



United States  
Department of  
Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-20160U (11-2023)

# **OLIVE CROP INSURANCE STANDARDS HANDBOOK**

## **2024 and Succeeding Crop Years**

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

<b>TITLE: Olive Crop Insurance Standards Handbook</b>	<b>NUMBER: FCIC-20160U OPI: Product Administration and Standards Division</b>
<b>EFFECTIVE DATE: 2024 and Succeeding Crop Years</b>	<b>ISSUE DATE: November 2, 2023</b>
<b>SUBJECT:</b>  Provides the underwriting procedures and instructions for administering the Olive Crop Insurance Program.	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  Deputy Administrator for Product Management

**REASON FOR ISSUANCE**

This handbook is being issued to provide procedures for administering the Olive Crop Insurance Program for the 2024 and succeeding crop years.

**SUMMARY OF CHANGES**

Listed below are the changes to the 2023 FCIC-20160U Olive Crop Insurance Standards Handbook with significant content change. All changes, and additions are highlighted. Minor changes and corrections are not included in this listing. \*\*\* used throughout the handbook indicate where major deletions occurred.

<b>Reference</b>	<b>Description of Change</b>
Throughout Handbook	Updated to conform to the new External Handbook Standards.
Throughout Handbook	Updated crop year references, CIH references. Revised growing season to leaf year and made other minor revisions. Added links to applicable paragraphs, exhibits, and etc.
<a href="#">Part 1</a>	Updated the language contained in the paragraphs and removed language based on External Handbooks Standards.
<a href="#">Paragraph 1D</a>	Added standard language related to Title VI of the Civil Rights Act of 1964.
<a href="#">Paragraph 32B(2)(vii)</a> and <a href="#">32K(5)</a>	Removed direct marketing reference to the CP and SP.
<a href="#">Paragraph 32C</a> and <a href="#">32D</a>	Updated for same year production reporting.
<a href="#">Exhibit 1</a>	Updated table of acronyms.
<a href="#">Exhibit 2</a>	Added Exhibit 2, Definitions.
<a href="#">Exhibit 3</a>	Revised exhibit number 2 to 3.
<a href="#">Exhibit 4</a>	Revised exhibit number 3 to 4.
<a href="#">Exhibit 5</a>	Revised exhibit number 4 to 5.
<a href="#">Exhibit 6</a>	Revised exhibit number 5 to 6 and change from growing season to leaf year.

# OLIVE CROP INSURANCE STANDARDS HANDBOOK

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing Olive crop insurance coverage in accordance with the Olive CP (24-OL-0501), Olive LASH (FCIC-20160L), 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/Private-Developed-Products---20000](http://www.rma.usda.gov/Policy-and-Procedure/Private-Developed-Products---20000).

In general, the Olive Crop Insurance Program will be administered under the procedures contained in the 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 Olive Crop Insurance Program.

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

#### B. Source of Authority

The Olive Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act. The Olive Crop Insurance Program was implemented for the 2012 crop year.

#### C. Duration

The Olive Crop Insurance Program is available beginning with the 2012 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

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

It is the AIPs’ responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the USDA public website at [www.usda.gov/oascr/](http://www.usda.gov/oascr/). For more information on the RMA Non-Discrimination Statement, see the DSSH.

## 1 General Information (Continued)

### E. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations; Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement, the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall 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 specified parts of this handbook apply.
OLIVE LASH	Provides specific loss adjustment procedures for olives.

(1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the GSH and LAM.

(2) Terms, abbreviations, and definitions specific to the Olive Crop Insurance Program are in [Exhibits 1 and 2](#), herein.

### F. Approved Area

The Olive Crop Insurance Program is available where premium rates and other actuarial materials are included in the AD for the county.

### G. Applying for the Olive Crop Insurance Program

AIPs shall use the standard application for the Olive Crop Insurance Program.

## 2 Responsibilities

AIPs must use standards, procedures, methods, and instructions as authorized by FCIC in the sale and service of crop insurance contracts. Each AIP is responsible for using RMA approved procedure. \*\*\*

## 3-20 Reserved

## PART 2: INSURABILITY

### 21 Addressing Alternate Bearing

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The alternate bearing nature of olive production creates special challenges for an effective crop insurance program. Namely, establishing an approved yield to reflect the expected yield for the next year can be a challenge. APH crop insurance programs cover yield losses due to natural causes. When actual yields fall below the approved yield for that crop year, there is an indemnity payout up to the guarantee. For alternate bearing crops, the swings in production are an inherent characteristic of the tree, thus low yields may not be due to an insurable cause of loss.

To address this challenge, the Olive **Crop Insurance** Program uses a VI to identify APH databases which are likely to have “on” versus “off” years and adjusts the approved yield accordingly. If the previous year was high, the approved yield may be lowered for the current crop year. Likewise, when the yield for the previous year was low, the approved yield may be increased for the current crop year. This approach will better align the guarantee in both ‘on’ and ‘off’ years with the true expected yield.

### 22 Insurable Types and Practices

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#### A. Types Insurable

See the Olive **Crop Insurance** Program AD for insurable types.

#### B. Insurable Practices

- (1) Olives must be irrigated to be insurable unless non-irrigated is allowed by WA.
- (2) Organic practices (Transitional and Certified) are also insurable.
- (3) See the Olive **Crop Insurance** Program AD for insurable practices.

### 23 Units and Coverage Levels

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#### A. Units

The CP, Section 2, allows either an enterprise unit (see eligibility requirements) that may be elected by the insured or basic units (all acreage in the county, regardless of share, by type and practice) for additional coverage policies (see Section 1, Definitions and Section 2 **of the CP** for additional information).

For policies **for which the Catastrophic Risk Protection Endorsement has been elected, only basic units are allowed. Basic units are determined by share arrangement as provided in the endorsement.**

## **23 Unit and Coverage Levels (Continued)**

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### **B. Coverage Levels**

Coverage is available in 5 percent (5%) increments:

- (1) CAT
- (2) 50 percent (50%);
- (3) 55 percent (55%);
- (4) 60 percent (60%);
- (5) 65 percent (65%);
- (6) 70 percent (70%); and
- (7) 75 percent (75%).

## **24 Reports**

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See [Paragraph 32](#), Specific Information Regarding the CIH.

## **25-30 Reserved**

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## PART 3: APPLICABILITY OF HANDBOOKS

### 31 General Overview

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This Part identifies information specific to the applicability of the CIH that may require supplemental information with regards to olives. Unless specifically amended, supplemented, or deleted by information in this handbook, all policy and procedure issuances apply to the Olive Crop Insurance Program.

#### **Key features of the Olive Crop Insurance Program:**

Olives are a perennial crop and are classified as a Category C crop. See CIH Part 18 for complete Category C crop procedures.

Some procedures are modified to address alternate bearing, which is a special characteristic of olive production. In particular:

- (1) the approved yield for each unit will be determined by adjusting the average yield for expected alternate bearing effects. There will be no limitations on year-to-year changes in approved yield.
- (2) eligibility for insurance coverage requires a minimum of four actual yields for the crop that are acceptable to the AIP.
- (3) all APH databases will contain at least four years of actual or allowed yield types. See CIH Part 16, Sections 1 - 4 regarding Yield Adjustment, Yield Exclusion, Quality Loss Option, and Yield Cup are not applicable to the Olive Crop Insurance Program.

AIPs will be responsible for calculating and documenting the approved yield adjustments as applicable.

### 32 Specific Information Regarding the Crop Insurance Handbook

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The general rules of crop insurance, as provided in the CIH, apply to the Olive Crop Insurance Program.

The Olive Crop Insurance Program is an APH based program. This handbook is a supplement to the CIH which applies to the Olive Crop Insurance Program excluding the exceptions, changes, and additions provided in this handbook.

#### **A. Two-Year Coverage Period**

- (1) The Olive CP (24-OL-0501) are effective beginning with the 2024 crop year.

**A. Two-Year Coverage Period (Continued)**

(2) Insurability Requirements.

(a) To be eligible for coverage, minimum requirements for insurability of the crop stated in the Olive CP must be met such as:

(i) the minimum number of years of production records for crop insurability (See [Subparagraph 32C](#) of this handbook.), minimum age/production requirements (e.g., minimum production of 2.5 tons or a minimum number of leaf years for table olives standard density.) See the SP for separate requirements for table and oil olives, stand densities, and associated age/production requirements;

(See [Exhibit 6](#) of this handbook for instructions to determine the number of leaf years.)

(ii) trees have reached the 2<sup>nd</sup> leaf year after hedging or topping; the 3<sup>rd</sup> leaf year after dehorning; or the 4<sup>th</sup> leaf year after stumping;

(iii) the leaf year season requirement does not apply if the minimum level of production (in tons or gallons) contained in the SP is met for the most recent crop year or hedging or topping is a standard annual production practice for the grove;

(iv) grove (block) locations must contain a minimum of three contiguous acres except as provided in the SP; and

(v) see Section 8 of the CP and SP for complete list of insurability requirements and specifications (see [CIH Paragraph 1802](#)).

(b) Insurability requirements will be verified through the use of a certification process including the PAW and/or PAIR as performed by the AIP (see [CIH Paragraph 1802](#)).

(3) Acreage Reporting.

(a) Removal of a contiguous block of trees before the ARD must be reported on the acreage report. The insurable acreage will be reduced by the number of acres removed.

(b) Only for purposes of establishing the end of the insurance period, if the insured has a contract which specifies or allows the processor to establish an end of delivery date, the insured must submit a copy of the contract by the ARD.

**A. Two-Year Coverage Period (Continued)**

- (4) Insurance Period.
  - (a) Insurance attaches:
    - (i) the initial crop year insured on February 1<sup>st</sup> if the 20-day waiting period has been met. Otherwise, insurance attaches on the 20<sup>th</sup> day after the application is received by the agent provided the application is received by sales closing date; and
    - (ii) for each subsequent crop year, on the earlier of the end of the insurance period or November 16<sup>th</sup>.
  - (b) Insurance ends the earlier of:
    - (i) the date harvest should have started for acreage that will not be harvested;
    - (ii) if a processor contract is applicable, the final delivery date in the processor contract or date to be established by the processor under the terms of the contract; or
    - (iii) November 15<sup>th</sup> for table olives and January 31 for oil olives.
  - (c) See Section 10 of the CP for additional information.
- (5) Approved Yield. AIPs are required to calculate an approved yield.
- (6) Acreage Determination (see CIH Paragraph [1811 - 1815](#)).
- (7) Base Periods. The base period for olives is determined by consecutive crop years, not calendar years, and consists of the consecutive crop years immediately preceding the current crop year, with a minimum of four crop years and building to ten crop years.
- (8) Two-year Coverage Period. A two-crop-year subset of the continuous history for the olive policy.
  - (a) The insured agrees to insure the crop for both years of the two-year coverage period.
  - (b) The coverage level, price election percentage, terms and conditions of insurance for each year of the two-year coverage period will remain the same, except for changes allowed by the CP and SP. Circumstances leading to a change in coverage during the coverage period include but are not limited to:
    - (i) legislatively mandated changes;

**A. Two-Year Coverage Period (Continued)**

- (ii) updating APH databases to include the most recent crop year's production records;
  - (iii) policy terms and conditions are not met including the failure to make timely payment of premium for each year of the two-year coverage period;
  - (iv) price election changes resulting from the issuance of a different established price contained in the SP or an addendum;
  - (v) trees are hedged, topped, dehorned, or stumped. Acreage of such trees is uninsurable beginning the crop year following applicable pruning practice. The acreage remains uninsurable for the period specified in the CP. This period will not apply if the minimum production level (in tons or gallons as applicable) for the acreage is met for the most recent crop year or hedging or topping is a standard annual production practice for the grove (see Section 8 of the CP);
  - (vi) changes in tree acreage (percent of stand or number of acres), damaged trees, changes in cultural practices, alternate bearing (see CIH Part 18, Sections 2, 4, 5, and 6);
  - (vii) see [Subparagraph 32G](#) of this handbook for alternate bearing determinations and adjustments;
  - (viii) higher yield requests (for other changes in management practices, i.e., insured under a non-irrigated practice via a WA - changes to an irrigated practice, RO determined "F" yields up to the most recent four years) may be applicable (see [Subparagraph 32F\(4\)](#) of this handbook); and
  - (ix) added land and added insurable acreage (see CIH Paragraphs 1861 and [1862](#); and [Subparagraph 32H](#) and [Subparagraph 32I](#) of this handbook).
- (9) Unit Division. For both years of the two-year coverage period, a unit will be:
- (a) an Enterprise Unit if qualified and elected by the insured, otherwise;
  - (b) a Basic Unit (all acreage in county in which the insured has a share, by practice and type); or

**A. Two-Year Coverage Period (Continued)**

- (c) for policies with the Catastrophic Risk Protection Endorsement, only basic units for the insured olive crop are allowed and are determined by share arrangement as provided in the endorsement.

Unless otherwise required in CP or this procedure, records below the Basic Unit should not be reported to RMA.

- (10) Yield Adjustment, Yield Exclusion, Quality Loss Option, and Yield Cup (CIH Part 16, Section 1–4) are not applicable to the Olive Crop Insurance Program.
- (11) Termination and Premium Payments.
  - (a) The AIP will terminate for non-payment of premium for either year of the two-year coverage period.
  - (b) Insureds do not have to pay a premium for acreage which the insured no longer operates (has a share) or on acreage where the olive trees have been removed or are no longer insurable (hedged, topped, etc.) prior to insurance attaching for the second year of the two-year coverage period, provided a timely acreage report is filed reporting all of the insured and uninsured acreage of olives.
- (12) Cancellation and Transfer.
  - (a) The insured may not cancel or transfer the policy to another AIP until the end of the two-year coverage period (the sales closing date, January 31, of the second crop year of the coverage period).
  - (b) A transfer of coverage and right to indemnity may be used, in the first or second year of the two-year coverage period to maintain insurance coverage after the calendar date for the beginning of the insurance period, if the insured share is relinquished on all or part of the grove on or before the ARD. A transfer of coverage and right to indemnity must be approved by the AIP by the ARD. (If the share is relinquished before the ARD and a timely transfer of coverage and right to indemnity is not approved, coverage will not be considered to have attached to the affected acreage.)

The insured may elect to submit a transfer of coverage and right to indemnity after the ARD, if approved by the AIP.

See GSH Paragraph 853, Section 28 of the BP, and Section 10(d)(2) of the CP for transfer of coverage and right to indemnity requirements.

**A. Two-Year Coverage Period (Continued)**

(13) Production to Count Adjustments.

- (a) All appraised and harvested production of table olives (in tons) and oil olives (in gallons) will be counted as production for APH **database** and loss adjustment purposes without any adjustment except as provided in [Subparagraph 32A\(13\)\(b\)](#) and [Subparagraph 32A\(14\)](#) of this handbook.
  - (b) Mature olive production:
    - (i) will not be counted as production if the olives are:
      - (A) knocked or fall to the ground due to earthquake, wind, or hail and are not harvested;
      - (B) damaged by freezing temperatures to the extent we determine the olives cannot be processed for table or oil purposes in accordance with FCIC approved loss adjustment procedures and such production is not harvested; or
      - (C) damaged by insured causes and ordered destroyed by a Federal or State agency.
    - (ii) damaged under [Subparagraph 32A\(13\)\(b\)\(i\)\(B\)](#) of this handbook:
      - (A) that is harvested and processed for purposes other than table or oil use; or
      - (B) will be determined (in tons or gallons, as applicable) by dividing the total value received for the production by the respective price election and multiplying the result by 0.75.
- (14) In accordance with the SP, oil production from oil type olives will be adjusted if due **to** insurable causes, the oil production has a value of less than 75 percent of the average market price of extra virgin olive oil of the same or similar variety. See the CP, section 13(g), SP, and Olive LASH for additional information and instructions for determining oil quality adjustments.

**B. PAW/PAIR (Producer Pre-Acceptance Worksheet/Perennial Crop Pre-Acceptance Inspection Report)**

(1) PAW.

- (a) See CIH Part 18, Section 4.
- (b) CIH Paragraph [1834](#)(2) is revised as follows:

Yes to whether “...practices or production methods (e.g., removal or thinning, buckhorning/dehorning, grafting, hedging and topping, transitioning to organic) been performed that will reduce the insured crop’s production from previous crop years?”

(2) PAIR.

- (a) See CIH Paragraph [1845](#) for completion requirements.
- (b) The PAIR may be initiated at the AIP’s discretion and must be completed no later than the ARD:

- (i) for new applications;
- (ii) for added land;
- (iii) for carryover policies when the insured transfers to a different AIP;
- (iv) when triggered by the PAW (see [Subparagraph 32B\(1\)](#) of this handbook);

An inspection is required when known tree damage has occurred or cultural practices have been performed that will reduce the insured crop from previous yields used to determine the approved yield, and when the insured answers “YES” to related questions contained on the PAW (see CIH Paragraph [1834](#) (1) and (2)).

- (v) when spot checks are completed;
  - (vi) at the discretion of the AIP or RO, when acreage is removed; or
  - (vii) as required by the CIH, Part 18, Section 5, if not in conflict with this handbook.
- (c) Key items the Inspector should consider in conducting the PAIR are:
- (i) conditions identified in [Subparagraph 32B\(1\)\(b\)](#) of this handbook;
  - (ii) age by block;

**B. PAW/PAIR (Continued)**

- (iii) date of any thinning, hedging, topping, dehorning, or stumping, including qualifying production (to meet minimum production requirements for insurability). See [Subparagraph 32D\(5\)\(b\)](#) of this handbook;
- (iv) whether the orchard/grove is being maintained in a recommended manner with adequate tree spacing, no over-crowding of adjoining tree branches, good orchard/grove floor management practice;
- (v) evaluate each block to determine if light penetration into the canopy is sufficient to stimulate fruit development. Rate as good, fair, or poor based on the Inspector's review;
- (vi) determine method of harvesting (e.g., hand vs. machine) and if method has changed;
- (vii) review of marketing methods. A review of records may determine whether any direct market of production occurred; and \*\*\*
- (viii) verification of correct practice in counties with separate irrigated and non-irrigated rated practices. If reported as irrigated, an adequate water supply and functional irrigation system must be verified.

The above key items, as well as, other information shown on the PAIR, and certification by the insured on the PAW, must be considered in completion of the PAIR.

**C. Production Reporting Requirements (See Section 3(c) of the CP.)**

- (1) Insureds must submit for the initial crop year insured (i.e., year of application):
  - (a) acceptable production records (including any production records containing zero yields) for at least the four most recent crop years in the base period for the crop;
  - (b) for all insurable acreage reported for the current crop year; and
  - (c) in which the insured had a share during the four-year period.

**Example:** The insured has three blocks of olives with four years of production records on blocks 1 and 2; block 3 is added land for the current crop year with only two years of production records available. Blocks 1 and 2 meet the four-year insurability requirement for the crop, and the APH database would contain four years of production records for each database; the two years of production records submitted by the insured and variable T-Yields would be entered in the APH database for block 3.



**C. Production Reporting Requirements (Continued)**

Use of zero production: Production records containing zero yields may be used to meet the four-year insurability requirement for the crop.

**Example:** Block 1 is six years old and only three years of actual records are available. However, the insured may elect to use the production record from year 2 (before the block met the minimum age/production requirement) to establish a four-year APH database and insurability for the crop. Such record may be a production record containing a zero yield.

- (2) Production and acreage must be reported as required in [Subparagraph 32C\(1\)](#) of this handbook the initial crop year insured and submitted by the PRD. If the production records are not reported by the PRD, the insured will not be eligible for insurance coverage.
- (a) If only four years of records are submitted, such records must represent all the olive acreage in the insured's operation during the four-year record period. For example, the insured has two blocks of olives that have been in the operation during period for which production reports are being submitted, each with four years of acceptable production records. The production report for each block must contain four years of records (the insured cannot selectively choose not to report some years for a given block if actual records are available or should be available); otherwise, the production reports are not acceptable. The insured would not be eligible for insurance coverage for olives.
- (b) If more than four years of production records for the crop are submitted the initial crop year insured, they must be submitted in two-year increments (6, 8, or 10). The insured may not report different two-year increments for olive acreage that has been in the operation during the period for which production reports are being submitted.

**Example:** The insured has two separate blocks of olives that have been in the insured's operation for more than ten years; each block has six years of production records that are acceptable. The insured may not submit for the initial crop year insured, four years of production records for block 1 and six years of production records for block 2. The insured must either submit four years of production records for both blocks or six years of production records for both blocks. This requirement limits the insured's capability to potentially manipulate their approved yields through alternative combinations of selectively reporting yields for specific blocks.

**C. Production Reporting Requirements (Continued)**

- (3) For each crop year after the initial crop year insured, annual production reports must be filed by the insured's PRD. The current crop year's production will be used to update the APH database and establish the average and approved yield (e.g., by practice, type, TMA, block, or other required condition) for the subsequent crop year.

**Example:** A new insured is applying for coverage for the 2024 CY and submits a production report containing four years of production records (2020 - 2023) by practice, type, TMA, block, or other required condition on or before the 2024 CY PRD. The insured is required to report their 2024 production by the 2024 CY insured's PRD to update the APH database for the 2025 crop year.

- (4) The insured may submit a production record(s) for a crop year(s) prior to the crop year period for which records were reported the initial crop year insured, provided:
- (a) the two-year increment requirement (see [Subparagraph 32C\(2\)\(b\)](#) of this handbook) for the APH database is met;
  - (b) record continuity is maintained; and
  - (c) the production record(s) is reported by the insured PRD for the initial crop year.

**Example:** A new insured for the 2024 CY had five years of production records (2019 - 2023), but only the most recent four years (2020 - 2023) are permitted to establish the APH database for the block for the 2024 CY. The insured must report the 2019 production record by the 2024 CY insured's PRD to expand the APH database to six years of production records (2019 - 2024).

- (5) If four years of records are not reported (records are not available) for an individual APH database within the unit, by type, practice, TMA, block, and other conditions required by the CIH, variable T-Yields will be used to complete the applicable APH database. The T-Yields will be replaced as production reports are submitted for each subsequent crop year. See [Subparagraph 32F](#) of this handbook.

**D. Production Reports**

- (1) New Producers.
- (a) Acceptable production records are:
    - (i) of the previous owner/operator of the grove;
    - (ii) available under a share arrangement; or

**D. Production Reports (Continued)**

- (iii) from prior crop years, if elected by the **insured** (including production records containing zero yields) when such acreage did not meet the minimum age/production requirements; may be used to establish eligibility for olive insurance coverage (i.e., four-year production record requirement for the crop) and for production reporting purposes as provided in [Subparagraph 32C](#) of this handbook. If the four-year requirement for the crop is not met, the **insured** is not eligible for olive insurance.
  - (b) If the production records of a previous owner/operator or that are available under a share arrangement are used and more than four years of records are provided (e.g., seven years of production records or if records for more than one block, i.e., block 1, five years, block 2, seven years, etc.), only those acceptable production records meeting all requirements contained [Subparagraph 32C\(1\)](#) and [Subparagraph 32C\(3\)](#) of this handbook may be used to establish the applicable database(s).
- (2) Practices. Olive acreage must be irrigated to be insurable unless a WA to insure non-irrigated acreage is approved or the SP allows insurance for non-irrigated olives. If both irrigated and non-irrigated acreage are insurable, separate APH databases for the irrigated and non-irrigated acreage (by tree density level, e.g., standard density irrigated, practice code 250) must be established and maintained. Separate production reports must be submitted. Insureds with commingled production between irrigated and non-irrigated acreage (and density levels) may use the commingled worksheet or other applicable CIH procedure to separate the production (excluding proration). See CIH [Paragraph 1854](#).
- (3) High-Risk Land/Map Areas (if applicable). Separate acceptable production reports must be filed for acreage located on high-risk land or in map areas.
- (4) Late or Unreported Production.
  - (a) If production reports are not submitted or submitted timely, for any crop year, an assigned yield will apply for that year. The yield assigned will be not more than 75 percent of the **prior year's approved** yield.
    - (i) If the production report is submitted after the **insured's** PRD, the approved yield for the **subsequent CY** will be determined using the **assigned yield**. The **assigned yield** will be replaced by the **reported information** for the year **following the subsequent CY**.
    - (ii) See CIH Paragraph 1503A for temporary yield procedures if production records are not available by the **applicable** PRD. If a temporary yield is used to complete the APH database, the assigned yield will not apply for the current crop year.

**D. Production Reports (Continued)**

- (b) The previously reported production records contained in the APH database and any assigned/temporary yields for the most recent crop year will be used to compute the insured's approved yield for the current crop year.
  - (c) If a claim is filed for any year, the harvested and appraised production (excluding uninsured appraisals) and appraised potential production used to determine the indemnity payment will be the production for that year.
- (5) Uninsurable acreage.
- (a) Only acreage meeting the terms of the CP may be reported as insurable.
  - (b) Hedged, topped, dehorned, or stumped acreage is uninsurable for a period specified in the CP. This period will not apply if the minimum production requirement contained in the SP for the acreage is met or hedging or topping is a standard annual production practice for the grove. See Section 8 of the CP.
  - (c) The CP provides that acreage locations containing fewer than three contiguous (physically touching) acres are uninsurable unless allowed on the SP. See the SP for an exception.
  - (d) Uninsurable acreage must be reported separately.
  - (e) If production from uninsurable acreage is commingled or not reported separately, acreage and total production will be shown on the production report in determining the approved yield.

**E. Written Agreements**

To qualify for a WA, the following conditions must be met:

- (1) Only WAs authorized by the CP or SP are allowed. Authorization for WA is limited to providing coverage for non-irrigated olives. See Section 8(e) and 16 of the CP.
- (2) Standard WA requirements apply; however, the insurability requirements contained in the CP also apply.

See Section 18 of the BP and the WAH for a complete list of applicable WA rules and requirements.

**F. Completing APH Databases**

- (1) Annual Reporting for separate APH databases. Reports for the base period are completed on an annual basis starting with a minimum of four crop years and building to ten crop years. APH yields are established by unit for each P/T/TMA (and other conditions required by the CIH (see Part 18, Section 6)). The variable T-Yield (with applicable yield descriptor) will be used to complete any four-year APH database in the unit (by block, as applicable) if four years of production records are not reported for the database.
  - (a) Units are by enterprise or basic unit.
  - (b) Establishing APH databases as described above does not alter the four-year production record requirement for the crop (see [Subparagraph 32C\(1\)](#) of this handbook).
  - (c) See CIH Paragraph 1852 - 1854 for specific instructions regarding block reporting (also see [Subparagraph 32F\(2\)](#) of this handbook) and commingled production between APH databases (CIH Paragraph 1854).
- (2) Block Reporting. Blocks within a unit with different age or density levels may have separate databases if the production records are maintained separately. For example, a unit containing separate blocks designated with a separate land identifier or by table or oil olives (see CIH Paragraph 1852 - 1854 and [Subparagraph 32C](#) of this handbook for use of T-Yields and block examples).
- (3) Yield Descriptors. Identify each yield entered in APH database with the applicable yield descriptor (see CIH Exhibit 15W).
- (4) RO Determined Yields. RO determined yields may be requested for:
  - (a) higher yields (see [Subparagraph 32A\(8\)\(b\)\(viii\)](#) of this handbook);
  - (b) instances when the insured has separate production records by table and oil for the same block of olives for all or a portion of the base period (up to 10 years of production records for the oil and table olives based on actual use for individual crop years, e.g., the olive production is used for oil for 2014–2018 and for table for 2019–2023. Because there is a break in the oil olive records (i.e., 2019–2023), the RO may establish the oil olive APH database and approved yield if the production records are acceptable to the RO;
  - (c) added insurable acreage (new groves in the third through seventh leaf (see [Subparagraph 32I\(3\)](#) of this handbook); and
  - (d) APH databases containing zero yields in the two crop years prior to the current crop year and for which a VAF of 0.70 is applicable.

Other types of RO Determined Yield requests may be authorized by the RO or may be required (see CIH Paragraph 1881).

**G. Alternate Bearing Determinations**

The CP provides that the approved yield for acreage meeting the definition of alternate bearing may be adjusted (see the CP, Section 1 for definitions of alternate bearing, VAF, and VI; and Section 3(d)(4) for adjustment authority). Paragraph [1863](#) of the CIH does not apply.

- (1) Any acreage of olives will be considered alternate bearing if the VI for the APH database for the acreage is:
  - (a) less than or equal to 75; or
  - (b) equal to or greater than 125.
- (2) Alternate bearing determinations apply to APH databases for olive acreage that have reached the 7<sup>th</sup> leaf year after set out.
- (3) Olive acreage will not be considered alternate bearing and alternate bearing adjustments will not apply for databases that:
  - (a) the VI is greater than 75 but less than 125;
  - (b) contain T-Yields or RO determined yields;
  - (c) do not meet the criteria contained in [Subparagraph 32G\(2\)](#); or
  - (d) contain three zero yields in the most recent three crop years.

A VI of 100 will apply.

- (4) The VI is a ratio determined by dividing the yield from the most recent crop year by the average yield for the two previous crop years. The result (unrounded) is multiplied by 100. This result to two decimal places (unrounded) is then rounded to the nearest whole number.
  - (a) If the yield for the most recent crop year is greater than zero and the yields for each of the two previous crop years are zero, the VI will be 125.
  - (b) If the yields for each of the previous two crop years and the most recent crop year are zero, the VI will be 100.
  - (c) If the yield for the most recent crop year is zero and the yield for either of the two previous crop years is greater than zero, the VI will be 75.
- (5) The VAFs and approved yield are determined as follows:
  - (a) If the VI is less than or equal to 75, the VAF is 1.30. The approved yield equals the average yield for the APH database times the VAF 1.30. The yield indicator for the APH database will be VH.

**G. Alternate Bearing Determinations (Continued)**

- (b) If the VI is equal to or greater than 125, the VAF is .70. The approved yield equals the average yield for the APH database times the VAF .70. The yield indicator in the APH database will be VL.
  - (c) If the VI is greater than 75 but less than 125, the VAF is 1.00. The approved yield equals the average yield for the APH database times the VAF 1.00. The yield indicator for the APH database will be V. (Such acreage is not considered alternate bearing.)
- (6) Calculation Examples (see [Exhibit 5](#) of this handbook).

**H. Added Land and New Producers**

- (1) Applicable T-Yield procedures apply when less than four years of records are provided for each APH database. See CIH Paragraph [1862](#) for additional added land and new producer instructions. These procedures apply to applicable APH databases provided the four-year insurability requirement for the crop is met.

For example, the new producer provides production records for block 1 as specified in [Subparagraph 32D\(1\)\(a\)\(iii\)](#) of this handbook. Blocks 2 and 3 become insurable (meets the minimum age/production requirement) the following crop year. The databases for blocks 2 and 3 will be established using the most recent year's production record and three variable (80 percent) T-Yields (yield descriptor EX).

- (2) See [Subparagraph 32D\(1\)](#) of this handbook for additional new producer instructions.
- (3) The number of years of records submitted for added land cannot exceed the number of years of production records applicable for the insured's current APH databases when being added after the initial crop year insured.
- (4) For acreage added in the second year of the two-year coverage period, reporting the [production](#) for the [first year of the two-year coverage period](#) is required. Prior producer records are required for the prior years or applicable T-Yield provisions apply.

**I. Share and Acreage Changes**

For any crop year in the two-year coverage period:

- (1) Changes in Share. See Section 10(d) of the CP for changes in share on insurable acreage.

**I. Share and Acreage Changes (Continued)**

- (2) Removed or Damaged Acreage. See CIH Paragraph 1814 for removal of a contiguous block of trees or damage to trees. If the removed contiguous block of trees or damaged trees is reported on or before the ARD, the amount of acreage insured will be reduced, and the average and approved yield may be revised. When acreage is destroyed or becomes uninsurable, it must be reported on the acreage report by the ARD. When the entire unit is destroyed or removed prior to the ARD, the acreage must be reported as uninsurable acreage or zero acreage.
- (3) Added Insurable Acreage (Previously uninsurable acreage). Acreage contained in the insured's current operation that:
  - (a) meets the minimum age/production requirements and becomes insurable; and
  - (b) may contain up to four years of production records (including zero yields).

Complete the APH database as provided in CIH Paragraph 1861A and C for acreage added to an existing database and acreage added as a separate database. Variable T-Yields, if required, apply. Approved yields are based on a simple average of all production records (including T-Yields if applicable) unless the RO issues an RO determined yield.

- (4) Increase in Acreage. See CIH Paragraph 1814C for an increase in the previous year's insured acreage.

**J. Production Guarantee**

The production guarantee (per acre) for the unit will be updated for each crop year based on the most recent crop year's production report including any applicable adjustments or an assigned yield (see Section 3 of the CP).

**K. Acceptable Records**

The record must be verifiable and indicate the weight (in tons for table olives) or volume (gross gallons for the oil olives) of harvested olives, rounded to the nearest tenth of a ton for table olives or whole gallon for oil olives, by variety.

- (1) Table Olives. For table olives which are size graded under the marketing order, see Form COC 3A or 3C, weight and grade report issued by the COC (or such other lot identification form as may be approved by the olive committee) and certified by Federal/State Inspection Service.



**K. Acceptable Records (Continued)**

- (2) Oil Olives. For oil olives, records should establish gross gallons of oil at the time of milling. Records showing the delivery of oil olives on a tonnage basis are acceptable if the gallons of oil can be derived from those records, for example, a record showing the delivered tonnage and gallons of oil per delivered ton based on processor records of average per ton oil recovery for all olive production delivered to the processor or gallons of oil determined using a certified mass meter measurement. In the absence of other acceptable records, tons of oil olives delivered to the processor may be converted to gallons of oil using the applicable conversion factor in the SP. A certified mass meter is acceptable for purposes of establishing gallons of oil production.
- (3) Other Production Records. Other production records for either table or oil olives include warehouse receipts, packer/processor receipts, sales receipts, final or year-end settlement sheets, farm management records, or pick records. Appraisals for unharvested acreage may be used as production records. See CIH Part 14, Sections 2 and 3, for acceptable record requirements.
- (4) APH Determinations - No Preharvest Appraisal. If olive acreage is reported for one purpose but the production from that acreage is used for a different purpose (e.g., reported table olives; used for oil or reported oil olives; used for table) and an appraisal is not made before harvest, the insured may submit acceptable production records for the actual use to establish the APH database and approved yield for table or oil olives as reported. The production determinations are made as follows:
- (a) Reported Table Olives. Use the delivered ton records (or poundage records that can be converted to tons) if available from the oil processor or other acceptable source.
- (b) Reported Oil Olives. The oil conversion factor table contained in the SP may be used to convert the tons of production to gallons of oil using the records from a table processor (e.g., Form COC 3A or 3C) or other acceptable source. The applicable conversion factor will be the conversion factor for the olive variety shown in the SP. Use the factor for All Other Varieties if the variety is not shown.
- Example:** Reported a 10-acre block of olives under the oil olives, Manzanillo variety. The olives were harvested for table with a production 83.3 tons as shown on table processor records. The conversion factor for Manzanillo is 30 gallons per ton.
- Production in Gallons = 2,500 (83.3 tons × 30 gallons per ton)
- (c) If acceptable production records are not provided under (a) or (b), the assigned yield will apply.
- (5) See CIH Paragraph 1417 for acceptable pick records and use of pre-harvest appraisal for direct market sales. \*\*\*

**K. Acceptable Records (Continued)**

- (6) See CIH Paragraph 1441 for acceptable record requirements for vertically integrated operations.
- (7) See the CIH for additional guidelines for acceptable records.

**L. Rounding Rules**

Below is the rounding rule for the acreage unit of measure:

Unit of Measure	Round to
Table & Oil - Acres	For all purposes and forms, round to 0.10

Below are the rounding rules for the following production units of measure:

Unit of Measure	APH Yields per Acre	Guarantee Per Acre	Adjusted. Guarantee Per Acre	Unit Guarantee	Unit Premium & Losses	Interest Share	Production to Count (Farm Unit Deficiency)
Table - Tons	0.10	0.01	0.01	0.10	1.00	0.001	0.10
Oil - Gallons	1.00	0.10	0.10	1.00	1.00	0.001	0.10

The VI will be rounded to the nearest whole number as shown below:

Variability Index	Round to the Nearest Whole Number
Table (tons)	$3.5 \div 5.5 = .636363636 \times 100 = 63.63$ (unrounded) = 64
Oil (gallons)	$200 \div 154 = 1.298701298 \times 100 = 129.87$ (unrounded) = 130

**M. Exhibits**

See [Exhibit 3](#) and [Exhibit 4](#) for a comparison of the APH program requirements to the requirements applicable for olives and description of the olive crop cycle. See [Exhibit 5](#) and [Exhibit 6](#) for alternate bearing examples and instructions for determining the number of leaf years.

**33 Prevented Planting Loss Adjustment Standards Handbook**

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The Prevented Planting Loss Adjustment Standards Handbook is not applicable to the Olive **Crop Insurance** Program. Prevented planting coverage is not available for olives.

**34 Loss Adjustment Manual**

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The procedures identified in the LAM are adopted for the Olive **Crop Insurance** Program.

**35 Olive Loss Adjustment Standards Handbook**

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The Olive Crop Insurance Program Loss Adjustment Standard Handbook applies to this program.

**36-40 Reserved**

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## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
ARD	Acreage Reporting Date
BP	Basic Provisions
CAT	Catastrophic Risk Protection
CIH	Crop Insurance Handbook
COC	California Olive Committee
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
OPI	Office of Primary Interest
PAIR	Pre-Acceptance Inspection Report
PASS	Policy Acceptance and Storage System
PAW	Producer's Pre-Acceptance Worksheet
PRD	Production Reporting Date
RMA	Risk Management Agency
RO	Risk Management Agency Regional Office
SP	Special Provisions
TMA	T-Yield Map Area
T-Yield	Transitional Yield
USDA	United States Department of Agriculture
VAF	Variability Adjustment Factor
VI	Variability Index
WA	Written Agreement
WAH	Written Agreement Handbook

## Exhibit 2 Definitions

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**Alternate bearing:** The physiological propensity of perennial species, such as olives (*Olea europea*), to produce a high yield (on year) to be followed the next year by a lower yield (off year). Any acreage of olives will be considered alternate bearing if the VI for the production database for the acreage is:

- (a) Less than or equal to 75; or
- (b) Equal to or greater than 125.

If the VI is greater than 75 but less than 125, the acreage will not be considered alternate bearing unless otherwise provided in the SP.

**Basic unit:** In lieu of the definition in the BP, a basic unit will be:

- (a) All the insured's insurable olive acreage in the county in which the insured has a share on the date coverage begins for the crop year:
  - (1) That does not meet the requirements for an enterprise unit in section 2 of the CP; or
  - (2) If meeting the requirements for an enterprise unit under section 2 of the CP, the insured does not elect to insure the insured's insurable olive acreage as an enterprise unit.
- (b) A basic unit as described in (a) may be further divided into separate basic units by type and practice.

**Canned ripe olives:** Processed olives placed in hermetically sealed containers and heat sterilized under pressure.

**Dehorning:** Cutting of any tree to a height that is not greater than two thirds (2/3) the height of the tree before cutting.

**Enterprise unit:** In lieu of the definition in the BP, an enterprise unit will be:

- (a) All the insured's insurable olive acreage in the county in which the insured has a share on the date coverage begins for the crop year; and
- (b) That meets the requirements of section 2 of the CP.

**Gallon:** One hundred twenty-eight (128) fluid ounces or 3.7854 liters.

**Green olives:** Olives that have been fermented, cured, and packed in brine (processed).

**Harvest:** Picking of mature olives from the trees or ground either by hand or machine.

**Hedging (Hedged):** A process of machine trimming the sides of the olive trees to facilitate harvesting and improve sunlight management and fruit production.

**Interplanted:** In lieu of the definition contained in section 1 of the BP, acreage on which two or more crops are planted in any form of alternating or mixed pattern.

## Exhibit 2 Definitions (Continued)

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**Mature olive production:** Olives that have reached a harvestable stage typical for the variety and use.

**Natural condition olives:** Olives in their fresh harvested state.

**Oil olives:** Olives produced for the purpose of being processed into olive oil.

**Olives:** Any variety of olives (*Olea europea*) that is grown for the production of:

(a) Table olives; or

(b) Olive oil.

**Packaged olives:** Processed olives known as canned ripe and green olives.

**Price election percentage:** The percentage elected by the insured and multiplied by the price election issued by RMA to determine the insured's price election.

**Processed (process/processing):** Changing olives in any way from their natural condition by any commercial process.

**Set out:** The transplanting of olive trees into the grove.

**Stumping:** Cutting of any tree to a height that is not greater than four feet.

**Table olives:** Olives produced for use as packaged and other processed olives.

**Ton:** Two thousand (2,000) pounds avoirdupois.

**Topping (Topped):** A process of hand or machine trimming the uppermost portion of the olive trees to facilitate harvesting and improve sunlight management and fruit production.

**Two-year coverage period:** A two-crop-year period of a continuous policy whereby the insured agrees:

(a) To insure the olive crop for both years of the period; and

(b) That the same coverage level and price election percentage selected by the insured will apply during the period.

## Exhibit 2 Definitions (Continued)

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**Variability adjustment factor:** A factor derived from the VI.

- (a) If the VI is less than or equal to 75, the variability adjustment factor will equal 1.30 unless otherwise provided in the SP.
- (b) If the VI is greater than or equal to 125, the variability adjustment factor will equal 0.70 unless otherwise provided in the SP.
- (c) If the VI is greater than 75 but less than 125, the variability adjustment factor will equal 1.00 unless otherwise provided in the SP.
- (d) The variability adjustment factor will be 1.00 (with an assigned VI of 100) for any production database that does not contain at least the most recent four years of actual production including assigned yields.

**Variability index (VI):** A ratio determined for each olive APH database that has reached the 7<sup>th</sup> leaf year and contains at least the most recent four years of actual production records including assigned yields.

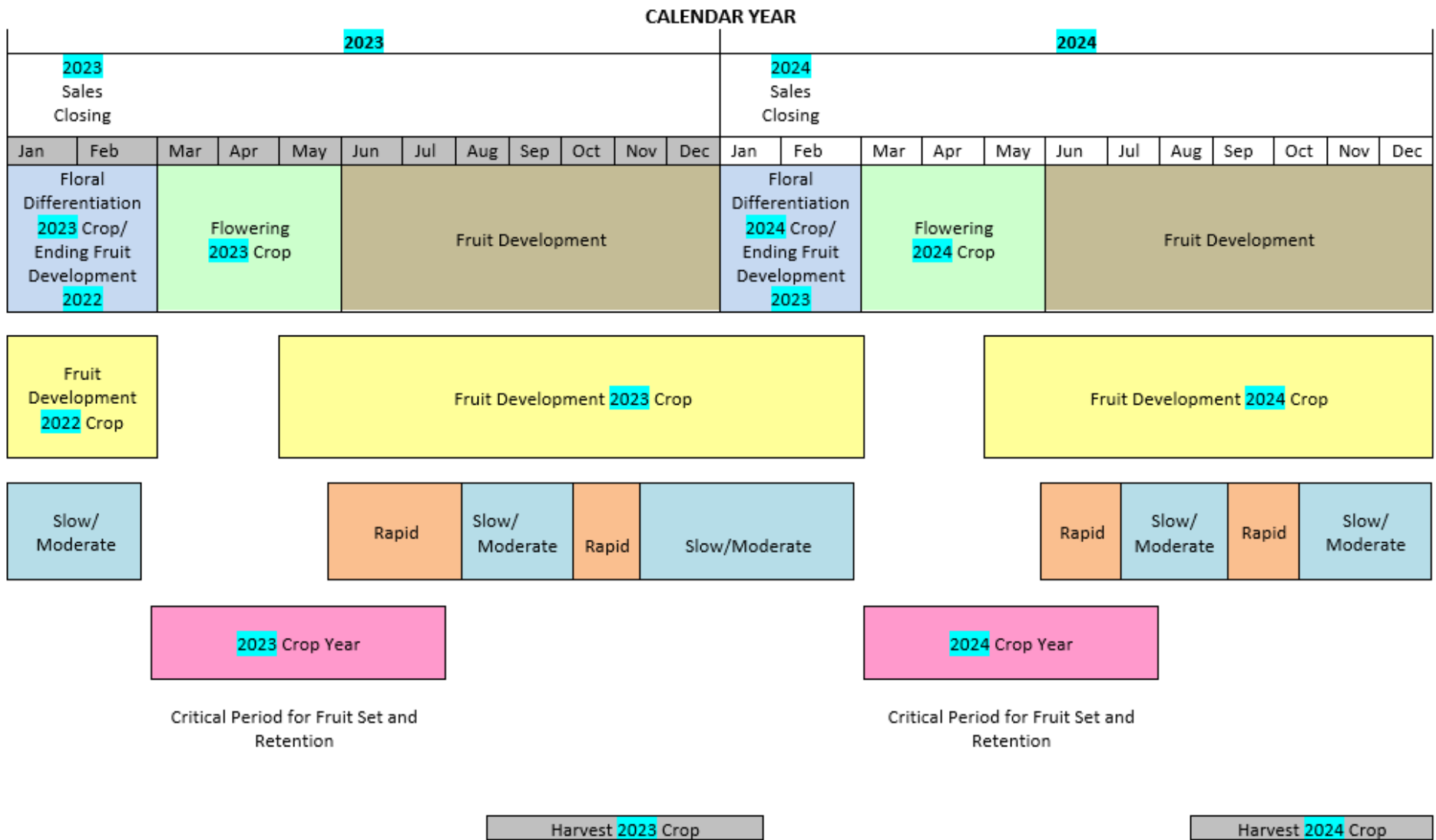
- (a) The ratio is determined by dividing the yield from the most recent crop year by the average yield for the two previous crop years. Multiply the result by 100 and round to the nearest whole number.
- (b) If the yield in the most recent crop year is greater than zero and the yield for each of the two previous crop years is a zero, the VI will be 125.
- (c) If the yields in the most recent crop year and each of the two previous crop years are zero, the VI will be 100.
- (d) If the yield for the most recent crop year is zero and the yield for either of the two previous crop years is greater than zero, the VI will be 75.

**Exhibit 3 CIH Procedure Comparison & Reference Guide**

APH (MPCI)	Olives	CIH and Other References
Production Reports by Block or Unit	YES	Section 3, CP; Section 3, BP; and CIH Part 18, Section 6
Separate APH by P/T	YES (Different for Type (Table and Oil); Practice (Density); Organic/Transitional; Non-Irrigated allowed by WA)	CIH Part 18, Section 6
Separate APH by Map Area	NO (No T-Yield Maps)	NA
T-Yields	YES	AD
Assigned Yields	YES (75% of average yield for the prior crop year for the relevant crop year)	Section 3(c)(3), CP; CIH Part 18, Section 6
Variable T-Yields	YES	CIH Paragraph 1857A
Yield Descriptors	YES	CIH Exhibit 15W
New Producer Procedures, Use of Other Persons Records (Sharing in Crop), Added Land	YES (Category C Crop)	CIH Part 18, Section 6, Paragraph 1862 and Exhibit 15
Cups, Yield Floors	Cups - NO Yield Floors - NO	CIH Part 18, Section 7
Exclude High Risk Land	NO (No High-Risk Land)	CIH Exhibit 9A
Separate Instructions by Crop	YES	CIH Part 19, Section 2, Paragraphs 1941 - 1958
Producer Pre-Acceptance Worksheet	YES	CIH Part 18, Section 4
Perennial Pre-Acceptance Crop Inspection Report	YES (If Meets Criteria)	CH Part 18, Section 5 and Exhibit 18
Block Production Worksheet	YES	CIH Paragraph 1852 and Exhibit 18
Yield Adjustment, Yield Exclusion, Quality Loss Option, and Yield Cups	NO	Section 17, CP



**Exhibit 4** Flowering, fruit set, fruit development, and harvest



**Exhibit 5**      **Examples: Alternate Bearing Adjustments**

Each example database contained six years of records the initial crop year insured. The database for the current crop year is updated with the most recent year’s production history and will contain seven years of production records.

Example 1: Table Olives - VI 75 or less (off-year) - VA Factor equals 1.30

2017	2018	2019	2020	2021	2022	2023	Avg. Yield	Current Year	2-year Avg. (Col 1+Col 2) ÷ 2	VI (Col 5) ÷ (Col 6) × 100	VAF	Approved Yield (Col 4 × Col 8)
				(Col 1)	(Col 2)	(Col 3)	(Col 4)	(Col 5)	(Col 6)	(Col 7)	(Col 8)	(Col 9)
6.1	2.5	3.5	4.5	4.1	5.4	2.4	4.1	2.4	4.8	50 <sup>1</sup>	1.30	5.3

Example 2: Oil Olives - VI greater than 75 but less than 125 (not alternate bearing) - VAF equals 1.00

2017	2018	2019	2020	2021	2022	2023	Avg. Yield	Current Year	2-year Avg. (Col 1+Col 2) ÷ 2	VI (Col 5) ÷ (Col 6) × 100	VAF	Approved Yield (Col 4 × Col 8)
				(Col 1)	(Col 2)	(Col 3)	(Col 4)	(Col 5)	(Col 6)	(Col 7)	(Col 8)	(Col 9)
150	130	145	125	160	140	155	144	155	150	103 <sup>1</sup>	1.00	144

Example 3: Table Olives - VI 125 or more (on-year) - VAF equals .70

2017	2018	2019	2020	2021	2022	2023	Avg. Yield	Current Year	2-year Avg. (Col 1+Col 2) ÷ 2	VI (Col 5) ÷ (Col 6) × 100	VAF	Approved Yield (Col 4 × Col 8)
				(Col 1)	(Col 2)	(Col 3)	(Col 4)	(Col 5)	(Col 6)	(Col 7)	(Col 8)	(Col 9)
6.1	2.5	4.5	1.5	5.4	2.0	5.0	3.9	5.0	3.9	128 <sup>1</sup>	.70	2.7

<sup>1</sup>Round to the Nearest Whole Number

SET OUT YEAR AND LEAF YEAR

The SET OUT YEAR for insurability and APH reporting purposes is the actual calendar year for acreage transplanted before July 1st. For acreage transplanted on or after July 1st, the SET OUT YEAR shall be the year following the calendar year in which set out actually occurred.

To determine LEAF YEAR, subtract the SET OUT YEAR from the calendar year of insurance and then add one year.

The rules for determining SET OUT YEAR and LEAF YEAR will also apply for purposes of determining the number of leaf years after hedging, topping, dehorning, or stumping. \*\*\*