

2011 FCIC 18010 Crop Insurance Handbook (CIH) Summary of Changes

Listed below are the changes to the 2011 FCIC 18010 Crop Insurance Handbook **being made by slipsheets** that have the most significant impact. Minor changes and corrections are not included in this listing.

Reference	Description of additions, changes or clarifications:
Sec. 11A(4)	Clarified that Master Yield procedures do not apply to acreage that is transitioned under an organic farming practice without an organic plan and written certification from an organic certifying agency.
Sec. 13B(4)(b)	Added an exception to the requirement for separate APH databases by type for those crops where the end use is identified as a type on the actuarial documents, such as the types Fresh and Processed for apples.
Sec. 13B(4)(e)	Added an additional exception for when multiple APH databases may be established by unit/P/T/TMA/Other Characteristics.
Sec. 15I	Clarified cropland acreage limitation categories for added land are: less than 640 cropland acres; greater than or equal to 640 cropland acres, but less than 2,000 cropland acres; 2,000 cropland acres or greater.
Sec. 15K(2)(b) <u>2</u>	Incorporated PM-10-042 item A which contained the procedure for converting harvested corn production from tons to bushels and vice versa using the bushels/tonnage conversion factor.
Sec. 16B(2)(b)	Clarified that all percent stand reductions in subsequent years are based on initially planted acres until the initially planted acreage is no longer contained in the APH database.
Sec. 16B(3)	Clarified the insured must continue to report removed acreage on subsequent PAW(s) until the related production information no longer remains in the APH database(s) unless such acreage is accounted for otherwise by RO adjustment.
Sec. 16G	Added requirement that separate APH databases are not authorized when both fresh and processing are separately identified as insurable types on the actuarial documents, and all other portions of the actuarial offer remain the same.
Sec. 16G(2)	Clarified that a Weighted Average Age/Density Worksheet may be completed to calculate the T-Yield when a T-Yield is applicable to the APH database, if a different T-Yield by age and/or density is specified in the actuarial documents and there are different age and/or density blocks in the APH database.
Sec. 16G(3)(f)	Clarified that YA does not apply to an APH database when there is commingled production within the same unit containing the same P/T/TMA which includes some immature acreage, unless: production and acreage is separate by block; production for the most recent year is separate by block; or the weighted average age and density can be determined.
Sec. 16I(2)(a) <u>6</u>	Clarified a RO Determined Yield to be requested if an insured can show that high variability yield adjustments for alternate bearing or downward trending are not appropriate.

Sec. 16J(14)(e)	Added requirement of lug conversion for Fresh Freestone Peaches and that yield limitations will continue to be authorized, if applicable, based on converted prior year's approved yield.
Sec. 18	Removed all remaining references to maximum yield edits.
Sec. 20A(8)(b)	Clarified the amount of insurance will be reduced proportionately for any unit on which the stand is less than 90 percent.
Sec. 20A(8)(c)	Clarified the amount of insurance will be reduced proportionately for any unit on which the stand is less than 90 percent.
Exh. 1	Corrected Acronym for Revenue Protection.
Exh. 2B	Updated rounding rules.
Exh. 11B	Clarified examples of acreage transitioning to certified organic without a written certificate or written documentation from a certifying agency plan for Category B crops and added examples for Transitioning Category C Crops to Certified Organic without a written certificate or written documentation from a certifying agency.
Exh. 13F	Added yield indicators inadvertently excluded in previous issuance.
Exh. 16J	Clarified examples for apples and peaches.
Exh. 16M	Updated Weighted Average Age/Density Worksheet.
Exh. 18	Removed all references to maximum yield edits.

**United States
Department of
Agriculture**



**Federal Crop
Insurance
Corporation**



**Risk
Management
Agency**



**Product
Administration
& Standards
Division**

**FCIC 18010
(6-2010)**

**FCIC 18010-1
(11-2010)**

2011 CROP INSURANCE HANDBOOK (CIH)

Underwriting and Actual Production History (APH)
Standards for FCIC Programs Administered under
the Common Crop Insurance Policy Basic
Provisions and APH Administrative Regulations.

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

FEDERAL CROP INSURANCE CORPORATION DIRECTIVE	NUMBER: 18010-01 (11-2010) 18010 (6-2010)
SUBJECT: AMENDMENTS TO THE 2011 FCIC 18010 CROP INSURANCE HANDBOOK (CIH) FOR THE 2011 AND SUCCEEDING CROP YEARS	DATE: <p align="center">11/30/2010</p>
	OPI: <p align="center">Product Administration and Standards Division</p>
	APPROVED: <p align="center"><i>/s/ Tim B. Witt</i></p> <p align="center">Deputy Administrator, Product Management</p>

THIS HANDBOOK CONTAINS THE OFFICIAL FCIC APPROVED UNDERWRITING STANDARDS FOR POLICIES ADMINISTERED UNDER THE COMMON CROP INSURANCE POLICY BASIC PROVISIONS AND THE ACTUAL PRODUCTION HISTORY ADMINISTRATIVE REGULATION FOR 2011 AND SUCCEEDING CROP YEARS.

Effective Date. The standards in this handbook are effective upon approval for the 2011 and succeeding crop years and are not retroactive to any 2010 or prior crop year determinations. RMA may issue Bulletins that amend or clarify these standards prior to incorporation into the next issuance of the FCIC 18010.

Series Replaced. The FCIC amendments dated November 2011 replaces the following issuances:

- 1 Product Management Informational Memorandums:**
 PM-10-042 Updates to the FCIC 18010 2011 Crop Insurance Handbook

2 Filing Instructions:

FCIC 18010-01 Page Control Chart			
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691-712	June 2010	691-712	November 2010
715-716	June 2010	715-716	November 2010
733-734	June 2010	733-734	November 2010

Handbook Distribution. Risk Management Agency Directors, Branch Chiefs, Washington, D.C., and Kansas City; Regional and Risk Compliance Field Offices; Approved Insurance Providers, National Appeals Division, National Crop Insurance Services, Crop Insurance Research Bureau; and the RMA public website at www.rma.usda.gov

- (3) **Good Farming Practices.** Determine if production methods are considered to be good farming practices upon AIP's written request or the insured's written request, submitted to the RO by the AIP.
- (4) **Issue Perennial Underwriting Guidelines.** RO(s) may issue UG as procedural exceptions for situations in their Region.
- (a) **Issuance Release.** The RO UG are issued to the AIPs operating in the applicable area serviced by the RO and are also found on the applicable RO web page at: <http://www.rma.usda.gov/aboutrma/fields/rsos.html>
- (b) **Issuance Date.** UG must be issued no later than the first applicable policy contract change date.
- (c) **Purpose.** A RO may issue UG in order to:
- 1 Provide authority to the AIP to determine approved APH yields in lieu of requesting RO Determined Yields.

Underwriting Guidelines must specify:
 - a Special case indicators for APH databases; or
 - b Whether YA or CUPs may be applied by the AIP.
 - 2 Waive PAIRs or extend the due date for PAIRs when excessive PAIRs are triggered by a Regional Issue.
 - 3 See CSH for additional RO Underwriting Guide criteria.
- (5) **Added Land/New Crop/P/T Request.** The AIP may submit a request on behalf of an insured for added land when the cropland being added **is greater than or equal to 640 acres**, but does not exceed the 2,000-acre maximum, or when a crop P/T is being planted for the first time on acreage added to an insured's farming operation in 2006 or subsequent crop years.
- (a) **Document the date.**
- 1 The Added Land/New Crop/P/T Requests were received by the RO Requests must be postmarked, or received by electronic media (fax, email, etc.) by the RO no later than 30 calendar days after the ARD.
 - 2 The RO sent the approved yield determination method(s) to the AIP by using certified mail or document the policy number (use person's name, address, county, crop when the policy number is not available) and the date the approved APH yield was mailed/postmarked to the AIP.

Notify the AIP of the approved yield determination method(s) no later than 20 days after the receipt of a complete request.

3 This documentation will be used to verify timeliness of approval/disapproval of RO for use of the SA T-Yields.

(b) Determine the appropriate yield method to be used for the added land/new crop/P/T/TMA by considering the following:

1 Productivity of the added land/new crop/P/T/TMA must be equal to or exceed 85 percent of the existing unit's yield capability before the use of the existing unit's approved APH yield can be approved.

a If added as a separate basic or OU, productivity of the added land must be equal to or exceed 85 percent of all existing units' yield capability before use of the SA T-Yield will be approved.

b Productivity comparisons of the added land/new crop/P/T/TMA to the existing unit will be made using one or more of the following productivity indicators:

i The actual production history by crop by P/T (if applicable) of the added land/new crop/P/T/TMA for the previous crop year(s) from the previous operator/tenant and submitted by the insured;

ii Maps, classifying climate, elevation, soils, etc. delineating similar agronomic or horticultural attributes and conditions;

iii NRCS Soil Survey information;

iv RMA Actuarial Maps (past or present).

2 The RO may utilize factors other than just the productivity of the added land/new crop/P/T/TMA when determining the appropriate yield method to be used for the added land.

For example, the SA T-Yield may be based on a relatively small acreage in comparison to the amount of land being added (i.e., SA T-Yield based on three OUs averaging less than 25 planted acres and the total cropland added is 500 acres). In an instance such as this, the RO may determine whether the use of a SA T-Yield based on a small acreage is an appropriate method for determining a T-Yield for the added land.

3 The variable T-Yield (with a "B" yield indicator) will be used in those instances where the SA T-Yield is inappropriate.

- (b) Commingled Production. If the insured is unable to separate (recertify or if APH block production or prior years block production worksheets are not available for the BUs or OUs) all prior years' production history (other than the most recent crop year) for each requested BU or OU (by P/T/TMA or other characteristics) the initial year BUs or OUs are requested:

- 1 The AIP must use the lower of the actual yield (from the OU or BU being divided) or variable T-Yield (based on the number of years actual records certified for the crop) as the yield each crop year that the production history is not separated according to the BU or OU structure.

When variable T-Yields are used instead of actual yields, use the applicable yield descriptor ("SX", "EX", "NX", or "IX" for 100) (e.g., "NX"500). These yields remain in the APH database until outside of the base period and do not increase if additional years of actual/assigned yields are provided; or,

- 2 If different T-Yields by P/T/TMA or other characteristics are applicable and separate acres are available, the Multi-Purpose Production and Yield Worksheet in [Exh.. 15A] may be used to separate the production. These yields are not eligible for yield substitution and must be identified with the applicable yield descriptor plus "C" (i.e., "AC", "GC", or "VC"). This procedure is not applicable for separate T-Yields by age and/or density.

- 3 The insured may request a RO Determined Yield. The RO Determined Yield must be requested by the applicable PRD for the crop year. The RO will establish databases, which may be updated by the insured/AIP in subsequent years. When fewer than four years have been separated, and RO Determined Yields are used to complete the four-year database, such yields are identified by the "F" yield descriptor.

- (9) **Adding Land to an Existing Unit Category B Crops [See Sec. 15].**

- (10) **Retaining Yield History for the Same Land.**

To retain yield history when the BU or OU is from a valid APH database and the same entity/person and land is involved:

- (a) Unit Renumbered Or FSA FN 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.
- (b) Complete the APH Database for The Current Policy Crop Year. Enter the yield history for all (policy) crop years in the database using current APH rules.

11 ORGANIC UNDERWRITING STANDARDS**A Conditions of Insurance.**

- (1) **Insurance Availability.** Insurance coverage is available for certified organic acreage and transitional acreage; **i.e.**, acreage transitioning to certified organic acreage in accordance with an organic system plan; **hereafter referenced as an organic plan** if:
 - (a) A premium rate for an organic farming practice is specified on the actuarial documents;
 - (b) The certified organic and transitional acreage is identified as insured (or insurable) on the crop policy; or
 - (c) No premium rate for an organic farming practice is specified on the actuarial documents, the insured may request insurance coverage by written agreement. If coverage is not provided or requested by written agreement, the acreage designated on the organic plan as certified organic or transitioning to organic is uninsurable and must be reported as uninsured acreage.
- (2) **New Producer.** New Producer procedures do not apply for crops grown under an organic **farming** practice. Variable T-Yield procedures will apply.
- (3) **Added Land New Crop/P/T.** Added Land/New Crop/Practice-Type does not apply for land with an organic practice.
- (4) **Master Yields.** **Master Yield procedures do not apply to acreage that is transitioned under an organic farming practice without an organic plan and written certification from an organic certifying agency.**
- (5) **Acreage without an organic plan or written certification** in effect from a certifying agent, e.g. transitioning to organic without an organic plan as defined in the BP, do not apply when the insured does not follow the basic requirements specified in [B(1) and (2)] below.
 - (a) The same policy terms and conditions for conventional and sustainable farming practices **will** apply.
 - (b) Appraisals for production lost due to uninsured causes may apply for not following weed or disease control measures recommended for conventional and sustainable farming practices.
 - (c) [See **Exhibit**11 for APH database considerations.]
- (6) **Exemption from certification**, as specified in the National Organic Program (NOP) standards, applies when an insured that grows crops organically and whose annual gross agricultural income from organic sales totals \$5,000 or less. However, in order to receive insurance coverage under an organic farming practice, the insured must have on the date the acreage is reported:

- (a) An organic plan approved by a certifying agency. The organic farming practice does not apply when the exempt insured does not provide written documentation from a certifying agent indicating an organic plan is in effect for the acreage.
- (b) Records from an exempt organic farming operation that list and show all production and handling activities of the farming operation in sufficient detail.

Refer to the NOP standards for additional information pertaining to exemptions from certification.

B Requirements.

(1) Certified Organic Acreage Requirements

- (a) Insured's using an organic farming practice to produce or handle crops or other agricultural products that are intended to be sold, labeled, or represented as "100 percent organic," "organic," or "made with organic" (specified ingredients or food group(s) must be certified according to the OFPA and NOP standards.
- (b) Insured's must have, on the date the acreage is reported, a current organic plan and written certification (certificate) in effect from a certifying agency that shows the name of the person(s) certified (including business name), address, telephone number, effective date of certification (or certificate), certificate number, types of commodities certified [refer to (a) and (b) below], and name and address of the certifying agency.

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

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

Example: A written certificate was issued in 2010 and lists: corn, oats, dry beans, and wheat. The next crop year, the insured plants canola, flax, and dry peas, which are not listed on the certificate, and the organic plan has not yet been updated for the current crop year to show these crops. In this case, the type of organic operation is still “crops,” and as long as the canola, flax, and dry peas were grown on ground that had previously been identified in the organic plan to be certified organic, they would be insured under the organic practice, as “certified organic.” However, if the “Certificate” lists livestock or the type of livestock, such as hogs, sheep, cattle, etc., then the commodity certified would not be “crops”; but “livestock”. Therefore, the crops (i.e., corn, dry beans, wheat, canola, flax, etc.) cannot be considered certified organic under that “Certificate”.

- (c) A certificate issued to an operator/tenant may be used to qualify the same acreage for a landlord or other similar arrangement.
- (d) A written certificate is not required by ARD when:
 - 1 The certifying agency has not (yet inspected the crop for the current crop year and) issued the written certificate but the insured must provide (the most recent effective certificate) no later than claim notice;
 - 2 All acreage is transitioning to organic; or
 - 3 The certifying agency did not reissue a certificate when the organic plan was updated. However, all crops and legal descriptions must be identified on the organic plan.
- (e) Insured’s shall immediately notify the AIP of any application of a prohibitive substance (non-synthetic or synthetic), including drift, onto any certified organic field, production unit, site, facility or product that is part of the organic farming operation.

- (b) Contact a NOP representative for assistance in finding another certifying agency **or certifying agent** if he or she has difficulty in finding another certifying agency **or certifying agent**

E Additional Policy Elements for Organic Acreage.

(1) **Price Election, Dollar Amounts of Insurance, and Premium Determination.**

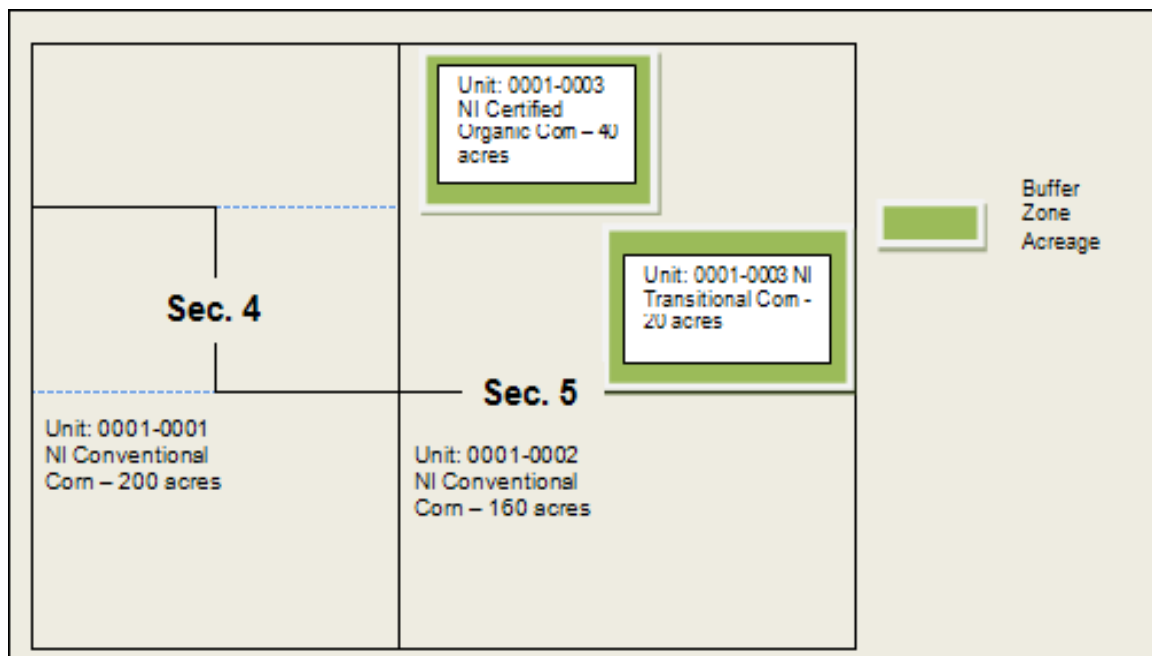
Price elections or dollar amounts of insurance applicable to both certified organic and transitional crops are shown on the actuarial documents.

Buffer zone acreage will be insured using the price election or dollar amount of insurance applicable to the certified organic or transitional acreage that it buffers.

(2) **Unit Determination.**

The BP, Section 1, defines a BU. Section 34(b)(1)-(4) and (c)(3) of these same provisions, provides instructions for establishing separate OUs. In addition to, or instead of, establishing OUs by section, section equivalent or FSA FN, or irrigated and non-irrigated acreage, separate OUs may also be established for acreage of the insured crop grown and insured under an organic farming practice.

The example below illustrates the certified organic, transitional and buffer zone acreages individually do not qualify as separate units. There are three OUs, unit 0001-0001 and 0001-0002 (are established for the conventional acreage) and unit 0001-0003 (is established for both the transitional and certified non-irrigated acreage).



- (3) **Quality Adjustment.** There is no additional quality adjustment for certified organic or transitional acreage. If quality adjustment is available for a specific crop(s) produced under the conventional practices, the same quality adjustment procedures will also apply to the same crop(s) produced under an organic (certified organic or transitional) farming practice. Refer to the BP, CP and SP for information that pertains to quality adjustment.

- (4) **Prevented Planting.** Refer to the BP for crops grown under organic farming practices that may be eligible for PP payments.

PP coverage will be provided for organic acreage if such PP acreage is identified as transitional (acreage transitioning to organic), certified organic or buffer zone acreage in the organic plan in accordance with the BP and applicable CP.

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

- (5) **Multi-Purpose Production and Yield Worksheet.** Do not use the Multi-Purpose Production and Yield Worksheet shown in Exh.15A to separate production between conventional, transitional or organic farming practices.

- (6) **Acreage Reporting.** The insured must submit the acreage report, by the ARD, for all acreage within the organic farming operation. Separate lines entries must be used for all acreage (i.e., conventional, transitional and certified organic acreage).

The buffer zone acreage will be included in the organic acreage of the unit that it buffers either transitional or certified organic acreage and reported on the same basis.

- (7) **Loss Adjustment.** [Refer to the FCIC-25010 LAM, for loss adjustment procedures that apply to organic farming practices.]

2 Uninsurable Acreage and Production. If the production from uninsurable and insurable acreage is not commingled, it must be reported on a production report but not included in the APH database. [See Sec. 6B(5) for information on uninsurable acreage.]

If production from uninsurable acreage was kept separate from the insurable production, the acreage and production must be accounted for on separate production reports and is not included in the APH database used to calculate the actual yield for the crop year.

For Category C crops, separate APH database for such acreage and production are not established. [See Sec. 16].

Exception: Previously uninsurable acreage, crops, practices, or types made insurable by RMA may be reported by insureds and have APH databases established that contain such production history if all record requirements are met.

3 Short Rated Acreage. Acreage and production from any initially insured wheat, barley, or oats crop located in a county that a short rate adjustment factor is provided by the actuarial document will not be used to calculate the approved APH Yield, if the AIP was notified, prior to the published date in the SP, that the insured intended to destroy acreage of the crop prior to harvest either by grazing or mechanical means.

a If short rated acreage is harvested, the acreage and production from the short rated acreage is used only if the production is commingled with production from acreage of the insured crop that was not short rated.

b If the AIP is not notified, and the crop's acreage is grazed, destroyed, or put to another use, the total planted acres and harvested production (if any) will be used to calculate the approved APH yield. The full premium rate will apply (not short rated). For claim purposes, such acreage is destroyed without consent and uninsured cause of loss procedures apply.

4 Appraisals made for production lost due to insurable or uninsurable causes of loss (e.g., chemical drift, fire, terrorism, etc.).

- 5 Appraisals obtained from only a portion of the acreage in a field that remains unharvested after the remainder of the crop within the field has been destroyed or put to another use, unless representative samples are left in accordance with the CP.
- (3) **Continuity.** There may be no break in the continuity of years for which production reports for all units (for the entire farming operation) are provided. All years' actual yields reported for use on the production report must be continuous.
- (a) **Zero Acreage Reports.** A valid acreage report indicating the insured crop was not planted (zero acreage or not planted for an insurable purpose, e.g., soybeans for hay) is considered a year of records for purposes of determining production report continuity. This applies to Category B crops only, unless the exception in A(4)(b) is met.
- (b) **For new insureds,** there may be no break in the continuity of years for which production is certified for all units for a production report to be acceptable. [See exception in A(4)]. If an insured omits a crop year that he or she received a share of the crop's production, continuity is broken that crop year and acreage and production provided on the production report prior to that crop year is not used. Variable T-Yields will be used to complete the APH database, if necessary.
- (c) **For carryover insureds,** if acceptable production reports are not submitted or acceptable production evidence are not provided when requested, OUs are not allowed on the policy and assigned yields apply to all units (unless a unit has a claim for indemnity to determine the actual production and yield. In this instance, the production to count from the claim is used to determine production for the applicable unit).

However, assigned yields are used to maintain continuity of records and previously reported yields in the APH database will continue to be used. [See exception in B(6)(c)] Loss of OUs does not require combination of OU APH databases. [Refer to Sec. 16 and 20 for Category C crops and Pecan Revenue].

- iii Three years of actual/assigned yields, the applicable T-Yield (100 percent).
 - 3 Temporary Yield. The prior year's approved APH yield is used only as a temporary yield (by unit) for the most recent year in the base period if an insured is unable to finish harvest (due to an insurable cause), it is a delayed claim, or records are unavailable from the processor or marketing outlets by the PRD.
 - a The temporary yield is considered an actual yield when determining the number of actual and assigned yields for APH database calculation purposes.
 - b Insureds using a temporary yield may retain OUs for the current crop year.
 - c 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 PRD or assigned yield provisions will apply.
 - d Temporary yields are not updated when the insured provides a production report or a claim is finalized after the PRD for the current crop year.
 - 4 Zero-Planted Acres. For annual crops with zero-planted acres (by unit, P/T/TMA), enter zero (0.0) in the Acres Column and enter a Z in the Yield Column of the APH database.
 - a Do not count a year of zero-planted acres (by unit and by P/T/TMA if applicable) when determining the number of years of actual and assigned yields.
 - b The yield descriptor Z is entered in the APH database primarily to indicate continuity of production reports.
 - c If the APH database requires removal of a zero-planted year to provide space to retain an actual/assigned yield, remove the oldest zero-planted year. [See Sec. 16 for Category C crop.]
- (b) Acceptable Production Reports Not Submitted. For carryover insureds when acceptable production reports are required but not submitted for all units, the APH database will be updated in the following order when applicable:
 - 1 Actual Yields and appraised potential production from loss claims, if any.
 - 2 Assigned Yields - 75% of the prior year's approved APH yield for the same unit (by area classification, P/T/TMA).

- 3 Variable T-Yields, when no prior approved yield exists, and there are less than four years of actual and/or assigned yields are available for the database. [See B(2)(a) 2 above].

The insured will not qualify for OUs unless loss records account for all units, or other exceptions apply [See Sec. 10B(5)].

- (3) **Yield Descriptors.** Yield descriptors are required to identify the types of yields entered in APH databases and must be indicated on the yield records transmitted to RMA. [See Exhibit 13 for a listing of the Yield Descriptors for the BP administration and the CIH. Appendix III also has a listing of yield descriptor and may include additional yield descriptors for plans and crops not addressed in the CIH, such as pilot crop programs.]

- (4) **Required Separate APH Databases.** Any yield adjustments, limitations or reductions will be determined on an APH database basis. No further division of APH databases is authorized. APH databases are established as follows:

- (a) **Unit.** The verifier shall not establish an APH database below an OU, authorized by the policy. This does not prohibit the insured and AIP from maintaining production reports at a lower level (e.g., field level). However, production reports by the insureds must be combined, when necessary by the AIP to determine the approved APH yield in the APH database.

Acres and production prorated between BUs are not acceptable records for BUs unless prorated on a claim for indemnity.

Exception: When BUs are assigned due to the determination that planting requirement for EU are not met in accordance with [Sec. 10C], APH databases for BUs may be established after the PRD using procedures in [Sec. 10]. This is only allowed in those instances when the insured does not have APH databases established and maintained at the BU level.

- (b) **P/T.** AIPs must establish a separate APH database for each P/T listed on the actuarial documents that has been carried out and/or will be carried out for the current crop year, regardless if the T-Yields are the same. Refer to Sec. 12C for establishing skip-row APH databases for corn, grain sorghum, and cotton. [See Sec. 15E and Sec. 16 for additional reporting P/T requirements].

Exception: For those category C crops where the end use is identified as a type on the actuarial documents, such as the types Fresh and Processed for apples, a separate APH database by type is not required. For example, a block of apples would be reported in an APH database containing the applicable production reports by crop year, an APH database would not be established for each end use of processing and/or fresh. An AIP could transmit the block of apples contained in the APH

database as processing in CY 2011 and submit as fresh in CY 2012. Maintaining the block of apples by APH database allows an AIP to assure that any production minimums contained in the policy are met, allows continuous production record for Category C, allows high variability testing to be performed, etc. See Sec. 16.

Previously established APH databases for P/Ts with the same T-Yield must be separated according to the actuarial structure. APH databases may be separated by duplicating prior years' history for each P/T in this situation only. Yield descriptors DA, DV and DG will be used to identify such duplicated actual production history. Production and acres for each P/T must be reported and maintained separate in subsequent years. [See Exh. 13E].

- (c) TMA. Except where weighted average T-Yields are required, AIPs must establish an APH database for each T-Yield map area if different T-Yields are established and different area classifications, including high-risk land, are provided in the actuarial documents.

Separate APH databases for area classifications that are for a rate only are not permitted unless such acreage is excluded under a high risk exclusion option.

- (d) Other Characteristics. For Category C crops only, the actuarial documents may provide T-yields by other characteristic, such as age/leaf year, density, and early/mid/late season.
- (e) Exceptions. Other situations requiring an APH Database. An AIP may establish multiple APH database by unit/P/T/TMA/Other Characteristics only for the situations listed below.

When reporting to RMA, the AIP must transmit these exceptions with an APH Procedural Exception Code. The APH Procedural Exception Code is an alpha-numeric four digit code, e.g., 001A. The first three numbers represent the unique record number within the unit/P/T/TMA/other characteristics. The last character is the alpha exception code.

- 1 Added land [See Sec. 15], Exception Code - A;
- 2 Block reporting for Category C crops [See Sec. 16], Exception Code - B;
- 3 Combination/division of unit [See Sec. 10], Exception Code – C; and
- 4 Skip-Row Grain Sorghum [See Sec. 12]; Exception Code – S.
- 5 Multiple plant dates by year within a P/T/V [See Sec. 15]; Exception Code – P. Only applicable for forage production and sugarcane.

- (5) **Do not include production or acreage** from uninsurable/uninsured acreage in the APH database.
- (6) **Transfer of APH Data.** When all the following requirements are met, an AIP may transfer certain APH database actual yields of an insured to another person who is taking over all or part of an insured farming operation.
- (a) **Basic Requirements.** When an insured with an approved APH yield transfers all or part of their operation to another person, the AIP may transfer the insureds (transferor) actual yields for the acreage being transferred to the other person (transferee), provided the transferee meets both of the following:
- 1 Participated in the operation and establishment of the approved APH yield for the acreage being transferred, or had a share of the crop on the acreage being transferred.
 - 2 Provides AIP with verifiable evidence which indicates the transfer of the actual yields for the applicable acreage is appropriate.
- (b) **Eligibility of Transferee.** For the actual yields to be transferred, the transferee must have participated in the operation and establishment of the approved APH yield for the acreage being transferred.
- 1 Participated in the operation and establishment of the approved APH yield means the transferee did both of the following in the years for which the transfer is requested:
 - a Participated in the management decisions regarding the acreage being transferred; and
 - b Performed the physical activities necessary to produce the crop on the acreage being transferred.
 - 2 Persons who provided management only do not meet the eligibility requirements for transfer of actual yields.
 - 3 Persons who provided physical labor only do not meet the eligibility requirements for transfer of actual yields.
- (c) **Years of Actual Yields Eligible for Transfer.** AIPs may only transfer those years for which there is an actual yield and the transferee meets the requirements in Para. B(6)(a) and (b). Years with non-actual or assigned yields are considered a break in continuity of production reports for APH transfer purposes and cannot be transferred regardless of whether the transferee meets the requirements in Para. B(6)(a) and (b) for those years. Actual yields prior to the break in continuity cannot be used.

- (d) SA Yields Transfer. A person change in name only with no other changes to the farming operation (e.g., an individual or partnership incorporates without adding new members or changing existing members, all existing years of the APH database, actual and non-actual/assigned yields (including SA T-Yields), will transfer to the new person. If members are added or changed, non-actual /assigned yields (including SA-T Yields) do not transfer. If a partnership or other entity is dissolved and the land is split between members, non-actual/assigned yields (including SA T-Yields) do not transfer.

RESERVED.

- (b) Determining Cropland Acres. All acres that meet the definition of cropland shall be included when determining the total number of acres for added land and cropland acreage limitation purposes.
- 1 Cropland acreage limitations are determined based on the crop year the cropland acreage is obtained (purchased or leased) by the insured. Cropland acreage obtained over multiple crop years is not added together when determining the total number of acres for cropland acreage limitation purposes.
 - 2 The following do **not** affect the determination of the total number of cropland acres for added land and cropland acreage limitation purposes:
 - a The crop, if any, on the added land;
 - b Cropping history, if any, of the added land;
 - c Yield history, if any, of the added land;
 - d Number of acres (cropland or otherwise) in the insured's farming operation prior to adding the added land;
 - e Whether the added land will be added to an existing unit(s) or constitute a separate unit(s);
 - f Whether the added land acreage is cash leased, share leased, purchased or otherwise obtained; or
 - g Whether a production report based on another insured's production records applies to any of the added land acreage.

Example 1: An insured has a farming operation comprised of 1,500 acres. In 2010 crop year, the insured purchased 160 cropland acres. The insured did not plant on the 160 additional cropland acres in 2010. In 2011 crop year, the insured cash leases an additional 1,200 cropland acres. To determine cropland acreage limitation purposes, land added in different years is considered separately. In this example, the 160 acres and 1,200 acres are not added together to determine whether cropland acreage limitation were met, but are considered separately.

Example 2: An insured currently has a farming operation comprised of 350 acres. In 2011 crop year, the insured purchased 1,000 acres of land consisting of 200 cropland acres and 800 acres of non-cropland. Although the insured purchased a total of 1,000 acres of land, only 200 acres meet the definition of cropland. Accordingly, for cropland acreage limitation purposes the total number of cropland acres is 200 acres.

Example 3: An insured currently has a farming operation comprised of 3,250 acres. In 2011 crop year, the insured cash leased two additional tracts of land. One of the additional tracts of land contains 300 cropland acres, and the other contains 400 cropland acres. One tract of land has production history. The other tract of land has been continuously cropped for several years, but there is no production history available for the acres. The insured wishes to add each additional tract of land as a separate OU to his farming operation. The total number of cropland acres for cropland acreage limitation purposes is 700 acres (300 + 400 = 700). The cropping/yield history of the land, the request that the land be added as separate units, and the number of acres in the insured's current operation has no impact when determining the total number of added land acres for cropland acreage limitation purposes.

(c) Cropland Acreage Limitation Categories. The amount of added land added to an insured's operation within the county will impact the options available to the insured regarding the yield method that may be used for the added land. The following three categories have been established for cropland acreage limitation purposes.

- 1 Total added land less than 640 cropland acres.
- 2 Total added land greater than **or equal to** 640 cropland acres, but less than 2,000 cropland acres.
- 3 Total added land is 2,000 cropland acres or greater.

IF THE ADDED LAND BEING ADDED TO AN EXISTING UNIT...	AND ...	THEN ...
<p>is greater than or equal to 2000 acres.</p>	<p>the added land does not qualify as a new BU or separate OU(s),</p>	<p>a separate APH database, by crop/P/T, within the existing unit must be established for the added land using the applicable variable T-Yield.</p>
	<p>the added land qualifies as a separate OU according to the CP; however, the insured meets and agrees to all requirements to combine the added land unit and the existing unit according to [Sec. 10G],</p>	
	<p>the added land qualifies to be a separate OU, and the insured does not meet and agree to all the requirements to combine the added land unit with the existing unit according to [Sec. 10G],</p>	<p>the insured must elect one of the following:</p> <ol style="list-style-type: none"> 1 Separate OU, according to [Sec. 10B]; or 2 Separate APH database, by crop/P/T, within the existing unit must be established for the added land using the applicable variable T-Yield.

- a **Example 1:** Insured A purchases 300 cropland acres in the current crop year. Insured A has three existing OUs in his farming operation, with each unit having five years of actual corn production. Insured A is going to add the 300 cropland acres of added land to one of his existing OUs, and plant all 300 cropland acres to corn in the current crop year. The added land is physically located in a TMA identified as high-risk with a different high-risk T-Yield as the existing unit. Therefore, a separate APH database, by crop/P/T, within the existing unit must be established for the added land using 100 percent of the high-risk T-Yield where the added land is physically located. Because the added land is physically located in a TMA identified as high-risk, and the existing unit is not, the added land cannot be added to the APH database of the existing unit.
- b **Example 2:** Insured A purchases 800 cropland acres in the current crop year. Insured A has three OUs in his farming operation, with each unit having five years of actual wheat production. Insured A is going to add the 800 cropland acres of added land to two of his existing units (400 acres to each), and plant wheat on all 800 cropland acres in the current crop year. The added land qualifies as a separate OU according to the CP; however, insured A meets and agrees to all requirements to combine the Added Land unit with the existing unit according to [Sec. 10G(5)]. Neither the added land nor the existing units are physically located in a TMA, including a TMA identified as high-risk.

A RMA RO underwriting review is requested and the RMA RO does not approve the use of the production history of the existing unit. Therefore, a separate APH database within the existing unit will be established for the added land using applicable variable T-Yield. The added land cannot be added to the APH database of the existing unit because RMA RO did not approve the use of the production history of the existing unit.

- c **Example 3:** Insured A purchases 2,100 cropland acres in the current crop year. Insured A has six OUs in his farming operation, with each unit having three years of actual soybean production. Insured A is going to add the 2,100 cropland acres of Added Land to his existing OUs, and plant soybeans on all 2,100 acres in the current crop year.

The Added Land does not qualify as a new BU or separate OUs. Since more than 2000 cropland acres were added, a separate APH database, by crop/P/T, within the existing unit must be established for the added land using the applicable variable T-Yield.

(4) **RMA RO Underwriting Reviews for Added Land (Added Land/New Crop/Practice/Type Request)**

- (a) When to Submit Requests for a RMA RO Underwriting Review. A request for RMA RO underwriting review for added land that **is greater than or equal to** 640 acres and is less than 2000 acres for land added as a new BU(s) or separate OU(s), or use of existing unit's approved APH yield, for added land that does not qualify as a separate BU(s) or OU(s), must be submitted on an Added Land/New Crop/P/T Request by the ARD of the crop year the land is added to the farming operation.

Exception: An Added Land/New Crop/P/T Request may be submitted in a subsequent year, for an APH database where the crop has not been produced by the insured. Cropland acreage limitations will be based on the crop year the cropland acreage is added to the farming operation. However, SA T-Yields are calculated based on the year the APH database is established.

- (b) Added Land/New Crop/P/T Request and Supporting Documentation. AIPs must develop an Added Land/New Crop/P/T Request to be used for requesting a RMA RO underwriting review for use of an SA T-Yield that contains all required information according to DSSH. Supporting documentation includes all of the following:
- 1 APH database for the insured crop(s) for the current crop year;
 - 2 Total added land acres (acres that meet the definition of cropland) being added to the farming operation;

- 3 Total cropland acres in the existing unit(s) of the farming operation for the current crop year. A copy of the applicable FSA-578s or FSA-156EZ for the applicable year(s) may be used as documentation for determining total cropland acres on the farm if required by the RO. In the absence of FSA-578 or FSA-156EZ, other documents that provide the required information may be used, such as lease agreements, insurance records, or tax records;
- 4 APH databases from the previous producer for the previous crop years, showing the production history and approved APH yield(s) for the applicable acreage, if the insured wishes such records to be considered for productivity comparisons;
- 5 Copies of aerial photos of both the added land and the existing unit(s) if required by the RO. RO may require tract and field numbers on aerial photos;
- 6 Copies of complete legal descriptions of the added land and the existing unit(s), as well as the applicable FSA Farm, Tract and Field numbers, if available. If section, township and range are not available, a highway map showing the location of the land must be included;
- 7 Agreement to combine OUs, if applicable;
- 8 Copy of the page(s) of the county soil survey, with the exact locations of the field(s) clearly marked if required by the RO;
- 9 Other information requested by RMA RO.

(c) Added land request requirements.

- 1 Insured must submit an Added Land/New Crop/P/T Request and required supporting documentation to the AIP, preferably by the PRD, but no later than the ARD.
- 2 A signed Added Land/New Crop/P/T Request and all required supporting documentation shall be sent to RMA RO by the AIP [see Para. (4)(b) above for supporting documentation requirements].
 - a The signed Added Land/New Crop/P/T Request and required documentation may be mailed, faxed or transmitted electronically to the applicable RMA RO.
 - b The signed Added Land/New Crop/P/T Request and required documentation must be received by the RMA RO no later than 30 calendar days after the ARD, regardless of the method of transmittal.
- 3 An Added Land/New Crop/P/T Request should include all crops for which the insured has an approved APH yield with at least one actual/assigned yield, even if the insured does not plan to plant the crop on the added land.

- a **Example 1:** Insured A cash leased 700 cropland acres in 2011 adding it to his farming operation as two separate OUs and plans to produce wheat and soybeans only on the added land. Insured A produces wheat, corn and soybeans on his farming operation; however, Insured A only requests use of the SA T-Yield for wheat and soybeans. In 2012, Insured A decides to produce corn on some of the land added in crop year 2011 and requests use of the SA T-Yield for corn. Insured A has not produced corn on any of the 700 acres.

The cropland acreage limitations are determined based on the crop year the land was initially added (2011). However, in 2012 Insured A may submit a request for RMA RO underwriting review to determine the appropriate yield method for corn on the 700 acres because Insured A has never participated in the production of corn on any of the 700 acres. If use of the SA T-Yield is approved by RMA RO, the SA T-Yield will be calculated based on the crop year the APH database(s) for corn are established (2012), not the crop year the land was added to the farming operation (2011).

- b **Example 2:** Same as example 1, except in 2011 Insured A planted corn on one of the new separate OUs comprising the added land. Insured A did not request a RMA RO

underwriting review for corn before the corn was planted in 2011.

In 2012, Insured A may submit a request for RMA RO underwriting review to determine the appropriate yield method for the acreage in the separate OU on which Insured A has never participated in the production of corn. If use of the SA T-Yield is approved by RMA RO, the SA T-Yield will be calculated based on the crop year the APH database for corn is established (2012), not the crop year the land was added to the farming operation (2011). SA T-Yields **cannot** be used for the corn APH database of the separate OU where Insured A planted corn in 2011.

- (d) AIP Review and Submission of Added Land/New Crop/P/T Request. When the total land being added to an insured's farming operation is greater than **or equal to** 640 cropland acres, but less than 2,000 cropland acres, and the insured timely submits a written request for RMA RO underwriting review, including all required documentation, the AIP will:

- 1 Review the request to determine whether all requirements are met;
- 2 Ensure all required supporting documentation is provided;
- 3 Calculate SA T-Yield, as applicable;
- 4 Sign the request, provided all requirements are met; and
- 5 Forward the request, including all required documentation, to RMA RO, provided all requirements are met.

If the request does not contain all required information, or all required supporting documentation is not included, AIP shall not forward the request to RMA RO.

(e) When RMA RO will Perform an Underwriting Review. RMA RO will perform an underwriting review to determine the appropriate yield method to be used for added land for the requested crop when:

- 1 The total acres being added to the farming operation **is greater than or equal to** 640 cropland acres, but is less than 2,000 cropland acres; and
- 2 Both of the following are postmarked, or received by fax or other electronic transmission, no later than 30 calendar days after the ARD, regardless of the method of transmittal:
 - a A signed written request for RMA RO underwriting review; and
 - b All required documentation according to [Para. (4)(b)]

RMO RO will not perform an underwriting review unless both a signed request and all required documentation are submitted to the RMA RO.

SA T-Yield or the approved APH yield of the existing unit shall not be approved for land on which the insured has produced the crop.

(f) RMA RO Review.

- 1 To be approved to use the SA T-Yield, the productivity of the added land must equal or exceed 85 percent of the simple average of all the existing units yield capability in the insured's farming operation if the land is being added as a new BU(s) or separate OU(s).
- 2 To be approved to use an existing unit's approved APH yield, the productivity of the added land must equal or exceed 85 percent of the existing unit's yield capability.
- 3 RMA RO will use one or more of the following indicators to determine the productivity of the added land, and the productivity of the land in the applicable existing unit(s). The results will be compared to determine whether the productivity of the added land equals or exceeds 85 percent of the applicable existing unit(s) productivity.

- a The actual production history of the added land, by crop/P/T, if applicable, for the previous crop year(s). To use the actual production history of the added land, the insured must obtain such records from the previous owner/operator/tenant, and submit such records with the signed request.
 - b Soil survey maps to identify similar soil types, elevation or climate data to determine similar agronomic conditions.
 - c Soil survey information from the NRCS.
 - d RMA Actuarial Maps (past or present).
 - e Other factors.
- (g) RMA RO Notification to AIP. RMA RO will notify the AIP, in writing, of its determination no later than 20 days after receipt of the signed request and all required documentation. If the notification is mailed, it must be postmarked no later than 20 days after receipt of the timely filed signed request/documentation.

(b) Determining APH Production1 Quality Adjustment for APH production reporting

- a To be eligible for quality adjustment, the quality adjustment determinations must be made by:
 - i A grain grader licensed under the United States Grain Standards Act or the United States Warehouse Act;
 - ii A grain grader licensed under State law and employed by a warehouse operator who has a storage agreement with the Commodity Credit Corporation; or
 - iii A grain grader not licensed under State Law, but who is employed by a warehouse operator who has a commodity storage agreement with the Commodity Credit Corporation and is in compliance with State law regarding warehouses or by;
 - iv A laboratory approved by RMA with regard to substances or conditions injurious to human or animal health.

- b The following quality adjustments apply for:
 - i Corn: grades U.S. #5 or worse because of test weight, damaged kernels (excluding heat damage) or having a musty, sour, or a commercially objectionable foreign odor;
 - ii Grain sorghum: grades U.S. Sample grade because of test weight, kernel damage (excluding heat damage) or having a musty, sour or commercially objectionable foreign odor (except a smut odor) or meets the special grade requirements for smutty grain sorghum; and
 - iii Soybeans: grades U.S. Sample grade because of test weight, kernel damage (excluding heat damage) or having a musty, sour or commercially objectionable foreign odor (except a garlic odor) or meets the special grade requirements for garlicky soybeans.

2 Corn, Harvested and Appraised Production.

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.

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. To convert bushels to tons, multiply bushels times .15 and round to the nearest one-tenth ton (e.g., 5,000 bushels X .15 =750.0 tons. To convert tons to bushels, divide tons by .15 and round to the nearest whole bushel (e.g., 750 tons / .15 = 5,000 bushels).

The appraisal instructions that follow in Para. (2)(b)3, 2(b)4 and 2(b)5 are as stated, for APH purposes ONLY. If an appraisal is required to document the production to count for a claim for indemnity, including losses due solely to a revenue component, AIP must follow the appraisal instructions contained in the Corn Loss Adjustment Standards Handbook.

Insureds must obtain appraisals from their AIP or another qualified person by unit for APH record purposes when insured acreage:

- a Will be harvested and the insured will not be able to maintain/provide acceptable records of the production (e.g., high moisture grain chopped for silage or forage production stored in an airtight structure).
- b Of corn in a grain-only or silage-only county will be harvested as either grain or silage and less than 50 percent of the acreage will be harvested as the type insured (e.g., grain in grain-only counties) and acceptable records will not be maintained for the harvested production of the other type (e.g., silage in a grain-only county).

For example. 100 acres of corn are reported in a grain-only county on the unit. The insured will harvest 40 acres as grain, maintain/provide the grain records, and harvest 60 acres as silage. However, if the insured will not be able to maintain/provide acceptable silage production

records, an appraisal is required for APH purposes for the acreage that will be harvested as silage. Otherwise, the insured will not have acceptable records for the unit and assigned yields will apply). [See Para. (2)(b)3 & 4 for APH instructions.]

i If 50 percent or more of the acreage is harvested as the type insured (grain in grain only counties or silage in silage only counties) and acceptable production records are maintained/provided for the insured type, then an appraisal is not required for APH purposes for the acreage harvested as the other type (e.g., silage in a grain-only county). The harvested actual average yield for the type insured (grain in a grain-only county) is entered in the unit's database and used to calculate the APH yield.

ii **Exception** to the 50 percent rule. If the harvested production for the type for which records will be maintained (e.g., grain/ irrigated) is for a different practice than the acreage for which acceptable records will not be maintained/provided (e.g., silage/non-irrigated), then an appraisal is required for the acreage for which acceptable records will not be maintained.

For example: The unit contains 130 acres of irrigated acreage and 28 acres of non-irrigated acreage and is insured in a grain-only county. The insured will maintain/provide records for grain harvested from the irrigated acreage. However, the 28 acres of non-irrigated corn will be harvested as silage. To have acceptable records for the unit, the insured will have to either maintain/provide acceptable records for the non-irrigated acreage or have the acreage appraised and use the appraisal for the non-irrigated practice.

c Of corn in grain and silage counties and acreage will be harvested as either grain or silage and acceptable records will not be maintained/provided for the type(s) insured (grain and/or silage).

- 3 Corn, grain-only counties are counties for which only grain premium rates are provided by the actuarial table. All insurable corn acreage must be insured and reported as grain on the acreage report unless a valid written agreement authorized by the RMA RO provides silage coverage. A variety of corn adapted for silage use only is not insurable as grain. The acres and production from such acreage will not be used for APH purposes unless such silage production is commingled with production from insurable acreage harvested as silage.
- a Approved APH Yields/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.
- b 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. [See Para. (2)(b)2 b ii for additional instructions.]
- c If an indemnity is claimed, the production (except for uninsured cause of loss appraisals) from the claim (in bushels) must also be used for APH.
- d 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 and acreage is used to calculate the unit's approved APH yield. [See Para. (2)(b)2 b ii for exceptions to the 50 percent rule.]
- e If a written agreement provides silage coverage and all acreage is insured as silage, [see Para. (2)(b)4 a and b]. If some of the acreage is insured as grain and some is insured as silage, [see (2)(b)5 c below.]

- (1) **Crops with Minimum Age and/or Production Requirements.** The CP provides age, production, age and production, or age or production minimums that must be met prior to insurance attaching for a perennial crop. The AIP must refer to the specific CP for insurability requirements. After assessing the CP requirements, these procedures should be followed regarding how to establish the insured's guarantee, maintaining production, etc.

Exception Some CP provide exceptions to the insurability requirements by SP, WA, or by the AIP otherwise agreeing in writing to accept insurability of the crop acreage. If insurance is otherwise provided by SP or by WA, etc., treat the crop as having met production and/or age requirements in the policy in administering the following procedures.

When acreage becomes insurable the initial crop year that age and/or production requirements are met, see Para. H(6)(a) for procedures to establish the APH databases for added insurable acreage and added insurable acreage for specific crops in AZ, CA, HI and UT only.

(a) **Age Minimum Requirement:**

- 1 Acreage meeting minimum age requirements: AIP determination of whether age requirements are met is based upon the insured's certification on the PAW and any subsequent verification by the AIP during a PAIR or other review.
- 2 Acreage not meeting minimum age requirements: Must be reported as uninsurable on the acreage report and the PAW, for the block or unit.
 - a Production from acreage not meeting minimum age requirements must be reported by the insured on the production report.
 - b Production from uninsurable acreage is not included in the APH database.
 - c The insured may elect to include prior production from **acreage that has not met age requirements** in the APH database once the age requirements have been met.
 - d Failure to report uninsurable acreage separately will result in such acreage being shown and production considered to be commingled in the block or unit for APH purposes.

- 3 Commingled production: When production from uninsurable acreage not meeting the minimum age requirements is commingled with production from insurable acreage; total production divided by total acreage is used for all crop years that were commingled.
- a The commingled production and all acreage are entered in the APH database.
- b The insured must report the insurable and uninsurable acres on the Acreage Report and PAW.
- c Production from the uninsurable acreage is included in the APH database; however the acreage is not considered insurable on the Acreage Report or PAW.
- d Procedures to separate commingled production [in Sec. 13 10G(8)(b)] do not apply when there is prior commingled production for insurable and uninsurable acreage. [See Para. G(3)(f)].
- e When there is commingled production for insurable and uninsurable acreage, YA does not apply and the “AY” descriptor must be used unless **Para. G(3)(f)** applies.
- Example:** For the same block/unit/P/T, the insured commingled production from 90 acres that met the minimum age requirement and 10 acres that did not meet the minimum age requirement. The production report indicates 100 acres and production from 100 acres. The APH database shows: 100 acres and production from 100 acres. The Acreage Report & PAW show: 90 acres insurable and 10 acres uninsurable.
- f Acreage that is combined to meet insurability requirements that are not addressed by the above commingled procedures may require additional yield adjustment by the AIP or may be submitted as an RO Determined Yield Request.
- Exception** Unless otherwise provided in this procedure, the policy, or RO Underwriting Guidelines.

(b) Production Minimum Requirements:

- 1 The CP or SP may require a production minimum for insurability and may specify a time period when production requirements must be met. For example, the Apple CP provide that in one of the most recent four years, an orchard in Area A must have produced 10 bins of apples per acre.
- 2 To meet minimum production requirements:
 - a Acceptable production reports must be filed that indicate at least one crop year has met the minimum production requirements as specified in the CP or SP;
 - b All actual yields must be reported and certified by the insured whether or not the production minimum was met;
- 3 Acreage not meeting minimum: Must be reported as uninsurable on the acreage report and the PAW for the block or unit.
 - a Production from uninsurable acreage not meeting production minimums must be reported by the insured in the production report.
 - b Production from uninsurable acreage must be kept separate and must not be included in the insured acreage APH database.
 - c Failure to report separately will result in acreage being shown and production considered to be commingled in the APH database for the applicable block or unit. If production minimums are not met on the commingled acreage's production, then the entire acreage is uninsurable.

- 4 Commingled production: When production from uninsurable acreage not meeting the minimum production requirements is commingled with production from insurable acreage, the entire commingled acreage must meet the production minimum requirements for insurability.
- a If the production from uninsurable acreage is commingled with production from insurable acreage; total production divided by total acreage is used for all crop years that were commingled. The commingled production and all acreage are entered in the APH database.
- b Procedures to separate commingled production do not apply when there is prior commingled production from insurable and uninsurable acreage.
- c When there is commingled production for insurable and uninsurable acreage, YA does not apply and the yield descriptor "AY" must be shown **unless Para. G(3)(f) applies.**

(c) Age and Production Requirement.

- 1 If age and production requirements must be met then the guidelines in both (a) for age and (b) for production must be followed.

(d) Age or Production Requirement:

- 1 If age or production requirements must be met then the guidelines in either (a) for age or (b) for production must be followed.

(e) Cannot Verify Age and/or Production Requirements. The acreage must be reported as uninsurable when insurability is based upon production and/or age:

- 1 If production evidence is not provided; and/or
- 2 If age cannot be determined (e.g. other documentation does not exist to substantiate the age of the tree for CP with age requirements).

(1) **Acreage Adjustments.**(a) **Insurable acreage must be reduced:**

- 1 When a significant decrease in original plant stand results due to damaged or removed trees/vines/bushes (e.g., plants are severely diseased, removed, buckhorned, dehorned, stumped, or grafted within the acreage). If the reduction in stand was caused by an insurable cause of loss during the current insurance period, the reduction must be considered in the subsequent crop year.

Exception In lieu of acreage reductions, RO Underwriting Guidelines may provide procedures for acreage that has been grafted, buckhorned, dehorned, or stumped.

a A significant decrease in stand occurs when:

- i The reduction affects the production potential of the insured crop; and
- ii The decrease in the percent of stand is equal to or greater than 20 percent (or the percentage specified in the applicable SP) based on the original planting pattern.

Exception As specified in the CP, SP, or RO Underwriting Guidelines, some crops may require that the T-Yield and applicable YA be reduced when there is a reduction in stand (e.g. some SP specify that the percent stand reduction percentage is applied to the applicable T-Yield in lieu of acreage reduction).

- 2 For uninsurable acreage as provided in the CP or SP, e.g. underage trees.

- 3 Only for the current and subsequent crop years, unless sufficient documentation exists to adjust the prior year's acreage or a new APH database is being established (e.g., new insured with acreage reduction in previous crop years which is included in the current year's production report). Refer to Section 20 for example.

(b) Acreage adjustment decrease. To decrease acres the insured must:

- 1 Identify the percent stand from the initial planting pattern and planted acres. Base all percent stand reductions in subsequent years on initially planted acres until the initially planted acreage is no longer contained in the APH database.
- 2 Calculate the percent stand by dividing the number of bearing/insurable trees/vines/bushes by the product of density multiplied by measured acres.

Example: 10 acres were initially planted in an 18 x 20 planting pattern with 121 trees per acre. The insured reports 968 trees; the percent stand would be 80 percent [968 trees / (121 trees/acre x 10 acres)]. The percent stand column on the PAW [see Para. D(3)] would display 80% stand and 10 acres in the acre column. The Acreage Report would reflect 8.0 insurable acres due to the removal of 2.0 acres of trees.

(c) Acreage adjustment increases. Once acreage reductions are made, acres can only be increased when authorized by the RO.

- 1 The RO may issue Underwriting Guidelines which specify the procedure to be used by the AIP to increase prior acreage reductions; or
- 2 The insured, through the AIP, may request an RO Determined Yield if the RO has not issued Underwriting Guidelines. The AIP should select the "other" category on the RO Determined Yield request.

Exception RO authorization is not needed when replanted acreage meets minimum insurability requirements specified in the CP or SP.

(3) **Prior Acreage from Removed Blocks**. It is the insured's responsibility to account for all prior acreage reported on the PAW. For removed blocks, the insured must line through the applicable acreage and indicate the removal date. The insured must continue to report the removed acreage on subsequent PAW(s) until the related production information no longer remains in the APH database(s) unless such acreage is accounted for otherwise by RO adjustment.

- (a) If the entire APH database is removed (i.e. the removed block represents an entire APH database), annotate the removal; or
- (b) If the removed acreage is part of an existing APH database, the insured, through the AIP, may request removal of the acreage from the APH database by submitting an RO Determined Yield request. The AIP should select the Other category on the RO Determined Yield Request.

ELEMENT	REQUIRED INFORMATION
<p>TYPE</p>	<p>Type applicable (e.g. blueberry: Highbush or, Rabbiteye) or other characteristic in AD (e.g., peaches Early, Mid or Late).</p>
<p>NUMBER OF PLANTS</p>	<p>For all crops except cranberries and lowbush blueberries: Enter the number of bearing plants (trees/vines/bushes), which make up the block.</p> <p>For cranberries and lowbush blueberries: Not applicable.</p>
<p>PLANT SPACING</p>	<p>For all crops except cranberries and lowbush blueberries: Average tree/vine/bush spacing and/or pattern observed within this block (example 18.5 X 20).</p> <p>See Exhibit 16N for other patterns.</p> <p>For cranberries and lowbush blueberries: Not applicable.</p>
<p>PLANTING PATTERN</p>	<p>For all crops except cranberries and lowbush blueberries:</p> <p>Completed for tree/vine/bush perennial crops: Enter:</p> <p>“S” for Square Planting Pattern “B” for Hedgerow or Border Planting Pattern “Q” for Quincunx Planting Pattern “H” for Hexagonal Planting Pattern “D” for Double Row Planting Pattern “O” for Other Planting Pattern</p> <p>For cranberries and lowbush blueberries: Not applicable.</p>
<p>DENSITY</p>	<p>For all crops except cranberries and lowbush blueberries:</p> <p>Calculate the plant density (number of trees/vines/bushes per acre) as follows: number of square feet per acre ÷ number of square feet per tree (based on the current planting pattern). There are 43,560 square feet per acre.</p> <p>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. per acre ÷ 400 square ft. per tree = 109 trees per acre.</p> <p>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.</p> <p>For cranberries and lowbush blueberries: Not applicable.</p>

ELEMENT	REQUIRED INFORMATION
<p>ACRES</p>	<p>Number of original planted acres to tenths (0.10).</p> <p>It is the carryover insured's responsibility to account for all prior acreage reported. Removed blocks, shown on the APH, should continue to be shown on the PAW until they roll out and no longer remain on the APH database, (e.g., line through block entries and show removal date).</p>
<p>PERCENT STAND</p>	<p><u>For all crops except cranberries and lowbush blueberries:</u> The insured must identify the percent stand from the initial planting pattern and planted acres.</p> <p>Calculate the percent stand by dividing the number of bearing/ insurable trees/vines/bushes by the product of density multiplied by original acres.</p> <p>Example: 10 acres were initially planted in an 18 x 20 planting pattern with 121 trees per acre. The insured reports 968 trees; the percent stand would be 80 percent [968 trees / (121 trees/acre x 10 acres)]. The percent stand column would display 80% stand and in the acres column there would be 10 acres. The Acreage Report would reflect 8.0 insurable acres due to the removal of 2.0 acres of trees.</p> <p><u>For cranberries:</u> Not applicable.</p> <p><u>For lowbush blueberries:</u> Enter the estimated percent plant cover (less 5 percent for shrinkage)</p>
<p>PRACTICE</p>	<p>Designate if the block is:</p> <p>(a) Irrigated or non-irrigated; and/or</p> <p>(b) Certified organic or acreage transitioning to organic.</p>
<p>INSURABLE OR UNINSURABLE</p>	<p>Designate whether this block has met insurability requirements. Refer to the policy provisions, the AD, and this procedure for determining insurable and uninsurable acreage.</p> <p>Example: Acreage must be reported as uninsurable when minimum requirements are not met for:</p> <p>(a) Age;</p> <p>(b) Yield per acre; and/or</p> <p>(c) Age and yield per acre.</p> <p><u>For all crops except citrus:</u> When minimum production requirements, age, or a combination of production and/or age are not met, acreage must be reported as uninsurable. When prior production or acreage is commingled, the entire commingled acreage must meet the production minimum requirements for insurability. Acreage that is combined to meet insurability requirements may require additional yield adjustment by the AIP or should be submitted as an RO Determined Yield Request.</p> <p><u>For FL citrus only:</u> Each homogenous planting pattern of the citrus type is reported as a plot. A homogenous planting pattern of a type may consist of different tree age classes (0 to 4 years, 5 years, 6 to 8 years, or nine years and above).</p> <p>(a) For age classes within the plot that cannot be separately plotted (subplots), use the age class with the greatest percentage of trees in the plot to determine insurable acreage and the amount of insurance.</p> <p>(b) If the age classes within the plot can be separately plotted, the insurable acreage and amount of insurance are determined for each age class and reported on that basis.</p>

ELEMENT	REQUIRED INFORMATION
SPUR OR NONSPUR (APPLES ONLY)	Designate as Spur or Nonspur.
TOTALS (FOR ACRES AND NUMBER OF PLANTS)	This is the last row in the table on the form used to enter the summation of the total acres and total number of plants.
IMPORTANT: Prior to answering these questions, the average yield from the preliminary APH database must be calculated.	
HAS DAMAGE (E.G., DISEASE, HAIL, FREEZE) OCCURRED TO TREES/VINES/BUSHES/BOG THAT WILL REDUCE THE INSURED CROP'S PRODUCTION FROM PREVIOUS CROP YEARS?	If the insured answers "YES" hard copy records of acreage and production are required.
HAVE PRACTICES OR PRODUCTION METHODS (E.G. REMOVAL, DEHORNING, GRAFTING, TRANSITIONING TO ORGANIC) BEEN PERFORMED THAT WILL REDUCE THE INSURED CROP'S PRODUCTION FROM PREVIOUS CROP YEARS?	<p><u>For all crops except Texas Citrus Fruit:</u> If the insured answers "YES" hard copy records of acreage and production are required.</p> <p><u>For Texas Citrus Fruit:</u> If trees have been dehorned within the last 8 policy crop years, insureds must answer "YES." If the acreage was dehorned prior to the current crop year and the dehorned acreage has been inspected and accepted it will not be necessary to re-inspect the acreage and require hard copy records of acreage and production (unless productivity is reduced compared to the year it was inspected).</p>
IS THE CURRENT WATER SUPPLY (SURFACE ALLOTMENT/WELL) ADEQUATE TO PRODUCE A NORMAL CROP FOR THE CROP YEAR BEING CERTIFIED ABOVE?	<p><u>For all crops except Florida Citrus:</u> If the insured answers "NO" hard copy records of acreage and production are required.</p> <p><u>For Florida Citrus:</u> Not applicable.</p>
FOR FLORIDA AVOCADOS ONLY: DO THE TREES HAVE SUFFICIENT VIGOR TO PRODUCE THE AVERAGE YIELD COMPUTED FOR THIS UNIT?	<p><u>For all Crops except Florida Avocados:</u> N/A</p> <p><u>For Florida Avocados Only:</u> Prior to answering this question the average yield from the preliminary APH based upon certified data must be calculated. If the insured answers NO to this question, a PAIR and hardcopy records of acreage and production are required.</p>
FOR FLORIDA AVOCADOS ONLY: IS THE OPERATOR USING ORGANIC OR OTHER UNCONVENTIONAL FARMING PRACTICES? IF YES, HOW LONG?	<p><u>For all crops except Florida Avocados:</u> N/A</p> <p><u>For Florida Avocados Only:</u> If the insured uses organic farming practices or other unconventional practices and answers YES to this question, indicate the number of years farmed under this practice. A PAIR and hardcopy record of acreage and production are required.</p>

(4) **AIPs must review the PAW.** The AIP must use the information provided by the insured annually on the PAW to determine:

(a) The insurable acreage for the current crop year;

(b) Whether a PAIR must be conducted by the AIP;

1 PAW triggers a PAIR and a RO Determined Yield for Insurability when:

a The insured answers:

- i Yes to the PAW question: Has damage (e.g., disease, hail, freeze) occurred to Trees/Vines/Bushes/Bog that will reduce the insured crop's production from previous crop years?; and/or
- ii Yes to the PAW question: Have practices or production methods (e.g. removal, dehorning, grafting, stumping, or the insured is converting to organic or recently was certified without going through a certifying agent in transition or changing practice to something less than full organic and the acreage is being reported as conventional) been performed that will reduce the insured crop's production from previous crop years?; and/or

Exception For certified organic [see Sec. **11F** and **11G**]; and/or

Exception In lieu of acreage reductions, RO Underwriting Guidelines may provide procedures for acreage that has been grafted, buckhorned, dehorned, or stumped;

- iii No to the PAW question: Is the current water supply (surface allotment/well) adequate to produce a normal crop for the crop year being certified above?

Exception Unless otherwise provided in this procedure, the policy, or RO Underwriting Guidelines.

(c) Whether the approved APH yield should be adjusted; or

(d) Whether the crop meets the policy insurability requirements in accordance with these procedures, the policy or any applicable RO Underwriting Guidelines.

F Crop Addendum Worksheet(s) (CAW).

CAW(s) are part of the PAIRs. CAW(s) are underwriting tools designed to establish insurability of the crop, evaluate the risk to be assumed by the AIP and verify information provided by the insured on the PAW. If the CAW(s) discloses that information provided on the PAW was incorrect or incomplete, the PAW must be corrected.

- (1) **Purpose.** CAW(s) are used to collect specific data for the crop being inspected and are completed by the AIP when completing the PAIR.
- (2) **Crops.** All Category C crops have a CAW. Apples, Blueberries, Cranberries, Grapes and Table Grapes, Peaches, Pears and FL Avocado have an individual CAW for each crop.
A combined CAW is provided for Almonds, Citrus, Figs, Fresh Plums, Prunes, Stonefruit, Macadamia Nuts and Walnuts collectively.
- (3) **CAW Due Date.** CAWs must be completed in conjunction with the PAIR.
- (4) **Insurability.** Refer to the applicable crop provisions and/or AD for determining insurable and uninsurable acreage. A separate CAW must be completed for insurable and uninsurable acreage.
- (5) **CAW Completion Instructions.** See Exhibit 16.

G APH Database.

As directed in Section 13B(4), APH databases must be established by unit by each unique combination of P/T/TMA and any other characteristics as provided in the actuarial documents **as specified in the CP or SP**. Other characteristics include T-Yields by age/leaf year; density; early, mid and late season; spur/non-spur; etc.

Exception: **If both fresh and processing are separately identified as insurable types on the actuarial documents, and all other portions of the actuarial offer remain the same, separate APH databases are not authorized. For example, a block of Gala Apples, Non-Irrigated and Non-Organic, insured as fresh in 2008 and then insured as processing in 2009, the total production is reported in the same APH databases, regardless of the end use (fresh/processing).**

- (1) **Block Reporting.** Block reporting allows the **insured** to report and maintain separate production and acreage by block. An insured may report production and an AIP may establish an APH database by block. The APH database is established using the APH Block Production worksheet [see Exh. 16L and DSSH]. Reporting by block allows production from underage trees or acreage not meeting production minimums to be maintained separately.

AIPs must establish APH databases within a unit by each unique combination of P/T/TMA/Other Characteristics. When P/T/TMA/Other Characteristics are the same and production records are maintained separately for the blocks with different age and/or density, then reporting by blocks is at the insured's option.

Example: Unit 0001-0001 has 2 blocks of land each containing 10 acres of the same crop/P/T/TMA/Other Characteristics with blocks of different age and density, an APH database may be established for each block provided the insured maintains production records by block.

- (2) **Separate P/T/TMA/Other Characteristics.** If a different T-Yield by age and/or density is specified in the actuarial documents and there are different age and/or density blocks in the APH database, then the Weighted Average Age/Density Worksheet **may** be completed to calculate the T-Yield **when a T-Yield is applicable to the APH database**. The APH database calculated using a weighted average age and/or density to arrive at a T-Yield must be reported by the AIP to RMA with yield indicator "W". If T-Yields are not required in the APH database (e.g., more than four years of actual/assigned yields are available and YA is not applicable), then the Weighted Average Age/Density Worksheet is not **required**. [See Para. G (1)(b)].
- (3) **Commingled Production.** These procedures apply in addition to the procedures provided in Sec. 10G(8)(b).
- (a) If the insured commingled production for acreage that does not meet policy minimums, see Section 16A(1)(a)3 and 16A(1)(b)3.
- (b) If RMA establishes new P/T/TMA/Other Characteristics, See Sec. 13(c), yield descriptors AC, GC, or VC apply when databases are divided. Generally, the insured should know the acres by type, TMA and Other Characteristics.
- (c) When the insured divides units with the same P/T/TMA/Other Characteristics **for acreage that has met age and/or production requirements**, see Section 10.
- (d) If the insured commingles production between units, assigned yield procedures apply [See Section 16H(3)].
- (e) If the insured commingled production between APH databases within the same unit containing different P/T/TMA/Other Characteristics **for acreage that has met age and/or production requirements** acreage, use the Multi-Purpose Production and Yield Worksheet, Exhibit 6 and also see Section 15C for Reporting Production for P/T/TMAs, to separate production.

- (f) If the insured commingled production within the same unit containing the same P/T/TMA which includes some immature acreage, commingled production procedure [Sec. 10G(8)(b) and Section 15C] does not apply, the APH database is not eligible for YA and yield descriptor "AY" applies to the actual/assigned yield(s), unless:
- 1 Production and Acreage Separate by Block. When the insured certifies separate production and acreage by block for all years certified for insurable acreage (as provided in the CPs) the insured will receive an approved APH yield based on actual/assigned yields and T-Yields based on the current age and density by P/T/TMA/Other Characteristic of each block. The block may be eligible for YA if T-Yields are available for the age and density. [See the APH Block Production Para. H(1) & (2) and Weighted Average Age/Density Worksheet Para. H(5), and respective worksheet instructions for each crop in Exhibit 16M or examples in Exhibit 16, 1A & 1B];
 - 2 Production for Most Recent Year Separate by Block. When the insured certifies separate production and acreage by block for at least the most recent year, for insurable acreage (as provided in the CPs) the insured will receive an approved APH yield based on actual/assigned yields and T-Yields based on the current age and density of each block as described above; however the total commingled production and acreage (insurable and uninsurable) from the previous crop years will be attributed only to the blocks that are of the age specified and older for the applicable crop. YA may be applicable to the most recent year separated by block, see the APH Block Production [Para.H(1) and H(2)]
 - 3 Weighted Average Age and Density is Determined. The APH database may be eligible for YA if the Weighted Average Age and Density can be determined; [See the Weighted Average Age/Density Worksheet Para. H(5)].
- (4) **Organic Perennials.** For perennial acreage transitioning to organic without plan (see Section 11 and Exhibit 11B).
- (5) **Acreage less than .1 acre.** An APH database cannot be established for acreage that is less than 0.1 acre. The acreage must be combined with another APH database.

H APH Database Establishment Methods.

A minimum of four years of yields are required in each APH database to calculate approved APH yields. Average APH yields are based on the simple average of the yields for each APH crop year contained within the APH database with additional considerations to arrive at the approved APH yield.

These procedures provide additional requirements to establish the APH Database for Category C crop. Also refer to Sections 13 (Production Reports and APH Databases), 17 (APH Yield Adjustments) and 18 (Yield Reductions) for additional procedure regarding the APH database.

- (1) **No Actual or Assigned Yields.** For new insureds who have produced the insured crop and do not provide acceptable production reports for the acreage in the insured's current operation by the PRD, approved APH yields are calculated by multiplying the applicable T-Yield(s) by 65 percent for the entire crop policy.

Exception Not authorized when the CP contains minimum production requirements for insurability. The insured must provide records substantiating that the production minimums were met.

- (a) **New Insureds.** New insureds must request approved APH yields by completing and signing a production report. Separate four year APH databases are required for each block or unit (by P/T/TMA/Other Characteristics). Each APH database must contain four 65 percent T-Yields. AIPs must quote the applicable 65 percent T-Yield as the preliminary APH yield. The verifier must approve all approved APH yields.
- (b) **CUPS** do not apply the initial year insured; however, in subsequent crop years, APH databases with at least one actual or assigned yield may be eligible for cups [See Para. (2)].
- (c) **OUs are not authorized.**
- (d) **For Subsequent Crop Years.**
- 1 Production reports are required and assigned yield provisions apply if acceptable production reports are not filed by the PRD.
 - 2 The T-Yield is not set in the APH database (e.g., updated with T-yield changes in subsequent years, percentage changes based on number of certified yields; T-Yield for current age/density if T-Yields are by age in the actuarial documents; new T-Yields are provided in the actuarial documents for the current crop year). The APH database must be updated each year and the approved/average and rate APH yield recalculated.

- (a) Percent Stand. When used in the APH database, variable T-Yields are further reduced for adjustments for percent stand required by the CPs or SP in lieu of reducing the acres.
- 1 Variable T-Yield. When Variable T-Yields are reduced for percent stand, the yield must be identified with yield descriptors, "SK", "EK", "NK" or "TK" (first character is variable yield descriptor, second character indicates further reduction for percent stand "K"). For example, if the percent stand for the block being reported is 75 percent; the applicable T-Yield ("E" 80% T-Yield) would be multiplied by 0.75 and reported as "EK".
 - 2 Yield Substitution. When YA is elected, the percent stand reduction percentage applies to the YA. For example, the insured qualifies for YA, the applicable T-Yield is 100; the percent stand is 75 percent; multiply the percent stand percentage of 0.75 times the YA of 60 percent for a substituted value of 45.
- (2) **Weighted Average Age/Density**. A T-Yield based upon the weighted average age and density is required when different T-Yields apply to an APH database with mixed age and densities **and a T-Yield is necessary to complete the approved APH yield.**
- (a) A Weighted Average Age/Density Worksheet [see Exhibit 16M] is used to calculate weighted average age and density in order to determine the T-Yield when the APH database contains multiple blocks with different set out years (age) and/or density. The AIP must complete the Weighted Average Age/Density Worksheet and report APH databases established using weighted average age/densities T-Yields to RMA with the applicable yield indicator "W".
- 1 If the actuarial documents do not contain different T-Yields by age/density, the Weighted Average Age/Density Worksheet does not apply.
 - 2 If T-Yields are not required in the APH database (e.g., more than four years of actual/assigned yields and YA is not applicable), then the Weighted Average Age/Density Worksheet is not required.
 - 3 If the Weighted Average Age/Density Worksheet includes acreage that does not meet age requirements, YA **when applicable, is determined using the Weighted Average Age/Density Worksheet [see Para. H(5), Exhibit 16M and examples in Exhibit 16, 1A & 1B].**
 - 4 If **acreage contained in the Weighted Average Age/Density Worksheet meets** age requirements, YA is available **when applicable.**

- (b) Variable T-Yield percentages apply to T-Yields determined based upon the weighted average age/density and any applicable adjustments for percent stand.
 - (c) When there are multiple plantings and the tree counts are not known use either the most recent year in the range or the most distant year that results in the lowest applicable T-Yields.
- (6) **Added Insurable Acreage.** Added insurable acreage is acreage that becomes insurable in the current policy crop year because policy requirements for minimum production and/or age are met.
- (a) For Specific Crops in AZ, CA, HI and UT only. This section applies for added insurable acreage when policy minimums for age, minimum age and/or production are met. This paragraph is applicable for: almonds, Arizona and California citrus, Figs, Plums, Grapes, Macadamia Nuts, Prunes, Stonefruit, Table Grapes and Walnuts in Arizona, California, Hawaii and Utah.
 - 1 Separate Production Report. If the insured provided an acceptable production report by block for the uninsurable acreage, when the acreage becomes insurable it may be added to an existing APH database containing the same unit/P/T/TMA/Other Characteristics, if:
 - a The existing APH database has a prior year approved APH yield; and
 - b The calculated percentage increase in acreage (divide the previously uninsurable acres by the existing APH database acres) is:
 - i Less than 70 percent of the existing APH database's insurable acreage, a simple average is calculated if production from the previously uninsured acreage is excluded, the approved APH yield of the previously insured APH database is used.
 - aa Once production and acres are added to the APH database, they cannot be removed.
 - bb An APH database for the previously uninsurable acreage must be maintained by the AIP for the initial year of insurance to substantiate that the insured kept the uninsurable acreage production records separate and to substantiate that production minimums were attained prior to being added as insurable acreage. This APH database is not transmitted to RMA.

- b When the insurability of the crop acreage is based on production minimums, and acceptable records for such acreage are provided, the actual annual yields submitted for the crop year that the minimum production requirement was met (qualifying acreage and production) and up to three variable T-Yields are used to calculate the approved APH yield. The qualifying acreage and production must be entered on the APH database.
- i Any prior production and acreage shown on the APH database, before meeting the production minimum, will not have an actual annual yield for applicable crop year(s) shown.
- ii Once qualifying actual yields have been submitted which meet production minimums, continuous production reports must be submitted for each subsequent crop year and variable T-Yields will be replaced with actual or assigned yields in subsequent crop years.
- iii Any prior commingled production and acreage remains with the prior commingled block or unit; however, for at least the most recent year, separate production and acreage must be provided. [See Para. I(1)(b) and Exh. 16B(2)].
- c For crops with age and production minimums, follow the procedure a (for when insurability of the crop acreage is based on age and the crop attained the required age).
- d For crops with age or production minimums, follow procedure in a or b (for when the insurability of the crop acreage is based on production minimums, and acceptable records for such acreage are provided).
- (7) **Added Land/New Producers.** 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, whether or not that producer continues to share in the crop, when acceptable hard copy records of acreage and production, or claim records are submitted to the AIP by the PRD.
- (a) **Production Report Submitted containing at least four crop years.** When a production report containing at least four years of acceptable production evidence is submitted which meets insurability requirements, establish the APH database using the production reports.

Also see procedure for insureds sharing in the crop with another producer [see Sec.10A].

- (b) Production Report Submitted with less than four crop years. When acceptable production reports for less than four years are provided, the APH database must be completed as follows:
- 1 Variable T-Yields are used to complete the APH database and are determined on an APH Database basis, not a crop/county basis.
 - 2 The approved APH yield is calculated using four variable T-Yields with yield descriptors SX, EX, NX and IX for the annual yield by crop year in lieu of the variable T-Yield descriptors S, E, N, and T.
 - a These yield descriptors are used to identify that acceptable production evidence was not provided for the perennial crop, even though a perennial crop would typically have production evidence in previous crop years.
 - b These yields descriptors remain in the database unadjusted and roll out as the most recent four years of actual/assigned yields are provided in subsequent crop years.
 - c These yield descriptors take precedence over any other applicable yield descriptor.
- (c) If insurance is requested on added land acreage that is damaged, insurance does not attach.

- (8) **APH Database Test for High Variability of Actual Yields.** This section provides the high variability tests to be performed by the AIP to determine whether any adjustments to the APH database are warranted.

Exception No review for high variability is required by the AIP **when** the APH database contains less than four years of actual yields, a break in continuity, **(however** the AIP must request a RO Determined Yield), **or a yield descriptor "U"**.

- (a) The AIP must review the APH database for high variability (alternate bearing/downward trending patterns).
- 1 If the APH database:
 - a Meets the following tests in (b), (c), or (d), then the high variability adjustments as specified in those respective sections applies; the APH database is not qualified for YA or Cups; and the AIP must conduct a PAIR; or
 - b Does not meet the following tests in (b), (c), or (d), then the high variability adjustment to the APH database does not apply.

- f Test 2b: Alternate Bearing Test for Category C crops with a lag year, Citrus, Avocado, and Macadamia Nuts:

Calculate an average APH yield using the most recent five years in the APH database (AIPs may use the most recent four years when five years are not available). Use this calculated average APH yield to determine if the APH database meets the following criteria

- i The most recent crop year's actual yield (yield year 1) is equal to or greater than 125 percent of the calculated average APH yield;
- ii The actual yield for the year prior to the most recent year (yield year 2) is less than or equal to 75 percent of the average APH yield;
- iii The actual yield two years prior to the most recent year (yield year 3) is greater than or equal to 125 percent of the calculated average APH yield; and
- iv The actual yield three years prior to the most recent year (yield year 4) is less than or equal to 75 percent of the calculated average APH yield; then

AIPs will use the formula in (c)2 to calculate the RO determined yield for these blocks or units. AIPs must submit the APH database with special case yield indicator "AF".

APH databases that meet the requirements in 1 or 2 must be submitted to DAS with special case yield indicator AF to show they are adjusted by the alternate bearing formula. YA or CUPs are not applicable. Do not apply additional test in (d) below.

- (d) Downward Trending Test for Category C crops. If the requirements in (b) 4 and 5 were met and the requirements in (c) were not met, AIPs must review the APH database to determine if the APH database meets the following test for downward trending:

- 1 Calculate the average yield of the three most recent actual yields in the APH database;
- 2 Divide the average yield of the three most recent actual yields in the APH database by the average yield of all actual yields in the APH database:
 - a If the result of this calculation is greater than .75, then no adjustment to the APH database is applicable; or

- b If the result of this calculation is less than or equal to .75,, then multiply the average APH yield for the entire APH database by 0.80 to determine the approved APH yield. The AIP must submit these APH databases with special case yield indicator DF to show they are adjusted by the downward trend formula. YA or CUPS are not applicable.
- 3 The RO may issue RO Underwriting Guidelines that:
- a Waive the downward trending adjustment. AIPs must identify APH databases that met the Downward Trending test but adjustments were waived by RO Underwriting Guidelines with special case yield indicator “D” to show that downward trend criteria were met but that no adjustment by formula was applicable.
- b Modify the downward trending adjustment. AIPs must identify APH databases that met the Downward Trending test but adjustment was modified by RO Underwriting Guidelines with special case yield indicator “DF”.
- (e) RO Underwriting Guidelines may modify this procedure for high variability. If RO Underwriting Guidelines are issued, AIPs must follow the procedure in the RO Underwriting Guidelines in lieu of the above procedure. The RO Underwriting Guidelines will specify if any applicable yield indicators or special case yield indicators apply, and if the YA or Cup are applicable.
- (f) If an insured can show that high variability yield adjustment for alternate bearing or downward trending by the formulas in (b), (c), (d) or as otherwise provided in the RO Underwriting Guidelines was not appropriate, a request for an RO Determined Yield may be submitted through the AIP to the RO. Request must be in writing and signed by the insured within 30 days of written notification from the AIP of the yield adjustment.
- (9) **Approved APH Yield.** AIPs are required to calculate approve, and verify APH yields for all Category C APH crops.

The approved APH yield may be different from the simple average due to one or more of the following reasons:

- (a) RO Determined Yield. [See Sec. 7D].
- (b) Yield Substitutions (YA) or CUPS are applied.
- (c) Yield Reductions. [See Sec. 18].
- (d) AIP Adjustments by formula contained in this Section or RO Underwriting Guidelines.

- (b) Yield Limitation Calculations. For qualifying APH databases, approved APH yields are calculated using cups as follows:
- 1 Calculate the average APH yield using current APH database procedures.
 - 2 Multiply the prior year's approved APH yield times the cup (0.90).
- (c) Yield Limitations - Determining Premium Rates. Premium rates are determined differently when the approved APH yields are based on cupped yields. The rate is determined from the cupped yield and a five (5) percent surcharge is applied. The AIPs must identify the APH database with yield limitation flag 03 when transmitting to RMA. [See Appendix III].

If the RO determined yield contains a cup applied by the RO, AIPs must transmit yield limitation flag 13 to RMA, [See Appendix III].

I **Regional Office Underwriting.**

- (1) **RO Underwriting Guidelines.** In addition to the procedure contained in this section, additional underwriting procedure for Category C crops may be issued by the RO as RO Underwriting Guidelines for regional exceptions, [see Section 7D].
- (2) **RO Determined Yields.**
- (a) Situations for which a RO determined yield may be requested:
- 1 Higher Yield Requests. A greater yield than the average APH yield is requested by the insured with reasonable cause (e.g., acreage in production not meeting the crop minimums, almonds in production that are less than six years after set out, or added land), [see Para. G(7)]. The request must be in writing and signed by the insured.

Code blocks or units that meet the criteria above with special case yield indicator "H" shown with the RO determined yield that is higher than the average yield for the block or unit.
 - 2 Productivity is reduced. [See D(4)(b)1 a i]

Identify the RO determined yield for blocks or units identified as meeting these criteria with the special case yield indicator "R".
 - 3 Change in Practice or Production Methods. [See Para. D(4)(b)1 a ii.]

Use special case yield indicator "N", for blocks or units identified by these criteria. If the non-conventional farming practice is determined to be sustainable, use S in conjunction with N, special case yield indicator "NS".

- 4 Irrigation Supply is Not Adequate. [See Para. D(4)(b)1 a iii.]
Identify blocks or units answered with “no” with special case yield indicator “I”.
- 5 Unusual cases are submitted to the RO (mark the “other” box on the RO Determined Yield Request form). Unusual cases include:
- a Questionable records for a determination of acceptability;
 - b Requests to use records prior to a break in continuity of records;
 - c Requests for the RO to determine and approve an APH yield for perennial crop acreage that have not reached the specified age, produced the required amount, or have an insufficient stand if expressly allowed by the CP (e.g., figs, walnuts, almonds, plums, etc.) when the AIP agrees in writing [see WAH Sec. 4 Para. G(7)];
 - d Request for additional yield adjustment or insurability determination where uninsurable acreage has been commingled to meet insurability requirements.
 - e Change in practice where prior history for the practice is not available to meet insurability requirements (e.g., blueberries from non-irrigated to irrigated); or
 - f Florida Avocados Only: when production reports are not provided, assigned yields do not apply and requests must be submitted to the RO.
- 6 High variability yield adjustment. A RO Determined Yield request can be submitted to the RO if an insured can show that high variability yield adjustments for alternate bearing or downward trending are not appropriate.
- 7 Revised or Corrected APH (e.g. request to increase acreage).
- 8 Underage Crop.

- (b) All States Except California. Regardless of whether acreage is insured under the Pear Quality Adjustment Endorsement or not, field-run marketable production is applicable. If a claim for indemnity has been completed, total marketable production from the claim prior to adjustment for the pear quality endorsement is used for APH purposes.
- (13) **Prunes.** The unit of measure is tons (to the nearest tenth) of natural condition (dried) Prunes. 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 3.0.
- (14) **Stonefruit.**
- (a) Processing Cling Peaches. Must meet minimum standards as specified in the SP and include all production accepted (marketed by processor). Damaged production from alternative uses (i.e. juice) can be converted to a processing ton equivalent using the procedures outlined in (14)(d) below. Fresh records may be used for the processing type elected.
- (b) Processing Apricots and Freestones Peaches. Must meet minimum standards as specified in the SP and include all production accepted (marketed by processor). Damaged production from alternative uses (i.e. puree or juice) can be converted to a processing ton equivalent using the procedures outlined in (14)(d). Fresh records may be used for the processing crop elected.
- (c) Fresh Freestone Peaches, Fresh Apricots, Fresh Nectarines and Fresh Plums. 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. 14D(6)] or a warehouse receipts are acceptable. Bin count, cartons, crates, lugs or irregular sizes or weight must be converted to the appropriate unit of measure. Must meet minimum standards as specified in the SP and include all production accepted (marketed by packer). Damaged production from alternative uses other than fresh can be converted to a fresh lug equivalent using the procedures outlined in (14)(d). Processing production where the primary intent was processing may not be converted to fresh production.
- (d) Damaged production from alternative uses is used for APH purposes when adequate records are available. Production of fresh or processing Stonefruit damaged by insured causes that could be marketed for any use other than fresh or processing Stonefruit is determined by dividing the value per lug or ton of marketable production minus the harvest cost value from the SP by the highest price election (Note: If this value is less than 75% of the marketable value of undamaged production) multiply the result by the quantity of such production. Note: Production and value must be converted into the proper unit measurement for calculation.

- (e) Lug conversion for Fresh Freestone Peaches. Effective beginning with the 2011 crop year, the size of a lug for Fresh Freestone Peaches changed from 22 lbs. per lug to 25 lbs. per lug. To account for this conversion, the 2011 APH databases must be updated using a conversion factor of 0.88 (22 lbs. per lug ÷ by 25 lbs. per lug = 0.88 conversion factor) to determine the converted annual yields and prior year's approved yield . Yield Limitations (10 Percent Cup) will continue to be authorized if applicable, based on converted prior year's approved yield. See example below.

2010 CROP: FRESH FREESTONE PEACHES (0223)			
UNIT #			
0001-0001OU			
Prior Database - Lug Size #22			
YEAR	PRODUCTION	ACRES	YIELD
2005	9,060	10	A 906
2006	8,990	10	A 899
2007	10,600	10	A 1060
2008	11,600	10	A 1160
2009	10,360	10	A 1036
			5061/5
	AVERAGE YIELD:		1012
	APPROVED APH:		1012

2011 CROP: FRESH FREESTONE PEACHES (0223)			
UNIT #			
0001-0001OU			
New Database - Lug Size #25			
YEAR	PRODUCTION	ACRES	YIELD
2005	7,973	10	A 797
2006	7,911	10	A 791
2007	9,328	10	A 933
2008	10,208	10	A 1021
2009	9,117	10	A 912
2010	8,438	10	A 844
			5298/6
	AVERAGE YIELD:		883
	APPROVED APH:		883

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

RESERVED.

17 APH YIELD ADJUSTMENT

For APH yield calculation purposes, insureds may elect to substitute 60 percent of the applicable T-Yield for actual yields (does not apply to assigned and temporary yields) that are less than 60 percent of the applicable T-Yield to mitigate the effect of catastrophic year(s). Insureds may elect the APH YA and substitute 60 percent of the applicable T-Yield for low actual yields caused by drought, flood, or other natural disasters.

A Election of APH Yield Adjustment.

- (1) **Election Deadline.** Must be elected no later than the applicable PRD for the crop.
- (2) **Election Basis.** Are made by crop/county/APH database/person actual yield basis by year.
- (3) **Life of Election.** Are continuous and will remain in place unless cancelled.
 - (a) Unless the insured notifies the AIP by the PRD, substituted yields elected in prior crop years will apply.
 - (b) [See Para. D(3) and D(8)] for instructions on selecting the method to calculate approved APH yields.
- (4) **Applicable Crops.** Are applicable to Category B and Category C APH crops, unless otherwise limited by procedures in this section or, Sec. 15 and 16.

B Canceling APH Yield Adjustments.

The insured may cancel the YA election either for all years or for any individual year(s) within APH databases.

- (1) **Cancellations must be made no later** than the crop's PRD for the current crop year.
- (2) **If YA elections or individual yearly yield substitutions are cancelled,** actual yields will be used to calculate APH yields. However:
 - (a) Cups do not apply when calculating the current year's approved APH yields if yield substitution(s) were applicable the previous APH crop year. [See Sec. 15D and Sec. 16H].
 - (b) Yield floors are applicable, for Category B APH crops only, based on a percentage of the applicable T-Yield for the P/T/TMA using the number of years of actual/assigned yields provided for the crop and county.
- (3) **If the policy is transferred** to another AIP (or cancelled and rewritten) the APH yield adjustment election will be considered cancelled.

18 YIELD REDUCTIONS**A General Information.**

This section addresses approved APH yield reductions required by Section 3(h) of the BP. If insureds or anyone assisting them have intentionally concealed or misrepresented any material fact relating to the policy, such insureds will be subject to concealment, or misrepresentation. Approved APH yields calculated for a P/T/TMA of the insured crop must be reduced for the following situations when discovered:

- (1) **Excessive Actual Yields.** Excessive actual yield is an actual yield that is identified as excessive for the county/crop/P/T. [see Para. C]. If the insured:
 - (a) Provides verifiable records that support the actual yield but cannot prove that there is a valid basis for the excessive yield, the excessive actual yield must be reduced; or
 - (b) Does not provide verifiable records to support any excessive actual yield and
 - 1 The insured is a new insured:
 - a Production reports for the crop year are not acceptable;
 - b Production reports are not used to calculate the APH yield; and
 - c Variable T-Yields will apply.
 - 2 The insured is a carryover insured:
 - a Production reports for the crop year are not acceptable; and
 - b Assigned yields and related procedures will apply.

- (2) **Inconsistent Approved APH Yields.** Inconsistent approved APH yields are approved APH yields greater than 115 percent of : the average of the approved APH yields of all applicable APH databases that have actual/assigned yields for the same county/crop (by P/T/TMA); or the county T-Yield if no applicable APH databases exist for comparison [see Para. D]. Inconsistent approved APH yields are reduced if:
- (a) The current year's insurable acreage (including applicable PP acreage) using the inconsistent approved APH yield. is greater than 400 percent of the average number of acres in the APH database, or
 - (b) The acres contained in two or more individual crop years in the APH database are each less than 10 percent of the current year's insurable acres in the unit (including applicable PP acreage); and
 - (c) The AIP determines there is no valid agronomic basis to support the approved APH yield.
- (3) **Different production methods.** If an insured uses a different production method which is likely to result in a lower yield than the production method upon which the APH is based, approved APH yields will be reduced to reflect the different production method. [See Para. E] [See also Sec. 11 for Organic Transitioning without a Plan].

B General Rules.

When reductions to approved APH yields are required for: (1) excessive yields; (2) inconsistent approved APH yields, if insured acreage limitations are exceeded; or (3) different production methods are carried out that will likely result in lower actual yields, the following general rules apply:

- (1) **Actual yields.** for the purpose of identifying excessive actual yields and inconsistent approved APH Yields, includes:
- (a) Actual yields identified by yield descriptors "AY, NA, VX, VY, NV, GX, GY and NG";
 - (b) Temporary yields identified by the yield descriptor "J";
 - (c) Actual/summarized yields identified by yield descriptors "R, RY and NR";
 - (d) Prorated yields identified by yield descriptors "PA, PR, PV and PG";
 - (e) Weighted average yields when PP payments are limited to 35 percent of the PP coverage and the database contains both PP acreage and planted acreage of the first insured crop identified by yield descriptors "GW, PW, NW, VW, WY, NO, OY, NU, and UY"; and

- (f) Simple average actual yields identified by the yield descriptor “AX” and applicable T-yields identified by the yield descriptor “TX” that are used to replace excessive actual yields.
- (2) **Assigned yields**, for the purpose of identifying excessive actual yields and inconsistent approved APH Yields, includes:
- (a) Only assigned yields used for failure to provide acceptable records identified by yield descriptor “P”; and
- (b) It does not include those yields assigned when PP payments are limited to 35 percent of the PP coverage and the database contains only PP acreage of the first insured crop identified by yield descriptor “PP”.
- (3) **Yield tolerances associated with APH field reviews** [See Sec. 19B and Exh. 2] that indicate whether the corrections must be made for the current or following crop year do not apply. Reductions required by this section do not have to exceed the APH field review tolerances indicated in [Sec. 19B and Exh. B] and must be made for the current crop year. However, for other APH field review changes, the tolerances remain in effect.
- (4) **Reductions made after initial approved APH yields** for the crop year have been mailed or otherwise made available to insureds are not reductions to approved APH yields that would qualify for a mutual consent cancellation of the affected crop’s policy. [See Sec. 3B(4)] for more information regarding mutual consent cancellation.]
- (5) **Reductions are made separately by APH database**. If separate APH databases have been established for OUs within a BU or for BUs and/or OUs within an EU, the reductions are made separately for each APH database, regardless of the unit structure selected for the current crop year.
- Example:** Separate APH databases are maintained for OUs within a BU, but the acreage is insured as a BU for the current crop year. Any required reduction is made on the OU-based separate APH databases. The APH databases are not combined into a BU APH database prior to any reduction being made.
- (6) **Reductions are made in addition to other consequences** for not accurately reporting all information used to calculate approved APH yields such as, correcting the unit structure, if necessary.
- (7) **Reductions that are based on the applicable T-Yield**, must use the T-Yield published in the actuarial document for the county crop P/T/TMA. For pecan revenue, the lowest available dollar span as shown on the actuarial document is used.
- (8) **Cups do not apply** if yield reductions cause actual yields or approved APH yields to decrease by 10 percent or more.

- (9) **Actual yields provided by another person** (acreage and production records) and used by an insured that shares in the insured crop (e.g., landlords and tenants) or actual yields transferred to another person via APH production reports/APH databases are also subject to the adjustments indicated by [Pars. C-E].
- (10) **Order of Precedence for Yield Reductions**. If more than one method of yield reductions applies to an APH database, adjustments must be made in the following order:
- (a) Excessive actual yields, if applicable;
 - (b) Inconsistent approved APH yields when insured acreage limitations are also exceeded, if applicable; and
 - (c) Reduction for carrying out different production methods.

C Excessive Actual Yields.

AIPs must review all APH databases **identified as having an** excessive actual yield. Notwithstanding any other review requirements, AIPs are required to complete APH record reviews for each crop year that excessive actual yields are reported. Production evidence for ALL APH databases that comprise the BU that contain at least one excessive actual yield must be reviewed (e.g., a BU consisting of three OUs, one of which contains an excessive actual yield, must have an APH record review conducted on all three OUs). If insureds:

- (1) **Provide Verifiable Records**, [See Sec. 14D] for verifiable records requirements], to support excessive actual yields that are significantly different than other producers' actual yields in the county or other actual yields reported for the insured's farming operation and the insured:
- (a) Can prove there is a valid basis to support the differences in the yields, subsequent to the AIPs review and acceptance, the AIP may accept the excessive yield.
 - (b) Cannot prove there is a valid basis to support the differences in the yields, the approved APH yield will be reduced by replacing excessive actual yield(s) with the:
 - 1 Simple average of all actual yields (including excessive actual yields prior to being adjusted) and assigned yields for the same crop year for the same P/T and TMA (if applicable) for the crop in the county.

Use the applicable actual yield descriptor "AX, GX, or VX", [see Exh. 13] to identify the simple average actual yield used instead of excessive actual yields; or

- 2 Applicable T-yield, if the insured has no other applicable actual yields. Use a "TX" yield descriptor to identify when the applicable T-Yield replaces the excessive actual yield.
- (2) **Do not provide verifiable records** to support excessive actual yields:
- (a) For carryover insureds:
- 1 Approved APH yields will be reduced by replacing each excessive actual yield with:
- a An assigned yield (.75 X the previous year's approved APH yield) [see Sec. 20E for Pecan Revenue] or,
- b 75 percent of the applicable T-yield if an approved APH yield was not calculated for the previous crop year.
- 2 Such assigned yields will be identified with the "P" yield descriptor [See Exh. 18A].
- 3 Production report(s) for such crop years (for the crop for the county) without supporting verifiable records are not acceptable. All production records for all units except for loss records for the crop for the crop year within the county are unacceptable and assigned yields and related procedures apply. Loss records (excluding appraisals for uninsured causes of loss) must be used for APH.
- (b) For new insureds:
- 1 Approved APH yields will be recalculated without using the actual yields.
- 2 Production report(s) for such crop years (for the crop for the county) without supporting verifiable records are not acceptable. Approved APH yields will continue to be calculated as indicated in [Sec. 15 and 16] following standard APH procedures. Assigned yields do not apply to new insureds because there is no prior yield.

D Inconsistent Approved APH Yields and Insured Acreage Limitations.

- (1) **Applicability.** This procedure applies to Category B APH crops (new and carryover insureds) using standard APH procedures.
- (a) It does not apply to Category B crops for which the insured elects MYs, Category C APH crops or pecan revenue.
 - (b) AIPs are not required to review all APH databases to determine whether reductions apply for inconsistent approved APH yields when insured acreage limitations are exceeded [Para. 3 and 4 below].
 - (c) Such reductions must be made anytime the circumstances requiring them are discovered (e.g., when calculating approved APH yields, processing acreage reports, during APH reviews, or completing/processing claims) unless it is determined there is a valid agronomic basis to support the inconsistent approved APH yield.
 - (d) Reductions for excessive actual yields, if applicable, must be made prior to reductions for inconsistent approved APH yields [See Para. 1C] when insured acreage exceeds limitations.
 - (e) Inconsistent approved APH yields must be reviewed by the AIP if the insurable acreage for the current crop year (including applicable PP acreage) compared to acreage reported for APH purposes exceeds one or both of the insured acreage limitations. [See Para D(3)].
- (2) **Inconsistent Approved APH Yield Calculations.**
- (a) If more than one APH database contains actual/assigned yields for the same P/T/TMA for the policy/crop/county, determine the simple average of the approved APH yields of all such databases. High-risk land insured under a CAT policy is not included with an insured's additional coverage policy when calculating the simple average of the approved APH yields for the additional coverage policy (separate simple average yields are calculated for each policy). Round the simple average according to the crop's APH per acre rounding rules [Sec. Exh. 2B]; and
 - 1 Multiply the result times 1.15.
 - a Compare each individual approved APH yield to the result.
 - b Approved APH yields that exceed this result are considered inconsistent approved APH yields and will be reduced only if one or both of the insured acreage limitations are exceeded and there is no valid agronomic basis to support the inconsistent approved APH Yield [see Para. D(3) and (4)].

- 3 A plat map of the acreage must be prepared by the insured in addition to the PAW.
- a A plat map is required from all new insureds.
 - b Carryover insureds must update the plat map in subsequent crop years when changes occur to the grove such as significant interplantings, tree removal, etc.
 - c Significant interplantings, uninsurable trees, and trees of differing ages and tree spacing must be recorded in order to determine the appropriate guarantee and insurable acreage.
 - d An insured may use GPS in conjunction with satellite imagery or aerial photos which clearly identify roads and field boundaries. The information contained on the plat map may be overlaid on a digital photo, where the insured may identify roads, field boundaries, plot locations and plot numbers.

(4) **PAIR.**

The following Category D crops require a PAIR: Florida Citrus Fruit, Macadamia Tree and Texas Citrus Tree:

(a) The Florida Citrus Fruit PAIR.

- 1 The PAIR must be completed with the acreage report:
- a When damage (i.e., disease, hail, freeze) has occurred to trees or cultural practices have been performed that will reduce the insured crop's production from previous levels;
 - b When production methods being used would reduce production from previous levels;
 - c For all new applicants or new added land units (land not previously in the operation);
 - d For carryover policies when the insured transfers to a different AIP;
 - e When spot checks are completed; or
 - f When requested by RMA.

- 2 Acreage reports cannot be processed until
 - a AIPs complete reviews of documentation;
 - b AIP initials corrections found during review of a Florida Citrus Grove PAIR (when applicable) on the PAW; and
 - c Any insurability determinations have been completed.
- 3 Completion Instructions. A PAW is required for each unit.

REQUIRED ELEMENTS	REQUIRED INFORMATION
UNIT NUMBER	Enter the appropriate Unit Number. BUs and OUs are allowable as defined in the Florida Citrus Fruit CP. Unit Numbering example: 0001-0001OU
PLOT NUMBER	<p>By line, enter the plot number as identified on the plat map.</p> <p>Separate plot numbers are required for each type within the insured crop and homogenous planting pattern of the citrus type.</p> <p>A homogenous planting pattern of a variety may or may not consist of different tree age classes (0 to 4 years, 5 years, 6-8 years, or 9 years and above).</p> <p>For age classes within the plot that cannot be separately plotted (subplots), use the age class with the greatest percentage of trees in the plot to determine insurable acreage and the amount of insurance.</p> <p>If the age classes within the plot can be separately plotted (drawn out), the insurable acreage and amount of insurance are determined for each age class and reported on that basis.</p>
CROP AND VARIETY	Enter the applicable insured citrus crop name, crop code and type (e.g., Type I, 0245, 011).
ACRES IN PLOT	<p>Enter the plot acres, rounded to the nearest tenth.</p> <p>Drainage ditches and/or canals within the planting pattern are not considered insurable acres.</p>
TREE SPACING	Enter the average tree spacing, in whole feet, for the plot. If there is a wide variation in spacing, enter "varying" and explain in "REMARKS".
TREE COUNT	Verify tree counts reported on the PAW and/or determine accurate count.
MONTH AND YEAR OF SET OUT	<ul style="list-style-type: none"> a. Enter the month and year of set out for the age class (0 to 4 years, 5 years, 6-8 years, or 9 years and above) with the greatest percentage of trees in the plot. b. Enter the month and year of topworking or buckhorning, if applicable, and enter the comment "topworked" or "buckhorned" for trees topworked or buckhorned within the last 5 policy crop years.

(c) Tomatoes – Fresh Market Dollar Plan.

- 1 The AIP must determine through the insured whether all acreage within the field is planted or if there are any areas of the field that are not planted such as unplanted headlands, field roads, and/or other areas not part of the planting pattern used for spraying and care of the crop, because, unplanted acreage is not insurable.
- 2 Based on the applicable crop provisions, when the insured reports row widths greater than 6 feet, Approved Insurance Providers (AIPs) must determine the insurable acreage using the following method:
 - a Divide 6 by the reported row width (i.e., reported 8 foot row width) $6 \div 8 = .750$ factor; and
 - b Multiply the reported field acres by the factor to establish the insurable acreage that will be entered on the acreage report (i.e., reported 20.0 acres within the field multiplied by the factor $.750 = 15.0$ insurable acres).

(8) Acreage Adjustment Determinations.

Florida Citrus Fruit requires tree adjustments in their measured acreage if the percent stand is less than 90 percent. Macadamia Tree and Texas Citrus Tree require a liability adjustment if their percent stand is less than 90 percent.

- (a) Florida Citrus. The number of insurable acres will be reduced for any unit on which the stand is less than 90 percent, based on the original planting pattern.
 - 1 This stand reduction includes:
 - a The area where trees have been removed or have died and have not been replaced; and
 - b The area where trees have been reset, but have not yet reached the fifth growing season after set out, unless otherwise provided in the SP or by a written agreement to insure such citrus fruit.

- 2 When a stand reduction of 10 percent or more has not been reported and is discovered after insurance has attached, refer to Sec. 6(g) of the BP for instruction on reducing the amount of insurance.

Example: The insured has 10 acres of citrus with an original planting pattern of 12 ft x 24 ft (151 trees per acre).

The insured reports 1330 trees (of an original planting of 1510 trees) on the PAW (see DSSH) or PAIR (see DSSH).

The percent stand is calculated to be 88 percent (1330 divided by 1510).

The insurable acreage will be adjusted to 8.8 acres (10 acres multiplied by 0.88).

[See also Exhibit 20F for additional examples].

- 3 AIPs must determine the number of insurable acres first, followed by any percent stand adjustments to the insurable acres. See also the illustration and examples in Exhibit 20F for determining density and percent stand on groves with replanting at a higher density.

- (b) Texas Citrus Tree. The amount of insurance will be reduced proportionately for any unit on which the stand is less than 90 percent, based on the original planting pattern.

Example: The insured selects \$1,000 and the remaining stand is 85 percent of the original stand, the amount of insurance on which the premium and any indemnity will be based is \$850 (\$1,000 multiplied by 0.85).

- (c) Macadamia Trees. If the stand is less than 90 percent, based on the original planting pattern, the dollar amount of insurance will be reduced by 1 percent for each percent below 90 percent.

Example: The insured selects \$1,000 and the remaining stand is 85 percent of the original stand, the amount of insurance on which the premium and any indemnity will be based is \$950 (\$1,000 multiplied by 0.95).

[See Section 16C(2) for any other applicable adjustment].

(2) **Termination and Premium Payments.**

- (a) The AIP will terminate for non-payment of premium for the first year or, if applicable, the second year of the module.
- (b) Insureds do not have to pay a premium in the second year of the module, based upon a timely acreage report for removed acreage, or relinquished acreage on which they no longer have a share in the crop.

(3) **Transfers.** Policies may not be transferred to another AIP until the end of the two-year module.

(4) **PAW/PAIRs.**

(a) PAW.

1 [See Section 16D] for completion requirements.

2 In lieu of Section 16D(4)(d)1, any changes in cultural practices should be reviewed. Tree thinning is considered a cultural practice that could reduce the insured crop's gross sales below the approved average revenue and should be done as generally recognized by agricultural experts for the area.

A PAIR and hard copy records of average gross sales are required if the applicant answers "Yes" to the following questions on the PAW:

- a "Have practices or production methods (e.g. removal, buckhorning/dehorning, grafting, transitioning to organic) been performed that will reduce the insured crop's production from previous crop years?"; or
- b "Has damage (e.g., disease, hail, freeze) occurred to Trees/Vines/Bushes/Bog that will reduce the insured crop's production from previous crop years?".

- (b) PAIR.
- 1 [See Sec. 16E] for completion requirements.
- 2 The PAIR/CAW and plat maps may be initiated at the AIP's discretion; however, they both must be completed with the acreage report for:
- a New applications; or
 - b Added land or acreage is greater than 12.5 percent or;
 - c For carryover policies when the insured transfers to a different AIP; or
 - d Triggered by the PAW, see section 20E(4)(a).
 - i An inspection is required when KNOWN tree damage has occurred or cultural practices have been performed that will reduce the insured crop from previous gross sales below the approved average revenue, and when the insured answers "YES" to question 22 on the PAW; and/or
 - ii Unless otherwise provided in the SPOI, when more than 12.5% of the total acres for the unit are thinned (not removal of a contiguous block), the average gross sales for those acres thinned will be multiplied by 0.80, or a factor contained in the SPOI, for the first year after sequential thinning. The guarantee reduction flag "F" and the factor must be reported for the acreage. No reduction will be assessed the following year after sequential thinning.
 - e When spot checks are completed; or
 - f At the discretion of the AIP or RO, when acreage is removed.
- 3 [See Exhibit 16A 1H] for applicable CAW.
- Evaluate each block to determine if light penetration into the canopy is sufficient to stimulate nut development. Rate as good, fair or poor based on the Inspector's review.

- 4 Key items the Inspector should consider in conducting the PAIR are:
- a Age by block;
 - b Date of any sequential thinning or hedged acreage, including qualifying production;
 - c Whether the orchard/grove is being maintained in a recommended manner with adequate tree spacing, no over-crowding of adjoining tree branches, good orchard/grove floor management practice and [(a)2 above];
 - d Review of marketing methods. A review of records may determine whether any direct market of production occurred. Direct marketing is insurable only as provided by the CP and SP or WA; and
 - e Verification of correct practice in counties with separate irrigated and non-irrigated rated practices. If reported as irrigated, an adequate water supply and functional irrigation system must be verified; AIP's must review and verify when fewer than four years of revenue history are reported on the SRH.

The above key items, as well as, other information shown on the PAIR/CAW, and certification by the insured on the PAW/SRH, must be considered in completion of the PAIR/CAW.

- (5) **Revenue Reports.** Production and gross sales must be reported on the SRH for each unit for each year of the two-year coverage module on or before the ARD for the first year of the next two-year coverage module. Insureds not reporting timely will have prior acreage shown and average gross sales assigned using the lowest available dollar span shown on the actuarial documents, (identified by yield descriptor "B's").
- (a) If less than two years are certified, the average gross sales may be assigned to the applicable missing year, e.g., 2009 was previously reported and certified by the insured, but 2010 was not timely reported and certified; 2009 may be reported as shown and 2010 assigned and identified with yield descriptor "B" with acreage shown; otherwise both 2009 and 2010 would be assigned with acres shown. Lag years are not applicable for pecans. [See Para. D(10)] for reporting production and price when marketing is incomplete.]
 - (b) Practices. IRR and NI practices must be kept and reported separately. Insureds with commingled production between IRR and NI practices may use the commingled worksheet procedure [in the Sec. 15A(1)] to separate the production. The midpoint of the dollar span in the actuarial documents (average of D05) for each practice will be used in place of T-Yields in the commingled computation.

- (c) High-Risk Land. Separate acceptable SRHs, must be filed for acreage located on high-risk land.
- (d) Hedged Acreage. Hedged acreage is uninsurable unless otherwise provided on the SP or by written agreement. A separate acceptable SRH, must be filed for hedged acreage.
- (e) Late or Unreported Gross Sales.
- 1 If SRH reports are not reported or not timely reported, a gross sales amount will be assigned for any year that was not reported. The gross sales amount assigned will be the lowest available dollar span provided by the actuarial documents for the current coverage module (APH plan assigned yield provisions do not apply).
 - 2 If production and gross sales are reported after the ARD for the two-year coverage module, average gross sales per acre will be adjusted using the reported information for the next crop year.
 - 3 The production and gross sales or the assigned gross sales amount will be used to compute the insureds' SRH for the next two-year coverage module.
 - 4 If a claim is filed for any year, the value of harvested production and appraised potential production used to determine the indemnity payment will be the gross sales for that year.
- (f) Uninsurable acreage.
- 1 Uninsurable acreage must be reported on a separate a SRH.
 - 2 If production and gross sales from uninsurable acreage is commingled or not reported separately, net acreage, total production, and gross sales will be shown on the SRH in determining the Approved Average Revenue per acre.
 - 3 Only acreage meeting the terms of the CP may be reported as insurable.
- (g) Excessive Yield Edit Verification. The term excessive yields means the approved or annual per acre gross sales submitted to an RMA system that exceeds the level set by RMA [See Sec. 19C and Appendix III].
- 1 Identified with yield descriptor "AX", "GX", or "VX" if simple average values.
 - 2 Identified with yield descriptor "TX" and using the lowest available dollar span shown on the actuarial documents if no other units.

1 ACRONYMS AND DEFINITIONS

A Acronyms

ACRONYM	FULL TITLE	ACRONYM	FULL TITLE
AAP	Actual Average Percentage	CRP	Conservation Reserve Program
ACT	Federal Crop Insurance Act (Pub. L. 104-127)	CSH	FCIC 24010 Classification Standards Handbook
AGR	Adjusted Gross Revenue	CWC	Chemical Weed Control
AGR-LITE	Adjusted Gross Revenue-Lite	DO	Dollar Amount of Insurance
AIP	Approved Insurance Provider	DP	Default Percentage
APH	Actual Production History	DSSH	FCIC 24040 Document and Supplemental Standards Handbook
AR	Acreage Report	EIN	Employer Identification Number
ARD	Acreage Reporting Date	ELS	Extra Long Staple Cotton
ARPA	Agricultural Risk Protection Act of 2000 (Pub. L. 106-224)	EPL/PPS	Nursery Crops Eligible Plant Listing/Plant Price Schedule
ATTRA	Appropriate Technology Transfer for Rural Areas	EXH	Exhibit
AUP	American Upland Cotton	EU	Enterprise Unit
BIA	Bureau of Indian Affairs	FAC	Following Another Crop
BP	Common Crop Insurance Policy Basic Provisions	FAD	Final Agency Determination
BU	Basic Unit	FB	Feed Barley
BUD	Basic Unit Discount	FCIC	USDA Federal Crop Insurance Corporation
CAT	Catastrophic Risk Protection Endorsement	FGIS	USDA Federal Grain Inspection Service
Category B	Annual Crops	FOSB	RMA, PM, PAAD, Fiscal Operations Standards Branch
Category C	Perennial Crops	FPD	Final Planting Date
Category D	Dollar Plan Crops	FSA	USDA Farm Service Agency
Category G	Nursery	FN	Farm Number
CAW	Crop Addendum Worksheet	GFP	Good Farming Practices
CC	Continuous Cropping	GIPSA	USDA Grain Inspection, Packers, and Stockyards Administration
CCC	Commodity Credit Corporation	GIS	Geographical Information System
CCD	Contract Change Date	GPA	Guarantee Per Acre
CCPB	California Cling Peach Board	GPS	Global Positioning System
CEPP	Commodity Exchange Price Provisions	GRIP	Group Risk Income Protection
CEO	Coverage Enhancement Option	GRP	Group Risk Plan
CES	Cooperative Extension Service	GWSS	Glassy Winged Sharpshooter Infestation
CFO	RMA Compliance Field Office	IBR	Inter-tilled Between Rows
CFR	Code of Federal Regulations	IDY	Individual Determined Yields
CIH	FCIC-18010 Crop Insurance Handbook	IRR	Irrigated
CIMS	Comprehensive Information Management System	IRS	Internal Revenue Service
CLU	FSA Common Land Unit (Field)	ITIN	Individual Tax Identification Number
CP	Crop Provisions	ITM	Information Technology Management

ACRONYM	FULL TITLE	ACRONYM	FULL TITLE
ITS	Ineligible Tracking System	PRD	Production Reporting Date
LAM	FCIC 25010 Loss Adjustment Manual	PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act of 1996
LASH	Loss Adjustment Standards Handbook	PRV	Pecan Revenue
LP	Late Planting	RAN	RMA Assigned Number
LRR	Late Reporting Reduction	RMA	USDA Risk Management Agency
MB	Malting Barley	RMSD	RMA, Insurance Services, Risk Management Services Division
MY	Master Yield	RO	RMA, Insurance Services Regional Office
NAD	National Appeals Division	RP	Revenue Protection
NAP	FSA Non-insured Assistance Program	RPHPE	Revenue Protection Harvest Price Exclusion
NASS	National Agricultural Statistics Service	RSD	RMA, Reinsurance Services Division
NCIS	National Crop Insurance Services	RYAF	Reference Year Adjustment Factor
NFAC	Not following Another Crop	SARE	Sustainable Agriculture Research and Education
NIBR	Not Inter-tilled Between Rows	SA-T	Simple Average T-Yield
NIRR	Non-irrigated	SBI	Substantial Beneficial Interest
NOP	National Organic Program	SCD	Sales Closing Date
NPS	No Practice Specified	SEC	Section
NRCS	USDA Natural Resources Conservation Service	SF	Summer Fallow
NUG	FCIC 24090 Nursery Underwriting Guide	SP	Special Provisions
OC	Organic Certified	SRA	Standard Reinsurance Agreement
OFPA	Organic Foods Protection Act (7 U.S.C. 6502)	SRH	Summary of Revenue History
OT	Organic Transitional	SSA	Social Security Administration
OU	Optional Unit	SSN	Social Security Number
P/T	Practice/Type	TDP	Tree-based Dollar Amount of Insurance
PAAD	RMA, PM Policy Analysis and Accounting Division	TMA	T-Yield Map Area
PAIR	Perennial Crop Pre-Acceptance Inspection Report	T-Yield	Transitional Yield
PARA	Paragraph	UA	Unit Structure Code for WUA
PASD	RMA, PM, Product Administration and Standards Division	UD	Unit Structure Code for Unit Division Option
PASS	Policy Acceptance and Storage System	UDO	Unit Division Option
PAW	Pre-Acceptance Worksheet	UG	RO Underwriting Guide
PF	Percentage Factor	UH	Unharvested
PHTS	Policy Holder Tracking System	USDA	United States Department of Agriculture
PLSS	Public Land Survey System	USWA	United States Warehouse Act
PM	RMA, Product Management	WA	Written Agreement
POA	Power of Attorney	WAH	FCIC 24020 Written Agreement Handbook
PP	Prevented Planting	WCE	Winter Coverage Endorsement

ACRONYM	FULL TITLE	ACRONYM	FULL TITLE
WCWC	Weed Control Without Chemicals	YBF	Yield Base Factor
WU	Whole-farm Unit	YDO	Yield-Based Dollar Amount of Insurance
WUA	Written Unit Agreement	YP	Yield Protection
YA	Yield Adjustment		

B Definitions

Acreege Report - A report required by the BP that contains, in addition to other required information, the insured's share of all acreage of an insured crop in the county whether insurable, not insurable, or uninsured.

Acreege Reporting Date - The date contained in the SP or as provided in the BP by which insureds are required to submit acreage reports.

Acreege Insurable under the Irrigated Practice - Insurable acreage for which the insured can demonstrate, to the AIP'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 expectation receiving adequate water to carry out a good irrigation practice on acreage insured under the irrigated practice.

Actual Production History – A process used to determine production guarantees in accordance with 7 CFR part 400, subpart G.

Actual Yield - The yield per acre for a crop year calculated from the production records and/or claims for indemnities. The actual yield is determined by dividing total production (which includes harvested and appraised potential production) by planted (insurable) acres (unless production from uninsurable acreage is commingled with production from insurable acreage [See Sec. 13A(2)(g)]).

Actuarial Documents – The information for the crop year which is available for public inspection and published on RMA's website, and which shows available crop insurance plans, coverage levels, information needed to determine amounts of insurance, prices, premium rates, premium adjustment percentages, practices, particular types or varieties of the insurable crop, insurable acreage, and other related information regarding crop insurance in the county.

Added Crop, Practice or Type – An insured crop or P/T of the insured crop as identified on the actuarial documents that requires a separate APH yield, administered on a county/crop basis, for which the insured has not been engaged in farming for a share of the P/T's production in the farming operation.

Added Land - Cropland acreage (irrespective of crops) added for the current crop year to the insured person's farming operation within the county. For crops with a lag year, the previous crop year is used to determine the added land instead of the current crop year. For acreage to be considered added land, the insured must not have been previously engaged in farming for a share of any crop on that acreage.

Added Land/New Database With Records - Added land or a new database for which acceptable production reports, based upon the production records obtained from a person sharing in the crop/P/T's production for the current crop year or transferred APH data, have been filed by the PRD for the current crop year by the insured or to which assigned yields apply. [Refer to Assigned Yield definition and to Sec. 15I(2)(c) for calculation instructions.]

Added Land/New Database Without Records - Added land or a new database for which acceptable production reports have not been filed by the PRD for the current crop year and has not been planted to the crop by the insured or to which assigned yields do not apply.

Additional Coverage - A level of coverage greater than catastrophic risk protection.

Additional Price Election - A price election released subsequent to the release of the price election and at least 15 days prior to the SCD that is based on additional data or information that has become available after the initial price election release and allows a more accurate price projection to be made. The additional price election must be higher than the price election.

Administrative Fee - The amount an insured must pay for each catastrophic risk protection and additional coverage for each crop year as specified in the Basic Provisions and Catastrophic Risk Protection Endorsement [See Sec. 2H].

Agricultural Commodity - Any crop or other commodity produced, regardless of whether or not it is insurable.

Agricultural Experts - Person(s) who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought. See also Organic Agricultural Experts.

Annual Crop - An agricultural commodity that normally must be planted each year.

APH Database - The data used to calculate the average/approved 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.

A Crop Policy Information (Reserved)

2011 CROP POLICY INFORMATION

YIELD PROTECTION, ¹ REVENUE PROTECTION & ¹ REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT(S) BY: BASIC (B) OPTIONAL (O) ¹ ENTERPRISE (E) WHOLE FARM (W) ³	HIGH-RISK LAND EX. OPT. ⁴
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Barley ⁵	11-BR	11-0011	2011-700B	714	B 5%	L/P	Yes	bu.	O/B/E/W	Yes ⁴
Canola/Rapeseed	11-BR	11-0015	2011-700B	795	B 5%	L/P	Yes	lbs.	O/B/E/W	Yes ⁴
Coarse Grains: Corn, Grain Sorghum, Soybeans	11-BR	11-0041	2011-700B	702	B 5%	L/P	Yes	bu./ton	O/B/E/W	Yes ⁴
Cotton	11-BR	11-0021	2011-700B	703	B 5%	L/P		lbs.	O/B/E/W	Yes ⁴
Rice	11-BR	11-0018	2011-700B	716	B 5%	L/P	Yes	lbs.	O/B/E/W	Yes ⁴
Sunflower Seed	11-BR	11-0078	2011-700B	708	B 5%	L/P	Yes	lbs.	B/O/E/W	Yes ⁴
Wheat	11-BR	11-0011	2011-700B	714	B 5%	L/P	Yes	bu.	O/B/E/W	Yes ⁴

¹ Applies to additional coverage only

² Tolerance for APH field reviews

³ WU(s) are available if the insured has a Revenue Protection plan of insurance policy or a Revenue Protection with Harvest Price Exclusion plan of insurance policy in effect, unless prohibited by the SP. WU are only available for "Yield Protection" if allowed by the SP

⁴ Requires insured's signature, refer to [Actuarial Documents](#)

⁵ See Malting Barley Price & Quality Endorsement on the Option and Endorsement Table below

2011 CROP POLICY INFORMATION										
APH CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT(S) BY: BASIC (B) ¹ OPTIONAL (O) ⁴ ENTERPRISE (E)	² HIGH-RISK LAND EX. OPT.
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Almonds	11-BR	08-028	2011-700B	719	C 2%			lbs.	B/O	Yes ³
Apples	11-BR	11-054	2011-700B	721	C 2%			box/bu.	B/O	Yes ³
Avocados – CA (Pilot)	05-BR	2010-0019	2005-700B	807	C 2%			lbs.	B/O	Yes ³
Avocados – FL	11-BR	11-0019.A	2011-700B	808	C 2%			bu.	B/O by type	Yes ³
Beans, Dry	11-BR	11-0047	2011-700B	712	B 2% (Contract Seed) 5% (other)	L/P	Yes	lbs.	B/O/O by Type	Yes ³
Beans, Processing	11-BR	98-046	2011-700B	704	B 2%	L/P		ton	B/O/O by Type	Yes ³
Blueberries	11-BR	05-012	2011-700B	794	C 2%			lbs.	B/O by type ⁵	Yes ³
Cabbage	11-BR	11-0072	2011-700B	810	B 2%		Yes	cwt.	B/O	Yes ³
Cherries, ARH (Pilot)	11-BR	2009-057	2011-700B	991	D 0%			\$/lbs.	B/O	Yes ³
Chile Peppers (Pilot)	11-BR	2010-045	2011-700B	832	D 0%			\$/lbs.	B/O by Type by County	Yes ³
Citrus - AZ & CA	05-BR	00-126	2005-700B	731	C 2%			carton	B by Crop/O	Yes ³

¹ Applies to additional coverage only

² Tolerance for APH field reviews

³ Requires insured’s signature, refer to **Actuarial Documents**

⁴ EU(s) if provided for in the SP

⁵ OUs allowed by type if on SP

2011 CROP POLICY INFORMATION										
APH CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT(S) BY: BASIC (B) ¹ OPTIONAL (O) ⁴ ENTERPRISE (E)	³ HIGH-RISK LAND EX. OPT.
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Citrus, ARH (Pilot)	05-BR	2011-201547	2005-700B	992	C 2%			carton	B/O	Yes ³
Citrus Fruit - FL	05-BR	09-026	2005-700B	724	D 0%			\$/box	B by Crop/O	Yes ³
Citrus Fruit - TX	05-BR	00-226	2005-700B	733	C 2%			ton	B by Crop/O	Yes ³
Citrus Tree - TX	05-BR	11-0025	2011-700B	737	D 0%			S	B/O	Yes ³
Cotton, ELS	11-BR	99-022	2011-700B	745	B 5%	P		lbs.	B/O	Yes ³
Cranberries	11-BR	99-058	2011-700B	742	C 2%			barrel	B/O	Yes ³
Cultivated Clams (Pilot)	11-BR	08-0116	2011-700B	882	D 0%		Yes	AQ \$/per clam	B/O	Yes ³
Cultivated Wild Rice	11-BR	09-0055	2011-700B	820	B 2%			lbs.	B/O ⁵	Yes ³
Figs	11-BR	01-060	2011-700B	792	C 2%			lbs.	B by Type/O	Yes ³
Florida Fruit Tree (Pilot)	05-BR	08-0014	2005-700B	748	D 0%			\$/per tree	B/O by County	Yes ³
Forage Production	11-BR	01-033 Rev. 3/00	2011-700B	729	B 5%			ton	B/O	Yes ³
Forage Seed – Alfalfa (Pilot)	11-BR	07-0107	2011-700B	886	B 5%			lbs.	B/O ⁶	Yes ³
Forage Seeding	11-BR	04-032	2011-700B	730	D 0%		Yes	\$	B/O	Yes ³
Grapes	11-BR	10-0053	2011-700B	717	C 2%			ton	B/O/Variety ⁷	Yes ³
Grapes, Table	11-BR	10-0052	2011-700B	741	C 2%			lug	B/O/Variety ⁷	Yes ³

¹ Applies to additional coverage only

² Tolerance for APH field reviews

³ Requires insured's signature, refer to Actuarial Documents

⁴ EU(s) if provided for in the SP

⁵ BU only in MN, BU/OU in CA

⁶ OUSs by contract or variety if permitted by the SP

⁷ BU by variety, OUs by non-contiguous land only in CA. All other states BU/OUs.

2011 CROP POLICY INFORMATION										
APH CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT(S) BY: BASIC (B) ¹ OPTIONAL (O) ⁴ ENTERPRISE (E)	³ HIGH-RISK LAND EX. OPT
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Hawaiian Tropical Fruit (Pilot)	05-BR	10-0255	2011-700B	892						Yes ³
Hawaiian Tropical Tree (Pilot)	11-BR	09-0265	2011-700B	894						Yes ³
Hybrid Seed Corn	11-BR	98-062	2011-700B	738	D 0%	L/P		bu.	B/O	Yes ³
Hybrid Sorghum Seed	11-BR	98-050	2011-700B	797	D 0%	L/P		bu.	B/O	Yes ³
Macadamia Nut	05-BR	00-023	2005-700B	790	C 2%			lbs.	B/O	Yes ³
Macadamia Tree	11-BR	11-0024	2011-700B	791	D 0%			\$	B/O	Yes ³
Millet	11-BR	08-017	2011-700B	789	B 2%	L/P		bu.	B/O	Yes ³
Mint	11-BR	08-074	2011-700B	828	B 2%			lbs.	B/O by County	Yes ³
Mustard	11-BR	09-0069	2011-700B	816	B 2%	L/P	Yes	lbs.	B/O by County ⁵	Yes ³
Nursery (Container/Field Grown)	05-BR	08-073	2005-700B	782	G 0%			plant value	B ⁶	Yes ³
Onions	11-BR	11-0013	2011-700B	709	B 2%	L/P	Yes	cwt.	B/O/O by Type	Yes ³
Peaches	11-BR	01-034	2011-700B	720	C 2%			bu.	B/O	Yes ³
Peanuts	11-BR	07-075	2011-700B	718	B 5%	L/P	Yes	lbs.	B/O	Yes ³

¹ Apples to additional coverage only

² Tolerance for APH field reviews

³ Requires insured's signature, refer to **Actuarial Documents**

⁴ EU(s) if provided for in the SP

⁵ By type if allowed by SP

⁶ Bus by share/plant/type

2011 CROP POLICY INFORMATION										
APH CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT BY(S): ¹ BASIC (B) ¹ OPTIONAL (O) ⁴ ENTERPRISE (E)	¹ HIGH-RISK LAND EX. OPT
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Pears	11-BR	11-0089	2011-700B	715	C 2%			ton	B/O ⁵	Yes ³
Peas, Dry	11-BR	11-0067	2011-700B	713D	B 2% (Contract Seed) 5% (other)	L/P		lbs.	B/O/O by Type	Yes ³
Peas, Green	11-BR	98-064	2011-700B	713G	B 2%	L/P		lbs.	B/O/O by Type	Yes ³
Pecan Revenue	05-BR	05-020	2011-700B	802	Rev. 2%			\$/lbs.	E/B	Yes ³
Peppers, Fresh Market	11-BR	99-083	2011-700B	740	D 0%		Yes	box (1 1/9)	B/O	Yes ³
Popcorn	11-BR	99-043	2011-700B	744	B 5%	L/P	Yes	lbs.	B/O	Yes ³
Potatoes, Central/Southern	11-BR	09-0284	2011-700B	734CS	B 2%	L/P		cwt.	B/O	Yes ³
Potatoes, Northern	11-BR	08-0184	2011-700B	734N	B 2%	L/P		cwt.	B/O	Yes ³
Processing Pumpkins (Pilot)	11-BR	09-0147	2011-700B	821	B 2%				B by contract	Yes ³
Prunes	11-BR	01-036	2011-700B	747	C 2%			ton	B/O ⁶	Yes ³
Raisins	11-BR	98-037	2011-700B	723	D 0%			ton	B by Variety/O	Yes ³
Safflower	11-BR	11-0049	2011-700B	749	B 5%	L/P	Yes	lbs.	B/O ⁷	Yes ³

¹ Applies to additional coverage only

² Tolerance for APH field reviews

³ Requires insured's signature, refer to Actuarial Documents

⁴ EU(s) if provided for in the SP

⁵ OUs by varietal group where SP states

⁶ Unless limited by the CP or SP

⁷ OU's only by non-contiguous land

2011 CROP POLICY INFORMATION										
APH CROPS	FCIC		NCIS		² CROP CATEGORY, APH YIELD TOLERANCE	LATE PLANTING (L) PREV. PLANTING (P)	¹ REPLANT	UNIT OF MEASURE	UNIT(S) BY: BASIC (B) ¹ OPTIONAL (O) ⁴ ENTERPRISE (E)	¹ HIGH-RISK LAND EX. OPT
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Sesame	11-BR	11-0396			B 5%		Yes	lbs.	B/O	No
Silage Sorghum (Pilot)	11-BR	09-Silage Sorghum ⁵	2011-700B	702	B 5%	L/P	Yes	ton	B/O	Yes ³
Small Grains: Buckwheat, Flax, Oats, Rye ⁶	11-BR	11-0011	2011-700B	714	B 5%	L/P	Yes ⁷	bu.	B/O/E	Yes ³
Stone fruit: Peaches, Apricots(Fresh/Process), Nectarines	11-BR	01-077	2011-700B	796	C 2%			Lug/ton	B/O by Type/Variety	Yes ³
Sugar Beets	11-BR	98-039	2011-700B	707	B 2%	L/P	Yes	ton	B/O	Yes ³
Sugarcane	11-BR	11-0038	2011-700B	732	B 2%			lbs.	B/O	Yes ³
Sweet Corn, Fresh Market	11-BR	08-044	2011-700B	746	D 0%		Yes	container	B/O	Yes ³
Sweet Corn, Processing	11-BR	98-042	2011-700B	728	B 2%	L/P		ton	B/O	Yes ³
Tobacco	11-BR	10-0071	2011-700B	736	B 2%	L		lbs.	B by FSN ⁸	Yes ³
Tomatoes, Fresh Market \$	11-BR	99-086	2011-700B	739	D 0%		Yes	carton	B by FSN	Yes ³
Tomatoes, Fresh Market Guarantee Production	11-BR	99-186	2011-700B	722	B 2%		Yes	carton	B/O	Yes ³
Tomatoes, Processing	11-BR	05-087	2011-700B	727	B 2%		Yes	ton	B/O	Yes ³
Walnuts	11-BR	08-029	2011-700B	743	C 2%			lbs.	B/O	Yes ³
CAT Endorsement	⁹	09-CAT	⁹	2009-NCIS 777 (rev. 11/08)						No

¹ Applies to additional coverage only

² Tolerance for APH field reviews

³ Requires insured's signature, refer to Actuarial Documents

⁴ EU(s) if provided for in the SP

⁵ Attaches to 11-0041 Coarse Grains CP

⁶ Replanting is not available for Rye

⁷ Not available for fall planted types with only fall final planting date

⁸ OU/EU may be applicable by SP

⁹ Endorsement attaches to specific crop policies or endorsements when CAT coverage is selected by insured

2011 CROP POLICY INFORMATION							
RAINFALL INDEX (RI) (PILOT)	FCIC		NCIS		EXPECTED COUNTY YIELD	UNIT OF MEASURE	UNIT(S) BY: BASIC (B)
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS			
Apiculture (pilot)	10-00RI	10-RI-API	2010-920	2010-921	Final Grid Index	Deviation of Normal	B by id/share/interval
Pasture, Rangeland, Forage (pilot)	10-00RI	10-RI-PRF	2010-920	2010-922	Final Grid Index	Deviation of Normal	B by id/type/share/interval
Vegetation Index (Vi) (Pilot)							
Apiculture (pilot)	10-00VI	10-VI-API	2010-930	2010-931	Final Grid Index	Deviation of Normal	B by id/share/interval
Pasture, Rangeland Forage (pilot)	10-00VI	10-VI-PRF	2010-930	2010-932	Final Grid Index	Deviation of Normal	B by id/type/share /interval

2011 CROP POLICY INFORMATION										
ADJUSTED GROSS REVENUE (AGR) POLICIES	FCIC		NCIS		EXPECTED COUNTY YIELD	LATE PLANTING (L) PREV. PLANTING (P)	REPLANT	UNIT OF MEASURE	WHOLE FARM (W)	HIGH-RISK LAND EX. OPT.
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Adjusted Gross Revenue (AGR) (pilot)	2007-AGR (Rev. 09/06)	N/A	2007 980	N/A				\$	W	No
Adjusted Gross Revenue Lite (AGR-Lite) (pilot)	07-AGR-Lite (Rev. 09/06)	N/A	2007 982	N/A				\$	W	No

2011 CROP POLICY INFORMATION										
GROUP RISK PROTECTION (GRP) ¹ CROPS	FCIC		NCIS		EXPECTED COUNTY YIELD	LATE PLANTING (L) PREV. PLANTING (P)	REPLANT	UNIT OF MEASURE	UNIT(S) BY: COUNTY (C)	HIGH-RISK LAND EX. OPT.
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Barley	09-102	00-191	2009 950	2000 952	Yes			bu.	C	No
Corn	09-102	00-141	2009 950	2000 954	Yes			bu.	C	No
Cotton	09-102	00-121	2009 950	2000 956	Yes			lbs.	C	No
Forage Production	09-102	00-133	2009 950	2000 942	Yes			ton	C	No
Oysters (pilot)	09-GRP-Oysters		2009 950	N/A	Yes			lbs.	C	No
Peanuts	09-102	00-175	2009 950	2000 960	Yes			lbs.	C	No
Sorghum	09-102	00-151	2009 950	2000 962	Yes			bu.	C	No
Soybeans	09-102	00-181	2009 950	2000 964	Yes			bu.	C	No
Sugarcane (pilot)	09-102	09-GRP-Sugarcane	2009 950	2009 966	Yes			lbs.	C	No
Wheat	09-102	00-111	2009 950	2000 941	Yes			bu.	C	No

GROUP RISK INCOME PROTECTION (GRIP) CROPS	FCIC		NCIS		EXPECTED COUNTY YIELD	LATE PLANTING (L) PREV. PLANTING (P)	REPLANT	UNIT OF MEASURE	UNIT(S) BY: COUNTY (C)	HIGH-RISK LAND EX. OPT.
	POLICY	CROP PROVISIONS	POLICY	CROP PROVISIONS						
Corn	05-GRIP Basic	06-GRIP-Corn	2005 950-GRIP	2006 954-GRIP	Yes			bu./\$	C	No
Cotton	05-GRIP Basic	06-GRIP-Cotton	2005 950-GRIP	2006 956-GRIP	Yes			lbs./\$	C	No
Grain Sorghum	05-GRIP Basic	05-GRIP-Grain Sorghum	2005 950-GRIP	2005 962-GRIP	Yes			bu./\$	C	No
Soybeans	05-GRIP Basic	06-GRIP-Soybeans	2005 950-GRIP	2006 964-GRIP	Yes			bu./\$	C	No
Wheat	05-GRIP Basic	06-GRIP-Wheat	2005 950-GRIP	2006 941-GRIP	Yes			bu./\$	C	No

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

2011 CROP POLICY INFORMATION										
LIVESTOCK	FCIC		NCIS		UNIT OF MEASURE	SALES CLOSING	COVERAGE LEVELS	CONTRACT LENGTH	POLICY LIMITS	UNDERWRITING CAPACITY [†]
	POLICY	LIVESTOCK PROVISIONS	POLICY	LIVESTOCK PROVISIONS						
Livestock Risk Protection – Swine (pilot)	05-LRP	05-LRP Swine	2010-902	2008-903	cwt./\$	Daily	70-95	13, 17, 21, or 26-week periods	10,000 head/SCE or 32,000 head/year	2,000,000
Livestock Risk Protection – Fed Cattle (pilot)	05-LRP	05-LRP Fed Cattle	2010-902	2008-904	cwt./\$	Daily	70-95	13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 week periods	2,000 head/SCE or 4,000 head/year	2,000,000
Livestock Risk Protection – Feeder Cattle (pilot)	05-LRP	05-LRP Feeder Cattle	2010-902	2010-905	cwt./\$	Daily	70-95	13, 17, 21, 26, 30, 34, 39, 43, 47, or 52 week periods	1,000 head/SCE or 2,000 head/year	2,000,000
Livestock Risk Protection – Lamb (pilot)	10-LRP Basic	10-1-LRP-Lamb	2010-902	2010-906	cwt./\$	Weekly	80-95	13, 20, 26, or 39 week periods	2,000 head/SCE or 28,000 head/year	2,000,000
Livestock Gross Margin – Cattle (pilot)	LGM-Cattle 2010		2010-916		cwt./\$	Monthly	\$0-\$150/head	11 months	15,000 head/6 months or 30,000/year	2,000,000
Livestock Gross Margin - Swine (pilot)	LGM-Swine 2010		2010-912		cwt./\$	Monthly	\$0-\$20/head	6 months	15,000 head/6 months or 30,000/year	2,000,000
Livestock Gross Margin – Dairy (pilot)	LGM-Dairy 2010		2010-918		cwt./\$	Monthly	\$0-\$1.50/cwt	11 months	240,000 CWT of milk/insurance period or year	2,000,000

[†] Total underwriting capacity for all pilot livestock insurance programs.

2011 CROP POLICY INFORMATION												
ENDORSEMENTS & OPTIONS	FCIC			NCIS			CROP	LATE PLANTING (L) PREVENTED PLANTING (P)	REPLANT	UNIT OF MEASURE	UNIT(S) BY: WHOLE FARM (W) ENTERPRISE (E) BASIC (B) OPTIONAL (O) COUNTY (C)	HIGH-RISK LAND EX. OPT.
	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS						
Actual Revenue History Endorsement (Pilot)	09-ARH	11-BR	2009-057	2009 990 AR End	2011-700B	991	Cherries				B/O	Yes
Wheat or Barley Winter Coverage Endorsement	04-011A	11-BR	11-0011	2004-714FS	2011-700B	714	Barley, Wheat	L/P	Yes	bu.	B/O/E	Yes
Barley (Malting) Price & Quality Endorsement	11-0091B	11-BR	11-0011	2011-773	2011-700B	714	Barley	L/P	Yes	bu.	B	Yes
Biotechnology Endorsement (BE) (pilot)	10-BE	11-BR	11-0041	2010-702-BE Pilot	2011-700B	702	Corn (grain)	L/P	Yes	bu.	Same Applicable BP & CP	Yes
Commodity Exchange Endorsement	08-GRIP-WHEAT-CEE	05-GRIP-Basic	06-GRIP-Wheat	2008 941-GRIP-CEE	2005 950-GRIP	2006 941-GRIP	Wheat				B/O	Yes
Coverage Enhancement Option	09-0026A	05-GRIP-Basic	99-025	2009-778	2011-700B	737	TX Citrus Trees				B/O	No
GRIP – Harvest Revenue Option Endorsement (pilot)	04-GRIP-HRO	05-GRIP-Basic	06-GRIP-Corn, 06-GRIP-Soybeans, 06-GRIP-Cotton, 05-GRIP-Grain Sorghum, 06-GRIP-Wheat	2004 950-GRIP-HRO End	2005 950-GRIP	Corn-06 954-GRIP, Cotton-06 956-GRIP, Gsorg-005 962-GRIP, Sbean-06 964-GRIP, Wheat-06 941-GRIP	Corn, Soybeans, Cotton, Grain Sorghum, Wheat				C	No
Farm Bill Amendment	10-Farm Bill	!		2010-701-FB	!							

! Does not attach to Crops that use the 11-BR

2011 CROP POLICY INFORMATION												
ENDORSEMENTS & OPTIONS	FCIC			NCIS			CROP	LATE PLANTING (L) PREVENTED PLANTING (P)	REPLANT	UNIT OF MEASURE	UNIT(S) BY: WHOLE FARM (W) ENTERPRISE (E) BASIC (B) OPTIONAL (O) COUNTY (C)	HIGH-RISK LAND EX. OPT.
	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS						
Florida Fruit Tree (pilot) Insurance Comprehensive Tree Value (CTV) Endorsement	08-0014A	05-00BR	08-0014	2008-748-CTV End	2005-700B	748	Orange, Grapefruit, All other citrus, Avocado				B/O by County	Yes
Hawaii Tropical Tree (pilot) Crop Insurance Comprehensive Tree Value (CTV) Endorsement	07-0265A	11-BR	09-0265	2007-894CTV End	700B	894	Coffee, Papaya				B/O	Yes
Hybrid Seed Price (pilot)	02-HSPE	11-BR	98-062 98-050	2002-738PE	700B	738	Hybrid Seed Corn, Sorghum	L/P		bu.	B/O	No
Nursery Peak Inventory Endorsement	08-073A	05-00BR	08-073	2008-782P	2005-700B	782	Nursery			Plant Value	B	Yes
Nursery Crop Provisions Rehabilitation Endorsement	06-073B	05-00BR	08-073	2006-782R	2005-700B	782	Nursery			Plant Value	B	Yes
Nursery Grower's Price Endorsement (pilot)	06-073C	05-00BR	08-073	2006-782PE	2005-700B	782	Nursery			Plant Value	B	Yes
Northern Potato Certified Seed Endorsement	08-084C	11-BR	08-0184	2008-769	2011-700B	734N	N. Potatoes	L/P			B/O	Yes
Northern Potato Processing Quality Endorsement	08-084B	11-BR	08-0184	2008-775	2011-700B	734N	N. Potatoes	L/P			B/O	Yes

2011 CROP POLICY INFORMATION												
ENDORSEMENTS & OPTIONS	FCIC			NCIS			CROP	LATE PLANTING (L) PREVENTED PLANTING (P)	REPLANT	UNIT OF MEASURE	UNIT(S) BY: WHOLE FARM (W) ENTERPRISE (E) BASIC (B) OPTIONAL (O) COUNTY (C)	HIGH-RISK LAND EX. OPT.
	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS	ENDORSEMENT #	BASIC PROVISIONS	CROP PROVISIONS						
Northern Potato Quality Endorsement	08-084A	11-BR	08-0184	2008-771	2011-700B	734N	N. Potatoes	L/P			B/O	Yes
Northern Potato Storage Coverage Endorsement	08-084D	11-BR	08-0184	2008-774	2011-700B	734N	N. Potatoes	L/P			B/O	Yes
Onion Stage Removal Option (pilot)	00-013A	11-BR	11-0013	2000-709A	2011-700B	709	Onions	L/P	Yes		B/O/O by Type	Yes
Quarantine Endorsement (pilot)	2011-QE	05-00BR	2010-0019 00-126 2011-0215-47	2011-763	2011-700B	807, 731, 2011 992	CA Avocados APH (pilot), AZ-CA Citrus, ARH Citrus (pilot)					
Sugar Beet Stage Removal Option (pilot)	04-39A	11-BR	98-039	2004-707SRO	2011-700B	707	Sugar Beets	L/P	Yes		B/O	Yes
Enterprise Unit Amendment	10-Enterprise Unit	¹		2010-701-EU	¹							
Sanctions Amendment	09-Sanctions	¹		2009-701-S	¹							
Written Agreement Amendment	07-Written Agreement	¹		2007-701W	¹							

¹ Does not attach to Crops that use the 11-BR

B Rounding Rules Pertaining To Program Administration.

ITEM	FORM	ROUNDING RULES			
ACRES**	Production Report, APH Database, Acreage Report Notice, Loss Pmt.	Tobacco Round to (0.01) Other Crops Round to (0.10)			
PRODUCTION		UNIT OF MEASURE			
		Bushels, Boxes, Cartons, Lugs, Hundredweight (cwt)	Tons	Barrels	Dollars, Pounds
APH YIELDS (PER ACRE)	Production Report, APH Database, Acreage Report Notice, Loss Pmt.	Round To: 1.00	0.10	0.10	1.00
GUARANTEE (PER ACRE)	Acreage Report Notice, Loss Pmt.	Round To: 0.10	0.01	0.10	1.00
STAGE GUARANTEE (FOR Wheat, Canola, Rice, Cotton, Corn, Grain Sorghum, Sunflowers, Soybeans, and Barley)		Round To: 0.01	N/A	N/A	0.01
STAGE GUARANTEE FOR ALL OTHER CROPS	Acreage Report Notice, Loss Pmt.	Round To: 0.10	0.01	0.10	1.00
TOTAL GUARANTEE AND LOSS GUARANTEE** (for Wheat, Canola, Rice, Cotton, Corn, Grain Sorghum, Sunflowers, Soybeans, and Barley)	Acreage Report Notice, Loss Pmt.	Round To: 0.01	N/A	N/A	0.01
TOTAL GUARANTEE AND LOSS GUARANTEE** (for all other crops)	Acreage Report Notice, Loss Pmt.	Round To: 1.00	0.10	0.10	1.00
TOTAL PRODUCER PREMIUMS & LOSSES**	Acreage Report Notice, Loss Pmt.	Round To: 1.00 for all crops.			
INSURED (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	0.10	1.00
REVENUE CONVERSION OF PRODUCTION TO COUNT (ONLY APPLICABLE TO Wheat, Canola, Rice, Cotton, Corn, Grain Sorghum, Sunflowers, Soybeans, and Barley)	N/A	Round To: 0.01	N/A	N/A	0.01
FARM UNIT DEFICIENCY (FOR Wheat, Canola, Rice, Cotton, Corn, Grain Sorghum, Sunflowers, Soybeans, and Barley)	N/A	Round To: 0.01	N/A	N/A	0.01
FARM UNIT DEFICIENCY (FOR all other crops)	N/A	Round To: 0.10	0.10	0.10	1.00

**[See SRA Appendix III for line/record rounding rules.]

- "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.

[See the Raisin Crop Handbook for Raisin rounding rules. Rounding rules for appraisal worksheets may be found in the FCIC-25010 LAM or individual crop loss adjustment handbooks.]

C Written Agreement Deadlines and Required Documentation

The following chart shows the types of WA requests, deadlines, and required documentation. All WAs must be approved by the RO. Insureds must sign and date a request for WA by the deadline for each request type shown below. See the [FCIC-24020 Written Agreement Handbook (WAH)] for more information regarding WAs. Deadlines are provided in the chart below, unless specified in the CP or SP.

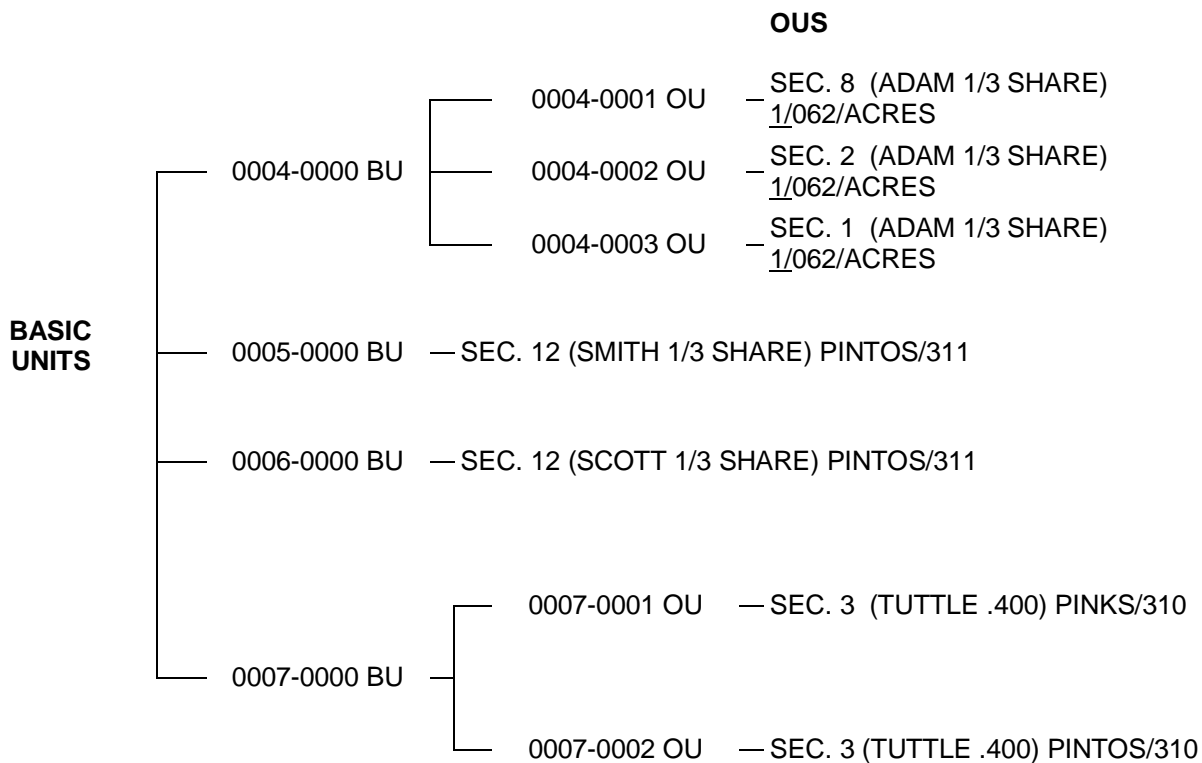
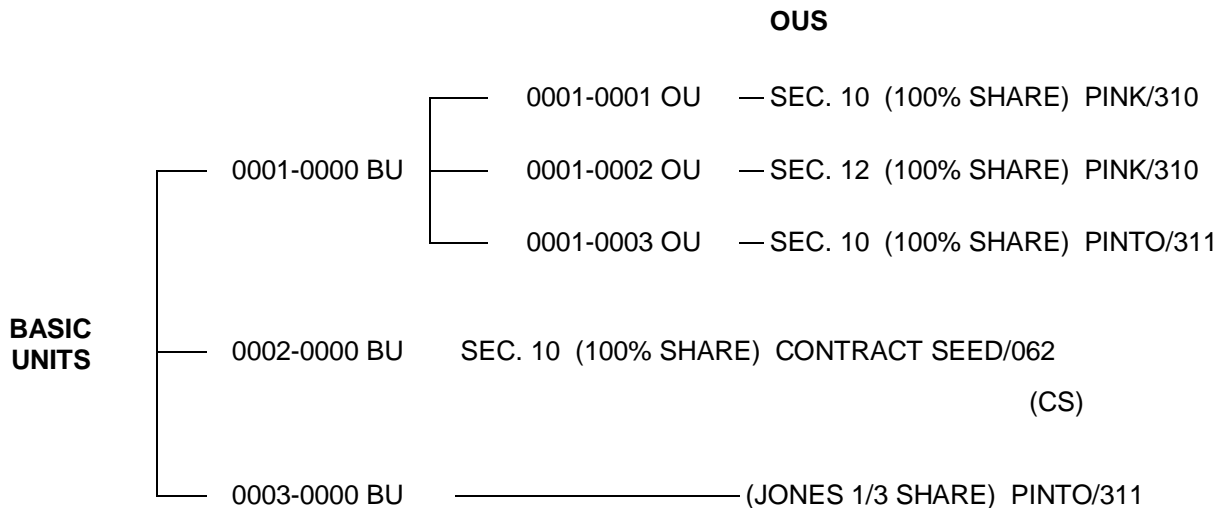
In addition to the minimum supporting documentation shown below in the chart, all requests for a WA must include:

- (1) **A completed Request for Actuarial Change** form (Refer to [WAH, Exh., 2];
- (2) **Evidence of adaptability for the crop/P/T/etc.**, being requested (unless not required by the RO);
- (3) **The insured’s APH database** and/or production report for the current crop year (if applicable, refer to [WAH, Sec. 3C];
- (4) **The legal description of the land** (Section/Township/Range or Other Land Number), FSA Farm/Tract/Field number, if available;
- (5) **FSA aerial photo or field boundaries** derived by acceptable GIS, GPS map or other legible map delineating field boundaries where the producer intends to plant the crop or where the crop is planted;
- (6) **If the request involves a perennial** crop, an acceptable inspection report completed by the AIP and if required by the CIH, a Producer’s Pre-Acceptance Worksheet.

Additional documentation may be required on individual requests. In certain instances, the RO may issue additional guidelines used to determine adaptability. Additional time may be granted if additional documentation is not listed above or under “MINIMUM SUPPORTING DOCUMENTATION

TYPE OF AGREEMENT	DEADLINE	MINIMUM SUPPORTING DOCUMENTATION
Group risk insurance plans (GRP/GRIP) to insure hybrid grain sorghum, hybrid seed corn, popcorn, sweet corn, and other specialty corn as basic grain sorghum or basic corn. Request Type: GP	SCD	<ul style="list-style-type: none"> • Check with the appropriate RO to see if evidence of adaptability is required. • Aerial photographs or maps are not required. • A completed APH database is not required. • Refer to [WAH Sec. 4A].
High-risk or rate areas. Request Type: HR	Initial: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • For fragile or highly erodible land, five years of records may be required. • NRCS soil surveys; • Check the RO website (footnote 5) Aerial photographs (footnote 6). • Refer to [WAH Sec. 4B].

- (c) Determining and Numbering Units. Refer to the following examples and Sec. 10A and B for additional unit determination instructions. Sec. 10E provides instructions for numbering basic and OUs.



1/ If contract specifies the number of acres. If contract specified only an amount of production one BU.

11 ORGANIC APH DATABASE EXAMPLES

A Examples for Transitioning under an Organic Plan

- (1) **APH Databases for Conventional, Transitional and Certified Organic** acreage is maintained in separate APH databases. The APH examples illustrate the conversion of acreage from a conventional farming practice to an organic farming practice and the maintenance of APH yield history.

Scenario.

In 2001, an insured transitions conventional acreage using organic farming practices. The insured has no prior organic farming history.

- (a) The insured's yield history (conventional APH database) prior to transitioning the acreage under the organic farming practice.

(a) CONVENTIONAL APH DATABASE			
CROP YEAR: 2001		UNIT NO. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
1993	13,652	160.0	A85
1994	10,375	125.0	A83
1995			Z
1996	8,487	80.0	A106
1997	8,760	103.0	A85
1998			Z
1999	7,280	90.0	A81
2000	10,600	115.0	A92
		TOTAL	532/6=88.67
		APPROVED APH YIELD	89

- (d) Three years of certified organic actual yields and one actual yield from the transitional acreage complete the certified organic APH database.

(d) CERTIFIED ORGANIC APH DATABASE			
CROP YEAR: 2007		UNIT NO. 0001-0000	
Year	TOTAL PROD	ACRES	YIELD
2003			G59
2004	2568	40.0	V64
2005	3240	45.0	V72
2006	2960	51.0	V58
		TOTAL	253 ÷ 4 = 63.20
		APPROVED APH YIELD	63.0

- (e) Four years certified organic actual yields. As the insured accumulates certified organic actual yields, the AIP will remove the actual yields for the transitional acreage from the certified organic APH database.

(e) CERTIFIED ORGANIC APH DATABASE			
CROP YEAR: 2008		UNIT NO. 0001-0000	
Year:	TOTAL PROD	ACRES	YIELD
2004	2568	40.0	V64
2005	3240	45.0	V72
2006	2960	51.0	V58
2007	4089	53.0	V77
		TOTAL	271 ÷ 4 = 67.75
		APPROVED APH YIELD	68.0

B Examples of Transitioning without an Organic Plan and Other Exceptions

- (1) **Transitioning Category B Crops Certified Organic without** a written certificate or written documentation from a certifying agency.

Scenario.

For the 2008 crop year, an insured transitioned conventional acreage using organic farming practices without written documentation from a certifying agency; therefore:

- (a) The acreage must be insured under the conventional farming practice.

Example (1)(a) illustrates the conventional APH database prior to transitioning the acreage.

(a) CONVENTIONAL APH DATABASE			
Crop Year: 2008		Unit No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
1998	11600	160.0	A73
1999	9950	140.0	A71
2000			Z
2001	11240	128.0	A89
2002	10400	110	A95
2003	9920	90.0	A90
2004			Z
2005	11238	108	A104
2006	12789	92.0	A139
2007	9948	139.0	A72
T-YIELD = 75		AVERAGE YIELD	733 ÷ 8 = 91.63
		APPROVED APH YIELD	92.0

- (b) If the conventional acreage had been transitioned accordingly as shown in 11A(1) above, a Transitional APH database would be established for the insured. However, as a result of the conventional acreage being transitioned under an organic farming practice without an organic plan or written documentation from a certifying agency, an Analysis database is used to compute, or adjust the yield. The insured did not have any other acreage of the same P/T/unit using these practices; therefore, the analysis APH database is established using the applicable T-Yield. Since the yield determined in the analysis database is lower than the conventional approved APH yield, the conventional approved APH yield is adjusted to the yield established in the analysis APH database.

(b) CONVENTIONAL APH DATABASE			
CROP YEAR: 2008		UNIT No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
1998	11600	160.0	A73
1999	9950	140.0	A71
2000			Z
2001	11240	128.0	A89
2002	10400	110	A95
2003	9920	90.0	A90
2004			Z
2005	11238	108	A104
2006	12789	92.0	A139
2007	9948	139.0	A72
		AVERAGE YIELD	733 ÷ 7 = 91.63
		APPROVED APH YIELD	92*

(b) ANALYSIS DATABASE			
CROP YEAR: 2008		UNIT No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
2004			T75
2005			T75
2006			T75
2007			T75
T-YIELD = 75		TOTAL	300 ÷ 4 = 75.0

1
e

* Yield Limitation flag "11"

(c) **The actual yields during the 36 month transitional period.**

(c) CONVENTIONAL APH DATABASE			
CROP YEAR: 2011		UNIT No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
1999	9950	140.0	A71
2001	11240	128.0	A89
2002	10400	110	A95
2003	9920	90.0	A90
2005	11238	108	A104
2006	12789	92.0	A139
2007	9948	139.0	A72
2008	8573	120.0	A71
2009	10200	120.0	A85
2010	10920	120.0	A91
		AVERAGE YIELD	907 ÷ 10 = 90.7
		APPROVED APH YIELD	81*

(c) ANALYSIS DATABASE			
CROP YEAR: 2011		UNIT No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
2007			T75
2008	8773	120.0	A71
2009	10200	120.0	A85
2010	10920	120.0	A91
T-YIELD = 75		TOTAL	322 ÷ 4 = 80.5

* Yield limitation flag "11"

- (d) Establish a **Certified Organic APH database ONLY** when the insured has an organic plan and certificate from a certifying agency. In this situation, the insured has completed the transitional period for organic acreage and has provided an organic plan and certificate. Since the acreage was transitioned without a plan, any applicable actual yield(s) from the transitional acreage (without a plan or written documentation) must be considered when determining the certified organic approved APH yield. An analysis database is used to determine whether the certified organic approved APH yield must be adjusted.

(d) CERTIFIED ORGANIC APH DATABASE			
CROP YEAR: 2012		UNIT No. 0001-0000	
Year	TOTAL PROD	ACRES	YIELD
2008			T75
2009			T75
2010			T75
2011	13200	120.0	V110
		AVERAGE YIELD	335 ÷ 4 = 83.75
		APPROVED APH YIELD	84

(d) ANALYSIS DATABASE EXAMPLE			
CROP YEAR: 2012		UNIT No. 0001-0000	
YEAR	TOTAL PROD	ACRES	YIELD
2008	8773	120.0	A71
2009	10200	120.0	A85
2010	10920	120.0	A91
2011	13200	120.0	V110
T-YIELD = 75		TOTAL	357 ÷ 4 = 89.3

- (2) **Transitioning Category C Crops to Certified Organic without** a written certificate or written documentation from a certifying agency – Block Reporting.

Scenario.

For 2011, a carryover insured with a CAT policy reports 30 acres of trees as conventional (blocks 001 and 002) and 80 acres as certified organic (block 003). This insured has been transitioning block 003 without a plan since 2008 and has not marked the PAW question concerning “different methods” in previous years. The AIP completes an inspection and determines the following: the blocks are as reported on the PAW, Block 001 has 10 acres, block 002 has 20 acres, and block 003 has 80 acres for a total of 110 acres, block 003 is now certified organic and block 002 has been transitioning without an organic plan or written documentation from a certifying agency since the 2009 crop year.

- (a) The table below illustrates the information reported on the PAW for 2011 by the insured:

BLOCK #	SET OUT YEAR	ACRES	TYPE	SPACING	% STAND	DENSITY
001	1991	10	Gala	12 X 18	100	202
002	1997	20	Gala	12 X 12	100	303
003	2003	80	Gala	6 X 12	100	605

- (b) The APH database below illustrates the commingled APH production from blocks 001, 002, and 003. None of the production has been kept separate.

APPLE PRODUCTION			
Crop Year: 2011		Type:	Variety/
Crop: Apples (0054)		114	Other/NA
Practice: IRR (002)			
Unit No.: 0001			
Block No: 001, 002, 003		Month/Year:	
YEAR	TOTAL PRODUCTION	ACRES	YIELD
2006	27,500	110.0	250
2007	33,000	110.0	300
2008	63,800	110.0	580
2009	36,300	110.0	330
2010	90,200	110.0	820
			Total
			2,280
			2,280/5 =
			456

(c) Applicable T-Yields for this example.

Block	001 - Conventional		Block	002 - Transitional		Block	003 - Certified	
YR Set Out	1991		YR Set Out	1997		YR Set Out	2003	
ACRES	10		ACRES	20		ACRES	80	
Density	202		Density	303		Density	605	
Year	Leaf Year	T-Yield	Year	Leaf Year	T-Yield	Year	Leaf Year	T-Yield
2011	21	1100	2011	15	1100	2011	9	1055
2010	20	1100	2010	14	1100	2010	8	960
2009	19	1100	2009	13	1100	2009	7	810
2008	18	1100	2008	12	1100	2008	6	660
2007	17	1100	2007	11	1085	2007	5	505
2006	16	1100	2006	10	1055	2006	4	350

(d) For the 2011 crop year, block 003 now qualifies as certified organic because the insured has provided to the AIP a copy of an organic plan and written documentation,. This block did not qualify as an organic practice prior to 2011. Due to the transitional acreage not having a written certificate or written documentation from a certifying agency, the production from the transitional acreage must be insured under the conventional practice [See Sec. 11G]. Production must be separated by practice due to the requirement of separate APH databases for P/T/TMA/Other Characteristics.

(e) Complete the following steps to determine the approved APH yield for each P/T/TMA/Other Characteristics.

Step 1 Use procedures in Sec. 13C(3) to apportion production by APH database.

Step 2 Use procedures in Sec. 11G for analysis databases to determine whether to adjust the approved yields when acreage and production is transitioning to a certified organic practice or previously transitioned to a certified organic practice without a written certificate or documentation from a certifying agency.

Step 3 Shows the resulting APH databases and approved APH yields.

Note: In the example for Block 003, the prorated actual yields are not shown for 2007 because the prorated yield is less than the required policy minimum of 250 boxes/acre. This results in the need for the applicable leaf year/density T-Yield for 2007.

EXAMPLE 1				STEP 1 - Prorating Production				STEP 2 - Analysis Databases				STEP 3 - Resulting APH Databases			
Block 001 -- Prorated Actual								Block 001 -- APPROVED							
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD				
2006	5033	10	503	2006				2006	5033	10	PA 503				
2007	4966	10	497	2007				2007	4966	10	PA 497				
2008	8179	10	818	2008				2008	8179	10	PA 818				
2009	4083	10	408	2009				2009	4083	10	PA 408				
2010	9036	10	904	2010				2010	9036	10	PA 904				
Total			3130	Total			3497	Total			3130				
APH			626	Ave.			874	APH			626				
Block 002 -- Prorated Actual				Block 002 -- ANALYSIS				Block 002 -- APPROVED							
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD				
2006	9655	20	483	2006				2006	9655	20	PA 483				
2007	9796	20	490	2007			T 1085	2007	9796	20	PA 490				
2008	16359	20	818	2008			T 1100	2008	16359	20	PA 818				
2009	8166	20	408	2009			PA 408	2009	8166	20	PA 408				
2010	18073	20	904	2010			PA 904	2010	18073	20	PA 904				
Total			3103	Total			3497	Total			3103				
Ave.			621	Ave.			874	APH			621				
Block 003 -- Prorated Actual				Block 003 -- ANALYSIS				Block 003 -- APPROVED							
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD				
2006	12812	80		2006				2006							
2007	18238	80	T 1055	2007			T 1055	2007			T 1055				
2008	39262	80	491	2008			PG 491	2008	39262	80	PG 491				
2009	24052	80	301	2009			PG 301	2009	24052	80	PG 301				
2010	63091	80	789	2010			PG 789	2010	63091	80	PG 789				
Total			2636	Total			2636	Total			2636				
Ave.			527	Ave.			527	APH			527				

- (3) **Transitioning Category C Crops to Certified Organic without** a written certificate or written documentation from a certifying agency – Optional Units

Scenario:

Same situation as in (2) above, with the following exceptions: the insured is changing to a buy-up policy for 2011; elects OUs by organic and conventional practices; and elects the YA for 2009 for low production due to spring frost. The insured provides 2010 production history separately as follows (boxes meaning loose field boxes):

BLOCK	PRODUCTION	ACREAGE	AVERAGE YIELD
Block 001	8100 boxes	10.0	810
Block 002	15300 boxes	20.0	765
Block 003	66800 boxes	80.0	835

- (a) For 2011, separate APH database must be established for Apples by P/T/TMA/Other Characteristics, as listed on the actuarial documents unless the exceptions listed in [Sec. 13B(4)(e)] apply. Additionally, APH approved yields for Organic acreage transitioned without a written certificate or documentation from a certifying agency must be adjusted when the acreage and production is known for Transitional Organic and Certified Organic. Additionally, if the producer selects YA the applicable YA yield is available and would be based on the applicable T-Yield by age/density and leaf year.
- (b) Only the most recent year is separate and the remaining years of the APH database is commingled such that production by practice is unknown.
- (c) Complete the following steps to determine the approved APH yield for each P/T/TMA/Other Characteristics.

- Step 1** Establish APH database using procedures in Section 13C(3). The most recent year's production has been provided separate according to practice. Due to the insured being unable to recertify prior year's production by practice, prior year's production must be apportioned production by APH database as shown below.
- Step 2** Use procedures in Sec. 11G for analysis databases to determine whether to adjust the approved yields when acreage and production is transitioning to a certified organic practice or previously transitioned to a certified organic practice without a written certificate or documentation from a certifying agency.
- Step 3** Shows the resulting APH databases and approved APH yields, Block 003 is now a separate OU.

Note: In the example below for Block 003, prorated actual yields are not shown for 2007 because the prorated yield is less than the required policy minimum of 250 boxes/acre. This results in the need for the applicable leaf year/density T-Yield for 2007.

EXAMPLE 2				STEP 1 - Prorating Production				STEP 2 - Analysis Databases				STEP 3 - Resulting APH Databases			
Block 001 -- Prorated Actual				Block 001 -- APPROVED											
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD								
2006	5033	10	503	2006	5033	10	PA 503								
2007	4966	10	497	2007	4966	10	PA 497								
2008	8179	10	818	2008	8179	10	PA 818								
2009	4083	10	408	2009	4083	10	PA 408								
2010	8100	10	810	2010	8100	10	A 810								
Total			3036	Total			3036								
Ave.			607	APH			607								
Block 002 -- Prorated Actual				Block 002 -- ANALYSIS				Block 002 -- APPROVED							
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD				
2006	9655	20	483	2006				2006	9655	20	PA 483				
2007	9796	20	490	2007			T 1085	2007	9796	20	PA 490				
2008	16359	20	818	2008			T 1100	2008	16359	20	PA 818				
2009	8166	20	408	2009			PA 408	2009	8166	20	PA 408				
2010	15300	20	765	2010			A 765	2010	15300	20	A 765				
Total			2964	Total			3358	Total			2964				
Ave.			593	Ave.			840	APH			593				
Block 003 -- Prorated Actual				Block 003 -- ANALYSIS				Block 003 -- APPROVED							
Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD	Year	PROD	ACRES	YLD				
2006	12812	80		2006				2006							
2007	18238	80	T 1055	2007			T 1055	2007			T 1055				
2008	39262	80	491	2008			PG 491	2008	39262	80	PG 491				
2009	24052	80	301	2009			PG 301	2009	24052	80	PG 301				
2010	66800	80	835	2010			V 835	2010	66800	80	V 835				
Total			2682	Total			2682	Total			2682				
Ave.			536	Ave.			536	APH			536				

RESERVED

F Yield Indicators and Descriptors.

- (1) **Yield Indicators.** Yield indicators are codes that are used to identify the approved APH yield. APH databases must be identified with the applicable yield indicator [see Appendix III].
- (a) Yield indicators, if applicable, must be shown; otherwise, show 000. See the following table for a list of yield indicators and the conditions when they are applicable.

YIELD INDICATOR	WHEN APPLICABLE
A	For Category B crops, Added land using SA T-Yields
AL	For Sugarcane and Tobacco (0236, Type 061 in CT and MA), added land using SA T-Yields
B	For Category B crops, Added land, using Variable T-Yields due to not being eligible for use of SA T-Yield
BL	For Sugarcane and Tobacco (0236, Type 061 in CT and MA), added land using variable T-Yields due to not being eligible for use of SA T-Yield
C	<ul style="list-style-type: none"> • For Category B crops, Added land using Variable T-Yields due to SA T-Yield lower than variable T-Yield or • Determined Irrigated Yield for added Irrigated Practice
CL	For Sugarcane and Tobacco (0236, Type 061 in CT and MA), added land using variable T-Yields due to SA T-Yield being lower than variable T-Yield
CR	For Category B Crops, used to identify APH databases containing acreage emerging from CRP
F	For Category B and C crops, RO Determined Yield. No cup or YA is applicable.
M	Master Yield
S	Skip-row planting pattern for all skip-row crops, except Cotton and Corn
W	<p>For Category C APH crops, When multiple blocks are reported as a unit or as one block that has mixed age and/or density with production reported together.</p> <p>When commingled production does not include immature acreage, yield indicators may be eligible for YA or CUP [see Para. H(1)].</p> <p><u>Note:</u> When only one T-Yield is shown on the AD, T-Yield indicator “W” is not reported.</p>

- (b) Special Case Yield Indicators. Special case indicators are provided for specified situations that trigger: 1) RO Determined Yield Requests, 2) adjustments by the AIP by formulas and/or 3) procedures provided in RO UG or the CIH. YA or CUP will apply only when authorized by the RO.

SPECIAL CASE YIELD INDICATORS	WHEN APPLICABLE
H	Higher yield than the average is approved for the block or unit [see Para. E(2)(a)]. No YA or CUP is applicable.
R	Productivity is reduced [see Para. E(2)(b)]. No YA or CUP is applicable.
N	Non-conventional farming practice is carried out [see Para. E(2)(c)]. No YA or CUP is applicable.
NS	When a non-conventional farming practice is carried out and is determined to be a sustainable practice [see Para. E(2)(c)]. YA or CUP may be applicable if authorized by the RO Determined Yield.
I	Irrigation water supply is not adequate [see Para. E(2)(d)]. No YA or CUP is applicable.
AF	High variability of actual yields with adjustment made by the AIP according to the formula. No YA or CUP is applicable.
D	High variability of actual yields not adjusted by formula and adjusted by RO determined Yields. No YA or CUP is applicable.
DF	High variability of actual yields with adjustment made by the AIP according to the formula. No YA or CUP is applicable.
F	High variability of actual yields when adjustment made by formula shown in RO UG. No YA or CUP is applicable.

(2) Florida Avocado CAW.

INSURABLE ACREAGE _____				UNINSURABLE ACREAGE _____			
FLORIDA AVOCADO PRE-ACCEPTANCE INSPECTION REPORT AND ADDENDUM WORKSHEET							
For Illustration Purposes Only							
INSURED'S NAME			LEGAL DESCRIPTION:			CROP YEAR	UNIT NO.
BLOCK NUMBER.	MONTH & YEAR: SET OUT, GRAFTED, OR STUMPED	ACRES	VARIETY/TYPE	NUMBER OF TREES	AIR DRAINAGE: GOOD, FAIR, OR POOR	PERCENT SLOPE	TYPE OF IRRIGATION SYSTEM
		TOTAL:		TOTAL:			
Has damage (i.e., disease, hail, freeze) occurred to trees or have cultural practices been performed that will reduce the insured crop's production from previous levels? Yes ___ No ___ If yes, list the blocks and describe the type and extent of damage.				Remarks			
Have practices or production methods (e.g. removal, dehorning, grafting, transitioning to organic) been performed that will reduce the insured crop's production from previous crop years? Yes ___ No ___ No ___ If yes, How long? ____ Yrs.							

J PAW Examples

The following are examples of apples and peaches.

- (1) Apples—The information on the following (PAW and Transitional Yield and YA Substitution Table) are for the Apple examples found in J(1)-J(1)(f):

PAW. The insured has certified information for 7 blocks based on age, variety, and density. However, due to reporting as two blocks for examples 2, 3, 5 and 6 the blocks numbers 001-006 become block 001 and block 007 becomes block 002.

PAW (Perennial Crops) PRODUCER'S PRE-ACCEPTANCE WORKSHEET (For illustration purposes ONLY)				Name: I. M. INSURED			Policy No.:	Unit No.:	Crop:	State:		
				Legal Description: Sec. 31 T10N R50W			Crop Year:	County:	FSA FN/TRACT/FIELD:			
							2011	Montrose	8912			
Block No.	Mo/Year Planted or Grafted	Acres	Variety	Type	Number of Plants	Plant Spacing	Plant Pattern	Percent Stand	Density	Practice IRR/NI	Insurable or Uninsurable	Spur or Nonspur
001	04/1992	2.2	GOLDEN DEL	111	475	10X20	S	99	218	IRR	INS	N/A
002	04/1992	3.2	RED DEL	111	690	10X20	S	99	218	IRR	INS	N/A
003	03/1999	1.7	GOLDEN DEL	111	371	10X20	S	100	218	IRR	INS	N/A
004	03/1999	0.7	RED DEL	111	153	10X20	S	100	218	IRR	INS	N/A
005	05/2000	1.4	GOLDEN DEL	111	305	10X20	S	100	218	IRR	INS	N/A
006	05/2000	3.8	RED DEL	111	692	12X20	S	100	182	IRR	INS	N/A
007	04/2006	5.3	GALA	111	1,802	8X16	S	100	340	IRR	INS	N/A
TOTALS:		18.3			4,488							

EXAMPLES ONLY

T-Yield

Year: 2011

Commodity: Apples (0054)

State: Colorado (08)

Data: Released

Plan: APH (90)

County: Montrose (085)

Types / Practices

Type

Fresh 111

Practice

Irrigated 002

Type/Practice # (T/P #)

T/P 1

Transitional Yield And YA Substitution Table (BU)

T/P #	Density		Characteristic Name	Leaf Year	Sub County	2011	2010	2009	2008	2007	
	Low	High									
T/P 1	152	299		6		200.00	200.00	200.00	200.00	200.00	
				7		225.00	225.00	225.00	225.00	225.00	
				8		255.00	255.00	255.00	255.00	255.00	
				9		295.00	295.00	295.00	295.00	295.00	
				10		345.00	345.00	345.00	345.00	345.00	
				11		380.00	380.00	380.00	380.00	380.00	
				12		410.00	410.00	410.00	410.00	410.00	
				13		445.00	445.00	445.00	445.00	445.00	
				14		470.00	470.00	470.00	470.00	470.00	
				15		500.00	500.00	500.00	500.00	500.00	
		16		500.00	500.00	500.00	500.00	500.00			
		17		500.00	500.00	500.00	500.00	500.00			
		18		500.00	500.00	500.00	500.00	500.00			
		19		500.00	500.00	500.00	500.00	500.00			
				20+		500.00	500.00	500.00	500.00	500.00	
		300	599		5		200.00	200.00	200.00	200.00	200.00
					6		335.00	335.00	335.00	335.00	335.00
					7		425.00	425.00	425.00	425.00	425.00
					8		485.00	485.00	485.00	485.00	485.00
					9		520.00	520.00	520.00	520.00	520.00
				10		535.00	535.00	535.00	535.00	535.00	
			11		555.00	555.00	555.00	555.00	555.00		
			12		575.00	575.00	575.00	575.00	575.00		
			13		600.00	600.00	600.00	600.00	600.00		
			14		600.00	600.00	600.00	600.00	600.00		
			15		600.00	600.00	600.00	600.00	600.00		

(a) Example 1

1 In this example the insured has certified 5 years of acreage and production for blocks 001 - 007. Standard APH rules apply and the approved APH yield is based on a simple 5-year average of total production divided by total acreage for each year. A Weighted Average Age/Density Worksheet may be prepared if the insured elects YA in order to determine the weighted average age and density, since the blocks are of different ages and densities.

CROP APPLES (054)	SECTION 31	CROP YEAR	TOTAL PRODUCTION	ACRES	YIELD
PRACTICE IRR. (002)	TWNSHP 10N				
TYPE 111	RANGE 50W				
UNIT NO. 0001-0001	LAND OTHER COUNTY YES NO				
OTHER ENTITY (IES) NONE	FSA FARM NO. 8912				
RECORD TYPE: CROP YEAR: 2011	CROPLAND	2006	8,346	18.3	A456
		2007	9,050	18.3	A495
	Area Classification	2008	4,075	18.3	A223
		2009	8,750	18.3	A478
PRODUCTION SOLD/COMMERCIAL STORAGE ON FARM STORAGE, RECORDED BIN MEASUREMENT LIVESTOCK FEEDING RECORDED APPRAISAL FSA LOAN RECORD OTHER	TRANSITIONAL YIELD	2010	10,550	18.3	A577
NUMBER OF TREES OR VINES 4,488	445 W				19 TOTAL 2,229
PROCESSOR NUMBER/NAME Any Processor	OTHER (AVERAGE) 446	PRELIMINARY YIELD 446		APPROVED APH YIELD 446 bu./Acre for 18.3 Acres (For Verifier use only)	
		PRIOR YIELD			

(b) **Example2.** This example demonstrates reporting separate production on immature acreage for all years in the base period.

1 The insured has certified 5 years of acreage and production for PAW blocks 001- 006 (re-designated as block 001 on the APH) and PAW block 007 (re-designated as block 002 on the APH). Since block 001 contains trees of different ages and densities, a Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density. The worksheet may be used to determine the applicable YA when elected by the insured (i.e., T-Yield Calculation (2011 – 1996 W +1) = 16th leaf then from the actuarial documents 246 trees/acre at 16th leaf year = T-Yield of 500). **NOTE: 500 is the applicable T-Yield for 2011.** For each preceding year in the APH database, the leaf year must be reduced by one year and the applicable leaf year T-yield is then used for YA purposes (i.e., 2011 16th leaf T= 500; 2010 15th leaf T = 500; 2009 14th leaf T=470; 2008 13th leaf T=445; 2007 12th leaf T=410; and 2006 11th leaf T=380). YA is 60% of the applicable leaf year T-Yield. No actual yield in Block 001 or 002 was below 60% of the applicable T-Yield and eligible for YA. Block 002 contains trees with a single age and density, thus no Weighted Average Age/Density Worksheet is necessary and 100% variable T-Yield is used to complete the APH database.

APH BLOCK PRODUCTION (For illustration purposes ONLY)															
REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.															
NAME				POLICY NUMBER				UNIT NUMBER							
I. M. INSURED				XXXX				0001-00100							
(a) CROP				STATE				LEGAL DESCRIPTION							
APPLES				CO				Sec. 31 T10S R50W							
CROP YEAR				COUNTY				FSA FN/TRACT/FIELD							
2009				MONTROSE				8912							
		(b) PRACTICE 002		(c) TYPE 111		(b) PRACTICE 002		(c) TYPE 111		(b) PRACTICE		(c) TYPE			
		(d) VARIETY/OTHER N/A RED/GOLD		(d) VARIETY/OTHER N/A GALA		(d) VARIETY/OTHER		(d) VARIETY/OTHER							
		BLOCK NO.:		Mo/Yr		BLOCK NO.:		Mo/Yr		BLOCK NO.:		Mo/Yr			
		001				002									
SET OUT		DENSITY:				SET OUT		DENSITY:		SET OUT		DENSITY:			
VEAP- PRODUCTION		ACRES		YIELD		VEAP- PRODUCTION		ACRES		VEAP- PRODUCTION		ACRES			
		207						340							
YEAR															
2004	8,346	13.0	A642			0	5.3								
2005	9,050	13.0	A696			0	5.3								
2006	3,900	13.0	A300			175	5.3								
2007	7,960	13.0	A612			790	5.3								
2010	8,700	13.0	A669			1,850	5.3								
TOTAL			2,919			TOTAL			1,354			TOTAL			
T-YIELD ADJ.			500 W			T-YIELD ADJ.			335			T-YIELD ADJ.			
AVERAGE YIELD		APPROVED YIELD		584		AVERAGE YIELD		APPROVED YIELD		339		AVERAGE YIELD		APPROVED YIELD	
584		PRIOR YIELD				339		PRIOR YIELD							

2 Although not applicable for yield calculation in this example, a weighted average set out year, and average density must be determined for reporting purposes on block 001. Block 002's set out year was changed to 1997.

The PAW is corrected to show proper block numbers.

WEIGHTED AVERAGE AGE/DENSITY WORKSHEET (For illustration purposes ONLY)							
NAME: I. M. INSURED				POLICY NUMBER: XXXX		UNIT NUMBER: 0001-0001	
(a) CROP: APPLES	(b) PRACTICE 002	(c) TYPE 111	(d) VARIETY/OTHER N/A	STATE: CO		LEGAL DESCRIPTION: Sec. 31 T10S R50W	
CROP YEAR: 2011			COUNTY: MONTROSE			FSA FN/TRACT/FIELD: 8912	
BLOCK	MONTH/YEAR	SET OUT YEAR	ACRES	EXTENSIONS	DENSITY	ACRES	EXTENSIONS
001	04/1992	1992	2.2	4,382.4	218	2.2	479.6
002	04/1997	1997	3.2	6,390.4	218	3.2	697.6
003	03/1999	1999	1.7	3,398.3	218	1.7	370.6
004	03/1999	1999	0.7	1,399.3	218	0.7	152.6
005	05/2000	2000	1.4	2,800.0	218	1.4	305.2
006	05/2000	2000	3.8	7,600.0	182	3.8	691.6
		TOTALS:	13.0	25,953	TOTALS:	13.0	2,697.2
WEIGHTED AVERAGE SET OUT YEAR			1996 W	WEIGHTED AVERAGE DENSITY			207
TRANSITIONAL YIELD TRANSITIONAL YIELD Calculation - (2011 – 1996 W +1) = 16 th leaf then from the actuarial table 246 trees/acre at 16 th leaf year = T-Yield of 500 for 2011							

(c) **Example 3.**

1 For this example the insured has certified 2 years of acreage and production (2010 & 2009) for PAW blocks 001- 006 (APH 001) and PAW block 007 (APH 002). The prior years (2006-2008) were not separated and were certified with APH block 001. Block 001 still contains trees of different ages and densities. The worksheet may be used to determine the applicable YA when elected by the insured. **NOTE: Block 001 contains acreage changes.** If the insured elects YA for years prior to the acreage change, a separate Weighted Average Age/Density Worksheet must be calculated for the current orchard acreage (13.0 acres) and another Weighted Average Age/Density Worksheet must be calculated for the previous acreage (18.3 acres) [see notes on each worksheet in the example]. Block 002 contains trees with a single age and density, thus no Weighted Average Age/Density Worksheet is necessary and 100% variable T-Yield is used to complete the APH database.

APH BLOCK PRODUCTION (For illustration purposes ONLY)

REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM.
INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.

<p>NAME I. M. INSURED POLICY NUMBER XXXX UNIT NUMBER 0001-0001</p>												
<p>(a) CROP APPLES STATE CO LEGAL DESCRIPTION Sec. 31 T10S R50W</p>												
<p>CROP YEAR 2011 COUNTY MONTROSE FSA FN/TRACT/FIELD 8912</p>												
			(b) PRACTICE 002			(c) TYPE 111						
			(d) VARIETY/OTHER N/A RED/GOLD			(d) VARIETY/OTHER N/A GALA			(d) VARIETY/OTHER			
BLOCK NO.: 001 Mo/Yr			BLOCK NO.: 002 Mo/Yr			BLOCK NO.: Mo/Yr			BLOCK NO.: Mo/Yr			
SET OUT YEAR: DENSITY: 207			SET OUT YEAR: DENSITY: 340			SET OUT YEAR: DENSITY:			SET OUT YEAR: DENSITY:			
YEAR	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD
2006	8,346	18.3	A456									
2007	9,050	18.3	A495									
2008	4,075	18.3	A223									
2009	7,960	13.0	A612	790	5.3	T335						
20010	8,700	13.0	A669	1,850	5.3	A349						
TOTAL			2,455	TOTAL			1,354	TOTAL				
T-YIELD ADJ.			500 W	T-YIELD ADJ.			335	T-YIELD ADJ.				
AVERAGE YIELD	APPROVED YIELD		491	AVERAGE YIELD	APPROVED YIELD	339	AVERAGE YIELD	APPROVED YIELD				
491	PRIOR YIELD			339	PRIOR YIELD			PRIOR YIELD				

2 For block 001 in Example 3, a Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density. A Weighted Average Age/Density Worksheet may be prepared if the insured elects YA in order to determine the weighted average age and density, since the blocks are of different ages and densities. Separate worksheets is prepared for acreage changes. The following Weighted Average Age/Density Worksheet is for the 13.0 acres of production in 2009 - 2011(see notes on T-Yields used for YA when there are acreage changes).

WEIGHTED AVERAGE AGE/DENSITY WORKSHEET (For illustration purposes ONLY)							
NAME: I. M. INSURED				POLICY NUMBER: XXXX		UNIT NUMBER: 0001-0001	
(a) CROP: APPLES		(b) PRACTICE 002	(c) TYPE 111	(d) VARIETY/OTHER N/A	STATE: CO		LEGAL DESCRIPTION: Sec. 31 T10S R50W
CROP YEAR: 2011			COUNTY: MONTROSE			FSA FN/TRACT/FIELD: 8912	
BLOCK	MONTH/YEAR	SET OUT YEAR	ACRES	EXTENSIONS	DENSITY	ACRES	EXTENSIONS
001	04/1992	1992	2.2	4,382.4	218	2.2	479.6
002	04/1992	1992	3.2	6,374.4	218	3.2	697.6
003	03/1999	1999	1.7	3,398.3	218	1.7	370.6
004	03/1999	1999	0.7	1,399.3	218	0.7	152.6
005	05/2000	2000	1.4	2,800.0	218	1.4	305.2
006	05/2000	2000	3.8	7,600.0	182	3.8	691.6
		TOTALS:	13.0	25,954.4	4,378	13.0	2,697.2
WEIGHTED AVERAGE SET OUT YEAR			1996 W	WEIGHTED AVERAGE DENSITY			207
TRANSITIONAL YIELD: $(2011 - 1996 W + 1) = 16^{th}$ leaf then from the actuarial table 246 trees/acre at 16^{th} leaf year = T-Yield of 500 for 2011; T-Yield for 2010 15^{th} leaf = 500; T-Yield for 2009 14^{th} leaf = 47							

3 For block 001 in Example 3, a Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density. A Weighted Average Age/Density Worksheet may be prepared if the insured elects YA in order to determine the weighted average age and density, since the blocks are of different ages and densities. Separate worksheets is prepared for acreage changes. The following Weighted Average Age/Density Worksheet is for the 18.3 acres of production in 2006 -2008 (see notes on T-Yields used for YA when there are acreage changes, item 22 below).

WEIGHTED AVERAGE AGE/DENSITY WORKSHEET (For illustration purposes ONLY)							
NAME: I. M. INSURED				POLICY NUMBER: XXXX		UNIT NUMBER: 0001-0001	
(a) CROP: APPLES		(b) PRACTICE 002	(c) TYPE 111	(d) VARIETY/OTHER N/A	STATE: CO		LEGAL DESCRIPTION: XXXX
CROP YEAR: 2011			8 COUNTY: MONTROSE			FSA FN/TRACT/FIELD: 8912	
BLOCK	MONTH/YEAR	SET OUT YEAR	ACRES	SET OUT YEAR EXTENSIONS	DENSITY	ACRES	DENSITY EXTENSIONS
001	04/1992	1992	2.2	4,382.4	218	2.2	479.6
002	04/1992	1992	3.2	6,374.4	218	3.2	697.6
003	03/1999	1999	1.7	3,398.3	218	1.7	370.6
004	03/1999	1999	0.7	1,399.3	218	0.7	152.6
005	05/2000	2000	1.4	2,800.0	218	1.4	305.2
006	05/2000	2000	3.8	7,600.0	182	3.8	691.6
007	04/2006	2006	5.3	10,631.8	340	5.3	1,802
		TOTALS:	18.3	36,586.2	TOTALS:	18.3	4,499.2
WEIGHTED AVERAGE SET OUT YEAR 1999 W				WEIGHTED AVERAGE DENSITY 246			
TRANSITIONAL YIELD Calculation - (2008 - 1999 W +1) = 10 th leaf year from the actuarial document 246 trees/acre at 10 th leaf year = T-Yield of 345 for 2008; T-Yield for 2007 9 th leaf =295 ; T-Yield for 2006 8 th leaf =255							

(d) **Example 4.**

1 The insured has certified 3 years of acreage and production for blocks 001 - 007. Standard APH procedures apply and the approved APH yield is based on a simple average consisting of the three actual years (total production divided by total acreage for each year) and one 100% variable T-Yield. As the blocks are of different ages and densities a Weighted Average Age/Density Worksheet is required to determine the applicable T-Yield for mixed age and density.

CROP	SECTION	CROP YEAR	TOTAL PRODUCTION	ACRES	YIELD	
APPLES (054)	31					
PRACTICE IRR. (002)	TWNSHP 10N					
TYPE 111	RANGE 50W					
UNIT NO. 0001-0001	LAND OTHER COUNTY YES NO					
OTHER ENTITY (IES) NONE		FSA FN 123				
RECORD TYPE: CROP YEAR: 2011		CROPLAND			T445	
PRODUCTION SOLD/COMMERCIAL STORAGE ON FARM STORAGE, RECORDED BIN MEASUREMENT LIVESTOCK FEEDING RECORDED APPRAISAL FSA LOAN RECORD OTHER NUMBER OF TREES OR VINES 4,495		Area Classification	2008	4,075	18.3	A223
			2009	8,750	18.3	A478
			2010	10,550	18.3	A577
		14 TRANSITIONAL YIELD: 445 W				19 TOTAL 1,723
PROCESSOR NUMBER/NAME Any Processor	OTHER (Average) 445	(A) PRELIMINARY YIELD 431	(B) PRIOR YIELD	APPROVED APH YIELD 431 bu./Acre for 18.3 Acres (For Verifier use only)		

2

For unit 0001-0001 in Example 4, a Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density for reporting purposes. A Weighted Average Age/Density Worksheet may be prepared if the insured elects YA in order to determine the weighted average age and density, since the blocks are of different ages and densities.

WEIGHTED AVERAGE AGE/DENSITY WORKSHEET									
(For illustration purposes ONLY)									
NAME: I. M. INSURED				POLICY NUMBER: XXXX		UNIT NUMBER: 0001-0001			
(a) CROP: APPLES	(b) PRACTICE 002	(c) TYPE 111	(d) VARIETY/OTHER N/A	STATE: CO	LEGAL DESCRIPTION: Sec. 31 T10S R50W				
CROP YEAR: 2011			COUNTY: MONTROSE			FSA FN: 8912			
BLOCK	MONTH/YEAR	SET OUT YEAR	ACRES	SET OUT YEAR EXTENSIONS	DENSITY	ACRES	DENSITY EXTENSIONS		
001	04/1992	1992	2.2	4,382.4	218	2.2	479.6		
002	04/1992	1992	3.2	6,374.4	218	3.2	697.6		
003	03/1999	1999	1.7	3,398.3	218	1.7	370.6		
004	03/1999	1999	0.7	1,399.3	218	0.7	152.6		
005	05/2000	2000	1.4	2,800.0	218	1.4	305.2		
006	05/2000	2000	3.8	7,600.0	182	3.8	691.6		
007	05/2006	2006	5.3	10,631.8	340	5.3	1,802.0		
		TOTALS:	18.3	36,586.2	TOTALS:	18.3	4,499.2		
WEIGHTED AVERAGE SET OUT YEAR				1999 W	WEIGHTED AVERAGE DENSITY				246
TRANSITIONAL YIELD: Calculation - (2011 - 1999 W + 1) = 13 th leaf year from the actuarial document 246 trees/acre at 13 th leaf year = T-Yield of 445 for 2011									
T-Yield for 2010 12 th leaf = 410 / T-Yield for 2009 11 th leaf = 380 / T-Yield for 2009 10 th leaf = 345									

(e) **Example 5.**

1 The insured has certified 3 years of acreage and production for PAW blocks 001- 006 (re-designated as block 001 on the APH) and PAW block 007 (re-designated as block 002 on the APH). Block 001 contains trees of different ages and densities. A Weighted Average Age/Density Worksheet must be calculated to determine the weighted average set out year and average density, a Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density. The worksheet may be used to determine the applicable YA when elected by the insured (i.e., T-Yield Calculation - (2011 – 1996 W +1) = 16th leaf then from the actuarial document 246 trees/acre at 16th leaf year = T-Yield of 500). **NOTE: 500 is the applicable T-Yield for 2011.** For each proceeding year in the database the leaf year must be reduced by one year and the applicable leaf year T-Yield is then used for YA purposes (i.e., 2011 16th leaf T= 500; 2010 15th leaf T = 500; 2009 14th leaf T=470; 2008 13th leaf T=445). YA is 60% of the applicable leaf year T-Yield. For Block 001 and 002, no actual yield is below 60% of the applicable T-Yield and eligible for YA. Block 002 contains trees with a single age and density, thus no Weighted Average Age/Density Worksheet is necessary and 100% variable T-Yield is used to complete the APH database.

APH BLOCK PRODUCTION												
(For illustration purposes ONLY)												
REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.												
NAME I. M. INSURED				POLICY NUMBER XXXX				UNIT NUMBER 0001-0001				
(a) CROP APPLES				STATE CO				LEGAL DESCRIPTION Sec. 31 T10S R50W				
CROP YEAR 2011				COUNTY MONTROSE				FSA FN/TRACT/FIELD 8912				
		(b) PRACTICE 002		(c) TYPE 111				(b) PRACTICE		(c) TYPE		
		(d) VARIETY/OTHER RED/GOLD		(d) VARIETY/OTHER GALA				(d) VARIETY/OTHER				
BLOCK NO.:		001		Mo/Yr		BLOCK NO.:		002		Mo/Yr		
SET OUT YEAR:		DENSITY: 207				SET OUT YEAR:		DENSITY: 340				
YEAR	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD
2006												
2007			T500			T335						
2008	3,900	13.0	A300	175	5.3	T335						
2009	7,960	13.0	A612	790	5.3	T335						
2010	8,700	13.0	A669	1,850	5.3	A349						
TOTAL			2,081	TOTAL			1,354	TOTAL				
AVERAGE YIELD		T-YIELD ADJ.		AVERAGE YIELD		YIELD ADJ.		AVERAGE YIELD		T-YIELD ADJ.		
520		500 W		339		335						
APPROVED YIELD		PRIOR YIELD		APPROVED YIELD		PRIOR YIELD		APPROVED YIELD		PRIOR YIELD		
520				339		339						

(f) **Example 6.**

1 The insured has certified 3 years of acreage and production for PAW blocks 001-006 (re-designated as block 001 on the APH) and PAW block 007 (re-designated as block 002 on the APH). Block 001 contains trees of different ages and densities. A Weighted Average Age/Density Worksheet is calculated to determine the weighted average set out year and average density. The worksheet may be used to determine the applicable YA when elected by the insured. Block 002 is uninsurable as the 2010 yield is below the production minimum for Colorado of 200/bu ac.

APH BLOCK PRODUCTION (For illustration purposes ONLY) REPORT ALL UNINSURABLE BLOCKS SEPARATELY ON THIS FORM. INCLUDE PRODUCTION THAT IS LESS THAN MINIMUMS AND ZERO PRODUCTION.												
NAME I. M. INSURED			POLICY NUMBER XXXX			UNIT NUMBER 0001-0001						
(a) CROP APPLES			STATE CO			LEGAL DESCRIPTION Sec. 31 T10S R50W						
CROP YEAR 2009			COUNTY MONTROSE			FSA FN/TRACT/FIELD 8912						
YEAR	(b) PRACTICE 002		(c) TYPE 111		(b) PRACTICE 002		(c) TYPE N/A		(b) PRACTICE		(c) TYPE	
	(d) VARIETY/OTHER N/A RED/GOLD				(d) VARIETY/OTHER N/A GALA				(d) VARIETY/OTHER			
	BLOCK NO.:	001	Mo/Yr		BLOCK NO.:	002	Mo/Yr		BLOCK NO.:		Mo/Yr	
	SET OUT YFAR·		DENSITY: 207		SET OUT YFAR·		DENSITY: 340		SET OUT YFAR·		DENSITY:	
	PRODUCTION	ACRES	YIELD		PRODUCTION	ACRES	YIELD		PRODUCTION	ACRES	YIELD	
2004												
2005			T500									
2006	3,900	13.0	A300		175	5.3						
2007	7,960	13.0	A612		790	5.3						
2008	8,700	13.0	A669		1,049	5.3	198					
TOTAL			2,081		TOTAL				TOTAL			
T-YIELD ADJ.			500 W		T-YIELD ADJ.			N/A	T-YIELD ADJ.			
AVERAGE YIELD			520		AVERAGE YIELD			N/A	19 AVERAGE YIELD			
APPROVED YIELD					APPROVED YIELD				APPROVED YIELD			
PRIOR YIELD					PRIOR YIELD				PRIOR YIELD			

(2) **Peaches.** Use the following information from the PAW for the Fresh (101) Type Peach examples:

PAW (Perennial Crops) PRODUCER'S PRE-ACCEPTANCE WORKSHEET (For illustration purposes ONLY)				Applicant's Name: I. M. INSURED			Policy No.: XXXX		Unit No.: 0001-0001		Crop: PEACHES		State: AL	
				Legal Description: XXXXXXXXXX			Crop Year: 2011		County: AUTAUGA		FSA FN/TRACT/FIELD: 8912			
Block No.	Mo/Yr Set Out/Grafted	Acres	Variety	Type	Number of Plants	Plant Spacing	Percent Stand	Density	Practice IRR/NI	Insurable or Uninsurable	Spur or Nonspur			
001	04/2006	10.0	RED GLOBE	L (Late)	1090	20X20	100%	109	IRR	INS	N/A			
002	05/2002	20.0	HARVESTER	M (Mid)	2299	18X20	95%	121	NI	INS	N/A			
003	04/2003	15.0	EMPRESS	E (Early)	1422	20X20	87%	109	NI	INS	N/A			
TOTALS:		45.0			4,811									

FCI-35 COVERAGE AND RATES
2011 AND SUCCEEDING CROP YEARS

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

CROP: PEACHES (0034)*1*2
PLAN: APH (90)

TRANSITIONAL YIELD

YEAR	TYPE	PRACTICE	LEAF YEAR	TREES/ACRE		OTHER	MAP AREA	T-YIELD
				LOW	HIGH			
2011	101 Fresh	997 NPS	4	76	150	early		55.00
2011	101 Fresh	997 NPS	4	76	150	mid		120.00
2011	101 Fresh	997 NPS	4	76	150	late		130.00
2011	101 Fresh	997 NPS	5	76	150	early		70.00
2011	101 Fresh	997 NPS	5	76	150	mid		135.00
2011	101 Fresh	997 NPS	5	76	150	late		155.00
2011	101 Fresh	997 NPS	6	76	150	early		100.00
2011	101 Fresh	997 NPS	6	76	150	mid		165.00
2011	101 Fresh	997 NPS	6	76	150	late		185.00
2011	101 Fresh	997 NPS	7	76	150	early		105.00
2011	101 Fresh	997 NPS	7	76	150	mid		170.00
2011	101 Fresh	997 NPS	7	76	150	late		190.00
2011	101 Fresh	997 NPS	8	76	150	early		135.00
2011	101 Fresh	997 NPS	8	76	150	mid		190.00
2011	101 Fresh	997 NPS	8	76	150	late		215.00
2011	101 Fresh	997 NPS	9	76	150	early		135.00
2011	101 Fresh	997 NPS	9	76	150	mid		190.00
2011	101 Fresh	997 NPS	9	76	150	late		215.00
2011	101 Fresh	997 NPS	10	76	150	early		125.00
2011	101 Fresh	997 NPS	10	76	150	mid		180.00
2011	101 Fresh	997 NPS	10	76	150	late		205.00
2011	101 Fresh	997 NPS	11	76	150	early		115.00
2011	101 Fresh	997 NPS	11	76	150	mid		170.00
2011	101 Fresh	997 NPS	11	76	150	late		195.00
2011	101 Fresh	997 NPS	12	76	150	early		105.00
2011	101 Fresh	997 NPS	12	76	150	mid		155.00
2011	101 Fresh	997 NPS	12	76	150	late		180.00
2011	101 Fresh	997 NPS	13	76	150	early		85.00
2011	101 Fresh	997 NPS	13	76	150	mid		140.00
2011	101 Fresh	997 NPS	13	76	150	late		160.00
2011	101 Fresh	997 NPS	14+	76	150	early		68.00
2011	101 Fresh	997 NPS	11	76	150	mid		112.00
2011	101 Fresh	997 NPS	11	76	150	late		128.00

- (a) **Example 1.** This example demonstrates peaches reporting less than the required five years base period and added land with less than four years of the prior producer's hard copy records of production and acreage available. A Peach insured has certified peach production and acreage (**insurable and uninsurable acreage separately**) by block on three blocks. Block number 001 has met policy minimums for two years with four years certified, block number 002 has four years of data certified, block number 003 was recently acquired and only two years of data are available.

The APH approved yield is based on individual blocks. The yields reported by block do not qualify for YA (i.e., block 001 2011-2006 = 5 + 1 = 6 age for 2011 T-Yield 185 X .60 = 111 substitute yield; for 2010 6 - 1 = 5, T-Yield 155 X .60 = 93 substitute yield; in 2009 6 - 2 = 4, T-Yield 130 X .60 = 78 substitute yield; etc.) (T-Yield for block number 003 added land yield descriptor "NX" is applicable). Actuarial documents do not show T-Yield adjustments for percent stand on peaches in Alabama; however, acreage reduction for percent of stand does apply. The reported 87% stand on block 003 contains no adjustment in acreage based upon age and condition of orchard. The insurable acreage in 2011 for block 003 is 13.1 acres (15.0 X 0.87 = 13.1) which is reflected in subsequent years APH database(s) and production reports.

APH BLOCK PRODUCTION (For illustration purposes ONLY)																							
NAME: I. M. INSURED				POLICY NUMBER: XXXX				UNIT NUMBER: 0001-0001															
(a) CROP PEACHES				STATE AL				LEGAL DESCRIPTION XXXXXXXXX															
CROP YEAR 2011				COUNTY AUTAUGA				FSA FN/TRACT/FIELD 8912															
b) PRACTICE 997			c) TYPE 101 L			(b) PRACTICE 997			c) TYPE 101 M			(b) PRACTICE 997			c) TYPE 101 E								
(d) VARIETY/OTHER LATE						(d) VARIETY/OTHER MID						(d) VARIETY/OTHER EARLY											
BLOCK NO.:		Mo/Yr		001		04/2006		BLOCK NO.:		Mo/Yr		05/2002		BLOCK NO.:		Mo/Yr		04/2003					
SET OUT YEAR:		DENSITY:		2006		109		SET OUT YEAR:		DENSITY:		2002		121		SET OUT YEAR:		DENSITY:		2003		109	
YEAR	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD	PRODUCTION	ACRES	YIELD		
2006																							
2007	0	10.0	T185				3,380	20.0	A169														
2008	1000	10.0	T185				3,560	20.0	A178														
2009	1,600	10.0	A160				3,600	20.0	A180				1,530	15.0	A102								
2010	2,000	10.0	A200				3,700	20.0	A185				1,635	15.0	A109								
TOTAL			730	TOTAL			712	TOTAL			455	TOTAL			455	TOTAL			135	TOTAL			114
T-YIELD ADJ.			185	T-YIELD ADJ.			180	T-YIELD ADJ.			135	T-YIELD ADJ.			135	T-YIELD ADJ.			135	T-YIELD ADJ.			135
APPROVED YIELD			183	APPROVED YIELD			178	APPROVED YIELD			178	APPROVED YIELD			178	APPROVED YIELD			178	APPROVED YIELD			178

(b) **Example 2.** This example is similar to example 1, except: only two years were reported; no added land; Block 003 was planted in April 1995; and the number of trees reported is 1308, making the percent stand 80%. Production is commingled for other characteristics on the actuarial documents; however, separate acreage information is available. This example demonstrates separation and reporting of commingled production and yield descriptors following procedure in Sec.10G(8)(b)2.

1 A peach insured has certified total production and acreage for two years. Variable T-Yields (90 percent because the insured provided two years of records) determined on other characteristics age, density, percent stand for each block of acreage certified on the PAW (block 003 was adjusted for 80 percent stand see [Sec.16B(1)]). The APH database is based on individual blocks required for other characteristics (Early, Mid, and Late) using [Sec. 10G(8)(b)2] for commingled production. Using the current T-Yields and adjusting by year, using the commingled worksheet, the 2010 and 2009 production was separated. The applicable acreage certified by block is shown, yields reported do not qualify for YA, and two 90% T-yields "N".

T-Yield adjustments based on percent stand are not applicable for peaches in Alabama; however, acreage is adjusted based upon percent stand, age, condition of orchard.

**APH BLOCK PRODUCTION WORKSHEET
(For illustration purposes ONLY)**

NAME				POLICY NUMBER				UNIT NUMBER							
I. M. INSURED				XXXX				0001-0001							
(a) CROP				STATE				LEGAL DESCRIPTION							
PEACHES				AL				XXXXXXXXX							
CROP YEAR				COUNTY				FSA FN/TRACT/FIELD							
2011				AUTAUGA				8912							
(b) PRACTICE 997		(c) TYPE 101 L		(b) PRACTICE 997		(c) TYPE 101 M		(b) PRACTICE 997		(c) TYPE 101 E					
(d) VARIETY/OTHER LATE				(d) VARIETY/OTHER MID				(d) VARIETY/OTHER EARLY							
BLOCK NO.:		001		Mo/Yr		04/2006		BLOCK NO.:		002		Mo/Yr		05/2002	
SET OUT YEAR:		2006		DENSITY:		109		SET OUT YEAR:		2002		DENSITY:		121	
YEAR		PRODUCTION		ACRES		YIELD		YEAR		PRODUCTION		ACRES		YIELD	
2007						N167								N61	
2008						N167								N61	
2009				10.0		AC138				20.0		AC201		15.0	
2010				10.0		AC178				20.0		AC219		15.0	
TOTAL				650				TOTAL				744		TOTAL	
T-YIELD ADJ.				185				T-YIELD ADJ.				180		T-YIELD ADJ.	
APPROVED YIELD				163				APPROVED YIELD				186		APPROVED YIELD	
														68	
														73	

2 **Due to** the percent stand **being** determined for the current crop year and the age of this block, an acreage adjustment will be applicable for the following crop year for the APH database and on the current acreage report. When reporting acreage the following year the prior year reported acreage (adjusted based upon stand) is reported and any additional adjustment in acreage for the current year is reported on the acreage report.

MULTI-PURPOSE PRODUCTION AND YIELD WORKSHEET						
CROP YEAR	COL. 1	COL. 2	COL.3	COL. 4	COL. 5	COL. 6
2010	LATE	10.0	155	1,550	1.15	178
2010	MID	20.0	190	3,800	1.15	219
2010	EARLY	15.0	68	1,020	1.15	78
				7,335÷6,370	1.15	
2009	LATE	10.0	130	1,300	1.06	138
2009	MID	20.0	190	3,800	1.06	201
2009	EARLY	15.0	85	1,275	1.06	90
				6,730÷6,375	1.06	

(c) **Example 3.** Similar to information contained in prior examples, except: all years were certified by the insured; block 003 meets criteria for downtrending [Sec. 16H(8)] and has acreage changes; an adjustment in the acres is no longer applicable.

Block 003 was planted in April of 1995 and this block meets the selection criteria for high variability of actual yields. The PAW shows changes in acreage and tree counts by year for block 003. AIP did a PAIR and determined the present measured acres of 12.9 on block 003. This is also shown on PAW. Units or blocks were reviewed and determinations made for meeting the selection criteria shown in [Sec.16H(8)]. After completing reviews, block 003 continues to show that the most recent three-year average (123+102+66=291/3=97) is less than 75% of the APH average yield (97 / 133 = 0.73). The adjusted yield is calculated using the applicable adjustment, 80% of the average yield (133 X .80 = DF 106). It is coded with yield indicator "DF" to show adjustment made according to formula.

APH BLOCK PRODUCTION WORKSHEET (For illustration purposes ONLY)														
NAME				POLICY NUMBER				UNIT NUMBER						
I. M. INSURED				XXX				0001-0001						
(a) CROP PEACHES				STATE AL				LEGAL DESCRIPTION XXXXXXXXXX						
CROP YEAR 2009				COUNTY AUTAUGA				FSA FN/TRACT/FIELD 8912						
YEAR	(b) PRACTICE 997		(d) TYPE 101		YEAR	(b) PRACTICE 997		(c) TYPE 101		YEAR	(b) PRACTICE 997		(c) TYPE 101	
	(d) VARIETY/OTHER LATE					(d) VARIETY/OTHER MID					(d) VARIETY/OTHER EARLY			
	BLOCK NO.:	001	Mo/Yr	04/ 2006		BLOCK NO.:	002	Mo/Yr	05/ 2002		BLOCK NO.:	003	Mo/Yr	04/ 1995
	SET OUT YEAR:	2006	DENSITY:	109		SET OUT YEAR:	2002	DENSITY:	121		SET OUT YEAR:	1995	DENSITY:	109
	PRODUCTION	ACRES	YIELD			PRODUCTION	ACRES	YIELD			PRODUCTION	ACRES	YIELD	
2006	0	10.0				2,880	20.0	A144			3,100	15.0	A207	
2007	0	10.0	T185			3,380	20.0	A169			2,500	15.0	A167	
2008	1,000	10.0	T185			3,560	20.0	A178			1,850	15.0	A123	
2009	1,600	10.0	A160			3,600	20.0	A180			1,470	14.4	A102	
2010	2,000	10.0	A200			3,700	20.0	A185			900	13.6	A66	
TOTAL				730	TOTAL				856	TOTAL				665
T-YIELD ADJ.				185	T-YIELD ADJ.				180	T-YIELD ADJ.				68
APPROVED YIELD				183	APPROVED YIELD				171	APPROVED YIELD				DF 106

RESERVED.

K 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	56
Avalon	61
Ballico	49
Butte	50
Carmel	54
Carrion	57
Davey	55
Dottie Won	50
Drake	41
Durango	59
Fritz	51
Harvey	62
IXL	50
Jeffries	70
Jordanolo	65
Kapareil	68
Le Grand	60
Livingston	66
Merced	56
Milow	65
Mission	41
Monarch	48
Mono	40
Monterey	52
Morley	50
Ne Plus Ultra	53
Non Pariel	66
Norman	51
Padre	47
Pearle	55
Peerless	34
Planada	58
Plateau	50
Price	58
Ripon	45
Rosetta	50
Ruby	46
Sauret I	65
Sauret II	65
Savana	65
Solano	65
Sonora	69
Thompson	54
Tokyo	55
Valenta	55
Vesta	51
Winters	55
Woods Colony	58
Yosemite	47

Example, 54,688 pounds of unshelled Norman almonds, which have a conversion factor of 51 percent. $54,688 \times .51 = 27,890$ pounds of shelled Norman almond.

M WEIGHTED AVERAGE AGE/DENSITY WORKSHEET

ELEMENT	INFORMATION REQUIRED
BLOCK NUMBER	Appropriate block number from the PAW, shown to three places (e.g., 001).
MONTH YEAR	Month and year planted; leave blank if mixed.
SET OUT YEAR	<p>Set Out Year for the block is calculated as follows:</p> <p>(a) Prior to July 1 (May 1 for Florida Citrus) of the coming leaf year - 1st full leaf year following setting.</p> <p>For example, for trees set out in February of 2010 (2/10), the correct set out year is 2010.</p> <p>(b) On or after July 1 (May 1 for Florida Citrus) of the coming leaf year - 1st full year following setting.</p> <p>For example, for trees set out in November of 2010 (11/10), the correct set out year is 2011.</p>
ACRES	Acres for the block.
SET OUT YEAR EXTENSIONS	Multiply the set out year by the acres and enter the total.
DENSITY	Density for the block.
ACRES	Acres for the block
DENSITY EXTENSIONS	Multiply the density by the acres and enter the total.
TOTALS	Totals for columns of Acres and Set Out Year Extensions.
TOTALS	Totals for columns of Density and Density Extensions.
WEIGHTED AVERAGE SET OUT YEAR	Calculate the weighted average set out year by dividing Total Set Out Year Extension by Total Acres .
WEIGHTED AVERAGE DENSITY	Calculate the weighted average set out year by dividing Total Density Extensions by Total Acres .
TRANSITIONAL YIELD	Transitional yield (T-Yield) for the block or unit, using the weighted average set out year and weighted average density to obtain the T-Yield from the appropriate actuarial document. The T-Yield is then transferred to the appropriate block of the APH database for the unit or worksheet for the block. When grafting (or dehorning) is applicable the month and year completed must be used to determine the leaf-year (age) and substituted to determine the weighted average age and T-Yield (unless an alternative adjusted T-Yield and procedures for approving an RO Determined Yield is provided, shown on the actuarial documents or RO Underwriting Guidelines).

(1) **Example Of Weighted Age/Density Worksheet.**

WEIGHTED AGE/DENSITY WORKSHEET (For illustration purposes ONLY)							
NAME: I. M. INSURED				POLICY NUMBER: XXXX		UNIT NUMBER: 0001-00100	
(a) CROP:		(b) PRACTICE	(c) TYPE	(d) VARIETY/OTHER		STATE:	LEGAL DESCRIPTION:
CROP YEAR:			COUNTY:			FSA FN:	
BLOCK	MONTH/YEAR	SET OUT YEAR	ACRES	SET OUT YEAR EXTENSIONS	DENSITY	ACRES	DENSITY EXTENSIONS
		TOTALS:				TOTALS:	
WEIGHTED AVERAGE SET OUT YEAR				WEIGHTED AVERAGE DENSITY			
TRANSITIONAL YIELD $Crop Year - Weighted Average set out year + 1$							

18 YIELD REDUCTIONS

A Excessive Actual Yield (Without Verifiable Records).

Example

The following example is for a carryover insured who reported an excessive yield for 2010 on the 2011 production report. The AIP requested production evidence for all OU within the BU. The insured indicated that unit 0002-0001OU produced ten, 400 bu. truckloads of corn (4000 bu./10.0 acres. = 400 bu./acre.); however, OU 0002-0002 (same BU) produced only 80 bushels per acre and loss records were available for that unit. The insured did not provide any verifiable records to support the excessive actual yield certified (the two units adjoined, had similar planting dates, soils and growing conditions). Therefore, the assigned yield procedure is applicable (168 X .75 = 126) for the 2010 crop year, resulting in an approved APH yield of 159. The insured does not qualify for OUs, separate APH databases are maintained, and other BU and OU with actual yields where claim records are not available require the use of assigned yields.

ORIGINAL APH DATABASE			
CROP: 0041 (CORN)		LEGAL:	T-YIELD: 90 BU.
PRACTICE: 003 (NI)		S1/2SEC. 12-XX-XX	
TYPE: 029 (GRAIN)		FSA	
UNIT NO: 0002-0001OU		FN:XX01	
CROP YEAR	TOTAL PRODUCTION	ACRES	YIELD
2005			
2006	380	2.0	A190
2007	4000	40.0	A100
2008	600	2.0	A300
2009	16000	200.0	A80
2010	4000	10.0	A400
			TOTAL: 1070
PRELIMINARY YIELD: 214		APPROVED APH YIELD:	
PRIOR YIELD: 168			

REDUCED APH DATABASE			
CROP: 0041 (CORN)		LEGAL:	T-YIELD: 90 BU.
PRACTICE: 003 (NI)		S1/2SEC. 12-XX-XX	
TYPE: 029 (GRAIN)		FSA	
UNIT NO: 002-0001 BU (.1)		FN:XX01	
CROP YEAR	TOTAL PRODUCTION	ACRES	YIELD
2005			
2006	380	2.0	A190
2007	4000	40.0	A100
2008	600	2.0	A300
2009	16000	200.0	A80
2010		10.0	P126
			TOTAL: 796
PRELIMINARY YIELD: 214		APPROVED APH YIELD:	
PRIOR YIELD: 168		159 (REDUCED)	

B Inconsistent Approved APH Yield and Insured Acreage Limitations.

Example

Using the information from Example 1, Example 2 illustrates whether the reduced approved APH yield (159) requires any further reduction after insured acreage is reported. The insured reported 100.0 planted and 100.0 prevented planted acres of non-irrigated corn (grain) for acreage using the approved APH yield calculated from the database. The average number of acres (including the 2010 crop year) with actual/assigned yields reported is 50.8 (2.0 + 40.0 + 2.0 + 200.0 + 10.0 = 254/5). The insured acreage (200.0) does not exceed 400 percent of the average acreage; however, three individual crop years (2006, 2008, and 2010) each contain less than 10 percent of the current year's insured acreage. The insured has 10 non-irrigated units of corn (grain) in his farming operation that contains actual/assigned yields. The simple average of the approved APH yields for these units is 125.5, rounded to 126 bu. per acre. The reduced approved APH yield (159) exceeds 115 percent of the simple average (126 X 1.15 = 145 bu.) and one of the insured acreage limitations was exceeded; therefore, the reduced approved APH yield must be reduced further. The simple average of the other nine approved APH yields (excluding the approved APH yield that must be reduced) is 122 bu. per acre.

ORIGINAL APH DATABASE			
CROP: 041 (CORN) PRACTICE: 003 (NI) TYPE: 029 (GRAIN) UNIT NO: 0002-0001 (.1)		LEGAL: S1/2SEC. 12-XX-XX FSA FN:xx01	T-YIELD: 90 BU.
CROP YEAR	TOTAL PRODUCTION	ACRES	YIELD
2005			
2006	380	2.0	A190
2007	4000	40.0	A100
2008	600	2.0	A300
2009	16000	200.0	A80
2010	4000	10.0	P126
			TOTAL 796
PRELIMINARY YIELD: 214 PRIOR YIELD: 168		21 APPROVED APH YIELD 159 (REDUCED) 122 (REDUCED AGAIN)	