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DRY PEA REVENUE INSURANCE STANDARDS HANDBOOK

2025 and Succeeding Crop Years

**UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY**

TITLE: DRY PEA REVENUE INSURANCE STANDARDS HANDBOOK	NUMBER: FCIC-20200U OPI: Product Management
EFFECTIVE DATE: 2025 and succeeding crop years	ISSUE DATE: December 26, 2024
SUBJECT: Provides the procedures for administering the Dry Pea Revenue insurance program.	APPROVED: <i>/s/ Richard Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides the official FCIC-approved underwriting and administration standards for the Dry Pea Revenue CP under the Dry Pea Revenue Endorsement for the 2025 and succeeding crop years. All approved insurance providers electing to offer the Dry Pea Revenue Endorsement must utilize these standards.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-20200U, Dry Pea Revenue Insurance Standards Handbook. All major changes and additions are highlighted. Three asterisks (***) indicate where major deletions occurred. Minor changes and corrections are not included in this listing.

REFERENCE	DESCRIPTION OF CHANGE
Entire Handbook	Formatting updates throughout.
Paragraph 1C	Added Title VI of the Civil Rights Act of 1964.
Paragraph 1C	Deleted former Paragraph C - Duration. Obsolete.
Paragraph 1D	Added table of related handbooks to conform to standard.
Paragraph 1F	Deleted the list of states included in the pilot area.
Paragraph 2B	Expanded language regarding Insured's Responsibilities.
Paragraph 21F	Changed upper coverage level from 75% to 85%.
Paragraph 21L	Changed timing of price announcement for non-revenue types.
Paragraph 21K	Deleted former text of Paragraph K (Obsolete) and replaced.
Paragraph 33	Added applicability of GSH.
Paragraph 34	Added applicability of WAH.
Exhibit 1	Added new Acronyms and Abbreviations exhibit.
Exhibit 2	Added new Definitions exhibit.
Exhibit 3	Added new exhibit for Dry Pea Revenue Insurance Disclaimer form standards.

DRY PEA REVENUE INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The Dry Pea Revenue Insurance Standards Handbook provides instructions for establishing coverage in accordance with the Dry Pea CP and Revenue Endorsement and supplements the CIH, GSH, WAH, LAM, and Dry Pea LASH via exceptions, changes, and additions.

If there is a conflict between the Insurance Standards Handbook and the CIH, GSH, WAH, LAM, or the Dry Pea LASH, the Insurance Standards Handbook will control.

B. Source of Authority

The Dry Pea Revenue Endorsement is a product based on approval by the FCIC Board of Directors of a submitted development to extend and enhance the coverage for producers of dry peas by providing revenue protection (plan code 02) and revenue protection with harvest price exclusion (plan code 03) under the BP in addition to yield protection (plan code 01 in lieu of the APH plan). This handbook provides the FCIC-approved procedures for administering the Dry Pea Revenue Endorsement. The Dry Pea Revenue Endorsement is included in the Pulse Crop Revenue Endorsement Submission Package.

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 they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

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.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

D. Related Handbooks

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, CCIP BP, and ARPI BP.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, CCIP BP, including the CAT Endorsement; the ARPI BP; the STAX Plan of Insurance; the Rainfall Index Plans; and the WFRP Pilot Policy.
WAH	This handbook provides the official FCIC-approved standards and criteria for WAs, and instructions for each RMA RO and AIP to process WA requests.
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.
Dry Pea LASH	This handbook provides the official FCIC-approved loss adjustment standards for the Dry Pea crop.

E. AIP Option to Offer

Since this is a 508(h) submission, AIPs are not required to offer the Dry Pea Revenue Endorsement to producers. Accordingly, each AIP must determine whether it will offer the Dry Pea Revenue Endorsement in the approved area. AIPs that elect to offer the Dry Pea Revenue Endorsement must offer it to all eligible producers in the approved area and must administer the program according to the procedures in this handbook.

F. Approved Area

The Dry Pea Revenue Endorsement is available for selected types of dry peas (Green/Yellow Peas, Lentils, Large Kabuli Chickpeas, and Small Kabuli Chickpeas) where premium rates and other actuarial materials are included in the AD for the county. ***

G. Applying for Dry Pea Revenue Endorsement

Use the standard application. The application must indicate the insured has selected the Dry Pea Revenue Endorsement along with the other required information.

1 General Information (Continued)

H. AIPs and Agents

For the purposes of the Dry Pea Revenue Endorsement, AIPs may authorize contracted agents to perform all functions and actions authorized by the CIH as supplemented by the instructions in this Insurance Standards Handbook.

2 Responsibilities

A. AIP Responsibilities

AIPs electing to offer the Dry Pea Revenue Endorsement must:

- (1) Offer it to all eligible producers in the approved area.
- (2) Provide each insured a copy of the insurance documents.

B. Insured's Responsibilities

To be eligible for the Dry Pea Revenue Endorsement, insureds must:

- (1) Have an insurance policy under the CCIP and the Dry Pea CP with the same AIP at an additional level of coverage.
- (2) Elect the Dry Pea Revenue Endorsement on or before the SCD.
- (3) Comply with all terms and conditions of the CP.

3-20 (Reserved)

PART 2: ELIGIBILITY

21 Dry Pea Revenue

A. Applicability

All acreage that meets the requirements for insurability under the CP is eligible for Dry Pea Revenue Endorsement. The acreage of dry peas must meet eligibility requirements (see 21B).

B. Eligibility Requirements

To be eligible for the Dry Pea Revenue Endorsement for dry peas, the insured must comply with all terms and conditions of the CP. *** See the CP for other terms and conditions for an insured crop and insured acreage.

C. Insurable Types

Insurable types are specified on the AD.

D. Insurable Practices

Insurable practices are specified on the AD.

E. Units

See the unit division section of the CP for complete rules for basic units, optional units, and enterprise units.

F. Coverage Levels

Coverage will be available in five percent (5%) increments from 50 percent (50%) to 85 percent (85%) unless specified otherwise on the AD. The CAT level of coverage is not offered.

G. Insurance Dates

The Dry Pea Revenue Endorsement must be selected by the insured on or before the sales closing date for the first year it is to be effective. Thereafter, it renews automatically unless the selection is canceled by the insured or by the AIP or the policy terminates. All dates applicable to the Dry Pea Revenue Endorsement for dry peas are specified on the AD or in the CP.

H. Insurable and Uninsurable Causes of Loss

In accordance with Section 12 of the **BP and the Endorsement**, insurance is provided only against the following causes of loss that occur during the insurance period:

- (1) Adverse weather conditions;
- (2) Fire;
- (3) Insects, but not damage due to insufficient or improper application of pest control measures;
- (4) Plant disease, but not damage due to insufficient or improper application of disease control measures;
- (5) Wildlife;
- (6) Earthquake;
- (7) Volcanic eruption;
- (8) Failure of the irrigation water supply, if caused by a cause of loss specified in items (a) through (g) that occurs during the insurance period; or
- (9) A change in the harvest price from the projected price, unless FCIC can prove the price change was the direct result of an uninsured cause of loss specified in Section 12(a) of the **BP**.

I. Premium Rates

Premium rates are established in the **AD**.

J. T-yields

T-yields are provided in the **AD**.

K. Quality Adjustment

Quality adjustment is allowed for dry peas insured under the Dry Pea Revenue program and is to be performed in accordance with Section 13(e) of the CP or in accordance with the SP, if applicable. ***

L. Projected Price and Harvest Price

The projected price for large Kabuli chickpeas, small Kabuli chickpeas, lentils, and smooth green and yellow dry peas will be determined from analyses of the contracts for purchase of dry peas of the insurable type offered by business enterprises in the region for the current crop year and the projected price value will be approved by RMA unless the terms of Section 3(d) of

L. Projected Price and Harvest Price (Continued)

the Endorsement apply. The projected price will be released not later than the third business day in the month of March.

The harvest price for large Kabuli chickpeas, small Kabuli chickpeas, lentils, and smooth green and yellow dry peas will be determined from analysis of prices for the insurable type received by growers reported to the USADPLC as required by the check-off program during the period beginning on the first business day in September and ending on the last business day of November and the harvest price value will be approved by RMA unless the terms of Section 3(d) of the CP apply. The harvest price will be a weighted average of the prices received for production of the given insurable type sold and reported from the price discovery period in the pilot states. The harvest price will be released no later than January 15th of the calendar year following the applicable crop year.

The projected price for all other types of dry peas will be the higher of the projected price announced by RMA on or before the contract change date or an additional projected price announced at the same time as types that have the benefit of a harvest price change. The Dry Pea Revenue Endorsement is offered at the county level. Although true price movement coverage is only available on select types (large Kabuli chickpeas, small Kabuli chickpeas, lentils, and smooth green and yellow dry peas), revenue protection (plan 02) and revenue protection with harvest price exclusion (plan 03) is considered to be available for all types because the producer must elect the same coverage plan for all types. APH coverage (plan 90) is not offered in counties where the Dry Pea Revenue Endorsement is offered; instead yield protection (plan 01) is available. Although plan 90 and plan 01 provide the same coverage, a renaming of terms is required. The term price election becomes projected price, and the term additional price election becomes additional projected price. The projected price for types with true price movement will be announced not later than the third business day of March. The projected price for all other types will be announced not later than the contract change date and an additional projected price for a type may be offered and will be announced at the same time as types that have the benefit of a harvest price change. For these types, the projected price will equal the harvest price, and the volatility factor (used for premium rating) is zero.

The harvest price for all other types of dry peas will be the projected price.

The base contract price will be the projected price and the harvest price for contract seed peas.

M. Inability to Determine a Projected Price

The language of Section 3(c)(5) of the BP has been modified for the Dry Pea Revenue Endorsement. If a projected price cannot be determined as described by its definition, RMA will establish a projected price in accordance with Section 7(e) of the Dry Pea Revenue Endorsement. The established price will be used to determine the revenue protection guarantee (per acre). The established price will be the harvest price. The price volatility will be zero; the premium rate will be the rate that applies to yield protection under the Dry Pea CP.

N. Inability to Determine a Harvest Price but a Projected Price was Established as Defined

The language of Section 3(c)(5) of the **BP** has been modified for the Dry Pea Revenue Endorsement. If a harvest price cannot be determined as described by its definition but a projected price was established according to its definition, RMA will establish the harvest price in accordance with Section 7(e) of the Dry Pea Revenue Endorsement.

22-30 (Reserved)

PART 3: APPLICABILITY OF HANDBOOKS

31 General Overview

Part 3 of this Insurance Standards Handbook identifies information specific to the applicability of the CIH, GSH, WAH, LAM, and Dry Pea LASH, and any other issuance that may require supplemental information with regard to the Dry Pea Revenue Endorsement. Unless specifically amended or supplemented by information in this Insurance Standards Handbook, all policy and procedure issuances apply.

32 Specific Information Regarding the CIH

All instructions in the CIH that apply to dry peas apply to the Dry Pea Revenue Endorsement without change.

33 Specific Information Regarding the GSH

All instructions in the GSH that apply to dry peas apply to the Dry Pea Revenue Endorsement without change.

34 Specific Information Regarding WAH

All references to written agreements do not apply to the Dry Pea Revenue Endorsement.

35 Specific Information Regarding the LAM

There are no additions or modifications to this Handbook. All instructions in the LAM Standards Handbook that apply to dry peas apply to the Dry Pea Revenue Endorsement without change.

36 Specific Information Regarding the Dry Pea LASH

The Dry Pea LASH applies.

37-99 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

See the GSH Exhibit 1 for all applicable acronyms and abbreviations.

See the Dry Pea Revenue Endorsement for all applicable definitions.

Exhibit 3 Dry Pea Revenue Insurance Disclaimer Form Standard

The following is the Dry Pea Revenue Insurance Disclaimer form standard. This disclaimer shall be communicated by the agent to the insured, signed by the agent and signed by each insured when completing their application. The Dry Pea Revenue Insurance Disclaimer applies to new policies and carryover policies making a change starting with the 2025 CY.

A. Dry Pea Revenue Insurance Disclaimer

Item #	Element	Substantive/ Non-substantive
1	"By signing below, I certify that I understand and agree to the following."	Substantive
2	"1. If a projected price cannot be determined, a projected price shall be established in accordance with Section 7(e) of the Dry Pea Revenue Endorsement. That projected price will be used to determine the protection guarantee (per acre). The same projected price will also be the harvest price. The price volatility will be set to zero; thus, the premium rate will be the rate that applies to yield protection under the Dry Pea Crop Provisions."	Substantive
3	"2. If a harvest price cannot be determined, but a projected price was established in accordance with the Dry Pea Revenue Endorsement, the harvest price shall be established in accordance with Section 7(e) of the Dry Pea Revenue Endorsement. The harvest price will equal the projected price; consequently, the coverage will effectively become yield-based coverage. Should this situation occur, there will be no adjustment to the premium due."	Substantive

B. Required Signature and Statements

Item #	Element	Substantive/ Non-substantive
1	"Insured's Signature and Date"	Substantive
2	"Agent's Signature and Date"	Substantive
3	Privacy Act Statement Note: See DSSH Para. 501	Substantive
4	Non-Discrimination Policy Statement Note: See DSSH Para. 503	Substantive