



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20805U (12-2024)

WEANED CALF RISK PROTECTION INSURANCE STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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

TITLE: Weaned Calf Risk Protection Insurance Standards Handbook	NUMBER: FCIC-20805U OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2025 and Succeeding Crop Years	ISSUE DATE: December 10, 2024
SUBJECT: Provides the approved standards and procedures for administering the Weaned Calf Risk Protection Insurance Program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides the approved standards and procedures for administering the Weaned Calf Risk Protection Insurance Program for the 2025 and succeeding crop years. This handbook replaces FCIC-20805U Weaned Calf Risk Protection Insurance Standards Handbook Dated September 29, 2023. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the significant content changes to the FCIC-20805U Weaned Calf Risk Protection Insurance Standards Handbook. 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
Cover page	Deleted the blank page after the cover page.
Para. 23G	Added "Other Dates" subparagraph.
Para. 23H(4)(d) and 25B(6)(b)	Deleted the reference to backgrounding to avoid confusion with determining the weaned weight when calves are backgrounded.
Para. 23H(4)(e) and (f)	Reordered for alignment with Commodity Provisions.
Para. 23H(4)(g)	Added references to Canada and Mexico as examples of other countries.
Para. 24(A)	Revised to clarify that a separate application is required for each insured weaned calf county. Specified a separate application is required for each insured weaned calf county.
Para. 24(B)	Revised the examples to show the calf reporting date is equal to 90 days after the date calving begins.
Para. 24B(4) and B(8)	Added reference to additional conditions that allow the calf report to be revised.
Para. 25(B)(3)	Revised to state the insured must give 72-hour notice prior to the date calves are weaned including any calves that will be backgrounded and clarified notice requirements.
Para. 25B(4)	Revised to allow calves that are backgrounded in accordance with approved procedure accompanied by acceptable sales documents be used in place of disinterested third-party determined calf weight.
Para. 25B(7)	Assigned its own level of designation. Replaced "production" with "calf weight" and added that the weight must be determined in accordance with Para. 25B(4).

SUMMARY OF CHANGES (Continued)

Reference	Description of Change
Para. 25B(10)	Simplified and clarified the language regarding notice and consent requirements when calves are moved.
Para. 32	Specified a separate application is required for each insured weaned calf county.
Para. 35	Added Example 3: Revenue Protection with Harvest price Exclusion (harvest price greater than projected price).
Para. 36	Aligned Livestock Risk Protection exclusion with CP.
Para. 37(7)	Added Production Report to list of required forms.
Para. 52	Revised the instructions and examples to provide that the current year's T-Yield is used to determine limited actual (LA) yields. Removed insurability language similar to that provided in Para. 21 and renumbered accordingly.
Para. 61	Revised table to conform to the latest GSH Exhibit 8 table.
Exhibit 1	Removed general acronyms that are not crop/program specific and added a statement that those which are not defined can be found in the GSH.
Exhibit 2	Revised the definition of calf reporting date to show it is equal to 90 days after the date calving begins. Revised definitions for alignment with CP.
Exhibit 4	Extended PAIR inspection period from 30 to 60 days. Revised to clarify that a separate application is required for each insured weaned calf county.
Exhibit 5	Clarified that the WWR is used to complete the production report. Clarified the minimum representative sample will be determined by the third-party verifier. The third-party verifier may approve a larger sample if warranted by significant variation in the weight of the calves. Revised the WWR Completion Instructions to reflect these changes.
Exhibit 6	Clarified how and when the BAR is used.

WEANED CALF RISK PROTECTION INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing WCRP insurance coverage in accordance with the WCRP CP (24-0805), WCRP LASH (FCIC-20805L), CIH (FCIC-18010), DSSH (FCIC-24040), GSH (GSH-18190), and LAM (FCIC-2501). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located at www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products---20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Weaned Calf Risk Protection 508(h) during the FCIC Board meeting in August 2022, under section 508(h) of the Federal Crop Insurance Act.

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

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, Common Crop Insurance Policy BP, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards 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 standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations BP, including the CAT Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
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.
WCRP LASH	Provides loss adjustment procedures for WCRP.

- (1) Terms, abbreviations, and definitions general (not crop-specific) to the WCRP insurance program are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to WCRP are listed in [Exhibits 1](#) and [2](#) herein, and specific procedures in this handbook are identified as additions or exceptions to general procedures contained in the CIH.

2 Responsibilities

A. AIPs

AIPs must use standards, procedures, methods, and instructions as authorized by FCIC in the sale and service of crop insurance contracts. Each AIP is responsible for using RMA-approved procedures. Procedures herein must be administered on a policy basis.

B. Agent Responsibilities

In addition to the responsibilities discussed in the CIH, the agent will assist the insured in completing the annual calf report and PAW and advise insureds of their responsibility to comply with all reporting requirements of the policy.

C. Insured

To be eligible for the WCRP program, insureds must comply with all terms and conditions of the BP, WCRP CP, and SP.

3-20 Reserved

PART 2: WEANED CALF RISK PROTECTION PROGRAM INFORMATION

21 Availability

WCRP is available in counties contained in the AD where the WCRP program is offered.

Written agreements are not allowed under the WCRP program.

22 Eligibility

A. Weaned Calf Risk Protection Crop Insurance Program

WCRP is available to all persons with a share in insurable weaned calves meeting the insurability provisions contained in the BP, WCRP CP, and SP, and is located in approved counties.

B. Ineligible Persons

Any person with a delinquent debt to RMA or an AIP, or who is otherwise ineligible under the BP, may not obtain WCRP insurance coverage.

23 Important Dates

A. Contract Change Date

November 30 preceding the cancellation date.

B. Sales Closing Date

Spring Calves, all States and Counties: January 31

C. Cancellation and Termination Dates

All States and Counties:	Cancellation Date	Termination Date
	January 31	March 31

D. Premium Billing Date

February 1 of the year following the January 31 calendar date for the end of the insurance period for the crop year (i.e., February 1, 2025, billing date for the 2024 crop year).

E. Calf (Commodity) Reporting Dates

For new and carryover insureds, the calf report must be submitted by the earlier of the:

- (1) calf reporting date; or
- (2) final calf reporting date (Commodity Reporting Date).

See [Para. 24B](#) and Section 6(c), (d), (e), (f), (g), (h), and (i) of the CP for additional information regarding calf report revisions and final calf reporting.

F. Production Reporting Dates

Spring Calves: March 17

G. Other Dates

An overview of applicable dates is contained in [Exhibit 7](#), Weaned Calf Insurance Cycle.

H. Insurance Period

- (1) Insurance attaches to calves reported on the calf report for each type and unit on the earlier of the:
 - (a) date the insured submits the insured's calf report, including any revised calf reports as provided in Section 6(c) of the CP;
 - (b) calf reporting date; or
 - (c) final calf reporting date.
- (2) The insurance period begins as specified in Para. 23H(1) for the type, subject to an acceptable inspection if conducted by the AIP (see Section 8(a)(4) of the CP).
- (3) Insurance attaches only to calves reported on the calf report. The insured's calf report, including any revisions made by the calf reporting date, may be made in person or by phone and confirmed in writing within 15 days.
- (4) Coverage ends on each unit or part of a unit at the earliest of:
 - (a) total destruction of the insured commodity;
 - (b) final adjustment of a loss on the unit;
 - (c) abandoning of the insured commodity;
 - (d) putting the commodity to an alternative use; ***
 - (e) the calendar date the calves are weaned;
 - (f) sale of the insured commodity;
 - (g) moving the insured commodity to another country (e.g., Canada or Mexico); or
 - (h) the January 31 calendar date for the end of the insurance period for the spring type immediately following the January 31 SCD for the crop year. For example, January 31, 2025, would be the calendar year date immediately following the January 31, 2024, SCD for the 2024 crop year.

23 Important Dates (Continued)

H. Insurance Period (Continued)

- (5) Coverage ends on any of the commodity within a unit once any event specified in Para. 23H(4)(a - h) occurs for the commodity. Coverage only remains in effect on the commodity within a unit that has not been affected by a specified event.
- (6) For purposes of moving calves under [Para. 25B\(10\)](#), coverage will continue. Insurance coverage will be based on the originating county from which the calves were moved.

24 Calf Reporting

A. Calf Reporting Requirements

The insured must report on the calf report (the calf report functions as the acreage report) by the applicable calf reporting date all the insurable commodity located in the county listed on the insured's application (a separate application is required for each insurable county). The requirements include reporting:

- (1) by type, including insurable and uninsurable live calves (see Section 9(c) of the CP);
- (2) the number of brood cows;
- (3) an estimate of the number of calves that may be born after the insured files the insured's final calf report. Such calves will be considered reported as uninsurable and will not be considered underreported;
- (4) the date calving begins for each type and unit;
- (5) the applicable land identifier;
- (6) the insured's share; and
- (7) the insured's signature and date.

B. Additional Reporting Requirements

- (1) The insured must submit a zero-calf report on or before the final calf reporting date in the AD if the insured does not have an insured share in any calves of the type for the applicable insurance period.
- (2) The insured may revise the calf report as often as required to report the birth of additional calves. Such revisions must be made by the earlier of the calf reporting date for the type and unit, or the final calf reporting date for the type, as applicable.

Example: If the calf reporting date is **June 13** for the spring type and unit (i.e., **90** days after the March 15 date calving began), the insured must submit the final calf report by the **June 13** calf reporting date.

B. Additional Reporting Requirements (Continued)

- (3) If the calf reporting date for the type and unit occurs after the final calf reporting date for the type (see calf reporting date in Section 1 of the CP), the insured must submit the final calf report by the final calf reporting date in the AD, which will include any revised calf reports filed before such date.

Example: If the date calving began for the spring type and unit is June 15, 90 days after the date calving began is September 13 and occurs after the August 1 final calf reporting date. August 1 is the date the final calf report must be submitted and will include any revisions filed prior to August 1.

- (4) Any calves reported by the insured by the calf reporting date or final calf reporting date, as applicable, are insurable, and insurance will be considered to have attached to any such calves on the date reported by the insured, unless the AIP inspects the calves and determines the calves to be unacceptable (see Exhibit 4). Calves determined to be unacceptable will be reported as uninsurable. No calf report revisions as specified in Section 6(c) of the CP are allowed after the calf reporting date or the final calf reporting date, as applicable except as provided in Para. 24B(8).
- (5) Any calf report submitted under Section 6 of the CP must be submitted no later than the calf reporting date or final calf reporting date, as applicable.
- (6) The insured cannot revise the calf report to remove calves previously reported by the insured in accordance with the CP.
- (7) Any insurable calves that are not reported on the insured’s calf report will be considered uninsurable and treated as underreported and will be included as production to count in determining any indemnity that may be due unless Section 6(a)(1)(iii) of the CP is applicable.
- (8) In addition to Section 6(c) of the CP, the AIP may revise the insured’s final calf report to determine any additional premium due in accordance with Section 7(b) of the CP (see Section 6(h) of the CP).

The revised report would include both the county to which the calves are moved and the county from which the calves were moved. The number of calves reported on the revised report will not be less than the number of calves reported on the insured’s final calf report.

Example:	Original Report	County A	100 calves
	Revised Report	County A	75 calves
		County B	<u>25 calves</u>
			100 calves

(See Section 9(f) of the CP for additional information regarding insurance coverage when calves are moved from the county listed on the application.)

B. Additional Reporting Requirements (Continued)

- (9) To the extent applicable, Sections 6(e), (f), (g), and (i) of the BP apply to the CP.
- (10) The insured must submit a pre-acceptance worksheet by the applicable SCD for the type which indicates the location of each herd of cattle by section, FSA farm number, or other applicable legal description and includes any cattle not insurable for each unit. A revised worksheet must be submitted by the applicable SCD for the type if any cattle are added in a succeeding crop year, types or practices change, or as required by FCIC approved procedure (see [Exhibit 3](#)).

25 Insured Duties

A. Duties Under Section 14 of the BP

- (1) In case of damage or loss of production or revenue to any insured commodity, the insured must protect the commodity from further damage by providing sufficient care.
- (2) In the event of damage or loss, all notices required in this section of the BP must be received by the AIP within 72 hours of the insured's initial discovery of damage or loss (but not later than 15 days after the end of the insurance period) except as otherwise provided in Section 14 of the BP.
- (3) If revenue protection is elected and if there is no damage or loss of production, the insured must give the AIP notice not later than 45 days after the latest date the harvest price is released for the commodity in the unit for which there is a revenue loss.
- (4) The insured must submit a claim in accordance with the applicable provisions of Section 14(e) of the BP.
- (5) All notices required in this Paragraph may be made by telephone or in person to the insured's insurance agent but must be confirmed in writing within 15 days.
- (6) If the insured fails to comply with the notice and consent requirements in Section 14 of the BP, any loss will be determined in accordance with Section 14(b)(5)(ii) and (d)(3) of the BP.

B. Duties in Addition to Section 14 of the BP

- (1) The insured must:
 - (a) establish that any calf death occurred during the insurance period;
 - (b) establish that such death was due to an insured cause of loss under Section 10(a)(1 - 6) and (8) of the CP; and

B. Duties in Addition to Section 14 of the BP (Continued)

- (c) provide to the AIP acceptable documentation of such calf death (e.g., the carcass, photographs of the dead calves, etc.);

Note: The AIP may elect to make on-site inspections, i.e., document weather conditions and assess what mitigation efforts the operation has in place to avoid calf deaths.

- (2) The insured must give the AIP notice within 72 hours of the date calving begins.
- (3) The insured must give the AIP notice at least 72 hours prior to the date the insured (see [Section 11\(a\)\(3\) of the CP](#)):
 - (a) weans any calves [including any calves that will be backgrounded](#); or
 - (b) moves calves to a different country.
- (4) For purposes of [Para. 25B\(3\)](#) and [\(7\)](#), the insured is required to have the calves weighed by a disinterested third party unless the calves will be transported directly to an auction, sale barn, or other established sale facility or buyer [or if the calves will be backgrounded as specified in FCIC-approved procedures](#) and the weight can be established based on acceptable sales documents.
- (5) The insured must report a record of the number of calves weaned and the total weight of the weaned calves on the WWR (see [Exhibit 5](#)). The total weight of such weaned calves will be determined in accordance with the requirements contained on the WWR based on verifiable documentation as specified in the CIH that supports the information contained on the report for each unit for each separate weaning date. The information must be provided with the form.
- (6) The insured must obtain consent from the AIP before:
 - (a) destroying any of the insured commodity;
 - (b) putting the insured commodity to an alternative use; ***
 - (c) abandoning any portion of the insured commodity;
 - (d) selling any of the insured commodity prior to the date the calves would normally be weaned (e.g., early sale); or
 - (e) selling any of the commodity other than to an auction or sale barn or other established sale facility or buyer.
- [\(7\)](#) The AIP will not give consent for any of the actions in [Para. 25B\(6\)\(a\) - \(e\)](#) until the AIP has determined the [calf weight](#) of the commodity [in accordance with Para. 25B\(4\)](#).

B. Duties in Addition to Section 14 of the BP (Continued)

- (8) The insured must provide notice to the AIP by the calendar date for the end of the insurance period if the insured does not intend to sell or put to other use any of the insured commodity within the insurance period so that the AIP may determine the weight at the end of the insurance period.
- (9) Any time during the coverage period the insured is notified that any of the insured's commodity will be seized, quarantined, or destroyed by order of any governmental authority, the insured must provide the AIP written notice of such circumstance within 72 hours of the notice of seizure, quarantine, or an order of destruction.
- (10) The insured must give the AIP immediate notice and obtain AIP consent if the insured intends to move any of the insured commodity to a different county. The notice will include the: ***
- (a) reason the calves are being moved;
 - (b) county from which the calves are moved;
 - (c) county and state to which the calves are moved;
 - (d) number of calves being moved;
 - (e) number of calves remaining at the current location; and
 - (f) expected date of the arrival of the calves at the new county location.

26-30 Reserved

PART 3: WEANED CALF RISK PROTECTION PROVISIONS AND PROGRAM DETAILS

31 Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities

A. Coverage Levels

The insured must select one coverage level for all insured types specified in the SP.

B. Price Elections

Projected and harvest prices are established in accordance with the [CEPP](#), and base projected and harvest prices are contained in the AD (see [Exhibit 8](#), Price Calculation Examples).

32 Insured Commodity

In accordance with Section 8 of the BP, the commodity insured will be all the commodity in [the](#) county in which the insured has a share listed on the insured's application and for which premium rates are provided in the AD ([a separate application is required for each insurable county](#)):

- (1) that is a type designated in the SP and grown for the production of beef;
- (2) produced using generally recognized and acceptable production practices;
- (3) that are insurable calves reported on the insured's calf report; and
- (4) if inspected by the AIP, the insured's livestock operation to produce weaned calves is considered acceptable.

33 Causes of Loss

A. Commodity Provisions – Insured Causes

The CP provides crop insurance coverage only against the following causes of loss that occur within the insurance period:

- (1) adverse weather conditions;
- (2) fire;
- (3) wildlife;
- (4) earthquake;
- (5) volcanic eruption;
- (6) disease, but not damage due to insufficient or improper application of disease control measures;
- (7) other causes directly damaging pastures and other forms of grazing (e.g., insects, provided acceptable control measures were followed);

A. Commodity Provisions – Insured Causes (Continued)

- (8) calf death due to a covered peril occurring during the insurance period (e.g., disease, freezing temperatures, flood, fire, hail, wildlife, etc.) provided the insured submits acceptable supporting documentation of calf death and the insured cause(s) of loss; or
- (9) for revenue protection, a change in harvest price from 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.

B. Exclusions

In addition to the causes of loss excluded in Section 12 of the BP, the AIP will not insure against any loss due to:

- (1) aborted pregnancies;
- (2) stillborn calves;
- (3) calves that die before the insured’s calf report is submitted (see Section 9(c) of the CP);
- (4) failed conception;
- (5) calves the insured is required to destroy by order of an official governmental authority (e.g., quarantine order for destruction);
- (6) calves seized or quarantined and are not released during the insurance period;
- (7) calf death due to any cause while the calves are under quarantine; or
- (8) calves that die while in transit.

34 Unit Division

A. Basic Unit

- (1) In lieu of establishing basic units as provided in Section 1 of the BP, a BU will be all the insurable commodity in the county on the date coverage begins for the crop year:
 - (a) in which the insured has 100 percent share; or
 - (b) which is owned by one person and operated by another person on a share basis.

Example: If, in addition to the commodity the insured owns, the insured shares in the commodity with three persons on a separate share basis. The insured would be entitled to four BUs; one for each commodity share and one for the commodity the insured owns.

- (2) In addition, separate BUs are allowed by type.

34 Unit Division (Continued)

B. Other Units

No other unit division under Section 34 of the BP is applicable.

35 Calculation Examples

Example 1: Yield Protection

The insured has a 100 percent share in 100 calves reported on the insured's calf report with a coverage level of 75%. The insured's production guarantee per weaned calf is 450 lbs. (600 lb. approved yield × 75 percent coverage level). The insured elected the 100 percent price percentage.

The projected price used to establish the value of the insured's production guarantee is \$1.64 per lb. based on an approved yield of 600 lbs.

Insured causes reduced the insured's production to count to 36,200 lbs. for the unit [100 weaned calves × 362 lbs. per weaned calf (actual weaning weight per weaned calf)]. The projected price used to establish the value of the insured's production to count is \$1.83 per lb. based on the weaning weight of 362 lbs. per weaned calf (36,200 lbs. total weaned weight for the unit ÷ 100 insured calves).

The yield protection premium due is \$3,690 [(100 reported calves × 450 lbs. production guarantee per weaned calf × \$1.64 per lb. projected price) = \$73,800 liability × .05 premium rate].

- (1) 100 reported calves × 450 lb. production guarantee per calf × \$1.64 per lb. projected price = \$73,800 value of production guarantee.
- (3) 100 weaned calves × 362 lb. actual weaning weight per calf × \$1.83 per lb. projected price = \$66,246 value of production to count.
- (5) \$73,800 – \$66,246 = \$7,554.
- (6) \$7,554 × 1.00 share = \$7,554 indemnity.

Example 2: Revenue Protection (harvest price less than projected price)

The insured has a 100 percent share in 100 calves reported on the insured's calf report with a coverage level of 75%. The insured's production guarantee per weaned calf is 450 lbs. (600 lb. approved yield × 75 percent coverage level). The insured elected the 100 percent price percentage.

The projected price used to establish the value of the insured's revenue protection guarantee for purposes of calculating premium is \$1.64 per lb. based on an approved yield of 600 lbs.

The harvest price is \$1.55 per lb. based on an approved yield of 600 lbs. The price used to establish the value of the insured's revenue protection guarantee for purposes of calculating the indemnity is the greater of the projected price (\$1.64) or harvest price (\$1.55).

Example 2: Revenue Protection (harvest price less than projected price) (Continued)

Insured causes resulted in the death of two calves, reducing the number of weaned calves to 98. The loss of two calves plus other insured damage reduced the insured's production to count to 35,476 lbs. for the unit [98 weaned calves × 362 lbs. per weaned calf (actual weaning weight per weaned calf)]. The harvest price used to establish the value of the insured's production to count is \$1.76 per lb. based on the weaning weight of 362 lbs. per weaned calf (35,476 lbs. total weaned weight for the unit ÷ 98 weaned calves).

The revenue protection premium due is \$8,118 [(100 reported calves × 450 lb. production guarantee per weaned calf × \$1.64 per lb. projected price) = \$73,800 liability × .11 premium rate].

- (1) 100 reported calves × 450 lb. revenue protection guarantee per calf × \$1.64 per lb. projected price = \$73,800 value of revenue protection guarantee.
- (3) 98 calves × 362 lb. actual weaning weight × \$1.76 per lb. harvest price = \$62,438 value of production to count.
- (5) \$73,800 – \$62,438 = \$11,362.
- (6) \$11,362 × 1.00 share = \$11,362 indemnity.

Note: [Exhibit 8](#) provides an explanation of how projected and harvest prices are calculated.

Example 3: Revenue Protection with Harvest Price Exclusion (harvest price greater than projected price)

The insured has a 100 percent share in 100 calves reported on the insured's calf report with a coverage level of 75%. The insured's production guarantee per weaned calf is 450 lbs. (600-lb. approved yield × 75 percent coverage level). The insured elected the 100 percent price percentage. The projected price used to establish the value of the insured's revenue protection guarantee for purposes of calculating premium is \$1.64 per lb. based on an approved yield of 600 lbs. The projected price of \$1.64 per lb. is used to establish the value of the insured's revenue production guarantee for purposes of calculating the indemnity. Insured causes, including the death of 2 calves, reduced the insured's production to count to 35,476 lbs. for the unit [98 weaned calves × 362 lbs. per weaned calf (actual weaning weight per weaned calf)]. The harvest price used to establish the value of the insured's production to count is \$1.99 per lb. based on the weaning weight of 362 lbs. per weaned calf (35,476 lbs. total weaned weight for the unit ÷ 98 weaned calves).

The revenue protection premium due is \$5,904 [(100 reported calves × 450 lbs. production guarantee per weaned calf × \$1.64 per lb. projected price) = \$73,800 liability × .08 premium rate].

- (1) 100 reported calves × 450-lb. production guarantee per calf × \$1.64 per lb. projected price = \$73,800 value of revenue protection guarantee.
- (3) 98 calves × 362-lb. actual weaning weight × \$1.99 per lb. harvest price = \$70,597 value of production to count.
- (5) \$73,800 – \$70,597 = \$3,203.

35 Calculation Examples (Continued)

Example 3: Revenue Protection with Harvest Price Exclusion (harvest price greater than projected price) (Continued)

(6) $\$3,203 \times 1.00 \text{ share} = \$3,203 \text{ indemnity.}$

36 Excluded Coverages

The following coverages and options contained in the BP, or specified plans of coverage are not available under the CP:

- (1) Livestock Risk Protection (see the SP); ***
- (2) Insurable Acreage (Section 9);
- (3) Replanting Payment (Section 13);
- (4) Production Included in Determining an Indemnity and Payment Reductions [Section 15 except Section 15(a), (c) and (j) of the BP];
- (5) Late Planting (Section 16);
- (6) Prevented Planting (Section 17);
- (7) Written Agreements (Section 18);
- (8) Units (Section 34);
- (9) Yield Options (Section 36); and
- (10) Organic Farming Practices (Section 37).

37 Service Forms

The following forms are required for the CP:

- (1) Application;
- (2) Policy Change;
- (3) WCRP Producer Pre-Acceptance Worksheet;
- (4) WCRP Pre-Acceptance Inspection Report;
- (5) Calf Report;
- (6) WWR (production reporting); and
- (7) Production Report.

38-50 Reserved

PART 4: CROP INSURANCE AND GENERAL STANDARDS HANDBOOKS

51 CIH, DSSH, and GSH Applicability

Changes and additions to the CIH, DSSH, and GSH for the WCRP program are described in this part. Modify all terminology to accommodate the insured commodity (crop), weaned calves. For purposes of the WCRP, references to crop or commodity are interchangeable and have the same meaning. Any references to acres/acreage/etc., are considered as references to calves. All other applicable CIH, DSSH, and GSH procedures apply.

52 General Information

A. Weaned Calf Risk Protection

- (1) is considered a Category B crop;
- (2) is available under:
 - (a) Yield Protection Plan (01);
 - (b) Revenue Protection Plan (02); and
 - (c) Revenue Protection with Harvest Price Exclusion Plan (03).
- (3) utilizes APH procedures contained in the CIH:
 - (a) to establish insurance yields; and
 - (b) for all other applicable insurance purposes, except as provided in this handbook.

B. Record Requirements

- (1) New Insureds.

Applicable requirements for separate acceptable production records apply by unit and type. Verifiable production information for weaned calves is established based on production records certified in accordance with the CIH. Such records are reported on the production report and used to complete the APH database and determine the approved yield (the records may be a combination of actual yields and T-Yields, if less than four years of actual yields are reported). For new insureds only, any actual yield will be replaced by a limited actual yield if the actual yield exceeds the T-Yield multiplied by 1.25. Actual yields reported for each subsequent crop year will not be limited by this procedure. This applies to actual records certified. Variable T-Yields apply when producers certify less than four years of actual records.

B. Record Requirements (Continued)

Example 1: Joe Rancher elected WCRP coverage for the 2024 crop year. The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for the current crop year is 500 lbs. per calf. Joe Rancher certifies production for the 2020 - 2023 crop years. The reported annual yields for 2021 and 2022 will not exceed limited actual yield of 625 lbs. per calf (500 lbs. T-Yield × 125%). ***

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.

Approved Yield 605 lbs.

Each limited actual yield will be identified by the yield descriptor, LA.

Limited actual yields will be based on the T-Yield applicable for the first crop year of insurance. The limited actual yield will not change as databases are updated in subsequent crop years (i.e., as a result of changes in T-Yields for the current crop year). The APH database transmitted to RMA may contain any applicable T-Yields, limited actual yields, and actual yields.

Example 2: For the 2025 crop year, Joe Rancher certifies production for the 2024 crop year. The APH database is updated with the most recent actual yield. Because Joe Rancher is no longer a new insured, limited actual yields do not apply to the 2024 crop year production. The limited actual yields are maintained and are not changed due to any T-Yield updates. ***

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.

Approved Yield 596 lbs.

B. Record Requirements (Continued)

Example 3: APH database for Joe Rancher updated to crop year 10. Limited yields do not apply to production reported after 2020 - 2023. The limited actual yields are maintained and are not changed due to any T-Yield updates.

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.
2025	46,875 lbs.	75	A 625 lbs.
2026	45,500 lbs.	70	A 650 lbs.
2027	39,975 lbs.	65	A 615 lbs.
2028	47,200 lbs.	80	A 590 lbs.
2029	47,625 lbs.	75	A 635 lbs.

Approved Yield 609 lbs.

(2) Carryover Insureds

Separate acceptable production records apply in accordance with the CIH. Verifiable production information for weaned calves established by a third party for each date of weaning is required. This information is recorded on the WWR and provides summary production reporting information for each unit and type and is used to complete the production report. (See Exhibit 5 for reporting requirements, instructions, and example form.)

Limited actual yields will be retained in the producer's database until each such yield is removed when the maximum yield record limit (10) applies. For a database containing a combination of T-Yields, limited actual yields, and actual yields, that is updated with an actual yield, the oldest T-Yield in the database will be removed with the addition of each subsequent year's actual yield.

(3) Producers who cancel their WCRP policy will have APH databases established without regard to any production records provided prior to WCRP cancellation (continuity of production history has been broken). Producers applying for WCRP coverage will be required to certify applicable production records for purposes of determining approved yields and any actual yields certified will be capped at 125 percent of the T-Yield for the current crop year. (See Example 4.)

B. Record Requirements (Continued)

Example 4: Charlie Rancher elected WCRP coverage for the 2024 crop year. The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for the current crop year is 500 lbs. per calf. Charlie Rancher certified production for the 2020 - 2023 crop years. The reported annual yields for 2021 and 2022 will not exceed 625 lbs. per calf (500 lbs. T-Yield × 125%). ***

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.

Approved Yield 609 lbs.

Charlie Rancher canceled the WCRP policy for the 2025 crop year. Charlie elected WCRP coverage for 2027 (follows a break in WCRP coverage; continuity of production records broken).

The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for the current crop year is 525 lbs. per calf. The reported annual yields for the 2020 - 2026 crop years will not exceed 656 lbs. per calf (525 lb. T-Yield × 125%). ***

Each limited actual yield will be identified by the yield descriptor, LA.

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 656 lbs. ***
2022	40,000 lbs.	60	667 LA 656 lbs. ***
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.
2025	44,450 lbs.	70	A 635 lbs.
2026	43,875 lbs.	65	675 LA 656 lbs.

Approved Yield 619 lbs.

(4) Production records are in pounds.

52 General Information (Continued)

C. Pre-Acceptance Forms

In accordance with:

- (1) Section 6 of the CP, the insured is required to submit a Producer Pre-Acceptance Worksheet (see [Exhibit 3](#)).
- (2) Section 8 of the CP, a Pre-Acceptance Inspection Report may be required by the AIP (see [Exhibit 4](#)).

53 CIH Part 12

- (1) Section 2, Para. 1211: The elements of the of the acreage report for purpose of the calf report are modified as follows:

Crop	Enter the name of the insured commodity/crop
Reported Live Calves Reported Acres/No. of Trees or Pounds	Enter the number of insurable live calves. (Uninsurable live calves are reported in Remarks section.)

- (2) Date of Planting Completed, Area Classification, Acreage Type, Measurement Service, and ARPI are not applicable.
- (3) Section 3 is not applicable, except Para. 1232B (see Section 6 of the CP).

54 CIH Part 13

Section 2, Para. 1328: The elements of the production report are modified as follows (any other references to acres/acreage/etc. not specified in the elements below are considered as references to calves; ARPI is not applicable):

Record Type	In addition to other record types, add weighed on private or commercial scale.
Processor, Auction/Sale Barn, Private/Commercial Scale, etc. Number/Name	If applicable, enter the processor contract number(s) or other applicable identification number and processor/auction/sale barn, private/commercial scale, etc. name. If no number, enter the address and phone number.
Reported Weaned Calves Reported Acres/No. of Trees or Pounds	Enter the number of weaned calves including all calves weaned during the weaning period and at the end of the weaning period (i.e., the calendar date for the end of the insurance period). Enter "0.0" if the commodity type was not reported for any year.
Total Production	Enter total production in whole pounds from the unit for the type being reported.
Calves Acres	Enter number of calves for each crop year being reported. Enter "0.0" if no calves of the commodity type were reported for any year.
Beginning Farmer/Rancher	Indicate whether the insured is a Beginning Farmer/Rancher.

(See WWR for production information.)

55 CIH Part 14

- (1) Section 2, Para. 1411, Acceptable Verifiable Records are applicable to the WCRP program.
- (2) Section 2, Para. 1412 - 15 (excluding 1415E) and Para. 1417 (excluding 1417B and C) are applicable to calves commercially sold, backgrounded, weaned calves sold to interested parties (neighbors, etc.), and similar instances where production is established through third-party determinations.
- (3) Section 4, Para. 1441 - 1444 does not apply.

56 CIH Part 15

- (1) Section 1, Para. 1508 and 1509 are not applicable.
- (2) Section 1, Para. 1511, modify the APH database elements as necessary to accommodate the insured commodity/crop, weaned calves. Any references to acres/acreage/etc., are considered as references to calves.

57 CIH Part 16

Sections 1 - 4 (yield adjustment, yield exclusion, quality loss option, yield cups, and trend adjustment) are not applicable.

58 CIH Part 17

- (1) Section 1 Para. 1701, 1702 A, B, and C apply.
- (2) Section 2 (yield floors) does not apply.
- (3) Section 3 (New Producer) applies.
- (4) Sections 4, 5, 6, 7, 8, and 9 (RO determined yields, master yields, emerging acreage, added land, determinations for land not qualifying as added land, and switching databases) do not apply.

59 CIH Part 22

Part 22 (processing RO determined yield requests) does not apply.

60 GSH, Part 3, Beginning/Veteran Farmers and Ranchers

Beginning/Veteran Farmers and Ranchers program provisions apply to the WCRP program.

61 GSH, Exhibit 8, Crop Policy Information

Add the following information for the WCRP program to the crop policy information table, Exhibit 8, for weaned calves insurable under the Yield Protection, Revenue Protection, and Revenue Protection with Harvest Price Exclusion plans of insurance.

CROP POLICY INFORMATION

Livestock & DRP	Policy	Livestock Provisions	Unit of Measure	Sales Closing	Coverage Levels	Contract Length	Policy Limits
Weaned Calf Risk Protection	25-BR	25-0805	lbs.	1/31	50-85		

62-70 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table contains FCIC-approved acronyms used in this handbook. Other acronyms that are not defined can be found in the GSH.

Approved Acronym	Term
BAR	Background Adjustment Report
BQA	Beef Quality Assurance
CP	Commodity Provisions
PAIR	Pre-Acceptance Inspection Report
PAW	Producer Pre-Acceptance Worksheet
T-Yield	Transitional Yield
WCRP	Weaned Calf Risk Protection
WWR	Weaning Weight Report

Exhibit 2 Definitions

Backgrounding: The practice of growing calves from weaning until they enter the feedlot for finishing or until they are delivered for sale.

Basic unit: In lieu of the definition in Section 1 of the BP, a basic unit will be all the insurable commodity in the county on the date coverage begins for the crop year:

- (a) in which the insured has 100 percent share; or
- (b) which is owned by one person and operated by another person on a share basis. (Example: If, in addition to the commodity the insured owns, the insured shares in the commodity with three persons on a separate share basis, the insured would be entitled to four units; one for each commodity share and one for the commodity the insured owns.)

Calf report: The calf report, including any revised reports, submitted by the insured by the earlier of the calf reporting date or the final calf reporting date. The calf report is a summary record of all live calves born at different times from the beginning of calving to the calf reporting date or the final calf reporting dates. The calf report functions as an acreage report.

Calf reporting date: The date determined for the type and unit and equal to 90 days after the date calving begins and contained in a notice required in Section 6(a)(1)(iv) of the CP for the applicable type and unit. However, if the calf reporting date as established above is after the final calf reporting date, the calf reporting date is the final calf reporting date and is the date the insured's calf report must be submitted. ***

Commodity: See agricultural commodity as defined in the BP. The term commodity will have the same meaning as crop when referenced in applicable sections of the BP, the CP, and applicable approved FCIC procedures.

Crop year: The period beginning with the sales closing date for the type of the insured commodity and extending through the calendar date for the end of the insurance period for the type. It is designated by the calendar year the crop year begins. For example, the 2024 crop year begins January 31, 2024, for the spring type and ends January 31, 2025.

Final calf reporting date: The commodity reporting date contained in the AD for the type by which the insured's calf report must be submitted. Such report may not be revised after this date except in accordance with applicable provisions of Section 6 of the BP (e.g., editorial revisions, etc.) and Section 6 of the CP. ***

Harvest price: In lieu of the definition contained in the BP, the prices determined for the insured commodity type in accordance with the CEPP and used to:

- (a) establish the applicable value for determining the applicable protection guarantee based on the applicable approved yield; and
- (b) value production to count for revenue protection based on the applicable average weaning weight per calf determined on a unit basis.

Exhibit 2 Definitions (Continued)

Pound: Sixteen ounces avoirdupois.

Production guarantee (per weaned calf): In lieu of the definition of production guarantee (per acre) contained in the BP, the number of pounds determined by multiplying the approved yield per weaned calf by the coverage level percentage the insured elects.

Projected price: In lieu of the definition contained in the BP, the prices for the insured commodity type determined in accordance with the CEPP and used to:

- (a) establish the applicable value for determining the applicable protection guarantee based on the applicable approved yield; and
- (b) value production to count for yield protection based on the applicable average weaning weight per calf determined on a unit basis.

Revenue protection guarantee (per weaned calf): In lieu of the definition of revenue protection guarantee (per acre) contained in the BP, for revenue protection only, the amount determined by multiplying the production guarantee (per weaned calf) by the greater of the insured's applicable projected price or harvest price. If the harvest price exclusion is elected, the production guarantee (per weaned calf) is only multiplied by the insured's applicable projected price.

Share: In lieu of the definition in section 1 of the BP, the insured's share will include all the insured's insurable interest in the insured commodity. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the earlier of the time of loss or **the** beginning of weaning of any of the insured commodity.

Spring type: Calves born **from** February 1 **to** July 31 of the crop year.

Type: A category of weaned calves identified as a type in the SP.

Weaned (weaning): Removing the calf from the brood cow.

Weaned calf (calves): Calves included in the beef class, as specified in the SP and reported on the insured's calf report.

Weaning date: The date calves are removed from the brood **cows** (see Section 11(a)(5) of the CP).

Yield protection: In lieu of the definition contained in the BP, a plan of insurance that only provides protection against a production loss and is available only for the commodity for which revenue protection is available.

Yield protection guarantee (per weaned calf): In lieu of the definition of yield protection guarantee (per acre) contained in the BP, when yield protection is selected for the commodity, the amount determined by multiplying the production guarantee (per weaned calf) by the insured's applicable projected price.

Instructions for Completion

The PAW will be submitted by the applicable SCD for the type.

In subsequent crop years, the PAW is completed annually (self-certification allowed following year of application) and submitted by the applicable SCD for the type. Completion instructions and sample worksheet are contained in this exhibit.

- (1) The applicant/insured certifies:
 - (a) by type for each unit, the number of acres of pasture and cows by completing a PAW; and
 - (b) other information contained on the PAW.
- (2) An amended or revised PAW must be completed if any changes have occurred since the original certification that would alter the number of cows in affected locations (e.g., periodic changes).
- (3) The PAW triggers the need for a PAIR when the applicant/insured references:
 - (a) damage to pastures or related feed or water sources due to drought, fire, etc. (element 11);
 - (b) changes in practices or production methods (element 21); or
 - (c) any “NO” or “NONE” responses for elements 16 - 19.

Items to be completed by the approved insurance provider are denoted [AIP]. It is highly recommended to follow all applicable Extension and BQA guidelines when handling, processing, and managing cattle. The BQA guidelines can be found at www.bqa.org/resources/manuals.

Element	Required Information
1. Applicant’s/Insured’s Name	Enter the name of the applicant or insured as it appears on the application for insurance.
2. Crop Year	Enter the crop year for which the worksheet is being completed.
3. State and County	Enter the name of the county and state in which the cattle are primarily located and insured.
4. Agent [AIP]	Enter the name, address, and phone number of the agent who services or will service this contract, as applicable.
5. Applicant’s/Insured’s Policy Number	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
6. Address of Applicant/Insured	Enter the mailing address of the applicant or insured as it appears on the application for insurance.
7. Phone Number of Applicant/Insured	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.

RANCH INFORMATION

Element	Required Information
8. Unit Number [AIP]	Begin unit numbering with 00010000BU. Basic units are allowed as defined in the CP.
9. Legal Description	<p>Enter the section, township, and range number(s) [or as provided in item (b)] of pastures where the cattle are located. If cattle are grazing across multiple sections, enter the main location where cattle are handled and viewed at (e.g., working pens, barn, etc.).</p> <p>(a) If the cattle are in contiguous sections, list all the sections on a single worksheet. Complete a separate worksheet for each separate set of contiguous section locations. Note all section numbers in the “REMARKS” section.</p> <p>(b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete for the applicable items.</p>
10. FSA Farm/Ranch/ Tract/Field Number	Enter the Ranch/Tract/Pasture Number (e.g., FSA Farm/Tract/Field Number) if available.
11. Prior Year Damage	Enter “YES” if there was damage to pasture or related feed or water sources due to drought, fire, etc. Otherwise enter “NO.” A “YES” response will result in the need for an inspection.
12. Crop	Enter the applicable commodity name as specified in the SP.
13. Type	Enter the applicable commodity type as specified in the SP. Complete a separate PAW for each applicable type.
14. Acres	Enter the acres occupied and/or available to the cows, rounded to the nearest whole number.
15. Cows	Enter the total/estimated number of brood cows.
16. Nutritional Plan	Enter “YES” if there is a plan in place to ensure sufficient water, forage, feed, and mineral sources are available which is consistent with BQA and Extension guidelines for the area and number of cattle. Otherwise enter “NO.” A “NO” response may result in potential denial of coverage.
17. Insect Control Plan	Enter “YES” if there is a plan in place to ensure proper insect prevention and control measures which is consistent with BQA and Extension guidelines for the area. Otherwise enter “NO.” A “NO” response may result in potential denial of coverage.
18. Herd Health Plan	Enter “YES” if there is a herd health plan in place including protocols regarding disease prevention, management, treatment, and handling practices for sick, disabled, and deceased cattle which is consistent with BQA and Extension guidelines for the area. Otherwise, enter “NO.” A “NO” response may result in potential denial of coverage.

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

Element	Required Information
<p>19. Disease Control Measures</p>	<p>Enter all the following (if applicable) measures taken by the producer to control disease in calves before weaning. Place a "/" after each measure. If no measures are taken, enter "NONE."</p> <p>(a) "C" Clostridial Vaccine (e.g., 7-way, 8-way, etc.).</p> <p>(b) "BRD" Bovine Respiratory Disease Complex Vaccine.</p> <p>(c) "DW" Dewormer Applied (topical, oral, or injection).</p> <p>(d) "MP" Mannheimia/Pasteurella Vaccine.</p> <p>(e) "O" Any other type of vaccination (provide list upon request).</p> <p>A "NONE" response may result in potential denial of coverage. If an applicable measure is not taken that could control a disease, any applicable loss will be uninsurable in accordance with Section 10(6) of the CP.</p>
<p>20. Expected Start of Calving</p>	<p>Enter the approximate starting month and day the cows are expected to begin calving for the current crop year for the type.</p>
<p>21. Any changes in practices or production methods?</p>	<p>Enter "YES" if any changes (e.g., expansion of pasture/acres, significant increase in the number of cows, changes in management practices such as insect and disease control measures, or implanting, etc.) that may reduce the potential production from that based on the insured's approved yield have occurred. Otherwise, enter "NO." If "YES," explain what changes were implemented.</p>

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

Element	Required Information
22. Remarks	<p>Enter notes pertinent to the cow-calf operation’s certification, such as the source of information used to complete the worksheet, method of determining cow numbers, and provide a brief description of the cows.</p> <p>Once the initial certification has been provided, insureds who continue insurance coverage in subsequent crop years will be allowed to self-certify by the applicable SCD for the type in the “REMARKS” section of the original pre-acceptance worksheet that no change has occurred. The insured will write “No change for XXXX Crop Year,” initial, and date.</p> <p>If any changes (e.g., expansion of pasture/acres, significant increase in the number of cows, changes in management practices such as insect and disease control measures, or implanting, etc.), or damage to pastures or related feed or water sources that may reduce the potential production from that based on the insured’s approved yield have occurred since the original certification that would alter the production or the numbers of calves expected to be insured, an amended or revised worksheet should be completed for any units of cattle affected by the change. The nature and date of the revisions or amendments should be noted in the “REMARKS” section.</p>
23. Signature of Applicant/Insured	Sign and date the worksheet.
24. Signature of AIP Representative	Sign and date the worksheet after conducting an inspection to verify the information provided on the worksheet.

Enter the page number of this form in the first blank and the total number of pages of this form for this contract in the second blank. For example: PAGE 2 OF 3.

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

WEANED CALF PRODUCER PRE-ACCEPTANCE WORKSHEET				
FOR ILLUSTRATION PURPOSES ONLY				
1. APPLICANT'S/INSURED'S NAME Joe Rancher	2. CROP YEAR YYYY	3. STATE AND COUNTY Cherry, Nebraska	4. AGENT I. M. Agent XXXX Cattle Drive Anywhere, Nebraska XXX-XXX-XXXX	5. APPLICANT'S/INSURED'S POLICY NUMBER 48-215
6. ADDRESS OF APPLICANT/INSURED RR One Anytown, Nebraska XXXXX	7. PHONE NUMBER OF APPLICANT/INSURED XXX-XXX-XXXX			

RANCH INFORMATION:											
8. UNIT NO.	9. LEGAL DESCRIPTION	10. FSA Farm/ Ranch/Tract/ Field Number	11. PRIOR YEAR DAMAGE	12. & 13. CROP & TYPE	14. ACRES	15. COWS	16. NUTRITIONAL PLAN	17. INSECT CONTROL PLAN	18. HERD HEALTH PLAN	19. DISEASE CONTROL MEASURES	20. EXPECTED START OF CALVING
00010000BU	Sec.7 7N 37W	1234	NO	Weaned Calf Spring	250	25	YES	YES	YES	C/BRD/DW	March 1
00020000BU	Sec.4 5S 34E	5678	NO	Weaned Calf Spring	250	25	YES	YES	YES	C/BRD/DW	March 1

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

WEANED CALF PRODUCER PRE-ACCEPTANCE WORKSHEET, CONTINUED		
<p>21. ANY CHANGES IN PRACTICES OR PRODUCTION METHODS? IF "YES," EXPLAIN:</p> <p style="margin-left: 20px;">NO CHANGES</p>		
<p>22. REMARKS:</p> <p style="margin-left: 20px;">Source of Information: Applicable land documentation and personal evaluation of cattle.</p> <p style="margin-left: 20px;">Cow Numbers determined by self-counting.</p> <p style="margin-left: 20px;">Both units consist of Angus-cross cows; majority are solid black with a few being brockle.</p> <p style="margin-left: 20px;">(For subsequent crop years if no changes occur from the prior crop year, the insured will enter the following statement on a copy of the insured's original Pre-Acceptance Worksheet, initial and date.)</p> <p style="margin-left: 20px;">No change for _____ crop year. JR, MM/DD/YYYY</p>		
<p>I certify that the information provided above is true and correct to the best of my knowledge.</p>		
<p>23. SIGNATURE OF APPLICANT/INSURED</p> <p style="text-align: center; margin-left: 40px;">Joe Rancher</p>	<p>DATE</p> <p style="text-align: center; margin-left: 40px;">DD/MM/YYYY</p>	<p style="text-align: right;">PAGE <u> 2 </u> OF <u> 2 </u></p>
<p>24. SIGNATURE OF INSURANCE PROVIDER REPRESENTATIVE</p> <p style="text-align: center; margin-left: 40px;">I. M. Inspector</p>	<p>DATE OF INSPECTION</p> <p style="text-align: center; margin-left: 40px;">DD/MM/YYYY</p>	

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report

A Weaned Calf PAIR will be used to determine application approval. When completing a PAIR, the AIP must inspect all cattle and all location(s) for the application **county**. Applicable Extension and BQA guidelines should be referenced for standards on handling, processing, and managing cattle. The BQA guidelines can be found at www.bqa.org/resources/manuals.

A. PAIR Requirements

PAIRs may be initiated at the AIP's discretion. However, an inspection must be performed:

- (1) for all new applicants and insureds transferring coverage to a different AIP. The PAIR must be completed within **60** days of the January 31 SCD. The PAIR will apply to all weaned calves without regard to type; *******
- (2) For changes in the cattle operation (e.g., expansion of pasture/acres, significant change in the number of cows, changes in management practices such as insect and disease control measures or implanting, etc.) that may reduce the expected yield below the yield upon which the insurance guarantee is based;
- (3) to determine if there is evidence of overgrazing, poor or deteriorating pasture/range conditions, or declining pasture conditions due to prior crop year damage;
- (4) to verify adequate level of resources and management for the cattle operation;
- (5) when triggered by the PAW (See [Exhibit 3, Instructions for Completion, item 3](#));
- (6) when initiated by the AIP; or
- (7) for items, (2) - (6), the PAIR will be completed within **60** days of the January 31 SCD for all weaned calves without regard to type. *******

B. PAIR Completion Instructions

The AIP will complete the PAIR. The person completing the inspection must possess training equivalent to that of a loss adjuster.

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

B. PAIR Completion Instructions (Continued)

Element	Required Information
1. Applicant's/Insured's Name, Crop Year, State and County, and Applicant's/Insured's Policy Number	Complete the appropriate information that corresponds with the insured.
2. Applicant's/Insured's Mailing Address and Phone Number	Enter the mailing address and phone number of the applicant or insured as it appears on the application for insurance.
3. Is the cattle herd managed by the applicant or insured?	Check "Yes" or "No." If "No," enter manager's name, address, and telephone number.
4. Legal Description	Enter the section, township, and range number(s) [or as provided in item (b)] of pastures where the cattle are located. If cattle are grazing across multiple sections, enter the main location where cattle are handled and viewed at (e.g., working pens, barn, etc.). (a) If the cattle are in contiguous sections, list all the sections on a single worksheet. Complete a separate worksheet for each separate set of contiguous section locations. Note all section numbers in the "REMARKS" section. (b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete for the applicable items and include the FSA Farm/Ranch/Tract/Pasture Number if available.
5. Unit Number	Enter the unit number.
6. Type	Enter the commodity type as specified in the SP on separate lines, if separate types are applicable, for the unit.
7. Acres	Enter the acres occupied and/or available to the cows, rounded to the nearest whole number.
8. Cows	Enter the total/estimated number of brood cows.
9. Cow Condition	Enter "ACCEPTABLE" if less than 25% of the cattle have a body condition score (BCS) below five (5), are disabled, or have visible genetic defects. Enter "UNACCEPTABLE" if more than 25% of the cattle have a BCS below five (5), are disabled, or have visible genetic defects. Guidance on determining BCS is found in the BQA Manual and Field Guide. Explain conditions in "REMARKS" if "UNACCEPTABLE."

B. PAIR Completion Instructions (Continued)

Element	Required Information
10. Carrying Capacity	<p>Enter "ACCEPTABLE" if the land can sustain the cattle, the stocking rate is similar to other cattle operations in the area, a grazing management plan is in place, and is considered suitable to raise calves (according to BQA and Extension guidelines). Enter "UNACCEPTABLE" if the land cannot adequately carry the cattle (brood cows and calves) throughout the insurance period, there are significant signs of overgrazing, if there is not an acceptable grazing management plan in effect or is determined to not be suitable to raise calves. If needed, seek assistance from Extension personnel or utilize stocking rate estimation resources such as the Natural Resources Conservation Service Initial Stocking Rate Estimation Method.</p> <p>Explain conditions in "REMARKS" if "UNACCEPTABLE."</p>
11. Feed/Forage Availability	<p>Enter "ACCEPTABLE" if there is adequate quantity and quality of forage (grass/hay) and/or feed (e.g., cubes, grain, etc.) available for the cattle which is consistent with BQA and Extension guidelines for the area and number of cattle. Enter "UNACCEPTABLE" if there is not adequate quantity or quality of forage and/or feed available.</p> <p>Explain conditions in "REMARKS" if "UNACCEPTABLE."</p>
12. Water Supply	<p>Enter "ACCEPTABLE" if there is an adequate (i.e., clean and uninterrupted) water supply available for the cattle. Enter "UNACCEPTABLE" if there is not an adequate water supply available.</p> <p>Explain conditions in "REMARKS" if "UNACCEPTABLE."</p>
13. Insect Control Plan	<p>Enter "YES" if there is an adequate plan in place to ensure proper insect prevention and control measures which is consistent with BQA and Extension guidelines for the area. Enter "NO" if no plan is applicable.</p> <p>Explain any "NO" response in the REMARKS.</p>
14. Herd Health Plan	<p>Enter "YES" if there is an acceptable herd health plan in place that includes protocols regarding disease prevention, management, treatment, and handling practices for sick, disabled, and deceased cattle which is consistent with BQA and Extension guidelines for the area. If there is not a plan or if the plan does not meet the acceptable requirements, enter "NO."</p> <p>Explain any "NO" response in the REMARKS.</p>

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

B. PAIR Completion Instructions (Continued)

Element	Required Information
15. Disease Control Measures	<p>Enter all the following (if applicable) measures taken by the producer to control disease in calves before weaning. Place a "/" after each measure. If no measures are taken, enter "NONE."</p> <p>(a) "C" Clostridial Vaccine (e.g., 7-way, 8-way, etc.).</p> <p>(b) "BRD" Bovine Respiratory Disease Complex Vaccine.</p> <p>(c) "DW" Dewormer Applied (topical, oral, or injection).</p> <p>(d) "MP" Mannheimia/Pasteurella Vaccine.</p> <p>(e) "O" Any other type of vaccination.</p>
16. Result of Inspection Check "A" or Check "B"	<p>Check "A" if: There are no indications of a change or inconsistency in the information reported on the PAW.</p> <p>Check "B" if: There are changes needed to the information reported on the PAW.</p>
17. Remarks	<p>Note any of the following:</p> <p>(a) Any unusual conditions found in the cattle or pasture.</p> <p>(b) Any reasons for not recommending insurance coverage.</p> <p>If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.</p>
18. Is application recommended for acceptance?	Check "Yes" or "No" box, as applicable.
19. Code Number	Enter the Code Number for the inspector.
20. Cattle Inspector's Signature	Inspector signs report.
21. Date	Inspector enters date of report (MM/DD/YYYY).

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

WEANED CALF PRE-ACCEPTANCE INSPECTION REPORT (FOR ILLUSTRATION PURPOSES ONLY)											
1. Applicant's/Insured's Name <p style="text-align: center;">Joe Rancher</p>				Crop Year <p style="text-align: center;">YYYY</p>			State and County <p style="text-align: center;">Cherry, Nebraska</p>		Policy Number <p style="text-align: center;">XX-XXX-XXXXX</p>		
2. Applicant/Insured Address <p>RR ONE XXXXXX, NEBRASKA XXXXX Telephone Number (XXX) XXX-XXXX</p>						4. Legal Description of Pastures Inspected: <p style="text-align: center;">Sec.5 4N 32W – Pasture Number 0123</p>					
3. Is the Cattle Herd Managed by the Applicant or Insured? <p style="text-align: right;"> <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO If "No" who manages it? Manager's Name: _____ Address: _____ Telephone Number: (XXX) XXX-XXXX </p>											
5. UNIT NUMBER	6. TYPE	7. ACRES	8. COWS	9. COW CONDITION	10. CARRYING CAPACITY	11. FEED/FORAGE AVAILABILITY	12. WATER SUPPLY	13. INSECT CONTROL PLAN	14. HERD HEALTH PLAN	15. DISEASE CONTROL MEASURES	
00010000	SPRING	250	25	Acceptable	Acceptable	Acceptable	Acceptable	Yes	Yes	C/BRD/DW	
16. Result of Inspection: A. <input checked="" type="checkbox"/> Information reported on the PAW is consistent with this inspection. B. <input type="checkbox"/> There are changes needed to the information reported on the PAW.							17. REMARKS:				
18. Is application recommended for acceptance? <p style="text-align: center;"><input checked="" type="checkbox"/> YES <input type="checkbox"/> NO</p>					19. Code Number <p style="text-align: center;">XXXX</p>		20. Cattle Inspector's Signature <p style="text-align: center;">I. M. INSPECTOR</p>		21. Date <p style="text-align: center;">MM/DD/YYYY</p>		

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

General Instructions

A. Weaning Weight Report

The WWR is completed by the insured and is used to record and document accurate weaning weights of the weaned calves for each weaning date through the end of the insurance period and is used to complete the production report. Information on the WWR will be utilized to determine production to count for claims and APH purposes. The insured is responsible for providing the WWR(s) to their AIP. ***

- (1) A separate WWR must be completed for each unit and type, if applicable.
- (2) When the insured calves are weaned, the number of calves weaned and total weaned weight must be determined within five business days (see exception below) by the insured and verified by an acceptable, disinterested third-party. The third-party verifier must be present at the time the calves are weighed.
- (3) If the calves are weighed on the insured's scale or other private-party scale, the scale must meet the applicable requirements contained in the LAM, Para. 1002B, C, and E. The applicable requirements include changes in terminology to conform to the insured commodity, weaned calves.
- (4) A representative sample of the calves being weaned on each weaning date will be used to determine the total weaning weight of calves being weaned during the insurance period (Para. 25B(3) and (4) provides notice of weaning and weaning weight requirements). The minimum sample will be 20 percent of the total number of calves being weaned not to exceed 30 calves. The minimum representative sample will be determined by the third-party verifier [listed in B(2) - (9)]. The third-party verifier may approve a larger sample if warranted by significant variation in the weight of the calves. ***

Exception: If calves are backgrounded after being weaned and before being delivered to a commercial sale facility (or buyer), the weight of the calves recorded on official sale documents will be adjusted to the date the calves were weaned (see weaning notice requirement above). The total weight contained in the sale documents will be decreased 1.5 pounds/day/calf for each day between the date of weighing on the sale documents and the date of weaning. For example, the sale documents showed the calves were weighed 10 days after weaning and the total weight for 10 calves was 7,500 pounds or 750 pounds/calf. The weight per calf would be decreased to 735 pounds per calf [750 pounds – (10 days × 1.5 pounds/day)] and the total weight would be adjusted to 7,350 pounds (735 pounds/calf × 10 calves). All calculations will be documented on the BAR (see Exhibit 6). The adjusted weight per calf and total adjusted weight transferred to the WWR and referenced in the Remarks of the report.

- (5) Persons or entities that can provide third-party verification are listed in Para. B below.

B. WWR Acceptable Third Parties

The following individuals are acceptable disinterested third parties provided they have no interest in the insured calves or other entities for the insured:

- (1) Auction, Sale Barn, Livestock Exchange, etc.;
- (2) AIP Loss Adjuster;
- (3) Livestock Commission Representative;
- (4) County Agricultural and Natural Resources Extension Agent;
- (5) Licensed Veterinarian;
- (6) State Extension Beef Cattle Specialist;
- (7) State Department of Agriculture Animal Health, Livestock, or Measurement Standards Division Personnel;
- (8) State Cattlemen's Association Official; or
- (9) Authorized FSA personnel.

C. WWR Completion Instructions

The insured will complete the WWR. If calves are weighed at an auction, sale barn, exchange, or on a commercial scale, the insured will attach the sale documentation or weight tickets to the WWR, if required by the AIP for APH purposes (such documentation is required for loss adjustment purposes). It is the responsibility of the insured to maintain all calf counts and weight records and make them available to the AIP upon request.

Exhibit 5 Weaning Weight Report (Continued)

C. WWR Completion Instructions (Continued)

Element/Item Number	Description
1. Insured Name	Enter the name of the insured as it appears on the policy.
2. County	Enter the name of the county in which the cattle are located and insured in.
3. Policy Number	Enter the Weaned Calf Risk Protection policy number for the insured calves being weighed.
4. Unit Number	Enter the unit number.
5. Type & Crop Year	Enter Type and three-digit code number, entered exactly as specified on the AD, along with applicable crop year.
6. Insured Address	Enter the mailing address of the insured as it appears on the policy.
7. Insured's Telephone	Enter the area code and telephone number at which the insured can be reached during normal business hours.
8. Notice of Damage/Loss	Enter "YES" or "NO" as applicable. Explain in Remarks.
9. Date Weaned	Enter each date (MM/DD/YYYY) when the calves were weaned. Enter "F" by the date if all calves in the unit have been weaned and their numbers and weights recorded prior to the calendar date for the end of the insurance period. If any calves in the unit have not been weaned by the calendar date for the end or the insurance period (the final date of weaning), the number of remaining calves and weight for such calves must be determined by the final date (the Date Weaned will be shown as the final date, i.e., 1/31/XXXX end of insurance period for the spring type).
10. Date of Weighing	Enter the date (MM/DD/YYYY) when the calves were weighed either by a commercial sales facility or buyer or with an acceptable disinterested third-party present. The date of weighing, whether by a commercial sales facility or buyer or with an acceptable disinterested third-party present must occur within five business days of the weaning date or the final date of weaning (i.e., 1/31/XXXX end of insurance period for the spring type). (See General Instructions, item A(2) and Exception , and item 9 if the final date of weaning applies.) ***
11. Number of Calves	Enter the total number of calves that were weighed on each weaning date. ***
12. Weight Sum	Enter the total weight of all calves that were weighed on each weaning date. ***
13. Average Calf Weight	Calculate the average calf weight (pounds per calf) as follows: Weight Sum ÷ Number of Calves. (Round to the nearest pound.)
14. Weight Records	If weight records are being attached (if required by the AIP for APH purposes), enter "YES." Otherwise, enter "NO." If applicable, include all weight record documents (e.g., auction or buyer receipts, weight tickets, etc.). (Such documentation is required for loss adjustment purposes.)
15. Third Party Name	Enter the name of the acceptable disinterested third party.
16. Third Party Telephone	Enter the area code and telephone number at which the acceptable disinterested third party can be reached during normal business hours.

Exhibit 5 Weaning Weight Report (Continued)

C. WWR Completion Instructions (Continued)

Element/Item Number	Description
17. Third Party Title	Enter the title or job description of the acceptable disinterested third party (see Para. B).
18. Third Party Affiliation	Enter the entity type (e.g., AIP loss adjuster, sale barn, etc.) of the acceptable disinterested third party (see Para. B).
19. Scale Owner(s) Name	Enter the name of the business, individual, or organization that owns and maintains the scales. If the scales are owned by the insured, enter "INSURED."
20. Scale Owner(s) Telephone	Enter the area code and telephone number at which the business, individual, or organization that owns and maintains the scales can be reached during normal business hours.

Complete Elements 21 - 24 at the End of Insurance Period for the Unit.

Element/Item Number	Description
21. Total Number of Calves	<p>Enter the total number of calves weaned for the unit for each date of weaning. The total number will include insured calves reported on the calf report, calves listed on the calf report as uninsurable, and any underreported calves determined on the date for the end of the insurance period.</p> <p>Any calves in excess of the total number of insured calves and uninsurable calves reported on the calf report will be treated as unreported calves.</p> <p>Enter the number of uninsurable and underreported calves reported on the calf report in the Remarks.</p>
22. Total Weight	<p>Enter the total combined weight (calculated if representative sample weight method was utilized) of all calves for the unit from item 21 (includes the weight of calves reported as uninsurable on the calf report and underreported calves).</p> <p>The weight of underreported calves will be included in the Total Weight for the unit.</p>
23. Total Adjusted Number of Calves	Enter the result of subtracting the number of reported uninsurable calves from the Total Number of Calves. (No adjustment is made for underreported calves.)
24. Total Adjusted Weight	<p>Enter the result of subtracting the weight of reported uninsurable calves from the Total Weight. The weight of reported uninsurable calves is determined by dividing the Total Weight for the applicable date weaned by the Total Number of Calves for that date and multiplying the result by the number uninsurable calves rounded to a whole number.</p> <p>The weight of reported uninsurable calves will not be used for APH or loss determinations.</p>

Exhibit 5 Weaning Weight Report (Continued)

C. WWR Completion Instructions (Continued)

Element/Item Number	Description
25. Remarks	Note any information pertinent to the calves, such as description of the calves, any reported calves not accounted for on this report, any unusual conditions occurring during the weighing of the calves, and any calves reported on the calf report that were lost due to uninsurable causes. If more space is needed, enter applicable information on another sheet and attach to this form.
26. Signature of Insured and Date	Signature of the insured and date. Add additional signature lines necessary to reflect the weaning and production entries entered in the columns on the form.
27. Signature of Third Party and Date	Signature of third party and date. If sold through an auction, sale barn, or other established sale facility or buyer identified in items 15 - 18, no signature is required. Sale documents will be sufficient to demonstrate third-party verification. In such instances, enter "No signature required." Add additional signature lines necessary to reflect the weaning and production entries entered in the columns on the form.

Exhibit 5 Weaning Weight Report (Continued)

WEANING WEIGHT REPORT (FOR ILLUSTRATION PURPOSES ONLY)				
1. Insured Name I.M. Insured	2. County Cherry	3. Policy Number XX-XXX-XXXX	4. Unit Number 00010000BU	5. Type & Crop Year Spring XXX - YYYY
6. Insured Address RR ONE XXXXXX, NEBRASKA XXXXX	7. Insured's Telephone (XXX) XXX-XXXX			
8. Notice of Damage/Loss	No	Yes		
9. Date Weaned	08/15/YYYY	F - 10/01/YYYY		
10. Date of Weighing	08/15/YYYY	10/01/YYYY		
11. Number of Calves	13	73		
12. Weight Sum	4,043	30,748		
13. Average Calf Weight	311	421		
14. Weight Records	Yes	No		
15. Third Party Name	ABC Livestock Auction	ABC Livestock Auction		
16. Third Party Telephone	(XXX) XXX-XXXX	(XXX) XXX-XXXX		
17. Third Party Title	Sale Barn	Sale Barn		
18. Third Party Affiliation	Sale Barn	Sale Barn		
19. Scale Owner(s) Name	ABC Livestock Auction	ABC Livestock Auction		
20. Scale Owner(s) Telephone	(XXX) XXX-XXXX	(XXX) XXX-XXXX		
Total for All Dates of Weaning Including the Final Date of Weaning (Complete on the end of insurance or the End of the Insurance Period Date for the unit, as applicable.)				
21. Total Number of Calves	22. Total Weight	23. Total Adjusted Number of Calves	24. Total Adjusted Weight	
86	34,791	82	33,547	
25. REMARKS				
8/15/YYYY Date Weaned, Early Sale, Sale Barn, Weigh Records Attached, Insurable Damage (Poor Pasture Conditions)				
4 calves reported as uninsurable on the calf report (5 calves died due to totally uninsured causes and are not included in this report)				
9 insured calves and 2,799 pounds PTC entered on PW: $9 = (13 - 4)$; $2,799 \text{ lbs.} = [4,043 \text{ lbs.} - (4,043 \div 13) \times 4]$				
I, certify that the information provided above and in any attachments is true, correct, and verified to the best of my knowledge.				
26. SIGNATURE OF INSURED <i>I. M. Insured</i>	DATE 08/15/YYYY	27. SIGNATURE OF THIRD PARTY <i>I. M. Verified</i>	DATE 08/15/YYYY	
26. SIGNATURE OF INSURED <i>I. M. Insured</i>	DATE 10/01/YYYY	27. SIGNATURE OF THIRD PARTY <i>I. M. Verified</i>	DATE 10/01/YYYY	
26. SIGNATURE OF INSURED	DATE MM/DD/YYYY	27. SIGNATURE OF THIRD PARTY	DATE MM/DD/YYYY	

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

General Instructions

A. Background Adjustment Report

The BAR is completed by the insured and is used to determine the weaning weight of insured calves that are backgrounded during the insurance period before delivery to a commercial sales facility or buyer. The BAR records and documents the calculations in adjusting the third-party verified sales weights to the date the calves are weaned. Information on the BAR will be utilized on the WWR (see [Exhibit 5](#)). ***

B. BAR Completion Instructions

The insured will complete the BAR for calves that have been backgrounded and do not have a verified weaning weight on the date the calves are weaned. Sale documentation or weight tickets from a commercial sales facility or buyer (see [Exhibit 5\(B\)](#)) must be attached to the BAR. Upon completion, attach the BAR and the corresponding documents to the WWR (see [Exhibit 5](#)). It is the responsibility of the insured to maintain all calf counts and weight records and make them available to the AIP upon request. ***

Exhibit 6 Background Adjustment Report (Continued)

B. BAR Completion Instructions (Continued)

Element/Item Number	Description
1. Insured Name	Enter the name of the insured as it appears on the policy.
2. Crop Year	Enter the crop year in which the report is being completed.
3. County	Enter the name of the county in which the cattle are located and insured in.
4. Policy Number	Enter the WCRP policy number for the insured calves being weighed.
5. Unit Number	Enter the unit number.
6. Type	Enter Type and three-digit code number, entered exactly as specified on the AD, for the type from the AD.
7. Insured Address	Enter the mailing address of the insured as it appears on the policy.
8. Insured Telephone	Enter the area code and telephone number at which the insured can be reached during normal business hours.
9. Date Weaned	Enter each date (MM/DD/YYYY) when the calves were weaned. Transfer this date to element 9 (Date Weaned) on the WWR.
10. Date Weighed	Enter the date (MM/DD/YYYY) when the calves were weighed by a commercial sales facility or buyer and acceptable sales documentation is available or with an acceptable disinterested third-party present if the calves will not be delivered to a commercial sales facility or buyer or commercial sales weights and documentation will not be available. The date of weighing whether by a commercial sales facility or buyer or with an acceptable disinterested third-party present must occur within five business days of the final date (i.e., 1/31/XXXX end of insurance period for the spring type). Transfer this date to element 10 (Date of Weighing) on the WWR. ***
11. Background Days	Calculate the number of days between the date weaned and the date weighed as follows: Date Weighed – Date Weaned
12. Background Adjustment/Day	Enter “1.5” to represent the background adjustment per calf per day.
13. Background Adjustment	Calculate the background adjustment for each calf as follows: Background Days × Background Adjustment/Day
14. Total Weight	Enter the total combined weight of all calves for the unit from item 15 (includes the weight of calves reported as uninsurable on the calf report and underreported calves). The weight of underreported calves will be included in the Total Weight for the unit.

Exhibit 6 Background Adjustment Report (Continued)

B. BAR Completion Instructions (Continued)

Element/Item Number	Description
15. Number of Head	Enter the total number of calves weighed for the unit for each date weighed. The total number will include insured calves reported on the calf report, calves listed on the calf report as uninsurable, and any underreported calves determined on the date for the end of the insurance period. Any calves in excess of the total number of insured calves and uninsurable calves reported on the calf report will be treated as unreported calves. Enter the number of uninsurable and underreported calves reported on the calf report in the Remarks.
16. Average Calf Weight	Calculate the average calf weight (pounds per calf) as follows: Total Weight ÷ Number of Head
17. Adj. Calf Weaning Weight	Calculate the adjusted calf weaning weight as follows: Average Calf Weight – Background Adjustment This number will be transferred to element 13 (Average Calf Weight) on the WWR.
18. Adj. Total Weaning Weight	Calculate the total weaning weight of all calves as follows: Adj. Calf Weaning Weight × Number of Head This number will be transferred to element 12 (Weight Sum) on the WWR.
19. Weight Records	All sale or weight records (e.g., auction or buyer receipts, weight tickets, etc.) verified by an acceptable disinterested third party with the weight and number of head must be attached to the BAR for all calves that are backgrounded and do not have a verified weaning weight. (Such documentation is required for loss adjustment purposes.)
20. Remarks	Note any information pertinent to the calves, such as description of the calves and any unusual conditions occurring during the weighing of the calves. If more space is needed, enter applicable information on another sheet and attach to this form.
21. Signature of Insured	Signature of the insured.
22. Date	Date the insured signs the report.

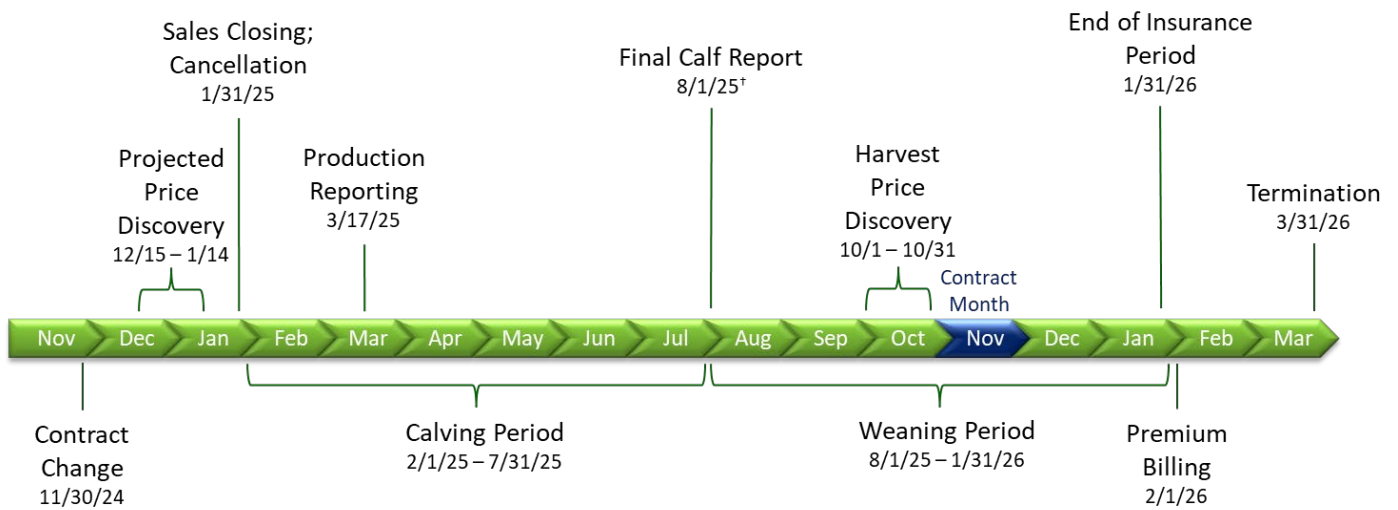
Exhibit 6 Background Adjustment Report (Continued)

BACKGROUND ADJUSTMENT REPORT (FOR ILLUSTRATION PURPOSES ONLY)					
1. Insured Name I.M. Insured	2. Crop Year 2024	3. County Cherry	4. Policy Number XX-XXX-XXXXX	5. Unit Number 00010000BU	6. Type Spring XXX
7. Insured Address RR ONE XXXXXX, NEBRASKA		8. Insured Telephone (XXX) XXX-XXXX			
9. Date Weaned <i>(Date the calves were weaned)</i>	10/01/YYYY				
10. Date Weighed <i>(Date the calves were third-party weighed, i.e., sales facility)</i>	10/31/YYYY				
11. Background Days <i>(Item 10 – Item 9)</i>	30				
12. Background Adjustment/Day <i>(Pounds/Day)</i>	1.5				
13. Background Adjustment <i>(Item 11 x 1.5 pounds/day)</i>	45				
14. Total Weight <i>(Total weight of the calves)</i>	11,840				
15. Number of Head	20				
16. Average Calf Weight <i>(Item 14 ÷ Item 15)</i>	592				
17. Adj. Calf Weaning Weight <i>(Item 16 – Item 13)</i>	547				
18. Adj. Total Weaning Weight <i>(Item 17 x Item 15)</i>	10,940				
19. Weight Records – Sale records with the weight and number of head must be attached to this form for all calves that are backgrounded and do not have a verified weaning weight.					
20. REMARKS					
I certify that the information provided above and in any attachments is true and correct to the best of my knowledge.					
21. SIGNATURE OF INSURED I.M. Insured		22. DATE 10/31/XX		PAGE <u>1</u> OF <u>1</u>	

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

Exhibit 7 Weaned Calf Insurance Cycle

Spring Calves



*Coverage begins with submission of the Calf Report submitted by the insured. The Calf Report may be revised as often as required to report the birth of additional calves during the 90-day period after the date calving begins except that the Calf Report may not be revised after the earlier of the insured's Calf Reporting Date for the type and unit or the Final Calf Reporting Date for the type specified in the actuarial documents.

Exhibit 8 Price Calculation Examples

Yield Protection Example Price Calculations¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Formulated Producer Projected Price	Formulated Producer Projected Price (per pound)	Value per Head (\$)
2024	\$1.60	0.0005	Base Weight 650	Value of Production Guarantee = [(650 – 550) × 0.0005 + 1] × \$1.60	\$1.68	\$924 (550 × \$1.68)
			Approved Yield 550			
			Weights and Yields (in pounds)	[(Base Weight – Bounded Actual Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Adjusted Producer Projected Price	Adjusted Producer Projected Price (per pound)	Value per Head (\$)
			Actual Weaning Weight 350	Value of Production to Count = [(650 – 350) × 0.0005 + 1] × \$1.60	\$1.84	\$644 (350 × \$1.84)

¹ Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.

Exhibit 8 Price Calculation Examples (Continued)

Revenue Protection Example Price Calculations¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Approved Yield}) \times \text{Projected Price Adjustment Factor} + 1] \times \text{Projected Price} = \text{Formulated Producer Projected Price}$	Formulated Producer Projected Price (per pound)	Value per Head (\$)
2024	\$1.60	0.0005	Base Weight 650	Value of Production Guarantee ² = $[(650 - 550) \times 0.0005 + 1] \times \1.60	\$1.68	\$924 (550 × \$1.68)
			Approved Yield 550			
	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Approved Yield}) \times \text{Harvest Price Adjustment Factor} + 1] \times \text{Harvest Price} = \text{Formulated Producer Harvest Price}$	Formulated Producer Harvest Price (per pound)	Value per Head (\$)
2024	\$1.50	0.0006	Base Weight 650	Value of Production Guarantee ² = $[(650 - 550) \times 0.0006 + 1] \times \1.50	\$1.59	\$875 (550 × \$1.59)
			Approved Yield 550			
² The value of the production guarantee (per head) is the value based on the greater of the projected price or harvest price.						
	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Actual Yield}) \times \text{Harvest Price Adjustment Factor} + 1] \times \text{Harvest Price} = \text{Adjusted Producer Harvest Price}$	Adjusted Producer Harvest Price (per pound)	Value per Head (\$)
2024	\$1.50	0.0006	Base Weight 650	Value of Production to Count = $[(650 - 350) \times 0.0006 + 1] \times \1.50	\$1.77	\$620 (350 × \$1.77)
			Actual Weaning Weight 350			

¹ Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.

Exhibit 8 Price Calculation Examples (Continued)

Revenue Protection Example Price Calculations (Base Weight Harvest Price Greater Than Projected Price)¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Approved Yield}) \times \text{Projected Price} + 1] \times \text{Projected Price} = \text{Formulated Producer Projected Price}$	Formulated Producer Projected Price (per pound)	Value per Head (\$)
2024	\$1.60	0.0005	Base Weight 650	Value of Production Guarantee ² = $[(650 - 550) \times 0.0005 + 1] \times \1.60	\$1.68	\$924 (550 × \$1.68)
			Approved Yield 550			
	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Approved Yield}) \times \text{Harvest Price} + 1] \times \text{Harvest Price} = \text{Formulated Producer Harvest Price}$	Formulated Producer Harvest Price (per pound)	Value per Head (\$)
2024	\$1.70	0.0006	Base Weight 650	Value of Production Guarantee ² = $[(650 - 550) \times 0.0006 + 1] \times \1.70	\$1.80	\$990 (550 × \$1.80)
			Approved Yield 550			

²The value of the production guarantee (per head) is the value based on the greater of the projected price or harvest price.

Commodity Year	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	$[(\text{Base Weight} - \text{Bounded Actual Yield}) \times \text{Harvest Price} + 1] \times \text{Harvest Price} = \text{Adjusted Producer Harvest Price}$	Adjusted Producer Harvest Price (per pound)	Value per Head (\$)
2024	\$1.70	0.0006	Base Weight 650	Value of Production to Count = $[(650 - 350) \times 0.0006 + 1] \times \1.70	\$2.01	\$704 (350 × \$2.01)
			Actual Weaning Weight 350			

¹Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.