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Federal Crop
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Corporation

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MACHINE HARVESTED PICKLING CUCUMBER INSURANCE STANDARDS HANDBOOK

2022 and Succeeding Crop Years

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

TITLE: MACHINE HARVESTED PICKLING CUCUMBER INSURANCE STANDARDS HANDBOOK	NUMBER: FCIC-20230U OPI: Product Management Division
EFFECTIVE DATE: 2022 and succeeding crop years	ISSUE DATE: January 21, 2022
SUBJECT: Provides the underwriting procedures and instructions for administering the Pickling Cucumber crop insurance program.	APPROVED: <i>/s/ Richard Flournoy</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide underwriting standards for administering the Machine Harvested Pickling Cucumber Crop Insurance Program beginning with the 2022 crop year.

Summary of Changes

This handbook has been revised as indicated below. Major changes have been highlighted. Three stars (***) identify where information has been removed. The major changes are as follows:

Reference	Description of Changes
Subparagraph 1D	Page 1: Added required Civil Rights Language.
Subparagraph 1E	Page 2: Added information regarding related handbooks.
Subparagraph 1F	Page 2: Information was moved from Paragraph 71.
Subparagraph 23A	Page 5: Modified the Price Calculation Worksheet to create a table for improved readability.
Subparagraph 23B	Page 7: Added instructions for determining the price election when production contracts contain separate prices for different kinds of cucumbers (e.g., seeded and seedless varieties). New examples are also included to illustrate calculation of a weighted average price election.
Paragraph 25	Page 9: Updated chart to specify current policy documents.

**MACHINE HARVESTED PICKLING CUCUMBER INSURANCE STANDARDS HANDBOOK
CONTROL CHART**

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Page(s)	Date	Directive Number
Current Index	1-2	1	1-16	17	01-2022	FCIC-20230U

FILING INSTRUCTIONS

This handbook replaces the 2017 and succeeding crop years Machine Harvested Pickling Cucumber Insurance Standards Handbook, FCIC-20230U. This handbook is effective for the 2022 and succeeding crop years and is not retroactive to any 2021 or prior crop year determinations.

**MACHINE HARVESTED PICKLING CUCUMBER INSURANCE STANDARDS HANDBOOK
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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The purpose of the handbook is to provide instructions for establishing crop insurance coverage in accordance with the Machine Harvested Pickling Cucumber Crop Provisions (17-0132) and as a supplement to the General Standards Handbook – FCIC-18190 (GSH), the Crop Insurance Handbook – FCIC-18010 (CIH), and any other issuance that may be referenced herein.

B. Source of Authority

The Machine Harvested Pickling Cucumber Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act.

C. Program Duration

The Machine Harvested Pickling Cucumber Crop Insurance Program is available beginning with the 2014 crop year and is authorized until cancelled or extended by the FCIC Board of Directors.

D. Title VI of the Civil Rights Act of 1964

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

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 RMA public website at www.ascr.usda.gov/. For more information on the RMA Non-Discrimination Statement see the DSSH.

1 General Information (Continued)

E. Related Handbooks

The following table provides handbooks related to this handbook:

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Actual Production History Regulation Subpart G; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
GSH	This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, Actual Production History Regulation Subpart G; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall and Vegetation Index Plans; 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 parts of this handbook apply.

See parts [2](#), [3](#) and [4](#) of this handbook for additions and specific provisions related to these handbooks.

F. Insurance Availability

Machine Harvested Pickling Cucumber crop insurance is available as provided in the actuarial documents.

2 Responsibilities

A. AIP Responsibilities

AIPs will utilize this handbook and other standards, procedures, and instructions as authorized by RMA for the purpose of selling and servicing the Machine Harvested Pickling Cucumber Crop Insurance Program. AIPs should report program issues or concerns to RMA.

B. Insured's Responsibilities

To be eligible for the Machine Harvested Pickling Cucumber Crop Insurance Program, insureds must comply with all terms and conditions of the Basic Provisions and the Machine Harvested Pickling Cucumber Crop Provisions.

3-20 (Reserved)

PART 2: GENERAL STANDARDS HANDBOOK

21 General Changes and Additions

Changes and additions to the GSH for machine harvested pickling cucumbers are described in this part. Sections of the GSH not listed below, but that are applicable to category B crops also apply to machine harvested pickling cucumbers.

22 GSH Part 8, Section 1, Subparagraph 801B - Written Agreements

The program requirements in section 1 apply, except for subparagraph 801B which indicates insureds may request coverage by written agreement if authorized by the policy. Written agreements are not available for machine harvested pickling cucumbers.

23 GSH Part 8, Section 2, Paragraph 837 - Price

A. Price Election Determination

- (1) The price election for each unit is calculated using the base contract prices contained in the insured's production contract and is calculated as follows:
 - (a) multiply each base contract price by the applicable average grade factor;
 - (b) total the results of section (1)(a); and
 - (c) multiply the result of section (1)(b) by the price election percentage.
- (2) The average grade factors are determined as follows:
 - (a) total the number of bushels produced, by grade and crop year, for each year of production history in the APH database (include only those grades with a base contract price for the current crop year);
 - (b) divide each result of section 2(a) by the total number of bushels for all grades included in section 2(a) and produced in the applicable crop year (e.g., 7,755 bushels of grade 2B produced in crop year 2014 ÷ 52,169 total bushels produced in crop year 2014 = 14.9 percent grade 2B);
 - (c) total the results of section 2(b) for all years, by grade; and
 - (d) divide each result of section 2(c) by the number of years of production history. Include any year for which grade factors specified in the Special Provisions are used in the price election computation.

A. Price Election Determination (Continued)

- (3) Grade factors in the Special Provisions are used in the price election computation when:
 - (a) there are less than four years of production history. For example, if only three years of production are included in the APH database, the grade factors in the Special Provisions will be used for the one year needed to complete four years of grade factors;
 - (b) production is zero because acreage was bypassed and no records of production by grade are available; or
 - (c) green shipper/processor records include a category of production called “chip stock” (a combination of size grades 2B, 3A and 3B) and separate production amounts cannot be determined for each of the size grades included in “chip stock.” Such production is allocated to each of the size grades 2B, 3A, and 3B based on the grade factors published in the SPOI's for contracts that provide for grades 2B, 3A and 3B.

Price Election Determination Example: Assuming the following base contract prices, average grade factors and elected price election percentage, the price election is determined as follows:

Base contract price for grade 2A is \$6.00;

Base contract price for grade 2B is \$6.50;

Base contract price for grade 3A is \$6.50;

Base contract price for grade 3B is \$4.70;

The grade factors (results of subparagraph 23A(2) above or the grade factors specified in the Special Provisions, as applicable) are:

Year	Grade 2A	Grade 2B	Grade 3A	Grade 3B
2018	5.0%	20.0%	40.0%	35.0%
2019	6.9%	14.9%	39.1%	39.1%
2020	8.0%	13.9%	40.4%	37.7%
2021	10.9%	12.9%	39.8%	36.4%
Average Grade Factor	7.7%	15.4%	39.8%	37.1%

The elected price election percentage is 100.0%

A. Price Election Determination (Continued)

Price Election Determination Example (Continued)

Grade	Base Contract Price	Times	Average Grade Factor	Equals	Amount
2A	\$6.00	X	7.7%	=	\$0.46
2B	\$6.50	X	15.4%	=	\$1.00
3A	\$6.50	X	39.8%	=	\$2.59
3B	\$4.70	X	37.1%	=	\$1.74
			Total		\$5.79

\$5.79 total x 100.0% price election percentage = \$5.79 price election

The following Worksheets illustrate the example above:

2018

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Field number	Acres	Percent 2A	Percent 2B	Percent 3A	Percent 3B	Total Bu	Bushels per Acre	2A Bushels	2B Bushels	3A Bushels	3B Bushels
		Column 9/ Column 7	Column 10/ Column 7	Column 11/ Column 7	Column 12/ Column 7						
Year #1	0.0	5.0%	20.0%	40.0%	35.0%	T-Yield	200.00				

2019

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Field number	Acres	Percent 2A	Percent 2B	Percent 3A	Percent 3B	Total Bu	Bushels per Acre	2A Bushels	2B Bushels	3A Bushels	3B Bushels
		Column 9/ Column 7	Column 10/ Column 7	Column 11/ Column 7	Column 12/ Column 7						
403	76.0	5.7%	14.3%	40.0%	40.0%	14,835		846	2,121	5,934	5,934
404	74.0	8.5%	15.6%	40.6%	35.3%	10,077		857	1,572	4,091	3,557
407	120.0	7.0%	14.9%	38.1%	40.0%	27,257		1,908	4,061	10,385	10,903
Year #2	270.0	6.9%	14.9%	39.1%	39.1%	52,169	193.22	3,611	7,754	20,410	20,394

A. Price Election Determination (Continued)

2020

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Field number	Acres	Percent 2A	Percent 2B	Percent 3A	Percent 3B	Total Bu	Bushels per Acre	2A Bushels	2B Bushels	3A Bushels	3B Bushels
		Column 9/ Column 7	Column 10/ Column 7	Column 11/ Column 7	Column 12/ Column 7						
401	66.0	8.0%	15.3%	37.0%	39.7%	14,835		1,187	2,270	5,489	5,889
402	64.0	8.0%	15.6%	38.6%	37.8%	10,077		806	1,572	3,890	3,809
403	121.0	8.0%	12.3%	39.1%	40.6%	24,257		1,941	2,984	9,484	9,848
405	68.0	8.0%	14.0%	48.4%	29.6%	12,550		1,004	1,757	6,074	3,715
Year #3	319.0	8.0%	13.9%	40.4%	37.7%	61,719	193.48	4,938	8,583	24,937	23,261

2021

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12
Field number	Acres	Percent 2A	Percent 2B	Percent 3A	Percent 3B	Total Bu	Bushels per Acre	2A Bushels	2B Bushels	3A Bushels	3B Bushels
		Column 9/ Column 7	Column 10/ Column 7	Column 11/ Column 7	Column 12/ Column 7						
401	76.0	11.5%	15.8%	34.0%	38.7%	14,835		1,706	2,344	5,044	5,741
404	93.0	10.8%	15.3%	40.0%	33.9%	10,077		1,088	1,542	4,031	3,416
407	102.0	10.5%	10.3%	43.1%	36.1%	25,257		2,652	2,601	10,886	9,118
Year #4	271.0	10.9%	12.9%	39.8%	36.4%	50,169	185.13	5,446	6,487	19,961	18,275

B. Multiple Production Contracts or Prices

- (1) When the insured has two or more production contracts in effect, or if a production contract specifies separate prices for different kinds of cucumbers (e.g., seeded and seedless varieties), the price election will be the weighted average of the price elections determined in [subparagraph 23A\(1\)](#).
- (2) If a production contract contains separate prices for different kinds of cucumbers but does not specify the number of contracted bushels for each kind:
 - (a) The insured must report the number of insured acres of each kind of cucumber to the AIP no later than the acreage reporting date.
 - (b) The number of contracted bushels for each kind will be determined by:
 - (i) Multiplying the number of insured acres of each kind by the applicable APH yield;
 - (ii) Summing the results in (i);
 - (iii) Dividing the number of contracted bushels specified in the production contract by the result in (ii); and
 - (iv) Multiplying the result of (iii) by each result in (i).
 - (c) If the insured does not report the acres planted to each kind of cucumber by the acreage reporting date, the price election will be the lowest of the price elections determined in [subparagraph 23A](#).

B. Multiple Production Contracts or Prices (Continued)

Example – Determining the Weighted Average of the Price Elections From 23A

Line	Variable	Amount	Formula
1	Price Election – Production Contract A or Kind A	\$5.92	
2	Contracted Bushels Contract A or Kind A	7,000	
3	Value – Contract A or Kind A	\$41,440	L1 x L2
4	Price Election – Production Contract B or Kind B	\$5.03	
5	Contracted Bushels Contract B or Kind B	5,000	
6	Value – Contract B or Kind B	\$25,150	L4 x L5
7	Total Value of Contracts or Kinds A and B	\$66,590	L3 + L6
8	Total Bushels of Contracted Production	12,000	L2 + L5
9	Weighted Average Price Election	\$5.55	L7 ÷ L8

Example – Determining Contracted Bushels by Cucumber Kind

Line	Variable	Amount	Formula
1	Insured Acres (Seeded)	125.0	
2	Approved Yield per Acre (Seeded)	193	
3	Expected Production (Seeded)	24,125	L1 x L2
4	Insured Acres (Seedless)	40.0	
5	Approved Yield per Acre (Seedless)	160	
6	Expected Production (Seedless)	6,400	L4 x L5
7	Total Expected Production	30,525	L3 + L6
8	Production Contract Total Bushels	30,000	
9	Adjustment Factor	0.9828	L8 ÷ L7
10	Contracted Bushels (Seeded)	23,710	L9 x L3
11	Contracted Bushels (Seedless)	6,290	L9 x L6

24 GSH Exhibit 1B - Definitions

The definitions in Exhibit 1B for the terms listed below are amended as follows:

Good farming practices: In addition to the definition of “good farming practices” contained in Exhibit 1B, good farming practices include the cultural practices required by the production contract.

Practical to replant: In addition to the definition of “practical to replant” contained in Exhibit 1B, it will be considered practical to replant only if the green shipper or processor agrees in writing that it will accept the production from the replanted acreage.

The following is added to Exhibit 8A:

2022 CROP POLICY INFORMATION

APH Crops	Policy	CP	Late Planting (LP) Prev. Planting (PP)	Replant	Unit of Measure	Units by: Basic (B) Optional (O) Enterprise (E) ⁴	¹ High-Risk Land Exclusion Option
Machine Harvested Pickling Cucumbers	22-BR	22-0132		Yes ¹	Bu.	B/O	Yes ³

¹ Applies to additional coverage only

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

⁴ EU(s) if provided for in the Special Provisions

26-40 (Reserved)

PART 3: CROP INSURANCE HANDBOOK

31 General Changes and Additions

Changes and additions to the CIH for machine harvested pickling cucumbers are described in this part. Sections of the CIH not listed below, but that are applicable to category B crops also apply to machine harvested pickling cucumbers.

32 CIH Part 10, Section 2 - Optional Units

A. Availability

In addition to the provisions in paragraph 1021 of the CIH, separate optional units may be established if each optional unit contains only spring planted acreage or only summer planted acreage. Separate optional units for such acreage may be established only in counties for which the Special Provisions designate both spring and summer final planting dates.

B. Production Evidence

The provisions in subparagraph 1025B of the CIH are also applicable to production records used to establish the price election.

33 CIH Part 12, Section 2, Late Planting

The late planting provisions in paragraph 1215 of the CIH are not applicable. There is no coverage for acreage planted after the final planting date.

34 CIH Part 12, Section 2, Paragraph 1217 - Uninsurable Acreage

Paragraph 1217 of the CIH is applicable, except for subparagraph A(11) which indicates a second planting of the same crop is not insurable after a first planting of the same crop has been harvested. The Machine Harvested Pickling Cucumber Crop Provisions specifically allow insurance for the second planting provided it is summer planted and is grown in a county for which the Special Provisions designate both spring and summer final planting dates.

35 CIH Part 14 - Production Evidence

Machine Harvested Pickling Cucumbers is added to the list of crops in section 2, paragraph 1415 of the CIH for which verifiable production evidence is required.

The following is added to [CIH Part 19](#), section 1:

Machine Harvested Pickling Cucumbers

A. Production Contract Requirements

The insured must provide a copy of all production contracts to the AIP on or before the ARD.

B. Determining APH Production

Harvested production from processor or green shipper settlement sheets is counted as production for APH yield purposes. If production is shown in pounds, it must be converted to 50 pound bushels (e.g., 1,000 pounds ÷ 50 pounds/bushel = 20 bushels). Include only production of the cucumber type being insured. For example, if machine harvested pickling cucumbers are insured, only actual yields for machine harvested cucumbers will be used when calculating your approved yield (actual yields from hand harvested acreage will not be used). Do not include any off-grade or cull production that may be shown on settlement sheets. If there is a claim, the amount of production used to settle the claim is used.

Example: Processor settlement sheets show production for size 2A, 2B, 3A and 3B cucumbers. The settlement sheets also show production for size 1B cucumbers and nubs; however, in this example, the size 1B and nub production is not included when calculating the approved yield because both are defined in the Machine Harvested Pickling Cucumber Crop Provisions as “off-grade.” A zero is shown for any off-grade production when completing the APH production worksheet.

In this example, processor settlement sheets are available for the [2019 - 2021](#) crop years. Production information from the settlement sheets is entered into an APH production worksheet to determine the amount of production to be included in APH database. If production on a settlement sheet is shown in pounds, it must be converted to 50 pound bushels.

B. Determining APH Production (Continued)

Example: APH Production Worksheet

Year	1B (bu.)	2A (bu.)	2B (bu.)	3A (bu.)	3B (bu.)	Total bu. (APH Database Entry)
2012						
2013						
2014						
2015						
2016						
2017						
2018	0					
2019	0	3,611	7,754	20,410	20,394	52,169
2020	0	4,938	8,583	24,937	23,261	61,719
2021	0	5,446	6,487	19,961	18,275	50,169

Example: APH Database

Crop Year:	2022		
Crop:	Cucumbers (0132)		
Practice:	Spring Planted Irrigated (102)		
Type:	Pickling (476)		
Year	Production	Acres	Yield
2012			
2013			
2014			
2015			
2016			
2017			
2018			T 200
2019		52,169	270.0 A 193
2020		61,719	319.0 A 193
2021		50,169	271.0 A 185
			771 ÷ 4
T-Yield 200	Approved APH		193

37-40 (Reserved)

PART 4: LOSS ADJUSTMENT MANUAL (LAM) STANDARDS HANDBOOK

41 Applicability

The provisions set forth in the LAM apply to pickling cucumbers except as noted below or in the Picking Cucumber LASH, or if in conflict with the policy provisions or this handbook.

42 Replanting Payments

Provisions in Part 7, section 2, paragraph 722A(4) of the LAM, which indicate no more than one replant payment may be made in a crop year, are not applicable in counties for which the Special Provisions designate both spring and summer final planting dates. In such counties, one replanting payment may be made for spring planted acreage and one replanting payment may be made for summer planted acreage.

43-50 (Reserved)

PART 5: POLICY DOCUMENTS, INSURABILITY, COVERAGE LEVELS, AND INDEMNITY CALCULATION

51 Policy Documents

The policy consists of the application for insurance, Basic Provisions (22-BR or successor document), Machine Harvested Pickling Cucumber Crop Provisions, Special Provisions, Actuarial Documents, and, if elected by the insured, the Catastrophic Risk Protection Endorsement (20-CAT or successor document).

52 Insurability, And Production Contract Requirements

A. Insurability

Machine harvested pickling cucumber acreage may be insured only if they are produced in accordance with a production contract executed on or before the acreage reporting date, and meet all other policy insurability requirements. A copy of the production contract must be provided to the AIP on or before the acreage reporting date.

B. Contract Requirements

At a minimum, the production contract must contain:

- (1) the insured's commitment to plant and grow cucumbers and to deliver the production to the green shipper or processor;
- (2) the green shipper's or processor's commitment to purchase all the production stated in the production contract; and
- (3) a base contract price for each cucumber size and grade stipulated in the production contract.

53 Coverage Levels

Insureds may select coverage from the catastrophic (CAT) levels through 75 percent of the approved yield.

Indemnity Example Data

Contract Data

Approved Yield per Acre	193
Coverage Level	75%
Insured Acres	125.0
Price Election	\$5.79

Loss Data

Production to Count	Base Contract Price
1,150 bu. 2A	\$6.00
2,300 bu. 2B	\$6.50
4,000 bu. 3A	\$6.50
3,400 bu. 3B	\$4.70
Share	1.000

Indemnity Calculation Example

Line	Variable	Amount	Formula
1	Insured Acres	125.0	
2	Coverage Level	75%	
3	Approved Yield per Acre	193	
4	Production Guarantee per Acre	144.8	L3 x L2
5	Production Guarantee	18,100.0	L1 x L4
6	Price Election	\$5.79	
7	Value of Production Guarantee	\$104,799	L5 x L6
8	Production to Count 2A	1,150	
9	Production to Count 2B	2,300	
10	Production to count 3A	4,000	
11	Production to count 3B	3,400	
12	Base Contract Price 2A	\$6.00	
13	Base Contract Price 2B	\$6.50	
14	Base Contract Price 3A	\$6.50	
15	Base Contract Price 3B	\$4.70	
16	Value of Production to Count	\$63,830	(L8 x L12) + (L9 x L13) + (L10 x L14) + (L11 x L15)
17	Value of Prod. Guarantee Minus Value of Production to Count	\$40,969	L7 - L16
18	Share	1.000	
19	Indemnity	\$40,969	L17 x L18

Note: When the insured's price election is limited to the maximum contract price specified in the actuarial documents, the value of production to count is reduced by a factor that is determined by dividing the maximum contract price by the price determined in sections 3(a)(1) through 3(d) of the CP.

For example, if the maximum contract price in the actuarial documents is \$7.48 and the price determined in sections 3(a)(1) through 3(d) of the CP is \$8.04, the value of production to count will be reduced by a factor of 0.930 ($\$7.48 \div \$8.04 = 0.930$).

55-60 (Reserved)

Exhibits

Exhibit 1 Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook.

Approved Acronym/Abbreviation	Term
AIP	Approved Insurance Provider
APH	Actual Production History
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook, FCIC-18010
CP	Crop Provisions
EU	Enterprise Unit
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook, FCIC-18190
LAM	Loss Adjustment Manual, FCIC-25010
LASH	Loss Adjustment Standards Handbook, FCIC-20230L
RMA	Risk Management Agency
T-Yield	Transitional Yield