



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-24430-1
(11-2023)

SHELLFISH PILOT 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: Shellfish Pilot Insurance Standards Handbook	NUMBER: FCIC-24430-1 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: November 17, 2023
SUBJECT: Provides underwriting procedures and instructions for administering the Shellfish Pilot Crop Insurance Program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

The Shellfish Pilot Insurance Standards Handbook is being issued and effective for the Shellfish Pilot Crop Insurance Program available beginning with the 2024 crop year. This handbook replaces FCIC-24430 Shellfish Pilot Insurance Standards Handbook, dated September 28, 2023. This handbook is effective upon approval and until obsoleted.

Reference	Description of Change
Para. 22B	Modifying the 2024 Sales Closing Date to December 15.
Exh. 2	Adding a definition of “private or commercial shellfish nursery or hatchery.”

SHELLFISH PILOT INSURANCE STANDARDS HANDBOOK

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing Shellfish insurance coverage in accordance with the Shellfish CP (24-0115), Shellfish LASH (FCIC-25980), CIH (FCIC-18010), DSSH (FCIC-24040), GSH (GSH-18190), and LAM (FCIC-25010). The supplemental RMA-issued standards for this commodity and crop year are in effect as of the signature date for this handbook at www.rma.usda.gov/en/Policy-and-Procedure/Underwriting---24000.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA.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 Shellfish Pilot Crop Insurance Program will be administered under the procedures contained in the FCIC-18010 CIH for Category B crops. Other applicable terminology and instructions contained in the CIH, GSH, DSSH, and LAM and applicable exhibits that apply to the AIP and the insured apply to the Shellfish Pilot Crop Insurance Program.

B. Source of Authority

The FCIC Board of Directors approved the Shellfish Pilot Crop Insurance Program on May 18, 2023, under the authority of Section 523 of the Federal Crop Insurance Act.

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 nondiscriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because they opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

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

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 and procedures 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.
Shellfish LASH	This handbook provides loss adjustment procedures for shellfish.

- (1) Terms, abbreviations, and definitions general (not crop-specific) are identified in the CIH, GSH, and LAM. See [Part 5](#) for additions or exceptions to those general procedures.
- (2) Terms, abbreviations, and definitions specific to this Shellfish Pilot Crop Insurance Program are listed in [Exh. 1](#) and [2](#).

2 Responsibilities

A. AIP Responsibilities

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 FCIC approved procedures. Procedures herein must be administered on a policy basis.

B. Agent Responsibilities

In addition to the responsibilities discussed in the CIH, the agent will assist the insured in completing the annual commodity report and advise insureds of their responsibility to comply with all reporting requirements of the policy.

3-20 Reserved

PART 2: SHELLFISH COMMODITY PROVISIONS

21 Availability

- (1) The Shellfish Pilot Crop Insurance Program is available to all persons with a share in the insurable commodity meeting the insurability requirements contained in the BP, CP, and SP, and is available in approved counties.
- (2) The insured must have production records of harvested mature commodity for at least the most recent four APH crop years.
- (3) Shellfish insurance coverage may be written in conjunction with HIP-WI.
- (4) Coverage is not available by written agreement or for the commodity grown in nurseries or hatcheries.

22 Important Dates

A. Contract Change Date

August 31 preceding the cancellation date.

B. Sales Closing Date

November 30.

Note: For the 2024 Crop Year, the SCD will be December 15.

C. Cancellation Date

November 30 before the beginning of the crop year.

D. Termination Date

December 31 before the beginning of the crop year.

E. Production Reporting Date

January 15 following the SCD.

F. Commodity Reporting Date

January 15 following the SCD.

G. Premium Billing Date

August 15 following the SCD for the crop year.

23 Insurance Period

A. Coverage Begins

Insurance attaches to the commodity reported on the commodity report for the basic unit on January 1, unless the AIP inspects the applicable growing locations before insurance attaches in accordance with [Para. 24A\(7\)](#) and determines a location(s) does not meet insurability requirements.

B. End of Insurance Period

- (1) Coverage ends on the basic unit or part of the unit at the earliest of:
 - (a) total destruction of the insured commodity;
 - (b) final adjustment of a loss on the unit;
 - (c) abandonment of the insured commodity;
 - (d) complete harvest of the insured commodity; or
 - (e) the December 31 calendar date for the EOIP.
- (2) For purposes of [Para. 23B\(1\)](#), coverage ends on any portion of the commodity within a unit once any event specified in [Para. 23B\(1\)](#) occurs for the commodity. Coverage only remains in effect on the commodity that has not been affected by a specified event.

24 Insurability

A. Insured Commodity

The commodity insured in the county will be all of each commodity the insured elects to insure for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that is listed on an application submitted by the insured and which is accepted by the AIP;
- (3) that is a type designated in the SP;
- (4) that is grown in containers;
- (5) that meets the minimum seed size contained in the SP and is supported by the insured's seed purchase receipts;
- (6) that is purchased from a private or commercial shellfish nursery or hatchery;
- (7) that is grown by a person who has grown the commodity or participated in managing an operation of the same commodity for at least four crop years in the county in which the commodity will be insured, unless otherwise specified in the SP;

24 Insurability (Continued)

A. Insured Commodity (Continued)

- (8) that is produced using generally acceptable production methods for the commodity; and
- (9) that is produced in an operation that, if inspected by the AIP, is considered acceptable to the AIP.

B. Uninsured Commodity

Shellfish grown in nurseries and hatcheries are not insurable.

25 Unit Division

A. Basic Unit

In lieu of the definition in Section 1 of the BP, a basic unit will be all of the insurable commodity in the county for which the insured has a share on the date coverage begins for the crop year.

B. Other Units

No other unit division under Section 34 of the BP is allowed.

26 Insurance Guarantees

A. Coverage Levels

Coverage levels are available in five percent increments from 50 percent to 75 percent. CAT level of coverage is available.

B. Price Elections

The insured may elect the price election contained in the AD or the producer price option by the applicable SCD. The producer price option is reported on the commodity report by the CRD. The producer price option is calculated as the average price received by the insured for each year in the most recent four APH crop years up to the maximum over established price. The average price is the total dollar sales of the commodity divided by the total number of the commodity sold for each crop year. The producer price option is not available for CAT level of coverage. See [Exh. 11](#) for producer price option worksheet.

C. Approved Yield

The approved yield for the basic unit for the crop year is the lesser of:

- (1) the capped yield which is the average yield for the basic unit multiplied by 1.25; or
- (2) the expected yield which is the result of the number of seeds purchased from a private or commercial nursery or hatchery that are placed into containers for the crop year (as determined by the applicable growing interval) multiplied by the adjusted mean survival rate. See [Part 4](#) for additional information and examples.

D. Growing Interval

The growing interval is the time between the calendar year of the seed purchased and the crop year for the insured commodity and county. The growing interval must be based on the majority of the number of the seeds in the insured's operation. A single growing interval will apply for all of the insured commodity in the county and is used to calculate the expected yield. The growing interval for the current crop year will apply for each subsequent crop year the policy is in effect for the insured commodity. The insured may request a change in the growing interval based on a change in seed size prior to the SCD. See [Para. 32G](#) for information on change in growing interval.

- (1) Growing Interval I – The majority of the seed is purchased one calendar year prior to the crop year (e.g., for crop year 2024, seeds are purchased in the 2023 calendar year).
- (2) Growing Interval II – The majority of the seed is purchased two calendar years prior to the crop year (e.g., for crop year 2024, seeds are purchased in the 2022 calendar year).
- (3) Growing Interval III – The majority of the seed is purchased three calendar years prior to the crop year (e.g., for crop year 2024, seeds are purchased in the 2021 calendar year).

A. Insured Causes

The CP provides crop insurance coverage only against the following causes of loss that occur within the insurance period in counties where a county loss trigger is determined, as provided in Section 10(b)(1) of the CP:

- (1) named storms;
- (2) excessive heat during a low tide event;
- (3) freeze during a low tide event; or
- (4) low salinity caused by excessive rainfall.

B. Excluded Causes

In addition to the causes of loss excluded in Section 12 of the BP, the AIP will not insure against damage or loss of production due to the insured's inability to harvest the commodity for any reason other than actual physical damage from an insurable cause specified in this paragraph. For example, the AIP will not pay the insured an indemnity if the insured is unable to harvest due to quarantine, closure, or refusal of any person to accept production.

28 Excluded Coverages

The following coverages and options contained in the BP are not available under the CP:

- (1) Section 9. Insurable Acreage;
- (2) Section 13. Replanting Payment;
- (3) Section 15. Production Included in Determining an Indemnity and Payment Reductions [except section 15(a) and (b) of the BP];
- (4) Section 16. Late Planting;
- (5) Section 17. Prevented Planting;
- (6) Section 18. Written Agreements;
- (7) Section 34. Units;
- (8) Section 36. Yield Options;
- (9) Section 37. Organic Farming Practices; and
- (10) Section 38. Direct Marketing and Verifiable Records.

29 Service Forms

The following forms are required for the CP:

- (1) Application;
- (2) Policy Change;
- (3) Producer Price Option Worksheet;
- (4) Shellfish PAW;
- (5) Shellfish PAIR;
- (6) Shellfish Commodity Report;
- (7) Shellfish Production Report; and
- (8) Shellfish APH Database.

30 Reserved

PART 3: SHELLFISH REPORTING AND PROGRAM DETAILS

31 Global Positioning System Coordinates

The reports in this part require GPS coordinates to identify all insurable growing locations by lease. The insured is required to provide these coordinates with sufficient detail to accurately identify each growing location. The insured must provide this information to the AIP in digital format as latitude and longitude. Latitude values will contain a leading zero and will be considered as North, and longitude values will be considered as West. Each coordinate will be provided in the format DDDMMddd, where:

DDD = degrees (right justified and left zero filled where appropriate)

MM = minutes (right justified and left zero filled where appropriate)

ddd = decimal minutes, rounded where necessary to 3 positions

For example, Latitude: 03740109, Longitude: 12223825

32 Shellfish Producer Pre-Acceptance Worksheet

The PAW is an insured's self-certification of the conditions of the commodity. The PAW is used by the AIP to determine insurability and other policy requirements. The insured certifies by basic unit all the information contained on the PAW. The AIP representative may assist the insured with completing the PAW.

A. PAW Submission

A PAW is due annually on or before the SCD. The insured must complete and submit the PAW (as determined by the applicable growing interval) including:

- (1) seed purchase receipts for the current crop year as determined by the applicable growing interval (e.g., for crop year 2024 and Growing Interval II, the insured must submit all seed purchase receipts from the 2022 calendar year). Seed purchased receipts must include the following:
 - (a) insured's name;
 - (b) commodity;
 - (c) date of purchase;
 - (d) the number of seeds purchased by seed size; and
 - (e) the name of the private or commercial shellfish nursery or hatchery.

A. PAW Submission (Continued)

- (2) For each growing location, aerial photograph(s) or acceptable GIS/GPS map(s), or other legible map(s) delineating lease boundaries and where the insured's commodity is planted including:
 - (a) site identification, including lease identification numbers (or other applicable identification numbers); and
 - (b) GPS coordinates.

See [Exh. 3](#) for required elements and [Exh. 5](#) sample PAW.

B. AIP PAW Review

The AIP must use the information provided by the insured on the PAW to determine the following:

- (1) the insurable commodity for the crop year;
- (2) whether a PAIR may be conducted by the AIP;
- (3) whether the approved yield should be adjusted; and
- (4) whether the commodity meets the policy insurability requirements in accordance with these procedures and the CP.

C. PAW may Trigger a PAIR

A PAW may trigger the need for a PAIR when the insured answers "Yes" to:

- (1) changes in cultural practices;
- (2) production methods;
- (3) changes in growing locations; or
- (4) changes in growing interval.

See [Subpara. 32F](#) and [32G](#).

D. Failure to Submit a PAW

If the insured fails to complete and submit a PAW by the SCD, the AIP must:

- (1) obtain the required information from the insured;
- (2) conduct a PAIR to determine the required information; or
- (3) deny coverage for the crop year.

E. Revised PAW

The insured must submit a revised PAW if the conditions of their operation change by the CRD and if the insured:

- (1) purchased additional seeds for expected harvest in the current crop year (as determined by the applicable growing interval) that were not included on the original PAW; or
- (2) acquired additional leases for expected harvest in the current crop year after the original PAW was submitted.

F. Changes in Cultural Practices, Production Methods, or Growing Locations

(1) Applicability

The insured must report, by the PRD, any change in cultural practices, growing intervals, growing locations or any other circumstance that could reduce the potential yield below the approved yield upon which the insurance guarantee is based. The AIP will reduce the approved yield as necessary:

- (a) Based on the AIP's estimate of the effect of the changes and the information provided on the PAW.
- (b) If the insured fails to notify the AIP of any of the changes at any time that the AIP becomes aware of the changes.

(2) AIP Review Criteria

When the insured changes cultural practices, production methods including reduction in number of containers, or growing location which results in a reduction in potential yield below the approved yield, the AIP will calculate the revised approved yield by multiplying the original approved yield by 80 percent unless the AIP approved change in growing interval. See [Subpara. 32G](#) for change in growing intervals.

G. Changes in Growing Intervals

(1) Applicability

The insured may change the growing interval for the current crop year based on a change in the majority of seed size (either smaller or larger) purchased, if approved by the AIP.

Example: A producer insured in Growing Interval II normally plants 4mm seed but changed to 12mm seed for the current crop year. The producer notifies the AIP the operation has changed to planting 12mm seed (the change from 4mm to 12mm seed is documented with required seed purchase records for the 4mm and 12mm seed years). Based on this information, the AIP determines whether the change to Growing Interval I is acceptable.

G. Changes in Growing Intervals (Continued)

(2) AIP Review Criteria

- (a) When the AIP approves the change in the insured's growing interval the change becomes effective for the current crop year. A new APH database will be established using the most recent four APH crop years. The updated expected yield will be based on the formula for the new growing interval. See [Part 4](#) on how to calculate the approved yield for the new growing interval.
- (b) If the change is not approved, the growing interval in effect for the previous crop year will remain in effect for the current crop year. However, if the change resulted in a reduced approved yield see [Subpara. 32F\(2\)](#).

33 Shellfish Pre-Acceptance Inspection Report

The PAIR may be completed by the AIP to verify that the information provided by the insured on the PAW is correct or for the reasons listed below. Based on the PAIR, the AIP may adjust insurance coverage. If completing a PAIR, the AIP must physically inspect each growing location in the basic unit. PAIRs must be completed no later than 30 days after the SCD or within 30 days of the submission of a revised PAW. If the PAIR discloses that information provided on the PAW was incorrect or incomplete, the PAW must be corrected. See [Exh. 6](#) for required elements and [Exh. 8](#) for sample worksheet.

A. PAIR requirements

The PAIR may be initiated at the AIP's discretion:

- (1) for all new applicants and insureds transferring coverage to a different AIP;
- (2) to verify adequate level of resources and management for the operation;
- (3) when an insured either does not complete a PAW or does not complete a PAW in an acceptable manner, unless coverage is denied;
- (4) when triggered by the PAW (see [Subpara. 32C](#));
- (5) when initiated by the AIP; or
- (6) when requested by RMA.

B. PAIR Completion Instructions

The AIP will complete the PAIR. The person completing the inspection must possess training equivalent to that of a loss adjuster.

34 Commodity Report

The insured must report on the commodity report, by the CRD, all the insurable commodity for the applicable growing interval for the county listed on the insured's application. See [Para. 53](#) for the modifications and exceptions to the acreage report.

- (1) All growing locations of the commodity in the county include, for each location, all applicable:
 - (a) lease identification numbers (or other applicable identification numbers); and
 - (b) GPS coordinates; and
- (2) The number of seeds purchased and seed size for the current crop year (as determined by the applicable growing interval), supported by seed purchase receipts, which include the name of the private or commercial shellfish nursery or hatchery.

35 Production Report

In lieu of Section 3(f)(1) of the BP, the insured must provide an annual production report for the basic unit and applicable growing interval by the PRD. Production reports must be supported by acceptable production records by basic unit and by practice. In addition to requirements in the CIH Part 14, the corresponding seed record from the seed purchase receipts by growing interval will be required for the production report. The production report will be used to establish the APH database and determine the approved yield for the basic unit. See [Para. 54](#) for the required element of the production report. See [Exh. 12](#) for sample worksheet.

A. Initial Crop Year

New applicants must certify at least the most recent four APH crop years of production history of the harvested mature commodity. In addition to the requirements of acceptable production report identified in the CIH, the production report must contain information for seed records supported by seed purchased receipts for years corresponding to the production records of the harvested mature commodity by the applicable growing interval.

Example: For crop year 2024 if the most recent four APH crop years of the production history are provided for 2020-2023, the insured must report the corresponding seed purchase information for at least the following years:

2019-2022 for Growing Interval I;

2018-2021 for Growing Interval II; and

2017-2020 for Growing Interval III.

35 Production Report (Continued)

A. Initial Crop Year (Continued)

- (1) The seed purchase receipts must contain the following information:
 - (a) total seed purchased by seed size; and
 - (b) seed source, including the name of the private or commercial shellfish nursery or hatchery;
- (2) total dollar sales; and
- (3) total sold mature commodity production.

B. Subsequent Crop Years

In addition to the initial crop year requirements, the insured will report the most recent APH crop year. The insured may report a maximum of the most recent ten consecutive APH crop years of production and seed records.

36 Shellfish APH Database

Shellfish APH Database must be completed by the PRD. The information from the production report in [Para. 35](#) will be used to complete the APH database. See [Para. 56](#) for the required elements, [Exh. 13](#) for sample worksheet, and [Para. 44](#) on calculations of approved yield by growing intervals.

- (1) The APH database may contain a maximum of 10 APH crop years of production records; and
- (2) The number of seeds purchased and seed size for expected harvest for all APH crop years, supported by seed purchase receipts, which include the name of the private or commercial shellfish nursery or hatchery.

37-40 Reserved

PART 4: APPROVED YIELD DETERMINATION

41 General Information

The approved yield is equal to the lesser of the insured's capped yield or the expected yield for the basic unit. See examples on how to calculate the approved yield by the applicable growing interval for the basic unit in [Para. 44](#).

42 Capped Yield

The capped yield is the harvested average yield for the basic unit from the APH database multiplied by 1.25. The crop years used to determine the harvested yield for a crop year is the same for each growing interval. The most recent 4 through 10 crop year will be used to calculate the harvested average yield for each crop year in the APH base period.

43 Expected Yield

The expected yield is the number of seeds purchased for the applicable growing interval for the current crop year multiplied by the adjusted mean survival rate. The number of seeds purchased for the current crop year will be reported on the production report. The adjusted mean survival rate will be calculated based on the information from the production report. The following information will be used to calculate the adjusted mean survival rate.

A. Observed Survival Rate

The observed survival rate is the percentage determined by dividing the harvested production for each APH crop year by the number of seeds purchased in the calendar year corresponding to the growing interval.

Example: For Growing Interval II, divide the harvested production from the 2023 APH crop year by the number of seeds purchased in 2021.

Harvest Year (APH Crop Year)	Harvested	Seed Purchase Year	Seed Purchased	Observed Survival Rate
2023	77,375	2021	140,000	55%

B. Standardized Survival Rate

The standardized survival rate is the insured's observed survival rate for the applicable seed size for each crop year in the APH base period multiplied by the standardized survival factor for that seed size. If all seed sizes are the same for the current crop year and the APH crop years, the Standardized Survival Factor will be 100%.

B. Standardized Survival Rate (Continued)

Example: For Growing Interval II, the seed purchased size for the current crop year 2024 was the same size as the seed purchased for the 2023 APH crop year. The standardized survival rate will be 70%.

Harvest Year (APH Crop Year)	Harvested	Seed Purchase Year	Seed Purchased	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2023	77,375	2022	110,000	70%	6mm	100%	70%

However, if the seed size purchased within the current crop year and the APH crop year vary, the standardize survival factor contained in the SP will be used.

C. Standardized Survival Factor

The standardized survival factor is a percentage established by FCIC based on different seed sizes that are used to calculate the standardized survival rate. The seed size factors are contained in the SP.

The Standardized Survival Factor Conversion Table (shown below) establishes the basis for expected yield calculations. The table represents survival rates for various seed sizes in relation to the expected harvested production.

The seed sizes purchased for the current crop year shown in the first column of the table is used to adjust the prior APH crop years for different seed sizes. If the insured purchased multiple seed sizes for the current crop year, use a weighted average seed size to determine the applicable current year seed size for the current crop year in the first column of the table.

Example 1: The insured has Growing Interval II. For expected harvest in the current crop year 2024, the insured purchased 50,000 8mm seeds and 70,000 12mm seeds in 2022. The weighted average seed size would be 10.3 (50,000 seeds multiplied by 8mm plus 70,000 seeds multiplied by 12mm divided by the total number of seeds 120,000). Therefore, if the seed size for APH crop year was 8mm the standardized survival factor would be 103%.

If the seed sizes vary within the same Harvest Year (APH crop year) for the seed purchased, the standardized survival factor will be a weighted survival factor.

Example 2: The insured has Growing Interval II. For the 2023 Harvest Year (APH crop year) for Growing Interval II, the seed purchased year is 2021, 50% of the seeds have a standardized survival factor of 100% and 50% of the seeds have a standardized survival factor of 80%. The standardized survival factor used to determine the 2023 Harvest Year (APH crop year) standardized survival rate would be 90%.

C. Standardized Survival Factor (Continued)

Standardized Survival Factor Conversion Table

Seed Size Purchased for Current Crop Year for Applicable Growing Interval	Seed Size 4mm to less than 6mm for APH Crop Year	Seed Size 6mm to less than 8mm for APH Crop Year	Seed Size 8mm to less than 10mm for APH Crop Year	Seed Size 10mm to less than 12mm for APH Crop Year	Seed Size 12mm or greater for APH Crop Year
4mm to less than 6mm	100%	93%	90%	87%	81%
6mm to less than 8mm	108%	100%	97%	93%	88%
8mm to less than 10mm	112%	104%	100%	97%	91%
10mm to less than 12mm	115%	107%	103%	100%	94%
12mm or greater	123%	114%	110%	107%	100%

The factors in this table are used in combination with other production information by crop year to calculate the Adjusted Mean Survival Rate used to determine the expected yield.

D. Adjusted Mean Survival Rate

The adjusted mean survival rate is the simple average of the standardized survival rates for the APH base period for the applicable growing interval that is used to determine the expected yield for the current crop year.

Example: For crop year 2024, the adjusted mean survival rate for Growing Interval II will be 75%, which was the simple average of the APH crop years.

Harvest Year (APH Crop Year)	Standardized Survival Rate
2020	80%
2021	49%
2022	111%
2023	60%
Adjusted Mean Survival Rate	75%

A. Growing Interval I

The insured purchased 120,000 seeds during the 2023 crop year for expected harvest during the 2024 crop year. All seeds sizes were 6mm.

Using the Standardized Survival Factor Conversion Table, the seeds purchased in 2019 through 2021 will apply a 100% factor, while the seeds purchased in 2022 will apply a 97% factor (8mm for 2023 harvest year (APH crop year) versus 6mm for 2024 crop year).

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Purchase Year	Seed Purchased	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2020	73,700	2019	80,000	92%	6mm	100%	92%
2021	60,800	2020	130,000	47%	6mm	100%	47%
2022	88,750	2021	140,000	63%	6mm	100%	63%
2023	77,375	2022	110,000	70%	8mm	97%	68%

Adjusted Mean Survival Rate 68%

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed purchase record period is equal to the harvest record period minus 1.

For harvest years 2020-2023 minus 1 equals the seed purchase period 2019-2022. Additional harvest and seed purchase records may be submitted, not to exceed a maximum of ten crop years. The average time between planting and harvest in Growing Interval I is approximately one year. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate is the simple average of standardized survival rates. The adjusted mean survival rate used to determine the 2024 expected yield is 68%.

(2) Expected Yield

Crop Year	Seed Purchase Year	Seed Purchased	Adjusted Mean Survival Rate	Expected Yield
2024	2023	120,000	68%	81,600

The expected yield is calculated by applying the adjusted mean survival rate to the seed purchased which are expected to be harvested during the insurance period. For Growing Interval I, the 2023 seed purchased would be used to calculate the 2024 expected yield.

A. Growing Interval I (Continued)

(3) Harvested average yield used in Capped Yield calculation.

Harvest Year (APH Crop Year)	Harvested
2020	73,700
2021	60,800
2022	88,750
2023	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.68

(Average of Standardized Survival Rates)

Expected Yield = 81,600 of the commodity

(0.68 Adjusted Mean Survival Rate × 120,000 Seeds (6mm) purchased in 2023)

Capped Yield = 93,945 of the commodity

(75,156 Harvested Average Yield × 1.25)

Approved Yield = 81,600 of the commodity

(Lesser of 81,600 Expected Yield or 93,945 Capped Yield)

B. Growing Interval II

The insured purchased 110,000 seeds during the 2022 crop year for expected harvest during the 2024 crop year. All seed sizes were 10mm.

Using the Standardized Survival Factor Conversion Table, the seeds purchased year in 2018 through 2021 will apply a 107% standardized survival factor.

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Purchase Year	Seed Purchased	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2020	73,700	2018	125,000	59%	6mm	107%	63%
2021	60,800	2019	80,000	76%	6mm	107%	81%
2022	88,750	2020	130,000	68%	6mm	107%	73%
2023	77,375	2021	140,000	55%	6mm	107%	59%

Adjusted Mean Survival Rate

69%

B. Growing Interval II (Continued)

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed purchase record period is equal to the harvest record period minus 2.

For harvest years 2020-2023 minus 2 equals the seed purchase period 2018-2021. Additional harvest and seed purchase records may be submitted not to exceed a maximum of ten crop years. The average time between planting and harvest in Growing Interval II is approximately two years. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate used to determine the 2024 expected yield is 69%.

(2) Expected Yield

Crop Year	Seed Purchase Year	Seed Purchased	Adjusted Mean Survival Rate	Expected Yield
2024	2022	110,000	69%	75,900

The expected yield is calculated by applying the adjusted mean survival rate to the seeds which are expected to be harvested during the insurance period. For Growing Interval II, the 2022 seed purchased would be used to calculate the 2024 expected yield.

Note: For each subsequent insurance year, the seed purchase year advances by one year. For example, the seed purchase year for the 2024 crop year production in which the insured elected Growing Interval II was 2022. For the 2025 crop year production, the seed purchase year will be 2023.

(3) Harvested average yield used in Capped Yield calculation.

Harvest Year (APH Crop Year)	Harvested
2020	73,700
2021	60,800
2022	88,750
2023	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.69

(Average of Standardized Survival Rates)

B. Growing Interval II (Continued)

Expected Yield = 75,900 of the commodity

(0.69 Adjusted Mean Survival Rate × 110,000 Seeds (10mm) purchased in 2022)

Capped Yield = 93,945 of the commodity

(75,156 Four-Year Harvested Average Yield × 1.25)

Approved Yield = 75,900 of the commodity

(Lesser of 75,900 Expected Yield or 93,945 Capped Yield)

C. Growing Interval III

The insured purchased 140,000 seeds during the 2021 crop year for expected harvest during the 2024 crop year. All seeds sizes were 6mm.

Using the Standardized Survival Factor Conversion Table, the seed purchased in 2018 through 2021 will apply a 100% factor, while the seeds purchased in 2017 will apply a 97% factor (8mm for 2020 harvest year (APH crop year) versus 6mm for 2024 insured crop year).

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Purchase Year	Seed Purchased	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2020	73,700	2017	90,000	82%	8mm	97%	80%
2021	60,800	2018	125,000	49%	6mm	100%	49%
2022	88,750	2019	80,000	111%	6mm	100%	111%
2023	77,375	2020	130,000	60%	6mm	100%	60%

Adjusted Mean Survival Rate

75%

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed purchase record period is equal to the harvest record period minus 3.

For harvest years 2020-2023 minus 3 equals the seed purchase period 2017-2020. Additional harvest and seed purchase records may be submitted not to exceed a maximum of ten crop years. The average time between planting and harvest in Growing Interval III is approximately three years. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate used to calculate the 2024 expected yield is 75%.

C. Growing Interval III (Continued)

(2) Expected Yield

Harvest Year (APH Crop Year)	Seed Purchase Year	Seed Purchased	Adjusted Mean Survival Rate	Expected Yield
2024	2021	140,000	75%	105,000

The expected yield is calculated by applying the adjusted mean survival rate to the seeds which are expected to be harvested during the insurance period. For Growing Interval III, the 2021 seed purchased would be used to calculate the 2024 expected yield.

Note: For each subsequent insurance year, the seed purchase year advances by one year. For example, the seed purchase year for the 2024 crop year production in which the insured elected Growing Interval III was 2021. For the 2025 crop year production, the seed purchase year will be 2022.

(3) Harvested average yield used in Capped Yield calculation.

Crop Year	Harvested
2020	73,700
2021	60,800
2022	88,750
2023	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.75

(Average of Standardized Survival Rates)

Expected Yield = 105,000 of the commodity

(0.75 Adjusted Mean Survival Rate × 140,000 Seeds (6mm) purchased in 2021)

Capped Yield = 93,945 of the commodity

(75,156 Four-Year Harvested Average Yield × 1.25)

Approved Yield = 93,945 of the commodity

(Lesser of 105,000 Expected Yield or 93,945 Capped Yield)

PART 5: HANDBOOKS

51 CIH, DSSH, and GSH Applicability

Changes and additions to the CIH, DSSH, and GSH for the Shellfish Pilot Crop Insurance Program are described in this part. The Shellfish Pilot Crop Insurance Program is an APH PC (plan 91) Plan of Insurance. For purposes of the Shellfish Pilot Crop Insurance Program, references to APH have the same meaning as APH PC unless otherwise noted. References to crop or commodity are interchangeable. Any references to acres/acreage/etc., are considered as references to the commodity seed purchased. Any reference to yield, is considered the number of harvested matured commodity. All other applicable CIH, DSSH, and GSH procedures apply.

52 CIH Part 9

Producer Price Option is an option elected on or before the SCD.

53 CIH Part 12

Section 2, Para. 1211 Applicable elements of the acreage report apply to the commodity report except as specified or as modified below. All of the elements below are considered substantive unless otherwise noted. (See DSSH Exh. 24 for additional requirements of the acreage report form.)

“Plan of Insurance”	Enter “91”.
“Growing Interval”	New field, enter the applicable growing interval number selected by the insured for the county.
“Options, Elections, or Endorsements”	If the producer price option is elected, enter “PS”. (Only substantive if producer price option is elected.)
“Unit Number”	Enter “0001-0000BU” (only basic units are allowed).
“Unit Structure Code”	Enter “BU”.
“Acreage Type”	Not Applicable.
“Legal Description”	Not Applicable.
“Field Growing Location Identification”	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the “Remarks” section of this form.
“Reported Acres Number of Seed Purchased”	Enter the number of seeds purchased for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2024 Growing Interval III will report seeds purchased in 2021).
“Seed Size”	New field, enter the seed size for the seeds purchased for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2024 Growing Interval III will report seeds purchased in 2021).
“Measurement Service”	Not Applicable.
“Date Planting Completed”	Not Applicable.
“Percentage Price Election, Projected Price, Amount of Insurance, or Protection Factor”	Enter the amount of either the elected price election or producer price option.

Section 2, Para. 1212 - 1218 and 1221 - 1223 are not applicable.

Para. 1308 Applicable crop information elements of the production report apply for the shellfish production report except as specified or as modified. All of the elements below are considered substantive unless otherwise noted. See DSSH Exh. 52 for additional requirements of the production report form. See [Exh. 12](#) for a sample of the form.

"Unit number"	0001-0000BU (only basic units are allowed).
"Growing Interval"	New field, enter the applicable growing interval number selected by the insured for the county.
"Other persons"	List any other persons with a share in the unit.
"Processor Number/Name Buyer name and Address"	Enter name and address for each buyer. If additional space is required, enter information of a Special Report.
"FSA Farm/Tract/Field Number"	Not Applicable.
"Cropland Acres"	Not Applicable.
"Legal Description"	Not Applicable.
"Crop Year of History"	Harvest Year (APH Crop Year).
"Total Production Dollar Sales"	Enter the dollar sales of harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Yield-Total Sold Production"	Enter the harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Harvested"	Enter the harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Seed Purchased Year"	New field, the year the seed was purchased for the applicable growing interval including both the applicable crop of history and the current crop year.
"Acres-Number of Seed Purchased"	Enter the number of seeds purchased for the basic unit for the applicable growing interval that will be harvested for the crop year.
"Seed Size"	New field, the size of the seed purchased for the applicable growing interval.
"Name of Seed Vendor"	New field, list each shellfish nursery or hatchery from which the insured purchased seeds for the basic unit for the applicable growing interval.
"Area Classification"	Not Applicable.
"Current Year Number of Seed Purchased"	New field, enter the number of seeds purchased for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2024 Growing Interval II will report seeds purchased in 2022). The information is needed to calculate the expected yield on the APH database.
"Current Year Adjusted Mean Survival Rate"	New field, enter the calculated adjusted mean survival rate for the current crop year that will be harvested. See Part 4 on examples of how to calculate. The information is needed to calculate the expected yield on the APH database.

Section 2, Para. 1411 Acceptable Verifiable Records are applicable to the Shellfish Pilot Crop Insurance Program.

Section 3 is not applicable.

56 CIH Part 15

- (1) Section 1, Para. 1509 is not applicable.
- (2) Section 1, Para. 1511 Applicable crop information elements of the APH database apply for the shellfish production report except as specified or as modified. All of the elements below are considered substantive unless otherwise noted. See DSSH Exh. 53 for additional requirements of the APH database form. See [Exh. 13](#) for a sample of the form.

“Unit number”	0001-0000BU (only basic units are allowed).
“Growing Interval”	New Field, enter the applicable growing interval number selected by the insured for the county.
“Legal Description”	Not Applicable.
“Other persons”	List any other persons with a share in the unit.
“T-Yield”	Not Applicable.
“FSA Farm/Tract/Field Number”	Not Applicable.
“Crop Year of History”	Enter the Harvest Year (APH Crop Year).
“Yield-Total Production Dollar Sales”	Enter the harvested mature production sold for the basic unit being reported. Enter “0.0” if no type of the commodity is being reported for the crop year.
“Total Sold Production”	New Field, enter the harvested mature production for the basic unit being reported. Enter “0.0” if no type of the commodity is being reported for the crop year.
“Harvested”	Enter the harvested mature production for the basic unit being reported. Enter “0.0” if no type of the commodity is being reported for the crop year.
“Seed Purchased Year”	New field, the year the seed was purchased for the applicable growing interval including both the applicable crop of history and the current crop year.
“Acres-Number of Seed Purchased”	Enter the number of seeds purchased for the basic unit for the applicable growing interval that will be harvested for the crop year.
“Seed Size”	New field, enter the size of the seed purchased for the applicable growing interval.
“Harvested Average Yield”	Enter the yearly actual and assigned yields for the APH database and dividing the sum by the number of yields contained in the APH database for the applicable growing interval.
“Capped Yield”	New field, enter average harvest yield multiplied by 1.25.
“Expected Yield”	New field, enter the amount of current year number of seeds purchased multiplied by the current year adjusted mean survival rate from the production report.
“Approved Yield”	The lessor of the capped yield or the expected yield.

56 CIH Part 15 (Continued)

- (3) Section 3: T-Yields are not applicable.

57 CIH Part 16

- (1) Sections 1, 2, 3, and 4 Yield adjustment, yield exclusion, quality loss option, and yield cups are not allowed.
- (2) Section 5 See procedures in the PAW [Para. 32F](#) for yield reductions.
- (3) Para. 1686 Assigned Yield equal to 75 percent of the prior approved yield will apply if the insured does not submit acceptable seed purchase and harvest records for the recent crop year by the PRD. If a prior approved yield is not available, the unit will become uninsurable.

58 CIH Part 17

The commodity insured under the Shellfish Pilot Crop Insurance Program is considered a Category B crop.

- (1) Section 1: Does not apply except as noted below:

Para. 1701 applies except that T-Yields are not established and used for APH purposes.

Para. 1702B applies only as related to actual and assigned yields.

Para. 1702L applies as related to approved APH yield reductions.

- (2) Sections 2-9 are not applicable.

59 CIH Part 18-22

These Parts do not apply to the commodity insured under the Shellfish Pilot Crop Insurance Program.

60 CIH Exhibit 15

The harvested production is treated as an actual yield for the basic unit. Applicable yield descriptors (e.g., A, P, etc.) and yield indicators apply in those instances where they are required.

61 GSH, Exhibit 8A, Crop Policy Information

Add the following information for the Shellfish Pilot Crop Insurance Program to the CP information table, Exhibit 8A, for crops insurable under the APH plan of insurance.

APH PC Crops	Policy	Crop Provisions	LP/P P	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E)	High-Risk Land Ex. Option
Oysters	24-BR	24-0115			Number of Shellfish (Seed Purchase)	Yes	No

62-70 Reserved

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

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

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
APH	Actual Production History
APH PC	Actual Production History Price Component
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	FCIC-18010 Crop Insurance Handbook
CP	Commodity Provisions
CRD	Commodity Reporting Date
DSSH	FCIC-24020 Document and Supplemental Standards Handbook
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
GPS	Global Positioning System
GSH	FCIC-18190 General Standards Handbook
HIP-WI	FCIC-24360 Hurricane Income Protection-Wind Index
LAM	FCIC-25010 Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
OPI	Office of Primary Interest
PAIR	Pre-Acceptance Inspection Report
PAW	Producer Pre-Acceptance Worksheet
PRD	Production Reporting Date
RMA	Risk Management Agency
SCD	Sales Closing Date
SDP	Shellfish Data Provisions
SP	Special Provisions
T-Yield	Transitional Yield
USDA	United States Department of Agriculture

Exhibit 2 Definitions

Actual yield: In lieu of the definition in Section 1 of the BP, the total number of the commodity (which includes harvested and appraised mature production) as documented by production records or claims for indemnities for the basic unit.

Adjusted mean survival rate: The simple average of the standardized survival rates for the APH base period for the applicable growing interval that is used to determine the insured's expected yield for the current crop year.

Approved yield: In lieu of the definition in Section 1 of the BP, the approved yield for the basic unit for the crop year is the lesser of the:

- (a) average yield for the basic unit multiplied by 1.25 (referenced as the capped yield in this handbook); or
- (b) expected yield.

Assigned yield: In lieu of the definition in Section 1 of the BP, an annual yield assigned according to FCIC approved procedures for an APH crop year when you do not file an acceptable production report, or when, upon request by the AIP, or any other person authorized by FCIC, you do not provide acceptable evidence of production and seed records to support the production report. The assigned yield will not be more than 75 percent of the prior year's approved yield. If an assigned yield cannot be determined due to no prior year's approved yield, no coverage will be provided.

Average yield: In lieu of the definition in Section 1 of the BP, the result of summing the yearly actual and assigned yields for the APH database and dividing the sum by the number of yields contained in the APH database for the applicable growing interval.

Basic unit: In lieu of the definition in Section 1 of the BP, a basic unit will be all the insurable commodity type in the county for which the insured have a share on the date coverage begins for the crop year.

Commodity: An agricultural commodity as defined in the BP. The term commodity will have the same meaning as crop when referenced in applicable sections of the BP, the CP, and applicable FCIC approved procedures.

Commodity report: In addition to Section 6 of the BP, the report of the insured commodity in the county, whether insurable or not insurable. For the purposes of the CP, the commodity report functions as the acreage report.

Commodity reporting date: The date contained in the SP by which the insured is required to submit the commodity report.

Containers: Floats, bags, rafts, trays, longline systems, racks, and other off-bottom cages commonly used by the shellfish industry.

County loss trigger: The occurrence of an insurable cause of loss as determined in accordance with the CP and the SDP. A county meeting the county loss trigger will be specified in the AD.

Crop year: In accordance with the definition in Section 1 of the BP. The calendar year of expected harvest.

Exhibit 2 Definitions (Continued)

Expected yield: The result of the number of seed purchased from a private or commercial nursery or hatchery that are placed into containers for the crop year (as determined by the applicable growing interval) multiplied by the adjusted mean survival rate.

Global Positioning System: A space-based radio position, navigation, and time transfer system involving satellites and computers to determine the latitude and longitude of a receiver on Earth by computing the time difference for signals from different satellites to reach the receiver and referenced in the SP.

Growing Interval: The time between the calendar year of the seed purchased and the crop year for the insured commodity and county and is used to calculate the expected yield. The growing interval must be based on the majority of the seeds in the operation as follows:

- (a) Growing interval I – The majority of the seed is purchased one calendar year prior to the crop year (e.g., for crop year 2024, seeds are purchased in 2023).
- (b) Growing interval II – The majority of seed is purchased two calendar years prior to the crop year (e.g., for crop year 2024, seeds are purchased in 2022).
- (c) Growing interval III – The majority of seed is purchased three calendar years prior to the crop year (e.g., for crop year 2024, seeds are purchased in 2021).

Harvest: The removal of the mature commodity from the basic unit.

Maximum over established price: The upper limit to the producer price option, as shown in the AD.

Named storms: A low pressure system as identified by National Oceanic and Atmospheric Administration - National Hurricane Center including hurricanes, and nor'easters as provided in the SDP.

Observed survival rate: The percentage determined by dividing the harvested production for each crop year by the number of seed purchased in the calendar year corresponding to the growing interval (e.g., for Growing Interval II, divide the harvested production from the 2024 crop year by the number of seed purchased in 2022).

Price election: The price election, elected by the insured by the SCD:

- (a) as defined in Section 1 of the BP, shown as the established price in the AD; or
- (b) the producer price option.

Private or commercial shellfish nursery or hatchery: A business, person, or entity engaged in the growth and sale of shellfish seed.

Producer price option: The producer price option is calculated as the average price received by the insured for each year in the most recent four APH crop years up to the maximum over established price. The average price is the total dollar sales of the commodity divided by the total number of the commodity sold for each crop year.

Production guarantee: In lieu of the definition in Section 1 of the BP the number of the commodity determined by multiplying the approved yield for the basic unit by the coverage level percentage the insured elects.

Exhibit 2 Definitions (Continued)

Shellfish: Oysters and other commodities as specified in the AD.

Shellfish Data Provisions: A document that describes the methodology utilized by FCIC in identifying counties subject to a county loss trigger.

Standardized survival factor: A percentage established by FCIC based on different seed sizes that are used to calculate the insured's standardized survival rate. The seed size factors are contained in the SP.

Standardized survival rate: The insured's observed survival rate for the applicable seed size for each crop year in the APH base period, as specified in Section 3(d)(1)(ii) of the CP, multiplied by the standardized survival factor for that seed size.

Type: A category of the commodity identified as a type in the SP.

Exhibit 3 Shellfish Producer Pre-Acceptance Worksheet Form Standard

The Shellfish PAW form elements are in this exhibit. The completion instructions are in [Exh. 4](#) and the form sample is in [Exh. 5](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	"Applicant/Insured"	Substantive
2	"Address of Applicant/Insured"	Substantive
3	"Phone Number of Applicant/Insured"	Substantive
4	"Agent Name"	Substantive
5	"Agent Address"	Substantive
6	"Crop Year"	Substantive
7	"Commodity"	Substantive
8	"State and County"	Substantive
9	"Policy Number"	Substantive
10	"Unit Number"	Substantive
11	"Growing Interval"	Substantive
12	"Original or Revised PAW"	Substantive

B. Crop Information

Create a table for the following columns.

Item #	Element	Substantive/ Non-Substantive
1	"Growing Locations"	Substantive
2	"Type"	Substantive
3	"Practice"	Substantive
4	"Cultural Practices and Production Method"	Substantive
5	"Total Number of Containers"	Substantive
6	"Number of Containers in Production"	Substantive
7	"Expected Production"	Substantive
8	"Month and Year Seeded"	Substantive

Exhibit 3 Shellfish Producer Pre-Acceptance Worksheet Form Standard (Continued)**C. Required Question and Remarks**

Item #	Element	Substantive/ Non-Substantive
1	"Change In Cultural Practices or Production Methods"	Substantive
2	"Change In Growing Locations"	Substantive
3	"Change In Growing Interval"	Substantive
4	"Remarks"	Substantive

D. Required Statements

Item #	Element	Substantive/ Non-Substantive
1	Certification Statement Note: See DSSH Para. 502	Substantive
2	Privacy Act Statement Note: See DSSH Para. 501	Substantive
3	Non-Discrimination Policy Statement Note: See DSSH Para. 503	Substantive

E. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	Signature of Applicant/Insured	Substantive
2	Signature of Approved Insurance Provider (AIP) Representative	Substantive

Exhibit 4 Shellfish Producer Pre-Acceptance Worksheet Completion Instructions

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Agent Name"	Enter the agent's name.
5. "Agent Address"	Enter the address and phone number of the agent who services or will service this policy, as applicable.
6. "Crop Year"	Enter the crop year for which the worksheet is being completed.
7. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
8. "State and County"	Enter the name of the state and county shown on the insured's application.
9. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
10. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
11. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
12. "Original or Revised PAW"	Check the applicable block. (Check one) <input type="checkbox"/> Original <input type="checkbox"/> Revised
13. "Growing Locations"	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the "Remarks" section of this form.
14. "Type"	Enter the applicable type as specified in the AD.
15. "Practice"	Enter the applicable practice as specified in the AD.
16. "Cultural Practices and Production Method"	Enter the applicable cultural practices and production method. If this is a change in cultural practice or production method note the prior cultural practice or production method (i.e., floating bags, floating cages, Austrian long line, etc.).
17. "Total Number of Containers"	Enter the total number of containers (this includes containers that are both in production and not in production).
18. "Number of Containers in Production"	Enter the number of containers in production for each growing location. Explain in the "Remarks" if different from the total number of containers.
19. "Expected Production"	Enter the expected harvest of the commodity produced. Explain in the "Remarks" if different from the previous crop year.
20. "Month and Year Seeded"	Enter the quantity seeded for each month and year.

Exhibit 4 Shellfish Producer Pre-Acceptance Worksheet Completion Instructions (Continued)

Element	Required Information
21. "Change In Cultural Practices or Production Methods"	Check the applicable block for changes in cultural practices/production methods. (Check one) Yes or No
22. "Change In Growing Locations"	Check the applicable block for changes in growing locations. (Check one) Yes or No
23. "Change In Growing Interval"	Check the applicable block for changes in growing interval. (Check one) Yes or No
24. "Remarks"	<p>Enter notes pertinent to the operation's certification, such as the source of information used to complete the worksheet, change in total number of containers, and method of determining number of expected productions. In addition, if any of the commodity did not meet the insurability requirements enter the details.</p> <p>Attach the seed purchase receipts for the current crop year as determined by the applicable growing interval (i.e., for crop year 2024 and Growing Interval II, the insured must submit all seed purchase receipts from the 2022 calendar year). Seed purchased receipts must include the following:</p> <ol style="list-style-type: none"> (1) insured's name; (2) commodity; (3) date of purchase; (4) the number of seeds purchased by seed size; and (5) the name of the private or commercial shellfish nursery or hatchery. <p>Attach For each growing location, aerial photograph(s) or acceptable GIS/GPS map(s), or other legible map(s) delineating lease boundaries and where the insured's commodity is planted including - site identification including lease identification numbers (or other applicable identification numbers), and GPS coordinates.</p>

Exhibit 5 Shellfish Producer Pre-Acceptance Worksheet Sample

SHELLFISH PRODUCER PRE-ACCEPTANCE WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2024	State And County XXXXXXXX	Commodity Oysters	Policy Number XX-XXX-XXXX	Unit Number 0001-0000BU
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX		Agent Name I.M. AGENT	Agent Address & Phone Number XXXX Oyster Drive Anytown, Any State XXX-XXX-XXXX	Growing Interval I
				Original PAW X Revised PAW <input type="checkbox"/>	

Growing Locations			Type	Practice	Cultural Practices and Production Method	Total Number of Containers	Number of Containers in Production	Expected Production	Month and Year Seeded
Location Identification	Lease Identification Number	GPS Coordinates							
L1	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Bags	250	250	70,000	April 2023
L2	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Cages	250	250	70,000	August 2023

Change In Cultural Practices or Production Methods	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Change In Growing Locations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Change In Growing Interval	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Remarks:		

Exhibit 6 Shellfish Pre-Acceptance Inspection Report Form Standard

The Shellfish PAIR form elements are in this exhibit. The completion instructions are in [Exh. 7](#) and the form sample is in [Exh. 8](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	"Applicant/Insured"	Substantive
2	"Address of Applicant/Insured"	Substantive
3	"Phone Number of Applicant/Insured"	Substantive
4	"Crop Year"	Substantive
5	"Commodity"	Substantive
6	"State and County"	Substantive
7	"Policy Number"	Substantive
8	"Unit Number"	Substantive
9	"Growing Interval"	Substantive
10	"Is the operation managed by the applicant or insured?"	Substantive

B. Crop Information

Create a table for the following columns.

Item #	Element	Substantive/ Non-Substantive
1	"Growing Locations"	Substantive
2	"Type"	Substantive
3	"Practice"	Substantive
4	"Cultural Practices and Production Method"	Substantive
5	"Total Number of Containers"	Substantive
6	"Number of Containers in Production"	Substantive
7	"Expected Production"	Substantive
8	"Month and Year Seeded"	Substantive

C. Required Question and Remarks

Item #	Element	Substantive/ Non-Substantive
1	"Number of closures or quarantines"	Substantive
2	"Is the commodity located in an area suitable to produce the insured commodity?"	Substantive
3	"Adequate operation personnel"	Substantive
4	"Adequate equipment and condition"	Substantive
5	"Water Quality Conditions"	Substantive
6	"Predator Conditions Above Normal"	Substantive
7	"Disease Conditions Above Normal"	Substantive
8	"Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application"	Substantive
9	"Result of Inspection"	Substantive
10	"Remarks"	Substantive
11	"Is application recommended for acceptance?"	Substantive

D. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	"Adjuster Code Number"	Substantive
2	"Adjuster Signature, Printed Name, and Date"	Substantive
3	"Supervisor Printed Name, Signature, and Date"	Substantive
4	"Supervisor Telephone Number"	Substantive

Exhibit 7 Shellfish Pre-Acceptance Inspection Report Completion Instructions

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Crop Year"	Enter the crop year for which the worksheet is being completed.
5. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
6. "State and County"	Enter the name of the state and county shown on the insured's application.
7. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
8. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
9. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
10. "Is the operation managed by the applicant or insured?"	(Check one) Yes or No If "No," enter manager's name, address, and telephone number.
11. "Growing Locations"	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the "Remarks" section of this form.
12. "Type"	Enter the applicable type as specified in the AD.
13. "Practice"	Enter the applicable practice as specified in the AD.
14. "Cultural Practices and Production Method"	Enter the applicable cultural practices and production method. If this is a change in cultural practice or production method note the prior cultural practice or production method (i.e., floating bags, floating cages, Austrian long line, etc.).

Exhibit 7 Shellfish Producer Pre-Acceptance Inspection Report Completion Instructions (Continued)

Element	Required Information
15. "Total Number of Containers"	Enter the total number of containers (this includes containers that are both in production and not in production).
16. "Number of Containers in Production"	Enter the number of containers in production for each growing location. Explain in the "Remarks" if different from the total number of containers.
17. "Expected Production"	Enter the expected harvest of the commodity produced. Explain in the "Remarks" if different from the previous crop year.
18. "Month and Year Seeded"	Enter the quantity seeded for each month and year.
19. "Number of closures or quarantines"	Enter the number of closures or quarantines. Enter "None" if no closures or quarantine.
20. "Is the commodity located in an area suitable to produce the insured commodity?"	(Check one) Yes or No If "No," explain the general conditions, where the commodity is physically located and why the area is not suitable to produce the commodity. Enter additional comments in "Remarks".
21. "Adequate operation personnel"	Enter "Acceptable" if adequate personnel are available to manage the operation. Enter "Unacceptable" if adequate personnel are not available. Explain in Remarks if "Unacceptable".
22. "Adequate equipment and condition"	Enter "Acceptable" if adequate equipment is in good condition (i.e., free of fouling, mechanical, etc.) and is available to produce the expected number of the commodity. Enter "Unacceptable" if adequate equipment is not in good condition or is not available. Explain in Remarks if "Unacceptable".
23. "Water Quality Conditions"	Enter "Acceptable" if water quality conditions indicate adequate nutritional level and water flow. Enter "Unacceptable" if water quality conditions indicate inadequate nutritional level and water flow. AIP may use local water reports to make the determination. Explain in "Remarks" if "Unacceptable".
24. "Predator Conditions Above Normal"	Enter "No" if predator conditions are normal. Enter "Yes" if predator conditions are above normal. Explain in "Remarks" if "Yes".
25. "Disease Conditions Above Normal"	Enter "No" if disease conditions are normal. Enter "Yes" if disease conditions are above normal. Explain in "Remarks" if "Yes".

Exhibit 7 Shellfish Producer Pre-Acceptance Inspection Report Completion Instructions (Continued)

Element	Required Information
26. "Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application."	<p>Note the condition of the commodity in the units owned or operated by the insured.</p> <p>See elements 10-24 in evaluating the condition of the unit.</p> <p>Enter "Acceptable" or "Unacceptable"</p> <p>If necessary, enter additional comments in "Remarks".</p>
27. "Result of Inspection"	<p>Check "No" if: There are no indications of a change or inconsistency in the information reported on the PAW.</p> <p>Check "Yes" if: There are changes needed to the information reported on the PAW.</p>
28. "Remarks"	<p>Note any of the following:</p> <ul style="list-style-type: none"> (a) Any unusual conditions found; and (b) Any reasons for not recommending insurance coverage. <p>If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.</p>
29. "Is application recommended for acceptance?"	(Check one) Yes or No

Exhibit 8 Shellfish Producer Pre-Acceptance Inspection Report Sample

SHELLFISH PRE-ACCEPTANCE INSPECTION REPORT (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2024	State And County XXXXXXX	Commodity Oysters	Policy Number XX-XXX-XXXX	Is the operation managed by the applicant or insured? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	If "No," enter manager's name, address, and telephone number. Manager Shellfish RR Two Anytown, Any State XXX-XXX-XXXX
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX	Unit Number 0001-0000BU	Growing Interval I			

Growing Locations			Type	Practice	Cultural Practices and Production Method	Total Number of Containers	Number of Containers in Production	Expected Production	Month and Year Seeded
Location Identification	Lease Identification Number	GPS Coordinates							
L1	XXXXXXX	DD/MM/dd	Half Shell	Container	Floating Bags	250	250	70,000	April 2023
L2	XXXXXXX	DD/MM/dd	Half Shell	Container	Floating Cages	250	250	70,000	August 2023

Number of closures or quarantines.		None
Is the commodity located in an area suitable to produce the insured commodity?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
Adequate operation personnel	<input checked="" type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Water Quality Conditions	<input checked="" type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
Predator Conditions Above Normal	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Disease Conditions Above Normal	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application.	<input checked="" type="checkbox"/> Acceptable	<input type="checkbox"/> Unacceptable
"Result of Inspection"	<input type="checkbox"/> Yes PAW Change	<input checked="" type="checkbox"/> No PAW Change
Remarks:		

Exhibit 9 Producer Price Option Worksheet Form Standard

The Producer Price Option Worksheet form elements are in this exhibit. The completion instructions are in [Exh. 10](#) and the form sample is in [Exh. 11](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	“Applicant/Insured”	Substantive
2	“Address of Applicant/Insured”	Substantive
3	“Phone Number of Applicant/Insured”	Substantive
4	“Agent Name”	Substantive
5	“Agent Address”	Substantive
6	“Crop Year”	Substantive
7	“State and County”	Substantive
8	“Policy Number”	Substantive
9	“Commodity”	Substantive
10	“Type”	Substantive
11	“Practice”	Substantive
12	“Unit Number”	Substantive
13	“Growing Interval”	Substantive

B. Crop Information

Create a table for the following columns for the prior most recent four crop years.

Item #	Element	Substantive/ Non-Substantive
1	“Harvest Year”	Substantive
2	“Total Sold Production”	Substantive
3	“Total Dollar Sales”	Substantive
4	“Producer Yearly Average Price”	Substantive
5	“Four-Year Average Price”	Substantive

C. Required Statements

Item #	Element	Substantive/ Non-Substantive
1	Certification Statement Note: See DSSH Para. 502	Substantive
2	Privacy Act Statement Note: See DSSH Para. 501	Substantive
3	Non-Discrimination Policy Statement Note: See DSSH Para. 503	Substantive

D. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	“Signature of Applicant/Insured”	Substantive
2	“Signature of Approved Insurance Provider (AIP) Representative”	Substantive

Exhibit 10 Producer Price Option Worksheet Completion Instructions

A. General Information

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Agent Name"	Enter the agent's name.
5. "Agent Address"	Enter the address and phone number of the agent who services or will service this policy, as applicable.
6. "Crop Year"	Enter the crop year for which the worksheet is being completed.
7. "State and County"	Enter the name of the state and county shown on the insured's application.
8. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
9. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
10. "Type"	Enter the applicable commodity type as specified in the SP and commodity type code.
11. "Practice"	Enter the applicable practice as specified in the SP and practice code.
12. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
13. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
14. Harvest Year	Enter the harvest year (APH crop year) for the applicable records.
15. Total Sold Production	Enter the total number of the commodity sold from the unit for the harvest year.
16. Total Dollar Sales	Enter the total dollar sales from the unit for the harvest year.
17. Producer Yearly Average Price	Enter result of dividing item 3 (Total Dollar Sales) by item 2 (Total Sold Production) for the harvest year.
18. Four-Year Average Price	Enter result of averaging the results in item 4 (Producer Yearly Average Price).

Exhibit 11 Producer Price Option Worksheet Sample

PRODUCER PRICE OPTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2024	State And County XXXXXXX	Policy Number XX-XXX-XXXX	Commodity Oysters	Type Half-Shell	Practice Container
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX	Agent Name I.M. AGENT	Agent Address & Phone Number XXXX Oyster Drive Anytown, Any State XXX-XXX-XXXX	Unit Number 0001-0000BU		
				Growing Interval II		

Harvest Year	Total Sold Production	Total Dollar Sales	Producer Yearly Average Price ¹ (Dividing Tot by Item 14 for each crop year)
2020	73,700	\$52,475	\$0.71
2021	60,800	\$45,250	\$0.74
2022	88,750	\$59,870	\$0.67
2023	77,375	\$55,550	\$0.72

Four Year Average Price	\$0.71
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Round to the nearest whole percent.

Assume the price election published in the AD is \$0.62 and the maximum over established price published in the AD is \$0.77. The producer price option is capped at \$0.71.

Note: Total Sold Production and Total Dollar Sales will also be collected on the APH Database form.

Exhibit 12 Production Report Sample

Required elements are listed in [Para. 54](#) as exceptions or modifications to the production report. The sample production report below is only for the crop information portion of the form. See DSSH Exhibit 52 for insured information, required statements, and required signatures on the production report.

PRODUCTION REPORT (FOR ILLUSTRATION PURPOSES ONLY)

Crop Year	County and State	Unit Number	Growing Interval	Commodity	Practice	Type	Number of Seed Purchased	Seed Size	Total Dollar Sales	Total Sold Production	Yield Descriptor Indicator	Harvested
2023	Ocean County, State	0001000BU	II	Oysters	Container	Half Shell	130,000	6mm	\$54,163	110,000	A	117,375
Other Persons	Buyer Name and Address		Record Type	Insurability	Seed Vendor Name			Other	Current Year Number of Seed Purchased		Current Year Adjusted Mean Survival Rate	
None	Shellfish Co. XX Drive Anytown, State		Production Sold	Insurable	ABC Nursery				140000		0.75	
Crop Year	County and State	Unit Number	Growing Interval	Commodity	Practice	Type	Number of Seed Purchased	Seed Size	Total Dollar Sales	Total Sold Production	Yield Descriptor Indicator	Harvested
20XX	Ocean County, State											

The initial year of insurance will require at least 4 APH crop years.

The Current Year (2024) Number of Seed Purchased of 110,000 and the Current Year (2024) Adjusted Mean Survival Rate 0.69 will be used to calculate the expected value of 75,900 on the APH Database form. See [Subpara. 44B](#) to determine how to calculate the Adjusted Mean Survival Rate for Growing Interval II.

Exhibit 13 APH Database Sample

APH Database example for Growing Interval II.

Yield Commodity Year (Crop Year of History)	Seed Purchased Year	Number of Seed Purchased (Yield Acreage)	Seed Size	Total Dollar Sales (Annual Production)	Total Sold Production	Yield Descriptor (Yield Type Code)	Harvested (Annual Yield)
2020	2018	125,000	6mm	\$52,475	73,700	A	73,700
2021	2019	80,000	6mm	\$45,250	60,800	A	60,800
2022	2020	130,000	6mm	\$59,870	88,750	A	88,750
2023	2021	140,000	6mm	\$55,550	77,375	A	77,375

Harvested Average Yield 75,156

Expected Yield 75,900

Capped Yield 93,945

Approved Yield 75,900

The amount to calculate the expected yield (current year number of seeds purchased multiplied by the current year adjusted mean survival rate) are on the production report. See [Exh. 12](#) and [Subpara. 44B](#) for additional information on the calculations.