.45	3 planted X2 or more skipped 36"-62"
1.20	3X1 30"-35"
1.37	3 planted X2 or more skipped 30"-35"
1.28	4X1 36"-62"
1.40	4 planted X2 or more skipped 36"-62"
1.14	4X1 30"-35"
1.33	4 planted X2 or more skipped 30"-35"
1.14	5X1 36"-62"
1.34	5 planted X2 or more skipped 36"-62"
1.07	5X1 30"-35"
1.27	5 planted X2 or more skipped 30"-35"

Note, (<)= less than

All other skip row patterns having 6 or more planted rows with 1 or more skip (fallow) row(s) will have the same factors as those shown in Table 2.

In some areas, mixed patterns are planted such as 3X2 4X1 2X2. To calculate yield conversion factor for these patterns, determine factor for each pattern (3X2, 4X1 & 2X2) and compute a yield conversion factor based on a simple average.

Example: 3X2 4X1 2X2 planted in 40" rows
 3X2 = 1.45
 4X1 = 1.28
 2X2 = 1.50
 4.23/3 = 1.41

ACRES CONSIDERED PLANTED BY FSA TABLE *

40" ROW/PLANT PATTERN	% PLANTED FACTOR
1 IN 1 OUT 1 IN 4 OUT 1 OUT 2 IN, 1 OUT 2 IN, 1 OUT 2 IN, 1 OUT 2 IN 1 OUT 2 IN 1 OUT, 2 IN 2 OUT 2 IN 1 OUT, 2 IN 4 OUT	.8000 .3200 .6000 .6667 .5714 .4444
2 IN 1 OUT, 2 IN 2 OUT, 2 IN 4 OUT 2 IN 1 OUT, 2 IN 1 OUT, 2 IN 2 OUT 2 IN 1 OUT, 2 IN 1 OUT, 2 IN 4 OUT 2 IN 2 OUT 2 IN 2 OUT, 2 IN 2 OUT, 2 IN 4 OUT 2 IN 2 OUT, 2 IN 3 OUT	.4615 .6000 .5000 .5000 .4286 .4444
2 IN 2 OUT, 2 IN 4 OUT 2 IN 4 OUT 2 IN 8 OUT 3 IN 1 OUT 4 IN 1 OUT 4 IN 2 OUT 4 IN 4 OUT	.4000 .3333 .2000 .7500 .8000 .6667 .5000
6 IN 2 OUT 8 IN 1 OUT 10 IN 2 OUT 12 IN 4 OUT 12 IN 1 OUT 16 IN 1 OUT 16 IN 2 OUT 20 IN 1 OUT	.7500 .8889 .8333 .7500 .9231 .9412 .8889 .9524
1 IN 1 OUT	.8333

*NOTE: For all skip-row cotton (Irrigated and Non-Irrigated) this must be the planted portion of the field as defined by FSA (See Cotton AUP and ELS contract provisions). 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 above table.

6 COMPLETION OF THE COTTON APH FORM

6A EXAMPLE 1

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 by FSA.

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 X 1 skip-row practice planted in 40 inch rows all years.

19XX	217,070	620.2	A350
19XX	182,250	450.0	A405
19XX	128,800	400.0	A322
19XX	143,310	510.0	A281
19XX	259,000	700.0	A370
19XX	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 (Col. 16 FCI-19-A) 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 (Col. 18 FCI-19-A).

19XX	350	1.42	A246
19XX	405	1.42	A285
19XX	322	1.42	A227
19XX	281	1.42	A198
19XX	370	1.42	A261
19XX	305	1.42	A215
			19.TOTAL
20(A) PLEM.YIELD.		21. APPROVED APH YIELD	
20(B) PRIOR YIELD.			

6B EXAMPLE 2

This example illustrates the use of the Multipurpose Production and Yield Report Worksheet (Exhibit 9) 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 (Col. 16 FCI-19-A) of the APH form. Acres considered planted to cotton are entered in the Acres Column (Col. 17 FCI-19-A) 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 (Col. 18 FCI-19-A).

MULTIPURPOSE PRODUCTION AND YIELD REPORT WORKSHEET

Crop Year	1	2	3	4	5	6
19XX	217,070	÷ 1.42=	152,866	930.3	620.2	246
19XX	182,250	÷ 1.42=	128,345	675.0	450.0	285
19XX	128,800	÷ 1.42=	90,704	600.0	400.0	227
19XX	143,310	÷ 1.42=	100,923	765.0	510.0	198
19XX	259,000	÷ 1.42=	182,394	1050.0	700.0	261
19XX	122,010	÷ 1.42=	85,923	600.0	400.0	215

APH FORM

19XX	* 152,866	620.2	A246
19XX	* 128,346	450.0	A285
19XX	* 90,704	400.0	A227
19XX	* 100,923	510.0	A198
19XX	* 182,394	700.0	A261
19XX	* 85,923	400.0	A215
			19.TOTAL
20(A) PLEM.YIELD.		21. APPROVED APH YIELD	
20(B) PRIOR YIELD.			

* = Factored production

6C EXAMPLE 3

The following APH form is for a carryover insured who has an existing database. For the most recent crop year, the insured reported 94,640 pounds of skip-row production and 124.4 gross skip-row acres. A Non-Irrigated (2X1) 40 inch planting pattern was carried out. The agent assisted the insured in completing the APH form by dividing the production by the skip-row yield conversion factor (1.42) and multiplying the percent planted factor (.6667) times the acreage planted (for the most recent crop year) and entering this information on the insureds APH form. The Approved APH yield is calculated using Category B APH procedure.

19XX			
19XX			
19XX			
19XX			
19XX	49,510	90.0	A550
19XX	39,900	92.2	A433
19XX	60,030	88.5	A678
19XX	* 20,160	80.0	A252
19XX	* 28,420	81.2	A350
19XX	* 66,648	83.0	A803
			19. TOTAL 3066
20(A) PLEM. YIELD. 511		21. APPROVED APH YIELD 511	
20(B) PRIOR YIELD. 572			

* = Factored Yield

6D EXAMPLE 4

In this example a new insured reported the four most recent crop year's production. Unit 0101'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 0101 - Irrigated practice

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

* = Production Commingled
 "T" Yield = 460

UNIT 0102 - Non-Irrigated Practice

19XX			
19XX			
19XX	* 37,200	200.0	A186
19XX	* 28,700	140.0	A205
19XX	* 11.023	151.0	A73
19XX	* 36,660	244.0	A150
			19.TOTAL 614
20(A) PLEM.YIELD. 154		21. APPROVED APH YIELD	
20(B) PRIOR YIELD. N/A		154	

* Production Commingled and Factored
 "T" Yield = 300

6E EXAMPLE 5

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, 2X3, 40 inch rows (yield conversion factor 1.80); 26.6 acres (considered planted to cotton) Non-Irrigated skip-row 2X4, 40 inch rows (yield conversion factor 1.80); 95.0 acres (considered planted to cotton) Non-Irrigated skip-row 2X1, 40 inch rows (yield conversion factor 1.42).

- Step 1. Determine the Irrigated and Non-Irrigated yield, see the commingled production worksheet (Exhibit 9).
- 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 Production 32,710 ÷ 37,130 = .88

SKIP-ROW YIELD FACTOR DETERMINATION

Step 2:

NI Skip Row	Planted Acres		Yield Conversion	Factored Acres	Yield Conversion	Solid Planted Yield (NI Yield ÷ Yield Factor)
2X3 (40")	29.4	X	1.80 =	52.9	1.56	114÷1.56 = 73
2X4 (40")	26.6	X	1.80 =	47.9	1.56	114÷1.56 = 73
2X1 (40")	<u>95.0</u>	X	1.42 =	<u>134.9</u>	1.56	114÷1.56 = 73
Total	151.0			235.7	151.0	= 1.56

1 RESERVED

APH YIELD LIMITATIONS

1 EXAMPLE 1

1A The following **corn** example assumes a 100 bu. "T" Yield for a carryover insured with 2 years of low actual yields.

A(1) For 1996, the insured reported an actual yield of 53 bushels per acre for the 1995 crop year. The approved APH yield was calculated by entering the actual yield (53 bu.) and three 80 percent "T" Yields (80 bu.). The sum of those yields was divided by four. $A53 + E80 + E80 + E80 = 293 \div 4 = 73$

A(2) For 1997, the insured reported an actual yield of zero bushels per acre for the previous crop year (1996). (The corn was flooded out.)

(a) Average APH Yield. The zero actual yield is added to the previous production data and two 90 percent "T" Yields (90 bu.) are used to complete the 4-year database. The sum of those yields was divided by four. $A0 + A53 + N90 + N90 = 233 \div 4 = 58$

(b) The 10 Percent Yield Limitation (CUP). The 10 percent cup is calculated by multiplying the previous year's approved APH yield x .90 ($73 \times .90 = 66$).

(c) Yield Floor. The insured has provided 2 years of records and is eligible for the 75 percent yield floor (100 bu. "T" Yield x .75 = 75 bu.).

(d) Approved APH Yield. The cupped yield (66 bu.) and the yield floor (75) are compared. The approved APH yield is the higher yield (75 bu.).

(e) The premium rate is determined by using the 1997 average APH yield (58 bu.).

2 EXAMPLE 2

2A The following **cotton example** (solid planted or Irrigated skip-row cotton) assumes a 400 lb. "T" Yield, for a carryover insured with 5 years of actual records which reflect three low actual yields.

A(1) For 1996, the insured reported actual yields of 600 lbs. (1992 crop year), 245 lbs. (1993 crop year), 0 lbs. (1994 crop year), and 300 lbs. (1995 crop year) per acre. The approved APH yield was calculated by adding the four actual yields together and dividing the total by four. $A600 + A245 + A0 + A300 = 1145 \div 4 = 286$

A(2) For 1997, the insured reported an actual yield of 50 lbs. per acre for the previous crop year (1996). (The cotton was damaged by drought.)

- (a) 1997 average APH yield. The 50 lb. actual yield was added to the previous data and used to complete the APH Database. $A600 + A245 + A0 + 300 + A50 = 1195 \div 5 = 239$
- (b) 10 percent yield limitation (CUP). The 10 percent cup is calculated by multiplying the previous year's approved APH yield x .90 ($286 \times .90 = 257$).
- (c) Yield Floor. The insured has provided 5 years of records and is eligible for the 80 percent yield floor (400 lb. "T" Yield x .80 = 320 lb.).
- (d) Approved APH Yield. The cupped yield (257) is less than the yield floor (320 lbs.); therefore, the approved APH yield is 320 lbs.
- (e) The premium rate is determined by using the average APH yield (239 lbs.)

2B For Non-Irrigated cotton planted to a qualifying skip-row pattern the approved APH yield is calculated on a solid planted basis; however, the applicable yield conversion Factor is applied when determining the yield floor, APH yield for acreage report purposes, and the premium rate.

3 EXAMPLE 3

3A A new insured did not provide any production records. The insured is eligible for 65% of T-Yield.

FSA Program Yield is 100 T-Yield Factor 1.00 T-Yield 100

1992	S65
1993	S65
1994	S65
1995	<u>S65</u>
260/4 = 65	

1996 Approved APH Yield is 65

Yield limitations (Caps & Caps) do not apply until the insured provides an actual record or the assigned yield provision is applied.

3B The carryover insured provided 1996 production history. The yield limitation provisions are now applicable due to the actual yield for the most recent crop year being entered in the database.

1993	E80
1994	E80
1995	E80
1996	<u>A95</u>
335/4 = 84	

The average yield is 84; however, the 1997 Approved APH Yield is (65 x 120%) LIMITED TO 78.

3C The carryover insured provided production records for the 1995 and 1996 crop year. Yield limitation provisions do not apply because the insured provided MORE than the most recent crop year production records.

1993	N90
1994	N90
1995	A102
1996	<u>A95</u>
	377/4 = 94

The 1997 Approved APH Yield is 94.

3D If the carryover insured did not provide ANY production records for the 1996 crop year. Assigned yield provisions apply.

1993	E80
1994	E80
1995	E80
1996	<u>P49</u> (65 x 75%)
	289/4 = 72

The 1997 Approved APH yield is 72. Yield limitations do not affect this example as the 1997 APH yield is within 120% of the prior year approved APH yield of 65.

3E The carryover insured provided a production report for the 1997 crop year. The prior years approved APH yield was 97.

1992	A105
1993	A80
1994	A98
1995	A103
1996	<u>A0</u>
	386/5 = 77

The average yield is 77; however, the 1997 Approved APH Yield is (97 x 90%) CUPPED AT 87.

SUMMERFALLOW DATABASES

EXAMPLE 1, CC YIELD HIGHER THAN SF YIELD

*** Step 1**
1997 SF APH

Year	Yield
92	C27 (Special "T" Yield reference
93	C27 database contains 2 years)
94	C27
95	A42 (actual yield)
96	Z (zero planted)

123/4 = 31

SF "T" Yield = 30

CC APH = 33
1997 SF APH = 33

**** Step 2**
1998 SF APH

Year	Yield
93	C30
94	C30
95	A42
96	Z
97	A45

147/4 = 37

1998 SF yield = 37

EXAMPLE 2, SF YIELD HIGHER THAN CC YIELD

Step 1
1997 SF APH

Year	Yield
91	C30 (Special "T" Yield reference
92	C30 database contains 3 years)
93	Z (zero planted)
94	A52 (actual yield)
95	Z (zero planted)
96	A48 (actual yield)

160/4 = 40

SF "T" Yield = 30

CC Approved APH = 32
1997 Approved SF APH = 40

***** Step 2**
1998 SF APH

Year	Yield
92	T30
93	A52
94	Z
95	A48
96	A42

172/4 = 43

Approved 1998 SF yield = 43

*** New insured 1997**
Database retained, but the
CC database is duplicated and
reported to FCIC for the SF Practice.

**** Database retained and updated**
in subsequent 1998 Crop Year
*****Database contains 3-years**
records and is used for APH

1 PRE-ACCEPTANCE ANNUAL CROP INSPECTION

1A AN INSPECTION IS REQUIRED FOR SUGAR BEETS

When a new application for sugar beets is signed after insurable acreage is planted, an inspection is required. The agent/representative will provide the applicant's/insured's name, address, telephone number, and unit location (including legal description) to the Insurance Provider responsible for assigning inspections. Insurance Provider inspectors will forward all documents to the Insurance Provider verifier after completing the inspection.

1B INSPECTIONS

Inspections must be assigned to an inspector within five working days of receipt of the request but no later than 10 calendar days after the sales closing date. Arrangements must be made to prevent delaying the yield verification process. Inspectors should make an appointment with the insured so they can be present to answer any questions and provide authorized access to the unit(s) to be inspected. All production reports, completed inspection reports and supporting documentation must be received by the Insurance Provider verifier no later than 20 calendar days after the PRD. The items shown below are required and must be documented on the inspection report (see par. C), along with any other material circumstances observed by the inspector.

Item No.

- (1) Identification information - name of crop, unit number, crop year, contract number, name and address of insured.
- (2) Acreage and location - planted insurable acreage and location information, including legal description.
- (3) Crop information - overall crop condition.
- (4) Special hazards - note any hazards, flood etc.
- (5) Management practices - document any improper farming practices (poor weed control, etc.) and comment on overall unit condition.
- (6) Recommendation - recommend acceptance, rejection, or acceptance with an FCIC RSO rate and/or coverage review.
- (7) Date of inspection, signature, code number and title of person making inspection.

Distribution: Original - Insurance Provider Verifier
First Copy - Insured's file,
Second Copy - Inspector's option.

WORKSHEET FOR MULTIPLE PERIL CROP INSURANCE

LOCATION _____ STATE _____ COUNTY _____

NAME OF APPLICANT _____ TELEPHONE NUMBER _____ APPLICANTS SSN OR EIN _____

APPLICANT'S MAILING ADDRESS _____ CITY _____ STATE _____ ZIP CODE _____

ON THE REVERSE SIDE OF THIS FORM, LIST ADDITIONAL NAMES AND APPROPRIATE SOCIAL SECURITY NUMBER(S) AND/OR EMPLOYER IDENTIFICATION NUMBER(S) FOR ALL INDIVIDUALS WITH AT LEAST A 10 PERCENT INTEREST IN THE CROP INSURANCE POLICY.

ACTUAL HISTORY OF ACREAGE AND PRODUCTION UP TO TEN CROP YEARS								
OTHER PERSON(S) SHARING			OTHER PERSON(S) SHARING			OTHER PERSON(S) SHARING		
CROP	FSA	FSN	CROP	FSA	FSN	CROP	FSA	FSN
FSA PROGRAM YIELD			FSA PROGRAM YIELD			FSA PROGRAM YIELD		
CROP YEAR	TOTAL PRODUCTION	ACRES PLANTED	CROP YEAR	TOTAL PRODUCTION	ACRES PLANTED	CROP YEAR	TOTAL PRODUCTION	ACRES PLANTED
PRACTICE _____ TYPE/VARIETY _____ ESTIMATED ACRES TO BE PLANTED _____			PRACTICE _____ TYPE/VARIETY _____ ESTIMATED ACRES TO BE PLANTED _____			PRACTICE _____ TYPE/VARIETY _____ ESTIMATED ACRES TO BE PLANTED _____		

PLEASE REQUEST THAT YOUR CROP INSURANCE REPRESENTATIVE EXPLAIN ALL YOUR OPTIONS FOR ADDITIONAL COVERAGE

WORKSHEET FOR MULTIPLE PERIL CROP INSURANCE
 INDIVIDUALS WITH A 10 PERCENT OR MORE INTEREST IN THE FARMING OPERATION

NAME	SSN OR EIN
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

HELPFUL HINTS FOR YOU

- 1 "CROP YEAR" MEANS CONSECUTIVE YEARS THAT THE CROP WAS PLANTED WHICH YOU ARE REPORTING TO OBTAIN AN INSURANCE YIELD.
- 2 WHEN THE WORKSHEET FOR MULTIPLE PERIL CROP INSURANCE IS COMPLETED, YOU MUST HAVE RECORDS THAT SUPPORT THE AMOUNT OF PRODUCTION YOU ENTER. ENTER ONLY CONTINUOUS CROP YEARS FOR WHICH YOU HAVE PRODUCTION RECORDS.
- 3 INSURANCE COVERAGE IS PROVIDED ON A UNIT BASIS. YOU QUALIFY FOR SEPARATE UNITS BY 100% SHARE AND IF OTHER PERSONS SHARE IN THE CROP. BE SURE TO TELL YOUR REPRESENTATIVE IF SOMEONE ELSE SHARES IN THE CROP, TO ASSURE PROPER UNIT DETERMINATION.
- 4 INSURANCE MAY BE PROVIDED FOR SPECIFIC PRACTICES, VARIETIES OR TYPES. BE SURE THAT YOU INFORM YOUR REPRESENTATIVE OF THE PRACTICE YOU HAVE CARRIED OUT OR THE TYPE OR VARIETY THAT YOU HAVE GROWN.

FOR EXAMPLE: IRRIGATION IS CONSIDERED A "PRACTICE" AND MAY IMPACT YOUR COVERAGE. YOUR REPRESENTATIVE WILL NEED TO KNOW THE CROP(S) AND ACREAGE THAT YOU IRRIGATE.
- 5 YOU MUST REPORT THE SOCIAL SECURITY NUMBERS (SSN'S) AND/OR EMPLOYER IDENTIFICATION NUMBERS (EIN'S) OF INDIVIDUALS WITH A 10% OR MORE INTEREST IN YOUR CROP POLICY.
- 6 ASK YOUR REPRESENTATIVE TO EXPLAIN YOUR ACREAGE REPORTING RESPONSIBILITIES.
- 7 ASK YOUR REPRESENTATIVE TO EXPLAIN YOUR RESPONSIBILITIES IN THE EVENT OF CROP DAMAGE OR CROP LOSS.
- 8 REQUEST THAT YOUR REPRESENTATIVE QUOTE YOUR COVERAGE IN DOLLARS PER ACRE. REMEMBER, THOUGH, THAT ANY INDEMNITY IS ON LOSS OF YIELD.

CERTIFICATE OF INSURANCE

This Certification of Insurance form may be used by companies and their representatives to provide evidence that multiple peril crop insurance has been purchased. When verification of insurance coverage is required (requested by the insured or FSA) ALL PERSONS listed as an SBI or as an insured covered by the poliy(ies) and their applicable EIN/SSN MUST also be provided. Note: Both the representative and policyholder are required to sign the Certificate.

NAME OF COMPANY

"I CERTIFY THAT _____, PRODUCER, HAS PURCHASED CROP
INSURANCE POLICY NUMBER(S) _____, _____ FOR CROP
YEAR _____ COVERING THE FOLLOWING CROPS."

_____, _____, _____,
_____, _____, _____,
_____, _____, _____,

AGENT DATE

PRODUCER CERTIFICATION

I CERTIFY THAT I HAVE PURCHASED CROP INSURANCE AND WILL NOT CANCEL THE ABOVE POLICY(S) FOR THE _____
CROP YEAR.

POLICYHOLDER DATE -----

PARTICIPATION - FLOW CHART

- 1 Sam Good wishes to use Bo Jack's records. He may do so because Bo receives a share in the crop for the current crop year.

CURRENT CROP YEAR	FSA FSN 1000 Section 10 Sam Good 2/3 Bo Jack 1/3
-------------------	---

- 2 The farm was renumbered in the most recent crop year, but it is the same land. Bo Jack's records meet the acceptability requirements and may be used for the crop year.

MOST RECENT CROP YEAR TO THE CURRENT CROP YEAR	FSA FSN 1000 Section 10 Bo Jack 100%
--	--

- 3 Bo Jack's records are acceptable so they may be used.

NEXT MOST RECENT CROP YEAR	FSA FSN B-126 Section 10 Bo Jack 100%	(FSA FSN Renumbered)
----------------------------	---	----------------------

- 4 Bo Jack's records are acceptable so they may be used.

NEXT MOST RECENT CROP YEAR	FSA FSN B-126 Section 10 Bo Jack 100%
----------------------------	---

- 5 Bo Jack's record are acceptable so they may be used.

NEXT MOST RECENT CROP YEAR	FSA FSN B-126 Section 10 Bo Jack 100%	(FSA FSN Reconstituted Change of ownership)
----------------------------	---	---

- 6 FSA FSN C-20 consists of the same land and Bo Jack's records are acceptable for the crop year so they may be used.

NEXT MOST RECENT CROP YEAR	FSA FSN C-20 Section 10 Bo Jack 2/3 Don Matt 1/3
----------------------------	---

- 7 Bo Jack did not have a share in the crop. A break in continuity occurs. Actual yields are therefore reported for items 1 through 6.

NEXT MOST RECENT CROP YEAR	FSA FSN C-20 Section 10 Don Matt 100
----------------------------	--

**REQUEST TO WAIVE ADMINISTRATIVE FEES
FOR CATASTROPHIC CROP COVERAGE**

NAME: _____

ADDRESS: _____

CITY: _____ STATE: _____ ZIP CODE: _____

COUNTY: _____

Social Security Or Tax I.D.: _____

I request that the administrative fee be waived for Catastrophic Risk Protection Coverage for the _____ crop year.

I certify that I am a producer on, or operator of, a small or family farm and either:

___ I have an annual gross income of less than \$20,000 derived from all sources of revenue for each of the prior two years, or

___ as a producer on a farm, or farms, consisting of less than 25 acres aggregated for all crops, I derive a majority of my gross income from my farming operation; and that my gross farming income does not exceed \$20,000.

If requested, I agree to provide records of income and acreage needed to document my qualification as a limited resource farmer.

Producer Signature:

Request Approved by:

Approving Official

Date: _____

ADDITIONAL FORAGE PRODUCTION PROCEDURE

1 FORAGE PRODUCTION

1A "T" YIELD'S

Forage Production insured's with less than four years of actual records must use the 1996 applicable/variable "T" Yield. See Sec. 5 B (19),(20) and Sec. 5 D (2)(e).

Yield limitation provisions if in effect are applicable to carryover insured's.

1B APPROVED APH YIELDS WHEN TYPES CHANGE

Separate Approved APH yields are required for type (051) Alfalfa and type (052) Alfalfa Grass Mixture when separate "T" Yields are indicated, for the respective types, on the actuarial table. For an added type the Approved APH Yield for the added type is calculated using the added P/T/V procedures. (see Sec. 5, D (14)(f).

Example: Forage production initially insured as Alfalfa (Type Code 051) changes to Alfalfa Grass Mixture (Type Code 052) when the percent stand falls below 60 percent Alfalfa (see the actuarial documents). If the insured has not produced the Alfalfa Grass Mixture for more than two APH crop years on the unit, added P/T/V provisions apply:

- B(1) Determine the number of years of actual/assigned yields in the database for the previously insured type and identify the applicable "T" Yield percentage.
- B(2) Multiply the "T" Yield for the new type by the "T" Yield percentage.
- B(3) Establish a four-year database for the new type with the resulting Special "T" Yield preceded by the yield type descriptor code "C".
- B(4) The yield limitation provision does not apply the first year this procedure is applicable.

1C SIMPLE AVERAGE PROGRAM YIELDS

In some states, Forage Production "T" Yields use corn as the reference crop for "T" Yield determinations. Since units for Forage Production are limited to policy units only, multiple FSA Farm Serial Numbers (FSN) may exist in a unit. If corn is the reference crop for Forage Production "T" Yields, and the unit included two or more FSA FSN's, and a "T" Yield is necessary, calculate a simple average FSA program yield for corn. See Sec. 5, D(14)(g). Include all FSA FSN's in the unit and use cropland acres in the calculation since Forage Production does not have FSA base acres.

Example: Simple Average Program Yield

		CROPLAND ACRES	FSA PROGRAM YIELD
FSN	1000	N/A	80 Bu.
FSN	2000	N/A	<u>90</u> Bu.
			TOTAL 170 Bu.

170 ÷ 2 = 85 Bu. Simple Average FSA Yield.

1D FORAGE PRODUCTION UNDERWRITING REPORT

Policy provisions state that insurance will attach on all insured acreage for which there is adequate stand and that we do not insure any acreage with less than 75 percent ground coverage. Therefore, insureds must report acreage with an adequate stand as insurable.

Policy provisions do not require that crop inspections be made before the calendar date for the beginning of the insurance period. However, all insureds must complete the Forage Production Underwriting Report (page 317, this Exhibit) for each field of forage production. If a Claim for Indemnity was filed the preceding crop year and a adequate stand was determined, the Claim for Indemnity Report will be used to determine insurability.

The purpose of this report is to identify each field and to certify basic information needed to determine type classification, unit structure, and insurability of the stand (age of stand and adequacy of plant count). This information will be used to update the APH form before requesting an Approved APH Yield for the upcoming crop year, and also to complete the acreage report.

A copy of the Forage Production Underwriting Report must be submitted to the Insurance Provider along with the Production and Yield Report and a copy must be retained in the insured's service office file.

1E COVERAGE FOR OVERAGE STANDS (APPLICABLE TO LIMITED OR ADDITIONAL COVERAGE ONLY)

Insureds must submit a request for a written agreement and an inspection report OR other acceptable evidence showing stand productivity to establish coverage on overage stands of forage production. Production records showing fed, sold, and/or stored production from the overage portion(s) of the unit may be used to establish productivity.

The RSO reviews the request and supporting documentation (Production Evidence or Inspection). If the production evidence or inspection is not acceptable or does not indicate the overage acreage will meet the productivity requirements for insurability the written agreement will be denied.

- E(1) Carryover insureds must request written agreements and submit required documentation (through their agents/Insurance Company) to the applicable FCIC RSO. The request must be received in the FCIC RSO (i.e., acceptable production evidence or an inspection) by October 31st preceding the applicable crop year.
- E(2) New insureds must submit requests for coverage on overage stands to their agents/representative by November 30th. The request and required documentation must be received in the FCIC RSO no later than December 15th preceding the applicable crop year.

Requests for coverage along with required documentation which are not submitted timely will be rejected by the FCIC RSO.

2

FORAGE PRODUCTION UNDERWRITING REPORT

Agent's/Representative Name _____

Applicant's Name _____

Policy Number _____ Crop Year _____ Field ID. _____

1. Legal Description:

Qtr. Sec. # _____, TWP _____ N/S _____, RNG _____ E/W _____.

Check Applicable entry: Owned/Cash Rent _____, Share Rent_____.

2. Number of Planted Acres _____

3. Year Established _____

4. Date Seeded MO _____

YR _____ (land completely broken up and reworked)

5. Seeded with Another Crop: Yes _____, No _____, Crop_____.

6. Existing Stand :	Percent Ground Cover	Stand Count
		Per Sq. Ft.
	_____ % Alfalfa	_____ Alfalfa
	_____ % Grass	_____ Grass
	_____ % Other	_____ Other

7. Practice : Irrigated _____, Non-irrigated _____.
Description of irrigation method or system: _____

8. Previous year's usage : Seed _____ Acres
Grazed _____ Acres
Harvested: Silage _____ Acres

9. Failed _____ Acres

10. Acreage not intended to be harvested as livestock feed:_____

I certify that the information I have furnished on this underwriting report is complete and accurate for the unit and year shown. I Understand that failure to report completely and accurately may result in voidance of my crop insurance policy and may result in criminal or civil false claims actions.

Applicant's Signature _____ Date_____

Distribution: Original to Insurance Provider, 1 copy insured's file.

1 RESERVED

**Contract Seed Dry Beans (Bush Varieties for Garden Seed)
and Dry Peas (Wrinkled Seed Peas)**

1 APH INSTRUCTIONS:

1A FOR GENERAL APH INSTRUCTIONS AND INSTRUCTIONS NOT COVERED IN THIS EXHIBIT

APH procedure for Category B crops in Sec. 5 of this handbook.

- A(1) The approved APH yield is calculated and expressed as the current crop year's dollar per acre (\$/A) equivalent.
- A(2) Separate approved APH yields are required for contract seed dry beans and dry peas, units, different determined yield map areas, and different Reference Year Adjustment Factor (RYAF) areas. Separate RYAF are furnished annually by the FCIC RSO. These factors are specific for Contract Seed Dry Beans and Dry Peas by area and crop year.
- A(3) Enter each crop year's respective RYAF in col. 1 of the Multipurpose Production and Yield Report Worksheet (see Exhibit 9). If fewer than four years of production have been certified, enter the appropriate RYAF for factoring Transitional Yields (T-Yields) to complete a four year database.
- A(4) Enter the total dollars (round to nearest whole dollar) received (or value of), for each crop year in Col. 2 of the worksheet (round to the nearest whole dollar). If fewer than four years of production have been certified, use the factored T-yield to complete a four year database. Do not consider a year with zero planted acres a year with actual production.
- A(5) Multiply the RYAF in col. 1 times total dollars or "T" yield, if applicable, in Col. 2, and enter the resulting product in col. 3 (round to nearest whole dollar). Transfer the factored dollar value(s) (col. 3) to Total Production Column (Col. 16 FCI-19-A[APH]) on the APH Form.
- A(6) Enter the planted acres in the Acres Column (Col. 17 FCI-19-A[APH]) on the APH Form for each crop year certified.
- A(7) Divide factored dollars (Col. 16) by planted acres (Col. 17) and enter resulting quotient in the Yield Column (Col. 18 FCI-19-A[APH]). (Round to nearest whole dollar.)

- A(8) Total the factored average dollar values (Col. 18) and enter the total in the Total Block (Block 19 FCI-19-A[APH]) on the APH form.
- A(9) Divide the total (Block 19) by the number of years which have yields, including "T" Yields (Col. 18). The result is entered in the Preliminary Yield Block (Block 20 FCI-19-A[APH]) as the preliminary yield in whole dollars per acre.
- A(10) To express the prior year's approved yield in current dollars per acre equivalent, multiply the previous year's approved APH yield (in dollars per acre) by the most recent year's RYAF.
- A(11) Any yield limitation provisions, if applicable, apply to carryover policies. Multiply the previous year's approved APH yield (in dollars per acre) by the most recent year's RYAF and compare it to the current year's preliminary yield. If necessary, apply the percent yield limitation established by FCIC, if applicable, and enter the approved APH yield.
- A(12) For the computer printed Production and Yield Reports for carryover policies, steps 3 through 7 are handled on one page per unit (see examples following). Actual dollars are entered in the column labeled "total dollars". Final factored average dollar per acre is calculated by dividing "total dollars" by "planted acres" and multiplying times the RYAF. The resulting value is entered in the column labelled "average value". Note: Round to whole dollars per acre after each arithmetic step.
- A(13) It is necessary to convert the approved APH yield from dollars per acre (\$/A) to pounds per acre (#/A) for entry on the acreage report. Divide the approved APH yield by the contract price(s). A separate line entry is required for each contract price.

Examples 1-3 of this exhibit do not have the applicable CURRENT CROP YEAR RYAFs. They are issued for each CURRENT CROP YEAR by the FCIC RSO. CURRENT CROP YEAR RYAFs must be used when calculating Approved APH yields.

2 EXAMPLES

2A EXAMPLE 1 - MULTIPURPOSE PRODUCTION AND YIELD REPORT WORKSHEET

Use this worksheet to determine the factored production to be entered on the APH form .

CROP YEAR	1	2	3	4	5	6
	RYAF	TOT \$	FAC \$			
1993	1.44	4307	6202			
1994	1.52	6013	9140			
1995	1.49	-----	-----			
1996	1.12	10667	11947			
Factored "T" Yield	*1.26	T-350	T-441			

6 CROP Dry Beans (047) PRACTICE IRR. (002) TYPE B.V.G.S. (062) UNIT NO. 0200	7 SECTION 36 TWNSHP 10S RANGE 10W LAND OTHER COUNTY <input type="checkbox"/> YES <input type="checkbox"/> NO		15 CROP YEAR	16 TOTAL PRODUCTION	17 ACRES	18 YIELD
	8 OTHER ENTITY (IES) NONE		12 FSA FARM NO. 1001			
	9 RECORD TYPE: CROP YEAR: <input type="checkbox"/> <input type="checkbox"/> PRODUCTION SOLD/COMMERCIAL STORAGE <input type="checkbox"/> ON FARM STORAGE, RECORDED BIN MEASUREMENT <input type="checkbox"/> LIVESTOCK FEEDING RECORDED <input type="checkbox"/> APPRAISAL <input type="checkbox"/> FSA LOAN RECORD <input type="checkbox"/> OTHER NUMBER OF TREES OR VINES _____ DY = 1988 \$/Ac.		13 FSA YIELD:	19XX	*88 RYAF	F441
	10 PROCESSOR NUMBER/NAME *Factored \$ Production		11 OTHER Contract Prices .30, .40 (if available)	14 TRANSITIONAL YIELD: DY= 350 (1.26)= F441	20 (A) PRELIMINARY YIELD 493 20 (B) PRIOR YIELD	21 APPROVED APH YIELD (For Verifier use only)

1997 crop year is the 10 most recent APH crop years. The carryover insured has 9 actual yields in the 1997 APH database.

1996 APH DATABASE	RECORDS SUBMITTED 1997	1997 APH DATABASE
86 A75		86 A75
87 A74		87 A74
88 Z		89 A65
89 A65		90 A81
90 A81		91 A69
91 A69		92 A73
92 A73		93 Z
93 Z		94 A25
94 A25		95 A95
95 A95	95 A90	96 A90
APH 557/8 = 70		APH 647/9 = 72

1B EXAMPLE 2

This example is for a carryover insured who has provided actual yields for crop years 1986, 1987, 1989, 1990, 1991, 1992, 1994, and 1995. The base period for 1997 crop year is the 10 most recent APH crop years. Zero acres planted were reported for crop year 1988, 1993 and 1996. The 1996 APH database is duplicated for the 1997 APH database with the exception of the yield descriptor Z deleted for crop year 1988. The carryover insured has 8 actual yields in the 1997 database.

1996 APH DATABASE		RECORDS SUBMITTED 1997	1997 APH DATABASE	
86	A75		86	A75
87	A74		87	A74
88	Z		89	A65
89	A65		90	A81
90	A81		91	A69
91	A69		92	A73
92	A73		93	Z
93	Z		94	A25
94	A25		95	A95
95	A95	96 Z	96	Z
APH 557/8 = 70			APH 557/8 = 70	

1C EXAMPLE 3

This example is for a carryover insured who has provided actual yields for crop years 1986, 1987, 1988, 1989, 1990, 1991, 1992, 1993, 1994, and 1995. The base period for the 1997 crop year is the most recent 10 APH crop years. For crop year 1996, zero acres planted were reported. The 1996 APH database is duplicated for the 1996 APH database. The carryover insured has 10 actual yields in the 1997 database.

1996 APH DATABASE		RECORDS SUBMITTED 1997	1997 APH DATABASE		
86	A75		86	A75	
87	A74		87	A74	
88	A86		88	A86	
89	A65		89	A65	
90	A81		90	A81	
91	A69		91	A69	
92	A73		92	A73	
93	A64		93	A64	
94	A25		94	A25	
95	A95	96	Z	95	A95
APH 707/10= 71			APH 707/10= 71		

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 Manual 13, Data Acceptance Handbook.

Policies written as an individual entity require a Social Security Number (SSN) or when applicable an Employer Identification Number (EIN). When an EIN is applicable, the insured must be listed as a person with a Substantial Beneficial Interest (10 percent or greater interest in the policy) and his or her SSN provided. If a spouse's interest is covered by the policy, the spouse must be listed as a Substantial Beneficial Interest (SBI) and his or her SSN provided. All persons with a SBI (joint and survivor interests) must be listed and the SSN/EIN of each SBI provided.

An EIN is required for entities that are insured as partnerships, corporations. For co-owners/joint operations, estates, or revocable trusts an SSN/EIN is required. All persons with a SBI in the entity must be listed and the SSN/EIN of each SBI provided. If any one person does NOT qualify as a SBI, at least one person's name must be listed and his or her SSN/EIN must be provided for data acceptance purposes. See Exhibit 22 (Establishing Linkage and Certificate of Insurance) for required documentation to verify linkage requirements.

1A Individual Entity: Individuals

- A(1) The applicant must be competent, and capable of entering into a binding contract, and have the authority to fulfill the requirements of the contract. See Par. E of this Sec.
- A(2) The applicant incurs debt related to production, stores or markets in his/her name, receives proceeds, and files tax returns.
- A(3) The application covers the individual's share as a co-owner, joint-operator, or as an individual in a partnership, provided the co-owner, joint-operator, or partnership does not have separate contracts.
- A(4) A landlord and tenant must have separate contracts.
- A(5) 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. Not applicable in most cases to spouses. See Par. B, following.

1B Individual Entity: Spouses

- B(1) Only one contract is required when the insurable share is owned jointly or separately by husband and wife. This includes shares owned in community property states.
- (a) The FSA may recognize a married couple who shares in the same farming operation as "two" persons for the purpose of farm program limitations and require only one CCC-477 (contract to participate in FSA programs) to be signed by the married couple. Such married couples are considered to be an individual entity for insurance purposes.
 - (b) If the FSA recognizes that a spouse operates a SEPARATE farming operation independently of the other spouse, each spouse may be classified as a separate individual entity for insurance purposes. If the FSA considers spouses to be operating separate farming operations separate CCC-477's are signed by each spouse, separate FSNs issued, etc. For separately owned shares also refer to (3) below.
- B(2) Some married persons are sole owners of land and farm as landlords, owner-operators, or as tenants independently of their spouses. For example, if a wife separately owns land which is operated and managed by the husband as head of a family farming enterprise, only one policy is needed for the family operation and share. This is also true if such land is all or part of the land farmed by the husband as owner-operator with the proceeds deposited in either the husband's bank account or a joint bank account. Only one application in the husband's name, wife's name, or both names as co-owners is required and either spouse may sign the insurance documents.
- B(3) If a spouse operates a SEPARATE farming operation independently of the other spouse, each spouse (if they chose) may submit a separate application and insure his or her interest separately. To qualify as a separate farming operation ALL of the following criteria must be met: separate ownership of land, separate capital, separate equipment, separate labor, separate management, and separate records maintained.

1C Individual Entity: An Individual Operating as a Company

The guidelines for an individual operating as a company are identical to those of an individual. The application must be signed by the owner or authorized representative of the company. A statement from the company which lists the authorized representative must be maintained in the insured's file folder in the service office.

1D 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", or whomever).

D(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).

D(2) If either party dies, the contract continues, but a successor-in-interest application must be obtained. See Sec. 4, Par. B(11)(d) for additional instructions concerning the effective crop year for which the successor-in-interest application must be prepared.

1E Individual Entity: Minors or Mental Incompetents

E(1) A minor must provide evidence that an insurable share exists and if incompetent or not capable of entering into a binding contract a court appointed guardian or a parent must co-sign the application.

E(2) A mental incompetent may be insured ONLY if a court appointed guardian signs the documents.

E(3) 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.

E(4) When a minor becomes capable of entering into a binding contract or when incompetency is dissolved, a successor-in-interest application is required. See Sec. 4, Par. B(11)(d)1 and 2 for instructions concerning the effective crop year for which the successor-in-interest application must be prepared.

E(5) When a parent or court appointed guardian co-signs the application, it must contain a statement guaranteeing payment of the annual premium.

1F Individual Entity: Producers Under One Tobacco Marketing Card

Tobacco producers may insure 100 percent of the tobacco acreage for which a marketing card is issued by FSA under one policy subject to the following conditions:

- F(1) All shareholders must agree to such an arrangement in writing and none of the landowners may have other Tobacco on which CAT coverage is required
- F(2) The insured is the producer named on the application. The applicant/named insured must have a share in the tobacco acreage covered by the marketing card.
- (a) The applicant/named insured is responsible to furnish to the Insurance Provider a copy of the shareholder agreement, names, and Employee Identification Numbers (EIN) or Social Security Numbers (SSN) of all persons who share in the tobacco acreage covered by the marketing card. All landowners must be listed as an SBI without regard to their actual interest in the land.
 - (b) The producer designated as the named insured is responsible to apply for insurance, pay any applicable administrative fee and fulfill all contractual requirements (e.g., file acreage reports, provide APH production reports, give notice of damage, etc.). A copy of the agreement that designates the responsible person must be placed in the insured's file.
 - (c) Any indemnity payment due will be made to the named insured under his/her SSN/EIN number. The named insured is responsible for distributing any indemnity payments to other producers sharing in the crop.

1G 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:

- G(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 coverage is required.
- G(2) The total liability for each crop insured under an undivided interest policy must not exceed \$2500.
- G(3) The landowner designated as the named insured is responsible to apply for insurance, pay any applicable administrative fee(s) and fulfill all contractual requirements (e.g., file acreage reports, provide APH production reports, give notice of damage, etc.). A copy of the agreement that designates the responsible person must be placed in the insured's file.
- (a) Any indemnity payment due will be made to the named insured under his/her SSN/EIN number. The named insured is responsible for distributing any indemnity payments to other landowners sharing in the crop.
 - (b) The applicant/named insured must furnish to the Insurance Provider proof that an undivided interest in the land exists, names of the landowners, and the SSN/EIN of the landowners.

- (c) All landowners must be listed as an SBI without regard to their actual interest in the land.

1H Partnerships:

A partnership is a written or verbal (requires an EIN) 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.

- H(1) The death, declaration of incompetence, or withdrawal of a partner, terminates the partnership, unless a written partnership agreement provides otherwise.
- H(2) Crops to be insured under the partnership are those in which the partnership has a share and require only one application.
- H(3) 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.

1I 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, or tenant. An application must be signed by an officer of the corporation authorized to enter into contracts. A statement must be maintained in the insured's file folder in the service office stating where the articles of incorporation are on file. Changing officers or stockholders does not affect continuity of the contract.

1J Co-ownership/Joint Operations

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 individual is authorized to bind any other individual in any business transaction as is possible under a partnership.

- J(1) 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 in the service office.
- J(2) If the entire share of the entity 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. Such an application will not cover the share of a partnership.
- J(3) Death or withdrawal of one of the parties terminates the insurable interest at the end of the crop year.

1K Estates:

The application covers the share owned by an estate and must be signed by the authorized court-appointed officer.

K(1) Upon settlement of the estate and the discharge of the court-appointed officer, the contract and a new application is required to maintain insurance protection.

K(2) Removal or discharge of a court-appointed officer and appointment of another does not terminate the contract.

1L 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.

L(1) Irrevocable trusts are processed using the same guidelines as individual entities.

L(2) Revocable trusts require an EIN and/or SSN for processing purposes.

L(3) Trusts administered by Bureau of Indian Affairs. 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 any other trust. The name of the trust is the named insured. BIA trusts may be identified by an allotment number or other name identifying the trust. 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 a 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.

1M Other Entities: The following entities are generally assigned an EIN for tax purposes; however, if the entity does not have an EIN refer to Manual 13, DAS Handbook for data processing instructions and requirements.

M(1) Receiver or Liquidator. Receivers or liquidators may insure their share. The application must be signed by the person authorized by the court to administer business of the receivership.

M(2) 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.

M(3) Association, Clubs, or Tax Exempt Organizations. To act as a representative for any principal, an entity (or an 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.

2 ENTITY VERIFICATION2A VERIFICATION

When taking an application, verify that the entity is correct and documented in accordance with the entity definitions in Par. 1A-L above. Incorrect entities may result in an invalid policy (e.g. separate policies written for a husband and wife who do not qualify as two separate individual entities or a minor who does not qualify as a separate entity from a parent.)

2B Questionable Entities

When there is a questionable entity, document the facts and refer it to the next line of supervision or as instructed by the Insurance Provider.

3 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>
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 (Undivided Interests)	John J. Smith (Named Insured)	John J. Smith	Agreement naming responsible person. Proof of undivided interest in the Land	Individual EIN or SSN of named insured <u>2</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>3</u>
INDIVIDUAL (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	Fred Doe, Guardian for 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 & Incompetent 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 (Tobacco Marketing Card Agreement)	Ralph A. Doe (Named Insured)	Ralph A. Doe	May insure 100% of the tobacco crop listed on marketing card. All shareholders must agree in writing.	EIN or SSN of named insured <u>2</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>
CO-OWNERS JOINT OPERATORS	James L. Smith and John A. Brown, Co-Owners James L. Smith and John A. Brown, Joint Operators	(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>
CORPORATION	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)	Statements where articles of incorporation are on file. Application must be signed by authorized officer of the Corporation.	EIN For the Corporation <u>3</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

ENTITY	APPLICATION	*SIGNATURE(S) REQUIRED	DOCUMENTATION NEEDED	ID NUMBER
TRUST (BIA) (Irrevocable) (Revocable)	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>4</u>
	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>4</u>
	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney		State County BIA# Example: 01 201 0016
	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>
	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>4</u>
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 and/or SSN
PUBLIC AGENCY (a state, a political subdivision of a state (county or parish), or any agency thereof)	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 if issued
	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)		
	Fairtown Farms c/o I.M. Boss, City Mgr.	Fairtown Farms By I.M. Boss, City Mgr. (Other Authorized Title Acceptable)		
ASSOCIATION, CLUB OTHER TAX-EXEMPT ORGANIZATION	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
PARTNERSHIP (Written or Verbal)	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	Partnership EIN <u>3</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 or EIN of anyone holding a 10% or more interest
4 SSN or EIN of ALL BENEFICIARIES

1 RESERVED

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
Ballico	55
Butte	60
Carmel	65
Carrion	60
Davey	55
Dottie Won	50
Drake	40
Fritz	55
Harvey	65
IXL	50
Jeffries	70
Jordanolo	65
Le Grand	60
Livingston	65
Merced	70
Milow	65
Mission	50
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
Woods Colony	65

Example, you have 54,688 pounds of unshelled Norman almonds. Normans have a conversion factor of 60 percent. Multiply 54,688 times .60 and you have 32,813 pounds of shelled Norman almonds.

1 RESERVED

IRRIGATED PRACTICE GUIDELINES**1 IRRIGATED PRACTICE GUIDELINES**

The following guidelines are provided to enable insureds to properly report acreage to be insured under the irrigated practice in order to receive maximum protection under their crop insurance contract. It is very important that these guidelines be utilized to document whether, at the time insurance attaches, there is REASONABLE PROBABILITY of receiving adequate water to carry out a good irrigation practice for the acreage reported under the irrigated practice.

1A DEFINITIONS

The following definitions are provided to facilitate a uniform understanding of the standards and guidelines for the irrigated practice.

A(1) Acreage Insurable under the Irrigated Practice - Insurable acreage for which the insured can demonstrate, to the insurer's satisfaction, that adequate facilities and water existed, at the time insurance attached*, to carry out a good irrigation practice for the insured crop.

* The insured is responsible for demonstrating that, at the time insurance attached, there was a REASONABLE PROBABILITY of receiving adequate water to carry out a good irrigation practice on acreage insured under the irrigated practice.

A(2) Reasonable Probability of Receiving Adequate Water to Carry Out a Good Irrigation Practice - A determination that it is fair, proper, and suitable to conclude that there is more evidence for than against receiving adequate water to carry out a good irrigation practice.

A(3) Adequacy of Water - The determination of the adequacy of water will be based upon (1) the water available (at the time insurance attaches) from the irrigation water supply, soil moisture levels, and snowpack storage levels; AND (2) supplementary precipitation which would normally be received, after insurance attaches, during the period that a good irrigation practice is normally carried out. Consideration will also be given to the factors identified in Par. A(6) following, including the legal entitlement or rights to water.

- A(4) Good Irrigation Practice - Application of adequate water in an acceptable manner, at the proper times necessary to allow production of a normal crop (the yield which is multiplied by the coverage level to calculate the per-acre guarantee). Normal crop is often identified as the approved Actual Production History (APH) yield for crops under APH.
- A(5) Irrigation Water Supply - The water source and means for supplying irrigation water, without regard to the equipment or facilities. This includes the water source AND dams, canals, ditches, pipelines, etc., which contain the water for movement from the source to the acreage and (1) are not under the control of the insured or (2) routinely deliver water to acreage in addition to that which is owned or operated by the insured. It DOES NOT INCLUDE any irrigation equipment or facilities.
- A(6) Irrigation Equipment and Facilities - The physical resources, other than water, used to regulate the flow of water from a water source to the acreage. This includes pumps, valves, sprinkler heads, and other control devices. It also includes pipes or pipelines which (1) are under the control of the insured or (2) routinely deliver water only to acreage which is owned or operated by the insured. A center pivot system is considered irrigation equipment and facilities.
- A(7) Adequacy of Irrigation Facilities - Irrigation facilities are considered adequate if it is determined that, at the time insurance attaches, they will be available and usable at the times needed and have the capacity to timely deliver water in sufficient quantities to carry out a good irrigation practice for the acreage insured under the irrigated practice.
- A(8) Water Source - The source from which water is made available. This includes wells, lakes, reservoirs, streams, aquifers, etc.

1B REPORTING REQUIREMENTS UNDER IRRIGATED PRACTICE

- B(1) Failure of acreage to qualify for insurance under the irrigated practice will result in such acreage being insured under a practice other than irrigated. If no other appropriate practice is available for the acreage, insurance will not be considered to have attached on the acreage.
- B(2) Failure to carry out a GOOD IRRIGATION PRACTICE on acreage properly insured under the irrigated practice will result in an appraisal for uninsured causes against such acreage, unless the failure was caused by unavoidable failure of the irrigation water supply after insurance attached.
- B(3) Insureds are expected to give irrigation priority to acreage properly insured under the irrigated practice in a manner which will result in the least indemnification of the crops involved, and to advise the insurer of any anticipated diversion of water from acreage insured under the irrigated practice.
- B(4) For loss purposes, insureds are required to keep their production records separate for acreage insured under the

irrigated practice, acreage insured under a practice other than irrigated (or with no practice applicable), and uninsured acreage.

- B(5) Insureds are expected to be prepared to provide documentation of the factors which were considered in reporting acreage to be insured under the irrigated practice.
- B(6) Factors to consider in determining acreage to be reported and insured under an irrigated practice include, but are not limited to:
- (a) Water source history, trends, and forecasting reliability
 - (b) Supplemental water supply availability and usage (including return flow)
 - (c) Pumping plant efficiency and capacity
 - (d) Water distribution uniformity; and flexibility of the system or district
 - (e) Water requirements (amount and timing) of all crops to be irrigated
 - (f) Water rights (primary, secondary, urban versus agricultural use, etc.)
 - (g) Contingency plans available to handle water shortages
 - (h) Acres to be irrigated, amount of water to be applied, and expected yield
 - (i) Ownership of water (state or federal versus landowner)
 - (j) Use of meters and other measuring devices or methods
 - (k) Soil types, soil moisture levels, and pre-plant irrigation needs

- (l) Water conserving methods, devices, and plans utilized
- (m) Past crop planting history, trends, and recommended local practices
- (n) Prudent activities and practices utilized by non-insured producers
- (o) Irrigation water supply (both quantity and quality) and facilities
- (p) Recommendations from Extension Service, Soil Conservation Service, and other recognized expert sources regarding irrigation and crop production
- (q) Information the insured knew (or should have known), and when the insured knew (or should have known) such information

The Insurance Provider will use the above, and any other appropriate factors necessary to verify whether acreage was properly reported under the irrigated practice. Insureds who need assistance in determining the proper acreage to report for insurance under an irrigated practice should contact their crop insurance agent or Insurance Provider representative for information and assistance.

1

RESERVED

1 YIELD DETERMINATIONS FOR COMBINED OR DIVIDED PRACTICES, TYPES, VARIETIES (P/T/V), OR "T" YIELD MAP AREAS (TMA)

This procedure applies to both Category B and C crops when P/T/V or TMA's requiring separate APH yields change. If all requirements for acceptable production reports are met, current crop year production reports are acceptable if filed either according to current or the previous crop year's separate APH yield requirements. For subsequent crop years, insureds must file production reports according to the applicable P/T/V/TMA. The initial year that P/T/V or TMA's are combined or divided, yield limitation provisions do not apply. The procedure must be applied for each P/T/V/TMA by unit. If P/T change on the same crop the same crop year (i.e., Winter and Spring Wheat types; Summerfallow Practice, Continuous Cropping Practice, General Practice, etc.) types should be combined/divided prior to combining/dividing practices.

A COMBINING APH DATABASES

When more than one P/T/V/TMA requiring separate APH yields has been combined into a P/T/V or TMA requiring a separate APH yield, use the following instructions.

- (1) If a single database (one P/T/V or TMA reported) CONTAINS ACTUAL OR ASSIGNED YIELD(S) use the following procedure. Also see Example 1.

Step 1 Complete the most recent year (1995 for most crops) in the database by using the current production report(s) filed for the most recent APH crop year. For carryover insureds, if acceptable production report(s) are not filed for the previous (policy) year and insurable acreage was planted, use the assigned yield. If insurable acreage was planted on more than one P/T/V or TMA, use a simple average of the prior approved APH yields for the applicable P/T/V's or TMA times .75. If separate production reports are filed according to the previous (policy) year's requirements (more than one P/T/V or TMA): 1) combine the acres and production into the applicable P/T/V or TMA (see instructions for A.2. Step 2); 2) if zero planted, enter Z in the yield column when sufficient space exists in the database. Zero planted acres are used to indicate that continuity of records are maintained.

Step 2 Retain all actual, and assigned yields and acres.

Step 3 Remove "T" Yields in database and if less than 4- years actual and/or assigned yields enter the applicable variable "T" Yield (by P/T/V/TMA) to establish a 4-year database. If a "T" Yield is not established, an FCIC RSO Determined yield will be necessary.

Step 4 Calculate the approved APH yield using the applicable Category B or C procedure.

- (2) If more than one database (more than one P/T/V or TMA was reported which has been combined into a single APH yield)

CONTAINS ACTUAL AND/OR ASSIGNED YIELDS, use this procedure.
Also see Example 2.

- Step 1** Complete the most recent crop year (1996 for most crops) in the database by using the current production reports filed for the previous (policy) year. If separate production reports are filed according to the previous (policy) year's requirements (more than one P/T/V or TMA) combine the acres and production from the separate production reports. For carryover insureds, if acceptable production report(s) are not filed for the previous (policy) year and insurable acreage was planted, use the assigned yield. If insurable acreage was planted on more than one P/T/V or TMA, use a simple average of the prior approved APH yields for the applicable P/T/V's or TMA's times .75.
- Step 2** Combine the total production (Col. 16) and actual acres (Col. 17) for each APH crop year (for the yields that are being combined). For APH crop years with assigned yields, multiply the planted acres times the assigned yield to establish a production amount and handle in the same manner as a year with actual yields. Divide the combined production by the combined acres for corresponding crop years. Next, enter the combined total production, acres and average yields in the current crop year's database. For crop years in which no acres have been planted enter Z in the yield column if sufficient space exists in the database. Zero planted acres are used to indicate that continuity of records are maintained for the P/T/V's or TMA's being combined.
- Step 3** If less than 4-years actual and assigned yields, enter the applicable variable "T" Yield (by P/T/V/TMA) in the yield column (Col. 18) to establish a 4-year database. If no "T" Yield established, an FCIC RSO Determined yield is necessary.
- Step 4** Calculate the approved APH yield using the applicable Category B or C current procedure.

B DIVIDING APH DATABASES

If a P/T/V that required a separate APH Yield is divided into more than one P/T/V or TMA requiring separate APH yields, use the following procedure. The insured may recertify all prior production and acreage history according to the new actuarial structure, otherwise steps 1 and 2 apply. (Also see example 3)

- (1) If production cannot be apportioned according to distribution of acres (by crop year) to P/T/V/TMA requiring separate APH yields, the acreage and production is charged to the P/T/V or TMA that normally yields the highest. (i.e., non-irrigated practice divided into summerfallow and continuous cropping...charge to the summerfallow practice.) See Example 3.

(a) For the higher yielding P/T/V or TMA:

- Step 1** Complete the most recent year (1996 for most crops) in the database by using the current production reports filed for the previous (policy) year. For carryover insureds, if acceptable production report(s) are not filed for the previous (policy) year and insurable acreage was planted, enter the assigned yield. For zero planted, enter Z in the yield column if sufficient space exists in the database. Zero planted acres are used to indicate that continuity of records are maintained.
- Step 2** Retain actual, and assigned yields and acres entered in the database.
- Step 3** Remove "T" Yields in database and if less than a 4-years actual and assigned yields, replace them with the applicable variable "T" Yield (by P/T/V/TMA variety) to establish a 4-year database. If no "T" Yield has been established, an FCIC RSO Determined yield is necessary.
- Step 4** Calculate the approved APH yield normally using applicable Category B or C procedure.

(b) For the lower yielding P/T/V or TMA:

- Step 1** If acceptable production report(s) are not filed for the most recent (policy) year (and insurable acreage was planted) for the purpose of establishing the APH yield, enter the assigned yield (for each P/T/V or TMA).
- Step 2** Complete the 4-year database with the applicable variable "T" Yield (by P/T/V or TMA).
- Step 3** Calculate the approved APH yield following the applicable Category B or C procedure.

- (2) If production can be apportioned according to distribution of acres (by crop year) to P/T/V or TMA requiring separate APH yields, use the following procedure (See Example 4). The commingled production worksheet may be used to apportion

production when acreage is available for the P/T/V/TMA requiring separate yields.

- Step 1** Complete the most recent year (1996 for most crops) in the database by using the current production reports filed for the previous (policy) year. Acceptable production report(s) MUST have been filed according to P/T/V/TMA requiring separate APH yields for the current crop year. All prior crop years having actual or assigned yields must have been apportioned and reported according to applicable P/T/V/TMA's for the current crop year.
- Step 2** Enter the actual and assigned yields and acres entered in the database.
- Step 3** Remove "T" Yields if at least 4-years of acceptable records have been provided, if less than 4-years of acceptable records are available enter the applicable variable "T" Yield to establish a 4-year database. If no "T" Yield has been established, an FCIC RSO Determined Yield is necessary.
- Step 4** Calculate the approved APH yield according to applicable Category B or C procedure.

C NO ACTUAL OR ASSIGNED YIELDS

If there are no actual or assigned yields in the databases being combined or divided:

- Step 1** Complete the most recent year (1996 for most crops) in the database by using the current production reports filed for the previous (policy) year. For carryover insureds, if acceptable production report(s) are not filed for the previous (policy) year and insurable acreage was planted, enter the assigned yield. For zero planted, enter Z in the yield column if sufficient space exists in the database. Zero planted acres are used to indicate that continuity of records are maintained. Complete the most recent crop year in the database by using the current crop year's production report following the applicable procedure for combining or dividing P/T/V/TMA's. If acceptable production report(s) are not filed and the insured has previously provided actual and/or assigned yields use the assigned yield procedure in this Exhibit.
- Step 2** Complete the 4-year database with the current "T" Yield (by P/T/V/TMA). If no "T" Yield has been established an FCIC RSO Determined yield will be necessary.
- Step 3** Calculate the approved APH yield using applicable Category B or C procedure.

2 EXAMPLES

Example 1 and 2 illustrate establishing a database when NI Following Another Crop (FAC) and NI Not Following Another Crop (NFAC) have been combined into a non-irrigated (NI) practice. For this example the NIFAC database is converted to the New Practice.

A EXAMPLE 1

For the previous (policy) year, a single database, FAC, contained actual or assigned yields. The current "T" Yield for NI is 17.

1996 NI FAC (UNIT 0100)				1997 NI (UNIT 0100)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
86				87			Step 3
87				88			Step 3
88				89			Step 3
89				90			Step 3
90				91	2200	55.0	A40 Step 2
91	2200	55.0	A40	92		0.0	Z Step 2
92		0.0	Z	93		40.5	P12 Step 2
93		40.5	P12	94	2520	60.0	A42 Step 2
94	2520	60.0	A42	95	1210	50.0	A20 Step 2
95	1210	50.0	A20	96	5760	120.0	A48 Step 1
Step 4: NI Approved APH Yield				Total	162/5 = 32		

B EXAMPLE 2

The following example illustrates combining non-irrigated (NI) Following Another Crop (FAC) and NI Not Following Another Crop (NFAC) databases containing actual yields into a single NI database. The databases below are considered the previous (policy) year's databases.

1996 NI FAC (UNIT 0100)				1996 NI NFAC (UNIT 0100)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
86				86			
87				87			
88				88			
89				89			
90				90			
91			N13	91			
92			N13	92			T17
93	1200	60.0	A20	93	2880	90.0	A32
94		0.0	Z	94	1680	60.0	A28
95	880	40.0	A22	95	1920	80.0	A24

Step 1: The current production report (1997) indicates for the 1996 crop year: NI practice with 3000 bu. production, 100.0 actual acres and a 30 bu. average yield.

Step 2: Actual acres and production are combined.

Year	4080	150.0	
93	(1200[FAC] + 2880[NFAC]) / (60.0[FAC] + 90.0[NFAC]) =	27	
	1680	60.0	
94	(0[FAC] + 1680[NFAC]) / (0.0[FAC] + 60.0[NFAC]) =	28	
	2800	120.0	
95	(880[FAC] + 1920[NFAC]) / (40.0[FAC] + 80.0[NFAC]) =	23	

1997 Non-Irrigated Database (0100)

Year	Total Prod.	Acres	Yield
87			
88			
89			
90			
91			
92			
Step 2 93	4080	150.0	A27
Step 2 94	1680	60.0	A28
Step 2 95	2800	120.0	A23
Step 1 96	3000	100.0	A30
		TOTAL	108

Step 3: NI Approved APH yield **108/4 = 27**

C EXAMPLE 3

In this example, the non-irrigated yield has been divided into SF and CC practices. The insured did not apportion production which was previously reported as non-irrigated. The commingled production worksheet cannot be used because the insured has no separate record of acres by practice. The current production report was submitted on a non-irrigated basis. The actual acres and production are charged to the higher yielding SF practice.

1995 NI (UNIT 0100)				1996 SF (UNIT 0100)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
86				87			
87				88			
88				89			
89				90	8800	200.0	A44 Step 2
90	8800	200.0	A44	91		0.0	Z Step 2
91		0.0	Z	92		100.0	P32 Step 2
92		100.0	P32	93	10080	210.0	A48 Step 2
93	10080	210.0	A48	94	8000	200.0	A40 Step 2
94	8000	200.0	A40	95	4800	240.0	A20 Step 2
95	4800	240.0	A20	96	4400	80.0	A55 Step 1
						239/6 = 40	Step 3

P = Assigned Yield

Step 3: Approved SF APH Yield 239/6= 40

EXAMPLE 3 (CC)

The CC (0100) database is established using the variable "T" Yield for the CC practice and the assigned yield for 1992. The variable "T" Yield percentage is based on the number of years of actual and assigned yields contained in the reference database for the SF Practice. If acceptable records had not been submitted for planted insurable acreage for the 1996 crop year the assigned yield would have been used.

1997 CC (Unit 0100)

Year	Prod.	Acres	Yield
87			
88			
89			C38
90			C38
91			C38
92			P32
93		0.0	Z
94		0.0	Z
95		0.0	Z
96		0.0	<u>Z</u>
			Total 146

CC Approved APH yield 146/4 = 37

D EXAMPLE 4

In this example the non-irrigated yield has been divided into SF and CC practices. The insured apportioned production by CC and SF practice which was previously reported as non-irrigated. Current crop year production reports were also submitted for CC and SF practices.

1996 NI (UNIT 0100)				1997 SF (UNIT 0100)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
86				87			
87				88			
88				89			
89				90	4160	80.0	A52 Step 2
90	8800	200.0	A44	91		0.0	Z Step 2
91		0.0	Z	92		100.0	P32 Step 2
92		100.0	P32	93	5500	100.0	A55 Step 2
93	10080	210.0	A48	94	2880	60.0	A48 Step 2
94	8000	200.0	A40	95	4200	140.0	A30 Step 2
95	4800	240.0	A20	96	4400	80.0	A55 Step 1
							272/6 = 45 Step 3

P = Assigned Yield

Step 3: SF Approved APH Yield **272/6 = 45**

1997 CC (UNIT 0100)			
Year	Prod.	Acres	Yield
87			
88			
89			
90	4640	120.0	A39 Step 2
91		0.0	Z Step 2
92		0.0	Z Step 2
93	4580	110.0	A42 Step 2
94	5120	140.0	A37 Step 2
95	600	100.0	A6 Step 2
96		0.0	Z Step 1
			124/4= 31 Step 3

Step 3: CC Approved APH Yield 124/4 = 31

1 **ADDED LAND AND ADDED PRACTICE/TYPE/VARIETY PROVISIONS FOR CATEGORY B CROPS**

1A DEFINITION

A(1) Added Land. Added land is land on which the insured has not actively engaged in farming for a share of the crop's production on a unit for more than two APH crop years.

Units contained in the farming operation on which the crop has been produced more than two APH crop years do not qualify for added land procedures; however, when a P/T/V indicated on the actuarial table has NOT been produced for more than two APH crop years on a unit, the P/T/V qualifies for added P/T/V procedures

A(2) Added P/T/V. An added P/T/V is a P/T/V of the insured crop as identified on the actuarial document that requires a separate APH yield, and for which the insured has NOT been actively engaged in farming for a share of the P/T/V's production on the UNIT for more than two APH crop years.

1B DOCUMENTATION AND VERIFICATION

B(1) Documentation. When using procedures for added land/P/T/V the first year, the insured MUST certify in Item 11 of the FCIC-19-A (comparable item on other FCIC approved APH forms), ALL crop years that the crop/P/T/V was produced on the unit to qualify. If land is obtained after the production reporting date and it qualifies as added land or for an added P/T/V, added land procedures may be used to determine the approved APH yield to be entered on the acreage report; However, it is the insured's responsibility to notify the Insurance Provider by the acreage reporting date.

B(2) Agent/Representative Responsibilities. For added land/P/T/V without records that is added as a separate unit or is added to an existing unit and a separate APH yield (database) is required, the agent/representative must complete items 6-14 of the FCIC-19-A (comparable items for other FCIC approved APH forms). APH yields must be calculated using applicable added land/P/T/V procedures and entered in the preliminary yield block. (The verifier enters the approved APH yield in the approved yield block.)

B(3) Verification. Verification by the Insurance Provider that the insured met the "Added Land/P/T/V" APH crop year requirements defined above is required prior to payment of a claim for indemnity or when policies are selected for APH reviews. If such acreage does not meet the requirements, the APH yield must be recalculated and corrected as required by APH review tolerances.

1C YIELD DETERMINATION PROCEDURES

C(1) For insureds qualifying for an added Irrigated practice, the approved APH yield for the Irrigated practice ONLY may be determined by using either the Underwriting Guidelines for Determined Irrigated Yields (Par 3) of this Exhibit or the procedure outlined below for Special "T" Yields.

- C(2) Special "T" Yields are determined when less than four years of actual /assigned yield are provided for:
- (a) Added land that is added as a SEPARATE unit or added to an existing unit when a separate APH yield (database) is required unless, the added land/P/T/V is assigned a high-risk "T" Yield or classified by NCS (See Par. 1E for high-risk "T" Yield and NCS instructions) or,
 - (b) An added P/T/V when the P/T/V is listed on the actuarial document and it has a published "T" Yield. For the SF practice for wheat, barley, malting barley, and oats if a CC practice has been carried out on the same unit, see Sec. 5, Par. D(17)(1)13 for additional instructions.
- C(3) Special "T" Yield Calculation. Special "T" Yields are calculated using a percentage of the applicable "T" Yield for the added land/P/T/V based on the number of actual and/or assigned yields (APH crop years of records) in the database of a reference unit/P/T/V.
- (a) The reference database for added P/T/V or land added as a separate unit is the database with the most APH crop years of actual and/or assigned yield(s) regardless of P/T/V.
 - (b) The reference database for land added to an existing unit which requires a separate database is the database in the SAME UNIT with the most APH crop years of actual and/or assigned yields regardless of P/T/V.
- Note: Special "T" Yield procedures do not apply if the reference unit/P/T/V database contains fewer or an equal number of actual and/or assigned yields than the added land/P/T/V.
- (c) Special "T" Yield type descriptors:
 - "C" indicates added practice.
 - "L" indicates added land.

Special "T" Yields/initial approved APH yields are calculated as indicated in Column 3 of the following chart:

SPECIAL "T" YIELD/APH YIELD CALCULATION

If ADDED LAND/P/T/V HAS:	AND REFERENCE DATABASE HAS:	INITIAL APPROVED APH YIELD <u>1</u>/ IS:
No production reports	1 actual/assigned yield	Average of 4 80% "T" Yields
	2 actual/assigned yields	Average of 4 90% "T" Yields
	3 or more actual/assigned yields	Average of 4 100% "T" Yields
1 actual/assigned yield	1 actual/assigned yield (Special "T" Yield NOT applicable [NA])	Average of 1 actual/assigned yield and 3 80% "T" Yields
	2 actual/assigned yields	Average of 1 actual/assigned yield and 3 90% "T" Yields
	3 or more actual/assigned yields	Average of 1 actual/assigned yield and 3 100% "T" Yields
2 actual/assigned yields	1 or 2 actual assigned/ yields (Special "T" Yield NA)	Average of 2 actual/assigned yields and 2 90% "T" Yields
	3 or more actual/assigned yields	Average of 2 actual/assigned yields and 2 100% "T" Yields
3 or more actual/assigned yields	(Special "T" Yield NA)	Average of 3 actual/assigned yields and 1 100% "T" Yield

1/ For subsequent crop years, the same "T" Yield percentage is retained until the added land/P/T/V's database contains an equal or greater number of actual and/or assigned yields. Then the variable "T" Yield and corresponding yield type descriptor for number of actual/assigned yields are used.

DATABASE WITHOUT RECORDS (ADDED LAND)

Initial Year	Year 2	Year 3	Year 4	
L90		L90	N90	T100
L90		L90	N90	A110
L90		L90	A110	A120
L90	A110		A120	A50

DATABASE WITH 1 ACTUAL YIELD (ADDED P/T/V)

Initial Year	Year 2	Year 3	Year 4	
C90		N90	T100	A105
C90		N90	A105	A110
C90	A105		A110	A120
A105	A110		A120	A50

1D ADDED LAND ADDED TO AN EXISTING UNIT

D(1) Added Land WITHOUT Records Added To An Existing Unit.
 "Existing unit" for acreage comparison purposes, for new insureds (who provide APH yield history) and carryover insureds are established according to the previous year's (1996) farming operation. Cropland acres added to each unit (basic or optional) for the 1997 crop year are compared to ALL cropland acres contained in the same unit for the 1996 crop year.

ADDED LAND WITHOUT RECORDS ADDED TO AN EXISTING UNIT

HIGH-RISK "T" YIELD, DIFFERENT "T" YIELD MAP AREA, OR NCS?	ADDED ACREAGE <u>1</u> / COMPRISES:	FARMED 3 OF LAST 5 YEARS?	"T" YIELD COMPARED TO <u>2</u> / EXISTING UNIT?	INITIAL APH YIELD (BY P/T/V) IS:
YES	NA (not applicable)	NA	NA	Determined from a separate database (See Par. 1E)
NO	<70% of the existing unit's acreage	NA	NA	That of the existing unit. A separate database is NOT required.
	70-250% of the existing unit's acreage	YES	YES. If the "T" Yield is \geq than 80% of the existing unit's "T" Yield then:	
			YES. If "T" Yield is < than 80% of the existing unit's "T" Yield then:	A percentage of the applicable "T" Yield (Special "T" Yield) based on the years of actual/ assigned yields contained in a reference database. A separate database is required.
		NO <u>3</u> /	NA	
> 250 % of the existing unit's acreage.	NA <u>3</u> /	NA	See next chart (Par. 1D[2])	

1/ Cropland acreage (FSA agricultural use acreage devoted to the production of annual and perennial crops including fallow acreage), NOT acreage planted to the crop or program payment acreage.

Acreage Comparison Example: The unit contained FSN #1, #2 and #3 for the 1996 crop year. The FSN's contained 300, 200, and 150 cropland acres respectively (650 acres total). For 1997, the insured loses the lease for farm #3 and adds farm FSN # 4 which contains 300 cropland acres. The comparison is $300 \div 650 = .46$ (a 46 percent increase). See Example 2, Percent Added Land.

2/ "T" Yield Comparison. Compare the "T" Yield(s) of the added land (by P/T/V) to the appropriate "T" Yield (for the same P/T/V) of the existing unit. Establish a percentage by dividing the added land's "T" Yield (by P/T/V) by the existing unit's "T" Yield (for the same P/T/V). If the existing unit has more than one "T" Yield derived from different FSA program yields (for the same P/T/V) calculate a "T" Yield based on the simple average program yield for the existing unit. Compare the "T"

Yield to the "T" Yield(s) of the added land (for the same practice, type or variety). See Sec. 5 Par. D(14)(f) and Example 2 for "T" Yield instructions based on simple average program yields. If the added land has more than one "T" Yield, compare each separately to the "T" Yield of the existing unit.

3/ Databases may be combined with verifier approval. Written authorization may be requested from the Insurance Provider (verifier) to use the existing unit's approved APH yield and combine the APH database for the added land with the existing unit subject to the following conditions:

- (1) The added land must NOT assigned a high-risk "T" Yield, located in a different "T" Yield map area, or classified by NCS.
- (2) If the added acreage comprises 70-250 percent of the existing unit's acreage the added land's T-Yield must be equal to or greater than 80 percent of the existing unit's T-Yield.
- (3) If the added acreage comprises more than 250 percent of the existing unit's acreage it must have been farmed for at least three of the five most recent years and the added land's T-Yield must be equal to or greater than 80 percent of the existing unit's T-Yield.
- (4) Such requests must be received by the verifier no later than 20 calendar days after the production reporting date for the crop.

If approved by the FCIC RSO/Insurance Provider verifier, the authorization is for the initial and succeeding crop years (a written agreement issued by the FCIC RSO is not required).

D(2) Added Land WITH Records Added To An Existing Unit. For added land WITH acceptable records that is added to an existing unit, use the following chart (procedures).

ADDED LAND WITH RECORDS ADDED TO AN EXISTING UNIT

HIGH-RISK "T" YIELD, DIFFERENT "T" YIELD MAP AREA, OR NCS?	ADDED ACREAGE <u>1/</u> COMPRISES:	FARMED 3 OF LAST 5 YEARS?	"T" YIELD COMPARED TO EXISTING UNIT?	APPROVED APH YIELD (BY P/T/V) IS:
YES	NA (not applicable)	NA	NA	Determined from a separate database (See Par. E)
NO	< 70% of the existing unit's acreage	NA	NA	Combine existing unit's and added land's production histories. A separate database is NOT required.
	≥ 70% of the existing unit's acreage	NA	YES. If "T" Yield is ≥ than 80% of the existing unit's "T" Yield then: YES. If "T" Yield is < than 80% of the existing unit's "T" Yield then:	

1/ Cropland acreage (FSA agricultural use acreage devoted to the production of annual and perennial crops including fallow acreage), NOT acreage planted to the crop or program payment acreage.

1E Added Land/P/T/V With High-Risk "T" Yields, Located in a Different "T" Yield Map Area, or Classified by NCS. For added land/P/T/V assigned a high-risk "T" Yield, located in a different "T" Yield map area, or classified by NCS use the following chart (procedures).

**ADDED LAND WITH: HIGH-RISK "T" YIELDS,
DIFFERENT "T" YIELD MAP AREA, OR NCS CLASSIFICATION**

SITUATION:	IF ADDED LAND HAS:	INITIAL APH YIELD BY P/T/V FOR THE ADDED LAND IS:
Assigned a high-risk "T" Yield	0-3 actual/assigned yields	Calculated using a separate 4-year database. The APH yield is the average of the actual/assigned yield(s) (if any) and the high-risk "T" yield(s). Special "T" Yields are NOT used.
	4 or more actual/assigned yields	Calculated by combining the existing unit's and the added land's production histories. A separate database is not required.
Located in a different "T" Yield map area than the existing unit	0-3 actual/assigned yields	Calculated using a separate 4-year database. The APH yield is the average of the actual/assigned yield(s) (if any) and SPECIAL "T" Yield(s).
	4 or more actual/ assigned yields	The average of the actual/assigned yields. A separate database is required.
Classified by NCS (rate only)	0 actual/assigned yields	Calculated using a separate database. The APH yield is the average of 4 65% "T" Yields.
	1-3 actual/assigned yields	Calculated from a separate 4-year database. APH yield is the average of the actual/assigned yield(s) and VARIABLE "T" Yield(s) based on the years of actual/assigned yields for the added land.
Classified by NCS (adjusted yields)	0 actual/assigned yields	Calculated from a separate database. The APH yield is the average of 4 NCS "T" Yields. <u>1</u> /
	1-3 actual/assigned yields	Calculated from a separate 4-year database. APH yield is the average of the actual/assigned yield(s) and the NCS "T" Yield(s). <u>1</u> /

1/ The approved APH yield is the lower of the APH yield or the APH yield calculated using NCS procedures.

1F COMBINING OR DIVIDING ADDED UNITS/P/T/V

F(1) If units containing added land/P/T/V are combined or divided in subsequent crop years, see Exhibit 15 for instructions.

F(2) If P/T/V's are combined or divided (on the actuarial document) in subsequent (policy) crop years, see Exhibit 35 for instructions.

2 EXAMPLES

Example 1: Acreage Percentage
For Land Added To An Existing Unit

The grower's farming operation, for the prior crop year consisted of three farms that were three separate units.

Farm A -- 300 FSA cropland acres (unit 0100)
Farm B -- 200 FSA cropland acres (unit 0201)
Farm C -- 100 FSA cropland acres (unit 0202)

For current year:

Farm A - Share rents another tract of land (same landlord) that has 200 FSA cropland acres which is a 66% increase. The added land will have the same yield as the existing land. $200 \div 300 = .66$

Farm B - No change.

Farm C - Buys another piece of land that has 250 FSA cropland acres which is a 250% increase. The acreage is not located in a high rate or unrated area and has been farmed all five of the last five (policy) crop years. The "T" Yield for the existing unit is 45 bushels. The "T" Yield for the added land is 40 bushels. The added land's "T" yield is 89 percent of the existing unit's "T" Yield ($40 \div 45$). Therefore, the added land's APH yield is the existing unit's approved APH yield by P/T/V.

EXAMPLE 2: Special "T" Yield
Based on Simple Average Program Yields

	FSA Base Acres/ Cropland Acres	Practice	FSA PY (FSA 423)
FSN A-22	NA	CC	30 bushels
FSN A-23	NA	CC	25 bushels
			$55 \div 2 = 27.5$ 28 bu.

(simple average program yield)

28 X .90 ("T" factor) = 25 bu. "T" Yield (100%)

25 X .90 (Yield if two years' records) = 23 bu. Special "T"

EXAMPLE 3 ADDED LAND WITH RECORDS
COMBINED WITH AN EXISTING UNIT

The following example illustrates combining an existing unit's database and added land with a database into a single unit database. Both databases contain actual and/or assigned yields. The insured share rented another

farm (FSA FSN) from the same landlord who was insured the previous (policy) crop year and who has an established database.

Previous (Policy) Crop Year Databases (1995)

ADDED LAND LANDLORD A				EXISTING UNIT LANDLORD A			
1996 UNIT 0100 (NI NFAC)				1996 UNIT 0200 (NI NFAC)			
Year	Prod.	Acres	Yield	Year	Prod.	Acres	Yield
91			N15	91			
92			N15	92			T19
93	1200	60.0	A20	93	2880	90.0	A32
94		0.0	Z	94	1680	60.0	A28
95	880	40.0	A22	95	1920	80.0	A24

Step 1: The 1997 production report indicates for the 1996 crop year: NI NFAC practice with 3000 bu. production, 100.0 actual acres and a 30 bu. average yield.

Step 2: Actual acres and production are combined.

Year	4080	150.0
93	$(1200[\text{Bu}] + 2880[\text{Bu}]) \div (60.0[\text{acres}] + 90.0[\text{acres}]) =$	27
	1680	60.0
94	$(0[\text{Bu}] + 1680[\text{Bu}]) \div (0.0[\text{acres}] + 60.0[\text{acres}]) =$	28
	2800	120.0
95	$(880[\text{Bu}] + 1920[\text{Bu}]) \div (40.0[\text{acres}] + 80.0[\text{acres}]) =$	23

Step 3: Since four years of actual yields are available "T" Yields are not used in the database.

1997 UNIT 0100 (NI NFAC)				
	Year	Prod.	Acres	Yield
Step 3				
Step 2	93	4080	150.0	A27
Step 2	94	1680	60.0	A28
Step 2	95	2800	120.0	A23
Step 1	96	3000	100.0	A30
Most Recent			TOTAL	108
Crop Year				
Step 4			108/4 =	27

Step 4: The actual yields are totaled and divided by four to determine the preliminary and approved APH yield.

EXAMPLE 4, SUBSEQUENT CROP YEARS

The following example illustrates establishing a current database for an existing unit which contained added land the previous (policy) crop year. One database contained "T" yields and one database contained actual and assigned yields. The added land exceeded 250 percent (same "T" Yield Map Area) and a request to combine the databases was not made.

Previous (Policy) Crop Year Databases (1996)						
EXISTING UNIT				ADDED LAND		
1996 UNIT 0100				1996 UNIT 0100		
Year	Prod.	Acres	Yield	Year	Prod.	Yield
91	2200	55.0	A40			
92		0.0	Z	92		L17
93		40.5	P15	93		L17
94	2520	60.0	A42	94		L17
95	1210	50.0	<u>A20</u>	95		<u>L17</u>
		Total	117			Total 68
		117/4 =	29			68/4 = 17

For the current crop year the Insurance Provider authorized a single database and the insured reported 120 acres and 5760 bushels of production from both locations on a combined production report.

Current (Policy) Crop Year Combined Database					
Year	Prod.	1997 UNIT 0100 Acres	Yield		
91	2200	55.0	A40	Step	2
92		0.0	Z	Step	2
93		40.5	P15	Step	2
94	2520	60.0	A42	Step	2
95	1210	50.0	A20	Step	2
96	5760	120.0	<u>A48</u>	Step	1
		Total	165		
		165/5 =	33	Step	4

3 UNDERWRITING GUIDELINES FOR DETERMINED IRRIGATED YIELDS

Not applicable to acreage assigned high-risk "T" Yields or NCS classifications (including producer classifications).

3A QUALIFYING FOR DETERMINED IRRIGATED (IRR) YIELDS

The FCIC RSO/Insurance Provider may approve an underwriting determined yield for an irrigated practice the **FIRST TIME** the irrigated practice qualifies as an added practice ON A UNIT provided:

- A(1) A Non-Irrigated (NI) practice has been carried out on the crop and acceptable production reports have been provided for the NI practice, and;
- A(2) The NI practice for the same unit (farm/legal description/location if the Irrigated unit is a separate optional unit) has a higher APH yield than the yield available for the IRR practice using special "T" Yield procedures that apply for the added IRR practice when no IRR records are available for the unit.

3B REQUEST REQUIREMENTS

- B(1) Request Deadlines. A written request for a determined IRR yield must be received by the verifier within 20 calendar days after the production reporting date.
- B(2) Records Are Required. Copies of the production reports for the most recent crop year must be provided to the verifier. Legal descriptions of the unit(s) for which the determined yield for the IRR practice is being requested must also be provided.
- B(3) Irrigation System Documentation. Documentation must indicate the irrigation facilities and water supply are adequate to meet a good irrigation practice for the acreage of the crop to be insured under the IRR practice.

3C UNDERWRITING GUIDELINES FOR ESTABLISHING DETERMINED IRRIGATED YIELDS

- C(1) Determine A "T" Yield Reference Factor. Determine the location where the IRR practice will be carried out. Determine the approved APH yield for the NI practice applicable to the same unit. This is the reference unit. Divide the approved NI APH yield by the applicable NI "T" Yield) and determine a two decimal place reference factor.

If the reference unit contains more than one NI yield, calculate a reference factor for each NI yield and then determine a simple average reference factor. The maximum reference factor allowed is determined by the number of years of actual yields contained in the reference unit's NI database. The maximum reference factor is:

- (a) 1.20 if one or two years,
- (b) 1.30 if three years, and
- (c) 1.40 if four or more years.

Example 1: The reference unit's (0100, N1/2 Sec. 15), NI practice approved APH Yield is 350 lbs. The NI 100 percent "T" Yield is 320 lbs. $350/320 = 1.10$

- C(2) Compute The Factored Irrigated "T" Yield. Multiply the "T" Yield reference factor determined in 3C(1) above times the 100 percent "T" Yield for the IRR practice for the reference unit. The factored Irrigated "T" Yield may not exceed the maximum irrigated "T" Yield indicated on the applicable actuarial document.

Example 1 continued: An IRR practice is added to N1/2 Sec. 15 (it becomes part of unit 0102) and the 100 percent "T" Yield is 400 lbs. The factored IRR "T" Yield for the IRR practice is 1.10 (determined in 3C(1) above) x 400 (the 100 percent IRR "T" Yield) = 440 lbs.

- C(3) Select An Existing Irrigated Yield. If I records have been provided, select the approved APH yield for the unit (basic or optional) containing records for the IRR practice that is physically located nearest to the reference unit. If more than one unit with IRR records are located an equal distance from the reference unit, use the IRR unit with the most years of records.
- C(4) Assign The Determined Irrigated Yield. If IRR records have been provided, the determined IRR yield is the higher of the approved APH yield for the NI practice or the factored IRR "T" Yield for the reference unit, not to exceed the IRR yield determined in 3C(3). If NO IRR records have been provided, the determined Irrigated yield is the higher of the approved APH yield for the NI practice on the reference unit or the factored IRR "T" Yield determined in 3C(2).

Example 1 continued: The nearest unit's approved APH yield that has records for the IRR practice is 480 lbs. The Determined IRR Yield is the factored IRR "T" Yield of 440 lbs. as determined in C(2) above (it is higher than the approved APH NI yield of 350 lbs.) Compare the Determined Irrigated Yield (440 lbs.) to the added practice Special "T" Yield (400 lbs. 100% of IRR "T" Yield) calculated according to Par. 3C(3) and use whichever is higher.

Example 2: The NI approved APH yield for the reference unit (0100) is 380 lbs. The factored IRR "T" Yield is 504 lbs. $(380/300 [100\% \text{ NI "T" Yield}] = 1.20 [1.27 \text{ limited to } 1.20 \text{ because two years of actual yields were provided}] \times 420 [100\% \text{ IRR "T" Yield}])$

The factored IRR "T" Yield, 504 lbs., is compared to the approved APH IRR yield (480 lbs.) for the nearest unit (0200) on which irrigated records are available. In this example, the determined IRR Yield is limited to 480 lbs.

Compare the Determined Irrigated Yield (limited to 480 lbs.) to the added practice Special "T" Yield (420 lbs.) calculated according to Par. 1C(3) and use whichever is higher as the approved APH yield.

3D DOCUMENTING THE DETERMINED IRRIGATED YIELD

Four determined IRR Yields are entered in the yield column of the APH form preceded by the yield descriptor "C". For subsequent crop years the determined irrigated "T" Yield is used to complete the 4-year database until four years of actual and/or assigned yields are available. The request for the determined irrigated yield, supporting documentation, and determined irrigated yield calculations must be retained and provided if the policy is selected for an Insurance Provider APH field review or FCIC compliance review.

NEW PRODUCERS

1 QUALIFYING AS A NEW PRODUCER

PROVISIONS FOR CATEGORY B CROPS

(See Sec. 5, Par. B (18) for definition.) Actively engaged in farming for a share of an insured crop's production is hereafter referred to as "produced the crop".

Examples: The insured started farming in 1995 and produced the insured crop in 1995 and 1996. In this instance the insured qualifies as a new producer but, must provide production reports for the insured crop for the 1995 and 1996 crop years to use the 100 percent "T" Yield in the APH yield calculation. If the insured had also produced the insured crop prior to the 1995 crop year, the insured would not qualify as a new producer.

Insureds who have produced the insured crop for more than two APH crop years in other county(ies) qualify as a new producer of the insured crop if they have not produced the insured crop in a county for more than two crop years.

- 1A If the new producer has not produced the insured crop in the county, the insured is not required to certify actual yields.
- A(1) The applicable 100 percent "T" Yield is the approved APH yield the initial year of insurance (see Par. 4 for an example), or
- A(2) If sharing in the insured crop for the current crop year with another person(s), new producers may file acceptable production reports by the PRD that are based on acreage and production records obtained from the other person(s). If so Standard APH procedures apply. See Sec. 7, E.
- 1B New producers who have produced the insured crop for one or two crop years are required to provide production reports (on land contained in the current farming operation) for such crop years.
- B(1) When such production reports are filed, verifiers use a combination of actual yields and 100 percent of the applicable "T" Yield to calculate the approved APH yield until four years of actual and/or assigned yields are provided (See Par. 4 this Exhibit for an Example).

- B(2) If the required production reports are not filed, establish the approved APH yield using:
- (a) 65 percent of the "T" Yield if no production reports are provided. [See Sec. 5, Par. D(2)(a)].
 - (b) if the most recent crop year is provided and the insured has produced the insured crop two years, one actual yield and three 80 percent "T" Yields. See Sec.5, Par. D(2)(b)1.
- 1C Formation of New Entities. Formation of a new entity (corporation, partnership, trust, etc.) which is comprised of one or more individuals does not automatically qualify the entity as a new producer. Although the entity may not have records as such, individuals comprising the entity may have produced the insured crop in the county during the base period. If the individuals have produced the insured crop for two crop years or less, the entity qualifies as a new producer. If production reports are filed for the crop year(s) that each individual produced the insured crop on land that is operated by the new entity, the approved APH yield is calculated using the actual yields and 100 percent of the applicable "T" Yield.
- 1D Dissolution Of Entities. Dissolution of an entity (corporation, partnership, trust, etc.) which was comprised of one or more individuals does not automatically qualify the individual(s) that were previously involved in the entity as new producers. It is necessary to determine how many crop years the previous entity produced the insured crop in the county during the base period. If the previous entity produced the crop for two crop years or less and production reports are filed for the crop years on land that is now operated by the individual, the approved APH yield is calculated using actual yields and 100 percent "T" Yields.
- 2 SITUATIONS FOR WHICH RSO YIELD DETERMINATIONS MAY BE REQUESTED**
- 2A Insureds (individuals or entities) who have produced the insured crop for more than two crop years in the county do not qualify as new producers. However, if records ARE NOT available for ANY of the land in the insured's current operation, APH procedure may limit the approved APH yield to less than 100 percent of the "T" Yield unless a yield is requested from the FCIC RSO for the following situations.
- A(1) The insured produced the crop on a farming operation for more than two crop years, stopped farming ALL land in that farming operation, and is producing the crop on entirely different land.

A(2) Change of entity. A new entity has been created and production records are not available on ANY land in the new entity's farming operation; however, individual(s) that comprise the new entity have produced the crop for more than two crop years on other land.

A(3) An entity has been dissolved and production records are not available on ANY land in the individual's current farming operation; however, the individual as a member of the former entity has produced the crop for more than two crop years on other land.

NOTE: If an insured produced the crop in a county, stopped farming in that county and begins farming in another county that insured qualifies as a new producer. However, if past production history (from the county with records) indicates average yields that are consistently greater than 100 percent of the applicable "T" yield, the insured may request an FCIC RSO yield determination.

2B Request Requirements. To be considered by the FCIC RSO, all requests for approved APH yields must be signed by the production reporting date and received in the FCIC RSO no later than 20 calendar days after the production reporting date. The request must include the records of acreage and production (with legal descriptions) available from the land on which the insured crop was produced and the legal descriptions of all land the insured currently operates for which approved APH yields are being requested.

2C Yield Guidelines. FCIC RSO approved APH Yields are based on soil productivity of the land in the current operation and the management ability demonstrated by the actual yields submitted. They are generally limited to 65-100 percent of the Applicable "T" Yield. FCIC RSO approved APH yields are issued on APH forms containing four individual determined yields identified by the yield type descriptor "F". APH forms containing FCIC RSO approved APH yields may be updated and approved in subsequent crop years by the Insurance Provider.

3 DOCUMENTATION OF NEW PRODUCER STATUS

New producers must request approved APH yields by completing and signing APH forms and certifying in block 11 "Other" of the APH form, the crop years they have produced the insured crop. Requests for use of New Producer procedures must be made by the PRD. Separate four year databases must be established for each unit (by P/T/V) and/or for each "T" Yield map area). Verification of "New Producer" status is required prior to payment of a claim for indemnity and for policies selected for APH reviews. In some instances the producer's status may be verified by contacting the applicable FSA office or by using FCIC's experience listings.

4 EXAMPLE - NEW PRODUCERS WITHOUT PRODUCTION RECORDS

In this example database, the insured started to farm for the current crop year and records are not available from another producer. In this case the approved APH yield is 100 percent of the applicable "T" Yield.

Current Year	Year 2	Year 3	Year 4
			I100
I100	I100	I100	I100
I100	I100	I100	A110
I100	I100	A110	A120
I100	A110	A120	Z

5 EXAMPLE - NEW PRODUCER WITH PRODUCTION RECORDS

In this example database the insured has been farming for two years and produced the insured crop for two crop years. Production reports were filed containing actual yields for the two crop years.

Current Year	Year 2	Year 3	Year 4
		T100	A40
I100	T100	A40	A140
I100	A40	A140	A110
A40	A140	A110	Z
A140	A110	Z	A138

1 RESERVED

ORGANIZING THE POLICYHOLDER FILE

1 GENERAL INFORMATION

The contents of the file should be kept in an organized manner and arranged within the folder according to classification of "Permanent" and "Crop Year." There will be only one contract number per file, and all forms for crops insured under a contract number are to be in one file.

1A LEFT SIDE OF FILE.

PERMANENT MATERIAL is to be attached to the left inside of the file folder by use of a slide-clasp, staples, or other means of attachment. Permanent material is identified as material that is needed for as long as the contract exists. Forms and materials that are considered permanent materials IF APPLICABLE include (but are not limited to) the following:

- (1) Tobacco Agreements.
- (2) Corporation Cancellation or Termination Letters.
- (3) Individual Policyholder Conversion Letters.
- (4) FCI-5, FCI-5-A, Request for Actuarial Change.
- (5) FCI-6, Statement of Facts (for situations that document facts that would be pertinent as long as the contract existed).
- (6) FCI-12, Crop Insurance Application.
- (7) FCI-12A, Contract Changes.
- (8) Pre-Acceptance Perennial Crop Inspection Report.
- (9) FCI-19-D, Florida Citrus Grove Inspection Report.
- (10) FCI-506, Apple Fresh Fruit Option.
- (11) FCI-514, Malting Barley Option.
- (12) FCI-518, (Citrus), Florida Citrus Grove Inspection Report.
- (13) FCI-523, Potato Quality Option.
- (14) FCI-532, Power of Attorney.
- (15) FCI-544, Underwriting Questionnaire (Container Stock Only).
- (16) FCI-547, Processing Potato Quality Option.
- (17) FCI-548, Frost/Freeze Potato Option.
- (18) FCI-549, High-Risk Land Exclusion Option.
- (19) FCI-550, Fresh Market Tomato Minimum Value Option.
- (20) FCI-553, Unit Division Option.
- (21) FCI-554, Macadamia Orchard Inspection Report.

Include any Statement of Facts, correspondence, notes, or related materials intended for an indefinite period.

Right Side of File.

CROP-YEAR materials are to be stapled together by crop year and placed on the right side of the folder. The crop-year material is identified as crop records that are specific to a crop year and contract number. Crop-year materials are retained in the folder for three years after the applicable crop year. Forms and materials that are considered crop-year materials IF APPLICABLE include (but are not limited to) the following:

- (1) AD-1026, Highly Erodible Land Conservation and Wetland Conservation Certification, AD-1026A.
- (2) FSA-423, Report of Farm Bases/Yield/Planted Acreage.
- (3) FSA-424, Crop Insurance Tract Data.
- (4) FSA-425, Burley Tobacco and Peanut Information.
- (5) FCI-2, Agreement.
- (6) FCI-6, Statement of Facts.
- (7) FCI-9, Late Planting Agreement.
- (8) FCI-12, Crop Insurance Application for the Prevented Planting Crop Insurance Endorsement (86-47).
- (9) FCIC-13, Receipt for Payment.
- (10) FCI-19, Crop Insurance Acreage Report (Original and Revised).
- (11) FCI-19-A(APH), Production and Yield Report.
- (12) FCI-19-C, Texas Citrus Grove Inspection Report.
- (13) FCI-20, Assignment of Indemnity.
- (14) FCI-21, Transfer of Right to an Indemnity.
- (15) FCI-63, (Claim for Indemnity).
- (16) FCI-73, Certification Form.
- (17) FCI-74, FCI-74 TPC (Claims for Indemnity)
- (18) FCI-78, Request to Exclude Hail and Fire.
- (19) FCI-464, Quality Assurance Evaluation Report.
- (20) FCI-505, Certified Seed Potato Option Amendment.
- (21) FCI-513, Waiver to Transfer Segregation II and III.
- (22) FCI-530, Upland/ELS Cotton Program/Identification of Cotton Production.
- (23) FCI-539, Apple Sunburn Option.
- (24) FCI-545, Nursery Contained Report.
- (25) FCI-546, Nursery Crop Insurance Inventory Summary.
- (26) FCI-551, Raisin Reconditioning Pool Production-To-Count.
- (27) FCI-552, Self-Certification Replant Worksheet.
- (28) FCI-555, Peach Producer's Picking Records.
- (29) FCI-813, Summary of Federal Crop Insurance Protection.
- (30) FCI-819, Tonnage Report - Raisin.
- (31) Appraisal Worksheets.
- (32) Maps.
- (33) Final Indemnity Summary.
- (34) Forage Production Underwriting Report.
- (35) Planting Records for Fresh Sweet Corn (FCI-527); Peppers (FCI-528); and Tomatoes (FCI-529).

**FCI-12, APPLICATION OR
FCIC APPROVED FORM**

COMPLETION OF THE APPLICATION FOR CATASTROPHIC COVERAGE

- | <u>Item No.</u> | <u>Entry or Completion Instruction.</u> |
|-----------------|--|
| (1) | Name of Applicant - Print or type name exactly as applicant requests. |
| (2) | Applicant's Authorized Representative - Name of the representative authorized to sign the application for the applicant when such authorization is notarized and on file. |
| (3) | Street or Mailing Address - Applicant's complete mailing address. |
| (4) | City and State - Complete name of city and state abbreviation. |
| (5) | Zip Code - Zip code for city and state; use the 9-digit code if available. |
| (6) | State/County - In the first two blocks, the state-code number and in the next three blocks the county code number. These codes are shown in the Actuarial Tables that identify the state and county where the insurance will attach. |
| (7) | Policy Number - The County Office will assign the contract number to the application. |
| (8) | State - The name of the state where insurance coverage will attach. Do not abbreviate. Must agree with state code in item 6. |
| (9) | County - The name of the county where insurance coverage will attach. Do not abbreviate. Must agree with county code shown in item 6. |
| (10) | Identification No. - The applicant's Social Security number or Employer Identification Number. Do not enter the dashes, only the digits. If the applicant is a tax exempt entity enter all nines.

On a separate paper record all individuals that have a Substantial Beneficial Interest beneficial interest in the farming operation. Substantial Beneficial Interest is defined as a person having 10 percent or more interest in the insured's policy. |
| (11) | Type of Number - The type of identification number that was entered in item 10 - enter an "X" in the appropriate box. |

(12) Type of entity - The type of entity that best describes the applicant. If the applicant is participating in other USDA programs, the applicant should have the same type entity recorded at all the other agencies. Refer to the section of this handbook that defines entities.

(13) Applicant's Telephone - Enter applicant's phone number.

(14) Applicant is Over 18 - Place an "X" to the right of "Yes" if applicant has reached 18th birthday.

If applicant has not reached 18th birthday place an "X" to the right of "No" and to the right of the "X" enter the month, day, and year of the applicant's birth.

NOTE: INDIVIDUALS UNDER THE AGE OF 18 ARE NOT PERMITTED TO PARTICIPATE IN THE CATASTROPHIC PROGRAM, UNLESS THE APPLICATION IS CO-SIGNED BY A PARENT OR GUARDIAN.

(15) Effective Crop Year - Coverage will be available for the crop year entered.

(16) Crop - Crop name exactly as shown on the Actuarial Tables.

(17) Options - No Entry Required.

(18) Type, Class, Plan - Enter Type, Class, or Variety if applicable.

(19) Price Election or Amount of Insurance - Enter 60%.

(20) Level Election - NO ENTRY REQUIRED

(21) A (Acres) - Estimated Acres to be planted to the insured crop.

(22) P (Premium) - Enter:

F = Fee(s) due that are less than \$200

M = Fee(s) due that are equal to maximum of \$200
per county or \$600 for all counties

W = If the fee is waived.

- (23) Crop(s) not insured - When a county has a fall-seeded-closing date and a spring-closing date for the crop, and the application for the crop is signed after the fall-seeded-closing date, coverage will apply ONLY to the spring crop the first year. Enter "Winter" and the crop name; e.g. "Winter Wheat." (For succeeding crop years, the crop identified in Item 23 will be eligible for both "winter" and "spring" coverage.)
- (24) Does applicant have other like insurance on above crops? Enter an "X" in the box if other like insurance on above crops.insurance on any crop listed in item 15.
- (25) Name of Previous Carrier - Enter the name of the company if the applicant was insured the previous crop year with a company and this application replaces the previous coverage.
- (26) Policy Number - List policy number of coverage entered in item 25.
- (27) Applicant's signature - Applicant's signature that matches the name in item 1 or item 2 if authorized representative signs.
- (28) Date - Date the applicant signs the application.
- (29) Code No. - Enter Representative's code number.
- (30) Witness to Signature - Representative enters signature.
- (31) Location of Farm Headquarters - Legal Description of Farm, Section, Twp., & Range, or Farm Serial Number and telephone area code and number of applicant.
- (32) Address of your County Office - Complete address and County Office phone number where the applicant's active file is located.
- (33) Page__ of __Pages - Page number and number of pages. Example: 1 of 1; 1 of 2; 2 of 2; etc.

FCI-12 (Rev. 9-94)

UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation

OMB NO. 0563-0003

CROP INSURANCE APPLICATION CONTINUOUS POLICY (Unless otherwise specified in the Policy)

1 I. M. INSURED Name of Applicant, 2 Applicant's Authorized Representative, 3 ANY STREET Street or Mailing Address, 4 ANYTOWN, ANYSTATE City and State, 5 XXXX-XXXX Zip Code, 6 State, 7 Policy Number, 8 ANY STATE, 9 ANY COUNTY, 10 Identification Number, 11 SSN-EIN - OTHER, 12 Type of Entity, 13 Applicant's Telephone Number, 14 Is applicant at least 18 years old?

A. The applicant, subject to the provisions of the regulations of the Federal Crop Insurance Corporation or its successor, hereby applies to the Company for insurance on the applicant's share in the crop(s) (applied for on this application) planted or produced, whichever is applicable, on insurable acreage as shown on the county actuarial table (or as otherwise provided in the policy) for the county(ies) identified on this application.

Table with 8 columns: 15 Effective Crop Year, 16 Corn, 17 Options, 18 Type, Class, Etc., 19 Price Election or Amount of Insurance, 20 Use Only Coverage Level, 21 Coverage Level, 22 For Company (A) (B). Rows include 19YY Corn, 19YY Soybeans, 19YY Grapes.

23 Crop(s) NOT Insured the first year: WINTER WHEAT

B. CONDITIONS OF ACCEPTANCE: This application is hereby accepted by the Company except that the Company may reject the application if: (1) the Company has determined that the risk is excessive under the provisions of the individual crop insurance regulations; (2) any material fact is concealed or misrepresented or fraud occurs in the application; (3) the applicant is indebted to any United States Government Agency and that indebtedness is delinquent; (4) the applicant is indebted for crop insurance coverage provided by any company reinsured by the Federal Crop Insurance Corporation or its successor and that indebtedness is delinquent; (5) the applicant previously had crop insurance terminated for violation of the terms of the contract or the regulations, or for failure to pay the applicant's indebtedness; (6) the applicant is debarred by any United States Government Agency; or (7) the applicant has failed to provide complete and accurate information to material requests in this application including any Social Security Numbers (SSNs) and Employer Identification Numbers (EIN's) required on this and any other forms.

24 Does applicant have like insurance on any of the above crops? Yes No 25 Name of Previous Carrier Agrisafe 26 Policy Number under Previous Carrier XXXXXXXX

I certify that the information on this application is correct to my knowledge and belief; that none of the reasons for rejection in items 2 through 7 of the "Conditions of Acceptance" apply; and that I am aware of and understand the requirements regarding the Conservation Provisions of the Food Security Act as state above, as well as any provisions on the reverse side of this form.

27 I. M. Insured Applicant's Signature, 28 MM/DD, 19 YY Date, 29 Agent's Code No., 30 I. M. Representative Agent's Signature

31 Location of Farm Headquarters & Phone Number: NE1/4 6 18N 6E (601) XXX-XXXX; 32 Agent's Address & Phone Number: 521 Main Street (601) XXX-XXXX Ottawa, MS XXXXX-XXXX

False claims or false statements made on a matter within the jurisdiction of The Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under the provisions of 18 U.S.C. 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.

SEE REVERSE SIDE OF FORM FOR STATEMENT REQUIRED BY PRIVACY ACT OF 1974

FCI-19, ACREAGE REPORT OR
A FORM APPROVED BY FCIC

COMPLETION OF THE ACREAGE REPORT FOR CATASTROPHIC COVERAGE

Item No. Entry or Completion Instruction.

- (1) COUNTY NAME - Enter the county in which the crop is grown.
- (2) CROPS INSURED - List the crops insured under the CAT coverage for which acreage will be reported.
- (3) PRICE ELECTION - Enter the price election in dollars and/or cents.
- (4) CROP YEAR - Enter the crop year.
- (5) CONTRACT NUMBER - Enter the contract number.
- (6) COUNTY OFFICE AND ADDRESS - Enter the county office, telephone number, and mailing address.
- (7) PRODUCER'S NAME AND ADDRESS - Enter the insured's name and mailing address.
- (8) SECTION, TWP, RANGE - Enter the appropriate section, township and range number, if available and FSA Farm Serial Number.
- (9) NAME OF CROP - Enter crop name.
- (10) ACRES INSURED CROP - Enter the number of insured acres to TENTHS of an acre. Exception: Tobacco to hundredths.
- (11) INSURED SHARE - Enter the insured's share as a decimal rounded to three decimal places.
- (12) NAME OF OTHER PERSON(S) SHARING IN CROP - Enter the name of other person(s), if any, sharing in the crop. All acreage with the **same share**, or practice can be entered on a single line of the report. Differing crop shares, or practices require separate acreage report line entries.
- (13) DATE PLANTING COMPLETED - Enter the completion date (month and day) for acreage planted BY THE FINAL PLANTING DATE. As shown in the County Actuarial Document Book.
- (14) PRACTICE - Enter the practice for the crop and county shown on the Actuarial Table and provided the practice is carried out. Enter the three digit code.
- (15) TYPE, CLASS, VARIETY - Enter type, class, or variety code as shown on the actuarial documents (when applicable). When there is no type, class, or variety shown, enter the code 997.
- (16) AREA NUMBER - Enter the rate span from the Actuarial Table.
- (17) SPECIAL PURPOSE - Enter the approved yield as shown on the APH form.
- (18) UNIT NO - Enter the unit number:

- (a) Shown on the APH form
- (b) As four digits, with the first two digits representing the basic/policy unit and the last two digits as zeros. See Sec. 4 of this handbook for unit division instruction.

FCI-19
(Rev.6-91)

UNITED STATES DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation
CROP INSURANCE ACREAGE REPORT

OMB No. 0563-0001

ANY COUNTY
COUNTY NAME

CROPS INSURED
Wheat
Barley
Oats

ELECTION
\$X.XX
\$X.XX
\$X.XX

19YY
CROP YEAR

XX-XXX-XXXXXX
CONTRACT NUMBER

FEDERAL CROP INSURANCE CORPORATION
FSA COUNTY OFFICE
BOX 10
ANY CITY, ANY STATE XXXXX
(XXX) XXX-XXXX

I. M. INSURED
RR 3 BOX 80
ANY TOWN, ANY STATE, XXXXX

For information regarding this form or any other crop insurance matter, contact or write the above.

(1)				(2)	(3)		(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
Description of Farm				Name of crop	Acres Insured crop		Insured Share	Name of other Person(s) Sharing in Crop (Print)	Date Planting Completed	Practice	Type, Class, Variety	For Office Use Only		
Section	TWP	Range	ASCS Farm Number		Whole	10ths or 100ths						Area No.	Special Purpose	Unit No.
(1) 43	5	4	110	BARLEY	90	0	1.000		03/31	002		R04	35	0100
(2) 43	5	4	110	OATS	10	5	1.000		04/05	003		R06	38	0100
(3) 42	4	4	041	WHEAT	120	0	.500	I. M.Landlord	03/31	002		R01	33	0100
(4) 42	2	6	221	WHEAT	40	0	.667	I. M. Tenant	03/28	002		R01	34	0200
(5)														
(6)														
(7)														
(8)														
(9)														

Remarks

I submit this report pursuant to requirements of my above-identified crop insurance policy and I certify that to the best of my knowledge the information in columns 1 through 8 above is correct and includes my entire interest in the reported crop(s) in the county and that of all sharecroppers, if any, insured under my contract.

Code No. XXXXXXX	Signature of FCIC Representative <i>I. M Representative</i>	Date MM/DD/YY	<i>I. M. Insured</i> Signature of Insured	MM/DD/YY Date
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**FCI-9, LATE PLANTING AGREEMENT
OR A FORM APPROVED BY FCIC**

COMPLETION OF THE LATE PLANTING AGREEMENTItem No. Entry or Completion Instruction.

- (1) Insured's name - Enter insured's name exactly as entered on the application.
- (2) Contract No. - Enter the contract number as shown on the application.
- (3) Address - Enter the mailing address of the policyholder.
- (4) Crop year - Enter the crop year.
- (5) Crop - Enter the crop for which the Late Planting Agreement applies.
- (6) Insured's Signature - Applicant's signature as shown on the FCI-12 Application or FCIC approved form.
- (7) Date - Date of the insured's signature.
- (8) Signature of Representative and code - Representative enters signature and code.
- (9) Date - Signature date of representative

FCI-9
(Rev.6-91)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

OMB No. 0563-0023

See Reverse Side of Form for
Statement Required by the
Privacy Act of 1974

LATE PLANTING AGREEMENT

Insured's Name I. M. Insured
Address Any Address
Any Town, Any State XXXXX

Contract No. xx-xxx-xxxxxx
Crop Year _____
Crop _____

Notwithstanding the provisions of Section 2 of the policy regarding the insurability of crop acreage initially planted after the final planting date on file in the service office, I elect to have insurance provided on acreage planted for 20 days after such date. Upon my making this election, the production guarantee or amount of insurance, whichever is applicable, will be reduced 10 percent for each five days or portion thereof that the acreage is planted after the final planting date. Each 10 percent reduction will be applied to the production guarantee or amount of insurance applicable on the final planting date. The premium will be computed based on the guarantee or amount of insurance applicable on the final planting date; therefore, no reduction in premium will occur as a result of my election to exercise this option. If planting continues under this Agreement after the acreage reporting date on file in the service office, the acreage reporting date will be extended to 5 days after the completion of planting the acreage to which insurance will attach under this Agreement.

Insured's Signature I. M. Insured

Date MM/DD/YY

Corporation Representative's
Signature and Code Number I. M. Representative xxxxxx

Date MM/DD/YY

FCI-513, WAIVER TO TRANSFER SEGREGATION II AND III
PEANUTS TO QUOTA LOAN OR A FORM APPROVED BY FCIC

COMPLETION OF THE WAIVER TO TRANSFER SEGREGATION II AND III PEANUTS TO
QUOTA LOAN

Item No. Entry or Completion Instruction.

- (1) Insured's Name - Enter the insured's name exactly as entered on the application.
- (2) Contract Number - Enter the contract number from the application.
- (3) State - Enter the state where the crop is grown.
- (4) County - Enter the county where the crop is grown.
- (5) Crop year - Enter the crop year.
- (6) Text of the form:

Enter the name of the producer, farm serial number, and the pounds of peanuts that rights are waived to transfer for Segregation II and III.
- (7) Signature of Insured - Applicants signature as shown on FCI-12, Application or FCIC approved form.
- (8) Date - Signature date of applicant.
- (9) Signature of Representative and Code - Representative enters signature and Code.
- (10) Date - Signature date of representative.

FCI-513 (Rev. 7-91)			U.S. DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation		
WAIVER TO TRANSFER SEGREGATION II AND III PEANUTS TO QUOTA LOAN					
Insured's Name <i>I. M. INSURED</i>				Contract Number XX-XXX-XXXXXX	
State <i>Any State</i>		County <i>Any County</i>		Crop Year 19YY	

I, I. M. Insured, producer on farm serial number 342 have purchased Federal Crop Insurance covering my peanut crop for the current crop year. I understand that under regulations issued by the Department of Agriculture at 7CFR 1446, I may transfer my Segregation II and III additional loan peanuts to the quota loan pool.

I hereby irrevocably waive my right to transfer 2,000 pounds of Segregation II peanuts and 2,000 pounds of Segregation III peanuts to the quota loan pool as provided at 7 CFR 1446.

Signature of Insured <i>I. M. Insured</i>		Date MM/DD/YY
Signature of FCIC Representative and Code Number <i>I. M. Representative</i> 342		Date MM/DD/YY

NOTICE OF DAMAGE OR LOSS

FCI-74, FIELD INSPECTION AND CLAIM FOR INDEMNITY
OR A FORM APPROVED BY FCIC

COMPLETION OF THE FIELD INSPECTION AND CLAIM FOR INDEMNITY

<u>Item No.</u>	<u>Entry or Completion Instruction.</u>
(1)	Name of the insured EXACTLY as shown on the application.
(2)	Insured's contract number from the application.
(3)	Unit number which requires inspection. If insured reports damage on more than 1 unit, list all other units requiring inspection in item 15.
(4)	Crop name corresponding to the unit number shown in item 3.
(5)	Crop year as defined in the policy.
(6)	"X" ONLY if the insured is a FSA or FCIC employee, contractor, or representative.
(7)	Name of Native American landlord, "Indian Landlord", when a Native American Lessor Agreement is in effect.
(8)	"X" ONLY if there is an assignment of indemnity in effect for the crop year.
(9)	"X" ONLY if there is a transfer of right to an indemnity in effect for the unit for the crop year.
(10)	Legal description or location where insured or representative can be contacted.
(11)	Telephone number (including area code) where the insured or the insured's representative can be reached.
(12)	Companion contract number(s) applicable to unit shown in item 3. <ul style="list-style-type: none"> (a) If no other person has a share in the unit, enter "NONE." (b) In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multi-peril contract. <ul style="list-style-type: none"> <u>1</u> If the OTHER person does not have a multiple peril contract, enter "NONE." <u>2</u> If the OTHER person has a multi-peril contract and it is serviced by the SAME office or representative:

NOTE: For another FCIC contract(s), enter the contract number(s). Also prepare an FCI-74 for any other FCIC contract(s).

3 If the OTHER person has a multi-peril contract and it is serviced by a DIFFERENT office or representative, enter contract number if known, or if not known enter "FSA Representative" or "REINSURED COMPANY" as applicable. Enter the name, address, code number, and telephone number of the OTHER representative, if known, in item 60.

4 If the existence of a contract or the representative for the OTHER person cannot be verified, enter "Representative Unknown" and include (in item 60) the name, address, and telephone number of the OTHER PERSON sharing in the crop.

(13) Insured's estimate of HARVESTED production to the nearest unit of measure on this unit, if available.

(14) Date of notice of damage in applicable block for the unit in item 3. Use the same date for any FCI-74's prepared for other damaged units shown in item 15.

(a) Date of notice for a fourth notice of damage (if needed) in the "1st" space of this item on a SECOND SET of FCI-74's.

(b) Reserve the "Final" space on the first page of the first set of FCI-74's for the date of notice for the final inspection, and for replant claims.

(c) "Corp. Insp." instead of the date if the inspection is initiated by the FCIC or FSA.

(15) Unit(s) other than shown in item 3 which require inspection. If more spaces are needed for additional damaged units, enter the unit number(s) on an attached FCI-6 and identify them as "Damaged."

(60) The name, city, state, zip code, and telephone number where the contract is assigned and maintained, along with the five digit state and county code designating the FSA County Office.

DISTRIBUTION: To the CED along with the applicable contract file and the County Office copy of the acreage report.

FORM APPROVED OFFICE OF MANAGEMENT & BUDGET NO. R-3235				PART I - NOTICE OF DAMAGE				OMB No. 0563-0007			
FORM FCI-74 UNITED STATES DEPARTMENT OF AGRICULTURE (Rev. 10-91) Federal Crop Insurance Corporation				1 NAME OF INSURED OR CLAIMANT APH PRODUCER				2 CONTRACT NUMBER XX-XXX-XXXXXX			
FIELD INSPECTION AND CLAIM FOR INDEMNITY				3 UNIT 0100		4 CROP WHEAT		5 CROP YR. 19YY		6 FCIC EMPLOYEE	
(See Reverse Side of Form for Statement Required by the Privacy Act of 1974)				7 NAME OF INDIAN LANDLORD				8 ASSIGNMENT OF INDEMNITY X		9 TRANSFER OF INDEMNITY	

PART II-ACREAGE APPRAISED, APPRAISED PRODUCTION AND ADJUSTMENT																		
16 PRIMARY CAUSE OF DAMAGE			%	17 SECONDARY CAUSE			18 CORRECTED LEGAL			10 CONTRACT INSURED AT 24-30-29			11 TELEPHONE NO. (XXX)XXX-XXXX					
19 PRACTICE		%	PRACTICE		%	PRACTICE		%	PRACTICE		%	12 OTHER CONTRACT NUMBER(S) NONE			13 ESTIMATED PRODUCTION			
20 CAUSE(S) OF DAMAGE		1ST		2ND		3RD		4TH		NONE		14 DATE(S) OF NOTICE		1ST	2ND	3RD	FINAL	
21 DATE OF DAMAGE												15 FOLLOW UP ON UNITS						
22 DATE HARVEST COMPLETED				23 LAPSE OF TIME				24 APH Record				25 ESTIMATED YIELD PER ACRE						

Field	Acres Appraised For other Use	Final Acres		Area No.	Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre			Adjustment to Appraised Production			
		Whole	10 ths					Stage	Intended or Final Use	Potential	% Hail Damage	Uninsured Causes	% Shell	\$ Mois.	Test Wt.	Factor or Contract Price
26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42
1	45 0	77 6		1.000				Green Chop	70.4				19.0			
43 TOTAL ACRES																

PART III - HARVESTED PRODUCTION - INCLUDE ALL PRODUCTION FOR ALL ENTITIES SHARING IN CROP-FARM STORED ON OTHER																
Length or Dia.	Width	Depth	Deduction	Type Class or Variety	Shelled Ear Ground Silage	Share	Bu. Lbs. Cwt. or Tons	Adjustments to harvested Production							Pro. Not to Count	
								% Shell or Sugar	% Mois.	Test Wt.	% Dock	Value	Mkt. Cont. Price	Factor		
44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	

60 NARRATIVE

Field is located in FSN XXXX S ½ 24-39-29 Appraisal is 67.4 Bu. Acre
 See attached aerial photocopy for field ID.
 45 Acres will be green chopped and fed as harvested

NOTICE OF DAMAGE OR LOSS

FCI-74, FIELD INSPECTION AND CLAIM FOR INDEMNITY
OR A FORM APPROVED BY FCICCOMPLETION OF THE FIELD INSPECTION AND CLAIM FOR INDEMNITY (TOBACCO,
PEANUTS, COTTON)

- | <u>Item No.</u> | <u>Entry or Completion Instruction.</u> |
|-----------------|--|
| (1) | Name of insured EXACTLY as shown on the application. |
| (2) | Insured's contract number from the application. |
| (3) | Unit number which requires inspection. If insured reports damage on more than 1 unit, list all other units requiring inspection in item 15. |
| (4) | Crop name corresponding to the unit number shown in item 3. |
| (5) | Crop year as defined in the policy. |
| (6) | "X" ONLY if the insured is a FSA or FCIC employee, agent, contractor, or representative. |
| (7) | "X" ONLY if there is an assignment of indemnity in effect for the crop year. |
| (8) | "X" ONLY if there is a transfer of right to an indemnity in effect for the unit for the crop year. |
| (9) | Legal description or location and telephone number (including area code) where the insured or the insured's representative can be contacted. |
| (10) | NO ENTRY REQUIRED |
| (11) | Companion contract number(s) applicable to unit shown in item 3. |
| | (a) If no other person has a share in the unit, enter "NONE." |
| | (b) In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person(s) sharing in the unit has a multi-peril contract. |
| | <u>1</u> If the OTHER person(s) does not, enter "NONE." |
| | <u>2</u> If the OTHER person(s) has a multi-peril contract and it is serviced by the SAME office or representative: |

NOTE: For another FSA contract(s), enter the contract number(s). Also prepare an FCI-74 for any other FSA contract(s).

- 3 If the OTHER person(s) has a multi-peril contract and it is serviced by a DIFFERENT office or representative, enter contract number if known, or if not known enter "FSA Representative" or "REINSURED COMPANY" as applicable. Enter the name, address, code number, and telephone number of the OTHER representative, if known, in item 57.
- 4 If the existence of a contract or the representative for the OTHER person(s) cannot be verified, enter "Representative Unknown" and include (in item 57) the name, address, and telephone number of the OTHER PERSON(S) sharing in the crop.
- (12) Insured's estimated harvested production, if available.
- (13) **NO ENTRY REQUIRED**
- (14) Date of notice of damage in applicable block.
- (15) Damaged unit(s) other than shown in item 3 which require inspection.
- (60) The name, city, state, zip code, and telephone number where the contract is assigned and maintained along with five digit state and county code designating the FSA County Office.

DISTRIBUTION: To the CED along with the applicable contract file and County Office copy of acreage report.

FORM APPROVED OFFICE OF MANAGEMENT & BUDGET NO. R3235					PART I - NOTICE OF DAMAGE					OMB No. 0563-0007					
FORM FCI-74 UNITED STATES DEPARTMENT OF AGRICULTURE (Rev. 10-91) Federal Crop Insurance Corporation					1 NAME OF INSURED OR CLAIMANT I. M. INSURED					3 CONTRACT NUMBER XX-XXX-XXXXXX					
FIELD INSPECTION AND CLAIM FOR INDEMNITY TOBACCO - PEANUTS - COTTON (See Reverse Side of Form for Statement Required by the Privacy Act of 1974)					3 UNIT 0100		4 CROP COTTON			5 CROP YR. 19YY		6 FCIC EMPLOYEE			
					7 ASSIGNMENT OF INDEMNITY X		8 TRANSFER OF INDEMNITY			9 CONTRACT INSURED AT TELEPHONE NO. (XXX) XXX-XXXX					
PART II-ACREAGE APPRAISED, APPRAISED PRODUCTION AND ADJUSTMENT					16 PRIMARY CAUSE OF LOSS					17 SECONDARY CAUSE					
19 PRACTICE					18 CORRECTED LEGAL					10 OTHER E1/2 6, 3N - 2W					
20 CAUSE(S) OF DAMAGE					11 OTHER CONTRACT NONE					12 ESTIMATED PRODUCTION					
21 DATE OF DAMAGE					14 DATE(S) OF NOTICE					15 FOLLOW UP ON UNITS					
22 DATE HARVEST COMPLETED					23 LAPSE OF TIME					24 LOW YIELD					
25 QUOTA					26 FARM YIELD					27 ESTIMATED YIELD PER ACRE					
Field No.	Acres App. for Other Use	Final Acres		Area No.	Insured Share	Practice	Type Class Variety	Stage and Intended or Final Use		Appraisal Per Acre		Value Per Pound	Local Market Price	\$ Value Not to Count	% of Hail Damage
		Whole	10ths or 100ths					Stage	Intended or Final Use	Potential	Uninsured Causes				
28	29	30		31	32	33	34	35		36	37	38	39	40	41
42 TOTAL ACRES															

PART III - HARVESTED PRODUCTION - COTTON

Bale Number	Net Weight (Lbs.)	Value Per Pound	Local Market Price	Production Not to Count	Insured's Share	Bale Number	Net Weight (Lbs.)	Value Per Pound	Local Market Price	Production Not to Count	Insured's Share
43	44	45	46	47	48	43	44	45	46	47	48

PART III - HARVESTED PRODUCTION - PEANUTS - TOBACCO

Disposition	Insured's Share	Type	Production (Pounds)	Value Per Pound	Production Not to Count (Lbs.)	Value of Production (\$)	Value Not to Count (\$)
49	50	51	52	53	54	55	56

60 NARRATIVE

I. M. REPRESENTATIVE
BO X 200
ANY CITY, ANY STATE XXXXX
(XXX) XXX-XXXX

XXXXX

58 STALK INSPECTION			
Row Width	Tractor row	Est. yield	Leaf Quality
			G F P

NOTICE OF DAMAGE OR LOSS

FCI-63-A, NOTICE OF DAMAGE AND INSPECTION
OR A FORM APPROVED BY FCIC

COMPLETION OF THE NOTICE OF DAMAGE AND INSPECTION (RAISINS)

The following item numbers correspond to the circled item numbers shown on the FCI-63-A in this exhibit.

Item No. Entry or Completion Instruction.

- (1) Insured's name, address, crop year, contract number, and telephone number (EXACTLY as shown on the application).
- (2) "X" in the appropriate inspection number, enter date of notice and date(s) of rain. Notice of damage must be within 72 hours from the time the rain fell on the raisins. **NO ENTRY REQUIRED** in "Damage Resulted."
- (3) Insured's signature or the method of reporting.
- (4) Signature of representative receiving notice of damage and the date notice received.
- (5) **NO ENTRY REQUIRED**
- (6) **NO ENTRY REQUIRED**
- (7) **NO ENTRY REQUIRED**
- (8) **NO ENTRY REQUIRED**
- (9) Other person(s) sharing in the crop (established at time of inspection).
- (10) Companion contract number(s) applicable to unit.
- (11) **NO ENTRY REQUIRED**
- (27) NARRATIVE: Enter the name, city, state, zip code, and telephone number where the contract is assigned and maintained along with the five digit state and county code designating the FSA County Office.

DISTRIBUTION: To the CED along with the applicable contract file and County Office copy of the acreage report.

RAISIN NOTICE OF DAMAGE AND INSPECTION

FCI-63-A - (Raisins) (Rev. 12-91)

OMB No. 0563-0035

Insured's Name I. M. INSURED		Crop Year 19YY	Contract No.	U.S. DEPARTMENT OF AGRICULTURE <small>Federal Crop Insurance Corporation</small> NOTICE OF DAMAGE & INSPECTION - RAISINS		
Address R.R. 3 ANY CITY, ANY STATE XXXXX		Telephone No. <small>(XXX) XXX-XXXX</small>		Dates		
		Inspection (Check) <input checked="" type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd	Notice of Damage MM/DD/YY	Rain Started MM/DD/YY	Damage Resulted	
Insured's Signature or Method of Reporting <i>I. M. Insured</i>		Fcic Representative's Code No. & Signature <i>I. M. Representative</i>			Date MM/DD/YY	

PART I - FIELD INSPECTION

Name of FCIC Fieldperson Assigned		Date	Actual Tons	Insured's interest	Unit Number
Other Person Sharing Crop <i>I. M. Other</i>		Contract No. (if insured)		Picking	
				Started	Completed
		Variety			

No. Damaged Trays Picked	Estimated Weight in Pounds Per Tray			PART II - OTHER INFORMATION			
				Location of Unit			
No. Undamaged Trays Picked	Estimated Pounds lost Per Tray			Acreage $\frac{1}{2}$		Packing House	
				North/South	East/West		
Total Trays Picked	Weight in LBS. Lost Per Tray	No. Trays	Total Weight in LBS Lost	Insured Advised to Report Further Damage <input type="checkbox"/> Yes <input type="checkbox"/> No			
	X	=					
No. Trays Open	Estimated Weight in LBS. Lost Farm Headquarters		Narrative				
No. Trays Rolled	No. Whole Trays Lost	LBS. Per Tray					Total Weight in LBS. lost
	X	=					
No. Sweats or Bins Boxed	Total Weight in Pounds Lost						

PART III - The data shown above are complete and correct to the best of my knowledge and belief.

Insured's Signature	Date	<i>I. M. Representative</i> Box 10 Any City, Any State xxxxx (xxx) xxx-xxxx xxxxx
Fieldperson's Code No. & Signature		
Date		

$\frac{1}{2}$ / Applicable in Merced and Stanislaus Counties only.

**FCI-8, NOTICE OF DAMAGE OR LOSS
OR A FORM APPROVED BY FCIC**

COMPLETION OF THE NOTICE OF DAMAGE OR LOSS (FLORIDA CITRUS)

The following item numbers correspond to the circled item numbers shown on the FCI-8 in this exhibit.

<u>Item No.</u>	<u>Entry or Completion Instruction.</u>
(1)	Name and address of insured. If employed directly or indirectly by FSA or reinsured company, enter "employee" above the insured's name.
(2)	Contract number from the most recent Policy Confirmation.
(3)	Crop(s) and crop year.
(4)	Name of person to be contacted. Include location, telephone number, and time when contact can be made.
(5)	Date the loss notice was received. If by mail, use the postmark date.
(6)	Unit number(s) on which damage or loss has been reported.
(7)	Cause of damage. (In case of frost or freeze, inform insured of a minimum 7-day delay of inspection).
(8)	Date of damage (include month, day, and year designation).
(9)	"Yes" if insured requests an appraisal. Otherwise enter "No."
(10)	If appraisal requested, show date land needed and intended use.
(11)	Date, if harvest is completed.
(12)	Total reported production.
(13)	"Yes" or "No" for each unit to show whether there has been an earlier inspection.
(14)	Other contract number(s) and prepare an FCI-8 for each. If no other contract number(s), enter "None." Forward contract file(s) to the Claims Adjuster.
(15)	The name of representative and date prepared.

- (16) Signature of insured or method of reporting.
- (17) Date the FCI-8 and contract file are being sent, and to whom sent.
- (18) Enter the five digit state and county code designating the FSA County Office.

DISTRIBUTION: To the CED along with the applicable contract file and County Office copy of the acreage report.

**PREPARATION OF FCI-12A, CONTRACT CHANGE
OR A FORM APPROVED BY FCIC**

1 GENERAL INFORMATION

1A PREPARATION OF THE FCI-12A.

A(1) The FCI-12A may be used to:

- (a) Change an address, change or add Tax I.D. number.
- (b) Cancel insurance.
- (c) Correct the spelling of an insured name.
- (d) Transmittal sheet for a Successor-In-Interest.

A(2) The insured must sign an FCI-12A or submit a signed request by the sales closing date (by crop) in the county.

A(3) The insured must sign an FCI-12A or submit a signed request to cancel on or before the cancellation date (date specified in the contract) preceding such crop year in order for it to be cancelled for the crop year requested.

A(4) An insured CANNOT cancel the crop for the FIRST YEAR of COVERAGE EXCEPT: (1) when the application was submitted prior to actuarial changes if the changes have an adverse effect on an insured crop, (2) APH Mutual Consent Cancellations, or (3) under certain circumstances the FCIC may approve other Mutual Consent Cancellations.

1B Entry Instructions.

Item No. Entry or Completion Instruction.

- (1) NAME OF INSURED - Print the correct spelling of the insured's name as it appears on the application, UNLESS it is incorrect.

If the spelling of the insured's name is incorrect, enter the correct spelling in Item 1, enter an "X" in Item 32, and circle or underline "TO CORRECT SPELLING OF INSURED'S NAME." A name change other than a spelling correction requires that a Successor-In-Interest application be initiated, if the situation is applicable.

- (2) AUTHORIZED REPRESENTATIVE - Print the name of the person legally authorized to sign FCIC forms for the insured. Use the same name format as the authorized representative used to sign the official documents granting authorization to sign. For example: If the authorized representative uses a middle initial in the signature, a middle initial should be entered in item 2 with the rest of the name.

If this entry is to add or change the name of a legally authorized representative, complete Item 2 as described

above, enter "X" in item 31, and circle "TO ADD OR CHANGE AUTHORIZED REPRESENTATIVE."

NOTE: A representative is NOT considered to be the insured's authorized representative unless power of attorney or other legal document is on file granting such authority to the representative.

- (3) STREET OR MAILING ADDRESS - The address as shown on the application UNLESS a change is being made. If a change is being made, enter the correct address, enter "X" in ITEM 32, and underline or circle "TO CHANGE INSURED'S ADDRESS."

NOTE: The address may be different from location of the land where the crop is insured; e.g., the absentee landlord may not have the same mailing address as the location of the insured crop would have.

- (4) CITY AND STATE - Name of city and state as shown on the application UNLESS a change is being made. If a change is being made, enter correct address, enter "X" in Item 32, and underline or circle "TO CHANGE INSURED'S ADDRESS." The address may be different from the location of land where crop is insured; e.g., absentee landlord.

- (5) ZIP CODE - Zip code of the city and state as shown on the application UNLESS a change is being made.

If a change is being made, enter correct zip code, enter "X" in Item 32, and underline or circle "TO CHANGE INSURED'S ADDRESS."

- (6) STATE AND COUNTY - In the first two blocks (identified as "State"), enter the 2-digit-state code as found on the current Policy Confirmation.

- (a) This code must correspond with the name of the state in Item 9. (This code identifies the state where the insurance will attach.)

- (b) In the next three blocks (identified as "County") enter the 3-digit-county code as found on the current Policy Confirmation.
- (c) This code must correspond with the name of the county in Item 8. (This code identifies the county where insurance will attach.)
- (7) CONTRACT NUMBER - The 5-digit-contract number as found on the application. (If the insured has more than one county insured, make sure that this is the correct contract number for the county name shown in ITEM 8.)
- (8) COUNTY - The name of the county as found on the application if the Policy Confirmation has not been received.
- Name of county must correspond to the county code designated in Item 6.
- (9) STATE - The name of the state as it appears on the application if the Policy Confirmation has not been received.
- Name of the state must correspond to the state code designated in Item 6.
- (10) IDENTIFICATION NUMBER - The 9-digit-identification number (SSN or Tax Number) as shown on the insured's application UNLESS adding or correcting an incorrect number on the application or correcting a keying error of the ID Number.
- If a change is being made, enter correct identification number, enter "X" in Item 32, and underline or circle "TO ADD OR CHANGE IDENTIFICATION NUMBER."
- (11) SOCIAL SECURITY NUMBER OR TAX NUMBER - Enter an "X" in the box that indicates the type of identification number entered in Item 10.
- (12-17) **NO ENTRY REQUIRED.**
- (18) CANCEL INSURANCE - Enter "X" when cancelling a crop(s) currently insured by FCIC. Items 19; 20; 21, if applicable; and 22 must also be completed.
- (19) EFFECTIVE CROP YEAR - The 4-digit crop year that the insured desires the cancellation to be effective for, UNLESS the cancellation date for the crop is past.
- If the cancellation date for the crop is past, enter the next crop year and explain to the insured that the deadline for cancelling is past, and cancellation will be effective for the next crop year.
- (20) CROP - The crop name(s) to be cancelled. (Enter crop name exactly as shown on the FCI-35.) CAUTION: For

crops that allow coverage by selected type such as Citrus, Citrus Trees, and California Grapes, an entry must be in item 21 if the insured DOES NOT want all types cancelled.

- (21) TYPE, CLASS, OR PLAN OF INSURANCE - Applicable ONLY to crops where the policy/endorsement allows coverage by the type/variety selected by the insured; e.g. Citrus, Citrus Trees, Stonefruit, Guaranteed Tobacco, or California Grapes/varieties.

MAKE entry ONLY when the insured DOES NOT want to CANCEL the entire crop but wishes to cancel only part of the types insured.

- (22) REASON FOR CANCELLATION - Enter an "X" in ONLY one of the boxes as follows:

- (a) If "Insured's Request" is checked, the insured must initiate or request cancellation of the crop(s) and sign and date Items 35 and 36.
- (b) If "Mutual Consent" is checked, requests for Mutual Consent Cancellations must be approved. An explanation and statement must be entered as instructed in Item 34. The insured must sign and date Items 35 and 36.
- (c) If "Death, Incompetency, or Dissolution is checked, the insured entity is:

1 A person who has died or is declared incompetent and as a result becomes uninsured. Enter the date of death or court declaration date of incompetence and required statement in Item 34 (Remarks). Insurance continues in force till the end of the crop year.

2 A partnership or corporation which is dissolved and as a result becomes uninsured. Enter date entity was legally dissolved and the required statement in Item 34 (Remarks);.

3 "Other" **NO ENTRY REQUIRED.** Any other categories not discussed should be marked as a Mutual Consent Cancellation with an explanation in the remarks. If additional space is needed, use a memo, and enter "See attached Memo for explanation of requested cancellation." in Item 34.

- (23-26) EXCLUDE FARM SERIAL NUMBER(S) - **NO ENTRY REQUIRED.**
- (27) FARM SERIAL NUMBERS TO BE EXCLUDED - **NO ENTRY REQUIRED.**
- (28-30) SUCCESSOR-IN-INTEREST - See Exhibit 47 for completion instructions.

- (31) TO ADD OR CHANGE AUTHORIZED REPRESENTATIVE OR INSURED'S ADDRESS - Enter an "X" in box when adding or changing the name of the authorized representative. In addition, do the following:
- (a) For Authorized Representatives changes:

Enter the correct information in Item 2; see Item 2 instructions. Circle or underline "TO ADD OR CHANGE AUTHORIZED REPRESENTATIVE."
 - (b) For changes in the Insured's address:

Enter the correct information in Items 3, 4, and 5 as instructed in the respective item number instructions. Circle or underline "TO CHANGE INSURED'S ADDRESS."
- (32) TO ADD OR CHANGE IDENTIFICATION NUMBER OR TO CORRECT SPELLING ON INSURED'S NAME - Enter an "X" in box when adding or changing the identification number of the insured or correcting the spelling of insured's name. In addition do the following:
- (a) For changes in ID Number: Complete Items 10 and 11 with the correct information as instructed in the respective item number instructions. Circle or underline "TO ADD OR CHANGE IDENTIFICATION NUMBER."
 - (b) For correction of the insured's name: Enter the corrected information in Item 1; see Item 1 instructions. Underline or circle "TO CORRECT SPELLING OF INSURED'S NAME."
- (33) **NO ENTRY REQUIRED.**
- (34) REMARKS - Enter explanation or reason for the policy being changed or cancelled. The reason or explanation for cancellation must correspond to one of the boxes checked in Item 22.
- (a) Enter the following statement when it is a mutual consent cancellation (Item 27): "It is understood and agreed that notwithstanding the terms of the contract, my above identified contract is hereby cancelled on (enter names(s) of crop(s) for the 19YY (enter applicable crop year) and succeeding crop years."
 - (b) Enter statement when used as a transmittal for Successor-In-Interest Application.
- (35) INSURED'S SIGNATURE - The insured's signature as follows:
- (a) A signature or attachment for signature is required ONLY when a crop(s) cancellation, change in authorized representative, change of price

election, or level of coverage is requested by the insured.

- (b) The insured's signature is to agree with the name on the application, UNLESS a correction in spelling or correction to legal name is needed or desired; e.g., Bill to William, adding middle initial, etc.
 - (c) If the insured desires to sign the form differently than what is shown on the Policy Confirmation, print or type the name in Item 1 the same way it will be signed in Item 35.
 - (d) If a written note with the insured's signature is used for the signature, enter "See Attachment" in Item 35. The note should be date-stamped with the date received. Make two copies of the insured's note and envelope. Attach original note and envelope to original FCI-12A. Attach copy of the note and envelope to the Service Office Copy. Also attach a copy (note and envelope) to the insured's copy (FCI-12A) and send to the insured.
- (36) DATE - Enter the date:
- (a) The FCI-12A is completed (when insured's signature is not required); or
 - (b) The insured signs the FCI-12A; or
 - (c) The postmark date on the envelope when the insured submits a written request for a change or cancellation via mail. Attach the original envelope to original FCI-12A; attach original note also. See Item 35 for copies needed.
- (37) CODE - The 7-digit-code number of the agent preparing this form. The representative's code number is entered whether or not the insured's signature is witnessed.
- (38) WITNESS TO SIGNATURE - The signature of the representative preparing this form ONLY if the agent witnessed the insured's signature, otherwise, leave blank.

1C DISTRIBUTION OF TIMELY-FILED FCI-12A's:

- C(1) Original (Part 1) and copy to the County FSA office.
- C(2) Part 2 (Service Office Copy)
 - (a) Representative will place in pending file until the Policy Confirmation is received.
 - (b) After the Policy Confirmation is received, the representative is to place it in the policyholder's file folder.

C(3) Part 3 (Applicant's Copy). To insured.

1D DISTRIBUTION OF LATE-FILED FCI-12A's:

D(1) Original and ALL COPIES (Include written justification for late-filed application) - To CED for review for proper completion and documentation.

D(2) After review the CED will approve or reject the late filed document.

NOTE: If the late-filed document is approved, the original and a copy is sent to the representative who will place the original in the policyholder's file, after transmission of the data. If the document is not approved, the CED will inform the applicant or insured of the rejection by letter. The original and a copy of the rejection letter is placed in the policyholder's file by the representative.

FCI-12A
(Rev. 12-91)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

OMB NO. 0563-0025

CONTRACT CHANGES

I. M. INSURED

1 Name of Applicant

2 Applicant's Authorized Representative

P.O. BOX XX

3 Street or Mailing Address

ANYTOWN, ANYSTATE

4 City and State

- -

6 State County 7 Policy Number

ANY COUNTY ANY STATE

8 County 9 State

10 Identification Number

XXXXX-XXXX

5 Zip Code

11 SSN - EIN

KCO USE ONLY	12	13 Effective Crop Year	14 Crop(s)	15 Type, Class or Plan of Ins.	16 Price Election	17 Level Election	
30	CHANGE INSURANCE						
40	CANCEL INSURANCE	19YY	SOYBEANS		22 Reason for Cancellation (Check One) Insured's Request CODE Death, Incompetency, or Dissolution CODE Mutual Consent CODE Other CODE	Explain in Remarks	
		The insured elected to purchase additional coverage insurance.					
		19YY	POTATOES				
35	EXCLUDE FARM SERIAL NUMBER(S)	24	25	26	27 Farm Serial Number(S) to be Excluded		
90	SUCCESSOR - IN - INTEREST	29	30 NSIOT - FUR PLEASE ATTACH FCI-12				
92	31 TO ADD OR CHANGE AUTHORIZED REPRESENTATIVE TO CHANGE INSURED'S ADDRESS						
93	32 TO ADD OR CHANGE IDENTIFICATION NUMBER TO CORRECT SPELLING OF INSURED'S NAME						
	33						

34 Remarks

The insured has purchased additional coverage on potatoes and soybeans.

I. M. Insured
35 Insured's Signature

MM/DD/YY
36 Date

37 Code Number

I. M. Witness
38 Witness to Signature

SEE REVERSE SIDE OF FORM FOR STATEMENT REQUIRED BY THE PRIVACY ACT OF 1974

FCI 532, POWER OF ATTORNEY
OR A FORM APPROVED BY FCIC

COMPLETION OF THE POWER OF ATTORNEY FORM

The item numbers listed below correspond with the circled numbers on the FCI-532. Make the following entries.

<u>Item No.</u>	<u>Entry or Completion Instruction.</u>
(1)	Person to whom Power of Attorney (POA) is being granted.
(2)	City where person granted POA resides.
(3)	County where person granted POA resides.
(4)	State where person granted POA resides.
(5)	Contract number of person granting POA.
(6)	Initials of person granting POA, where applicable.
(7)	City where POA is signed and dated.
(8)	State where POA is signed and dated.
(9)	Day of month when POA is effective; i.e. 1st, 2nd, 3rd.
(10)	Month of the year when POA is effective.
(11)	Year when POA is effective.
(12)	Signature of person witnessing the insured's signature.
(13)	Signature of person granting POA.
(14)	Signature of person being granted POA.
(15)	State where POA is notarized.
(16)	County where POA is notarized.

(17) Statement to be typed on the FCI-532 by the representative:

"Personally appeared, the above named _____ on this ____ day _____, 19____, and acknowledged the foregoing Power of Attorney to be his/her free act and deed.

NOTARY
Notary Public

Before me, _____SEAL

My commission expires_____."

DISTRIBUTION:

Original to policyholder's file.

Copy to policyholder.

FCI-532
(Rev. 8-91)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

OMB NO. 0563-0030

POWER OF ATTORNEY

The undersigned does hereby make, constitute and appoint
I. M. AUTHORIZED of
ANY CITY
in the county of ANY COUNTY and state of ANY STATE
the true and lawful attorney, for and in the name, place and stead of the undersigned in
connection with Federal Crop Insurance Contract Number _____
under the jurisdiction of the Federal Crop
Insurance Corporation of the United States Department of Agriculture.

The undersigned gives and grants unto said attorney full authority and power to do and
perform actions as initialed below fully ratifying and confirming all that said attorney
shall lawfully do or cause to be done by virtue hereof.

- 1. Making application for insurance I. M. I.
- 2. Making crop acreage reports I. M. I.
- 3. Giving notice of damage or loss I. M. I.
- 4. Making claim for Indemnity I. M. I.
- 5. Making contract change I. M. I.

This power of Attorney shall be filed at the office where the official file folder is
maintained and shall remain in full force and effect until written notice of its revocation
has been received by the office maintaining the official file folder (such revocation shall
be placed in the official file folder).

This Power of Attorney is signed and dated at
ANY CITY ANY STATE this XXth day of ANY MONTH
19YY

Witness:

<u>I. M. Witness</u>	<u>I. M. Insured</u>	Signature
		Signature

I hereby accept the foregoing appointment I. M. Authorized
Signature

ACKNOWLEDGMENT

(For use by Notary Public)

State of ANY STATE

County of ANY COUNTY

(Use acknowledgment form required by the State where acknowledgment is taken)

SUCCESSOR-IN-INTEREST

1 COMPLETION OF THE SUCCESSOR-IN-INTEREST

1A General Information.

The successor has the choice of retaining some or ALL of the previous crops. (Cancellations are processed by the FSA after acceptance of the Successor-In Interest (SII) transaction.) The successor may also add new crops to the application, but the new crop(s) must be processed AFTER acceptance of the SII transaction.

1B Function of the FCI-12, Application or other FCIC Approved Form.

B(1) Record retained crop(s).

B(2) Record added insurance on new crops.

1C Function of the FCI-12A, Contract Changes or other FCIC.

C(1) Change name, address, and/or authorized representative to SII shown on the application.

C(2) Cancel PREVIOUS crop insurance.

1D Preparation instructions.

D(1) Prepare an application in the Successor's name according to application procedure in Exhibit 40. Write "Successor-In-Interest" in the upper right-hand corner.

D(2) Prepare an FCI-12A as a transmittal page for the Successor-In-Interest Application as outlined below. If a new crop(s) was added on the application, write "Crop added on application." in the upper right-hand corner of the FCI-12A.

1E Submitting a Successor-In-Interest.

If a Successor-In-Interest application is submitted after a crop has been planted and the Acreage Report was filed by the final acreage reporting date, the Successor-In-Interest application may be processed in the usual way. HOWEVER, when the acreage report was not submitted timely, a crop inspection will be necessary and will be handled in the usual manner for late reported applications and late reported acreage.

Item No. Entry or Completion Instruction.

(1-11) HEADING must be the SAME on both Forms.

(6-7) CONTRACT NUMBER must be the SAME on both forms. Contract number as assigned to the previous insured entity.

(12-17) **NO ENTRY REQUIRED**

(18) Follow these instructions ONLY when the successor has elected NOT to retain a previous crop(s): Enter an "X" and complete Items 19-22.

- (19-22) Complete ONLY when the successor has elected NOT to retain a previous crop(s). Complete as instructed in Exhibit 45.
- (23-27) **NO ENTRY REQUIRED**
- (28) Enter an "X" to indicate that this FCI-12A is part of a Successor-In-Interest.
- (29) Enter the crop year in which the Successor-In-Interest will be effective.
- (30-33) **NO ENTRY REQUIRED.**
- (34) Explain reason for the Successor-In-Interest.
- (35) Successor's signature ONLY when successor is cancelling a crop(s), otherwise, leave blank as signature entered on the FCI-12 is applicable.
- (36) The date the form is prepared UNLESS a cancellation is shown. When cancellation is shown, the date of the successor's request is required.
- (37) The seven-digit code of the representative preparing the form.
- (38) The signature of the representative preparing the form.

1F Distribution:

- F(1) Place the Policy Change form on top of the Application.
- F(2) Original and all copies to CED with written justification of why successor should be accepted.
- F(3) When approved, forward copies of documents to the insured.
- F(4) File original and copies of documents in policyholder's file.

FCI-12A
(Rev. 12-91)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

OMB NO. 0563-0025

CONTRACT CHANGES

I. M. INSURED

1 Name of Applicant

- -

6 State County 7 Policy Number

2 Applicant's Authorized Representative

ANY COUNTY

ANY STATE

8 County

9 State

P.O. BOX XX

3 Street or Mailing Address

10 Identification Number

11 SSN - EIN

ANYTOWN, ANYSTATE

4 City and State

XXXXX-XXXX

5 Zip Code

KCO USE ONLY		13 Effective Crop Year	14 Crop(s)	15 Type, Class or Plan of Ins.	16 Price Election	17 Level Election		
30	12	19YY	BARLEY					
	CHANGE INSURANCE							
40	18	19YY	OATS	21	22 Reason for Cancellation (Check One)	Explain in Remarks		
	CANCEL INSURANCE						<input checked="" type="checkbox"/> Insured's Request 1 CODE	<input type="checkbox"/> Mutual Consent 5 CODE
							<input type="checkbox"/> Death, Incompetency, or Dissolution	<input type="checkbox"/> Other
							5 Code	Code
35	23	24	25	26	27 Farm Serial Number(S) to be Excluded			
	EXCLUDE FARM SERIAL NUMBER(S)							
90	28	29	30					
	SUCCESSOR - IN - INTEREST		NOT-FUR PLEASE ATTACH FCI-12					
92	31	TO ADD OR CHANGE AUTHORIZED REPRESENTATIVE TO CHANGE INSURED'S ADDRESS						
93	32	TO ADD OR CHANGE IDENTIFICATION NUMBER TO CORRECT SPELLING OF INSURED'S NAME						
	33							

34 Remarks

I. M. Insured
35 Insured's Signature

MM/DD/YY
36 Date

37 Code Number

I. M. Witness
38 Witness to Signature

SEE REVERSE SIDE OF FORM FOR STATEMENT REQUIRED BY THE PRIVACY ACT OF 1974

FCI-12 (Rev. 9-94)

UNITED STATES DEPARTMENT OF AGRICULTURE Federal Crop Insurance Corporation

OMB NO. 0563-0003

CROP INSURANCE APPLICATION

CONTINUOUS POLICY

SUCCESSOR-IN-INTEREST

(Unless otherwise specified in the Policy)

1 I. M. SUCCESSOR Name of Applicant

6 State County 7 Policy Number

2 Applicant's Authorized Representative

8 ANY STATE 9 ANY COUNTY State County

3 ANY STREET Street or Mailing Address

10 Identification Number 11 SSN-EIN - OTHER

4 ANYTOWN, ANYSTATE City and State

5 XXXXX-XXXX Zip Code 12 IN DIVIDUAL Type of Entity

13 (XXX) XXX-XXXX Applicant's Telephone Number

14 Is applicant at least 18 years old? Yes X No

A. The applicant, subject to the provisions of the regulations of the Federal Crop Insurance Corporation or its successor, hereby applies to the Company for insurance on the applicant's share in the crop(s) (applied for on this application) planted or produced, whichever is applicable, on insurable acreage as shown on the county actuarial table (or as otherwise provided in the policy) for the county(ies) identified on this application. The applicant elects, as applicable, the coverage shown on this application. The premium rate and applicable production guarantee or amount of insurance per acre shall be those filed in the service office for each crop year.

Table with 7 columns: Effective Crop Year, Corn, Options, Type, Class, Etc., Price Election or Amount of Insurance, Coverage Level, For Company Use Only (A), (B). Rows include 19YY Wheat 60% 50 60 1 and 19YY Barley 60% 50 40 1.

23 Crop(s) NOT Insured the first year:

B. CONDITIONS OF ACCEPTANCE: This application is hereby accepted by the Company except that the Company may reject the application if: (1) the Company has determined that the risk is excessive under the provisions of the individual crop insurance regulations; (2) any material fact is concealed or misrepresented or fraud occurs in the application, or submission of the application; (3) the applicant is indebted to any United States Government Agency and that indebtedness is delinquent; (4) the applicant is indebted for crop insurance coverage provided by any company reinsured by the Federal Crop Insurance Corporation or its successor and that indebtedness is delinquent; (5) the applicant previously had crop insurance terminated for violation of the terms of the contract or the regulations, or for failure to pay the applicant's indebtedness; (6) the applicant is debarred by any United States Government Agency; or (7) the applicant has failed to provide complete and accurate information to material requests in this application including any Social Security Numbers (SSNs) and Employer Identification Numbers (EIN's) required on this and any other forms. Rejection shall be accomplished by depositing notification thereof in the United States Mail, postage paid, to the above address. Unless rejected as provided above or the time for filing applications has passed at the time the applicant signs this application, the contract shall be in effect for the crops and crop years specified and shall continue for each succeeding crop year (unless otherwise specified in the policy) until cancelled or terminated as provided in the policy. The insurance contract, which includes the accepted application, is defined in the policy or the Code of Federal Regulations as published at 7 CFR part 400. No term or condition of the contract shall be waived or changed unless such waiver or change is expressly allowed by the contract and is in writing.

24 Does applicant have like insurance on any of the above crops? Yes No 25 Name of Previous Carrier 26 Policy Number under Previous Carrier

B. I am aware of and agree to comply with all requirements regarding the Conservation Provisions of the Food Security Act of 1985 (The Act) Sodbuster/Swampbuster Provisions. Understand that I must be in compliance with the Act including reporting requirements to the applicable Agricultural Stabilization and Conservation Service (ASCS) office or its successor for a crop insurance indemnity to be paid. I also understand that if I have not met these requirements, or if I am determined to be out of compliance, an indemnity payment will not be made on this policy. Any graduated sanctions imposed by any agency under the Act must be paid in full prior to receipt of any indemnity.

I certify that the information on this application is correct to my knowledge and belief; that none of the reasons for rejection in items 2 through 7 of the "Conditions of Acceptance" apply; and that I am aware of and understand the requirements regarding the Conservation Provisions of the Food Security Act as state above, as well as any provisions on the reverse side of this form.

27 I. M. Successor Applicant's Signature MM/DD, 19 YY 28 Date

29 Agent's Code No.

I. M. Representative 30 Agent's Signature

31 Location of Farm Headquarters & Phone Number 1 mile south of Highway 25 Left side of road. White house (XXX) XXX-XXXX 32 Agent's Address & Phone Number 1234 South Elm (XXX) XXX-XXXX Anytown, Anystate XXXXX-XXXX

False claims or false statements made on a matter within the jurisdiction of The Federal Crop Insurance Corporation may subject the maker to criminal and civil penalties under the provisions of 18 U.S.C., 1006, 1014; 7 U.S.C. 1506; 31 U.S.C. 3729, 3730, 3801, 3812.

SEE REVERSE SIDE OF FORM FOR STATEMENT REQUIRED BY PRIVACY ACT OF 1974

BENEFICIARY ENTITLED TO AN INDEMNITY

MM/DD/YY

TO: Federal Crop Insurance Corporation

FROM: I. M. Representative
PO Box 200
Any City, Any State, XXXXX

SUBJECT: Beneficiary Entitled to Indemnity

John Doe died MM/DD/YY. Enclosed is a copy of his death certificate. The court document #XX-XXXXXX has named his wife, Jane Doe, as beneficiary entitled to his estate. Therefore, make any changes necessary to ensure future indemnity payments, billings and correspondence are addressed to Jane Doe.

Mrs. Doe understands if she wishes to continue the insurance coverage for future crop years, she will have to apply for insurance in her own name.

Policy Information:

Insured's Name: John Doe
Address: 1234 Main Street
City, State, Zip: Anytown, Any State XXXXX
Contract Number: XX-XXX-XXXXXX
Crop Year: 19YY
Crop(s) XXXXX, XXXXXXX, XXXX

Beneficiary Information:

Insured's Name: Jane Doe
Address: 1234 Main Street
City, State, Zip: Anytown, Any State XXXXX
SSN XXX-XX-XXXX

(Signature)

I. M. Representative

**FCI-20, ASSIGNMENT OF INDEMNITY
OR A FORM APPROVED BY FCIC**

COMPLETION OF THE ASSIGNMENT OF INDEMNITY FORM

The item numbers listed below correspond with the item numbers on the FCI-20.

ITEM NO. ENTRY OR INSTRUCTIONS

- 1 Name(s) of insured crop(s) the insured wishes to make an assignment on.
- 2 Crop year of the effective assignment. (This form must be filed annually.)
- 3 Contract number as shown on the application for the crop(s).
- 4 Name of insured exactly as shown on the application.
- 5 Mailing address of insured.
- 6 Name of lender or creditor that the insured has agreed to assign the indemnity to.
- 7 Address of lender or creditor.
- 8 Signature of insured.
- 9 Witness to signature of insured.
- 10 Date insured and insured's witness signed.
- 11 Signature of lender.
- 12 Witness to signature of lender.
- 13 Date lender and lender's witness signed.
- 14 Date the assignment was received in the county office after all above parties have signed and dated.
- 15 Representative's signature.

DISTRIBUTION:

- Original: To the Policyholder's file.
Copy: To lender.
Copy: To insured.

OMB NO. 0563-0014

FCI-20
(Rev. 4-93)

UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
APPLICATION FOR
ASSIGNMENT OF INDEMNITY

PART I - ASSIGNMENT

CORN, SOYBEANS 19YY XX-XXX-XXXXXX
1 Name of Insured Crop(s) 2 Crop Year 3 Contract No.

The undersigned I. M. INSURED
4 Name of insured (Original Insured Only)

of RR 4, BOX 10, ANY CITY, ANY STATE, XXXXX
5 Full Mail Address

(herein referred to as "you", "your", or "yours") assigns to 1ST NATIONAL BANK
6 Name of Lender or Creditor

or ANY STREET, ANY CITY, ANY STATE XXXXX
7 Full mail Address

(herein referred as the "lender") the right and interest of any Indemnity payment(s) which may be payable to you under the insurance contract for the crop(s) and crop year shown above. It is understood and agreed that this assignment shall be subject to the terms and conditions of the insurance contract and to the conditions set forth in Part II hereof.

I. M. Insured
8 Signature of insured

I. M. Lender
11 Signature of Lender

I. M. Witness
9 Signature of Witness

I. M. Witness
12 Signature of Witness

MM/DD/YY
10 Date

MM/DD/YY
13 Date

PART II - CONDITIONS

(1) An assignment shall be binding upon the person(s) who succeed your interest in the insurance contract. (2) Indemnity payment(s) made under the insurance contract shall be subject to a deduction for any indebtedness due the Federal Crop Insurance Corporation by you and shall also be subject to any United States tax lien duly filed prior to acceptance of this assignment by the Corporation pursuant to the Internal Revenue Code. (3) An Assignment will not grant the Lender any greater rights than originally held by you. (4) Payment will be made by check directly to the lender at the above address, payable as follows: (a) To the lender and the insured if the lender is the Farmers Home Administration. (b) To the lender only if the lender is not the Farmers Home Administration. (5) There will be no more than one assignment in effect at one time on any insured crop(s) for any crop year. (6) This assignment will not be effective until the date the Kansas City Office issues a notice of acceptance which will be sent to the agent, lender and the insured. (7) The first assignment approved by the Kansas City Office will be the one in effect. (8) Cancellation of this assignment will be accepted by the Corporation only upon notification in writing by the above identified lender. (9) This assignment will be in effect for only the crop year listed in Part 1, Item 2. (10) This assignment is accepted by the Corporation as a service to the insured. The Corporation will make a good faith effort to honor the terms of this assignment but no action will lie against the Corporation for failure to do so. THE AGENCY ASSUMES NO RESPONSIBILITY TO EITHER PARTY FOR ACTIONS TAKEN UNDER OR IN VIOLATION OF THIS ASSIGNMENT.

This assignment was received in the service office on MM/DD/YY
14 Date

By: I. M. Representative XXXXX
15 Agent Code - Agent Name

FCI-21, TRANSFER OF RIGHT TO INDEMNITY
OR A FORM APPROVED BY FCIC

COMPLETION OF THE TRANSFER OF RIGHT TO INDEMNITY FORM

<u>ITEM NO.</u>	<u>ENTRY OR INSTRUCTIONS</u>
(1)	Crop.
(2)	Crop year.
(3)	Unit number.
(4)	Transferor's name.
(5)	Contract number.
(6)	Check "yes" if all share and acreage is being transferred; otherwise, check "no."
(7)	Mark box if reimbursement check is to be made payable to both.
(8)	Check mark in box if check is to be made payable to transferee only.
(9)	Transferee(s) name(s) and identification number(s) (Social Security (SSN) or Tax ID Number (TIN)). To the right of the identification number, enter and underline the type of identification number, as follows: " <u>S</u> " for SSN and "T" for TIN.
(10-13)	Mailing address of person receiving check.
(14)	Legal description of acreage being transferred.
(15)	Acreage being transferred.
(16)	Share being transferred.
(17)	Date transfer took place.
(18)	Nature of transfer.
(19-23)	NO ENTRY REQUIRED.
(24)	Transferor's signature.
(25)	Date of transferor's signature.
(26)	Transferee(s) signature(s).
(27)	Date(s) of signature(s).
(28)	Code number and signature of representative.
(29)	Date of signature.

DISTRIBUTION:

Original to policyholder's file.

Copy to policyholder.

Copy to transferee.

FCI-21
(Rev. 6-91)

U.S. DEPARTMENT OF AGRICULTURE
Federal Crop Insurance Corporation

SEE REVERSE SIDE OF FORM FOR STATE-
MENT REQUIRED BY 1974 PRIVACY ACT.

TRANSFER OF RIGHT TO AN INDEMNITY

PART I - NOTICE OF TRANSFER

1 CROP Corn	2 CROP YEAR 19YY	3 UNIT NO. 0100	4 TRANSFEROR'S NAME J. J. Jones	5 CONTRACT NUMBER XX-XXX-XXXXXX
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6 Yes No is all of the insured acreage and all of the insured share on this unit being transferred?

7 check Make check payable jointly to insured and transferee(s). Check will be mailed to the insured's address (unless an assignment of indemnity is on file).
8 one Make check payable to transferee(s) only. Check will be mailed to address shown in items 10, 11, and 13.

9 TRANSFEREE(S) NAME(S) XXX-XX-XXXX S William A. Loss			Check to be mailed to address below: WILLIAM A. LOSS		
			10 ADDRESS BOX 20		
			11 CITY ANY CITY		
			12 STATE ANY STATE		13 ZIP CODE XXXXX
14	15	16	14	15	16
FARM LOCATION	ACREAGE TRANS-FERRED	SHARE TRANS-FERRED	FARM LOCATION	ACREAGE TRANS-FERRED	SHARE TRANS-FERRED
S 1/2 7, 10-12	180	1.000			
17 EFFECTIVE DATE OF TRANSFER MM/DD/YY			18 NATURE OF TRANSFER SOLD FARM		

PART II - TERMS AND CONDITIONS

- A. Acceptance by the Corporation of the above-described transfer shall transfer the insured's right to an indemnity to the above-named transferee subject to:
1. Receipt by the Corporation of satisfactory evidence that said transfer occurred before the end of the insurance period; i.e., (a) the date harvest was completed on the unit, (b) the calendar date for the end of the insurance period, or (c) the date the entire crop on the unit was destroyed, as determined by the Corporation.
 2. The terms of the above-identified insurance contract, including any outstanding assignment of indemnity made by the transferor prior to the date of transfer.
 3. All other terms and provisions set forth herein.
- B The Corporation shall not be liable for any more indemnity than existed before the transfer occurred.
C The insurance contract of the transferor covers the share hereby transferred only to the end of the insurance period for the current crop year.
D The transferee and the transferor shall be jointly and severally liable for any unpaid premium earned for the current crop year on the acreage and share transferred.
- The premium for the unit has been paid: 19 Yes No
- E. 20 Total premium on this unit \$ _____ 21 Premium on acreage transferred \$ _____
22 Premium on retained acreage \$ _____ 23 premium paid with transfer \$ _____

24 TRANSFEROR'S SIGNATURE J. J. Jones	25 DATE MM/DD/YY	26 TRANSFEREE(S) SIGNATURE(S) William A. Loss	27 DATE MM/DD/YY
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PART III - APPROVAL OF CORPORATION

28 ACCEPTED BY: CODE NO. & FCIC REPRESENTATIVE'S SIGNATURE XXXXXXX I. M. Representative	29 DATE MM/DD/YY		
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CROP NAMES AND CODES

0028	Almonds	0024	Macadamia Trees
0054	Apples	0017	Millet
0019	Avocados	0056	Nursery Stock
0091	Barley	0016	Oats
0012	Blueberries	0013	Onions
0046	Canning Beans	0034	Peaches
0015	Canola	0075	Peanuts
0026	Citrus	0089	Pears
0025	Citrus Trees	0083	Peppers
0041	Corn	0090	Plums
0021	Cotton	0043	Popcorn
0022	Cotton Ex. Long Staple	0084	Potatoes
0058	Cranberries	0036	Prunes
0047	Dry Beans	0037	Raisins
0067	Dry Peas	0018	Rice
0060	Figs	0094	Rye
0031	Flax	0049	Safflower
0033	Forage Production	0081	Soybeans
0032	Forage Seeding	0077	Stonefruit
0044	Fresh Sweet Corn	0039	Sugar Beets
0086	Fresh Tomatoes	0038	Sugarcane
0051	Grain Sorghum	0078	Sunflowers
0053	Grapes	0042	Sweet Corn
0064	Green Peas	0052	Table Grapes
0062	Hybrid Corn Seed	0071	Tobacco
0050	Hybrid Sorghum Seed	0087	Tomatoes
0023	Macadamia Nuts	0029	Walnuts
		0011	Wheat
Group Risk Plan (GRP)			
0151	*GRP Grain Sorghum	0111	*GRP Wheat
0175	*GRP Peanuts	0121	*GRP Cotton
0181	*GRP Soybeans	0133	GRP Forage Production
0191	*GRP Barley	0141	*GRP Corn

Income Protection (IP)

0011	IP Wheat
0041	*IP Corn
0021	*IP Cotton

*NOT APPLICABLE TO CAT

*NOT APPLICABLE TO CAT

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