



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-24380 (05-2022)

PRODUCTION and REVENUE HISTORY PILOT STANDARDS HANDBOOK

2023 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY
KANSAS CITY, MO 64133**

TITLE: Production and Revenue History Pilot Standards Handbook	NUMBER: FCIC - 24380 OPI: Product Management
EFFECTIVE DATE: 2023 and Succeeding Crop Years	ISSUE DATE: May 13, 2022
SUBJECT: Provides the procedures and instructions for administering the Production and Revenue History crop insurance program	APPROVED: /s/ Zachary White for Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering Production and Revenue History and Strawberry Crop insurance program for the 2023 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2023 FCIC 24380 Production and Revenue History Pilot Standards Handbook with significant content change. All changes, and additions are **highlighted**. Minor changes and corrections are not included in this listing. ******* used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Part 1	Pages 1-5: Revised Part 1 to comply with External Handbook Standards revisions.
Paragraph 17	Page 8: Added information for approved projected price in-field value.
Part 3	Pages 10-31: Revised Part 3 to comply with External Handbook Standards revisions.
Paragraph 31	Page 10: Added information on harvest and post-harvest activities that should be excluded.
Paragraph 33	Page 17: Updated approved projected price language to match policy changes.
Exhibits	Page 56-130: Revised Exhibits to comply with External Handbook Standards revisions.
Exhibit 2A	Page 57: Updated harvest and post-harvest activities definition.
Exhibit 4A	Page 72: Added Exhibit for actual price calculations for pre-harvest versus harvest and post-harvest cost.

RISK MANAGEMENT AGENCY PRODUCTION AND REVENUE HISTORY PILOT STANDARDS HANDBOOK

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1-3	1-55	56-130	05-2022	FCIC-24380

FILING INSTRUCTIONS

This handbook replaces FCIC-24380, Production and Revenue History Pilot Handbook Standards, dated April 30, 2021. This handbook is effective upon approval and until obsoleted.

PRODUCTION AND REVENUE HISTORY PILOT STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES	1	
1	General Information	1
2	Responsibilities	3
3 – 10	(Reserved)	5
PART 2: PRH GP POLICY INFORMATION	6	
11	General Information	6
12	Eligibility.....	6
13	Covered Causes of Loss.....	6
14	Conditions of Insurance	6
15	Units	7
16	Buyer Type	7
17	Protection Guarantee	8
18 – 30	(Reserved)	9
PART 3: PRH PILOT PROGRAM UNDERWRITING INFORMATION	10	
31	Reporting Information ***	10
32	Buyer Type Tolerances and Election	17
33	Approved Projected Price	17
34	Harvest Price Calculations.....	18
35	Settlement of Claim	20
36	Applicability of Handbook.....	29
37 – 40	(Reserved)	31
PART 4 PRH LOSS ADJUSTMENT STANDARDS.....	32	
41	General Information	32
42	AIP Responsibility.....	32
43 – 500	(Reserved)	33

PRODUCTION AND REVENUE HISTORY PILOT STANDARDS HANDBOOK

TABLE OF CONTENTS (Continued)

PART 5 STRAWBERRY PILOT PROGRAM..... 34

501 General Information 34

502 Responsibilities 34

503 – 509 (Reserved) 34

510 Insurability..... 35

511 Units 37

512 Coverage Level 37

513 Guarantee 37

514 Insurance Dates..... 38

515 Insurance Period 39

516 Causes of Loss 40

517 – 519 (Reserved) 41

520 Reports..... 42

521 Guarantee Limitation Factor..... 43

522 – 529 (Reserved) 43

530 Applicable Handbooks 44

531 – 550 (Reserved) 44

Section 1: Loss Adjustment – General Information 45

551 Duties in the Event of Damage or Loss 45

552 Strawberry Grade Requirements 45

553 – 559 (Reserved) 45

Section 2: Loss Adjustment – Appraisal Information..... 46

560 Strawberry Appraisals 46

561 Appraisal Methods 48

562 Deviations and Modifications 53

563 General Information for Worksheet Entries and Completion Procedures..... 54

564 – 569 (Reserved) 54

Section 3: Loss Adjustment – Production Worksheet..... 55

570 Production Worksheet Standards 55

571 – 579 (Reserved) 55

PRODUCTION AND REVENUE HISTORY PILOT STANDARDS HANDBOOK

TABLE OF CONTENTS (Continued)

EXHIBITS..... 56

Exhibit 1 Acronyms and Abbreviations..... 56

Exhibit 2A PRH Definitions 57

Exhibit 3A Revenue Report 64

Exhibit 3B Revenue Report Elements 66

Exhibit 3C Revenue Descriptors and Chart 67

Exhibit 4A Actual Price Calculation for Pre-Harvest versus Harvest and Post-Harvest Costs..... 72

Exhibit 4B Example 1 of Summary Calculations..... 75

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue..... 83

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year 86

Exhibit 4B Example 4 Personal Projected Price Calculations for Added Land..... 89

Exhibit 4B Example 5 Personal Projected Price Calculations for Assigned Yield and Revenue..... 91

Exhibit 4B Example 6 Personal Projected Price Calculations for Percent of Sales Difference from
Historical Sales Proportions..... 94

Exhibit 5A Form Standards – Appraisal Worksheet..... 97

Exhibit 5B Form Standards – WAHP Worksheet..... 102

Exhibit 5C Form Standards – RWAHP Worksheet..... 107

Exhibit 5D Form Standards – Production Worksheet 110

Exhibit 5E Minimum Representative Sample Requirements..... 125

Exhibit 5F Sample Row Length for 1/1000 of an Acre..... 126

Exhibit 5G Conversion Factors for Ounces to Tenths of a Pound 127

Exhibit 5H Conversion Factors for Grams to Tenths of a Pound..... 128

Exhibit 5I Standard Container Weights..... 129

Exhibit 5J Stage and Appraisal Entries Decision Chart..... 130

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

This handbook provides information, procedures, and instructions for administering the PRH GP and applicable CP that supplement the CIH, GSH, DSSH and LAM via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH, DSSH or LAM, this handbook controls.

PRH pilot program provides protection against loss of production and revenue that the insured expects to earn or will obtain from commodities produced during the insurance period.

All terms referenced in this handbook have the same meaning as defined in the PRH GP. The following applies to PRH GP:

- (1) offered under the BP;
- (2) choice of yield or one of two revenue plans;
- (3) prices are based on insured's own revenue history;
- (4) reliance upon insured revenue requires additional reporting and new policy stipulations; it also generates more accurate guarantees; and
- (5) production (yield) history remains separate from revenue history; yield determination requirements are unchanged from the BP.

B. Source of Authority

The PRH GP and applicable CP is offered under the BP (7 CFR § 457.8). The PRH pilot program is an RMA-developed product approved by the FCIC Board of Directors under Section 522(c) of the Act. It is not codified in the CFR. The PRH GP is available beginning with the 2021 crop year and is authorized until terminated or converted to a permanent program by the FCIC Board of Directors.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because he or she opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

C. Title VI of the Civil Rights Act of 1964 (Continued)

It is the AIPs' responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC approved general crop insurance standards.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.

E. Required to Offer

Since the PRH pilot program is an RMA-developed product, the AIPs are required to offer the PRH pilot program to all eligible persons and must administer the program according to the PRH GP and the procedures in this handbook.

1 General Information (Continued)

F. Procedural Questions

- (1) Questions regarding PRH pilot program procedures in this handbook are to be directed:
 - (b) to the AIP; then, if not resolved,
 - (c) through appropriate channels within the AIP to the applicable RMA RO; then if not resolved, through appropriate channels within the AIP to RMA's PASD by e-mail at sm.rma.prh@usda.gov. RMA will not attempt to instruct agents or the insured of the AIP.
- (2) If a perceived error is identified, notify RMA by e-mail at sm.rma.prh@usda.gov.

Clearly identify the error and provide a proposed correction.

If RMA determines the error identified is significant, RMA will issue a correction either in the existing policy year to the PRH Pilot Standards Handbook or a memorandum/bulletin. Conversely, if RMA determines the error identified is not significant, the correction will be included in the subsequent issuance of the PRH Pilot Standards Handbook.

2 Responsibilities

A. RMA Responsibilities

- (1) Establish and maintain the policy, procedure, and instructions for administering the PRH pilot program.
- (2) Provide guidance and clarification, as needed, regarding the policy, procedure, and instructions for the PRH pilot program.

B. AIP Responsibilities

AIPs must:

- (1) offer PRH pilot program to all eligible persons;
- (2) provide the insured a copy of the BP, PRH GP and applicable CP;
- (3) comply with and implement the standards, procedures, instructions, and requirements in the PRH GP and applicable CP, this handbook, and other documents issued by RMA;
- (4) report any program issues or concerns regarding the PRH pilot program to RMA at sm.rma.prh@usda.gov;
- (5) instruct the insured of their responsibilities in accordance with the PRH GP and applicable CP; ***
- (6) prior to acceptance, ensure the application is accurate and complete;
- (7) ensure all documentation, determinations, and calculations are completed as provided in the BP, PRH GP including applicable CP and this handbook;
- (8) notify the insured of changes following the AIP underwriting review; and
- (9) update APH and revenue history report for a carryover insured.
- (10) for policies being transferred, an assuming AIP must:
 - (a) notify the insured their premium and loss experience will be transferred;
 - (b) notify the insured their production and revenue history reports will be verified and transferred;
 - (c) notify the insured of policy termination if they are indebted to the ceding AIP; and
 - (d) notify the ceding AIP when it has accepted the transfer and issued the new policy within 45 days after the applicable cancellation date;
- (11) if necessary, make farm visits to determine beginning and ending inventories, such as bin or storage facility measurements, and pre-acceptance inspections or appraisals;
- (12) ensure all forms and reports required under the PRH GP and applicable CP are properly signed and dated by the insured; and
- (13) complete all quality control reviews and audits according to the SRA, Appendix IV.

2 Responsibilities (Continued)

C. Agent Responsibilities

Agents must:

- (1) explain all program participation requirements and deadlines to an applicant and insured;
- (2) explain the PRH pilot program and applicable CP to an applicant and insured;
- (3) determine the correct production and revenue for each year in the PRH pilot program period using associated records, applicable worksheets, and supporting documentation;
- (4) review all reports for completeness and accuracy, and ensure all applicable signatures and dates are provided;
- (5) obtain all records and documentation required for program participation;
- (6) provide all applicable forms and records to the AIP; and
- (7) refer requests to the AIP for farm visits if necessary, such as pre-acceptance inspections and bin or storage measurements used to determine beginning and ending inventories.

3 – 10 (Reserved)

PART 2: PRH GP POLICY INFORMATION

11 General Information

The PRH pilot program provides insurance based on individual historical production and revenue of the insured crop and is offered under the BP. The PRH pilot program is available as yield protection and two forms of revenue protection: revenue protection and revenue protection plus. The insured must select only one form of protection. Each form of protection uses the same approved projected price to establish the guarantee. Individual CP under PRH GP may limit the form(s) of protection available.

In addition to the agreement to insure in the BP, if a conflict exists among the policies, the order of priority is (1) the Catastrophic Risk Protection Endorsement, as applicable; (2) the SP; (3) the actuarial documents; (4) the CP; (5) the PRH GP; and (6) the BP; with (1) controlling (2), etc.

References to yield apply to both yield and revenue, as appropriate.

12 Eligibility

Refer to the individual CP for specific eligibility requirements in addition to the requirements established in the BP.

13 Covered Causes of Loss

- (1) For yield and revenue plans – production shortfalls due to naturally occurring events as specified in the CP.
- (2) For revenue plans – loss of revenue due to a production shortfall, price decline, or both.

14 Conditions of Insurance

- (1) One of three different Plans of Insurance can be elected on or before the SCD. All three use the same information to generate the guarantee. Not all crops covered under PRH GP may have all or any revenue options.
 - (a) Yield protection – Plan of Insurance Code 21 (available at additional levels of coverage and CAT level of coverage);
 - (b) Revenue protection – Plan of Insurance Code 23 (available at additional levels of coverage only); or
 - (c) Revenue protection plus – Plan of Insurance Code 22 (available at additional levels of coverage only).
- (2) PRH pilot program coverage is only offered for crops and counties listed in the actuarial documents.
- (3) If applicable, the CP or SP lists the minimum number of years of records or other criteria needed for PRH GP coverage to attach.

14 Conditions of Insurance (Continued)

- (4) Select a percent of the approved projected price for yield protection and both forms of revenue protection under PRH pilot program. The same percent must be selected for all units insured by the crop policy. The percent selected may not result in coverage less than 50 percent coverage level and 100 percent of price. The percent of approved projected price selected for the policy must be no greater than 100 percent and does not impact when a loss is triggered. If less than 100 percent, it will reduce the amount of insurance and indemnity.
- (5) On or before the ARD, the insured may elect a percent of sales to buyer types in the insured's revenue history for the current crop year if the elections differ by at least five percent for at least one buyer type from the historical buyer type percentages in the insured's revenue history used to compute the average revenue and approved projected price. The total proportions of all buyer type percent of sales elected must equal 100 percent. This election may impact the protection guarantee and the premium amount. The proportions selected will be used when determining the RWAHP. ***

15 Units

BUs and OUs are established according to the BP. In addition, the PRH GP allows separate OUs for different crop types and planting periods specified in the CP or actuarial documents. Enterprise and whole-farm units are not authorized.

As with other insurance plans:

- (1) All units must be identified on the acreage report.
- (2) When adjusting a loss, units may be adjusted or combined to reflect the actual unit structure.
- (3) Acceptable records of production by OU must be available for at least the previous crop year for all OUs reported in the current crop year, unless otherwise specified in the SP. If information is not provided, the OUs will be combined into a BU.

Note: See [Paragraph 31](#) referring to CIH Part 12, Paragraphs 1201-1223 regarding acreage and production evidence requirements for more information.

- (4) Records for each OU must be maintained in a manner that permits AIP to verify the information.

16 Buyer Type

Buyer type distinctions result in groupings of revenue received from marketable production based on end use and the price to be obtained. Buyer type examples include packer, farmers' market, broker, etc. Buyer types are defined in the CP. Different revenue reports are required for each buyer type. If revenue reports are not maintained accurately by buyer types, assigned revenue will apply in accordance with Section 3(c) of the PRH GP (see [Paragraph 31G](#) for additional details).

The yield and revenue protection guarantee per acre are calculated for each unit by multiplying the production guarantee (approved yield, coverage level, and guarantee limitation factor) by the applicable crop, crop type, planting period, and organic practice combination for the approved projected price, the percentage of the approved projected price elected, and the ERF.

Example:

	20,000 lbs.	Approved yield per acre
x	75%	Coverage level
x	1.00	Guarantee limitation factor
x	\$ 1.04	Approved projected price
x	100%	Percent of approved projected price
x	1.00	ERF
	\$ 15,600.00	Protection guarantee per acre

A. Approved Yield

The approved yield guarantee will be based on the insured’s marketable production.

B. Approved Projected Price

The approved projected price is the lesser of the personal projected price or the projected price published in the actuarial documents. The approved projected price reflects the value of the crop in-field excluding harvest and post-harvest costs (in-field valuation). The in-field valuation lowers the liability and eliminates the need to adjust or account for costs not incurred in the event of a loss. See [Paragraph 33](#).

C. Percent of Approved Projected Price

The insured may select a percent of the approved projected price for all plans under the PRH pilot program. The percent of the approved projected price does not impact when a loss is triggered but will reduce the amount of insurance and indemnity if less than 100 percent is elected. The same percent must be selected for all units insured by the crop policy (see [Paragraph 14\(4\)](#) for additional details).

D. Coverage Level

The insured may select a percent of coverage level published in the actuarial documents. The same percent must be selected for all units insured by the crop policy.

E. Expected Revenue Factor

The ERF is determined by RMA when the historical price will not reflect the likely revenue for the crop year. The ERF will be published in the actuarial documents no later than 15 days prior to the SCD.

F. Guarantee Limitation Factor

This factor is 1.00 if the insured does not plant acreage in excess of the percentage limitation stated in the CP or actuarial documents. When the insured's acreage planted in the county for the crop year exceeds the stated percentage limitation, the protection guarantee will be reduced using the guarantee limitation factor.

The insured must report all the applicable crop acres in the county on their acreage report. The guarantee limitation factor applies when the planted acres reported on the acreage report exceed the percentage limitation. To calculate the guarantee limitation factor, multiply the greatest number of acres for which the crop was grown within the three preceding crop years by the percentage limitation, and divide by the total planted acres insured for the current crop year. The guarantee limitation factor applies to all reported acres on the insured's acreage report.

For example, the greatest number of acres planted and insured in the three preceding crop years is 100 acres. The percentage limitation is 125 percent. The insured plants 150 acres for the current crop year. The guarantee limitation factor for this example is 0.833.

Example: $[(100 \text{ acres} \times 125 \text{ percent}) / 150 \text{ acres}] = 0.833$.

Important: The insurance will attach to the entire crop because this procedure is not to physically separate out different parcels of the field. This procedure is used to scale back the overall amount of insurance in the protection guarantee determination for each unit.

PART 3: PRH PILOT PROGRAM UNDERWRITING INFORMATION

31 Reporting Information ***

The required information for both the production and revenue reports must be reported by the PRD which is the earlier of the ARD or 45 days after the cancellation date, unless otherwise stated in the CP or SP. All three plans of insurance – yield protection, revenue protection, and revenue protection plus – will require both production and revenue reports. The production reports will be used to establish the APH database and the approved yield per acre. The revenue reports will be used to establish the revenue history. The same number of crop years from both the APH database and revenue history must be used to calculate the approved projected price used in establishing the protection guarantee per acre. (See [Exhibit 4B](#) for examples.)

A. Production Report and APH Database

The production report is a certification by the insured containing the insured's annual amount of sold production, marketable harvested unsold production, and appraised marketable production of all shares from the acreage report for both insurable and uninsurable acreage. Production is considered marketable if it meets minimum quality defined in the CP.

The production report will be used to establish the APH database and must be supported by verifiable records. The general rules of crop insurance for production reporting, production evidence, and APH databases, as provided in CIH Part 13, 14, and 15 are applicable, unless otherwise noted in PRH GP, CP, or this handbook.

- (1) Production reports must report insurable and uninsurable planted acreage for each crop year, differentiated by:
 - (a) crop;
 - (b) crop type;
 - (c) planting period;
 - (d) cropping practice; and
 - (e) unit.
- (2) The production report must contain:
 - (a) insured's share of all insurable and uninsurable planted acreage for each crop year reported; and
 - (b) sold production, marketable harvested unsold production, and appraised marketable production for all shares from acreage reported in (2)(a) for each crop year reported.

A. Production Report and APH Database (Continued)

- (3) Production for the prior crop year must be reported for each proposed OU by the production reporting date, unless otherwise specified in the SP. If not provided, the OUs will be combined into a BU.
- (4) Production evidence requires: An appraisal prior to harvest when direct marketing, which is sale of the crop directly to consumers without the intention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, or permitting the public to enter the field for the purpose of picking all or a portion of the crop.
- (5) The following are required for the APH database:
 - (a) 4 to 10 years of production and acreage. ***
 - (b) If less than 4 years of records are provided, the variable T-Yield will be used to complete the base period.
 - (c) Cups, YA, and YE are applicable; however, yield floors do not apply.

B. Revenue Reports

- (1) The revenue report is a certification by the insured containing the insured's annual revenue from sold production of all shares from the acreage report for both insurable and uninsurable acreage. The revenue report will be used to establish the revenue history and must be supported by verifiable records. (See [Exhibit 3A](#) for additional information.)
- (2) The revenue report must report the insurable and uninsurable planted acreage each crop year, differentiated by:
 - (a) crop,
 - (b) crop type,
 - (c) planting period,
 - (d) organic practice, and
 - (e) buyer type.

Note: Organic practice will be reported separately; however, non-organic (i.e., conventional and transitional) will be combined based on the grouping above for the revenue report.

B. Revenue Reports (Continued)

- (3) The revenue report must contain all shares reported in (1) by insurable and uninsurable acreage regardless of crop disposition by the following:
 - (a) quantity sold or, if a loss occurred, the revenue to count from the WAHP worksheet;
 - (b) gross total revenue based on FOB origin sale prices; and

Note: Gross revenue will not be available if T-Revenue or assigned revenue values are used.

- (c) actual total revenue is the sales (gross total revenue) of the crop year's production less the value of harvest and post-harvest activities. **Harvest and post-harvest activities include:**

- (i) activities starting with removal of the crop from the plant and subsequent activities that occur until the crop is sold.

- (ii) activities include picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing.

- (iii) costs that are significantly reduced or eliminated in the event of a loss.

Note: Actual revenue will be used calculate to determine the insured's personal projected price. See [Exhibit 4A](#) for additional information on actual revenue cost calculation used to calculation the guarantee.

- (4) If multiple sales are made to the same buyer type, the total quantities sold and revenues received must be reported (i.e., the individual sales to the same buyer type are not reported but the total quantities and revenues received from the same buyer type for the applicable crop year are reported).
- (5) When production from multiple crop years is sold, the total quantities and revenues reported must be separated by each applicable crop year included in sale. ***
- (6) Buyer type code identified in the CP.
- (7) Revenue descriptors to indicate the type of revenue reported. For example, actual revenue uses an "A" revenue descriptor. (See [Exhibit 3C](#) for applicable revenue descriptors.) The revenue descriptors identify any adjustments made to the actual total revenue or gross total revenue. ***
- (8) Be supported by acceptable production and revenue evidence.

C. Revenue History

The revenue history contains all years of revenue report information listed above in the base period by crop, crop type, planting period, organic practice and buyer type combinations identified in the CP and actuarial documents. The revenue history is used to determine the average revenue. The average revenue is used to calculate the approved projected price for the guarantee. References to APH in CIH and GSH apply to the revenue history when applicable.

- (1) The revenue history is completed annually with a base period of 4 to 10 years of revenue. If less than 4 years of records, a percent of T-Revenue will be used.
- (2) The procedures for yield limitation, yield substitution and temporary yields will not be applicable and are not available for the revenue history.

D. Continuous Reporting

Both the production and revenue reports will be used to determine the current crop year's coverage. Both reports must be submitted by an insured for each consecutive crop year within the base period, including the most recent crop year in the base period. Continuity is not interrupted if for any calendar year the crop was not planted, prevented from being planted by an insured cause of loss, or not produced for an insurable purpose.

- (1) If no insurable acreage of the type, practice, or planting period of the insured crop is planted for a year, a production report indicating zero planted acreage and a revenue report indicating zero sales will maintain the continuity of reports for record purposes and that year will not be included in calculations. (See [Exhibit 4B](#) for an example.)
- (2) If a claim was filed for any crop year, the amount of production and revenue used to complete the claim for indemnity will be used on both the production and revenue reports for **the applicable crop** year unless otherwise specified.
- (3) Appraisals obtained from only a portion of the acreage in a field that remained unharvested after the remainder of the crop was destroyed or put to another use will not be used to establish actual yield and actual revenue unless representative samples are left by the insured in accordance with the CP.
- (4) If the required production or revenue reports are not provided, an assigned yield and revenue will be used for the previous crop year.

E. Verifiable Records

The production and revenue reports are by crop year, and all information contained in both reports must be supported by verifiable records. In addition to the definition in BP, verifiable records (see CIH Part 14 for additional information):

- (1) must be contemporaneous;
- (2) include records used to substantiate good farming practices;
- (3) must be from a disinterested third party—such as a warehouse, processor, packer, broker, input vendor, or farm-stored commodities measurements, etc. If the CP or SP allows production sold by direct marketers or vertically integrated operations, verifiable records will also include harvest labor payroll, final settlement sheets showing disposition of the insured commodities, and sales records that are reconcilable with revenue reported on the revenue report and for tax purposes for the farm entity; and
- (4) include preharvest appraisals for production sold by direct marketing.

F. Accurate Reporting

All information required on the production and revenue reports must be accurately reported. The provisions of Section 6(g)(1)(i) of the Basic Provisions apply with the exception that the term “value” is synonymous with the term “revenue.”

- (1) Insureds must certify to the accuracy of information reported on the production and revenue reports.
- (2) If the insured fails to accurately report or does not provide required records (insured is required to maintain records), the insured will be subject to the provisions regarding misreporting contained in the BP, unless the information is corrected:
 - (a) on or before the PRD;
 - (b) because the incorrect information was determined to be inadvertently reported;
or
 - (c) because the incorrect information was the result of an AIP error or the error of someone from USDA.
- (3) If verifiable records do not support the information on the production report, an assigned yield for the applicable units for the crop years will apply. In addition, if the conditions of Section 34(b)(3) of the BP are not met, an assigned yield will apply for the applicable BU.

F. Accurate Reporting (Continued)

- (4) If verifiable records do not support the information on the revenue report, an assigned revenue will be assigned for the applicable crop, crop type, planting period, and organic practice combinations for the crop years in which such records do not exist or not provided to calculate the approved projected price. The assigned revenue is not differentiated by buyer types. A revenue descriptor of “P” will be submitted on the revenue history. See [Exhibit 4B](#) for an example.
- (5) If at any time it has been discovered information used to determine the approved yield and average revenue is incorrect, or the approved yield or average revenue is inaccurate, the following actions will be taken, as applicable:
 - (a) correct the approved yield or average revenue in accordance with FCIC procedure, by assigning a yield or revenue or by using the yield or revenue determined to be correct, for the crop year such information is not correct, and for all subsequent crop years;
 - (b) correct the unit structure, if necessary;
 - (c) any overpaid or underpaid indemnity or premium must be repaid or refunded as applicable; and
 - (d) the provisions regarding misreporting contained in the BP may apply.

G. Assigned Yield or Revenue

- (1) If the required production or revenue reports are not provided, an assigned yield and revenue will be used to determine the coverage for the current crop year. See [Exhibit 4B](#) for an example.
- (2) The assigned yield will not be more than 75 percent of the yield used by the AIP to determine the insured’s coverage for the previous crop year.
- (3) The assigned revenue will not be more than 50 percent of the average revenue used to generate the protection guarantee for the previous crop year.
- (4) If the previous crop year information is not available from (2) or (3) above, 65 percent of the applicable T-Yield and/or T-Revenue will be used.

H. Excessive Yield or Revenue

If the actual yield (for a given crop, crop type, planting period, and organic practice combination), actual revenue, or gross revenue is excessive for any crop year, and:

- (1) verifiable records are not provided, the approved yield or average revenue will be adjusted by including an assigned yield or revenue determined in accordance with PRH GP Section 3(c)(1) and 7 CFR part 400, subpart G;
- (2) verifiable records to support the difference are provided:
 - (a) but the actual yield is significantly different from the other yields (for a given crop, crop type, planting period, and organic practice combination) in the county or from other yields (for a given crop type, planting period, and organic practice combination) for the crop, and a valid agronomic basis to support any differences cannot be proven, the actual yield will be the average of other yields (for the given crop, crop type, planting period, and organic practice combination) or the applicable county T-Yield if no other yields exist for the crop; and
 - (b) the actual revenue will be the applicable county T-Revenue.

I. Change in Production Methods

In addition to any consequences in [Paragraph 31E](#), the approved yield and/or average revenue will be adjusted to amounts consistent with the production methods actually carried out for the crop year if a different production method other than previously used, and the production method actually carried out is likely to result in an actual yield and/or actual revenue lower than the average of the previous actual yields and/or actual revenues.

- (1) The approved yield and/or average revenue for the production methods will be adjusted based on other approved yields and average revenues where such production methods were carried out, or to the applicable county transitional yield or revenue if other such approved yields and/or average revenues do not exist.
- (2) Notification of changes in production methods must be reported by the ARD. If notification is not received, then this action is considered misreported and the provisions regarding misreporting contained in BP and PRH GP apply.

J. Commingled Uninsured and Insurable Acres

Production and revenue from uninsured and uninsurable acreage will not be used to determine the insured's yield or revenue protection guarantee unless production from such acreage is commingled with production from insured or insurable acreage. See CIH Paragraph 1304B.

A. Buyer Type and Cost Tolerances

For the current crop year, the following may not differ from the history by more than the tolerances established in PRH GP or applicable CP:

- (1) The difference between actual and gross revenues for any buyer type.
- (2) Proportions of production sold to different buyer types.
- (3) If more than the tolerances allowed occurs, the WAHP is revised to make it closer to what it would have been if the tolerances weren't exceeded. See [Exhibit 4B](#) for an example of how the tolerances are calculated and the resulting RWAHP.

B. Revising Buyer Types

On or before the ARD, the insured may elect a proportion if that differs by at least five percent for one buyer type from the historical buyer type percentages. The historical buyer percent of sales are determined by using the same number of years used to compute the average revenue and approved projected price. This election may impact the protection guarantee and the premium amount. The proportions selected will be used when determining the RWAHP. See [Exhibit 4B](#) for an example.

If a buyer type is not included in the history, no proportion of sales to that buyer type may be elected. For example, if the revenue reports show sales to buyer type B and C, a portion of the election cannot be applied to buyer type A.

C. No Production Sold for Buyer Type

If a buyer type had no sales during a crop year, based on the continuous reporting requirement in [Paragraph 31D\(1\)](#) above, the historical average actual price will be used to calculate the adjusted total revenue in the calculation of the approved projected price.

33 Approved Projected Price

The approved projected price is used to calculate the guarantee, premium, any replant, and any prevented planting payments, as applicable. Unless otherwise [specified in CP or SP](#), the approved projected price is the result of an average revenue divided by a yield for the corresponding crop, crop type, planting period and organic practice combinations [or projected price published in the actuarial documents, whichever is lower](#). The yield information is generally based on the acres and production from the APH databases. The average revenue is generally based on the actual total revenue from the revenue history and the acres from the APH database. The same number of crop years from both the APH database and revenue history will be used to calculate the approved projected price. If the APH database and revenue history do not contain the same number of crop years, generally a T-Revenue or T-Yield, as applicable, will be used in the database as defined in the PRH GP. See [Exhibit 3C](#) for chart and [Exhibit 4B](#) for examples.

33 Approved Projected Price (Continued)

A. Yield

The yields per acre used to compute the personal projected price is the average of the five most recent crop years for the applicable actual, assigned, adjusted or unadjusted transitional yields. See PRH GP Section 4(b) and examples in [Exhibit 4B](#) on how to compute the yield per acre.

B. Average Revenue

The average revenue per acre is the average of the five most recent crop years for the applicable actual, assigned, adjusted or unadjusted transitional revenues in the database. In addition, the calculation of average revenue depends on the election of percent of sales to historical buyer types listed above in [Paragraph 32](#). See PRH GP Section 4(a) and [Exhibit 4B](#) for examples on how to compute the average revenue.

34 Harvest Price Calculations

A. Harvest Price

Harvest prices may be determined from all sales (for which price and cost are not determined to be unreasonable) of undamaged production or sold production damaged due to an insured cause of loss for the current crop year. Harvest prices are differentiated by crop, crop type, planting period, and organic practice combinations (i.e., separate annual prices would be computed for each combination of these factors). Harvest prices are applied to unsold (harvested or appraised) or unreasonably priced sold production of the current crop year.

Harvest prices may only be applied to other production of the same crop, crop type, planting period, and organic practice combination. If production that was valued using a harvest price is sold prior to the revenue reporting date, the production must be valued following the requirements in this section. Harvest prices may not be less than zero.

- (1) If any undamaged production has been sold, the harvest price for such production and any remaining unsold undamaged production is the revenue obtained from sales of such production (including the revenue earned by any other shares or interests not covered by this policy) minus the value of harvest and post-harvest activities, the result of which is divided by the quantity of undamaged production sold.
- (2) If no undamaged production has been sold, the harvest price for any undamaged production will equal the approved projected price unless otherwise stated in the CP or SP.
- (3) If production damaged due to an insured cause of loss has been sold, the harvest price for such production is the revenue obtained from sales of such production (including the revenue earned by any other shares or interests not covered by this policy) minus the value of harvest and post-harvest activities, the result of which is divided by the quantity sold to obtain that value.

A. Harvest Price (Continued)

- (4) If insured has unsold production damaged due to an insured cause of loss:
 - (a) and damage is similar to that of the sold production damaged due to an insured cause of loss, the harvest price for such unsold production is that determined for the sold production damaged due to an insured cause of loss in [Paragraph \(3\)](#);
 - (b) and damage is not similar to that of the sold production damaged due to an insured cause of loss, or no production damaged due to an insured cause of loss has been sold, the harvest price for marketable unsold production damaged due to an insured cause of loss will equal that from [Paragraph \(1\)](#) if applicable (i.e., undamaged production was sold). If not applicable (i.e., no undamaged production was sold), the harvest price will equal the approved projected price, unless [Paragraph \(4\)\(a\)](#) applies; or
 - (c) and the production has not been sold because it is not marketable due to an insured cause of loss, and the insured has certified the production was destroyed, the harvest price for such production is zero.
- (5) The harvest price will be the approved projected price:
 - (a) for any production that is damaged, lost, or unmarketable due to an uninsured cause of loss; and
 - (b) when valuing the production guarantee for acreage damaged due to an uninsured cause of loss, put to another use, abandoned, or for failure to provide records of production and revenue that are acceptable.
- (6) If the CP allows an insured to cease harvest because the current market price obtained would not cover the cost of harvest and post-harvest activities, use the harvest price specified in the CP or AIB for the production that is:
 - (a) undamaged, or
 - (b) marketable but was damaged due to an insurable cause of loss.
- (7) If the AIP determines production has been sold at an unreasonable price or that cost is unreasonable, or if RMA determines the AIP should have determined production was sold at an unreasonable price or that cost is unreasonable:
 - (a) the harvest price for such production will equal prices determined in [Paragraph \(1\)](#) above for undamaged production or in [Paragraph \(3\)](#) for production damaged due to an insured cause of loss, if such prices were from production not sold at an unreasonable price and for which cost is not unreasonable; or
 - (b) if sales prices cannot be determined in [Paragraph \(7\)\(a\)](#), the harvest price will equal the approved projected price.

34 Harvest Price Calculations (Continued)

B. WAHP

The WAHP for each crop, crop type, planting period, and organic practice combination will be calculated by (See [Exhibit 4B](#) for an example and [Exhibit 5B](#) WAHP Worksheet form instructions):

- (1) multiplying each harvest price as determined in [Paragraph A](#) above (exclude production valued at zero and not sold because it is not marketable due to an insured cause of loss) by the amount of production (harvested and appraised) to which the harvest prices apply;
- (2) sum the results of [Paragraph \(1\)](#); and
- (3) divide the result of [Paragraph \(2\)](#) by the total amount of production used in the calculation of [Paragraph \(1\)](#) to calculate the WAHP.

35 Settlement of Claim

A. Losses on Unit Basis

Losses will be on a unit basis for yield protection, revenue protection, and revenue protection plus.

- (1) In the event an insured is unable to provide records of production that are acceptable for any:
 - (a) OU, all OUs will be combined for which acceptable records of production were not provided; or
 - (b) BU, any commingled production will be allocated to units in proportion to liability on the harvested acreage for each unit.
- (2) In the event an insured is unable to provide required revenue records, including the revenue earned by any other shares or interests not covered by this policy, no indemnity will be due.

B. Production to Count

Production to count includes:

- (1) all appraised production for the current crop year as follows:
 - (a) not less than the production guarantee for acreage that is abandoned; put to another use without the AIP consent; damaged solely by uninsured causes; or for which insured fail to provide records of production and revenue that are acceptable;
 - (b) production lost due to uninsured causes;
 - (c) production not marketable due to uninsured causes;
 - (d) all unharvested production (excluding that which is not marketable due to an insured cause of loss) for crops that require a single harvest or picking to collect all the commodity; or for crops that require multiple harvests or pickings, all unharvested production (excluding that which is not marketable due to an insured cause of loss) and all unharvested potential production remaining prior to end of insurance period or the final required harvest or picking as specified in the CP or SP (for example if four pickings are required, the forth picking would be the final picking); and
 - (e) potential production on insured acreage that is put to another use or abandoned, if the insured and AIP agree on the appraised amount of production. Upon the agreement, the insurance period for that acreage will end when that acreage is put to another use or abandoned. If agreement on the appraised amount of production is not reached:
 - (i) If insured does not elect to continue to care for the crop, the AIP may give insured consent to put the acreage to another use if the insured agrees to leave intact, and provide sufficient care for, representative samples of the crop in locations acceptable. The amount of production to count for such acreage will be based on the harvested production or appraisals from the samples at the time harvest should have occurred. If the required samples are not left intact or insured fails to provide sufficient care for the samples, the appraisal made prior to giving insured consent to put the acreage to another use will be used to determine the amount of production to count; or
 - (ii) If insured elects to continue to care for the crop, the amount of production to count for the acreage will be the harvested production, or reappraisal if the crop is not harvested; and

B. Production to Count (Continued)

- (2) all harvested marketable production from the insurable acreage for the current crop year.

C. Revenue to Count

Revenue to count is determined by:

- (1) valuing production that has not been sold and that was certified destroyed because it was unmarketable due to an insured cause of loss at zero;
- (2) valuing appraised production that is damaged, lost, or unmarketable due to an uninsured cause of loss at the approved projected price;
- (3) valuing all other production to count at:
 - (a) the RWAHP if revenue protection is elected; or
 - (b) the lower of the RWAHP or the approved projected price if revenue plus is elected; and
- (4) summing the results of [Paragraphs C\(1\) through C\(4\)](#) and adding to this amount all revenue earned from any other shares or interests on the unit not covered by this policy.

D. RWAHP

If an indemnity is due under either form of revenue protection, a RWAHP is computed to align within tolerances, the value of this year's sold production to the basis on which the guarantee is established. The RWAHP is computed separately for each crop, crop type, planting period, and organic practice combination as follows:

- (1) determine the current crop year's average actual price for each buyer type by dividing the actual total revenue for each buyer type by the quantity of sold production. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, the historical actual price for that buyer type will be the current crop year's average actual price. Do not include in the sum years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed). The historical actual price is computed by:
 - (a) summing the most recent five years of actual total revenues or the number of years available in the revenue history for the buyer type for the given crop, crop type, planting period, and organic practice combination;

D. RWAHP (Continued)

- (b) dividing D(1)(a) by the sum of historical production sold that generated the actual total revenues summed;
- (2) determine the current crop year's average gross price for each buyer type by dividing the gross total revenue for each buyer type by the quantity of production sold to obtain that revenue. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, the historical gross price for that buyer type will be the current crop year's average gross price. Do not include in the sum years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed). The historical gross price is computed by:
 - (a) summing the most recent five years of the gross total revenues or the number of years available in the revenue history for the buyer type for the given crop, crop type, planting period, and organic practice combination;
 - (b) dividing D(2)(a) by the sum of all historical production sold to generate the gross total revenues summed;
- (3) determine the current crop year's difference between gross price and actual price for each buyer type by subtracting the result of D(1) by the result of D(2);
- (4) determine the current crop year's percent of sales to each buyer type by dividing the quantity sold to each buyer type by the total quantity sold to all buyer types;
- (5) determine any adjustment required to account for the current crop year's difference between gross price and actual price compared to historical revenue for each buyer type, as follows:
 - (a) multiply the cost tolerance value specified in the CP by the historical average difference between gross price and actual price. The historical average difference between gross price and actual price is computed by subtracting the result of D(1)(b) by the result of D(2)(b);
 - (b) subtract the result of D(5)(a) from the result of D(3), the results cannot be less than zero; and
 - (c) add the result of D(5)(c) to the result of D(1)(b);
- (6) compute a weighted price based on what was sold for the current crop year by multiplying results of D(1) by the respective results of D(4) for each buyer type and summing the results;
- (7) determine an adjusted weighted price by multiplying the results of D(5)(d) by the respective results of D(4), and summing the results;

D. RWAHP (Continued)

- (8) compute a weighted price tolerance by:
 - (a) multiplying the results of D(5)(d) by the respective historical percent of sales to each buyer type or the proportion of sales to different buyer types elected for the current crop year in accordance with [Paragraph 32](#). The historical percent of sales to each buyer type is computed as follows:
 - (i) for the most recent five years in the insured's history, sum production sold to each buyer type for the given crop, crop type, planting period, and organic practice combination and divide the result by the sum of all production sold for the most recent five years in the insured's history;
 - (ii) do not include in the sum, years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed); and
 - (iii) if the number of crop years used to calculate average revenue as specified in the Crop Provisions is other than five, then the number of years specified in the Crop Provisions is summed.
 - (b) summing the results from D(8)(a); and
 - (c) multiplying the result of D(8)(b) by the buyer type tolerance value in CP;
- (9) determine the RWAHP by:
 - (a) taking the greater of either D(7) or D(8)(c);
 - (b) subtract D(6) from D(9)(a); the result of which may not be less than zero; and
 - (c) add the result of D(9)(b) to the WAHP as determined in [Paragraph 35B](#).

E. Coverage of Loss or Damage

In the event of loss or damage covered by this policy, the claim will be settled by:

- (1) multiplying the number of insured acres of the unit, by the respective yield or revenue protection guarantee (per acre) for the given crop type, planting period, and organic practice, and by the guarantee limitation factor, if applicable;
- (2) totaling the results of Section E(1), if applicable;

E. Coverage of Loss or Damage (Continued)

- (3) valuing production by:
 - (a) multiplying production to count for the unit by the percent of the approved projected price selected and the approved projected price for the given crop type, planting period, and organic practice if yield protection is elected; or
 - (b) multiplying revenue to count by percent of the approved projected price selected if either form of revenue protection was elected;
 - (c) totaling the results of E(3)(a) or E(3)(b), as applicable;
 - (d) multiplying the result of E(4) by the guarantee limitation factor, if applicable;
 - (e) subtracting the result of E(5) from the result of E(2); and
 - (f) multiplying the result of E(6) by the share.

F. Settlement of Claim

- (1) The history for a crop type, planting period, and organic practice includes the following example:

	Buyer Type A Amt Sold	Buyer Type A Gross Total Revenue	Buyer Type A Actual Total Revenue	Buyer Type B Amt Sold	Buyer Type B Gross Total Revenue	Buyer Type B Actual Total Revenue
Yr 1	900	\$3,450	\$2,070	600	\$2,625	\$1,260
Yr 2	1200	\$3,969	\$2,580	600	\$2,500	\$1,200
Yr 3	700	\$2,897	\$1,680	400	\$1,911	\$860
Yr 4	950	\$3,508	\$2,280	550	\$2,420	\$1,210
Yr 5	1000	\$3,276	\$1,900	600	\$2,400	\$1,080
Total	4750	\$17,100	\$10,510	2750	\$11,856	\$5,610

- (2) This year for the same crop type, planting period, and organic practice, with 100 percent share in 100 acres. Insured selects 75 percent coverage level and 100 percent of the approved projected price. The ERF and projected price published in the actuarial documents are 100 percent and \$2.10 per box, respectively. The guarantee limitation factor is 1.0. The personal projected price is \$2.15 per box, and the approved yield is 15 boxes.
- (3) The approved projected price is \$2.10 per box (the lesser of \$2.10 or \$2.15). The production guarantee is 11.25 boxes per acre (15 boxes multiplied by 75 percent coverage level). The yield and revenue protection guarantees are \$23.63 per acre (11.25 production guarantee x 100 percent ERF x 100 percent of the approved projected price selected x \$2.10 approved projected price).

F. Settlement of Claim (Continued)

- (4) The insured harvests and sells a total of 400 boxes to buyer type A, earning a gross total revenue of \$2,907 and an actual total revenue of \$872. The insured harvest and sell 522 boxes to buyer type B, earning a gross total revenue of \$3,307 and an actual total revenue of \$992.
- (a) The insured harvests and sells 890 boxes of undamaged production for \$1,825 for a harvest price of \$2.05 per box. There are 50 boxes of unsold undamaged production.
- (b) The insured harvests and sells 32 boxes of production damaged due to an insured cause of loss for \$40 for a harvest price of \$1.25 per box. There are 25 boxes of unsold marketable production with insured cause of loss damage similar to that which was sold.
- (c) There is no other revenue from other shares or interests on the unit.
- (5) A total of 50 boxes are unmarketable due to an insured cause of loss.
- (6) A total of 5 acres were damaged due to uninsurable causes.
- (7) To compute the WAHP:
- (a) sum revenue earned from sales of undamaged production and production damaged due to an insured cause of loss: $\$1,825 + \$40 = \$1,865$;
- (b) value unsold undamaged production and unsold marketable production damaged due to an insured cause of loss: $(\$2.05 \times 50) + (\$1.25 \times 25) = \$133.75$;
- (c) value production or acreage lost or damaged due to an uninsured cause of loss at the full protection guarantee: $5 \text{ acres} \times \$23.63 = \118.15 ;
- (d) sum the results of (a) through (c) = $\$2,116.90$;
- (e) determine the production associated with the results of (a) through (c): $890 + 50 + 32 + 25 + (5 \text{ acres} \times 15 \text{ approved yield} \times 75 \text{ percent coverage level}) = 1,053.25$ boxes; and
- (f) divide the result of (d) by the result of (e): $\$2,116.90 / 1,053.25 = \2.01 per box.
- (8) To compute the RWAHP:
- (a) determine the current crop year's average price for each buyer type:
- (i) $\$872 / 400 \text{ boxes} = \2.18 for buyer type A; and
- (ii) $\$992 / 522 \text{ boxes} = \1.90 for buyer type B;

F. Settlement of Claim (Continued)

- (b) determine the current crop year's average gross price for each buyer type:
- (i) $\$2,907 / 400 \text{ boxes} = \7.27 for buyer type A; and
 - (ii) $\$3,307 / 522 \text{ boxes} = \6.34 for buyer type B;
- (c) determine the current crop year's difference between gross price and actual price for each buyer in the history:
- (i) $\$7.27 - \$2.18 = \$5.09$ for buyer type A; and
 - (ii) $\$6.34 - \$1.90 = \$4.44$ for buyer type B;
- (d) determine the historical average difference between gross price and actual price for each buyer type in the history:
- (i) Buyer type A: $(\$17,100 - \$10,510) / 4,750 = \$1.39$; and
 - (ii) Buyer type B: $(\$11,856 - \$5,610) / 2,750 = \$2.27$;
- (e) determine the current crop year's percent of sales to each buyer type:
- (i) Buyer type A: $400 / (400 + 522) = 43.4$ percent; and
 - (ii) Buyer type B: $522 / (400 + 522) = 56.6$ percent;
- (f) determine the historical percent of sales to each buyer type by summing total quantities sold for each buyer type, and dividing by total quantities sold for both buyer types:
- (i) $4,750 / (4,750 + 2,750) = 63.3$ percent to buyer type A;
 - (ii) $2,750 / (4,750 + 2,750) = 36.7$ percent to buyer type B;
- (g) determine any adjustment required to account for the current crop year's percent difference between gross price and actual price compared to what is in the history, for each buyer type, and add the adjustments to the current year's average actual prices to create adjusted actual prices as follows:
- (i) Buyer type A: $(\$5.09 - (1.1 \times \$1.39)) + \$2.18 = \5.74 ; and
 - (ii) Buyer type B: $\text{Max} (\$4.44 - (1.1 \times \$2.27)) + \$1.90 = \3.84
- (h) compute a weighted price based on what was sold for the current crop year:
 $(\$2.18 \times 0.434) + (\$1.90 \times 0.566) = \$2.02$;
- (i) determine an adjusted weighted price: $(\$5.74 \times 0.434) + (\$3.84 \times 0.566) = \$4.66$;

F. Settlement of Claim (Continued)

- (j) Compute a weighted price tolerance based on historical sales to buyer types using the adjusted actual prices: $(0.633 \times \$5.74) + (0.367 \times \$3.84) \times 0.9 = \$4.54$; and
 - (k) the revised weighted average harvest price is: $\$2.01 + (\text{Max} (\$4.66, \$4.54) - \$2.02) = \$4.65$.
- (9) The indemnity under yield coverage would be \$151.15 computed as:
- (a) $100 \text{ acres} \times \$23.63 \text{ protection guarantee} \times 1.0 \text{ guarantee limitation factor} = \$2,363$;
 - (b) production to count: $890 \text{ boxes} + 50 \text{ boxes} + (5 \text{ acres} \times 15 \text{ approved yield} \times 75 \text{ percent coverage level} = 56.25 \text{ boxes}) + 32 \text{ boxes} + 25 \text{ boxes} = 1,053.25 \text{ boxes}$;
 - (c) $1,053.25 \text{ boxes} \times \$2.10 \text{ approved projected price} \times 100 \text{ percent of the approved projected price} \times 1.0 \text{ guarantee limitation factor} = \$2,211.85$; and
 - (d) $(\$2,363 - \$2,211.85) \times 100 \text{ percent share} = \151.15 indemnity .
- (10) The indemnity under revenue protection plus would be \$151.15 computed as:
- (a) $100 \text{ acres} \times \$23.63 \text{ protection guarantee} \times 1.0 \text{ guarantee limitation factor} = \$2,363$;
 - (b) Revenue to count:
 - (i) value production that is unmarketable due to an insured cause of loss at zero: $50 \text{ boxes} \times \$0.00 = \$0.00$;
 - (ii) value production or acreage lost or damaged due to an uninsured cause of loss at the full guarantee: $5 \text{ acres} \times 15 \text{ approved yield} \times 75 \text{ percent coverage level} \times \$2.10 \text{ approved projected price} = \118.15 ;
 - (iii) value remaining production to count at the lesser of the revised weighted average harvest price or the approved projected price: $(890 + 50 + 32 + 25) \times \$2.10 = \$2,093.70$; and
 - (iv) sum the results above: $\$0.00 + \$118.15 + \$2,093.70 = \$2,211.85$;
 - (c) $\$2,211.85 \times 100 \text{ percent of the approved projected price} \times 1.0 \text{ guarantee limitation factor} = \$2,211.85$; and
 - (d) $(\$2,363 - \$2,211.85) \times 100 \text{ percent share} = \151.15 .

F. Settlement of Claim (Continued)

- (11) The indemnity for revenue protection would be \$0.00 computed as:
- (a) 100 acres x \$23.63 protection guarantee x 1.0 guarantee limitation factor = \$2,363;
 - (b) revenue to count:
 - (i) value production that is unmarketable due to an insured cause of loss at zero: 50 boxes x \$0.00 = \$0.00;
 - (ii) value production or acreage lost or damaged due to an uninsured cause of loss at the full guarantee: 5 acres x 15 approved yield x 75 percent coverage level x \$2.10 approved projected price = \$118.15;
 - (iii) value remaining production to count at the lesser of the revised weighted average harvest price or the approved projected price: (890 + 50 + 32 + 25) x \$4.65 = \$4,636.05; and
 - (iv) sum the results above: \$0.00 + \$118.15 + \$4,636.05 = \$4,754.20;
 - (c) \$4,754.20 x 100 percent of the approved projected price x 1.0 guarantee limitation factor = \$4,754.20; and
 - (d) (\$2,363.00 - \$4,754.20) x 100 percent share = (\$2,391.20).

36 Applicability of Handbook

This section identifies information specific to the applicability of the CIH, GSH, LAM, and any other issuance that may require supplemental information with regard to PRH GP, CP, or SP. Unless specifically amended, supplemented, or deleted by information in this handbook, all policy and procedure issuances apply to the PRH pilot program.

A. Specific Information Regarding the Crop Insurance Handbook

- (1) The general rules of crop insurance, as provided in CIH, apply to the PRH pilot program with the exception that production and revenue reported must include all shares and designate the insured person's percent of share.
- (2) References to yield apply to both yield and revenue, as appropriate.
- (3) The PRH GP does not allow for EUs (unless specified by in CP or SP), master yields, and written agreements; therefore, any references to these items do not apply.
- (4) The following table provides general information, changes, additions, deletions, and modifications, termed supplemental instructions, regarding the 2021 CIH, GSH, and DSSH applicability to PRH pilot program.

A. Specific Information Regarding the Crop Insurance Handbook (Continued)

CIH Reference	Supplemental Instructions
Multiple Parts	<p>Relevant underwriting and APH responsibilities provided in CIH apply to revenue. When appropriate both:</p> <ol style="list-style-type: none"> (1) The term “yield” is replaced by the terms “yield and revenue,” and (2) The term “production report” is replaced by the term “production and revenue reports.”
Part 10 Section 3 & 5	EUs (unless specified by in CP or SP) and master yields are not available under PRH pilot program.
Part 11 Section 2	Summer fallow is not applicable.
Part 13 & Part 15	<p>Insureds who purchase PRH pilot program insurance coverage must follow the procedures of both sections. The instructions provided pertain to both yield and revenue unless otherwise noted in PRH GP, CP, SP, actuarial documents or this handbook.</p> <p>AIPs are responsible for recording the appropriate acreage, yield, and revenue data using any form that meets all requirements. Both the production and revenue reports will be used for the forms with the appropriate form labels for either production or revenue. The forms can be combined if all the required components are met. However, production and APH are reported by unit structure and revenue is reported by appropriate buyer type, practice of organic or non-organic, and planting period. Production is certified by the unit and revenue is certified by buyer type, practice of organic or non-organic, and planting period. An example of the revenue report form is provided in Exhibit 3A.</p>
Part 15 Section 3, 4 & 5	<p>Yield adjustment, yield exclusion, and yield cups are available for the APH database for determining the approved yield. However, yield adjustment, yield exclusion, and yield cups are not available for revenue history or in the calculates for the approved projected price.</p> <p>Yield floors are not available in the APH or revenue history.</p>
Part 17	Is applicable for CP that are an eligible Category B crop. Category B APH crop procedures apply to both yield and revenue where applicable.
Part 17 Section 7	Master yields are not available under the PRH pilot program.
Part 18	Is applicable for CP that are an eligible Category C crop. Category C APH crop procedures apply to both yield and revenue where applicable.
Part 19	Additional provisions by crop are maintained in this PRH pilot program handbook.
Part 20	Dollar Plans are not applicable.
Part 21	Pecan Revenue is not applicable.

36 **Applicability of Handbook (Continued)**

B. Loss Adjustment Manual

The procedures identified in the LAM are adopted for the PRH pilot program.

37 – 40 (Reserved)

PART 4 PRH LOSS ADJUSTMENT STANDARDS

41 General Information

For general loss adjustment procedures, not PRH pilot program specific, refer to the LAM.

The RMA-issued loss adjustment standards are the official standard requirements for adjusting losses in a uniform and timely manner. The RMA-issued standards are in effect as of the signature date for this crop handbook located at www.rma.usda.gov.

This handbook remains in effect until superseded by reissuance, bulletins, or FAD. A bulletin or FAD can supersede the original handbook.

42 AIP Responsibility

A. Utilization of Standards

All AIPs shall utilize these standards for both loss adjustment and loss training for the applicable crop year. These standards, which include crop appraisal methods, claims completion instructions, and form standards, supplement the general (not crop specific) loss adjustment standards identified in the LAM.

B. Form Distribution

The following is the minimum distribution of forms completed by the adjuster and signed by the insured (or the insured's authorized representative) for the loss adjustment inspection.

- (1) One legible copy to the insured; and
- (2) the original and all remaining copies as instructed by the AIP.

C. Record Retention

It is the AIP's responsibility to maintain records (documents) as stated in the SRA and described in the LAM.

D. Form Standards

- (1) The entry items as described in the Appraisal Worksheet and PW are the minimum required entries and are "Substantive" (they are required). (See [Exhibit 5A](#) and [Exhibit 5B](#).)
- (2) The Privacy Act and Non-Discrimination statements are required statements. These required statements are not shown on the example form(s) in the exhibits. See the [DSSH](#) for the required statements requirements and current language.

D. Form Standards (Continued)

- (3) The certification statement required by the current DSSH must be included on the PW directly above the insured's signature block immediately followed by the statement below:

"I understand the certified information on this Production Worksheet will be used to determine my loss, if any, to the above unit. The insurance provider may audit and approve this information and supporting documentation. The Federal Crop Insurance Corporation, and agency of the United States, subsidizes and reinsures this crop insurance."

- (4) Refer to the DSSH for other crop insurance form requirements (such as point size of font, etc.) The current DSSH can be found on the RMA website at: www.rma.usda.gov.

PART 5 STRAWBERRY PILOT PROGRAM

501 General Information

A. Purpose

This part provides procedure for administering the PRH Strawberry Pilot Program. In addition, this part supplements the CIH, GSH, DSSH, LAM and PRH Pilot Standards Handbook part via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH, DSSH, LAM or PRH Pilot Standards Handbook parts, this part of the handbook controls.

References to yield apply to both yield and revenue, as appropriate.

B. Source of Authority

The Strawberry CP is an RMA-developed product approved by the FCIC Board of Directors on May 21, 2020, under Section 523 of the Federal Crop Insurance Act beginning with the 2021 crop year for Florida and the 2022 crop year in California. The Strawberry CP is offered under the BP (7 CFR § 457.8) and PRH GP.

This policy is authorized until terminated or converted to a permanent program by the FCIC Board of Directors. This part provides the FCIC-approved procedures for administering the Pilot.

C. Pilot Area

Refer to the actuarial documents for the pilot area.

D. Applying for PRH Pilot Program

Use the standard application for PRH GP and the applicable CP. The application must indicate the insured has selected PRH GP and the applicable CP along with all other required information.

E. Related Handbooks

See Part 1 of this Handbook.

502 Responsibilities

The applicable responsibilities for the PRH Strawberry Pilot Program are the same as the PRH pilot program referenced in Part 1 of this Handbook.

503 – 509 (Reserved)

The following procedures are in addition to the insurability requirements of the BP, PRH GP, Strawberry CP, SP, and actuarial documents.

A. Insured Crop

- (1) The crop insured will be all strawberries in the county for which a premium rate is provided by the actuarial documents:
 - (a) in which the insured has a share;
 - (b) that is grown from nursery stock of a variety of strawberries recognized by agricultural experts as compatible with agronomic and weather conditions in the county;
 - (c) that is grown as an annual on a raised bed;
 - (d) that is irrigated;
 - (e) that is grown in a field that, is considered acceptable; and
 - (f) that is grown by a person who in at least three of the five previous crop years produced strawberries in a manner consistent with this paragraph; or participated in managing a commercial strawberry farming operation that produced strawberries consistent with this paragraph. The person responsible for growing the strawberries must have a history of growing strawberries for commercial sale or must have participated in managing a commercial strawberry farming operation in three of the past five crop years. The provision does not mean the insured must be a producer. Anyone with a share in the crop (such as a landlord) may purchase insurance provided the crop is grown by a person experienced in the production of commercial strawberries. Eligibility is a two-part determination:
 - (i) the term commercial sale means a transaction in which possession or ownership of strawberries is transferred to any person, including transfer to a first handler who is the same person as the insured person. The producer does not need to be the person responsible for the commercial sale of the strawberries, but the operation managed by that producer must be involved in commercial sales.
 - (ii) the term manage is not defined in the CP but means the act of determining the quantity and timing for application of inputs for producing the crop. Following orders of someone else with regard to applying inputs does not constitute management. The manager is the decision maker who determines that a certain quantity of a specified input (such as a fungicide) is to be applied to the crop on a specific date or within a specific time period.

B. Insurable Acreage

- (1) Insured acreage must:
 - (a) contain the number of plants per acre that produce a yield and revenue consistent with the certified production on which the guarantee is based; and
 - (b) meet good farming practices.
- (2) Any acreage of the insured crop damaged before the final planting date, must be replanted unless the AIP has determined it is impractical to replant.
- (3) The guarantee limitation factor applies when the insured acreage for the current crop year exceeds 125 percent of the greatest strawberry acreage grown in any of the three preceding crop years, unless otherwise provided in the actuarial documents.
- (4) The insurance will attach to any acreage that is planted before the earliest planting date specified in the actuarial documents only if, on the final planting date, the acreage has a population of live plants that will produce at least the yield used to establish the production guarantee (per acre).
- (5) For Florida only:
 - (a) the soil must be fumigated or otherwise properly treated before planting strawberries to be insurable acreage; and
 - (b) acreage on which a relay crop is planted will be insurable if requirements are met according to the relay crop definition and it is considered a good farming practice.

C. Types

For the purpose of this pilot, type will be recorded as no type specified (997). Only strawberry varieties produced in annually replanted, beds are insurable under the pilot program.

D. Buyer Types

Buyer type is a grouping of strawberry sales. Buyer type A is sales to a buyer who purchases the strawberries through direct marketing (e.g., farmer’s market, roadside stand, u-pick). Buyer type B is sales to a buyer who purchases the strawberries for fresh market use (e.g., broker, shipper), excluding direct market purchases. Buyer type C is sales to a buyer who purchases the strawberries for processing (e.g., processor).

E. Practice

- (1) Insurable practices, which denote planting period, are listed in the actuarial documents. The following planting periods are insurable:

510 Insurability (Continued)

E. Practice (Continued)

- (a) winter planted (irrigated) strawberries; and
 - (b) summer planted (irrigated) strawberries.
- (2) Both transitional and organic strawberries are insurable. Follow the appropriate procedures from the BP and the CIH.
 - (3) Strawberries must be irrigated to be insurable.

511 Units

BUs and OUs are established according to the BP, PRH GP, and Strawberry CP. In addition, OUs may be established by planting period (practice). OUs by irrigated and non-irrigated practice, EUs, and WU do not apply to strawberries.

512 Coverage Level

Coverage is available in 5 percent increments from 50 percent to 85 percent. CAT coverage is only available for yield protection.

513 Guarantee

The following procedures are in accordance with the BP, PRH GP, Strawberry CP, SP, and actuarial documents.

- (1) The insured must report the average number of strawberry plants per acre on insurable and uninsurable acreage by the ARD.
- (2) The approved yield and average revenue used to establish the yield or revenue protection guarantee (per acre) will be reduced if any changes in production methods previously used, including information obtained in [Paragraph 514\(1\)](#), negatively impact the guarantee. If the changes occurred:
 - (a) before the beginning of the insurance period, the approved yield and average revenue used to establish the guarantee will be reduced for the current crop year regardless of whether the situation was due to an insured or uninsured cause of loss. If the insured fails to provide notification of any circumstance that may reduce the yields and/or actual revenues from previous levels, the approved yield and average revenue used to establish the guarantee will be reduced at any time; or
 - (b) after the beginning of the insurance period and the insured provides notification by the production reporting date, the approved yield and average revenue used to establish the guarantee will be reduced for the current crop year only if the potential reduction in the approved yield and/or average revenue used to establish the guarantee is due to an uninsured cause of loss; or

513 Guarantee (Continued)

- (c) may occur after the beginning of the insurance period and the insured fails to provide notification by the production reporting date, production lost due to uninsured causes equal to the amount of the reduction in approved yield and average revenue used to establish the guarantee will be applied in determining any indemnity. The approved yield and/or average revenue used to establish the guarantee for the subsequent crop year will be reduced.
- (4) Only one coverage level may be selected for each planting period as specified in the actuarial documents (e.g., 75 percent could be selected for winter planted and 65 percent could be selected for summer planted).
- (5) The insured may value unharvested undamaged production or marketable unharvested production damaged due to an insured cause of loss at an average harvest price obtained from the last seven-day period that sales occurred. The insured must prove the market price that would have been received to harvest and sell the crop, would not be high enough to cover the costs of harvest and post-harvest activities for the entire duration. If this cannot be proven, then the unreasonable price or value procedures will apply.
- (6) The production guarantee (per acre) is measured in pounds.

514 Insurance Dates

- (1) The cancellation and termination dates are specified in the actuarial documents and below:
 - (a) for California, July 1; and
 - (b) for Florida, August 31.
- (2) The SCD is specified in the actuarial documents and below:
 - (a) for California, July 1 for summer planting practice and September 30 for winter planting practice; and
 - (b) for Florida, August 31.
- (3) The contract change date is the April 30 preceding the cancellation date.
- (4) The date for the end of the insurance period for each crop year is:
 - (a) for California, date specified in the actuarial documents for the insured planting period; and

514 Insurance Dates (Continued)

- (b) for Florida, the earlier of:
 - (i) the date specified in the actuarial documents; or
 - (ii) the date on which harvest ceases on the unit due to low market prices if such date is on or after March 15. If harvest ceases on the unit due to low market prices prior to March 15, the end of insurance for the unit will be March 15.
- (5) Regardless of the price used to determine the production to count, the notice of loss due to an inadequate market price must be filed not later than 45 days following completion of harvest.
- (6) The ARD is:
 - (a) for California, September 15 for summer planting period, and January 15 for winter planting period;
 - (b) for Florida, November 15.
- (7) The billing date is May 1 of the year following the SCD.

515 Insurance Period

Insurance will attach according to the following:

- (1) Coverage begins on each unit or part of a unit on the date the insured crop is planted into the field and meeting the requirements listed in [Paragraph 510A](#).
- (2) Coverage ends on each unit or part of a unit on the date another crop is interplanted with the strawberry crop.
- (3) Coverage for physical damage ends on any portion of the insured crop when it is picked.
- (4) The calendar date for the end of the insurance period is specified in the actuarial documents.
 - (a) Physical damage occurring after the end of the insurance period will not be included in settlement of claim calculations.
 - (b) Any production that would normally be picked after the end of the insurance period will not be included as production to count or reported on the production report. Only production that is produced and harvested during the insurance period is reported on the production report.
 - (c) Only revenue earned from production reported will be included on the revenue report required.

A. Insurable

The following causes of physical loss are covered under the PRH Strawberry Pilot Program:

- (1) adverse weather conditions;
- (2) fire;
- (3) insects and plant diseases if:
 - (a) adverse weather conditions prevent application of control measures or cause control measures to be ineffective after application, and reapplication is not possible or permitted before damage occurs or worsens; or
 - (b) no pesticides effective on the insect or the plant disease are registered with the Environmental Protection Agency and labeled for use on strawberries.

Important: Causes of loss due to insects or plant disease are insurable causes of loss only if a natural event, such as rain, either prevents timely application of a pesticide or washes it off the plants before it has had an opportunity to be effective. Further, the insured must have been unable to reapply the control measure before damage occurs or worsens due to continuing natural events, such as adverse weather, or because the label directions limit reapplication for several days after an initial application and there are no substitutes.

In addition, a pest or disease may occur for which no pesticide has been registered for use on that disease or pest or, if a pesticide is registered, it has not been labeled for use on strawberries. The insured must exercise normal and routine care of the field to control insects and disease outbreaks, but if natural events beyond the control of the insured occur and cause a production loss, such losses may be covered if all other requirements are met.

- (4) wildlife;
- (5) earthquake;
- (6) volcanic eruption; and
- (7) failure of irrigation water supply, if due to an insurable cause of loss specified in (1)-(6) of this paragraph.
- (8) In addition to the causes of loss due to physical damage, an inadequate market price on sold strawberries is a covered cause of loss.

A. Insurable (Continued)

Important: Unharvested and/or unsold strawberries must be appraised to determine the pounds of marketable fruit and must be valued as production to count in accordance with the CP.

B. Uninsurable

In addition to the causes of loss excluded by the BP, damage or loss will not be insured due to the following:

- (1) physical injury to strawberry fruit caused by the improper use of tools or machinery such that it is not marketable;
- (2) failure to pick in a timely manner for any reason, including inability to obtain labor, unless the failure to pick is due to an insurable cause of loss specified in A of this paragraph;

Important: Timely notice and timely loss adjustment is extremely important for strawberries because they are highly perishable. AIPs must exercise caution with claims filed late. If the appraisal is made after fruit becomes soft, shriveled, or damaged by other causes it will not accurately reflect the condition of the fruit as it was at first maturity.

- (3) inability to market the strawberries for any reason other than actual physical damage due to an insurable cause of loss as specified in A of this paragraph. For example, payment of an indemnity will not be made if insured is unable to market due to a quarantine, boycott, or refusal of any person to accept production; and
- (4) high soil salinity for California only, unless otherwise specified in the actuarial documents.

The majority of California and Florida grown strawberries are sold for fresh market consumption through wholesale channels. Other sales are to buyers who purchase the strawberries for processing. A minor direct marketing industry also exists. Sales through any of these channels should be aggregated by a buyer type basis as specified by the applicable report. See [Paragraph 31](#) and Part 13 and 14 of the CIH for both production and revenue reports unless otherwise noted in this handbook, PRH GP, CP, or SP.

A. Requirements

Revenue reports are by buyer type, planting period and organic practice combinations that contain production sold, actual total revenue, and gross total revenue. Production reports follow the CIH procedures.

If a loss claims record was filed for a crop year, the revenue to count for sold production from the loss record must be used for subsequent crop year's revenue report. The production to count from the loss record will be used for the subsequent crop year's production report.

B. Verifiable Records

Information in both the revenue report and production report must be substantiated by verifiable records from a disinterested third party.

Preharvest appraisals for production sold by direct marketing are considered verifiable records. Sales by direct marketing or vertically integrated operations must have sales records reconcilable with the revenue report. Acceptable supporting sales records may include harvest labor payroll or tax records.

C. Revenue Record Requirements

- (1) Strawberry sales records for marketable sold production must include the following:
 - (a) Final disposition of the strawberries to determine the buyer type (i.e., fresh or processing).
 - (b) Quantity of sold production.
 - (c) Records to support gross total revenue sales.
- (2) In addition, strawberry sales records for marketable sold production may include support for reconciling actual total revenue value (i.e., cooling, sorting, culling, etc.).

A. Calculation

- (1) Producers can insure a maximum of 125 percent of the greatest number of acres of planted strawberries in the county for the applicable planting period in which the insured had a share in any of the three previous crop years, see 521(B) for additional information. If the insured plants more acres than the maximum allowable acreage, the production guarantee (per acre) is reduced by the guarantee limitation factor. If the insured does not plant more acres than the allowable acreage, the guarantee limitation factor will be 1.000, which will not reduce the production guarantee. However, this factor is waived if the increase is 10 acres or less. (See [Exhibit 4B](#) for an example.)

Example: In the preceding three crop years and across all units the insured planted 100 acres of strawberries. For the current crop year, the insured plants two units, Unit 0001-0001 with 100 acres and Unit 0001-0002 with 75 acres; thus, total planted acres are 175.

Calculate the guarantee limitation factor:

Multiply the number of acres from the applicable previous crop year (the greatest number of acres of planted strawberries in the county for the applicable planting period in which the insured had a share in any of the three previous crop years) by 125 percent and divide by the total planted acres for the current crop year.

$$\text{Guarantee Limitation Factor} = (100 \times 1.25) / 175 = 0.714 \text{ (three decimals)}$$

B. Entity Changes

For the guarantee limitation factor, when a new entity is formed and the SBI holders transfer their acreage history to the entity for insurability, the SBI holders forfeit the right to use the acreage history individually. When an entity is dissolved, the history accumulated by the entity will be split according to SBI holders' shares.

See below for additional handbook references that were not noted in PRH pilot program section of this handbook.

A. Category B Crop

Strawberries are an eligible Category B crop; therefore, CIH Part 17 is applicable unless otherwise noted in PRH GP, CP, or this handbook. References to yield apply to both yield and revenue, as appropriate.

B. Non-irrigated

Applicable parts of the CIH, GSH, and DSSH applying to non-irrigated do not apply to strawberries.

C. Prevented Planting Loss Adjustment Standards Handbook

The Prevented Planting Loss Adjustment Standards Handbook is not applicable to the PRH pilot program. Prevented planting coverage is not available for strawberries.

531 – 550 (Reserved)

Section 1: Loss Adjustment – General Information

551 Duties in the Event of Damage or Loss

In addition to the provisions in Section 14 of the BP and Section 6 of the PRH GP, the following requirements will apply:

- (1) The insured must notify the AIP within three calendar days after:
 - (a) A picking should have started if that picking will not occur due to physical damage to the fruit, and the insured intend to remove unmarketable strawberries from all the plants in a portion of or the entire field due to the physical damage and leave those unmarketable strawberries in the field.
 - (b) The insured discovers any physical damage during a picking.
- (2) The insured must not destroy any damaged plants until the AIP has given the insured written consent to do so. If the insured does not meet the requirements of this section and the AIP is unable to inspect the damaged plants as a result, an appraisal of not less than the remaining production guarantee (per acre) will apply to each affected acre.
- (3) The insured must notify the AIP within at least 15 calendar days if any production from a picking will be sold by direct marketing:
 - (a) The AIP will conduct an inspection and appraisal, if needed, that the AIP will use to determine the insured's production to count for such production.
 - (b) If damage occurs after this inspection but before the end of the picking period, the AIP will conduct one or more additional inspections as needed.
 - (c) These inspections, and any acceptable records provided by the insured, will be used to determine the production to count.
 - (d) Failure to give timely notice will result in an appraisal of not less than the production guarantee (per acre) for each such acre if we are unable to make the required inspection or appraisal as a result.
- (4) The insured may be required to pick a representative sample selected by the AIP so an adjuster can perform an appraisal.

552 Strawberry Grade Requirements

As stated in the CP, marketable strawberry production is defined as production that meets or exceeds the grading standards specified for U.S. No. 1 strawberries, or would be accepted by a packer, processor, or other first handler or buyer, if it has been graded and packed, or if it is sold, even if failing to meet the grade standards.

553 – 559 (Reserved)

Section 2: Loss Adjustment – Appraisal Information

560 Strawberry Appraisals

A. General Information

- (1) Potential production for all types of inspections will be appraised in accordance with the procedures specified in this handbook and the LAM.
- (2) Specifically, for strawberries, circumstances that require an appraisal include (but are not limited to):
 - (a) when the acreage will not be harvested, is unharvested on the calendar date for the end of the insurance period, the insured intends to remove or abandon the crop before the end of insurance, and intends to file a claim for indemnity; or
 - (e) prior to the end of the insurance period, when the insured intends to file a claim for indemnity but does not intend to pick any more strawberries (partially harvested) even though potential production remains on the plants.

B. Timing of Appraisals

- (1) During the period of harvest, plants are typically picked once every two to five days during a four to six-month period. If the insured wishes to abandon or put the acreage to another use, any appraisal should be made within five days after the most recent picking was completed if possible.
- (2) Inspections/appraisals should be deferred until 21 days have elapsed from the date the plants were initially planted into the beds. This will allow the plants sufficient time to become established.
- (3) Post-harvest inspections/appraisals should be made on a field and/or unit when a loss is probable. Post-harvest inspections or appraisals should be made as quickly as possible after the insured files a notice of damage or loss and indicates there will be no further harvest of the crop on the field or unit, the insured will no longer care for the crop, or the crop will be destroyed.
- (4) Plants damaged by hail or freeze may require as much as 30 days (depending upon severity of damage and weather conditions) to recover and again produce marketable strawberries. Appraisals for such damage shall be delayed until the plants have sufficiently recovered to allow an accurate determination of the remaining potential production, or a determination that the plants will not recover, or fruit will not develop (document in the “Remarks” of the appraisal worksheet).

C. Selecting Representative Samples for Appraisals

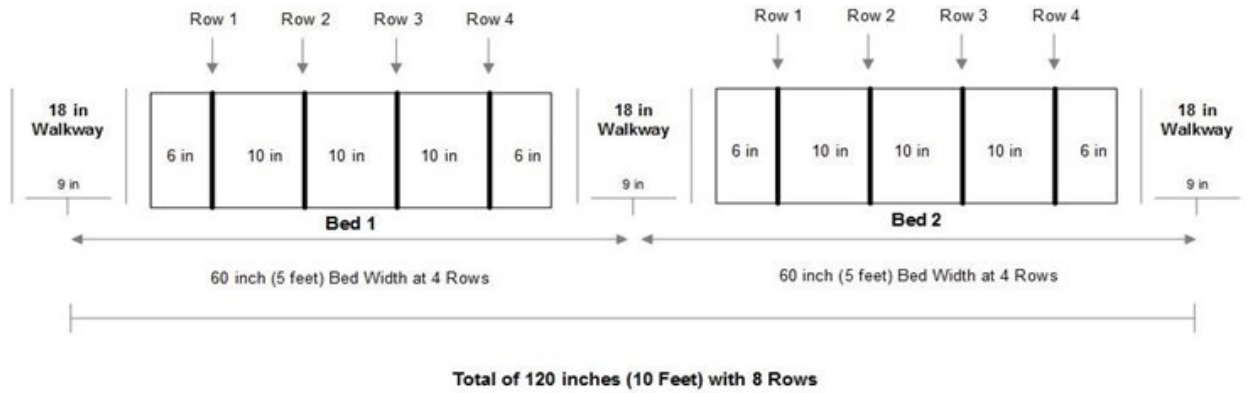
- (1) Determine the minimum number of required representative samples for a field or subfield by the field size (refer to [Exhibit 5E](#)), the average stage of growth, age (size), general capabilities of the plants, variability of potential production, and plant damage within a field or subfield. Different varieties grown in the same field may be combined for appraisal purposes if the varieties have the same maturation date, fruit size, fruit color, and market value.
- (2) Split the field into subfields when:
 - (a) variable damage causes the crop potential to appear to be significantly different within the same field;
 - (b) some areas within the field have recently been picked while other areas have not;
 - (c) the insured wishes to destroy a portion of a field; or
 - (d) different varieties have been planted and are being harvested and/or marketed separately because of maturation dates, fruit size, and fruit color, market value.
- (3) Each field or subfield must be appraised separately.
- (4) Take not less than the minimum number (count) of representative samples required in [Exhibit 5E](#) for each field or subfield.

D. Measuring Row Width for Sample Selection

Use these instructions for the appraisal method:

- (1) Use a measuring tape marked in tenths of a foot (or convert measurements made with a tape marked in inches to tenths of a foot) to measure row width (refer to the LAM for conversion table).
- (2) Row widths are determined by measuring from the center of one walkway to the center of another walkway across two or more beds. Divide the total measurement by the number of rows included in these beds to determine the average row width. The result is rounded to the nearest hundredth of a foot.
- (3) Use the determined row width and [Exhibit 5F](#) to determine the length of bed or row required for a 1/1000 of an acre sample size. Larger sample sizes may be used, if needed.

D. Measuring Row Width for Sample Selection (Continued)



Example: 10 feet divided by 8 rows = 1.25 average row width.

561 Appraisal Methods

A. General Information

These instructions provide information on appraisal methods for:

Appraisal Method...	Use...
Stand Reduction/Potential Production Method	From planting until end of insurance in all cases.

- (1) For unharvested strawberries, appraised production to count will include only the fruit which meets the standards in the policy including strawberries that would be accepted by a packer, processor, cooling facility, or other handler even if failing to meet those grading standards.
- (2) List any uninsured conditions or uninsured causes of loss in the "Remarks" section of the appraisal worksheet or in the Narrative section of the PW.

B. Stand Reduction Method

- (1) For acreage with sold production, timely notices, and acceptable production records, use Part II of the Strawberry Appraisal Worksheet (Stand Reduction) to determine the percent of stand reduction. This method is based on the number of surviving plants in a designated sample bed or row length. Refer to [Paragraph 560D](#) and [Exhibit 5F](#) for determination of sample row length.
- (2) Convert surviving plant counts to a percent potential remaining in the field by dividing the total number of surviving plants in the sample by the total number of plants in the sampled area that were placed in the original planting.

Example: The loss adjuster determines the total number of original plants for all samples taken from a unit was 175 and the total number of surviving plants is 72. The percent of surviving plants equals 72 divided by 175 = 41 percent remaining stand (rounded to the nearest whole percent).

- (3) Multiply the potential production (taken from Part I of the Strawberry Appraisal Worksheet (Potential Reduction), item 18 of the appraisal worksheet) by the percent remaining stand to determine the adjusted potential production remaining (round to the nearest whole pound).

Example: If potential production was 6,995 pounds, multiply by 41 percent remaining stand = 2,868 lbs. per acre adjusted potential production remaining.

C. Potential Production Method for Acreage with Timely Notices

- (1) Part I of the Strawberry Appraisal Worksheet (Potential Production) is used to determine the expected potential production for an undamaged crop for a period of time in which the insured did not or will not harvest. Part II of the Strawberry Appraisal Worksheet (Stand Reduction) is used to determine the per acre potential production to count. If the insured agrees, harvested strawberries (from representative samples jointly selected by the adjuster and insured) may be used to determine the sample weight (harvest-appraisal) for any picking that is on the plants when the appraisal is performed. An adjuster must be present when the representative samples are harvested.
- (2) If there is unharvested marketable production on the plants at the time of loss adjustment, pick and weigh all unharvested fruit in each sample that could have been packed and sold. Include fruit damaged by uninsured causes. Do not pick berries that ripened after the date harvest ceased. Record the weight of each sample, in pounds to tenths (use [Exhibit 5F](#) to convert ounces to tenths or [Exhibit 5G](#) to convert grams to tenths) of a pound. Determine the average sample weight and multiply by the fraction of an acre represented by the sample size (e.g., 1,000 for 1/1000 of an acre). Express all determinations in pounds to tenths.

C. Potential Production Method for Acreage with Timely Notices (Continued)

Example: Three samples are taken in a unit. The samples weighed 0.3 lbs., 0.2 lbs., and 0.4 lbs., for an average weight of 0.9 lbs. / 3 samples = 0.3 lbs. / sample. Multiply 0.3 lbs. average sample weight by the factor for 1,000 (for 1/1000 sample size) = 300 lbs. per acre unharvested production from the previous picking.

(3) Determine the remaining potential production as illustrated below.

Example: Assume strawberry plants were damaged by an insured cause in May. The insured elects to continue harvesting the strawberries until a picking is completed on August 14 then elects to destroy the remaining plants. Timely notice was filed. There is no unharvested marketable production from the picking that ended on August 14.

The process described below shows how to use the information shown in the SP to determine the amount of expected production during the remainder of the crop year. The example uses the August 1 to 31 picking period in Monterey County, CA for the winter planted type.

Days the insured did not harvest during a picking period	17	August 15 to August 31
Total days in picking period	31	August 1 to August 31
Portion of current period remaining	54.8%	17 days divided by 31 days) (3 decimals)
Month Percent of Approved Yield	18.0%	From Special Provisions
Approved yield	62,500 lbs.	Approved yield
Potential production for picking period	11,250 lbs.	18.0% X 62,500 lbs.
Potential production for picking period multiplied by the portion of current picking period remaining	6,165 lbs.	11,250 lbs. X 54.8%
Sum of Month Percent of Approved Yield for all remaining periods	5.6%	From Special Provisions; September picking period
Potential production for all remaining picking periods	3,500 lbs.	62,500 lbs. x 5.6%
Appraised unharvested production	9,665 lbs.	6,165 lbs. + 3,500 lbs.

(4) For a delay in picking, count the number of days beginning on the day after the last picking through the day before the next picking commenced. Divide this result by the days between pickings shown in the SP. The process shown below is a slight modification of the process shown in C(3):

C. Potential Production Method for Acreage with Timely Notices (Continued)

Example: Assume a picking in Monterey County, CA ended on June 17. The next picking commenced on June 26. The days between pickings in the SP is two days in this picking period.

Date picking ended	June 17	
Date next picking should have started	June 20	2 days between pickings (June 18 & 19)
Date picking started	June 26	
Days pickings were missed	6	June 20 to June 25
Days in picking period	30	
Percent of picking period missed	20.0%	6 days divided by 30 days
Approved yield	62,500 lbs.	
Period % of approved yield	24.0%	SP
Expected production in period	15,000 lbs.	24.0% X 62,500 lbs.
Appraisal for delay in picking	3,000 lbs.	20.0% X 15,000 lbs.

- (5) Whenever plants are damaged by insured causes to the extent that the plants will require a period of time to recover before they will again produce marketable strawberries, do not count the recovery time when determining the potential remaining production. Determine potential production starting with the date the next harvest would be expected to occur under normal growing conditions and ending with the end of the insurance period.

Example: Assume damage occurs on June 15 and the plants will require 30 days before marketable strawberries are again produced. The insured wishes to destroy the crop and has provided a timely notice. No potential production will be assessed for the remainder of the June picking period or for the first half of the July picking period.

- (6) Whenever plants are damaged by uninsured causes after the initial harvest of the crop, claims will be calculated as shown in the example below.

Example: Assume harvest started on 10 acres in Hardee County, FL and ended on February 15. The insured files a NOL due to third party damage (uninsured COL) on February 16. The harvested production will be counted in Section II of the PW and receive the stage code H. The unharvested production potential will be assessed a portion of the guarantee when calculating the claim due to the uninsured COL.

C. Potential Production Method for Acreage with Timely Notices (Continued)

The unharvested production damaged by uninsured causes will be captured as a separate line in Section I of the PW and will receive the stage code TH. To calculate the prorated guarantee to be used for this entry, use the table provided in the SP. In this case, harvest ended on February 15.

Step 1: Calculate the remaining percent of picking period.

Divide the total days of potential harvest remaining for each month (February = 13 days, March = 31 days and April = 10 days) by the total days for each month (February = 28 days, March = 31 days and April = 10 days).

$13 \text{ days} \div 28 \text{ days} = 0.464 = 46.4\%$ remaining percent of picking period for February.

$31 \div 31 \text{ days} = 1.00 = 100\%$ remaining percent of picking period for March.

$10 \text{ days} \div 10 \text{ days} = 1.00 = 100\%$ remaining percent of picking period for April.

Step 2: Calculate the insured's potential production.

The monthly percent of approved yield for February, March, and April are 38.64%, 21.93%, and 0.09% respectively. The insured has an approved yield of 50,000 lbs. per acre. Multiply, for each month, the insured's approved yield per acre by the "month percent approved yield" specified in the SP.

$50,000 \times 38.64\% = 19,320 \text{ lbs.}$ of potential production for the entire month of February.

$50,000 \times 21.93\% = 10,965 \text{ lbs.}$ of potential production for the entire month of March.

$50,000 \times 0.09\% = 45 \text{ lbs.}$ of potential production for the entire month of April.

Step 3: Calculate the total lbs. per acre remaining for the unharvested production for each month.

Multiply lbs. of potential production by remaining percent of picking period for each month.

$19,320 \text{ lbs.} \times 46.4\% = 8,964 \text{ lbs.}$ of production per acre unharvested for February.

C. Potential Production Method for Acreage with Timely Notices (Continued)

10,965 lbs. x 100% = 10,965 lbs. of production per acre unharvested for March.

45 lbs. x 100% = 45 lbs. of production per acre unharvested for April.

Step 4: Total the results from above and multiply by 10 acres.

8,964 + 10,965 + 45 = 19,974 lbs. of production per acre x 10 acres = 199,740 lbs. of production were unharvested due to the uninsured cause of loss.

The total pounds of production calculated above will then be multiplied by the coverage level and the result will be included as PTC when calculating the claim.

- (7) The potential production on acreage with timely notices of damage or loss will be multiplied by the percent of stand reduction if applicable.

D. Potential Production Method for Acreage without Timely Notices

If timely notice of a delay in initial harvest or a harvest delay has not been provided and/or the AIP cannot accurately determine the amount of production (refer to the CP and SP), use Part I of the Strawberry Appraisal Worksheet (Potential Production) to determine the per acre expected potential production to count (refer to the Strawberry Appraisal Worksheet example). If the amount of production cannot be accurately determined for:

- (1) All the pickings on the acreage, appraise not less than the value per acre for the acreage affected.
- (2) One or more pickings (but not all the pickings) on the acreage, determine the strawberries that could have been harvested under normal growing conditions during the time period in question using the instructions in C(5).
- (3) When timely notice has not been provided or acceptable records are not available, do not reduce the potential production for stand reduction.

562 Deviations and Modifications

- (1) Deviations in appraisal methods require RMA written authorization (as described in the LAM) prior to implementation.
- (2) There are no pre-established modifications contained in this handbook. Refer to the LAM for additional information.

A. Appraisal Worksheets

- (1) Include the AIP's name in the appraisal worksheet title if not preprinted on the AIP's worksheet, when a worksheet entry is not provided.
- (2) Include the claim number on the appraisal worksheet (when required by the AIP), when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each unit and picking appraised. Refer to [Paragraph 560](#) for sampling instructions.
- (4) Separate appraisal worksheets are required for Part I of the Strawberry Appraisal Worksheet (Potential Reduction) if production was sold by direct marketing from more than one field or subfield for a picking within a unit and to record appraisals for any plants or production lost due to uninsured causes.
- (5) Standard appraisal worksheet items are numbered consecutively in [Exhibits 5A](#). An example appraisal worksheet is also provided to illustrate how to complete all entries, except the last three items on the appraisal worksheet.

B. WAHP Worksheet

A WAHP is composed of separate valuations for the following categories of production for the current crop year: sold undamaged, unsold undamaged, sold damaged due to an insured cause of loss, and damaged (sold and unsold) due to an uninsured cause of loss. The WAHP is computed in accordance with [Exhibit 4B](#) and [Exhibit 5B](#) and Section 4 of the PRH GP.

C. RWAHP Worksheet

A RWAHP is computed to align the value of this year's sold production in which the guarantee is established. The RWAHP is computed separately for each crop, crop type, planting period, and organic practice combination. Refer to [Paragraph 35D](#), [Exhibit 4B](#) and [Exhibit 5C](#) for additional information.

564 – 569 (Reserved)

Section 3: Loss Adjustment – Production Worksheet

570 Production Worksheet Standards

- (1) The PW is a progressive form containing all notices of damage for all preliminary and final inspections (including “No Indemnity Due” claims) made on a unit.
- (2) If a PW has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and the insured are to initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
 - (a) Acreage report errors.
 - (b) Delayed notices and delayed claims.
 - (c) Corrected claims or fire losses (double coverage), and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
 - (d) Claims involving a Certification Form, (when all the acreage on the unit has been appraised to be put to another use or other reasons described in the LAM).
 - (e) “No Indemnity Due” claims (which must be verified by an appraisal or notification from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured’s requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the AIP.
- (5) Instructions labeled “Preliminary” apply to preliminary inspections only. Instructions labeled “Final” apply to final inspections only. Instructions not labeled apply to all inspections.
- (6) Refer to Section 15(b) of the BP for information on determining production to count when acreage is harvested after the crop has been appraised.

571 – 579 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Acronyms and abbreviations general (not crop specific) are identified in the GSH and LAM.

Approved Acronyms and Abbreviations	Term
AIB	Actuarial Information Browser
AIP	Approved Insurance Provider
APH	Actual Production History
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	FCIC-18010 Crop Insurance Handbook
COL	Cause of Loss
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
ERF	Expected Revenue Factor
FCIC	USDA Federal Crop Insurance Corporation
FOB	Free-on-board
FSA	USDA Farm Service Agency
GP	General Provisions
GSH	FCIC-18090 General Standards Handbook
LAM	FCIC-25010 Loss Adjustment Manual
NAP	FSA's Noninsured Crop Disaster Assistance Program
NASS	National Agricultural Statistics Service
PASD	RMA, PM, Product Administration and Standards Division
PRH	Production and Revenue History
PW	Production Worksheet
RMA	USDA Risk Management Agency
RO	RMA, Insurance Services, Regional Office
RWAHP	Revised Weighted Average Harvest Price
SCD	Sales Closing Date
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
WAHP	Weighted Average Harvest Price
WAP	Weighted Average Price

Definitions general (not crop specific) are identified in the GSH and LAM.

Actual revenue: A per acre value determined by dividing the sum of actual total revenues (from all buyer types) for each crop, crop type, planting period, and organic practice combination by the corresponding number of planted acres for such combination for the crop year. Crop, crop type, planting period, and organic practices will be specified in the actuarial documents.

Actual total revenue: Revenue for a crop year based on records submitted by the insured including records on any claims for indemnities (crop insurance indemnities do not contribute to actual total revenue). Actual total revenue is differentiated by crop, crop type, planting period, organic practice, and buyer type combinations, as specified in the actuarial documents. Actual total revenue is determined in accordance with Section 4 of the PRH GP and is used to compute the insureds actual revenue.

Actual yield: In addition to the definition of actual yield in the BP, only marketable production is used to compute the actual yield for PRH.

Adjusted transitional revenue: A percentage of the transitional revenue used when less than three acceptable annual revenue reports are certified. If no acceptable annual revenue reports are certified, the adjusted transitional revenue is 65 percent of the transitional revenue. If one acceptable annual revenue report is certified, the adjusted transitional revenue is 80 percent of the transitional revenue. If two acceptable annual revenue reports are certified, the adjusted transitional revenue is 90 percent of the transitional revenue.

Approved projected price: A price used to calculate the guarantee, premium, any replant payment, and any prevented planting payment, as applicable. Unless otherwise specified in the CP or SP, it is the lesser of the personal projected price or the projected price published in the actuarial documents.

Assigned revenue: An actual revenue assigned to the insured if reporting requirements of this policy are not met. Assigned revenues are considered the same as actual revenues when calculating the average revenue.

Average revenue: Calculated in accordance with Section 4(a) of the PRH GP, a per acre value determined yearly actual revenues, assigned revenues, and adjusted or unadjusted transitional revenues in the database, as applicable.

Buyer type: As specified in the CP or SP.

Commodity exchange price provisions (CEPP): In lieu of the definition in the BP, the Commodity Exchange Price Provisions (CEPP) are not applicable.

Continuous production and revenue reports: Production and revenue reports submitted by an insured for each consecutive crop year (within the base period), including the most recent crop year in the base period as defined in 7 CFR part 400, subpart G. Continuity is not interrupted if for any calendar year the crop was not planted, prevented from being planted by an insured cause of loss, or not produced for an insurable purpose. Rules for reporting continuity of records apply to either an applicant/or an insured when certifying percentages of grade or grade factors when applicable.

Crop Year: In lieu of the definition of crop year in the BP, the period within which the insured crop is normally grown and designated by the calendar year in which the crop is normally harvested. For crops with multiple planting periods or growing seasons, the crop year is designated by the calendar year in which the final planting of the crop is normally harvested. However, for PRH purposes the term does not include any year when the crop was not planted or when the crop was prevented from being planted by an insured cause of loss.

Database: Unless otherwise specified in the CP, a set of data containing a minimum of four crop years up to a maximum of ten crop years of revenues or yields used to compute the protection guarantee. Both yield and revenue databases must contain the same crop years: assigned yields or revenues, or adjusted or unadjusted transitional yields or revenues may be used to accomplish this.

Direct marketing: The sale of the insured crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, at a farmers' market, or permitting the general public to enter the field for the purpose of picking all or a portion of the crop. If any portion of the unit is direct marketed, the insured must obtain a preharvest appraisal in addition to maintaining acceptable production records.

Expected revenue factor: A value determined by RMA that is used to adjust the yield or revenue protection guarantee when it is determined the yield or revenue protection guarantee per acre does not reflect the likely revenue per acre for the upcoming crop year. The factor will be contained in the actuarial documents. In addition to the provisions of Section 3(e)(1) of the BP, the ERF will be published in the actuarial documents not later than 15 days prior to the SCD.

Free-on-board origin sale price: A sale price that reflects the crop's value standardized to the location from which the sales for the crop typically originate. It does not include the value of costs associated with delivering the crop from such location to the buyer.

Gross price: A price per unit of production (bushel, pound, etc.) determined by dividing the gross total revenue for each buyer type by the quantity of production sold to obtain that same revenue, in accordance with Section 5(c)(2) of the PRH GP.

Gross total revenue: Revenue for a crop year based on records submitted by the insured including records on any claims for indemnities (crop insurance indemnities do not contribute to gross total revenue). Gross total revenue is differentiated by crop, crop type, planting period, organic practice, and buyer type combinations, as specified in the actuarial documents. Gross total revenue is based on free on-board origin sale prices as determined in accordance with Section 4 of the PRH GP and is used to calculate the gross revenue.

Guarantee limitation factor: This factor will be 1.00 unless the insured plants acreage in excess of the amount permitted as specified in the CP or actuarial documents. To calculate the guarantee limitation factor when planted acres exceed the limitation, multiply the greatest number of acres for which the crop was grown within the three preceding crop years by the percentage limitation, and divide by the total planted acres for the crop year. For example, the greatest number of acres planted and insured in the three preceding crop years is 100 acres. The percentage limitation is 125 percent. The insured plants 150 acres for the current crop year. The guarantee limitation factor for this example is 0.833, calculated as: $[(100 \text{ acres} \times 125 \text{ percent}) / 150 \text{ acres}]$.

Harvest and post-harvest activities: Activities starting with removal of the crop from the plant and including all subsequent activities that occur until the crop is sold, which contribute to the free on-board origin sale price. Such activities include picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing. ***

Harvest price: In lieu of the definition of harvest price in the BP, the harvest price is determined in accordance with Section 4 of the PRH GP. A harvest price may be assigned during an appraisal to value production to count that is unsold. A harvest price may also be used to value production to count that is sold at an unreasonable price that is unreasonable costs. Harvest prices may not include the value added by harvest and post-harvest activities. Harvest prices may be determined from records submitted by the insured, including records on any claims for indemnities that the insured has signed (if applicable).

Marketable: As specified in the CP.

Personal projected price: A price the insured has demonstrated they are likely to obtain, differentiated by crop type, planting period, and organic practice combinations, as applicable, and based on information in the insureds databases, as determined in Section 4(b) of the PRH GP.

Production report: In lieu of the definition of production report in the BP, the production report is a written record supported by verifiable records showing annual planted acreage (insurable and uninsurable), production (sold and unsold), and any appraised production. The report also contains such information from previous years, as applicable. Information contained in a claim for indemnity is considered a production report for the crop year for which the claim was filed. In addition, appraisals conducted on acreage intended for direct marketing, accompanied by verifiable sales records for such acreage, will be considered a production report. Production report requirements are found in Section 3 of the PRH GP.

Projected price: In lieu of the definition of projected price in the BP, a price published in the actuarial documents not later than 15 days prior to the SCD.

Revenue protection: In lieu of the definition of revenue protection in the BP, a plan of insurance that provides protection against loss of revenue due to a production loss, price decline, or a combination of both.

Revenue protection guarantee (per acre): In lieu of the definition of revenue protection guarantee (per acre) in the BP, for both forms of revenue protection under PRH, the amount determined by multiplying the production guarantee (per acre) by: the approved projected price (for the given crop, crop type, planting period, and organic practice), the percentage of the approved projected price elected, and the ERF. This is the same as the yield protection guarantee (per acre).

Revenue protection plus: A form of revenue protection where the lower of the revised weighted average harvest price or the approved projected price is used to value components of production to count in accordance with Section 11(c)(3) of the PRH GP.

Revenue report: A written record supported by verifiable records showing annual: actual total revenue, gross total revenue, and quantity sold. The report also contains such information from previous years, as applicable. Information contained in a claim for indemnity is considered a revenue report for the crop year for which the claim was filed. In addition, appraisals conducted on acreage intended for direct marketing, accompanied by verifiable records for such acreage, will be considered a revenue report. Revenue report requirements are found in Section 3 of the PRH GP.

Revenue reporting date: The same date as the production reporting date found in the actuarial documents.

Revised weighted average harvest price: Computed in accordance with Section 5 of the PRH GP, it is greater than the weighted average harvest price when for the current crop year, proportions of sales to buyer types, or the difference between gross and actual prices, or both, differ from the insured's history by more than tolerances specified in the CP. The revised weighted average harvest price is used for both forms of revenue protection.

Transitional revenue (T-Revenue): An actual revenue published in the actuarial documents and used when the insured has fewer than four consecutive crop years in a database. Transitional revenue is differentiated by crop, crop type, planting period, and organic practice combinations.

Unreasonable cost: A value of harvest and post-harvest activities (determined by subtracting actual price from gross price for the current crop year for a given crop type, planting period, practice, and buyer type), which is not supported by such differences in the insured's revenue report history, as determined by the AIP.

Unreasonable price: A gross price not supported by sales for like production (of the same crop type and organic practice) to the same buyer type at the time of sale in insured's region, as determined by the AIP.

Verifiable records: In addition to the definition in the BP, verifiable records are contemporaneous and include records used to substantiate good farming practices and all information reported on the production and revenue reports. Verifiable records are from a disinterested third party, such as a warehouse, processor, packer, broker, input vendor, etc., or by AIP measurement of farm-stored commodities. Preharvest appraisals, by the AIP, for production sold by direct marketing are considered verifiable records. Unless otherwise specified in the CP or SP, for commodities sold through direct marketing or by vertically integrated operations, verifiable records must include harvest labor payroll, final settlement sheets showing disposition of the insured commodities, and sales records reconcilable with revenue reported on the revenue report and for tax purposes for the farm entity.

Vertically integrated: Unless otherwise specified in the CP, for the purpose of PRH a person is vertically integrated if that person alone, or in conjunction with other persons who have substantial beneficial interest in the person, is involved in one or more entities that participate in or conduct multiple aspects of the crop's lifecycle. Such aspects could include but are not limited to components of growing, packing, processing, marketing, transporting, sales, and distribution. Vertically integrated operations may establish an insurable interest if they maintain separate acceptable financial, marketing, production, and sales records for each different entity as required for tax purposes.

Weighted average harvest price: A price computed in accordance with Section 5 of the PRH GP for both forms of revenue protection. It is differentiated by crop, crop type, planting period, and organic practice.

Yield protection guarantee (per acre): In lieu of the definition in the BP, the amount determined by multiplying the production guarantee (per acre) by: the approved projected price (for the given crop, crop type, planting period, and organic practice), the percentage of the approved projected price elected, and the ERF. This is the same as the revenue protection guarantee (per acre).

Exhibit 2B Strawberry Definitions

Definitions general (not crop specific) to be identified in the GSH and LAM.

Annual: Nursery stock planted into insurable acreage for a crop year with the plants destroyed after the end of the insurance period for the same crop year.

Buyer Type:

- (a) Buyer type A – Sales to buyers who purchase the strawberries through direct marketing.
- (b) Buyer type B – Sales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases.
- (c) Buyer type C – Sales to buyers who purchase the strawberries for processing.

Buyer type tolerance value: In accordance with Section 5(c)(8)(iii) of the PRH GP, the buyer type tolerance value is 0.9.

Cost tolerance value: In accordance with Section 5(c)(5)(i) of the PRH GP, the cost tolerance value is 1.1.

High soil salinity: High concentration of salts in soils exceeding levels recommended by agricultural experts for strawberry production. It is determined by measuring the electrical conductivity (ECe) of soils with electrical conductivity meter and is measured in decisiemens per meter.

Marketable: A determination made by the AIP based on whether the crop: meets or exceeds U.S. No. 1 in accordance with the United States Standards for Grades of Strawberries; is accepted by a packer, processor, or other first handler or buyer; is graded and packed; or is sold.

Nursery stock: Strawberry plants grown using vegetative reproduction that are ready to be placed into an environment where the plants will be allowed to grow and produce fruit.

Picking: Removal of marketable strawberry fruit from the plant.

Picking period: One or more sets of dates specified in the actuarial documents that designate the beginning and ending calendar dates when the strawberry fruit normally would be picked.

Planting period: The period of time designated in the actuarial documents in which the strawberries must be planted.

Pound: A unit of weight equal to 16 ounces avoirdupois.

PRH General Provisions: The Production and Revenue History Pilot Plan of Insurance General Provisions.

Raised bed: A farming practice in which the surface into which nursery stock is planted is above the surrounding soil at a height sufficient to allow adequate drainage.

Section 1: Strawberry Definitions (Continued)

Relay crop: A crop planted directly into insured strawberry beds no earlier than February 1 of each year, that will grow with the strawberry crop but will not reach mature stages until after removal of the strawberry crop. While strawberries are still present in the field, crop production practices for the two crops are managed to maximize strawberry production.

Strawberry: The fruit of the family Rosacea and the genus *Fragaria*, grown commercially with the intent to be sold to any Buyer type.

Exhibit 3A Revenue Report

Revenue Reports are completed by crop year, crop, type, planting period, organic practice (vs conventional and transitioning to organic practices), and buyer type. See the DSSH for additional requirements. All items in quotation marks are substantive unless otherwise noted.

A. Insured Information

- (1) "Insured's Name"
- (2) "Street and/or Mailing Address"
- (3) "City and State"
- (4) "Zip Code"
- (5) "Insured's Telephone Number"
- (6) "Policy Number"
- (7) "Crop Year"
- (8) "Identification Number"
- (9) "Identification Number Type"

B. Crop Information

- (1) "Crop"
- (2) "Crop Type"
- (3) "Practice"
- (4) "Planting Period"
- (5) "Buyer Type Code"
- (6) "State and County"
- (7) "Other Person(s) Sharing in the Crop"
- (8) "Production Sold"
- (9) "Actual Total Revenue"
- (10) "Gross Total Revenue"
- (11) "Revenue Descriptor"

B. Crop Information (Continued)

(12) "Previous Year Average Revenue"

Note: Item is only substantive if revenue descriptor in K is associated with an assigned descriptor.

C. Other Information

"Comments"

This item is non-substantive.

D. Required Statements

- (1) Certification statement is required, see DSSH Paragraph 502 for more information.
- (2) Privacy Act statement is required, see DSSH Paragraph 501 for more information.
- (3) Non-Discrimination statement is required, see DSSH Paragraph 503 for more information.

E. Required Signatures

"Insured's Printed Name, Signature and Date"

Exhibit 3B Revenue Report Elements

Element	Required Information
Crop	Crop code in the actuarial documents.
Crop Type	Crop type in the actuarial documents for the crop.
Practice	Organic practice or other (transitioning to organic or conventional).
Planting Period	Planting period in the actuarial documents for the crop.
Buyer Type Code	As specified in the CP or SP (i.e., strawberry Buyer type A – Sales to buyers who purchase the strawberries through direct marketing. Buyer type B – Sales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases. Buyer type C – Sales to buyers who purchase the strawberries for processing.
State and County	Location of where crop is grown.
Other Person(s) Sharing in the Crop	Enter the names of others sharing in the crop.
Production Sold	Total production sold for a crop year based on records submitted for the crop year, crop type, practice, planting period, and buyer type combinations.
Actual Total Revenue	Actual total revenue (in field value) for a crop year based on records submitted for the crop year, crop, crop type, planting period, practice, and buyer type combinations. The actual total revenue will be used to calculate the approved projected price and the guarantee.
Gross Total Revenue	Gross total revenue for crop year, crop, crop type, planting period, practice, and buyer type combinations. Gross total revenue is based on free-on-board origin sale prices. Free-on-board origin sale reflects the crop's value standardized to the location from which your sales for the crop typically originate. It does not include the value of costs associated with delivering the crop from such location to the buyer.
Revenue Descriptor	See Exhibit 3C of this handbook.
Previous Year Average Revenue	The previous year's average revenue used to calculate the personal projected price. The average revenue is a per acre value determined from the most recent five crop years of yearly actual revenues, assigned revenues, transitional revenues, and adjusted transitional revenues in your database, as applicable.
Comments	The insured and/or agent may include any additional information.

Exhibit 3C Revenue Descriptors and Chart

Revenue descriptors are codes used to identify different types of revenue reported in the revenue report. For a complete listing see Appendix III.

Revenue Descriptor Code	Revenue Descriptors
A	Actual Total Revenue and Gross Total Revenue for sales from insured including claims for indemnities. Encompasses comparable Yield Descriptors A, AY, BF, VF, FA, NA, PA.
P	50% of previous year's average revenue used to generate the protection guarantee. If previous approved revenue is not available, revenue will be 65% of the T-Revenue. Encompasses comparable Yield Types P and AX.
T	100% of T-Revenue. Encompasses comparable Yield Types T, I, IL, TX, C, and L.
Z	No sales to buyer type.
S	65% T-Revenue (Example: No actual/assigned Revenue).
E	80% T-Revenue (Example: One actual/assigned Revenue).
N	90% T-Revenue (Example: Two actual/assigned Revenue).

Exhibit 3C Revenue Descriptors and Chart (Continued)

The chart below explains how to calculate the approved projected price when a variety of both yield descriptors and revenue descriptors are in the APH databases and Revenue History as referenced in Section 4 of the PRH GP. [Exhibit 4B](#) shows examples of yield and revenue should be used to calculate the approved projected price.

If Production Report (1):

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Include T-Yields	Include T-Yields
--	--	--	--	-----------------------------	------------------	------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
--	----------------------------	---	--------------------------	---	---	---

Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	P, A, or T	P	A or T
Yield Acreage	Sum yield acreage for actual yield descriptors	Sum yield acreage for actual yield descriptors	Null	Sum yield acreage for actual and assigned yield descriptors	Null	Null
Annual Production	Sum annual production for actual yield descriptor	Sum annual production for actual yield descriptor	Null	Sum (annual production for actual yield descriptors) plus Sum (annual yield multiplied by yield acreage) for assigned yield descriptors	Null	Null
Annual Yield	Annual production divided by yield acreage	Annual production divided by yield acreage	T-Yield multiplied by T-Revenue percent	Annual production divided by yield acreage	T-Yield multiplied by T-Revenue percent	T-Yield multiplied by T-Revenue percent
Annual Production Sold	Null	Sum production sold	Null	Null	Null	Null

Exhibit 3C Revenue Descriptors and Chart (Continued)

If Production Report (1):

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Include T-Yields	Include T-Yields
--	--	--	--	-----------------------------	------------------	------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
--	----------------------------	---	--------------------------	---	---	---

Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	P, A, or T	P	A or T
Actual Total Revenue	Null	Sum actual revenue	Null	Null	Null	Null
Annual Revenue	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	Actual total revenue divided by yield acreage	T-Revenue multiplied by T-Revenue percent	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	T-Revenue multiplied by T-Revenue percent

Exhibit 3C Revenue Descriptors and Chart (Continued)

If Production Report (1):

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Includes T-Yields	Includes T-Yields
--	--	--	--	-----------------------------	-------------------	-------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
--	----------------------------	---	--------------------------	---	---	---

Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	P, A, or T	P	A or T

And if elected Percent of Sales populated (3) - PRH GP Reference: 2(e) and 4(a)(5)

Adjusted Total Revenue	Null	For each buyer type calculate (actual price multiplied by elected percent of sales multiplied by annual production sold) and sum the results.	Null	Null	Null	Null
Adjusted Annual Revenue	Equals annual revenue	Adjusted total revenue divided by yield acreage	Equals annual revenue	Equals annual revenue	Equals annual revenue	Equals annual revenue

PRH GP Reference

	4(a)(3) and 4(b)(1)	4(a)(3) and 4(b)(3)	4(a)(3) and 4(b)(2)	4(a)(1) and 4(b)(1)	4(a)(2) and 4(b)(1)	4(a)(2) and 4(b)(2)
--	---------------------	---------------------	---------------------	---------------------	---------------------	---------------------

Notes:

- (1) Actual yield descriptors include yield type codes = A, AY, BF, FA, NA, PA, and VF.
T-Yields yield descriptors include yield type codes = C, E, I, IL, L, N, S, T, and TX.
Assigned yield descriptor includes yield type code = P.

- (2) Actual revenue descriptor includes revenue type code = A.
T-Revenue descriptors include revenue type codes = T, S, E, and N.
Assigned revenue descriptor includes revenue type code = P.

Based on the count of distinct years across buyer types with assigned and actual revenue reports use the applicable variable T-Revenues: 0 = 65%, 1 = 80%, 2 = 90%, and 3 = 100%.

- (3) Policy requires at least one buyer type record have at least 5 percent change.

If actual price is missing because there were no sales for the given year for a given buyer type, then use historical average actual price in the calculation.

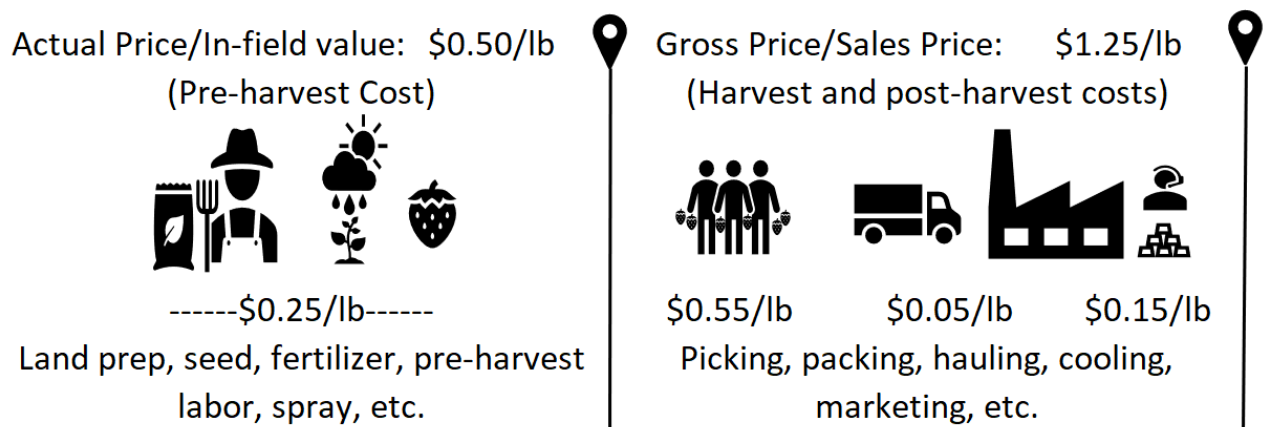
Exhibit 4A Actual Price Calculation for Pre-Harvest versus Harvest and Post-Harvest Costs

The approved projected price is used to calculate the guarantee. The approved projected price is the lesser of the personal projected price or the projected price published by RMA in the actuarial documents. The projected price published by RMA is determined by starting with a plausible gross price a producer may receive for their production. From this price, an approximation of average harvest and post-harvest activity costs are deducted to bring the price back to a level just prior to the point harvest begins (i.e., actual price). This estimated value is then increased to allow most producers to use their personal projected price determined from their revenue history.

Explanation of the Need for In-field Valuation

PRH uses the actual price/in-field value in the calculation to determine the approved project price for the guarantee. The projected price is designed to reflect the per pound value of the crop just before harvest. The gross price or sale of the crop is not insured because in the event of a loss, a substantial portion (if not all) of the harvest and post-harvest costs are not incurred. If crop insurance paid out on a gross value basis, crop insurance indemnities could be worth significantly more (in terms of net revenue to the producer) than the value obtained by harvesting the crop and selling it in normal market channels. This would create a vulnerability in the PRH program.

The following example illustrates a crop cycle. The actual price/in-field value is in the middle of the diagram which represents the in-field valuation point just prior to harvesting the crop. To the left of this point of actual price/in-field value, reflects most of the pre-harvest costs needed to bring the crop to maturity. To the right of this point of actual price/in-field value, reflects harvest and post-harvest costs. For many fresh market crops, such as strawberries, the harvest and post-harvest costs make up a significant portion of the gross price/sales price which is the final point to the right on the diagram.



The table below uses values from the illustration above. In the table, insurance guarantees based on an in-field valuation of \$0.50 (harvest and post-harvest costs of \$0.55, \$0.05, and \$0.15 are subtracted from the sale price of \$1.25/lb.) and the sale price of \$1.25/lb., are compared. If harvested and sold, both scenarios result in the same profit, \$0.25/lb., when all costs are deducted from the sale price.

Exhibit 4A Actual Price calculation for Pre-Harvest versus Harvest and Post-Harvest Costs (Continued)

Note: All costs deducted in this example do not include all costs required to produce the crop. Other overhead costs including but not limited to management, repairs, buildings, labor administration and housing, etc., would further reduce profit, but these costs are assumed to be the same in both scenarios since they must still be incurred regardless of production loss.

However, if the guarantee was based on the gross price/sales price in a production loss scenario where an indemnity is paid, assuming the majority of the harvest and post-harvest costs are not incurred, the profit is 400 percent greater when the guarantee is based on the gross price/sales price.

	In-field Value or Actual Price	Sales Price or Gross Price
Guarantee	\$1.25 (\$0.55 + \$0.05 + \$0.15) = \$0.50	\$1.25
Profit if harvested & sold (sale price less all costs)	\$1.25 (\$0.55 + \$0.05 + \$0.15) - (\$0.25) = \$0.25	\$1.25 - (\$0.55 + \$0.05 + \$0.15) - (\$0.25) = \$0.25
Profit from total loss Indemnity (guarantee less production costs)	\$0.50 - \$0.25 = \$0.25	\$1.25 - \$0.25 = \$1.00
Incentive exists to:	Harvest & sell	Collect insurance

Determining What to Include in the Harvest and Post-Harvest Cost Category

To determine the actual price, the cost associated with harvest and post-harvest needs to be determined and deducted from gross revenue. Costs that should be included in the harvest and post-harvest cost category are those that are significantly reduced or eliminated (i.e., not incurred) in the event of a loss, such that if they were not accounted for, would result in unnaturally high profit as discussed previously, thus incentivizing capturing revenue from insurance as opposed to harvesting and selling the crop through normal market channels.

Overhead costs and costs associated with bringing the crop to maturity are not included in the harvest and post-harvest costs because they are likely to be fully or mostly incurred, regardless of the level of crop loss and potential indemnity.

The list of activities provided in the PRH definition of harvest and post-harvest activities do not occur if the crop is not harvested. For example, picking, or harvesting, the crop generally requires manual labor. Depending on the labor source (such as the H-2A guestworker visa program), additional costs such as meals and housing, would also be incurred. However, to the extent these costs are incurred regardless of a loss (i.e., to the extent they are considered an overhead cost not directly tied to the act of harvesting since the cost would be incurred whether or not they are harvesting a field), they would not be deducted from gross revenue.

Exhibit 4A Actual Price calculation for Pre-Harvest versus Harvest and Post-Harvest Costs (Continued)

Another example is equipment. Depreciation, maintenance, and upkeep of equipment is still required whether a loss occurs or not, and many pieces of equipment are not used solely for production of a single crop. Such costs may be somewhat less if the equipment is used less, but the cost savings from reduced use are unlikely to be significant enough that they would result in significantly greater profit if the costs were not deducted from gross revenue. On the other hand, the labor and fuel required to operate the equipment during harvest is significant and should be deducted since they are only incurred when harvest occurs.

When determining what costs to include in the harvest and post-harvest category, evaluate first if the cost is generally incurred during the harvest or post-harvest phase, and second, if the cost is generally incurred regardless of whether or not the crop is harvested. The focus should be on the activities listed in the definition: picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing because these activities will generate significant cost savings if they are not conducted. The word “generally” is used above because in any given year, costs may differ based on what happens in that year for a given grower. It may be, in a given year, a cost that would normally be incurred during the harvest and post-harvest phase isn’t, and vice versa. If costs of an activity are generally incurred during the harvest and post-harvest phase, and only when the crop is harvested, they must be deducted from gross revenue in the insured’s history, as well as at claim/reporting time. It is very important that the insured understands they must report consistently from year to year and at claim time.

In addition, for program integrity, there is a cost tolerance value. This value (i.e., for strawberries it is 1.1, which equates to 10 percent) is used in the revised weighted average harvest price calculation, and it limits the amount that harvest and post-harvest costs (on a per pound basis) can increase at claim time, compared to what is reported in the producer’s history.

Exhibit 4B Example 1 of Summary Calculations

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2013	35	490,000	A	14,000
2014	40	720,000	A	18,000
2015	46	552,000	A	12,000
2016	50	775,000	A	15,500
2017	45	562,500	A	12,500
2018	45	855,000	A	19,000
2019	47	940,000	A	20,000
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 16,430
 Approved Yield: 16,430

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	5	77,500	A	15,500
2019	5	60,000	A	12,000
2020	5	80,000	A	16,000
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 15,500
 Approved Yield: 15,500

Exhibit 4B Example 1 of Summary Calculations (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2018	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2019	227,160	\$462,468	\$346,851	A	\$1.53	550,440	\$800,880	\$665,572	A	\$1.21
2020	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2021	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.37
2022	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49

Historical Totals	1,030,140	\$2,197,310	\$1,647,983			2,426,160	\$4,068,392	\$3,044,455		
Historical Average Prices		\$2.13	\$1.60				\$1.68	\$1.25		
Historical Percent of Sale	29.8%					70.2%				
Historical Average Price Difference			\$0.53					\$0.42		
Elected Percent of Sales	29.8%					70.2%				

Exhibit 4B Example 1 of Summary Calculations (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, & C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)	Adjusted Revenue (Annual)
2013	35	490,000					
2014	40	720,000					
2015	46	552,000					
2016	50	775,000					
2017	45	562,500					
2018	50	932,500	855,000	\$1,037,436	\$20,749	18,650	\$20,736
2019	52	1,000,000	777,600	\$1,012,423	\$19,470	19,231	\$19,498
2020	47	773,000	668,000	\$868,281	\$18,474	16,447	\$18,618
2021	49	966,200	651,700	\$1,005,899	\$20,529	19,718	\$19,924
2022	50	840,000	504,000	\$768,399	\$15,368	16,800	\$15,495
Averages:					\$18,918	18,169	\$18,854
Personal Projected Price (\$/lb.):					\$1.04		\$1.04
Projected Price in AIB:					\$1.25		
Approved Projected Price:					\$1.04		

Calculating Guarantee Per Acre

Guarantee Per Acre for Unit 0001-0000	
Approved Yield	20,000
Approved Projected Price	\$1.04
Percent of Approve Project Price Elected	100%
Coverage Level	75%
Expected Revenue Factor	1.00
Guarantee Limitation Factor	1.00
Guarantee Per Acre	\$15,618.00

Guarantee Per Acre for Unit 0002-0000	
Approved Yield	15,500
Approved Projected Price	\$1.04
Percent of Approve Project Price Elected	100%
Coverage Level	75%
Expected Revenue Factor	1.00
Guarantee Limitation Factor	1.00
Guarantee Per Acre	\$12,103.95

Exhibit 4B Example 1 of Summary Calculations (Continued)

2023 Loss Calculation

Unit 0001 - 0000 Non-Organic - Fields A&B

	Pounds	Production Valued At:		
		Yield	Rev Plus	Rev
Undamaged, sold:	180,000	\$1.04	\$1.04	\$1.16
Undamaged, unsold:	1,000	\$1.04	\$1.04	\$1.16
Damaged due to insured COL, sold:	5,000	\$1.04	\$1.04	\$1.16
Damaged due to insured COL, unsold:	500	\$1.04	\$1.04	\$1.16
Unmarketable due to Uninsured COL:	5,000	\$1.04	\$1.04	\$1.04
Unharvested due to low mkt price:	10,000	\$1.04	\$1.04	\$1.16
<i>Unmarketable due to insured COL:</i>	<i>25,000</i>	<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>
Revenue to Count:		\$209,802	\$209,802	\$233,146

Unit 0002 - 0000 Non-Organic - Field C

	Pounds	Production Valued At:		
		Yield	Rev Plus	Rev
Undamaged, sold:	20,000	\$1.04	\$1.04	\$1.16
Undamaged, unsold:				
Damaged due to insured COL, sold:				
Damaged due to insured COL, unsold:				
Unmarketable due to Uninsured COL:				
Unharvested due to low mkt price:				
<i>Unmarketable due to insured COL:</i>		<i>\$0.00</i>	<i>\$0.00</i>	<i>\$0.00</i>
Revenue to Count:		\$20,824	\$20,824	\$23,200

Exhibit 4B Example 1 of Summary Calculations (Continued)

Weighted Average Harvest Price

Non-Organic- Fields A, B, & C	Pounds	Revenue	Harvest Price
Undamaged, sold:	200,000	\$220,000	\$1.10
Undamaged, unsold:	1,000	\$1,100	\$1.10
Damaged due to insured COL, sold:	5,000	\$1,250	\$0.25
Damaged due to insured COL, unsold:	500	\$125	\$0.25
Unmarketable due to Uninsured COL:	5,000	\$5,200	\$1.04
Unharvested due to low mkt price:	10,000	\$1,500	\$0.15
Unmarketable due to insured COL:	25,000	\$0	\$0.00
Weighted Average Harvest Price			\$1.03

Tolerances: Gross – Annual 1.1 and Buyer Type 0.9

Revised Weighted Average Harvest Price

Loss-Time Tolerance Adjustments to Compute RWHP			
Gross-Actual Penalty:		\$0.00	\$0.24
Adjusted Prices:		\$0.98	\$1.54
Actual WAP:	\$1.11		
WAP using adjusted prices:	\$1.20		
Historical WAP Tolerance:	\$1.24		
Revised WAHP for RP:	\$1.16		

Exhibit 4B Example 1 of Summary Calculations (Continued)

2023 Revenue Report Information

	Buyer Type B			Buyer Type A		
	Production Sold	Gross Revenue	Actual Revenue	Production Sold	Gross Revenue	Actual Revenue
	123,000	\$184,500	\$119,925	82,000	\$164,000	\$106,600
Prices		\$1.50	\$0.98		\$2.00	\$1.30
Prod. sold to Buyer Types	60.0%			40.0%		
(Gross-Actual)			\$0.52			\$0.70

2023 Production Report Information

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Production	Yield
2023	30	196,500	6,550

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Production	Yield
2023	5	20,000	4,000

Exhibit 4B Example 1 of Summary Calculations (Continued)

WAHP Form

Company Name:		Any AIP			Pages	X	of	X								
1. INSURED'S NAME		I.M. Insured		2. CROP YEAR	YYYY	3. POLICY NUMBER										
4. CLAIM NUMBER		XXXXXXXX		5. ORGANIC PRACTICE/												
Weighted Average Harvest Price																
Part 1: Production																
6. Date	7. Load/Lot/Pd	8. Container	9. No. of Ct	10. Net Lb	11. Damaged	12. Harvested	13. Buyer	14. Pounds of	15. Pounds	16. Reven	17. Net Revenue Rec	18. Harvest Price				
10-Apr					U	H	B	123,000		184,500	119,925	\$0.98				
7-May					U	H	A	62,000		124,200	80,730	\$1.30				
16-Apr					U	H	A	15,000		29,800	19,370	\$1.29				
1-May					D1	H	A	5,000		1,900	1,235	\$0.25				
2-May					D1	UH			500			\$0.25				
10-May					D2	H			5000			\$1.04				
11-May					U	UH			1,000			\$1.10				
11-May					D1	UH			25,000			\$0.00				
					U	UH			10,000		1,500	\$0.15				
								A.	82,000		155,900	A.	101,335	U.	\$1.10	
								B.	123,000		184,500	B.	119,925	D1.	\$0.25	
								19. Differentiated Totals		C.			C.			
								20. Grand Totals		205,000	41500	340400	221,260	21. WAHP		\$1.03
22. Remarks		10,000 lbs of production was unharvested do to low market price, price for this production per the CP is valued at \$0.15 per lb.														

Exhibit 4B Example 1 of Summary Calculations (Continued)

RWAHP Form

Revised Weighted Average Harvest Price Worksheet	Company Name:		Any AIP			Pages	1	of	2
	1. INSURED'S NAME	<i>I.M. Insured</i>		2. CROP YEAR	YYYY	3. POLICY NUMBER			
	4. CLAIM NUMBER	XXXXXXXX		5. ORGANIC PRACTICE / PLANTING					
Current Year Calculations			Historical Period Calculations			14. Adjusted Actual Price	Weighted Average Price		
6. Average Actual Price	A.	\$ 1.37	10. Average Actual Price	A.	\$ 1.60	A.	\$ 1.23	15. Weighted Average Price	\$ 1.21
	B.	\$ 1.11		B.	\$ 1.25				
	C.			C.					
7. Average Gross Price	A.	\$ 2.10	11. Average Gross Price	A.	\$ 2.13	B.	\$ 1.52	16. Adjusted Weighted Average Price	\$ 1.35
	B.	\$ 1.70		B.	\$ 1.68				
	C.			C.					
8. Average Cost Amount	A.	\$ 0.73	12. Average Cost Amount	A.	\$ 0.53	C.		17. Historical Weighted Average Price Tolerance	\$ 1.18
	B.	\$ 0.59		B.	\$ 0.43				
	C.			C.					
9. Percent of Crop Sales	A.	40.00%	13. Percent of Crop Sales	A.	29.80%			18. Revised Weighted Average Harvest Price	\$ 1.33
	B.	60.00%		B.	70.20%				
	C.			C.					

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2019	47	940,000	A	20,000
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 18,325
Approved Yield: 18,325

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2019			N	13,500
2020			N	13,500
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 15,250
Approved Yield: 15,250

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2019				N					N	
2020				N					N	
2021	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2022	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	367,080	\$862,026	\$646,520			788,620	\$1,596,582	\$1,127,778		
Historical Average Prices		\$2.35	\$1.76				\$2.02	\$1.43		
Historical Percent of Sale	31.8%					68.2%				

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, & C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)	Adjusted Revenue (Annual)
2019					\$13,095	13,500	\$13,095
2020					\$13,095	13,500	\$13,095
2021	49	966,200	651,700	\$1,005,899	\$20,529	19,718	\$20,040
2022	50	840,000	504,000	\$768,399	\$15,368	16,800	\$15,523
Averages:					\$15,522	15,880	\$15,438
Personal Projected Price (\$/lb.):					\$0.98		\$0.97
Projected Price in AIB:					\$1.25		
Approved Projected Price:					\$0.98		

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2013	35	490,000	A	14,000
2014	40	720,000	A	18,000
2015	46	552,000	A	12,000
2016	50	775,000	A	15,500
2017	45	562,500	A	12,500
2018	45	855,000	A	19,000
2019			Z	
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 16,033

Approved Yield: 16,033

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	5	77,500	A	15,500
2019			Z	
2020	5	80,000	A	16,000
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 16,375

Approved Yield: 16,375

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2013						441,000	\$ 634,379	\$ 463,050	A	\$1.05
2014						648,000	\$ 941,026	\$ 686,880	A	\$1.06
2015						496,800	\$ 748,678	\$ 546,480	A	\$1.10
2016						697,500	\$1,032,021	\$ 753,300	A	\$1.08
2017	15,660	\$30,465	\$22,237	A	\$1.42	506,250	\$ 755,983	\$ 551,813	A	\$1.09
2018	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$ 917,450	\$ 661,343	A	\$1.11
2019				Z					Z	
2020	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$ 753,480	\$ 589,762	A	\$1.21
2021	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$ 821,142	\$ 533,742	A	\$1.37
2022	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$ 775,440	\$ 594,036	A	\$1.49
Historical Totals	818,640	1,765,307	1,323,369			2,381,970	4,023,495	2,930,696		
Historical Average Prices		\$2.16	\$1.62				\$2.56	\$1.86		
Historical Percent of Sale	25.6%					74.4%				

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, & C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2013	35	490,000	441,000	\$463,050	\$13,230	14,000
2014	40	720,000	648,000	\$686,880	\$17,172	18,000
2015	46	552,000	496,800	\$546,480	\$11,880	12,000
2016	50	775,000	697,500	\$753,300	\$15,066	15,500
2017	45	562,500	521,910	\$574,050	\$12,757	12,500
2018	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2019						
2020	47	773,000	668,000	\$868,281	\$18,474	16,447
2021	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2022	50	840,000	504,000	\$768,399	\$15,368	16,800

Averages: \$17,575 16,823
 Personal Projected Price (\$/lb.): \$1.04
 Projected Price in AIB: \$1.25
 Approved Projected Price: \$1.04

Exhibit 4B Example 4 Personal Projected Price Calculations for Added Land

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	45	855,000	A	19,000
2019	47	940,000	A	20,000
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 18,460
 Approved Yield: 18,460

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	5	77,500	A	15,500
2019	5	60,000	A	12,000
2020	5	80,000	A	16,000
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 15,000
 Approved Yield: 15,000

Unit 0003 - 0000 Non-Organic - Field D

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2019			T	9,750
2020			T	9,750
2021			T	9,750
2022			T	9,750

Average Yield: 9,750
 Approved Yield: 9,750

Exhibit 4B Example 4 Personal Projected Price Calculations for Added Land (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2018	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2019	227,160	\$462,468	\$346,851	A	\$1.53	550,440	\$800,880	\$665,572	A	\$1.21
2020	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2021	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2022	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	1,030,140	\$2,197,310	\$1,647,983			2,426,160	\$4,068,392	\$3,044,455		
Historical Average Prices		\$2.13	\$1.60				\$1.68	\$1.25		
Historical Percent of Sale	29.8%					70.2%				

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, C, & D

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2018	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2019	52	1,000,000	777,600	\$1,012,423	\$19,470	19,231
2020	47	773,000	668,000	\$868,281	\$18,474	16,447
2021	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2022	50	840,000	504,000	\$768,399	\$15,368	16,800
Averages:					\$18,918	18,169
Personal Projected Price (\$/lb.):					\$1.04	
Projected Price in AIB:					\$1.25	
Approved Projected Price:					\$1.04	

Exhibit 4B Example 5 Personal Projected Price Calculations for Assigned Yield and Revenue

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	45	855,000	A	19,000
2019	47	-	P	-
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 14,460
 Approved Yield: 14,460

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	5	77,500	A	15,500
2019	5	-	P	-
2020	5	80,000	A	16,000
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 13,100
 Approved Yield: 13,100

Note: 50% of Last Year's Average Revenue - \$8,654 and 75% of Last Year's Approved Yield - 13,000

Exhibit 4B Example 5 Personal Projected Price Calculations for Assigned Yield and Revenue (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2018	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2019				P					P	
2020	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2021	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2022	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	802,980	1,734,842	1,301,132			1,875,720	3,267,512	2,378,883		
Historical Average Prices		\$2.16	\$1.62				\$1.74	\$1.27		
Historical Percent of Sale	30.0%					70.0%				

Exhibit 4B Example 5 Personal Projected Price Calculations for Assigned Yield and Revenue (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, & C

Year	Acres	Annual Production	Production Sold	Sum of Actual Total Revenue	Actual Revenue (Annual)	Actual Yield	Adjusted Revenue (Annual)
2018	50	932,500	855,000	\$1,037,436	\$20,749	18,650	\$20,749
2019	52	-	-		\$8,654	11,250	\$8,654
2020	47	773,000	668,000	\$868,281	\$18,474	16,447	\$18,474
2021	49	966,200	651,700	\$1,005,899	\$20,529	19,718	\$20,529
2022	50	840,000	504,000	\$768,399	\$15,368	16,800	\$15,368
Averages:					\$16,755	16,573	\$16,755
Personal Projected Price (\$/lb.):					\$1.01		\$1.01
Projected Price in AIB:					\$1.25		
Approved Projected Price:					\$1.01		

Exhibit 4B Example 6 Personal Projected Price Calculations for Percent of Sales Difference from Historical Sales Proportions

Production Report Information and APH

Unit 0001 - 0000 Non-Organic - Fields A&B

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2013	35	490,000	A	14,000
2014	40	720,000	A	18,000
2015	46	552,000	A	12,000
2016	50	775,000	A	15,500
2017	45	562,500	A	12,500
2018	45	855,000	A	19,000
2019	47	611,000	P	13,000
2020	42	693,000	A	16,500
2021	44	871,200	A	19,800
2022	45	765,000	A	17,000

Average Yield: 15,730
 Approved Yield: 15,730

Unit 0002 - 0000 Non-Organic - Field C

Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2018	5	77,500	A	15,500
2019	5	65,000	P	13,000
2020	5	80,000	A	16,000
2021	5	95,000	A	19,000
2022	5	75,000	A	15,000

Average Yield: 15,700
 Approved Yield: 15,700

Note: 50% of Last Year's Average Revenue - \$8,654 and 75% of Last Year's Approved Yield - 13,000
 100% of both T-Yield 9,750 and T-Revenue \$9,458
 65% of both T-Yield 6,338 and T-Revenue \$6,148

Exhibit 4B Example 6 Personal Projected Price Calculations for Percent of Sales Difference from Historical Sales Proportions (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2019				T					T	
2020	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2021				Z		891,020	\$1,221,142	\$1,033,742	A	\$1.16
2022	206,400	\$332,484	\$274,363	A	\$1.33	497,600	\$775,440	\$594,036	A	\$1.19

Historical Totals	385,800	\$703,842	\$552,882			1,877,220	\$2,750,062	\$2,217,540		
Historical Average Prices		\$1.82	\$1.43				\$1.46	\$1.18		
Historical Percent of Sale	17.0%					83.0%				
Historical Average Price Difference			\$0.39					\$0.28		
Elected Percent of Sales	10.0%					90.0%				

Exhibit 4B Example 6 Personal Projected Price Calculations for Percent of Sales Difference from Historical Sales Proportions (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, & C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)	Adjusted Revenue (Annual)
2013					\$9,458	9,750	
2014					\$9,458	9,750	
2015					\$9,458	9,750	
2016					\$9,458	9,750	
2017					\$9,458	9,750	
2018					\$9,458	9,750	\$9,458
2019	52	676,000			\$8,654	13,000	\$8,654
2020	47	773,000	668,000	\$868,281	\$18,474	16,447	\$17,646
2021	49	966,200	891,020	\$1,033,742	\$21,097	19,718	\$21,593
2022	50	840,000	704,000	\$868,399	\$17,368	16,800	\$16,999
Averages:					\$15,010	15,143	\$14,349
Personal Projected Price (\$/lb.):					\$0.99		\$0.98
Projected Price in AIB:					\$1.25		
Approved Projected Price:					\$0.98		

Exhibit 5A Form Standards – Appraisal Worksheet

Verify or make the following entries:

Item No.	Element	Description
	Company Name:	Name of AIP, if not preprinted on the worksheet (Company Name).
	Claim Number:	Claim number as assigned by the AIP, if required.
1.	Insured’s Name:	Name of insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Policy Number:	Insured’s assigned policy number.
3.	Unit Number:	Unit number from the Summary of Coverage after it is verified to be correct.
4.	Crop Year:	Four-digit crop, as defined in the policy, for which the claim has been filed.
5.	Type/Practice/ Planting Period:	Three-digit code, entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code from the actuarial documents. Enter the practice and planting period applicable per the SP.
6.	Bed Width:	Width of the raised planting bed, rounded to the nearest tenth of a foot.
7.	Number of Rows:	Number of rows planted per bed.
8.	Row Width:	Row width, rounded to the nearest hundredth of a foot. Refer to Subparagraph 560D for row width determination information.
9.	Plant Spacing:	Plant spacing within the row in feet to tenths (e.g., 12 in. entered as 1.0 ft.).
10.	Fraction of an Acre:	Enter the applicable fraction of an acre for the sample size used (e.g., “1/1000” for 1/1000 of an acre sample size, “1/250” for 1/250 of an acre sample size, etc.). Refer to Exhibit 5F for determining sample row length. Multiply the row lengths in Exhibit 5F by the appropriate factor if a sample size other than 1/1000 acre is used. For example, multiply the row length by 4 if the sample size is 1/250 of an acre.
11.	Field ID:	Field or subfield identification symbol. For Part I, use a separate appraisal worksheet for each field or subfield being appraised.
12.	Calendar Dates for Picking Period:	<p>a. Enter the beginning and ending dates when the insured did not harvest during a picking period. Start with the first day after the previous picking ended; or</p> <p>b. If a plant recovery time for damage due to insured causes (see Paragraph 561C(5)) is needed, enter the date the damage occurred and the number of days allowed for plant recovery in the “Remarks” section (e.g., for the example in Paragraph 561C(5), enter the date damage occurred as “June 15 (or 6/15)” document the 30-day recovery period in “Remarks” and enter the remaining harvest period July 15-31 (or 7/15-7/31)). Refer to the SP for picking periods; or</p>

Exhibit 5A Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description
12.	Calendar Dates for Picking Period (continued):	<p>c. To account for a delay in picking for which a timely notice was not provided, enter the beginning and ending dates of the harvest delay (e.g., if a picking should have begun on January 18 but did not begin until January 28, enter the time period as “January 18 – 27 (or 1/18 - 1/27)”). Enter in “Remarks” the circumstances for the harvest delay.</p> <p>When the plants are to be destroyed, enter the beginning date for the next picking period and the ending date for the last picking period shown on the SP.</p> <p>Important: Account for the entire period of time for which the insured did not or will not harvest the acreage (e.g., for the example in Paragraph 561C(3), enter August 15 to August 31 on the first line and September 1– September 30 on the second line (or 8/15 - 8/31 and 9/1 - 9/30)).</p>
13.	Number of Days:	Enter the calculated number of days between the calendar dates shown in item 12. Second line of field ID: Make no entry.
14.	Total Days:	Enter the total number of days in the picking period that includes the dates in item 13 as shown in the SP. Second line of field ID: Make no entry.
15.	Remaining Percent of Picking Period:	Divide item 13 by item 14, rounding the result to 3 decimal places. Second line of field ID: Enter 1.000 if dates are shown in item 12. Make no entry if dates are not shown.
16.	Month Percent of Approved Yield:	Enter the Month Percent of Approved Yield shown in the SP for the entire picking period that includes the calendar dates shown in item 12 (3-digit decimal). Second line of field ID: Enter the sum of the Month Percent of Approved Yield shown in the SP for all remaining picking periods. Make no entry if dates are not shown.
17.	Approved Yield:	Enter the Approved Yield for the acreage. Second line of field ID: Enter the Approved Yield for the acreage if dates are shown in item 12. Make no entry if dates are not shown.
18.	Potential Production:	Multiply the entry in item 16 by the entry in item 17, rounded to whole pounds. Second line of field ID: Multiply the entry in item 16 by the entry in item 17 if there are entries in those items. Make no entry otherwise.
19.	Total Lbs. Per Acre:	Multiply the entry in item 15 by the entry in item 18 and enter the result rounded to whole pounds.
20.	Total Lbs. Per Acre Potential Production:	Total the item 19 entries.

Exhibit 5A Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description
21.	Field ID:	Enter the field or subfield identification symbol. Use two lines for each field ID.
22.	Acres:	Enter the number of determined acres, to tenths, for the field ID.
23.	Number of Surviving Plants Per Sample:	Enter the number of viable plants counted in the sample on the first line for the field ID.
24.	Number of Original Plants Per Sample:	Enter the number of plants originally planted in the area included in the sample on the second line for the field ID.
25.	Surviving:	Enter the sum of all item 23 entries.
26.	Original:	Enter the sum of all item 24 entries.
27.	% Remaining Stand:	Enter the result of dividing item 25 by item 26, rounded to 2 decimal places.
28.	Expected Potential Production:	Enter the value from Part I item 20 of the Strawberry Appraisal Worksheet.
29.	Adjusted Potential Production:	Enter the result of multiplying item 27 by item 28, rounded to the nearest whole pound.
30.	Avg. Sample Weight:	If at the time of the appraisal there is unharvested marketable production from a previous picking in each sample row or bed, pick and weigh all unharvested fruit that could have been packed and sold. Include fruit damaged by uninsured causes. Do not count fruit that ripened after the last picking was completed. Record the individual sample weights, in pounds to tenths, and divide by the number of samples to determine the average weight per sample in pounds to tenths. Record the individual sample weights and the calculation of the average weight in the Remarks. If no unharvested marketable fruit enter "0.0."
31.	Factor:	Enter the appropriate factor for the sample size used (e.g., "1,000" for 1/1000 sample size, "250" for 1/250 sample size, or "100" for 1/100 sample size, etc.).
32.	Sample Lbs. Per Acre:	Enter the result of multiplying item 30 by item 31, rounded to the nearest whole pound.
33.	Total Lbs. Per Acre:	Enter the result of summing items 29 and 32.
34.	Remarks:	Remarks pertinent to the appraisal (e.g., show calculations for determining average sample weight of strawberries, "30 days allowed for plant recovery due to hail damage," "9 pickings completed before harvest ended," etc.).
35.	Adjuster's Signature and Code No., Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the PW.

Exhibit 5A Form Standards – Appraisal Worksheet (Continued)

Item No.	Element	Description
36.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining insured's signature, review all entries on the Appraisal Worksheet with the insured, particularly explaining codes, etc., which may not be readily understood.
37.	Page:	Page numbers (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

If there are multiple pages to the appraisal worksheet, complete items 35 and 36 (signature of adjuster and signature of insured) only on the last page of the Appraisal Worksheets.

Exhibit 5A Form Standards – Appraisal Worksheet (Continued)

For Illustration Purposes Only STRAWBERRY APPRAISAL		1. INSURED'S NAME I. M. Insured			2. POLICY NO. XXXXXXX		3. UNIT NO. 0001-0001 BU		4. CROP YEAR 2021		5. TYPE/VARIETY 997/971										
		6. BED WIDTH 4.9 ft		7. NUMBER OF ROWS 4		8. ROW WIDTH 1.23 ft		9. PLANT SPACING 1.0 ft		10. FRACTION OF AN ACRE 1/1,000											
PART I: POTENTIAL PRODUCTION																					
11. FIELD ID	12. CALENDAR DATES FOR PICKING PERIOD	13. NUMBER OF DAYS		14. TOTAL DAYS	15. REMAINING PERCENT OF PICKING PERIOD		16. MONTH PERCENT OF APPROVED	17. APPROVED YIELD		18. POTENTIAL PRODUCTION	19. TOTAL LBS. PER ACRE (item 15 X item 18)										
A	3/7-3/15	8	÷	31	=	.258	.219	x	25,733	=	5,636	1,454									
A	2/1-2/28		÷		=	1.000	.386	x	25,733	=	9,933	9,933									
A	3/15-3/31	17	÷	31	=	.581	.219	x	25,733	=	5,636	3,275									
A	3/15-3/31	17	÷	31	=	.581	.219	x	25,733	=	5,636	3,275									
20. TOTAL LBS. PER ACRE POTENTIAL PRODUCTION											17,937										
PART II: STAND REDUCTION																					
21. FIELD ID	22. ACRES	23. NUMBER OR SURVING PLANTS PER SAMPLE								25. SURVIVING	27. % REMAINING STAND		28. EXPECTED POTENTIAL PROD.	29. ADJUSTED POTENTIAL PROD.	30. AVG. SAMPLE WEIGHT	31. FACTOR		32. SAMPLE LBS. PER ACRE	33. TOTAL LBS. PER ACRE (29 + 32)		
		24. NUMBER OF ORIGINAL PLANTS PER SAMPLE								26. ORIGINAL											
A	1.0	34	33	34						101	.96	x	17,937	=	17,220	0.0	x	1,000	=	0.0	17,220
		35	35	35						105											
A	1.0	27	30	29						86	.83	x	17,937	=	14,888	0.0	x	1,000	=	0.0	14,888
		35	35	34						104											
										+		x		=		x		=			
										+		x		=		x		=			
34. REMARKS Part of Field A damaged by wind event on Jan. 31, field took 28 days (2/1 - 2/28) to recover. Field A had unharvested marketable production from a previous picking. A total of 5 samples were picked and weighed (8.2, 8.0, 7.8, 8.1, 7.9) 40 lbs. / 5 = 8. Field A had 1 acre damaged due to uninsured causes on 3/1.																					
<p><i>EXAMPLE FORM</i></p> <p>This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).</p>																					

Exhibit 5B Form Standards – WHP Worksheet

Verify or make the following entries:

Item No.	Element	Description
	Company Name:	Name of AIP, if not preprinted on the worksheet (Company Name).
1.	Insured's Name:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.
3.	Policy Number:	Insured's assigned policy number.
4.	Claim Number:	Claim number as assigned by the AIP.
5.	Organic Practice/ Planting Period:	Enter appropriate Organic Practice and Planting Period designations as specified in the actuarial documents. Separate worksheets must be completed for each combination of organic practice and planting period.
6.	Date:	Enter the date of sale or delivery or appraisal date. Use the date of the summary from the buyer if using the annual summary method for completing this form. Make no entry for marketable harvested production that is not sold.
7.	Load/Lot/P ool/Summa ry No., or Appraisal No.:	Enter the identification of the sale or delivery, such as the ticket number of the load, lot number in which the load was sold, or the grower identification number from a season summary; or enter the appraisal number if production was not sold.
8.	Container Description:	Describe the container in which the strawberries were delivered to the buyer (e.g., 1-pint mesh, 1-pound clam shell, flat, quart bucket, etc.) Separately list each type of container within the load, lot, or summary identifier listed in item 7.
9.	Number of Containers:	Enter the number of containers. If the entry represents an appraisal, leave blank.
10.	Net Lbs. per Container:	<p>Enter the approximate number of net pounds of production rounded to the nearest tenth of a pound, held by each container. Use Exhibit 5I to determine the average net weight of containers. For containers not listed in Exhibit 5I, determine the average weight for each type of container by filling a container of that description with marketable production. Weigh the samples and, in all states except California, deduct the weight of the container from the gross weight to determine the average net weight in pounds to tenths that the container will hold. For California, use the total weight of the fruit and the container. If representative samples of production are not available and the containers are not listed in Exhibit 5I, AIPs may authorize the use of the producer's/buyer's marketing records to establish the weight per container.</p> <p>Document in "Remarks" how container weights were determined when Exhibit 5I is not used.</p> <p>If an appraisal was made make no entry.</p>

Exhibit 5B Form Standards – WHP Worksheet (Continued)

Item No.	Element	Description
11.	Damage Insurable Code:	Enter the applicable code: D1..... Insured cause of loss damage D2..... Uninsured cause of loss damage U Undamaged
12.	Stage:	Enter the applicable code: HHarvested UH.....Unharvested
13.	Buyer Type:	For each buyer type enter the applicable code below: A Sales to buyers who purchase strawberries through direct marketing B Sales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases C Sales to buyers who purchase the strawberries for processing If an appraisal was made make no entry.
14.	Pounds of Production Sold:	Enter in whole pounds, production that is sold.
15.	Pounds of Production Unsold:	Enter in whole pounds, production that is unsold.
16.	Revenue Received (Gross Total Revenue):	Enter revenue received for all pounds of sold production. Revenue received is the sum of all revenue obtained from sales of the crop (including the revenue earned from any other shares or interests not covered by this policy) based on FOB origin sale prices.
17.	Net Revenue Received (Actual Total Revenue):	Enter the value obtained by subtracting the value of harvest and post-harvest activities from revenue received in item 16. This value may not be less than zero.

Item No.	Element	Description
18.	Harvest Price:	<p>For undamaged production and production damaged due to an insured cause of loss, that was sold at a reasonable price and for which value of harvest and post-harvest activities are reasonable, enter the result of item 17 divided by item 14.</p> <p>If no undamaged production meeting these requirements has been sold, the harvest price for any unsold undamaged production will equal the approved projected price. If undamaged production meeting these requirements has been sold, the harvest price for remaining unsold undamaged production will equal the total for undamaged production from item 19 (found in the column under item 18).</p> <p>If you have unsold production damaged due to an insured cause of loss:</p> <ul style="list-style-type: none"> (i) And damage is similar to that of the sold production damaged due to an insured cause of loss, the harvest price for such unsold production will equal the total for production damaged due to an insured cause of loss from item 19 (found in the column under item 18). (ii) And damage is not similar to that of the sold production damaged due to an insured cause of loss, or no production damaged due to an insured cause of loss has been sold, the harvest price for marketable unsold production damaged due to an insured cause of loss will equal the total for undamaged production from item 19 (found in the column under item 18) if applicable (i.e., undamaged production was sold). If not applicable (i.e., no undamaged production was sold), the harvest price will equal the approved projected price, unless (iii) below applies. (iii) And the production has not been sold because it is not marketable due to an insured cause of loss, and you certify you have destroyed the production, the harvest price for such production is zero. <p>If you choose not to harvest undamaged production or marketable production damaged due to an insured cause of loss because the current market price you would obtain would not be high enough to cover the costs of harvest and post-harvest activities, you may value such production at an average harvest price obtained from the last seven-day period that you had sales of such production for the given organic practice and planting period. This price must reflect a reasonable sale price and reasonable costs for harvest and post-harvest activities. In addition, you must prove that the market price you would obtain if you were to harvest and sell the crop, would not be high enough to cover the costs of harvest and post-harvest activities for the entire duration that you choose to value production in accordance with this paragraph. If this cannot be proved, such production will be valued at the harvest price for either undamaged or damaged due to an insured cause of loss production, as appropriate, from item 19 (found in the column under item 18).</p>

Exhibit 5B Form Standards – WHP Worksheet (Continued)

Item No.	Element	Description
18.	Harvest Price: (continued)	<p>The harvest price will be the approved projected price:</p> <ul style="list-style-type: none"> a. For any production that is damaged, lost, or unmarketable due to an uninsured cause of loss; and b. When valuing the production guarantee for acreage damaged due to an uninsured cause of loss, put to another use, abandoned, or for which you fail to provide records of production and revenue that are acceptable to us. <p>Harvest prices may only be applied to other production of the same planting period and organic practice combination.</p>
18a.	Total:	Enter the result of item 18 multiplied by the corresponding pounds of production sold from item 14 or unsold from item 15.
19.	Differentiated Totals:	<p>For each buyer type as identified in item 13, total the corresponding entries in columns 14, 16 and 17.</p> <p>For each harvested (H) category of undamaged (U) or damaged due to an insured cause of loss (D1) as identified in items 11 and 12, compute a weighted average price from the corresponding entries of sold production for column 18:</p> <ul style="list-style-type: none"> a. For the undamaged total, sum all revenue from harvested undamaged sold production in column 17 and divide by the corresponding sum of harvested production sold from column 14; b. For the damage due to an insured cause of loss total, sum all revenue from harvested damaged due to an insured cause of loss sold production in column 17 and divide by the corresponding sum of harvested production sold from column 14.
20.	Grand Totals:	<p>For column 14 enter the sum of 19 A. B. C.</p> <p>For column 15 enter the sum of all entries in column 15. Exclude production valued at zero and not sold because it is not marketable due to an insured cause of loss.</p> <p>For column 16 enter the sum of 19 A. B. C.</p> <p>For column 17 enter the sum of 19 A. B. C.</p> <p>For column 18a enter the sum of all entries within the column.</p>
21.	Weighted Average Harvest Price (WHP):	To calculate the WHP divide the total for column 18a (found in item 20) by the sum of the totals for column 14 and 15 (found in item 20). Enter the result rounded to four decimal places.
22.	Remarks:	Enter reason or justification for any prices applied in item 18 here (e.g., unreasonably sold production or unsold production). Enter any additional remarks here.

Exhibit 5B Form Standards – WHP Worksheet (Continued)

Weighted Average Harvest Price		COMPANY NAME: <i>Any Company</i>										<i>Page 1 of 2</i>		
1. INSURED'S NAME <i>I.M. Insured</i>					2. CROP YEAR <i>YYYY</i>					3. POLICY NUMBER <i>XXXXXXX</i>				
4. CLAIM NUMBER <i>XXXXXXX</i>							5. ORGANIC PRACTICE/ PLANTING PERIOD <i>Fresh/Camarosa</i>							
PART I – PRODUCTION														
DATE	LOAD/LOT/POOL/ SUMMARY NO./APPRIASAL #	CONTAINER DESCRIPTION	No. of Containers or ACRES	NET LBS per Container	Damaged or Undamaged	Harvested or Unharvested	BUYER TYPE	POUNDS of PRODUCTION SOLD	POUNDS of PRODUCTION UNSOLD	REVENUE RECEIVED	NET REVENUE RECEIVED.	HARVEST PRICE	Item 14 or Item 15 X Item 18	
6.	7.	8.	9.	10.	11.	12.	13.	14.	15.	16.	17.	18.	Item 18 (a)	
10- Apr					U	H	B	123,000		184,500	119,925	.98	120,540	
7 – May					U	H	A	62,000		124,200	80,730	1.30	80,600	
16 – Apr					U	H	A	15,000		29,800	19,370	1.29	19,350	
1 – May					D1	H	A	5,000		1,900	1,235	.25	1,250	
2 – May					D1	UH			500			.25	125	
10 – May					D2	H			5,000			1.04	5,200	
11- May					U	UH			1,000			1.10	1,100	
11- May					D1	UH			25,000			0.00	0	
13- May					U	UH			10,000			.15	1,500	
19. DIFFERENTIATED TOTALS								A	82,000		A. 155,900	A. 101,335	U. \$1.10	
								B.	123,000		B. 184,500	B. 119,925	D1. \$0.25	
								C.			C.	C.		
20. GRAND TOTALS									205,000	16,500	340,400	221,260		229,665
										21. WHP \$1.0369				
22. REMARKS: 25,000 lbs. of Production on May -11 is unmarketable due to being damaged by an insured COL this production is valued at zero.														

Exhibit 5C Form Standards – RWHP Worksheet

Item No.	Element	Standard
	Company Name:	The AIP's name if not preprinted on the worksheet (Company Name).
1.	Insured's Name:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.
2.	Crop Year:	Four-digit crop year as defined in the policy for which the claim has been filed.
3.	Policy Number:	Insured's assigned policy number.
4.	Claim Number:	Claim number as assigned by the AIP (the same number will be used for both the WHP worksheet and the PW).
5.	Organic Practice/ Planting Period:	Enter appropriate Organic Practice and Planting Period designations as specified in the actuarial documents. Separate worksheets must be completed for each combination of organic practice and planting period.

For each buyer type, complete items 6 through item 13:

Subparts in item 6 through item 13 (A, B and C) correspond to buyer type entries in item 19 (A, B and C) from the WHP worksheet.

Item No.	Element	Standard
For the current year calculate item 6 through item 9.		
6.	Actual Price:	Divide actual total revenue by quantity sold. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, enter the historical value calculated in item 10.
7.	Gross Price:	Divide the gross total revenue by quantity sold. If for the current crop year, no production was sold to a buyer type that has a historical percent of sales greater than zero, enter the historical value calculated in item 11.
8.	Cost Amount:	Subtract item 6 from item 7. Enter the result in item 8.
9.	Percent of crop sales by buyer type:	Divide quantity sold to the buyer type by all production sold to all buyer types. For total production sold to a buyer type refer to item 19 in the WHP worksheet. For total production sold refer to item 20 of the WHP worksheet.

For items 10 – 13 calculate historical values and percentages in accordance with [Paragraph 35D](#).

10.	Historical average actual price:	Divide the sum of actual total revenue for the past five crop years by the sum of quantity sold for the past five crop years. Do not include in the sum, years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured's history (e.g., if two of the most recent five years of actual total revenues in the insured's history are assigned revenues, only three years will be summed).
-----	----------------------------------	---

Exhibit 5C Form Standards – RWAHP Worksheet (Continued)

Item No.	Element	Description
11.	Historical average gross price:	<p>Divide the sum of gross total revenue for the past five crop years by the sum of quantity sold for the past five crop years.</p> <p>Do not include in the sum, years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured’s history (e.g., if two of the most recent five years of actual total revenues in the insured’s history are assigned revenues, only three years will be summed).</p>
12.	Historical average cost amount:	Subtract item 10 from item 11.
13.	Historical percent of crop sales:	<p>Divide the sum of production sold to the buyer type for the past five crop years by the sum of production sold to all buyer types for the past five crop years.</p> <p>Do not include in the sum, years where assigned revenues, transitional revenues, or adjusted transitional revenues are present in the insured’s history (e.g., if two of the most recent five years of actual total revenues in the insured’s history are assigned revenues, only three years will be summed).</p>

Calculate adjusted actual prices by following the steps outlined in item 14 below.

14.	Adjusted Actual Prices:	<p>Calculate the Adjusted Actual Price:</p> <ol style="list-style-type: none"> Multiply item 12 by the cost tolerance value found in the CP. Calculate the adjustment amount by subtracting the result of item a from item 8. If this result is less than zero enter zero. Add item 6 to item b. <p>Enter the result of item c above.</p>
-----	-------------------------	--

Calculate the RWAHP for each crop, crop type, planting period, and organic practice combination, by completing items 15 through item 18.

15.	WAP:	Calculate WAP by multiplying item 6 by item 9 for each buyer and sum the results.
16.	Adjusted WAP:	Calculate the adjusted WAP by multiplying the result of item 14 by item 9 for each buyer type and sum the results.
17.	Historical Weighted Average Price Tolerance:	<p>Calculate the historical WAP tolerance:</p> <ol style="list-style-type: none"> Multiply the result of item 14 by item 13 for each buyer type and sum the results. Multiply the result of item a by the buyer type tolerance found in the CP. <p>Enter the result of item b above.</p>
18.	Revised Weighted Average Harvest Price (RWAHP):	<p>Calculate the RWAHP:</p> <ol style="list-style-type: none"> Take the greater of item 16 or result of item 17 and subtract item 15. Add the result of item a (which cannot be less than zero) to the WAHP from item 21 of the Weighted Average Harvest Price Worksheet. <p>Enter the result of item b above rounded to four decimal places.</p>

Exhibit 5C Form Standards – RWAHP Worksheet (Continued)

Revised Weighted Average Harvest Price Worksheet		Company Name: <i>Any Company</i>		Page 1 of 2					
		1. Insured's Name: <i>I.M. Insured</i>		2. Crop Year: <i>YYYY</i>		3. Policy Number: <i>XXXXXXX</i>			
		4. Claim Number: <i>XXXXXXXX</i>		5. <i>Organic Practice /Planting Period</i>					
Current Year Calculations			Historical Period Calculations			Adjusted Actual Price	Weighted Average Price (WAP)		
Items (6-9)			Items (10-13)			Item 14	Items (15-18)		
6. Actual Price	A.	\$1.37	10. Average Actual Price	A.	\$1.60	A.	\$1.52	15. Weighted Average Price (WAP)	\$1.21
	B.	\$1.11		B.	\$1.25				
	C.			C.					
7. Gross Price	A.	\$2.10	11. Average Gross Price	A.	\$2.13	B.	\$1.23	16. Adjusted Weighted Average Price	\$1.35
	B.	\$1.70		B.	\$1.68				
	C.			C.					
8. Cost Amount	A.	\$0.73	12. Average Cost Amount	A.	\$0.53	C.		17. Historical Weighted Average Price Tolerance	\$1.18
	B.	\$0.59		B.	\$0.43				
	C.			C.					
9. Percent of Crop Sales	A.	40.00%	13. Percent of Crop Sales	A.	29.80%			18. Revised Weighted Average Harvest Price (RWAHP)	\$1.1769
	B.	60.00%		B.	70.20%				
	C.			C.					

Exhibit 5D Form Standards – Production Worksheet

Verify or make the following entries:

Item No.	Element	Description
1.	Crop Code:	"Strawberries" (0154).
2.	Unit:	Unit number from the Summary of Coverage after it is verified to be correct.
3.	Location Description:	Land location that identifies the legal description, if available, and the location of the unit (e.g., section, township, and range; FSA Farm Numbers; FSA Common Land Units (CLU) and tract numbers; GPS identifications; or Grid identifications) as applicable for the crop.
4.	Date(s) of Damage:	<p>First three letters of the month(s) during which the determined insured damage occurred for the inspection and the cause(s) of damage listed in item 5 below. If no entry in item 5 below make no entry. For progressive damage, enter the month during which the majority of insured damage occurred. Include the specific date where applicable as in the case of hail damage (e.g., Aug 11, etc.). Enter additional dates of damage in the extra spaces, as needed. If more space is needed, document additional dates of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>
5.	Cause(s) of Damage:	<p>Name of the determined insured cause(s) of damage for this crop as listed in the LAM for the date of damage listed in item 4 above for this inspection. If an insured cause(s) of damage is coded as "Other," explain in the Narrative. Enter additional causes of damage in the extra spaces, as needed. If more space is needed, document additional determined insured causes of damage in the Narrative or on a Special Report. Refer to the illustration in item 6 below.</p> <p>If it is evident that no indemnity is due, enter "no indemnity due" across the column in item 5. Refer to the LAM for more information on no indemnity due claims. If the claim is denied, enter "DC" and refer to the LAM for further instructions.</p>
6.	Insured Cause %:	<p>Preliminary: Make no entry.</p> <p>Final: Whole percent of damage for the insured cause of damage listed in item 5 above for this inspection. Enter additional "Insured Cause %" in the extra spaces, as needed. If additional space is needed, enter the additional determined "Insured Cause %" in the Narrative or on a Special Report. The total of all "Insured Cause %" including those entered in the Narrative must equal 100%.</p> <p>If there is no insurable cause of loss, and a no indemnity due claim will be completed, make no entry.</p>

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description																		
6.	Insured Cause % (continued):	<p>Example entries for items 4 - 6 and the Narrative, reflecting entries for multiple dates of damage, the corresponding insured causes of damage and insured cause percent(s):</p> <table border="1" data-bbox="565 331 1500 604"> <tr> <td data-bbox="565 331 760 426">4. Date(s) of Damage</td> <td data-bbox="760 331 914 426">MAY</td> <td data-bbox="914 331 1084 426">JUN 30</td> <td data-bbox="1084 331 1203 426">JUN 30</td> <td data-bbox="1203 331 1360 426">AUG</td> <td data-bbox="1360 331 1500 426">AUG</td> </tr> <tr> <td data-bbox="565 426 760 520">5. Cause(s) of Damage</td> <td data-bbox="760 426 914 520">Excess Moisture</td> <td data-bbox="914 426 1084 520">Hurricane</td> <td data-bbox="1084 426 1203 520">Hail</td> <td data-bbox="1203 426 1360 520">Wildlife</td> <td data-bbox="1360 426 1500 520">Heat</td> </tr> <tr> <td data-bbox="565 520 760 604">6. Insured Cause %</td> <td data-bbox="760 520 914 604">10</td> <td data-bbox="914 520 1084 604">20</td> <td data-bbox="1084 520 1203 604">15</td> <td data-bbox="1203 520 1360 604">25</td> <td data-bbox="1360 520 1500 604">20</td> </tr> </table> <p data-bbox="565 604 1500 688">Narrative: Additional date of damage – SEP 5, cause of damage – Freeze, insured cause percent = 10%.</p>	4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG	5. Cause(s) of Damage	Excess Moisture	Hurricane	Hail	Wildlife	Heat	6. Insured Cause %	10	20	15	25	20
4. Date(s) of Damage	MAY	JUN 30	JUN 30	AUG	AUG															
5. Cause(s) of Damage	Excess Moisture	Hurricane	Hail	Wildlife	Heat															
6. Insured Cause %	10	20	15	25	20															
7.	Company/Agency:	Name of the AIP and agency servicing the contract.																		
8.	Name if Insured:	Name of the insured that identifies exactly the person (legal entity) to whom the policy is issued.																		
9.	Claim #:	Claim number as assigned by the AIP.																		
10.	Policy #:	Insured’s assigned policy number.																		
11.	Crop Year:	Four-digit crop year, as defined in the policy, for which the claim is filed.																		
12.	Additional Units:	<p>Preliminary: Make no entry.</p> <p>Final: Unit number(s) for all non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a PW has not been completed. Additional non-loss units may be entered on a single PW. If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.</p>																		
13.	Est. Prod. Per Acre:	<p>Preliminary: Make no entry.</p> <p>Final: Estimated yield per acre, in whole pounds of all non-loss units for the crop at the time of final inspection.</p>																		
14.	Date(s) of Notice of Loss:	<p>Preliminary:</p> <p>a. Date the first or second notice of damage or loss was given for the unit in item 2, in the 1st or 2nd space, as applicable. Enter the complete date (e.g., “MM/DD/YYYY”) for each notice.</p> <p>b. A notice of damage or loss for a third preliminary inspection (if needed) requires an additional set of PWs. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set of PWs.</p>																		

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
14.	Date(s) of Notice of Loss (continued):	<p>c. Reserve the “Final” space on the first page of the first set of PWs for the date of notice for the final inspection.</p> <p>d. If the inspection is initiated by the AIP, enter “Company Insp” instead of the date.</p> <p>e. If the notice does not require an inspection, document as directed in the Narrative instructions.</p> <p>Final: Transfer the last date (in the 1st or 2nd space from first or second set of PWs) to the final space on the first page of the first set of PWs if a final inspection should be made as a result of the notice. Always enter the complete date of notice (e.g., “MM/DD/YYYY”) for the “FINAL” inspection in the final space on the first page of the first set of PWs. For a delayed notice of loss or a delayed claim, refer to the LAM.</p>
15.	Companion Policy(s):	<p>a. If insured has a 100 percent share make no entry.</p> <p>b. In all cases where the insured has less than a 100 percent share of a loss affected unit, ask the insured if the other person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “None.”</p> <p>(1) If the other person has a multiple-peril contract and it can be determined that the same AIP services it, enter the contract number. Handle these companion policies according to AIP instructions.</p> <p>(2) If the other person has a multiple-peril contract and a different AIP or agent services it, enter the name of the AIP and/or agent (and contract number) if known.</p> <p>(3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the AIP for further instructions.</p> <p>Refer to the LAM for further information regarding companion contracts.</p>

Section I – Determined Acreage Appraised, Production and Adjustments

Make separate line entries for varying:

- (1) Types, irrigated practices, or organic practices, as applicable;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
16.	Field ID:	The field identification symbol from the appraisal worksheet, sketch map, or an aerial photograph, as applicable. Refer to the Narrative instructions.
17.	Multi-Crop Code:	Make no entry.
18.	Reported Acres:	In the event of over-reported acres, handle in accordance with the individual AIP instructions. In the event of under-reported acres, enter the reported acres to tenths for the field or sub-field. If there are no under-reported acres, make no entry. Refer to the CIH for acreage determinations.
19.	Determined Acres:	<p>Refer to the LAM for definition of acceptable determined acres for an annual crop used herein. Enter determined acres to tenths for all acreage containing unharvested production. Enter the determined acres to tenths for which consent is given for other use and/or:</p> <ul style="list-style-type: none"> a. Put to other use without consent. b. Abandoned. c. Damaged by uninsured causes. d. For which the insured failed to provide acceptable records of production. <p>Refer to the LAM for procedures regarding when estimated acres are allowed and documentation requirements.</p> <p>Determined acres to tenths. Acreage breakdowns within a unit may be estimated (enter “E” in front of the acres) if a determination is impractical. Account for all planted acreage in the unit.</p>
20.	Interest or Share:	Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.
21.	Risk:	Make no entry.
22.	Type:	Three-digit code (e.g., 997) entered exactly as specified on the actuarial documents for the type grown by the insured.
23.	Class:	Make no entry.
24.	Sub-Class:	Make no entry.
25.	Intended Use:	Make no entry.
26.	Irr. Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the irrigated practice carried out by the insured. If “No Irrigated Practice Specified” is shown in the actuarial documents enter the appropriate code from the actuarial documents (e.g., 997). If an irrigated practice is not specified on the actuarial documents, make no entry.
27.	Cropping Practice:	Three-digit code (e.g., 977), entered exactly as specified on the actuarial documents for the practice carried out by the insured.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description														
28.	Organic Practice:	Three-digit code, entered exactly as specified on the actuarial documents for the organic practice carried out by the insured. If “No Organic Practice Specified” is shown in the actuarial documents enter the appropriate code from the actuarial documents (e.g., 997). If an organic practice is not specified on the actuarial documents, make no entry.														
29.	Stage Code:	<p>PRELIMINARY: Make no entry.</p> <p>FINAL: Enter the applicable abbreviation as shown below.</p> <table border="0" data-bbox="527 562 1518 903"> <thead> <tr> <th data-bbox="527 562 803 594"><u>USE</u></th> <th data-bbox="803 562 1518 594"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 619 803 651">“P”</td> <td data-bbox="803 619 1518 777">Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP</td> </tr> <tr> <td data-bbox="527 787 803 819">“H”</td> <td data-bbox="803 787 1518 819">Harvested</td> </tr> <tr> <td data-bbox="527 829 803 861">“UA”</td> <td data-bbox="803 829 1518 861">Unharvested Production Adjustment</td> </tr> <tr> <td data-bbox="527 871 803 903">“UH”</td> <td data-bbox="803 871 1518 903">Unharvested or put to other use without consent</td> </tr> </tbody> </table> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP	“H”	Harvested	“UA”	Unharvested Production Adjustment	“UH”	Unharvested or put to other use without consent				
<u>USE</u>	<u>EXPLANATION</u>															
“P”	Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, or for which the insured failed to provide records of production which are acceptable to the AIP															
“H”	Harvested															
“UA”	Unharvested Production Adjustment															
“UH”	Unharvested or put to other use without consent															
30.	Use of Acreage:	<p>Enter the applicable abbreviation as follows:</p> <table border="0" data-bbox="527 1060 1193 1354"> <thead> <tr> <th data-bbox="527 1060 803 1092"><u>USE</u></th> <th data-bbox="803 1060 1193 1092"><u>EXPLANATION</u></th> </tr> </thead> <tbody> <tr> <td data-bbox="527 1123 803 1155">“Bulldozed”, etc.....</td> <td data-bbox="803 1123 1193 1155">Use made of acreage</td> </tr> <tr> <td data-bbox="527 1165 803 1197">“WOC”</td> <td data-bbox="803 1165 1193 1197">Other use without consent</td> </tr> <tr> <td data-bbox="527 1207 803 1239">“SU”</td> <td data-bbox="803 1207 1193 1239">Solely uninsured</td> </tr> <tr> <td data-bbox="527 1249 803 1281">“ABA”</td> <td data-bbox="803 1249 1193 1281">Abandoned without consent</td> </tr> <tr> <td data-bbox="527 1291 803 1323">“H”</td> <td data-bbox="803 1291 1193 1323">Harvested</td> </tr> <tr> <td data-bbox="527 1333 803 1365">“UH”</td> <td data-bbox="803 1333 1193 1365">Unharvested</td> </tr> </tbody> </table> <p>Verify any “Use of Acreage” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Use of Acreage.”</p> <p>GLEANED ACREAGE: Refer to the LAM for information on gleaning.</p>	<u>USE</u>	<u>EXPLANATION</u>	“Bulldozed”, etc.....	Use made of acreage	“WOC”	Other use without consent	“SU”	Solely uninsured	“ABA”	Abandoned without consent	“H”	Harvested	“UH”	Unharvested
<u>USE</u>	<u>EXPLANATION</u>															
“Bulldozed”, etc.....	Use made of acreage															
“WOC”	Other use without consent															
“SU”	Solely uninsured															
“ABA”	Abandoned without consent															
“H”	Harvested															
“UH”	Unharvested															
31.	Appraised Potential:	Transfer the per-acre appraisal in whole pounds from column 33, on the appraisal worksheet. If there is no potential on UH acreage, enter “0” (zero). Refer to the LAM for procedures for documenting “0” (zero) yield appraisals.														
32a.	Moisture%:	For appraised strawberry make no entry.														
32b.	Factor:	For appraised strawberry make no entry.														

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
33.	Price:	Enter the applicable RWHP from the corresponding RWHP worksheet to four decimal places or if revenue protection plus is elected enter the lower of the approved projected price or the RWHP.
34.	Production Pre QA:	For appraised strawberry production column 19 multiplied by column 31, results rounded to whole pounds.
35.	Quality Factor:	Under section 15 (j) of the BP, if due to insured causes, a Federal or State agency has ordered the appraised crop or production to be destroyed, enter the factor "0.000." Instruct the insured to complete and submit a Certification Form stating the date the crop or production was destroyed and the method of destruction (refer to item 40 and the Narrative below). Also refer to LAM paragraphs for additional information. If no destruction order, make no entry.
36.	Production Post QA:	<p>Make the following entries in whole pounds.</p> <p>a. For appraisals with destruction order, column 34 multiplied by column 35.</p> <p>b. For appraisals without destruction order, transfer entry from column 34.</p>
37.	Uninsured Cause:	<p>Make the following entries in whole pounds.</p> <p>For uninsured causes appraisals, column 19 multiplied by the per-acre appraisal in column 33 on the appraisal worksheet for uninsured causes or other documentation; otherwise, make no entry.</p> <p>a. Hail and Fire exclusion not in effect.</p> <p>(1) Enter not less than the insured's approved yield multiplied by coverage level, and the share and the number of acres damaged solely by uninsured causes, for any "P" stage acreage. On preliminary inspections, advise the insured to keep harvested production from any acreage damaged solely by uninsured causes separate from other production.</p> <p>(2) For acreage that is damaged partly by uninsured causes, enter the appraised uninsured loss of production in whole pounds (i.e., Column 33 from the appropriate appraisal worksheet multiplied by column 19 of the PW). Refer to the LAM for information regarding assessing uninsured cause appraisals.</p> <p>b. Refer to the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.</p> <p>c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals. For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.</p>
38.	Total to Count:	Transfer entry in item 36.
39.	Total:	Total column 19, to tenths.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
40.	Quality:	<p>Check the applicable condition(s) affecting the unit’s appraised and harvested production (refer to the CP and SP) below.</p> <p>Qualifying QA Condition:</p> <p>Test Weight (TW) Kernel Damage (KD) and Total Defects Garlicky (Grade) Aflatoxin Vomitoxin Fumonisin Dark Roast (for Sunflowers only) Sclerotina (for Sunflowers only) Ergoty COFO (Commercially Objectionable Foreign Odor) Other None</p> <p>a. Check “Other” if the identified injurious substances or conditions are not listed above (refer to item 35 above). For mycotoxins, also refer to item 41 below.</p> <p>Document in the Narrative (or on a Special Report):</p> <p>(1) A description of the injurious substance or condition for which a destruction order was issued, the date the crop was destroyed and the method of destruction;</p> <p>(2) Attach to the claim, the completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if possible) the results of the laboratory test that confirms the presence of injurious substances or conditions.</p> <p>b. Otherwise, check “None.”</p>
41.	Do any mycotoxins exceed FDA, State, or other health organization maximum limits:	<p>Check “Yes” if any mycotoxins listed in item 40 (including any identified as “Other”) exceed Federal, state, or other health organization maximum limits; <u>otherwise, leave blank</u>. Refer to the LAM for information on mycotoxins. Document in the Narrative or on a Special Report, the disposition of the production that was:</p> <p>a. Sold: Document the name and address of the buyer, or</p> <p>b. Not sold: Document the date(s) of the disposition, how the production was used, or how the production was destroyed.</p>
42.	Totals:	Separately total columns 34, 36, 37, and 38 in whole pounds. If a column has no entries, make no entry.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Narrative: If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the PW.

Item No.	Description
a.	When there is acreage that has been harvested that has fruit remaining on the plants (unharvested fruit): explain an entry in column 31 for such fruit that meets or exceeds the policy grade requirements.
b.	If no acreage is released on the unit, enter “No Acreage Released,” adjuster’s initials, and date.
c.	If notice of damage was given and no inspection is necessary, enter the unit number(s), “No Inspection,” date and adjuster’s initials. The insured’s signature is not required.
d.	Explain any uninsured causes, unusual, or controversial cases.
e.	If there is an appraisal in column 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.
f.	Document the actual appraisal date if an appraisal was performed prior to the adjuster’s signature date on the appraisal worksheet, and the date of the appraisal if not recorded on the appraisal worksheet.
g.	State that there is “No Other Fire Insurance” when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Refer to the LAM.
h.	Explain any errors found on the Summary of Coverage.
i.	Explain any commingled production. Refer to the LAM.
j.	Explain any entry for “Production Not to Count” in column 62 and/or any production not included in column 56 entries (e.g., harvested production from uninsured acreage that can be identified separately from the insured acreage in the unit). Explain any production not included in Section II.
k.	Explain a “No” checked in item 44.
l.	<p>Attach a sketch map or aerial photograph to identify the total unit:</p> <ul style="list-style-type: none"> (1) If consent is or has been given to put part of the unit to another use; (2) If uninsured causes are present; or (3) For unusual or controversial cases. <p>Indicate on the aerial photograph or sketch map, the disposition of acreage destroyed or put to other use with or without consent.</p>
m.	Explain any difference between inspection and signature dates. For an absentee insured, enter the date of the inspection and the date of mailing the PW for signature.
n.	When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
o.	Explain the reason for a “No Indemnity Due” claim. No Indemnity Due claims are to be distributed in accordance with the AIP’s instructions.
p.	Document any authorized estimated acres shown in column 19 as follows: “Line 3 ‘E’ acres authorized by AIP MM/DD/YYYY.”
q.	Document the method and calculation used to determine acres for the unit. Refer to the LAM.

Item No.	Description
r.	<p>For production ordered destroyed by a Federal or State agency due to the presence of injurious substances or conditions, document the following:</p> <p>(1) Explain any “.000” factor entered in columns 35 and 65.</p> <p>(2) A description of the injurious substance or condition for which a destruction order was issued. The circumstances that caused the crop to be affected by an injurious substance or condition, date the crop was destroyed and the method of destruction. Attach to the claim the insured’s completed Certification Form, a copy of the destruction order issued by the Federal or State agency and (if applicable) a copy of the laboratory test results that confirms the presence of injurious substances or conditions.</p> <p>Refer to the LAM for additional documentation requirements.</p>
s.	<p>Explain any losses due to fire where weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed.</p>
t.	<p>Document the name and address of the charitable organization when gleaned acreage is applicable. Refer to the LAM for more information on gleaning.</p>
u.	<p>Document any other pertinent information, including any data to support any factors used to calculate the production.</p>

Section II – Determine Harvested Production

General Information:

- (1) When all acreage has been harvested, determine total production from warehouse receipts, cooling facility/packer/processor receipts, or farm management records (refer to the LAM for farm record requirements) verified by the adjuster and supported by written records from the first handler. This production will be the basis for computing losses from the insured and uninsured causes of damage on the PW.
- (2) Account for all harvested production and revenue except production appraised before harvest and shown in Section I because the quantity cannot be determined later.
- (3) The insured must maintain satisfactory records of all production sold. Verify any processing, packing house, cooling facility, or first handler records. If acceptable records are not available, refer to the LAM.
- (4) If additional lines are necessary, the data may be entered on a continuation sheet. Use separate lines for:
 - (a) Separate storage facilities.
 - (b) Different first handlers (buyers, packing houses, cooling facilities, or processors). The insured must have maintained satisfactory records of all production sold or stored. Verify any packing house, cooling facility or processor records. In all localities, if the first handler was not a packer, processor, or cooling facility the production will be determined by the adjuster on the basis of available records.

General Information (Continued):

- (c) Harvested fruit of any type that was marketed but failed to meet the applicable grade (quality) requirements because of insured damage.
 - (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
 - (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested, production also must be entered on separate lines in columns 47a. through 66 by crop. If production has been commingled refer to the LAM.
- (5) There will generally be no harvested production entries in columns 47a. through 66 for preliminary inspections.

Item No.	Element	Information Required
43.	Date Harvest Completed:	<p>Used to determine if there is a delayed notice or a delayed claim. Refer to the LAM.</p> <p>Preliminary: Make no entry.</p> <p>Final:</p> <ul style="list-style-type: none"> a. The earlier of the date the entire acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period. b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “Incomplete.” c. If at the time of final inspection (if prior to the end of the insurance period), none of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “No Harvest.” d. If the case involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. Refer to the LAM.
44.	Damage Similar to Other Farms in the Area?:	<p>Preliminary: Make no entry.</p> <p>Final: Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other fields in the area. If “No” is checked, explain in the Narrative.</p>
45.	Assignment of Indemnity:	<p>Check “Yes” only if an assignment of indemnity is in effect for the crop year; otherwise, check “No.” Refer to the LAM.</p>
46.	Transfer of Right to Indemnity:	<p>Check “Yes” only if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.</p>
47a.	Share:	<p>Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same unit, use separate line entries.</p>

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
47b.	Field ID:	<p>a. If only one practice and/or type of harvested production is listed in Section I, make no entry.</p> <p>b. If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from column 16).</p>
48.	Multi-Crop Code:	Make no entry.
49. - 52.	Length or Diameter/ Width/ Depth/ Deduction	<p>a. Strike column headings and enter “Buyer Type.” Refer to Exhibit 5B, herein.</p> <p>b. When there are different dispositions (e.g., sold direct marketed or unsold direct marketed) production from the same insured acreage, make separate line entries, as applicable (refer to the example PW, herein).</p>
53.	Net Cubic Feet:	Make no entry.
54.	Conversion Factor:	Make no entry.
55.	Gross Prod.:	Harvested production in whole pounds for strawberry production determined by delivery records, production recaps, sales receipts from processors, etc., (must be net weight). Transfer entries from total pounds sold in column 14 on the WAHP Worksheet for all sold, harvested production.
56.	Bu., Ton, Lbs., Cwt.:	<p>Circle “Lbs.” in column heading. Enter strawberry production in whole pounds.</p> <p>a. For sold production (determined by delivery records, production recaps, sales receipts from processors, etc., must be net weight) transfer entry from the total pounds sold entry (item 20) from column 14 on the WAHP Worksheet.</p> <p>b. For unsold harvested production not under a destruction order enter the sum of all unsold harvested entries from column 15 of the WAHP Worksheet.</p> <p>c. For harvested production under a destruction order enter the amount of production on a separate line and explain in the Narrative.</p> <p>Note: Strawberries which are unmarketable due to insurable causes are not counted as production to count.</p> <p>Any undamaged marketable strawberries or strawberries that the producer cannot market due to uninsurable causes must be counted as production to count.</p>
57.	Shell/Sugar Factor	Make no entry.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
58a.	FM%:	Make no entry.
58b.	Factor:	Make no entry.
59a.	Moisture%:	Make no entry.
59b.	Factor:	Make no entry.
60a.	Test Wt.:	Make no entry.
60b.	Factor:	Make no entry.
61.	Adjusted Production:	Make no entry.
63.	Production Pre-QA;	Make the following entries in whole pounds. a. For harvested production with production not to count: Column 56 minus column 62. b. For harvested production without production not to count: Transfer entry from column 56.
64a.	Revised Weighted Average Harvest Price:	Enter the applicable RWAHP from the corresponding RWAHP worksheet to four decimal places or if revenue protection plus is elected enter the lower of the approved projected price or the RWAHP.
64b.	Market Price:	Make no entry.
65.	Quality Factor:	Make no entry.
66.	Production to Count:	Enter the result of column 63 times column 65, rounded to whole pounds. If no entry in column 65, transfer entry from column 63.
67.	Total:	Total of column 66 entries in whole pounds. If no entries in column 66, make no entry.
68.	Section II Total:	Total column 66 entries, results in whole pounds.
69.	Section I Total:	Total column 38 entries, results in whole pounds.
70.	Production Total:	Item 68 plus item 69, result in whole pounds.

Exhibit 5D Form Standards – Production Worksheet (Continued)

Item No.	Element	Description
71.	Allocated Production:	Refer to the LAM for instructions for determining allocated production. Total production, in whole pounds, allocated to this unit that is included in Sections I or II of the PW. Document how allocated production was determined and record supporting calculations in the Narrative or on a Special Report.
72.	Total PRH Production:	Make the following entries in whole pounds: a. When there is an entry in item 71: Item 70 - item 71. Enter the result of item 70 - item 71. b. When there is no entry in item 71: Transfer the value in item 70.

The following required entries are not illustrated on the PW example below.

73.	Adjuster's Signature, Code # and Date:	Signature of adjuster, code number, and date signed after the insured (or insured's authorized representative) has signed. For an absentee insured, enter adjuster's code number only. The signature and date will be entered after the absentee has signed and returned the PW. Final indemnity inspections should be signed on the bottom line.
74.	Insured's Signature and Date:	Insured's (or insured's authorized representative's) signature and date. Before obtaining the insured's signature, review all entries on the PW with the insured or insured's authorized representative, particularly explaining codes, etc., that may not be readily understood. Final indemnity inspections should be signed on the bottom line.
75.	Page Numbers:	Preliminary: Page numbers - "1," "2," etc., at the time of inspection. Final: Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

Exhibit 5D Form Standards – Production Worksheet (Continued)

1. Crop/Code # Strawberries 0154		2. Unit # 0001-0002OU		3. Location Description SEC 1 TWN 96N RNG-30W			7. Company Agency <u>ANY COMPANY</u> <u>ANY AGENCY</u>		8. Name of Insured I.M. INSURED														
4. Date(s) of Damage APR 25		5. Cause(s) of Damage Excess Precip		6. Insured Cause % 100		12. Additional Units		13. Est. Prod. Per Acre		9. Claim # XXXXXXXX			11. Crop Year YYYY			10. Policy # XXXXXXXX							
14. Date(s) Notice of Loss		1st MM/DD/YYYY		2nd		Final MM/DD/YYYY		15. Companion Policy(s)															
SECTION I – DETERMINED ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS																							
A. ACTUARIAL															B. POTENTIAL YIELD								
16. Field ID	17. Multi-Crop Code	18. Reported Acres	19. Determined Acres	20. Interest or Share	21. Risk	22. Type	23. Class	24. Sub-Class	25. Intended Use	26. IPC Practice	27. Cropping Practice	28. Organic Practice	29. Stage	30. Use of Acreage	31. Appraised Potential	32a. Moisture % Factor	32b.	33. Price	34. Production Pre QA	35. Quality Factor	36. Production Post QA	37. Uninsured Causes	38. Total to Count
A			5.0	1.000									UH	UH	100	-----		1.1769	500		500		500
			10.0	1.000									UH	UH	100	-----		1.1769	1000		1,000		1,000
			5.0	1.000									UH	UH	5,000	-----		1.1769	25,000		25,000		25,000
			10.0	1.000									UH	UH	1,000	-----		1.1769	10,000		10,000		10,000
39. TOTAL			30.0	40. Quality: TW <input type="checkbox"/> KD <input type="checkbox"/> Aflatoxin <input type="checkbox"/> Vomitoxin <input type="checkbox"/> Fumonisin <input type="checkbox"/> Garlicky <input type="checkbox"/> Dark Roast <input type="checkbox"/> Sclerotinia <input type="checkbox"/> Ergoty <input type="checkbox"/> CoFo <input type="checkbox"/> Other <input type="checkbox"/> None <input type="checkbox"/>										42. TOTALS		36,500		36,500		36,500			
41. Mycotoxins exceed FDA, State, or other health organization maximum limits? Yes <input type="checkbox"/>																							

Exhibit 5D Form Standards – Production Worksheet (Continued)

NARRATIVE (If more space is needed attach a Special Report): Field "A," not harvested. Field "B" production from Harvested Production Worksheets.

SECTION II – DETERMINED HARVESTED PRODUCTION																								
43. Date Harvest Completed MM/DD/YYYY					44. Damage similar to other farms in the area? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					45. Assignment of Indemnity Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>					46. Transfer of Right to Indemnity? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>									
A. MEASUREMENTS					B. GROSS PRODUCTION					C. ADJUSTMENTS TO HARVESTED PRODUCTION														
47a. 47b.	48.	49.	50.	51.	52.	53.	54.	55.	56.	57.	58a. 58b.	59a. 59b.	60a. 60b.	61.	62.	63.	64a. 64b.	65.	66.					
Share Field ID	Multi- Crop Code	Length or Diameter	Buyer Width	Type Depth	Dedu- tion Box	Net Cubic Feet	Cover- age Factor	Gross Prod.	Bu (Ton) Cwt.	Shell/ Sugar Factor	FM% Factor	Moisture % Factor	Test WT Factor	Adjusted Production	Prod. Not to Count	Production Pre-QA	RWAHP Mkt. Price	Quality Factor	Production to Count					
1.000				B				123,000	123,000							123,000	\$1.1769		123,000					
1.000				A				62,000	62,000							62,000	\$1.1769		62,000					
1.000				A				15,000	15,000							15,000	\$1.1769		15,000					
1.000				A				5,000	5,000							5,000	\$1.1769		5,000					
															67. TOTAL		205,000							205,000
																			68. Section II Total	205,000				
																			69. Section I Total	36,500				
																			70. Total	241,500				
																			71. Allocated Prod.					
																			72. Total PRH Prod.	241,500				

This form example does not illustrate all required entry items (e.g., signatures, dates, etc.).

Exhibit 5E Minimum Representative Sample Requirements

ACRES IN FIELD OR SUBFIELD	MINIMUM NO. OF SAMPLES
.01 - 10.0	3
10.1 - 20.0	4

Add one additional sample for each additional 10.0 acres (or fraction thereof) in the field or subfield.

Refer to [Paragraph 560C\(1\)](#) for situations where different varieties may be combined for appraisal purposes.

Exhibit 5F Sample Row Length for 1/1000 of an Acre

ROW WIDTH (FEET TO HUNDRETHS/EQUIVALENT INCHES)	ROW LENGTH (FEET TO TENTHS)	ROW WIDTH (FEET TO HUNDRETHS/EQUIVALENT INCHES)	ROW LENGTH (FEET TO TENTHS)
.50 (6 in.)	87.1	1.92 (23 in.)	22.7
.58 (7 in.)	75.1	2.00 (24 in.)	21.8
.67 (8 in.)	65.0	2.08 (25 in.)	20.9
.75 (9 in.)	58.1	2.17 (26 in.)	20.1
.83 (10 in.)	52.5	2.25 (27 in.)	19.4
.92 (11 in.)	47.3	2.33 (28 in.)	18.7
1.00 (12 in.)	43.6	2.42 (29 in.)	18.0
1.08 (13 in.)	40.3	2.50 (30 in.)	17.4
1.17 (14 in.)	37.2	2.58 (31 in.)	16.9
1.25 (15 in.)	34.8	2.67 (32 in.)	16.3
1.33 (16 in.)	32.8	2.75 (33 in.)	15.8
1.42 (17 in.)	30.7	2.83 (34 in.)	15.4
1.50 (18 in.)	29.0	2.92 (35 in.)	14.9
1.58 (19 in.)	27.6	3.00 (36 in.)	14.5
1.67 (20 in.)	26.1	3.08 (37 in.)	14.1
1.75 (21 in.)	24.9	3.17 (38 in.)	13.7
1.83 (22 in.)	23.8	3.25 (39 in.)	13.4

For row widths not included above: One acre is 43,560 square feet. The linear feet of a single row to obtain a sample of 1 acre equals 43,560 square feet divided by the row width in feet to hundredths. Divide the result by 1,000 to obtain the 1/1000 per acre sample row length (rounded to tenths). For a 1/1000 of an acre sample that spans the width of the bed (includes all rows), divide the sample row length shown in the table by the number of rows in the bed to obtain the sample bed length. Larger sample sizes may be used if warranted by damage to the crop.

Example: 5 foot raised bed with 4 rows (15 inch average row spacing), the table shows the result of 43,560 sq. ft. per acre divided by 1.25 (15 inches divided by 12 inches) row width = 34,848 linear feet of row per acre. 34,848 linear feet divided by 1,000 = 34.8 foot row length for a one-row 1/1000 of an acre sample. For a 4 row 1/1000 of an acre sample that spans the entire width of the planting bed, divide 34.8 foot row length by 4 rows to determine 8.7 foot bed length. If a larger sample size is needed, use 34.8 foot row length and include all 4 rows in the bed for a sample size of 4/1000 (or 1/250) of an acre or multiply the row length by 4 (e.g., 34.8 x 4 = 139.2 feet of a single row).

Exhibit 5G Conversion Factors for Ounces to Tenths of a Pound

Ounces	Tenths of Pounds
1	0.1
2	0.1
3	0.2
4	0.3
5	0.3
6	0.4
7	0.4
8	0.5
9	0.6
10	0.6
11	0.7
12	0.8
13	0.8
14	0.9
15	0.9
16	1.0

Exhibit 5H Conversion Factors for Grams to Tenths of a Pound

Grams	Pounds
Less than 22.7	0.0
22.7 to 68.0	0.1
68.1 to 113.3	0.2
113.4 to 158.7	0.3
158.8 to 204.1	0.4
204.2 to 249.4	0.5
249.5 to 294.8	0.6
294.9 to 349.1	0.7
340.2 to 385.5	0.8
385.6 to 430.9	0.9
431.0 to 476.2	1.0

Exhibit 5I Standard Container Weights

The following table provides the average weight of berries a container will hold. The weight includes the weight of the container (which is overfilled to account for the container weight).

State/UPC No.	Container Types *	Number Per Flat/Box	Average Weight (Lbs./Flat)
California:		(12 x 20)	
33383 20001	1 pint mesh (12 ounce)	12 per flat	12.0
33383 20003	1 pint mesh (half-flat)	6 per flat	6.0
33383 20004	1 pint mesh (flat)	12 per flat	12.0
33383 20026	8 ounce clamshell	12 per flat	8.0
33383 20027	1 pound clamshell	8 per flat	8.5
33383 20028	10.3 ounce clamshell	12 per flat	7.7
33383 20030	2 pound clamshell	4 per flat	8.0
33383 20031	Stem berries: 1 pound clamshell	8 per flat	8.0
33383 20032	Stem berries: 8 ounce clamshell	16 per flat	8.0

For containers not listed in this exhibit, if possible, fill a container with several representative samples of marketable production, weigh the samples in pounds to tenths for both the container and the strawberries. If representative samples of production are not available, the AIP may authorize the use of the producer's/buyer's marketing records.

DECISION CHART FOR STAGE AND APPRAISAL ENTRIES

Section 1, PW Entry Required for:

If the Insured:	Column 29	Column 30	Column 31	Column 37
Harvested all pickings.	H	H	No	No*
Harvested 1 picking and no other pickings harvested due to insured causes.	H	H	Yes	No*
Harvested 1 picking, but no other pickings harvested due to uninsured causes.	H	H	No	Yes
Harvested all pickings, but production records unacceptable.	P	H	No	Yes
Did not harvest any pickings due to insured causes.	UH	UH	Yes	No*
Did not harvest any pickings due to uninsured causes.	P	UH	No	Yes
Plants destroyed with consent due to insured causes and planted to peppers, no pickings were harvested.	UH	To Peppers	Yes	No*
Plants destroyed without consent and no pickings harvested.	P	WOC	No	Yes
Harvested 2 pickings, skipped 7 pickings (23 day gap** and timely notice provided) due to hail damage and harvested last 6 pickings.	H	H	Yes (for hail damage)	No*
Harvested 2 pickings, skipped 6 pickings (19 day gap** and no notice provided) due to hail damage and harvested last 7 pickings.	H	H	No	Yes (for the 6 skipped pickings)
Harvested all pickings except last 2 pickings due to low market price.	H	H	Yes	No*
Harvested all pickings except last 4 pickings due to insured damage, but after crop recovery harvested 2 pickings after end of insurance period.	H	H	Yes *** (for insured damage)	No*
Harvested all pickings including two pickings after end of insurance period.	H	H	No***	No*
Harvested 2 pickings, skipped 10 pickings due to frost damage and harvested the last 6 pickings. Adjuster determined plants were producing harvestable fruit the last 4 of the 10 skipped pickings.	H	H	Yes *** (for frost damage)	Yes (last 4 pickings skipped)
First 4 pickings not harvested due to uninsured causes, next 8 pickings harvested, and last 4 pickings not harvested due to insured causes.	H	H	Yes (for insured damage)**	Yes (for first 4 pickings)

* Appraisal entries may be required in Column 37 of the PW if “uninsured causes” are also present.

** If this county has a 21 day “harvest delay” notice requirement, the insured must provide notice if harvest is delayed 21 days or more. Acceptable harvest records must be provided and the delay in harvest must be due to an insured cause of loss. Otherwise, it must be assumed the plants produced harvestable fruit during the harvest delay and an appraisal for uninsured causes is required.

*** If the insured delayed harvest of a picking until after the end of the insurance period and it was possible to harvest the picking(s) in question prior to the end of the insurance period, then any production harvested after the end of the insurance period is considered production to count. If the production records are not acceptable or available or if it is known production records will not be available, enter an appraisal in Column 37.