

United States Department of Agriculture



Federal Crop Insurance Corporation

FCIC-20650U (08-2021)

ACTUAL PRODUCTION HISTORY FLORIDA CITRUS FRUIT CROP INSURANCE STANDARDS HANDBOOK

2023 and Succeeding Crop Years

RISK MANAGEMENT AGENCY KANSAS CITY, MO

TITLE: Actual Production History Florida	NUMBER: FCIC-20650U
Citrus Fruit Crop Insurance Standards	
Handbook	
EFFECTIVE DATE: 2023 and succeeding	ISSUE DATE: 8/30/2021
Crop Years	
SUBJECT:	OPI: Product Administration and Standards
	Division
Provides the procedures and instructions for	APPROVED:
administering the Actual Production History Florida Citrus Fruit crop insurance	/s/ Richard Flournoy
program	
	Deputy Administrator for Product Management

SUMMARY OF CHANGES

Major changes: See changes or additions in text which have been highlighted. Three stars (***) identify information that has been removed.

- 1. Para. 14: Revised type names for Mid-Season juice and fresh oranges to Mid-Season Valencia and Non-Valencia (Juice) and Mid-Season Valencia and Non-Valencia (Fresh).
- 2. Para. 15, E & F: Extended the date to revise the acreage report for insureds acquiring an insurable share in insurable acreage from March 1 to May 15 subject to the requirements of the Basic and Crop Provisions.
- 3. Para. 18B: Revised the instructions to provide quality adjustment for applicable citrus fruit types insured as fresh that is not marketable as fresh due to insured causes by utilizing the applicable fresh fruit factor in combination with the applicable juice factor determined by dividing the actual juice content of damaged fruit by the applicable juice content of undamaged fruit.
- 4. Para. 19, Example 2: Corrected the fresh fruit factor, default juice pounds, resulting production to count, and loss calculations.
- 5. Para. 34, (CIH Part 14, Para. 1435): Authorizes the use of trip tickets as acceptable evidence of production for APH purposes.
- 6. Para. 36 (CIH Part 18, Para. 1821 PAW Elements): Added language specifying that stand and acreage reductions are not required if the original stand is maintained through the set out of replacement trees.
- 7. Para. 36, (CIH Part 18, Para. 1859): Added language specifying that weighted average T-yield procedures using age and tree count information reported on the PAW applies to the APH FCF program.

ACTUAL PRODUCTION HISTORY FLORIDA CITRUS FRUIT CROP INSURANCE STANDARDS HANDBOOK

SUMMARY OF CHANGES (Continued)

8. Para. 36, (CIH Part 18, Para. 1861): Revised the date for revising acreage reports from March 1 to May 15.

CONTROL CHART

Actual Production History Florida Citrus Fruit Crop Insurance Standards Handbook								
	TP Page(s)							
Insert	Entire Handbook							
Current Index	1-2	1-2 1-17 1 18 08-2021 FCIC-20650					FCIC-20650U	

FILING INSTRUCTIONS

The handbook replaces the Actual Production History Florida Citrus Fruit Crop Insurance Standards Handbook, FCIC-20650 (08-2020). This handbook is effective for the 2023 and succeeding crop years and is not retroactive to any 2022 crop year determinations.

ACTUAL PRODUCTION HISTORY FLORIDA CITRUS FRUIT CROP INSURANCE STANDARDS HANDBOOK TABLE OF CONTENTS

PART 1	GENERAL INFORMATION AND RESPONSIBILITIES	.1
1	General Information	.1
2	Responsibilities	
_	(Reserved)	
PARI 2	2 APH FLORIDA CITRUS FRUIT CROP PROVISIONS AND PROGRAM DETAILS	.3
11	Availability	.3
12	Eligibility	
13	Coverage Levels and Prices for Determining Indemnities	.3
14	Insured Crop	.3
15	Important Dates	.5
16	Causes of Loss	.7
17	Unit Division	.8
18	Quality Adjustment	.8
19	Calculation Examples	.9
20	Excluded Coverages1	0
21	Service Forms1	0
22-3	0 (Reserved)1	1
PART 3	3 CROP INSURANCE AND GENERAL STANDARDS HANDBOOK1	2
31	CIH, DSSH, and GSH Applicability1	2
32	General Information	
33	CIH Part 14, Para. 1415	
34	CIH Part 14, Para. 1421	
35	CIH Part 15	
36	CIH Part 18	
37	CIH Part 19	
38	CIH Part 201	
39	GSH, Exhibit 8A, Crop Policy Information1	
40-5	0 (Reserved)1	
EXHIB		

cronyms1	8
efinitions1	

1 General Information

A. Purpose

The purpose of this handbook is to provide supplementary instructions for establishing APH Florida Citrus Fruit (FCF) crop insurance coverage in accordance with the APH FCF CP (23-FCF), APH FCF LASH (FCIC-20650L), GSH (FCIC-18190), and the CIH (FCIC-18010). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at www.rma.usda.gov/Policy-and-Procedure/Privately-Developed-Products---2000

In general, the APH FCF program will be administered under the procedures contained in the FCIC-18010 CIH for Category C crops. Other applicable terminology and instructions contained in the CIH, GSH, and LAM and applicable exhibits that apply to the AIP and the insured, apply to the APH FCF program.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Authority

The APH FCF 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 APH FCF Crop Insurance Program is available until cancelled by the FCIC Board of Directors.

D. Background Information

The APH FCF Crop Insurance Program is patterned after other Category C APH based crops and provides an indemnity caused by the insured causes of loss contained in the APH FCF CP occurring during the insurance period.

2 Responsibilities

A. AIPs

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

2 Responsibilities (Continued)

B. Insured

To be eligible for the APH FCF Crop Insurance Program, insureds must comply with all terms and conditions of the BP and APH FCF CP.

3-10 (Reserved)

PART 2 APH FLORIDA CITRUS FRUIT CROP PROVISIONS AND PROGRAM DETAILS

11 Availability

The APH FCF program is available in counties where the FCIC APH FCF program is offered.

Written agreements are allowed under the APH FCF program.

12 Eligibility

A. APH FCF Program

The APH FCF program is available to all persons with a share in insurable FCF acreage meeting the insurability provisions contained in the BP, CP, and SP and is located in approved counties in Florida.

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 APH FCF insurance coverage.

13 Coverage Levels and Prices for Determining Indemnities

A. Coverage Levels

The insured may select a different coverage level for each insured crop (citrus fruit group) in the county the insured elects to insure under this policy. In addition, the insured may select a different coverage level for each type contained in the SP. For example, the insured may elect the 75 percent coverage level on one type, early season, and the 65 percent coverage level on a different type, mid-season.

B Prices Elections

If the AD designates separate prices by type, the insured may select one price for each type so designated in the AD, even if the prices for each type are the same. The prices the insured chooses for each type are not required to have the same percentage relationship to the maximum price offered by the AIP for each type. For example, if the insured chooses 100 percent of the maximum price for one type, the insured may choose 75 percent of the maximum price for another type.

Note: If insured elects the Catastrophic Risk Protection (CAT) level of insurance for the insured crop, the CAT level of coverage and price election will be applicable to all insured acreage of the insured crop in the county.

14 Insured Crop

A. Insured Crop (Commodities, Crops (Citrus Fruit Groups), and Types)

The insured commodities, crops (citrus fruit groups), and types are listed in the SP. The insured crops are shown below:

*** ***

<u>Commodity</u>	<u>Insured Crop</u> (Citrus Fruit Group)	<u>Tvpe*</u>		
Crossefurit	No Commodity Type (Juice)	Juice		
Grapefruit	No Commodity Type (Fresh)	Fresh		
Lomong	No Commodity Type (Juice)	Juice		
Lemons	No Commodity Type (Fresh)	Fresh		
Mandarins/Tangerines	No Commodity Type (Fresh)	Fresh		
		Early-Season (Juice)		
	Early/Mid-Season (Juice)	Mid-Season- Valencia (Juice)		
		Mid-Season- Non-Valencia (Juice)		
0		Early Season (Fresh)		
Oranges	Early/Mid-Season (Fresh)	Mid-Season- Valencia (Fresh)		
		Mid-Season- Non-Valencia (Fresh)		
	Late Season (Juice)	Late Season (Juice)		
	Late Season (Fresh)	Late Season (Fresh)		
Tangelos	No Commodity Type (Fresh)	Fresh		
Tanaan	Murcotts (Fresh)	Murcotts (Fresh)		
Tangors	Temples (Fresh)	Temples (Fresh)		
Any other commodity				
and citrus fruit group				
designated on the SP *Insurable varieties are	listed on the SP			

A separate administrative fee is due for each insured crop (citrus fruit group).

B. Insurability

In accordance with section 7 of the CP,

- (1) The insured crop will be all acreage of each citrus fruit group that the insured elects to insure, in which the insured has a share, that is grown in the county shown on the application, and for which a premium rate is quoted in the AD and grown:
 - (a) On trees adapted to the area;
 - (b) In a grove inspected by the AIP and that is considered acceptable to AIP; and
 - (c) On trees that have met the minimum age (after set out) requirements specified in the SP; and
- (2) If fresh fruit and juice coverages are designated on the AD for the type, any citrus fruit acreage will be insurable for fresh fruit purposes if:
 - (a) Unless otherwise provided in the SP, the insured provides acceptable fresh fruit sales records, upon the AIP's request, from at least two of the most recent four crop years for such acreage (see Para. 14B(5) for treatment of the lag year); or

- (b) The insured provides a current year fresh fruit marketing contract to the AIP, upon request, for citrus fruit acreage:
 - (i) That will be initially reported as insured acreage for the current crop year (e.g., newly acquired acreage); or
 - (ii) For which this is the first year of the production of fresh fruit.
- (3) The insured crop will not include:
 - (a) "Meyer Lemons," "Sour Oranges," or "Clementines"; or
 - (b) Any type not specified as insurable in the SP.
- (4) Insurable acreage will be:
 - (a) In lieu of the provisions in section 9 of the BP regarding the insurability of interplanted acreage, acreage of a type interplanted with another type or another agricultural commodity is insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the insured's policy;
 - (b) The insurable acreage will be based on the acreage of each separate, type, or other agricultural commodity; and
 - (c) The combined citrus fruit acreage and interplanted acreage cannot exceed the actual physical acreage.
- (5) Uninsurable Acreage:
 - (a) Any citrus fruit acreage that is six years of age or older (after set out) that did not produce at least 100 boxes of citrus fruit per acre in at least one of the previous two crop years for which production records are available (i.e., for 2022 crop year, the most recent two crop years are 2020 and 2019 due to the lag year); or
 - (b) Any acreage that is abandoned.

15 Important Dates

A. Contract Change Date

August 31 preceding the cancellation date.

B. Sales Closing Date

November 1.

C. Cancellation and Termination Dates

November 1 before the beginning of the crop year.

15 Important Dates (Continued)

D. Premium Billing Date

August 15 following the SCD for the crop year.

E. Acreage Reporting Date

(1) For new and carryover insureds:

December 15 following the SCD for the crop year.

(2) The insured may revise their acreage report after the acreage reporting date if the insured acquires an insurable share in any insurable acreage on or before May 15 immediately following the sales closing date for the crop year. Acceptance of the revised acreage report is subject to an inspection by the AIP and that the acquired acreage is considered acceptable in accordance with section 6(d)(1) of the BP. (See Para. 35 of this handbook for production reporting requirements.)

F. Insurance Period

(1) Beginning of the Insurance Period Date

Insurance begins on December 1 or each crop year for new or carryover policies, as applicable, unless the AIP inspects the acreage and determine it does not meet the requirements for insurability contained in the insured's policy (the insured must provide any information the AIP requires, so the AIP may determine the condition of the acreage to be insured).

(2) End of the Insurance Period Dates

The calendar date for the end of the insurance period for each crop year, unless specified otherwise in the SP, is:

- (a) February 7 for navel oranges, Orlando tangelos, and tangerines;
- (b) February 28 for early-season oranges and all other tangelos;
- (c) March 31 for mid-season oranges and temples;
- (d) April 30 for lemons;
- (e) May 15 for murcotts; and
- (f) June 30 for grapefruit and late-season oranges.

See section 11 of the BP for additional end of insurance provisions.

- (3) In addition to the provisions of section 11 of the BP:
 - (a) Insurance will attach on the calendar date for the beginning of the insurance period if the insured acquires an insurable share after coverage begins but on or before:

- (i) The acreage reporting date for the crop year and after an inspection, the AIP considers the acreage acceptable; or
- (ii) May 15 following the acreage reporting date for the crop year subject to the conditions contained in section 6 of the CP and Para. 15E(2) of this handbook.
- (b) Acreage acquired after the applicable dates specified in Para. 15F(3) is not insurable unless a transfer of coverage and right to indemnity is executed in accordance with section 28 of the BP.
- (c) If the insured relinquishes the insured share on any insurable acreage of citrus fruit on or before the acreage reporting date of the crop year, insurance will not attach, no premium will be due, and no indemnity payable, for such acreage for that crop year unless;
 - (i) A transfer of coverage and right to an indemnity, or a similar form approved by the AIP, is completed by all affected parties;
 - (ii) The AIP is notified by the insured or the transferee in writing of such transfer on or before the acreage reporting date; and
 - (iii) The transferee is eligible for crop insurance.

16 Causes of Loss

A. Crop Provisions – Insured Causes

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

- (1) Adverse weather;
- (2) Fire unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
- (3) Diseases, but only if specified in the SP; or
- (4) Post-bloom fruit drop due to adverse weather provided recommended disease control measures are applied.

B. Exclusions

Inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause specified in this section is not an insured cause of loss. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

17 Unit Division

A. Basic Unit

Basic units will be established in accordance with section 1 of the BP.

B. Optional and Enterprise Units

- (1) In addition to establishing optional units by section, section equivalent, or FSA farm number, optional units may be established if each optional unit is located on non-contiguous land.
- (2) Enterprise units may be established in accordance with section 34 of the BP (see the SP).
- (3) Provisions in the BP that allow optional and enterprise units by irrigated and nonirrigated practices are not applicable.

C. Whole Farm Units

Whole farm units are not allowed under the APH FCF program except as may be provided on the SP.

18 Quality Adjustment

A. Juice

- (1) Citrus fruit insured with an intended use of juice that due to insurable causes, does not contain the average juice content per box of fruit produced on the unit for the three previous crop years determined from the insured's records that are acceptable to AIP, will be adjusted by:
 - (a) Dividing the pounds of juice per box obtained from the damaged citrus by the average juice content (in pounds to tenths) based on the insured's records; and
 - (b) Multiplying the result by the number of boxes of such citrus.

If individual records (three previous years) of juice content are not provided by the insured, an average juice content per box specified in the SP will be used.

(2) Citrus fruit insured with an intended use of juice that is marketed as fresh fruit will be counted as production of juice fruit based on the number of boxes sold without any reduction based on the grade of the fruit.

B. Fresh

- (1) Citrus fruit insured with an intended use of fresh that meets applicable United States Standards for packing as fresh fruit will be considered marketed or marketable as fresh fruit.
- (2) Any citrus fruit insured with an intended use of fresh that due to insurable causes, is not marketable as fresh fruit as specified in section 12(f) of the CP and contains a

B. Fresh (continued)

juice content below that specified in section 12(g)(2) will be adjusted by multiplying the number of boxes of such citrus fruit by:

- (a) The applicable Fresh Fruit Factor contained in the AD; and
- (b) Multiplying the result of (a) by the result of dividing the pounds of juice per box obtained from the damaged citrus by the average juice content (in pounds to tenths) based on your records specified in section 12(d) of the CP or the applicable default juice content on the SP if producer records are not available.

C. Production Not to Count

Any individual citrus fruit will not be considered production to count if due to an insurable cause of loss it is:

- (a) On the ground and unmarketable; or
- (b) Unmarketable because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption.

19 Calculation Examples

Example 1

The insured has a 100 percent share in a 55-acre unit of the type (early season oranges-juice) with a production guarantee of 300 boxes per acre (400 box approved yield x 75 percent coverage level). The price election contained in the AD is \$10.00 per box. The insured elected 100 percent of the price election.

Due to an insured cause of loss the insured's production to count is 10,000 boxes [12,500 boxes harvested x (41.6 lbs. juice/box \div 52 lbs. juice standard/box from the SP); the insured's historical juice records were not available]. The premium rate is 4.5 percent.

Premium Calculation

The premium due is 7,425 (300 box per acre production guarantee x 10.00 per box price election x 55 acres x .045 premium rate x 100% share).

Loss Calculation

- (1) 55 acres x 300 box production guarantee/acre = 16,500 box total production guarantee;
- (2) 16,500 box total production guarantee x \$10.00 price election = \$165,000 total value of the production guarantee;
- (3) 10,000 boxes total production to count x 10.00 price election = 100,000 total value of the production to count;
- (4) \$165,000 \$100,000 = \$65,000; and
- (5) \$65,000 x 1.000 share = \$65,000 indemnity payment.

Example 2

The insured has a 100 percent share in a 55-acre unit of the type (late season oranges-fresh) with a production guarantee of 300 boxes per acre (400 box/acre approved yield x 75 percent coverage level). The price election contained in the AD is \$15.00 per box and the insured selected 100 percent of the price election.

Due to an insured cause of loss no fruit was marketable as fresh. The fresh fruit factor is 0.91 from the AD. The juice content of the damaged fruit is 41.6 lbs. juice/box compared to 54 lbs. juice per box for undamaged (default juice content contained in the SP). The insured's production to count is 8,763 boxes (12,500 boxes harvested x [0.91 fresh fruit factor x (41.6 lbs./54.0 lbs.)]). The premium rate is 5.5 percent.

Premium Calculation

The premium due is \$13,613 (300 box per acre production guarantee x \$15.00 per box price election x 55 acres x .055 premium rate x 100% share).

Loss Calculation

- (1) 55 acres x 300 box production guarantee/acre = 16,500 box total guarantee;
- (2) 16,500 box total production guarantee x \$15.00 price election = \$247,500 total value of the production guarantee;
- *** (3) $\frac{8,763}{8,763}$ boxes total production to count x \$15.00 price election = $\frac{131,445}{131,445}$ total value of the production to count;
- *** (4) \$247,500 \$131,445 = \$116,055; and
- *** (5) $\frac{116,055}{116,055} \times 100\%$ share = $\frac{116,055}{116,055}$ indemnity payment.

If the contract price is elected and a weighted contract price is applicable (i.e., both contracted and no-contracted acreage is used in determining the price), see the Contract Price Addendum for price calculation examples that includes determining the weighted contract price.

20 Excluded Coverages

The following coverages and the following yield adjustments do not apply to the APH FCF program:

- A. Late and prevented planting;
- B. Replanting; or
- C. Trend adjustment.
- 21 Service Forms

The following forms are required for the APH FCF program:

- A. Application;
- **B.** Policy Change;

- C. Acreage Report;
- D. Applicable Crop Inspection Forms (PAW and PAIR); and
- E. Production Report

22-30 (Reserved)

PART 3 CROP INSURANCE AND GENERAL STANDARDS HANDBOOK

31 CIH, DSSH, and GSH Applicability

Changes and additions to the CIH, DSSH, and GSH for APH FCF are described in this part. All other applicable CIH, DSSH, and GSH procedures apply.

32 General Information

A. APH Florida Citrus Fruit:

- (1) Is considered a Category C crop;
- (2) Are covered under the APH coverage plan (90); and
- (3) Utilize APH procedures contained in the CIH:
 - (i) To establish insurance yields; and
 - (ii) For all other applicable insurance purposes.

B. Insurability Requirements

Availability

- (1) The APH FCF program is available for Florida counties for which a premium rate is quoted in the AD.
- (2) Written agreements are allowed under the APH FCF program.

C. Record Requirements

Applicable requirements requiring separate acceptable production records apply (records by commodity, crop (each citrus fruit group), unit, type, and practice). For acreage in which a share is acquired after the ARD (see Para. 15E(2) of this handbook and section 3(g) of the CP), acceptable production records must be provided at the time the request to revise the acreage report is made.

33 CIH Part 14, Para. 1415

Record Requirements

APH FCF is added to the list of crops requiring verifiable records.

34 CIH Part 14, Para. 1421

Trip tickets are added to the list of other record types used to establish harvested production when multiple units are commingled in a single conveyance (truck, fruit trailer, etc.). The trip ticket must meet all requirements of Florida's state code governing commingled loads within a single conveyance. The total production from the trip tickets must be prorated to equal the production contained in the commingled load as determined by a disinterested third party from paragraph 1416A.

35 CIH Part 15

Para. 1501: In addition to APH databases by crop, unit/P/T/TMA, databases may also be established by block and other characteristics.

Para. 1502, Base Period: APH FCF is added to the list of crops to which a lag year will apply. For example, for 2023 crop year, the most recent three crop years are 2021, 2020, and 2019. (See section 3(i) of the CP.)

Para. 1535C(2): (d) acreage not meeting the CP insurability minimums when uninsurable and insurable acreage is commingled unless Para. 35, Section 1, General Information of this handbook is applicable.

Para. 1535C(2): (g) significant changes have occurred to Trees/Vines/Bushes/Bogs as identified on the PAW and/or PAIR.

Exception: Contact the RO concerning appropriate T-Yields for yield substitution purposes.

Exception: The presence of citrus greening is excluded and not identified on the PAW or PAIR.

Para. 1551(3):

Exception: The most recent three crop years is determined based on a lag year (i.e., for 2023 crop year, the most recent three crop years are 2021, 2020, and 2019).

36 CIH Part 18

Procedures contained in Part 18 apply to APH FCF in general and as otherwise noted in this handbook.

Section 1 General Information

Para. 1803B and 1535(c)(2)(d) do not apply to one and two-year old trees for the purpose of commingled production determinations (such acreage is not considered to have harvestable fruit production); the insured must certify on the PAW (in the Remarks section) that any such production from such trees was not harvested and commingled with fruit production from insurable acreage, unless:

- (1) Fruit harvested from insurable trees is commingled with fruit from uninsurable trees (see CIH Para. 1803B and Para. 1860).
- (2) The insured fails to certify that any such production from such trees was not harvested and commingled with fruit production from insurable acreage (see CIH Para. 1803B, Para. 1853, and Para. 1860).

Section 3 Age/Leaf Year Determination

Para. 1817 will apply to APH FCF.

Para. 1821 PAW Elements.

Percent Stand	 For all crops except cranberries and lowbush blueberries, the insured must identify the percent stand from the initial planting pattern and planted acres. Calculate the percent stand by dividing the number of insurable trees/vines/bushes by the product of density multiplied by original acres. Example: 10 acres were initially planted in an 18 x 20 planting pattern with 121 trees per acre. The insured reports 968 trees; the percent stand would be 80 percent [968 trees / (121 trees/acre x 10 acres)]. The percent stand column would display 80% stand and in the acres column there would be 10 acres. The Acreage Report would reflect 8.0 insurable acres due to the removal of 2.0 acres of trees.
	 Percent of stand and acreage reductions are not applicable to the APH FCF if the original stand is maintained through the set out of replacement trees. For low bush blueberries: Enter the estimated percent plant cover (less 5 percent for shrinkage). If the decrease in percent stand is less than 20% (or the percentage specified in the applicable SP) based on the original planting pattern a RO DY request is not required.

Has Damage (e.g., Disease, Hail, Freeze)	An insured must answer "YES" if they have a tree disease present in the orchard/grove. Provide the type of disease identified by the
Occurred to Trees/Vines/Bushes/Bog	insured, e.g., Citrus Blight, Citrus Canker, Citrus Tristeza.
that Will Reduce the Insured Crop's Production from	The presence of citrus greening is not applicable for this element and does not require a "Yes" response.
Previous Crop Years?	If yes to damage caused by disease, list type of disease.
If applicable, list type of disease.	

Have Practices or	If the insured answers "YES," hard copy records of acreage and
Production Methods	production are required.
(e.g., Removal,	
Dehorning, Grafting,	Additionally, for Texas Citrus Fruit, if trees have been dehorned
Transitioning to or	within the last 8 policy crop years, insureds must answer "YES."
from Organic) been	
Performed that Will	If the acreage was dehorned prior to the current crop year and the
Reduce the Insured	dehorned acreage has been inspected and accepted, it will not be
Crop's Production	necessary to reinspect the acreage or require hard copy records of
from Previous Crop	acreage and production (unless productivity is reduced compared to
Years?	the year it was last inspected).
	Not applicable to insured APH FCF acreage that is hedged or
	topped as part of a standard production practice.

Para. 1823:

(1) Yes to whether "... damage (e.g., disease, hail, freeze) occurred to insurable Trees/Vines/Bushes/Bog that will reduce the insured crop's production from previous crop years?"

The presence of citrus greening does not trigger a PAIR.

(2) Item (2), Exception 2, reference to Florida Citrus and CIH, Para. 2009 does not apply.

Section 5 Perennial Crop Pre-Acceptance Inspection Report (PAIR)

Para. 1838

A PAIR is required for the current crop year when:

- (1) the person is a new insured; and
- (2) cultural practices (excluding routine hedging and topping) have been performed that will reduce the insured crop's production from previous levels.

Para. 1842 PAIR Elements

PAIR completion instructions for the Element, "Describe the type of frost protection used including the average times used." would require the insured show how the irrigation system for the insured acreage meets the frost protection requirements specified in the SP.

Section 6 APH Database

Para. 1859 applies for purposes of determining weighted average T-Yields using the age/leaf year (based on month/year planted/grafted) and tree count (based on number of plants) reported by insureds on the PAW for insurable acres.

PAW completion instructions for "Totals" element on the PAW, (see DSSH, Exhibit 44) include the total of number of trees by age (based on leaf year).

Crop Information	
Totals	Note: For Acres and Number of Plants
	For APH-FCF include number of trees by age group (i.e., by leaf year) specified in the AD, T-Yield table.

Para. 1860A will apply to APH FCF with the following exceptions:

- (1) A(2)(a) and (b) do not apply for the APH FCF program.
- (2) Para. A(3)(a) and (b) are added as follows:
 - (a) Less than 30 percent of the existing APH database's insurable acreage, the production from the previously uninsured acreage is excluded from the combined database and the approved APH yield of the previously insured APH database is used, i.e., the previously insured APH database approved APH yield is used for both the added and existing acreage. Once the previously uninsured acreage is combined with the existing APH database, it cannot be removed.
 - (b) 30 percent or greater than the existing APH database's insurable acreage, an APH database must be established for the previously uninsurable acreage using variable T-Yields to complete the four-year APH database.

Para. 1861 Added Land/New Producers

Insureds who acquire an insurable interest in citrus fruit acreage after the ARD may revise the acreage report until May 15 of the crop year (see Para. 15E(2) of this handbook). In addition, the insured must provide acceptable production records at the time the acreage report revision is made (see section 3(g) of the CP). The insured or AIP will update the PAW at the time acreage and production reports are submitted.

37 CIH Part 19

Para. 1947C regarding lag years is applicable to APH FCF.

38 CIH Part 20

Part 20 is not applicable to APH FCF.

39 **GSH**, Exhibit 8A, Crop Policy Information

Add the following information for APH FCF to the crop policy information table, Exhibit 8A, for crops insurable under the APH plan of insurance.

	CROP POLICY INFORMATION							
	FCIC		⁴² CROP				UNIT(S): Basic (B) Optional	⁴⁵ HIGH
APH CROPS	POLICY	CROP PROVISIONS	⁴² CROP Category, APH Yield Tolerance	LP/PP	REPLANT	UNIT OF Measure	(O) ENTERPRISE (E) ⁴⁴ WHOLE FARM (W)	-RISK LAND EX. Opt.
APH Florida Citrus Fruit	22-BR	23- FCF	C 2%	No	No	boxes.	B/O/E	Yes

⁴² Tolerance for APH field reviews. ⁴⁴ WU(s) if provided for in the AD.

⁴⁵ Requires insured's signature, refer to AD.

40-50 (Reserved)

EXHIBITS

Acronyms

The following table contains RMA-approved acronyms used in this handbook.

Approved Acronym/Abbreviation	Term			
AD	Actuarial Documents			
APH FCF	Actual Production History Florida Citrus Fruit			
ARD	Acreage Reporting Date			
AIP	Approved Insurance Provider			
BP	Basic Provisions			
CAT	Catastrophic Risk Protection Endorsement			
CIH	FCIC-18010 Crop Insurance Handbook			
СР	Crop Provisions			
DSSH	Document and Supplemental Standards Handbook			
FCIC	USDA Federal Crop Insurance Corporation			
FSA	Farm Service Agency			
LAM	FCIC-25010 Loss Adjustment Manual			
LASH	Loss Adjustment Standards Handbook			
PAIR	Pre-Acceptance Inspection Report			
PAW	Producer's Pre-Acceptance Worksheet			
RMA	Risk Management Agency			
SCD	Sales Closing Date			
SP	Special Provisions			

Definitions

<u>Box</u> – means a standard field box as prescribed in the State of Florida Citrus Fruit Laws or contained in standards issued by FCIC.

Buckhorn – means to prune any limb at a diameter of at least three inches for citrus.

<u>Citrus fruit commodity</u> – means citrus fruit as follows:

(1) Oranges;

(2) Grapefruit;

(3) Tangelos;

(4) Mandarins/Tangerines;

(5) Tangors;

(6) Lemons; and

(7) Any other citrus fruit commodity designated in the actuarial documents.

<u>Citrus fruit group</u> – means a designation in the Special Provisions used to identify combinations of types within a citrus fruit commodity that may be grouped together for the purposes of electing coverage levels and identifying the insured crop.

<u>Crop year</u> – means the period beginning with the date insurance attaches to the insured crop and extending through normal harvest time. It is designated by the calendar year following the year in which the bloom is normally set.

<u>Harvest</u> – means the severance of mature citrus fruit from the tree by pulling, picking, shaking, or any other means, or collecting the marketable citrus fruit from the ground.

<u>Hedged</u> – means a process of trimming the sides of the citrus trees for better or more fruitful growth of the citrus fruit.

<u>High Density</u> – means groves containing the number of trees per acre specified in the Special Provisions.

<u>Intended use</u> – means the producer's expected end use or disposition of the commodity at the time the commodity is reported. Insurable intended uses will be specified in the Special Provisions.

<u>Interplanted</u> – means acreage on which two or more agricultural commodities are planted in any form of alternating or mixed pattern.

<u>Interstock</u> – means the area of the tree that is grafted to a rootstock. For example, the rootstock may be Sour Orange, and the interstock grapefruit, and the grafted scion Valencia orange.

<u>Scion</u> – means a detached living portion of a plant joined to a stock in grafting.

<u>Set out</u> – means transplanting a tree into the grove.

<u>Standard Density</u> – means groves containing the number of trees per acre specified in the Special Provisions.

Definitions (Continued)

<u>Topped</u> – means a process of trimming the uppermost portion of the citrus trees for better and more fruitful growth of the citrus fruit.

<u>Top worked</u> – means a buckhorned citrus tree with a new scion grafted onto the interstock.

<u>Type</u> – means a designation in the Special Provisions for purposes of subdividing citrus fruit groups and allowing separate coverage levels and price elections (see section 3(b) and (c) of these Crop Provisions).

<u>Unmarketable</u> – means citrus fruit that cannot be processed into products for human consumption.