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Federal Crop
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Corporation

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Private product 508(h)

SWEET POTATO INSURANCE STANDARDS HANDBOOK

2023 and Succeeding Crop Years

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**USDA-FPAC Risk Management Agency
KANSAS CITY, MO 64133**

TITLE: SWEET POTATO INSURANCE STANDARDS HANDBOOK	NUMBER: 20140U OPI: Product Management Division
EFFECTIVE DATE: 2023 and succeeding crop years	ISSUE DATE: November 30, 2022
SUBJECT: Provides the underwriting procedures and instructions for administering the Sweet Potato Crop Insurance Program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide underwriting standards for administering the Sweet Potato Crop Insurance Program beginning with the 2023 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.
Part 2	Page 2: Deleted Part 2 Standards and Instructions and redistributed the language throughout the handbook as appropriate. Renumbered the remaining Parts.
Paragraph 25	Page 3: Deleted Crop Policy Information chart. Crop policy information is at Exhibit 8 in the GSH.
Paragraph 55	Page 19: Updated crop years in the APH database example.

SWEET POTATO 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	1-21	22	11-2022	FCIC-20140U

FILING INSTRUCTIONS

This handbook replaces the 2021 and succeeding crop years Sweet Potato Insurance Standards Handbook, FCIC-20140U. This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 or prior crop year determinations.

**SWEET POTATO INSURANCE STANDARDS HANDBOOK
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PART: 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The purpose of the underwriting guide is to provide instructions for establishing crop insurance coverage and to adjust losses in accordance with the CP, the SCE and as a supplement to the General Standards Handbook - 18190 (GSH), Crop Insurance Handbook - FCIC 18010 (CIH), the Loss Adjustment Manual - FCIC 25010 (LAM), the Sweet Potato Loss Adjustment Standards Handbook - FCIC 20140L (LASH), and any other issuance that may be referenced herein.

B. Source of Authority

The Sweet Potato 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 Sweet Potato Crop Insurance Program is available 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 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.ascr.usda.gov/. For more information on the RMA Non-Discrimination Statement see the DSSH.

E. Related Handbooks

The following table provides handbooks related to this handbook:

Handbook	Relation/Purpose
CIH	This handbook applies to Sweet Potatoes and 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.

1 General Information (Continued)

E. Related Handbooks (Continued)

Handbook	Relation/Purpose
GSH	This handbook applies to Sweet Potatoes and 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 applies to Sweet Potatoes and 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 3, 4, and 5 of this handbook for additions and specific provisions related to these handbooks.

F. Insurance Availability

Sweet Potato 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 Sweet Potato Crop Insurance Program. AIPs should report program issues or concerns to RMA.

B. Insured's Responsibilities

To be eligible for the Sweet Potato Crop Insurance Program, insureds must comply with all terms and conditions of the Basic Provisions and the Sweet Potato Crop Provisions.

3-20 (Reserved)

PART 2: GENERAL STANDARDS HANDBOOK

21 General Changes and Additions

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

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

The program requirements in Section 1 apply, except for Para. 801B which indicates insureds may request coverage by written agreement if authorized by the policy. Written agreements are not available for sweet potatoes.

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

Para. 837 is applicable, except Para. 837C indicating the price election amount issued by FCIC is not applicable for dedicated processing sweet potatoes. The price election for such production is the base contract price multiplied by the percentage of price elected by the insured. In no case will the price election exceed any maximum price election contained in the SP or an addendum thereto.

24 GSH Exhibit 2 - Definitions

The definitions in Exhibit 2 for the terms listed below are amended as follows:

Approved yield: In lieu of the definition of “approved yield” contained in Exhibit 2, the approved yield is determined by summing the yearly actual yields of marketable production, assigned yields and adjusted or unadjusted transitional yields, and dividing the sum by the number of yields contained in the database. The database must contain at least four yields and may contain up to 10 consecutive crop years of actual, assigned or transitional yields.

25-30 (Reserved)

PART 3: CROP INSURANCE HANDBOOK

31 General Changes and Additions

Changes and additions to the CIH for sweet potatoes are described in this part. Sections of the CIH not listed below, but that are applicable to Category B crops also apply to sweet potatoes.

32 CIH Part 9 - Endorsements and Options

Sections 901 and 902 are applicable and the following is added to Part 9:

A. Sweet Potato Storage Coverage Endorsement (SCE)

(1) Availability

The SCE is available for additional coverage policies as provided in the actuarial documents.

(2) Application, Cancellation, and Transfers

The SCE must be elected on or before the SCD and is continuous unless cancelled by the insured or the AIP. Cancellation of the SCE must occur on or before the cancellation date specified in the CP. If the policy is transferred to a different AIP, a new SCE must be signed by the insured and submitted to the AIP on or before the SCD.

(3) Coverage, all sweet potato production insured under the CP must be insured unless:

- (a) The SP allow certain varieties, types or groups of sweet potatoes to be excluded from coverage. Such exclusions must be shown annually on the acreage report and are applicable to all acreage of the excluded varieties, types or groups for the crop year; or
- (b) The production is grown under a processor contract that requires the production to be delivered to a buyer within 15 days of harvest. Such production will not be insured under the SCE. When a processor contract requires delivery of a stated amount of production, rather than all of the production from a stated amount of acres, the number of acres not insured under the SCE will be determined by dividing the stated amount of production by the approved yield for the acreage.

A. Sweet Potato Storage Coverage Endorsement (SCE) (Continued)

- (4) The extended coverage provided by the SCE is applicable only if:
- (a) Insured production is damaged by an insured cause during the insurance period that later results in rot (decomposition, decay or wet breakdown of sweet potato tissue);
 - (b) The insured gave notice to the AIP during the insurance period that a covered cause of loss occurred;
 - (c) Insured production is stored in a facility that meets the requirements specified in paragraphs D and E below; and
 - (d) The rot (decomposition, decay or wet breakdown of sweet potato tissue) is discovered and reported to the AIP no later than 45 days after the end of the insurance period.

(5) Required Storage Conditions and Certification

The insured must certify it writing on the AIP's form, no later than the sales closing date for the initial crop year the SCE is in effect, that insured sweet potatoes will be stored in bins and in a facility which is ventilated to facilitate air exchange and movement around the sweet potatoes. This "Certification of Sweet Potato Storage Conditions" must be signed by the insured prior to or on sales closing date and a copy must be retained in the insured's file folder.

(6) Inspection of Storage Facility

- (a) A storage facility inspection is required for all new insureds. Additional inspections are required when an insured notifies the AIP of changes to the storage facility that directly affect storage conditions, or may be initiated at the AIP's discretion.
- (b) To be acceptable, a storage facility must score a minimum of 25 points in the responses to inspection elements below.
- (c) For the initial year of insurance, Inspections must be completed by the ARD. For subsequent years, inspections must be completed within 30 days after the ARD. If the AIP fails to inspect the storage facility by this date, the storage facility will be considered to be acceptable.
- (d) The inspection elements, responses and points associated with responses are as follows:

A. Sweet Potato Storage Coverage Endorsement (SCE) (Continued)

Sample Storage Facility Inspection Form

Element Number	Inspection Elements	Points
1	When was the facility built?	
	a. In or after 2000	5
	b. Before 2000	0
2	Was the facility built as a sweet potato storage facility?	
	a. Yes	5
	b. No	0
3	How many years of production evidence that includes sweet potatoes stored in the facility does the insured have?	
	a. 0 - 3	0
	b. 3 - 7	10
	c. More than 7	15
4	Are there doors, windows or other openings on more than one wall that can facilitate air movement?	
	a. Yes	5
	b. No	0
5	Does the insured have fans to assist exchanging air if needed?	
	a. Yes	5
	b. No	0
6	Is the facility insulated?	
	a. Yes	5
	b. No	0
7	Is the facility air conditioned?	
	a. Yes	5
	b. No	0
8	Does the insured maintain aisles to facilitate air movement?	
	a. Yes	5
	b. No	0

A. Basic Units

In addition to the definition contained in the Basic Provisions which allows basic units by share, separate basic units are provided for all insurable acreage of the insured crop in the county on which:

- (1) Fresh market sweet potatoes are grown; or
- (2) Dedicated processing sweet potatoes are grown.

B. Optional Units

Section 2: **Optional Units** is applicable. Optional units are available as specified in the Basic Provisions and the Special Provisions.

C. Enterprise Units

Section 3: **Enterprise Units** is applicable. Optional units are available as specified in the Basic Provisions and the Special Provisions.

34 CIH Part 12, Section 2, Late Planting

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

35 CIH Part 14 - Production Evidence

Sweet Potatoes are added to the list of crops in section 2, paragraph **1411** for which verifiable production evidence is required.

36 CIH Part 19, Section 1 - Category B Crops

The following is added to section 1:

Sweet Potatoes

A. Insurability Requirements

- (1) The insured must provide a copy of all processor contracts to the AIP on or before the ARD.
- (2) Documentation is required for any acreage that is not insurable because planting restriction orders were issued by the official in the state responsible for the control of the sweet potato weevil, witchweed, or other controlled insect, disease, or weed. A copy of these orders must be placed in the insured's file by the acreage reporting date.

A. Insurability Requirements (Continued)

- (3) Acreage is not insurable if:
 - (a) During either of the previous two years, it was planted to any other crop that was damaged by fungal, bacterial or viral diseases, or insects or nematodes that can affect sweet potatoes; or
 - (b) It was pasture in the preceding year.

B. Additional Responsibilities of Agents/Representatives of AIPs and Insureds

- (1) Production Evidence. The agent/representative must forward copies of the supporting documentation to the verifier for all applications.
- (2) Remind the applicant/insured of the acreage limitation statement published in the Crop Provisions that limits liability if the applicant/insured plants more than 115 percent of the highest acreage planted in any one of the most recent three crop years. This limitation does not apply to an acreage increase of five or less acres or to any acreage of sweet potatoes grown solely to fulfill a production contract.
- (3) Calculate the overplanting factor, and production guarantee according to the Crop Provisions. Notify the applicant/insured of any reduction in the production guarantee no later than 30 calendar days after the acreage reporting date. The AIP's calculations of the overplanting factor must be in writing and dated. The AIPs must place the calculation of the overplanting factor in the insured's official file. The AIP must enter the appropriate overplanting factor on the acreage report in the remarks section (to three decimal places). If the overplanting factor is 1.000 or above, 1.000 will be used in the calculation of the approved production guarantee and will be the overplanting factor reported on the acreage report.
- (4) Inform the insured that the acreage limitation will not apply to dedicated processing sweet potato acreage (the over-planting factor will always be 1.000 for such acreage). The insured must provide a copy of all processor contracts on or before the ARD for dedicated processing sweet potatoes. Copies of the processor contracts shall be kept in the insured's file.
- (5) Insureds are responsible for providing written documentation of acreage planted to the agent/representative. This acreage data will be used to calculate the overplanting factor found in the crop provisions and used to determine the production guarantee. The documentation must be submitted by the PRD and must include one of the following:

B. Additional Responsibilities of Agents/Representatives of AIPs and Insureds (Continued)

- (a) Copies of sweet potato acreage reports previously recorded for crop insurance purposes;
 - (b) Copies of acreage reports previously recorded at FSA (such as a Form FSA 578); or
 - (c) Letters on official letterhead signed and dated by the CES Office's Extension Agent for each county where sweet potatoes were grown. The letter must contain the insured's name, address, county name where the sweet potatoes were grown, and acreage of sweet potatoes grown by crop year. Examples of acceptable documentation of acreage evidence for these letters include planting/transplanting records (e.g., seed or transplant receipts, fertilizer and pesticide receipts).
- (6) Inform the insured that a copy of all production contracts must be provided on or before the ARD. Copies of the contracts shall be kept in the insured's file.

C. Determining APH Production

- (1) Sweet Potato APH yields previously certified on a production report for the 2009 and prior crop years must be used and will be recalculated and recertified for 2011 or subsequent years.
- (2) Separate approved yields will be applicable for each type and practice designated in the Special Provisions.
- (3) Actual yields used to calculate the approved yield will include marketable (usable) sweet potato production or production to count determined for the purposes of calculating a claim for indemnity, as allowed in the CIH. Separate records of fresh market production and processing production may also be combined to determine an amount of production for dedicated processing sweet potatoes (see the example below).
- (4) The highest yielding type as designated by RMA will be Beauregard.

D. Acceptable Supporting Documentation

For production that is sold or delivered at time of harvest:

- (1) Settlement sheets must indicate either the gross weight (sweet potato production minus dirt and foreign material) or net sorted weight or graded weight with weight of each grade explicitly included. For dedicated processing sweet potatoes, settlement sheets must show the amount of marketable (generally referred to as usable) sweet potatoes.
- (2) The supporting records may also indicate the number of storage bins or shipping containers. The production in the bins must be converted to hundredweight (cwt.). If the weight of the bin is known, for example 800 lb. or 1,000 lb. bins, then the conversion would simply be the number of bins times the bin size. This result would then be divided by 100 lbs. to arrive at cwt.
- (3) If the weight of the bin or container is unknown or in question, a conversion of volume to weight at a conversion factor of 42.83 lbs./ft³ should be used.

Example: If the insured has delivered 215 containers designated as 1,000 lbs. to the packer, the production is 215,000 lbs.

$215 \text{ containers} \times 1,000 \text{ lbs. each} = 215,000 \text{ lbs.}$

$215,000 \text{ lbs.} / 100 \text{ lbs.} = 2,150 \text{ cwt.}$

Example: A volume of sweet potatoes measures 12 feet by 16 feet by 8 feet. The volume is 1,536 cubic feet. The weight is:

$1,536 \text{ ft}^3 \times 42.83 \text{ lbs./ft}^3 \text{ or } 65,787 \text{ lbs.}$

$65,787 \div 100 \text{ lbs.} = 657.9 \text{ cwt.}$

D. Acceptable **Supporting Documentation** (Continued)

Example: A insured has dedicated processing sweet potato acreage and provides acceptable records of marketable (usable) production for the 2017 and 2018 crop years, 384 cwt. and 317 cwt., respectively. For the 2016 crop year, the insured provides acceptable records of fresh and processing production, 225 cwt. and 125 cwt., respectively. For the 2015 crop year, the insured provides acceptable records for fresh market production, 200 cwt. However, the insured does not have acceptable production records to verify processing production for 2015. The amount of production for APH purposes for the 2015 and 2016 crop years is determined as shown below.

Yield descriptor “PD” will be used for yields determined by summing fresh market and processing yields.

The multipurpose worksheet shown in exhibit 15 of the CIH can be used. The sheet is reproduced below. Follow steps 1 through 6 below to determine the yield for years for which fresh market and processing yields will be combined.

- (1) Column 1. Enter the APH average yield of fresh market sweet potatoes for each year.
- (2) Column 2. Enter 0.67 for years in which processing yields are not provided.
- (3) Column 3. Multiply column 1 by column 2 and enter result (make no entry if processing records are provided).
- (4) Column 4. Enter the T-yield percentage from the following table based on the number of actual processing sweet potato records the insured submits (records of marketable (usable) production from dedicated processing acreage are considered to be processing records for this purpose).

Years of Processing Records Submitted	T-Yield Percentage
0	65 percent
1	80 percent
2	90 percent
3	100 percent

- (5) Column 5. Multiply column 3 by column 4 and enter result; or when processing yields are provided, enter the actual processing yield.
- (6) Column 6. Sum columns 1 and 5 and enter the result.

D. Acceptable **Supporting Documentation** (Continued)

Sample Multipurpose Worksheet

Crop Year	1	2	3	4	5	6
2015	200	.67	134.0	1.00	134.0	PD334.0
2016	225				125.0	PD350.0
2017						A384.0
2018						A317.0

37- 40 (Reserved)

PART 4: OTHER HANDBOOKS

41 Prevented Planting Loss Adjustment Standards Handbook

Prevented planting coverage is not available for sweet potatoes. The Prevented Planting Loss Adjustment Standards Handbook is not applicable.

42 Loss Adjustment Manual (LAM) Standards Handbook

The provisions set forth in the LAM apply to sweet potatoes, except as noted in the Sweet Potato LASH or if in conflict with the policy provisions or this guide.

No replant payment is provided.

43 Sweet Potato LASH

The provisions set forth in the Sweet Potato LASH are applicable.

44-50 (Reserved)

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

51 Policy Documents

The policy consists of the application for insurance, Basic Provisions (23-BR or successor document), Sweet Potato Crop Provisions and Sweet Potato Crop Insurance Storage Coverage Endorsement (when applicable), Special Provisions, Actuarial Documents, and, if elected by the insured, the Catastrophic Risk Protection Endorsement (20-CAT or successor document).

52 Insurability and Eligibility Requirements

A. Policy

The Sweet Potato Crop Provisions apply to dedicated processing sweet potatoes and fresh market sweet potatoes. These types include the following production (grades for all types are determined in accordance with the United States Standards for Grades of Sweet Potatoes):

- (1) Dedicated processing sweet potatoes include all production accepted by a processor and is commonly referred to as “usable weight” or “payable weight” on settlement or delivery documents; or that grades U.S Extra No. 1, U.S. No. 1, U.S. No. 1 Petite, U.S. Commercial, or U.S. No. 2 (including jumbos). Dedicated processing sweet potatoes must be grown under a processor contract executed on or before the acreage reporting date and must not be excluded from the contract for or during the crop year.
- (2) Fresh market sweet potatoes include all production grading U.S. #1 or U.S. Extra.

B. Records and APH Database

The APH database must contain at least four crop years of actual, assigned or transitional yields. Insureds must certify to their acreage and production data for ten years of continuous records in which the insured planted, harvested, and sold sweet potatoes.

C. Insurable Acreage

- (1) The following acreage is not eligible for insurance coverage:
 - (a) Acreage which is subject to planting restrictions orders issued by the official in the state responsible for the control of the sweet potato weevil, witchweed or other controlled insect, disease, or weed.
 - (b) Acreage that does not meet rotation requirements specified in the Special Provisions.
 - (c) Acreage identified as uninsurable in the actuarial documents.

C. Insurable Acreage (Continued)

- (d) Acreage planted into a field that was pasture in the preceding crop year.
 - (e) Acreage that, during either of the previous two crop years, was planted to any other crop that was damaged by fungal, viral, or bacterial diseases or insects or nematodes that can also affect sweet potatoes.
 - (f) Acreage that is sold by direct marketing.
- (2) The sweet potatoes must be planted using generation one (G1) through generation three (G3) seed, and must initially be planted with a sufficient number of slips to achieve a plant density of not less than the number specified in the Special Provisions (the insurance provider will make an appraisal for uninsured causes of loss if a sufficient number of slips was not planted).
- (3) Any acreage of the insured crop damaged before the final planting date to the extent that a majority of insureds in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant.

D. Acreage Limitation

Policyholders can insure a maximum of 115% of the greatest number of acres of sweet potatoes in which the insured had a share in any of the three previous crop years. If the insured plants more acres than the maximum allowable acreage, the production guarantee will be reduced by the over-planting factor. However, dedicated processing sweet potato acreage is excluded from this limitation and will have an overplanting factor of 1.000. A copy of the processor contract must be kept in the insured's file.

E. Practices

Irrigated and non-irrigated practices will be identified on the actuarial documents for data collection purposes only. Initially, rates will be equal for both practices.

F. Crop Scouting

Crop scouting is no longer required.

G. Insurable Varieties

Insurable varieties are specified in the Special Provisions.

H. Insurable Units

Basic and optional units are available as defined in the CP, BP, and SP, respectively.

I. Duties in the Event of Damage or Loss

- (1) The insured's duties:
 - (a) In accordance with the requirements of section 14 of the BP and section 11 of the CP, the insured must leave representative samples of unharvested production in all harvested fields as directed by the AIP. The insured may not harvest or destroy the representative samples until the insurance provider has inspected the field or 15 days after the date the policyholder notifies the insurance provider that harvest is finished.
 - (b) In addition to the other duties specified in section 14 of the Basic Provisions, before sweet potatoes are placed into storage facilities, the insured must allow provide for identification of all containers so the following information can be determined:
 - (i) The insured's name;
 - (ii) The names of other persons sharing in the production;
 - (iii) The Farm Number of the farm from which the sweet potatoes were harvested; and
 - (iv) The date the sweet potatoes were harvested.
 - (c) If the SCE is in effect, the insured must give notice:
 - (i) During the insurance period that a covered cause of loss occurred;
 - (ii) Of damage not later than 45 days after the end of the insurance period; and
 - (iii) By the ARD, of any damage to the storage facility or other changes in the storage facility that may affect the storability of the insured sweet potatoes (applicable to crop years after the initial year the SCE is effective).
- (2) The insurance provider's duties (in addition to those stated in section 14 of the Basic Provisions):
 - (a) The insurance provider will perform an appraisal of production of any damaged sweet potatoes provided the sweet potatoes have achieved maturity. If the crop has not reached the mature stage as sown on the Special Provisions, the insurance provider may defer the appraisal of the crop until such time as the insured crop achieves maturity; and

52 Insurability and Eligibility Requirements (Continued)

I. Duties in the Event of Damage or Loss (Continued)

- (b) The insurance provider will perform an appraisal of the number of surviving plants prior to maturity for acreage that the insured intends to abandon or put to another use. To establish the amount of stored production to count for such acreage, the insurance provider will use the ratio of surviving plants to the original plant population.

J. Late Planting

Late planting coverage for sweet potatoes is not available. Late planted acreage must be reported as uninsurable.

53 Coverage Levels

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

54 Program Dates

Policy Term	Calendar Date
Sales Closing	2/28
Earliest Planting	None
Production Report	4/14
Final Planting	6/30
Acreage Report	7/15
End Of Insurance	11/15
Premium Billing	8/15
Cancellation	2/28
Termination	2/28
Contract Change	11/30

The following table provides examples of entries in the APH database.

APH Database Example

2023 Crop Year

Crop: Sweet Potatoes (0156) Insurance Plan APH

Type: Beauregard (Fresh) (162)

Practice: Non-Irrigated (003)

Year	Production Amount	Planted Acres	Yield
2012			
2013			
2014			
2015			
2016			
2017			
2018	4,000	20.00	A - 200
2019	3,000	15.00	A - 200
2020	4,400	22.00	A - 200
2021	3,600	18.00	A - 200
		Total	800 ÷ 4
		Approved Yield	200

The following tables provide examples of calculations for price election, production guarantee, insurable value, and premium, respectively.

Price Election (per cwt.) Calculation Example

100% Price		Elected Price Election Percentage		Price Election
\$25.0000	x	100.0%	=	\$25.0000

Approved Yield		Coverage Level		Production Guarantee
200 cwt.	x	75%	=	150 cwt.

Insurable Value (per acre) Calculation Example

Production Guarantee		Price Election		Insurable Value
150	x	\$25.0000	=	\$3,750

Premium (per acre) Calculation Example

Production Guarantee		Price Election		Premium Rate		Share		Premium Amount
150 cwt.	x	\$25.0000	x	0.06	x	1.000	=	\$225.00

The Premium Amount is Multiplied by Applicable Optional Coverage Factors, Unit Discount Factors, and Subsidy Factors to Determine the Producer Paid Premium (per acre).

The price used to calculate the indemnity on unharvested acres may be reduced to reflect costs not incurred. The unharvested acre price factor is determined as specified in the Crop Provisions and the Special Provisions.

Example 1: Fresh Market Sweet Potato Indemnity Calculation

Line	Variable	Result
1	Your APH Average Yield	200.00
2	Your Coverage Level	75.0000%
3	Your Guarantee per acre	150.00
4	Your Price Election	\$25.00
5	Your Maximum Allowable Acres	110.00
6	Your Acres planted	125.00
7	Your Overplanting Factor	0.880
8	Reduced Production Guarantee	132.00
9	Your Harvested Acres	115.00
10	Your Unharvested Acres	10.00
11	Unharvested Acre Price Factor	80.0%
12	Your Share	1.0000
13	Your harvested production	9,488.00
14	Your unharvested production	275.00

56 Indemnity Calculation (Continued)

The indemnity will be calculated as follows:

1	Harvested Acres		Production Guarantee		12(b)(1)
	115.00	x	132.00	=	15,180.00
2	Unharvested Acres		Production Guarantee		12(b)(2)
	10.00	x	132.00	=	1,320.00
3	Result 12(b)(1)		Price Election		12(b)(3)
	15,180.00	x	\$25.00	=	\$379,500.00
4	Result 12(b)(2)		Price for unharvested acres		12(b)(4)
	1,320.00	x	\$20.00	=	\$26,400.00
5	Result 12(b)(3)		Result 12(b)(4)		12(b)(5)
	\$379,500.00	+	\$26,400.00	=	\$405,900.00
6	Harvested Production to Count		Overplant Factor		12(b)(6)
	9,488.00	x	0.880	=	8,349.44
7	Result 12(6)		Price Election		12(b)(7)
	8,349.44		\$25.00		\$208,736.00
8	Unharvested Production		Overplant Factor		12(b)(8)
	275.00	x	0.880	=	242.00
9	Result 12(8)		Price for unharvested acres		12(b)(9)
	242.00	x	\$20.00	=	\$4,840.00
10	Result 12(b)(7)		Result 12(b)(9)		12(b)(10)
	\$208,736.00	+	\$4,840.00	=	\$213,576.00
11	Result 12(b)(5)		Result 12(b)(10)		12(b)(11)
	\$405,900.00	-	\$213,576.00	=	\$192,324.00
12	Result 12(b)(11)		Share		12(b)(12)
	\$192,324.00	X	1.0000	=	\$192,324.00

57-60 (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
ARD	Acreage Reporting Date
BP	Common Crop Insurance Policy Basic Provisions
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 20140U
PRD	Production Reporting Date
RMA	Risk Management Agency
SCD	Sales Closing Date
SCE	Storage Coverage Endorsement
SP	Special Provisions