

**ADJUSTED  
GROSS  
REVENUE-LITE  
STANDARDS  
HANDBOOK**

**Effective for 2003 and Succeeding Insurance Years  
Handbook Number: 20030**



## **Adjusted Gross Revenue-Lite (AGR-Lite) Standards**

### **Effective for 2003 and Succeeding Crop Years**

The Adjusted Gross Revenue Program Standards Handbook applies to AGR-Lite except as noted below.

1. The AGR-Lite insurance plan code is 61.
2. The AGR-Lite insurance crop code is 0061.
3. The AGR-Lite program is available in all Pennsylvania counties except Philadelphia. See Exhibit 1 and the AGR Standards Handbook for commodity codes applicable to each county.
4. Enter “-Lite” after AGR in the headings of all forms.
5. Producers may not purchase AGR if they purchase AGR-Lite.
6. Producers have the option, but are not required, to purchase other crop insurance plans provided by the Act.
7. There is no limitation on the percentage of animal receipts. Therefore, animal receipts may constitute up to 100% of the farm sales. However, since RMA has a legislatively limited annual allocation for animal and animal product expenses, insurance may be denied if the allocation for animals and animal products becomes exhausted.
8. The producer must make IRS income tax records for the previous 5 years available for inspection at the time of enrollment to substantiate the five-year income and expense history for AGR-Lite. These records must also be available for inspection upon request by authorized individuals. In the event that a claim is filed, hard copies of these tax forms and any amendments must be provided to us.
9. If the producer purchases either the 75% or 80% levels of coverage, the historical information required to complete the Agricultural Commodity Profile Reports must be provided for the most recent 2 years used to calculate the AGR-Lite history.
10. An AGR-Lite Histories Calculation Worksheet is provided to transfer the appropriate information from the IRS Schedule F 1040 (for the 5 year histories). This form should be completed according to the instructions provided herein and should be kept in the company’s files.
11. An Actual Commodity Report is provided. This form must be completed if an indemnity is to be paid. The total revenue of this report is entered as item 26 on the claim form. The adjuster should complete the worksheet according to the instructions provided herein.
12. If an indemnity is to be paid, copies of the tax forms used to calculate the 5 year histories and the year of a claim must be secured and accompany claim forms (specifically IRS Schedule F 1040).

<b>C. PRODUCER INFORMATION</b> Type of Tax Entity: _____  Phone Number: _____          SSN          EIN	<b>D. AGENCY INFORMATION</b>  Policy No. _____  Phone Number: _____          Agent's Code: _____	<b>E. State (s)</b>  County (ies) _____	<b>F. Was any listed commodity also to be insured under another insurance policy? If yes, list the commodity and contract number(s).</b>
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**INFORMATION FROM 5 YEARS OF TAX FORMS 1040F**

Part I Income		G. Tax Years -----					
1040F line#	Description from IRS form 1040F						
3	Animal sales after cost or basis:						
4	Sales of livestock, produce, grains, & other products you raised:						
5b	Taxable amount of coop distributions:						
7a	CCC loans reported under election						
7c	CCC loan forfeitures; taxable amount:						
10	Other income:						
H.	<b>Allowable income</b> (total lines 3 through 10):						
I.	<b>Indexing calculation (if applicable):</b>						

J. 5 year total adjusted AGR: \_\_\_\_\_  
 K. 5 year average preliminary adjusted AGR: \_\_\_\_\_  
 L. AGR Index factor: \_\_\_\_\_  
 M. Indexed adjusted preliminary AGR (if applicable): \_\_\_\_\_

Part II Expenses		N. Tax Years -----					
1040F line#	Description from IRS form 1040F						
35	Total Expenses:						
Part 1, line 2	Cost or other basis of livestock and other items reported on line 1:						
O.	Subtotal (line 35 plus part I line 2):						
P.	<b>Less Non- Allowed Items for AGR-Lite:</b>						
16	Non-animal depreciation:						
17	Employee benefit programs other than line 25:						
23a	Mortgage interest paid:						
23b	Other Interest:						
25	Pension and profit share plans:						
26a	Rent or Leases:						
26b	Other:						
31	Taxes and other non-allowed expenses:						
Q.	Subtotal (lines 16 through 31):						
R.	<b>Allowable expenses</b> (line O minus line Q):						
S.	<b>Indexing calculation (if applicable):</b>						

T. 5 year total adjusted expenses: \_\_\_\_\_  
 U. 5 year average preliminary adjusted expenses: \_\_\_\_\_  
 V. AGR Index factor: \_\_\_\_\_  
 W. Indexed adjusted preliminary expenses (if applicable): \_\_\_\_\_

X. Notes:

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

Y. PRODUCER'S SIGNATURE	DATE	Z. AGENT'S SIGNATURE	DATE
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AA. Page \_\_\_\_\_ of \_\_\_\_\_

COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

To the extent that the information requested herein relates to the your individual capacity as opposed to the your business capacity, the following statements are made in accordance with the Privacy Act of 1974, as amended (5 U.S.C. 5521a). The authority for requesting information to be furnished on this form is the Federal Crop Insurance Act, (7 U.S.C. 1501 et seq.) and the Federal crop insurance regulations contained in 7 C.F.R. chapters IV.

Collection of the social security account number (SSN) or the employer identification number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), and is required as a condition of eligibility for participation in Federal crop insurance program. The primary use of the SSN or EIN is voluntary; however, failure to furnish that number will result in denial of program participation and benefits.

The balance of the information requested is necessary for the insurance company and FCIC to process this form to: provide insurance; provide reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The information furnished on this loan will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies, employees and loss adjusters; reinsured companies; other agencies with the United States Department of Agriculture; The Department of Treasury including the Internal Revenue Service; the Department of Justices, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response judicial orders in the course of litigation. The information may also be furnished to congressional representatives and senators making inquiries on your behalf. Furnishing the information required by this form is voluntary; however, failure to report the correct and complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit, ineligibility for insurance; and a unilateral determination of any monetary amounts due.

NONDISCRIMINATION STATEMENT

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotope, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington D.C. 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

## AGR-Lite Histories Calculation Worksheet Completion Instructions

Verify or make the following entries:

### HEADING

#### Item Information Required

- A **IRS Reporting Method:** The accounting method (cash or accrual) used to file income taxes with the IRS for the insurance year.
- B **Insurance Year:** The current insurance year (e.g., 2003). For a Fiscal Tax year, also enter the month and year the fiscal year begins and the month and year the fiscal year ends (e.g. 5/2003 – 4/2004).
- C **Producer Information:** The name of the insured that identifies exactly the person (a legal entity which must be the same as for income tax purposes) for whom the Farm Report is completed. Enter the insured's complete address and telephone number.
- Enter the social security number or the tax identification number for the entity. Enter the type tax entity, sole proprietor, partnership, a corporation, estate, trust, etc.
- D **Agency Information:** The name, address, telephone number, and code number of the agent that provides insurance service to the insured.
- Policy Number:** The insured's assigned policy number (applicable if a carryover policy).
- E **State/County:** Enter the applicable state and county or independent city and codes in which agricultural commodities will be produced that are expected to generate allowable income. [See Part 3, Section 20, Par. (B) for complete instructions.]
- F **Other Insurance:** Enter the commodities on which other insurance policies are in force and the corresponding policy numbers (if applicable).

#### **Information from 5 Years of tax forms 1040F**

- G **Tax Year:** Enter the IRS tax years, in the top box of each column under item G corresponding to the allowable income and allowable expenses for each tax year reported for AGR history purposes (e.g. for 2003 insurance year, enter 2001, 2000, 1999, 1998, 1997). Five tax years are required to document the historic revenue. Entities, in the business of farming, that do not file Schedule F forms for tax purposes must complete substitute Schedule F forms to be eligible for AGR coverage. This is necessary to account for allowable income and expenses in the same manner as producers who file Schedule F forms.

1040F Line # Enter the allowable income (rounded to the nearest whole dollar) taken from applicable IRS tax records for each tax year. More detailed instructions are provided in AGR Standards Handbook, Part, 19 and part I, 6, Definitions.

## Part I Income

- H Total the columns for each tax year.
- I Referenced below.
- J Total the annual income for the 5 years (add line H across).
- K Calculate the average AGR by dividing item J by 5.

### CALCULATION OF AGR

**Preliminary AGR.** Agents must calculate and enter preliminary AGR's on the Farm report for new insureds. Preliminary AGR's are necessary to provide applicants with estimated premium and estimated coverage that will be provided. The preliminary AGR is calculated using the same procedures as used to calculate the approved AGR. The approved AGR must be issued by the insurance provider verifier. If the approved AGR is less than 95 percent of the preliminary AGR, the insured may submit a written request for reconsideration or request mutual cancellation of the AGR policy. Such requests must be made within 30 calendar days of the date the approved AGR was mailed or was otherwise made available to the insured.

**Indexed average AGR's (if applicable).** Indexed average AGR's may be calculated for operations with increasing revenue and may increase the effective coverage. To qualify for indexing: 1) at least one of the two most recent tax year's allowable income (in the AGR base period) must be greater than the average AGR, and 2) the insurance year's total expected income (Item 18, Intended Agricultural Commodity Report) indicated on the Annual Farm Report as approved by the insurance provider must be greater than the average AGR. Note: if the income trend factor is greater than 1.000, average expenses must be indexed in the same manner [See Par. 19D(2)].

#### Calculate indexed average AGR's as follows :

- I **Step 1:** Divide each tax year's allowable income, Line H for each year by the preceding tax year's allowable income and round to three decimal places. The factor may not exceed 1.200 (20% cap) or be less than .800 (20% cup). Example: (1998's allowable income \$110,000) ÷ (1997's allowable income 100,000) = 1.100, (1999's allowable income \$134,000) ÷ (1998's allowable income \$110,000) = 1.218 capped at 1.200)
- L **Step 2:** Total the results obtained in Step 1, divide by four, rounding to three decimal places. Multiply the result by itself three times (fourth power). The index is capped at 1.000 so will never be lower than one. Example:  $(1.100 + 1.200 + 0.900 + 1.200) \div 4 = 1.100^4 = 1.464$
- M **Step 3:** Multiply the income trend factor obtained in Step 2 times the average AGR and round to the nearest dollar. Example: (Average AGR \$121,920 X 1.464 = \$178,490).

## Part II Expenses

N **Tax Year:** Repeat the entries shown under Part I, item G, above at the top of each column (for 2003 insurance year, enter 2001, 2000, 1999, 1998, 1997).

1040F Line # Enter the allowable expenses for each line for each year (rounded to the nearest whole dollar) from applicable IRS tax records. More detailed instructions are provided in AGR Standards Handbook, Part, 19 and part I, 6, Definitions.

The allowable expenses for five consecutive tax years are used to calculate the average allowable expenses. Allowable expenses that are incurred but not shown on tax forms because they are already subtracted from income (producer reported net sales income) will be used to calculate approved expenses and allowable expenses for the insurance year.

O Calculate the subtotal for each year by adding the two lines above line O.

P Referenced below.

Q Total lines 16 through 31 of each column.

R Subtract line O from line Q in each column.

S Referenced below.

T Total the annual expenses for the 5 years (line R across).

U Calculate the average allowable expenses by dividing item T by 5.

If the individual qualifies for an Indexed AGR, the allowable expenses must be indexed too.

**Indexed Expenses**, if the approved AGR is based on indexing. Calculate indexed average expenses as follows:

S **Step 1:** Divide each tax year's allowable expenses (line R) by the preceding tax year's allowable expenses and round to three decimal places. The factor may not exceed 1.200 (20% cap) or be less than .800 (20% cap).

**EXAMPLE:** (1996's allowable expenses are \$95,000) ÷ (1995's allowable expenses are \$93,500) = 1.016 (1997's allowable expenses \$107,200) ÷ (1996's allowable expenses \$95,000) = 1.129, and etc.

V **Step 2:** Total the results obtained in Step 1, divide by four, and round to three decimal places. Multiply the result by itself three times (fourth power).

**EXAMPLE:** (1.016 + 1.129 + 0.950 + 1.200 = 4.295) ÷ 4 = 1.074<sup>4</sup> = 1.331



W **Step 3:** Multiply the expense trend factor obtained in Step 2 times the average allowable expenses and round to the nearest dollar.

**EXAMPLE:** (Average allowable expenses \$103,632 X 1.331 = \$137,934).

**Factored down**, if the approved AGR is less than the average allowable income. The average of the allowable expenses is multiplied by the factor resulting from dividing the approved AGR by the average of the allowable income. Example: If the approved AGR is \$80,000, the average allowable income is \$100,000, the average allowable expenses is \$90,000; and the approved expenses are \$90,000 X ( $\$80,000 \div \$100,000 = 0.800$ ) = \$72,000.

**Factored up**, if eligible for indexed AGR and the approved AGR is greater than the average allowable income and less than the indexed AGR. The average of the allowable expenses is multiplied by the factor resulting from dividing the approved AGR by the average of the allowable income. Example: If the approved AGR is \$120,000, the average allowable income is \$100,000, and the indexed AGR is \$146,400, and the average of the allowable expenses is \$90,000; the approved expenses are \$90,000 X ( $\$120,000 \div \$100,000 = 1.200$ ) = \$108,000.

X Notes

Y Producer must sign and date, certifying to the accuracy of the data.

Z Agent must sign and date.

AA If more than one sheet, so indicate (e.g. 1 of 2).

Reminder **Issuance of Approved AGR.** The approved AGR is issued by the insurance provider (verifier) and is used to calculate the insured's AGR coverage and premium. The agent's calculation is preliminary for estimation purposes.

**Transfer of information:** The information of lines from lines H through M and R through V must be transferred to the Annual Farm Report, columns 7 through 9 and items 19A and 20.

Retention of Histories Calculation Worksheet: This worksheet must remain a part of the applicant's official file.

November 2002 AGR-Lite	<b>U.S. DEPARTMENT OF AGRICULTURE</b> <b>Federal Crop Insurance Corporation</b> <b>Actual Commodity Report</b>	<b>A. IRS Accounting Method?</b> Cash                  Accrual	<b>B. Insurance Year</b>
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<b>C. PRODUCER INFORMATION</b>  Type of Tax Entity:  Phone Number:                  SSN                  EIN	<b>D. AGENCY INFORMATION</b>  Policy No.  Phone Number:                  Agent's Code:	<b>E. State (s)</b>  County (ies)	<b>F. Was any listed commodity also insured under another insurance policy? If yes, list the commodity and contract number(s).</b>
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<b>ACTUAL COMMODITY REPORT</b>	<b>TOTAL VALUE BY COMMODITY</b>
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G. COMMODITY NAME	H. AMOUNT (acres, bu., tons, no.) (X)	I. TOTAL AMOUNT (X)	J. VALUE (=)	K. TOTAL VALUE

<b>M. REPORT OF CHANGES:</b> Complete this report to reflect the actual information which in effect adjusts the Intended Commodity Report to the actual situation. Transfer total of item L. to item 26. on the claim for indemnity worksheet Also, document any changes in tax entity or changes in commodities, production, prices and total revenues by commodity. Notations can also be made documenting other changes such as ownership, business structure, size of operation, farming practice, type of farming activity, accounting methods, or any other change that alters farm income from the average (historic) income. Describe the change and its expected effect on adjusted gross revenue, by applicable commodity. (Explain in Narrative and on an attachment if necessary).	<b>L. TOTAL INCOME:</b>
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**N. Notes:**

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(Continued on Reverse)

NotesCont.:

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

O. PRODUCER'S SIGNATURE	DATE	P. AGENT'S SIGNATURE	DATE
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Q. Page \_\_\_\_\_ of \_\_\_\_\_

COLLECTION OF INFORMATION AND DATA (PRIVACY ACT)

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Collection of the social security account number (SSN) or the employer identification number (EIN) is authorized by section 506 of the Federal Crop Insurance Act (7 U.S.C. 1506), and is required as a condition of eligibility for participation in Federal crop insurance program. The primary use of the SSN or EIN is voluntary; however, failure to furnish that number will result in denial of program participation and benefits.

The balance of the information requested is necessary for the insurance company and FCIC to process this form to: provide insurance; provide reinsurance; determine eligibility; determine the correct parties to the agreement; determine and collect premiums or other monetary amounts (including administrative fees and over payments); and pay benefits. The information furnished on this loan will be used by Federal agencies, FCIC employees, insurance companies, and contractors who require such information in the performance of their duties. The information may be furnished to: FCIC contract agencies, employees and loss adjusters; reinsured companies; other agencies with the United States Department of Agriculture; The Department of Treasury including the Internal Revenue Service; the Department of Justices, or other Federal or State law enforcement agencies; credit reporting agencies and collection agencies; other Federal agencies as requested in computer matching programs; and in response judicial orders in the course of litigation. The information may also be furnished to congressional representatives and senators making inquiries on your behalf. Furnishing the information required by this form is voluntary; however, failure to report the correct and complete information requested may result in rejection of this form; rejection of any claim for indemnity, replanting payment, or other benefit, ineligibility for insurance; and a unilateral determination of any monetary amounts due.

NONDISCRIMINATION STATEMENT

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To file a complaint of discrimination, write USDA, Director, Office of Civil Rights, Room 326-W, Whitten Building, 1400 Independence Avenue, SW, Washington D.C. 20250-9410 or call (202) 720-5964 (voice or TDD). USDA is an equal opportunity provider and employer.

## ACTUAL COMMODITY REPORT COMPLETION INSTRUCTIONS

Verify or make the following entries:

### HEADING

#### Item Information Required

- A **IRS Reporting Method:** The accounting method (cash or accrual) used to file income taxes with the IRS for the insurance year.
- B **Insurance Year:** The current insurance year (e.g., 2003). For a Fiscal Tax year, also enter the month and year the fiscal year begins and the month and year the fiscal year ends (e.g. 5/2003 – 4/2004).
- C **Producer Information:** The name of the insured that identifies exactly the person (a legal entity which must be the same as for income tax purposes) for whom the Actual Commodity Report is completed. Enter the insured's complete address and telephone number.  
  
Enter the social security number or the tax identification number for the entity. Enter the type tax entity; sole proprietor, partnership, a corporation, estate, trust, etc.
- D **Agency Information:** The name, address, telephone number, and code number of the agent that provides insurance service to the insured.  
  
**Policy Number:** The insured's assigned policy number (applicable if a carryover policy).
- E **State/County:** Enter the applicable state and county or independent city and codes in which agricultural commodities will be produced that are expected to generate allowable income. [See Part 3, Section 20, Par. (B) for complete instructions.]
- F **Other Insurance:** Enter the commodities on which other insurance policies are in force and the corresponding policy numbers (if applicable).
- G **Commodity Name/Code:** Enter the name of any agricultural commodity that was produced or purchased for resale during the insurance year (commodities fed or to be fed to animals on the farm are counted as animal production and therefore are not listed) (See Exhibit 1 of this handbook and Exhibit 2 of the AGR Standards Handbook for the acceptable breakdown of commodities and their codes). The insurance provider must enter the applicable agricultural commodity code. Each different agricultural commodity must be listed on a separate line, not to exceed 14 lines. Commodities purchased for resale must also be listed. If purchased for resale, place "PR" immediately behind the agricultural commodity's name. Examples: cucumbers (fresh market), cucumbers (processing), apples, cabbage, turnip greens, maple syrup, animal products (honey, milk, wool, etc.), animals (hogs; finish, farrow/finish, etc.), and animals (poultry, game birds, etc.).

If more than one production cycle/harvest of the agricultural commodity is harvested during the insurance year, the acreage, production and income may be summed on a single line. (e.g., 1st planting is cabbage planted in the fall of 2000 and harvested in the 2001 insurance year,

2nd planting is cabbage planted in February of 2001 and harvested in the spring of 2001). For crops produced in a greenhouse, enter greenhouse. If more than one greenhouse is accounted for on one line, enter the number of greenhouses immediately behind “greenhouse.”

- H Amount (Acres, etc.):** For field crops, enter the number of acres to tenths that produced (e.g., 40.0 acres of processing cucumbers) and if a perennial crop, list ONLY bearing acres. For animals, enter the number produced during the insurance year. For commodities grown in greenhouses, enter the total square feet for the number or greenhouses listed on the line. For commodities purchased for resale enter the total number/amount purchased for resale. For animal products (milk, wool, honey, etc.) enter the total tons, hundredweight, or pounds respectively that were produced
- I Total Amount:** Enter the total amount of the commodity produced (column H times column I). Enter the abbreviation for the unit of measure after the total amount of production. For data acceptance purposes a numeric code corresponding to the unit of measure must be submitted. See Exhibit 5 of the AGR Standards Handbook for unit of measures, abbreviations, and unit numeric codes.
- J Value:** Enter the average value (contracted value if produced under a contract with a specified price) of the agricultural commodity in the unit of measure marketed (tons, cwt., bu, lbs., etc.) For example: The average market price of cucumbers (processing) is \$155 per ton; therefore, \$155 is entered. For crops produced in a greenhouse enter the gross income per square foot relative to the crops produced. For commodities purchased for resale (exception: animals marketed in pounds) enter the market price less the cost or other basis. For animals that are marketed in pounds, enter the average market price.
- K Total Value:** Enter the total dollars from each agricultural commodity (by line) produced during the insurance year. Multiply the total amount of production (column I times the value column J) and enter the result in column K. For example: 220 tons X \$155 per ton = \$34,100.
- L Total Income:** Enter the sum of the dollars reported in column K for all commodities reported. Round to the nearest whole dollar. Enter this amount in item 26 of the claim form.
- M Report of Changes:** The applicant/ insured must explain in the Narrative:
- Any changes to the farming operation for the insurance year that changed the expected income as compared to the historic AGR. [See Part 3, Section 28, Par. A of the AGR Standards Handbook for additional instructions.] Changes such as: tax entity, tax accounting method, the size of the farming operation (decrease in acreage/share), marketing method to be used (fresh market, processing, wholesale, retail), condition of a perennial crop, removal of perennial crop’s root stock, failure to replace expendable commodities, etc., must be reported. The estimated effect of the change to the AGR must be described in detail.
- N Notes:**
- O Producer’s Signature and Date:** The insured must sign and date the report. Insurance providers may not accept unsigned Actual Commodity Reports.
- P Agent’s Signature and Date:** The insurance providers agent’s signature and date
- Q Page Numbers:** Examples: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.)

## **Exhibit 1**

### **Definition of Pennsylvania Counties For AGR-Lite Commodity Codes**

AGR Standards Handbook Exhibit 2, shows the approved list of commodity names and codes. There are separate Eastern and Western County lists. Use the information below to determine if a county is classified as an Eastern or Western county:

#### Eastern PA Counties

Adams , Bedford, Berks, Blair, Bradford, Bucks, Carbon, Centre, Chester, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Fulton, Huntingdon, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Pike, Schuylkill, Snyder, Sullivan, Susquehanna, Tioga, Union, Wyoming and York.

#### Western PA Counties

Allegheny, Armstrong, Beaver, Butler, Cambria, Cameron, Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Wayne and Westmoreland.