



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-20670U (08-2023)

POMEGRANATE 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**

TITLE: Pomegranate Crop Insurance Standards Handbook	NUMBER: FCIC-20670U OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: August 29, 2023
SUBJECT: Provides the procedures and instructions for administering the Pomegranate Crop Insurance Program	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook is being issued to provide procedures and instructions for administering the Pomegranate Crop Insurance Program for the 2024 and succeeding crop years. This handbook is not retroactive to any 2023 or prior crop year determinations.

SUMMARY OF CHANGES

Listed below are the changes to the 2024 FCIC-20670U Pomegranate 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.

Reference	Description of Change
Para. 1D	Page 2: Updated purpose of related handbooks to conform to handbook standards.
Para. 14A(4)	Page 4: Updated crop year for the crop provisions.
Para. 15B and G(1)	Pages 4 and 5: Deleted the December 31 sales closing date and the January 31 insurance attachment date for the 2023 crop year.
Para. 17B	Page 6: Revised to allow optional units by types specified on the SP.
Para. 35	Page 13: Clarified the lag year instructions. Updated crop years for the production report and in APH database example.
Para. 37	Page 14: Section 4 and 5. Revised the PAW and PAIR submission deadlines for the 2024 crop year.
Para. 38	Page 14: Revised the Crop Provision designation.

POMEGRANATE CROP INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The purpose of this handbook is to provide supplementary instructions for establishing Pomegranate crop insurance coverage in accordance with the PM CP (24-0467), Pomegranate LASH (FCIC-20670L), 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---20000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA.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

In general, the Pomegranate Insurance 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 Pomegranate Insurance Program.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Pomegranate 508(h) during the FCIC Board meeting in August 2022, under section 508(h) of the Federal Crop Insurance Act. The Pomegranate Insurance Program was implemented in November 2022, for the 2023 reinsurance year and 2023 commodity year.

C. Title VI of the Civil Rights Act of 1964

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

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

1 General Information (Continued)

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
DSSH	This handbook provides the official FCIC-approved form standards for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations 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 Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
POMEGRANATE LASH	Provides loss adjustment procedures for pomegranates.

- (1) This handbook contains terms, abbreviations, and definitions general (not crop specific) to the Pomegranate Insurance Program are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to this Pomegranate Insurance Program are listed in [Exhibits 1](#) and [2](#) herein, and specific procedures in this handbook are identified as additions or exceptions to those general procedures contained in the CIH.

2 Responsibilities

A. AIPs

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

B. Insured

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

3-10 Reserved

PART 2: POMEGRANATE CROP PROVISIONS AND PROGRAM DETAILS

11 Availability

The Pomegranate Insurance Program is available in counties where the insurance program is offered.

Written agreements are not allowed under the Pomegranate Insurance Program.

12 Eligibility

A. Pomegranate Insurance Program

The Pomegranate Insurance Program is available to all persons with a share in insurable pomegranate acreage meeting the insurability provisions contained in the BP, CP, and SP, and is located in approved counties in California.

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 pomegranate insurance coverage.

13 Coverage Levels and Prices for Determining Indemnities

A. Coverage Levels

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 and the 65 percent coverage level on a different type.

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 the insured elects the 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

The crop insured will be all the pomegranates grown in the county shown on the application and for which a premium rate is provided by the AD:

14 Insured Crop (Continued)

A. Insured Crop (Continued)

- (1) in which the insured has a share;
- (2) that are of varieties adapted to the area;
- (3) that are irrigated;
- (4) that are grown on trees that have reached the sixth leaf year after being set out, unless otherwise provided in the SP (for example, pomegranates set out in 2019 would reach the sixth leaf year in 2024); and
- (5) that are grown in an orchard that, if inspected, is considered acceptable by the AIP.

B. Insurable Acreage

Pomegranates interplanted with another perennial crop are insurable unless the AIP inspects the acreage and determines that it does not meet the requirements contained in the insured's policy.

15 Important Dates

A. Contract Change Date

August 31 preceding the cancellation date.

B. Sales Closing Date

November 20. ***

C. Cancellation and Termination Dates

November 20 before the beginning of the crop year.

D. Premium Billing Date

August 15 following the SCD for the crop year.

E. Production Reporting Date

January 15.

F. Acreage Reporting Date

January 15.

G. Insurance Period

(1) Beginning of the Insurance Period Date:

For the year of application, insurance begins December 1 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). ***

For each subsequent crop year that the policy remains continuously in force for carryover policies, coverage begins on the day immediately following the end of the insurance period for the prior crop year. Policy cancellation that results solely from transferring an existing policy to a different insurance provider for a subsequent crop year will not be considered a break in continuous coverage.

(2) End of the Insurance Period Dates:

- (a) Varietal Group A pomegranate type: October 15
- (b) Varietal Group B pomegranate type: November 30
- (c) As otherwise provided on SP.

(3) Insurance will not be considered to have attached if the insured’s policy is cancelled or terminated in accordance with the policy for the crop year after coverage begins but on or before the later of the cancellation or termination date. No premium, administrative fee, or indemnity will be due for such crop year.

(4) If the insured acquires an insurable share in insurable acreage after coverage begins but before the ARD, coverage will attach on the calendar date for the beginning of the insurance period if, after inspection, the AIP considers the acreage acceptable.

(5) Insurance will not attach to insurable acreage if the insured relinquishes their insurable interest before the ARD for the crop year. No premium or indemnity will be due unless:

- (a) a transfer of coverage and right to coverage has been approved by the AIP;
- (b) the AIP is notified of the transfer in writing by the insured or transferee by the ARD; and
- (c) the transferee is eligible for crop insurance.

A. Crop Provisions – Insured Causes

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

- (1) adverse weather;
- (2) fire, unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the orchard;
- (3) earthquake;
- (4) volcanic eruption;
- (5) failure of the irrigation water supply, if caused by an insured peril that occurs during the insurance period;
- (6) insects, but not damage due to insufficient or improper application of pest control measures; or
- (7) plant disease, but not damage due to insufficient or improper application of disease control measures.

B. Exclusions

Inability to market the pomegranates 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 Units

In lieu of the provisions in section 34(c) of the BP, optional units may be established for each type specified on the SP or for each optional unit located on non-contiguous land. ***

C. Enterprise Units

In lieu of section 34(a)(2)(i), and (2)(ii) of the BP, to qualify for an enterprise unit: ***

- (1) an enterprise unit must contain all the insurable acreage of the same insured crop in:

17 Unit Division (Continued)

- (a) two or more optional units;
 - (b) two or more sections, section equivalents, or FSA farm numbers where sections, section equivalents, or FSA farm numbers are applicable for unit division purposes; or
 - (c) any combination of two or more parcels under Para. 17C(1)(a) and (b) of this handbook.
- (2) at least two of the optional units, sections, section equivalents, or FSA farm numbers under section Para. 17C(1)(a) - (c) of this handbook each must contain at least the lesser of 20 acres or 20 percent of the insured crop acreage in the enterprise unit. Separate optional units, sections, section equivalents, or FSA farm numbers may be aggregated to meet the 20-acre or 20-percent acreage requirement.

Enterprise units must be administered in accordance with section 34(a)(2)(iv) - (vii) of the BP. ***

D. Whole-Farm Units

Whole-farm units are not allowed under the Pomegranate Insurance Program.

No other unit or unit division under section 34 of the BP is applicable unless allowed in the SP.

18 Quality Adjustment

The Pomegranate Insurance Program provides quality adjustment for harvested production for qualified insureds (see the CP, section 1, definition of historical fresh pack out percent) based on the relationship of the insured's historical fresh pack out percent to the actual fresh pack out percent for the current crop year (see examples in [Para. 19](#) for additional details). The insured's fresh pack out percent represents all production marketed fresh through the same packing house. The insured's fresh production should be compared to the total production to count for each year in the four-year period (the total production marketed through same packing house and all other pomegranate production marketed for processing purposes through other pomegranate buyers) to determine the pack out percent. Additionally, any unmarketable pomegranate production (e.g., production that is unwholesome, decomposed, adulterated, or otherwise unfit for human consumption or contain harmful substances injurious to human or animal health) will not be considered production to count. (See [Exhibit 3](#) for general guidance for assessing pomegranate quality.)

19 Calculation Examples

Example – With Quality Adjustment

The insured has a 100 percent share in a unit of Varietal Group B type pomegranates containing 200 acres with a production guarantee per acre of 7.2 tons (9.6 ton-approved yield per acre × 75 percent coverage level), the insured's production guarantee for the unit is 1,440 tons (200 acres × 7.2 tons per acre production guarantee), the insured's price election is \$637 per ton (\$637 published price election

contained in the AD × 100 percent price percentage). The fresh and processing fruit prices contained in the SP are \$1,308 per ton for fresh fruit and \$276 per ton for processed fruit and are used to value production to count for quality adjustment determinations.

Due to adverse weather (e.g., wind and rain during bloom), the insured's harvested production to count is 1,380 tons (6.9 tons per acre × 200 acres) and there was no appraised production to count. The insured's historical fresh pack out percent is 40 percent. Due to rain during harvest, the insured's actual fresh pack out is 25 percent with the remainder of the production being used for processing. The standardized fresh pack out percent is 22 percent (see the definition of standardized fresh pack out percent) and is lower than the quality adjustment trigger of 32 percent (the program pack out percent of 35 percent × 90 percent). The insured is eligible for fresh fruit quality adjustment and the standardized fresh pack out percent is used to determine the fresh fruit production. The insured's premium rate is 7.5 percent.

Liability:

- (1) 200 acres × 7.2 ton per acre guarantee = 1,440 tons total production guarantee.
- (2) Value of production guarantee = \$917,280 (1,440 tons total production guarantee × \$637 per ton price election).

Premium:

\$917,280 value of production guarantee × 0.075 premium rate × 1.000 share = \$68,796 total premium.

Indemnity:

- (1) 200 acres × 7.2 ton per acre guarantee = 1,440 tons total production guarantee;
- (2) 1,440 tons total production guarantee × \$637 price election per ton = \$917,280 total value of production guarantee;
- (3) Not applicable;
- (4) 200 acres × 6.9 harvested tons per acre × 22 percent standardized actual fresh pack out = 303.6 tons of fresh production;
- (5) 1,380 harvested tons (200 acres × 6.9 harvested tons per acre) - 303.6 tons of fresh production = 1,076.4 tons of processing production;
- (6) \$397,109 value of fresh production (303.6 tons × \$1,308 fresh fruit price per ton) ÷ \$637 price election per ton = 623.4 tons of fresh production to count;
- (7) \$297,086 value of processing production (1,076.4 tons × \$276 processing fruit price per ton) ÷ \$637 price election per ton = 466.4 tons of processing production to count;
- (8) Not applicable;
- (9) 623.4 tons of fresh production + 466.4 tons of processing production = 1,089.8 total tons of production to count;

- (10) 1,089.8 total tons × \$637 price election per ton = \$694,203 total value of production to count;
- (11) Not applicable;
- (12) \$917,280 - \$694,203 = \$223,077; and
- (13) \$223,077 × 1.000 share = \$223,077 indemnity.

Example – Without Quality Adjustment

The insured has a 100 percent share in a unit of Varietal Group B type pomegranates containing 200 acres with a production guarantee per acre of 7.2 tons (9.6-ton approved yield per acre × 75 percent coverage level), the insured's production guarantee for the unit is 1,440 tons (200 acres × 7.2 tons per acre production guarantee), the insured's price election is \$637 per ton (\$637 published price election contained in the AD × 100 percent price percentage). Due to adverse weather (e.g., wind and rain during bloom), the insured's harvested production to count is 1,380 (6.9 tons per acre × 200 acres) and there was no appraised production to count. The insured's historical fresh pack out percent is 40 percent. The insured's actual fresh pack out is 40 percent with the remainder of production being used for processing. The insured's standardized fresh pack out percent of 35 percent exceeds the quality adjustment trigger of 32 percent (the program pack out percent of 35 percent × 90 percent) and the insured is not eligible for fresh fruit quality adjustment. The insured's premium rate is 7.5 percent.

Liability:

- (1) 200 acres × 7.2 ton per acre guarantee = 1,440 tons total production guarantee.
- (2) Value of production guarantee = \$917,280 (1,440 tons total production guarantee × \$637 per ton price).

Premium:

\$917,280 value of production guarantee × 0.075 premium rate × 1.000 share = \$68,796 total premium.

Indemnity:

- (1) 200 acres × 7.2 ton per acre guarantee = 1,440 tons total production guarantee;
- (2) 1,440 tons total production guarantee × \$637 price election per ton = \$917,280 value of production guarantee;
- (3) Not applicable;
- (4) 200 acres × 6.9 tons per acre production to count (6.9 harvested tons × 1.0) = 1,380 tons of total production to count;
- (5) Not applicable;
- (6) Not applicable;
- (7) Not applicable;

19 Calculation Examples (Continued)

- (8) Not applicable;
- (9) Not applicable;
- (10) $1,380 \text{ tons} \times \$637 \text{ price election per ton} = \$879,060 \text{ total value of production to count}$;
- (11) Not applicable;
- (12) $\$917,280 - \$879,060 = \$38,220$; and
- (13) $\$38,220 \times 1.000 \text{ share} = \$38,220 \text{ indemnity}$.

20 Excluded Coverages

The following coverages and the following yield adjustments do not apply to the Pomegranate Insurance Program:

- (1) Late and Prevented Planting;
- (2) Replanting;
- (3) Trend Adjustment;
- (4) Yield Exclusion; or
- (5) **Quality Loss Adjustment.**

21 Service Forms

The following forms are required for the Pomegranate Insurance Program:

- (1) Application;
- (2) Policy Change;
- (3) Acreage Report;
- (4) Applicable Crop Inspection Forms (PAW and PAIR); and
- (5) Production Report.

22-30 Reserved

PART 3: POMEGRANATE CROP INSURANCE AND GENERAL STANDARDS HANDBOOK

31 CIH, DSSH, and GSH Applicability

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

32 General Information

A. Pomegranates:

- (1) are considered a Category C crop;
- (2) are covered under the APH coverage plan (90); and
- (3) utilize APH procedures contained in the CIH:
 - (a) to establish insurance yields; and
 - (b) for all other applicable insurance purposes.

B. Insurability Requirements

Availability

- (1) The Pomegranate Insurance Program is available for California counties for which a premium rate is quoted in the AD.
- (2) Written agreements are not allowed under the Pomegranate Insurance Program.

C. Record Requirements

Applicable requirements requiring separate acceptable production records apply (records by crop, unit, type, practice, TMA, and other applicable characteristics). Additionally, fresh pack out percent and packing house records must be provided for quality adjustment determination. (See [Exhibit 3](#) for general guidance for evaluating the pack out records used for quality adjustment purposes.)

33 CIH Part 9, ENDORSEMENTS AND OPTIONS

A. Quality Exclusion

A quality exclusion election will be available to insureds who do not meet the eligibility requirements to qualify for quality adjustment under the definition of “historical fresh pack out percent” contained in the CP or for qualified insureds who elect to exclude quality adjustment coverage.

B. Election

Insureds who elect the quality exclusion must make that election by:

- (1) the applicable sales closing date;

B. Election (Continued)

(2) on a county basis; and

(3) on an Application or Policy Change form by including the “QX” option code.

AIPs are responsible for informing insureds of the purpose and effect of electing the quality exclusion.

C. Premium

The quality exclusion provides a premium discount if the exclusion is elected.

If the exclusion is not elected, the applicable premium rate contained in the AD (that includes quality coverage) will apply regardless of the insured’s eligibility for quality adjustment.

Any change in the insured’s eligibility for quality adjustment during the crop year (i.e., the insured changes packing house during the crop year and loses eligibility for quality adjustment in accordance with the CP) will not affect premium determinations. The insured will not be eligible for quality adjustment but the full premium for coverage with quality adjustment will be due.

D. Availability

The quality exclusion is provided as an optional coverage rate discount in the AD and is available where the Pomegranate Insurance Program is available.

E. Continuous Election

The quality exclusion remains in effect until cancelled in writing by the insured or AIP on or before the cancellation date for the crop for the effective crop year.

34 CIH Part 14, Para. 1411

Record Requirements

Pomegranates are added to the list of crops requiring verifiable records.

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 (see Para. 1851, 1852, and 1853).

Para 1502, Base Period: Pomegranates are added to the list of crops to which a lag year will apply. For example, for each crop year, the insured must report their production from the crop year prior to the most recent crop year, i.e., on a lag year basis (e.g., on the 2024 crop year production report, the insured will provide their 2022 crop year production. Reporting your annual fresh pack out percent and packing house as required by section 1 of the CP is also subject to a lag period of one year. Acceptable and verifiable fresh pack out and packing house records are required for the crop year to support the historical fresh pack out percent. Such records must match the crop year the production is being reported. (See section 1 and 3(i) of the CP.) ***

The historical fresh pack out percent is used for loss adjustment purposes only for quality adjustment determinations for qualified insureds (see the CP for the historical fresh pack out percent definition in section 1 and section 11(b) regarding loss adjustment). The annual actual fresh pack out percent reported by the insured and average historical fresh pack out percent are recorded in the yield column of the production database. The packing house is reported in the remarks section of the production report. If the insured does not provide four consecutive years of records with the same packing house, or if the insured changes packing house for the current crop year, the historical fresh pack out percent is zero and the insured is not eligible for quality adjustment for fresh pomegranate production.

The historical fresh pack out percent average represents the most current four-year period (subject to the lag year) with the oldest record rolling out of the base period when the most recent crop year record is added.

Database Containing Four Most Recent Fresh Pack Out %s¹

Crop Year	Total Production	Acres	Yield (% pack out)	
2013				
2014				
2015				
2016				
2017				
2018	XXXX	XXX	XX.X	
2019	XXXX	XXX	XX.X	39%
2020	XXXX	XXX	XX.X	42%
2021	XXXX	XXX	XX.X	37%
2022	XXXX	XXX	XX.X	38%
Total			XX.X	156%
		Approved APH Yield	XX.X	39% ²

¹Producer With An Insured Share Providing Four Pack Out Records

²Historical Pack Out Percent (round to nearest whole percent)

An insured who has not had a share in producing a pomegranate crop during the most recent four consecutive crop-year period will have a zero historical fresh pack out percentage and would not qualify for quality adjustment of fresh pomegranate production.

Section 1 APH Yield Adjustment and Section 4 Yield Cup Option (excluding Para. 1654, 1655, and 1656) apply.

36 CIH Part 16 (Continued)

Section 2 APH Yield Exclusion and Section 3 Quality Loss Option

Yield exclusion and quality loss option are not applicable to pomegranates.

37 CIH Part 18

Section 3 Age/Leaf Year Determination

Para. 1821 will apply to pomegranates.

Section 4 Producer's Pre-Acceptance Worksheet (PAW)

Para. 1831A and B, the submission date for the PAW is the SCD. ***

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

Para. 1842.

In addition to the other requirements contained Para. 1842, a PAIR is required for the current crop year when the person is a new insured.

Para. 1844: The PAIR submission deadline is November 20. ***

Section 6 APH Database

Para. 1861A and C will apply to pomegranates.

38 GSH, Exhibit 8A, Crop Policy Information

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

CROP POLICY INFORMATION

APH CROPS	FCIC - POLICY	FCIC - CROP PROVISIONS	⁴² CROP CATEGORY, APH YIELD TOLERANCE	LP/P P	REPLANT	UNIT OF MEASURE	UNIT(S): BASIC (B) OPTIONAL (O) ENTERPRISE (E) ⁴⁴ WHOLE FARM (W)	⁴⁵ HIGH-RISK LAND EX. OPT.
Pomegranates	24-BR	24-0467	C 5%	No	No	Tons	B/O/E	Yes

⁴²Tolerance for APH field reviews.

⁴⁴WU(s) are not applicable.

⁴⁵Requires insured's signature, refer to AD.

39-40 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

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 Endorsement
CIH	Crop Insurance Handbook
CP	Crop Provisions
DSSH	Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FSA	Farm Service Agency
GSH	General Standards Handbook
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
OPI	Office of Primary Interest
PAIR	Pre-acceptance Inspection Report
PAW	Producer's Pre-acceptance Worksheet
PM	Pomegranate
RMA	Risk Management Agency
SCD	Sales Closing Date
SP	Special Provisions
TMA	T-Yield Map Area
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Harvest: The picking of mature pomegranates from the trees.

Historical fresh pack out percent: The simple average pack out percent by type for fresh fruit for the current crop year determined based on the insured's most recent consecutive four crop years of pack out records for each unit of the crop as specified in section 3(i) of the CP. The pack out records must be from the same packing house for the four-year period. If the insured has less than four consecutive crop years of consecutive of pack out records from the same packing house for an applicable type or if the insured changes to a different packing house for the current crop year, the insured's historic fresh pack out percent for such type will be zero and the insured will not be eligible for any quality adjustment allowed under section 11(c)(2)(i) and (ii) of the CP.

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

Pomegranates: Any type or variety of pomegranates that is grown in the area for the production of pomegranates for fresh and processing purposes.

Program pack out percent: The percent contained in the SP and used to determine the standardized fresh pack out percent.

Quality adjustment trigger: The value determined by multiplying the program pack out percent by 90 percent, expressed as a whole percent, and used to determine eligibility for quality adjustment of harvested fresh production.

Set out: Transplanting a tree into the orchard. ***

Standardized fresh pack out percent: The result of:

- (a) dividing the insured's current year's actual fresh pack out percent by type by the insured's historical pack out percent;
- (b) multiplying the result by the program pack out percent; and
- (c) rounding the result to the nearest whole percent.

For example, (25 percent actual fresh pack out ÷ 40 percent historic fresh pack out) × 35 percent program pack out = 22 percent standardized fresh pack out percent.

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

Type: Each type of pomegranates specified in the SP.

Unmarketable: Pomegranates that cannot be processed into products for human consumption.

In conjunction with Part 14, Section 4 of the CIH, the following quality characteristics may be used to verify the pack out percentages reported by insured producers.

A. Fresh Fruit

Fresh pomegranates have the highest quality and value of any of the crop utilizations. General quality guidelines for fresh pomegranates include the following:

- (1) Color must be pink or darker. ([Figure 1](#))
- (2) Minor cracks are acceptable.
- (3) No more than two splits up to approximately 2" long each and up to approximately 1/8" wide each are acceptable. ([Figure 2](#))
- (4) Exposed arils are unacceptable. ([Figure 4](#))
- (5) Scarring or other natural blemishes covering up to 50% of the total surface area is acceptable. Most of the fruit marketed as fresh in most years will have less than 20% scarring. ([Figure 5](#) and [Figure 6](#))
- (6) Sunburn covering up to 25% of the total surface area is acceptable. ([Figure 7](#))
- (7) Fruit must be on tree, not lying on the orchard floor.
- (8) Fruit must be size 36 or larger.¹ ([Figure 8](#))
- (9) Less than 20% misshapen fruit surface is acceptable.
- (10) Significant herbicide injury is not acceptable (e.g., greater than 50% surface scarring). ([Figure 9](#))
- (11) No Alternaria Fruit Rot (Black Heart) can be present. ([Figure 10](#))

B. Processing (Juice)

Pomegranates processed into juice have the lowest quality and value of any of the crop utilizations, representing the minimal acceptable quality. General quality guidelines for pomegranates to be processed for juice include the following:

- (1) Exposed arils are acceptable. ([Figure 4](#))
- (2) Scarring and sunburn are acceptable. ([Figure 5](#), [Figure 6](#), and [Figure 7](#))
- (3) No Alternaria Fruit Rot (Black Heart) can be present. ([Figure 10](#))

¹ Depending upon growing conditions, the smaller size 42 may be acceptable.

B. Processing (Juice) (Continued)

- (4) Fruit must be on tree, not lying on the orchard floor.
- (5) Fruit not of sufficient quality for fresh or arils but meeting other criteria for juice are acceptable.

C. Processing (Arils)

Though the aril utilization is a type of processing, quality requirements are higher than those for juice and include the following requirements:

- (1) Cracks and splits are acceptable but exposed arils are not. ([Figure 3](#) and [Figure 4](#))
- (2) Scarring is acceptable. ([Figure 5](#) and [Figure 6](#))
- (3) Sunburn covering up to 25% of the total surface area is acceptable. Sunburn results in off-color arils. ([Figure 7](#))
- (4) No Alternaria Fruit Rot (Black Heart) can be present. ([Figure 10](#))
- (5) Fruit must be on tree, not lying on the orchard floor.
- (6) Fruit must be size 36 or larger.² ([Figure 8](#))
- (7) Fruit not of sufficient quality for fresh but meeting other criteria for arils are acceptable.

Photos are provided below to further illustrate the general guidelines for pomegranates:



Figure 1. Color

² Depending upon growing conditions, the smaller size 42 may be acceptable.



Figure 2. Maximum Acceptable Splitting



Figure 3. Splits Without Exposed Arils



Figure 4. Exposed Arils



Figure 5. Maximum Allowable Scarring 1



Figure 6. Maximum Allowable Scarring 2



Figure 7. Sunburn



Figure 8. Pomegranate Sizes

Source: Pomegranate Council



Figure 9. Herbicide Injury



Figure 10. Alternaria Fruit Rot