

United States
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Federal Crop Insurance Corporation

FCIC-20805U (09-2023)

WEANED CALF RISK PROTECTION INSURANCE STANDARDS HANDBOOK

2024 and Succeeding Crop Years



UNITED STATES DEPARTMENT OF AGRICULTURE FARM PRODUCTION AND CONSERVATION RISK MANAGEMENT AGENCY

TITLE: Weaned Calf Risk Protection Insurance	NUMBER: FCIC - 20805U
Standards Handbook	OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2024 and Succeeding Crop Years	ISSUE DATE: September 29, 2023
SUBJECT:	APPROVED:
Provides the procedures and instructions for	/s/ John W. Underwood for
administering the Weaned Calf Risk Protection	
Insurance Program.	Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for administering the Weaned Calf Risk Protection Insurance Program beginning with the 2024 crop year. This handbook is effective upon approval and until obsoleted.

WEANED CALF RISK PROTECTION 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 Weaned Calf Risk Protection insurance coverage in accordance with the WCRP CP (24-0805), WCRP LASH (FCIC-20805L), CIH (FCIC-18010), DSSH (FCIC-24040), GSH (GSH-18190), and LAM (FCIC-2501). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook located 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This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA.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.

B. Source of Authority

The Federal Crop Insurance Corporation Board of Directors approved the Weaned Calf Risk Protection 508(h) during the FCIC Board meeting in August 2022, under section 508(h) 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 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.

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.
WCRP LASH	Provides loss adjustment procedures for WCRP.

- (1) This handbook contains terms, abbreviations, and definitions general (not crop-specific) to the WCRP Insurance Program are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to WCRP are listed in Exhibits 1 and 2 herein, and specific procedures in this handbook are identified as additions or exceptions to 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 contracts. Each AIP is responsible for using RMA-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 calf report and PAW and advise insureds of their responsibility to comply with all reporting requirements of the policy.

C. Insured

To be eligible for the WCRP program, insureds must comply with all terms and conditions of the BP, WCRP CP, and SP.

3-20 Reserved

PART 2: WEANED CALF RISK PROTECTION PROGRAM INFORMATION

21 Availability

WCRP is available in counties contained in the AD where the WCRP program is offered.

Written agreements are not allowed under the WCRP program.

22 Eligibility

A. Weaned Calf Risk Protection Crop Insurance Program

WCRP is available to all persons with a share in insurable weaned calves meeting the insurability provisions contained in the BP, WCRP CP, and SP, and is located in approved counties.

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 WCRP insurance coverage.

23 Important Dates

A. Contract Change Date

November 30 preceding the cancellation date.

B. Sales Closing Dates

Spring Calves, all States and Counties: January 31

C. Cancellation and Termination Dates

All States and Counties: Cancellation Date Termination Date

January 31 March 31

D. Premium Billing Date

February 1 of the year following the January 31 calendar date for the end of the insurance period for the crop year (i.e., February 1, 2025, billing date for the 2024 crop year).

E. Calf (Commodity) Reporting Dates

For new and carryover insureds, the calf report must be submitted by the earlier of the:

- (1) calf reporting date; or
- (2) final calf reporting date (Commodity Reporting Date).

E. Calf (Commodity) Reporting Dates (Continued)

See <u>Para. 24B</u> and Section 6(c), (d), (e), (f), (g), (h) and (i) of the CP for additional information regarding calf report revisions and final calf reporting.

F. Production Reporting Dates

Spring Calves: March 17

G. An overview of applicable dates is contained in Exhibit 7, Weaned Calf Insurance Cycle.

H. Insurance Period

- (1) Insurance attaches to calves reported on the calf report for each type and unit on the earlier of the:
 - (a) date the insured submits the insured's calf report, including any revised calf reports as provided in Section 6(c) of the CP;
 - (b) calf reporting date; or
 - (c) final calf reporting date.
- (2) The insurance period begins as specified in Para. 23(H)(1) for the type, subject to an acceptable inspection if conducted by the AIP (see Section 8(d) of the CP).
- (3) Insurance attaches only to calves reported on the calf report. The insured's calf report, including any revisions made by the calf reporting date, may be made in person or by phone and confirmed in writing within 15 days.
- (4) Coverage ends on each unit or part of a unit at the earliest of:
 - (a) total destruction of the insured commodity;
 - (b) final adjustment of a loss on the unit;
 - (c) abandoning of the insured commodity;
 - (d) putting the commodity to an alternative use (backgrounding, etc.);
 - (e) sale of the insured commodity;
 - (f) the calendar date the calves are weaned;
 - (g) moving the insured commodity to another country; or

H. Insurance Period (Continued)

- (h) the January 31 calendar date for the end of the insurance period for the spring type immediately following the January 31 SCD for the crop year. For example, January 31, 2025, would be the calendar year date immediately following the January 31, 2024, SCD for the 2024 crop year.
- (5) Coverage ends on any of the commodity within a unit once any event specified in <u>Para.</u> 23H(4)(a g) occurs for the commodity. Coverage only remains in effect on the commodity within a unit that has not been affected by a specified event.
- (6) For purposes of moving calves under <u>Para. 25B(9)</u>, coverage will continue. Insurance coverage will be based on the originating county from which the calves were moved.

24 Calf Reporting

A. Calf Reporting Requirements

The insured must report on the calf report (the calf report functions as the acreage report) by the applicable calf reporting date all of the insurable commodity located in all counties listed on the insured's application. The requirements include reporting:

- (1) by type, including insurable and uninsurable live calves (see Section 9(c) of the CP);
- (2) the number of brood cows;
- (3) an estimate of the number of calves that may be born after the insured files the insured's final calf report. Such calves will be considered reported as uninsurable and will not be considered underreported;
- (4) the date calving begins for each type and unit;
- (5) the applicable land identifier;
- (6) the insured's share; and
- (7) the insured's signature and date.

B. Additional Reporting Requirements

- (1) The insured must submit a zero-calf report on or before the final calf reporting date in the AD if the insured does not have an insured share in any calves of the type for the applicable insurance period.
- (2) The insured may revise the calf report as often as required to report the birth of additional calves. Such revisions must be made by the earlier of the calf reporting date for the type and unit, or the final calf reporting date for the type, as applicable.

В. Additional Reporting Requirements (Continued)

Example: If the calf reporting date is May 15 for the spring type and unit (i.e., 60

days after the March 15 date calving began), the insured must submit the

final calf report by the May 15 calf reporting date.

(3) If the calf reporting date for the type and unit occurs after the final calf reporting date for the type (see calf reporting date in Section 1 of the CP), the insured must submit the final calf report by the final calf reporting date in the AD, which will include any revised calf reports filed before such date.

Example: If the date calving began for the spring type and unit is June 15; 60 days

after the date calving began is August 14 and occurs after the August 1 final calf reporting date. August 1 is the date the final calf report must be

submitted and will include any revisions filed prior to August 1.

- (4) Any calves reported by the insured by the calf reporting date or final calf reporting date, as applicable, are insurable, and insurance will be considered to have attached to any such calves on the date reported by the insured, unless the AIP inspects the calves and determines the calves to be unacceptable (see Exhibit 4). Calves determined to be unacceptable will be reported as uninsurable. No calf report revisions as specified in Section 6(c) of the CP are allowed after the calf reporting date or the final calf reporting date, as applicable.
- (5) Any calf report submitted under Section 6 of the CP must be submitted no later than the calf reporting date or final calf reporting date, as applicable.
- (6) The insured cannot revise the calf report to remove calves previously reported by the insured in accordance with the CP.
- (7) Any insurable calves that are not reported on the insured's calf report will be considered uninsurable and treated as underreported and will be included as production to count in determining any indemnity that may be due unless Section 6(a)(1)(iii) of the CP is applicable.
- (8) In addition to Section 6(c) of the CP, the AIP may revise the insured's final calf report to determine any additional premium due in accordance with Section 7(b) of the CP.

The revised report would include both the county to which the calves are moved and the county from which the calves were moved. The number of calves reported on the revised report will not be less than the number of calves reported on the insured's final calf report.

Example: **Original Report** 100 calves County A Revised Report County A 75 calves County B 25 calves 100 calves

B. Additional Reporting Requirements (Continued)

(See Section 9(f) of the CP for additional information regarding insurance coverage when calves are moved from the county listed on the application.)

- (9) To the extent applicable, Sections 6(e), (f), (g), and (i) of the BP apply to the CP.
- (10) The insured must submit a pre-acceptance worksheet by the applicable SCD for the type which indicates the location of each herd of cattle by section, FSA farm number, or other applicable legal description and includes any cattle not insurable for each unit. A revised worksheet must be submitted by the applicable SCD for the type if any cattle are added in a succeeding crop year, types or practices change, or as required by FCIC approved procedure (see Exhibit 3).

25 Insured Duties

A. Duties Under Section 14 of the BP

- (1) In case of damage or loss of production or revenue to any insured commodity, the insured must protect the commodity from further damage by providing sufficient care.
- (2) In the event of damage or loss, all notices required in this section of the BP must be received by the AIP within 72 hours of the insured's initial discovery of damage or loss (but not later than 15 days after the end of the insurance period) except as otherwise provided in Section 14 of the BP.
- (3) If revenue protection is elected and if there is no damage or loss of production, the insured must give the AIP notice not later than 45 days after the latest date the harvest price is released for the commodity in the unit for which there is a revenue loss.
- (4) The insured must submit a claim in accordance with the applicable provisions of Section 14(e) of the BP.
- (5) All notices required in this Para. may be made by telephone or in person to the insured's insurance agent but must be confirmed in writing within 15 days.
- (6) If the insured fails to comply with the notice and consent requirements in Section 14 of the BP, any loss will be determined in accordance with Section 14(b)(5)(ii) and (d)(3) of the BP.

B. Duties in Addition to Section 14 of the BP

- (1) The insured must:
 - (a) establish that any calf death occurred during the insurance period;
 - (b) establish that such death was due to an insured cause of loss under Section 10(a)(1-6) and (8) of the CP; and

B. Duties in Addition to Section 14 of the BP (Continued)

(c) provide to the AIP acceptable documentation of such calf death (e.g., the carcass, photographs of the dead calves, etc.);

Note: The AIP may elect to make on-site inspections, i.e., document

weather conditions and assess what mitigation efforts the

operation has in place to avoid calf deaths.

- (2) The insured must give the AIP notice within 72 hours of the date calving begins.
- (3) The insured must give the AIP notice at least 72 hours prior to the date the insured intends to:
 - (a) wean any calves; or
 - (b) move calves to a different country.
- (4) For purposes of 25B(3), the insured is required to have the calves weighed by a disinterested third party unless the calves will be transported directly to an auction, sale barn, or other established sale facility or buyer and the weight can be established based on acceptable sales documents.
- (5) The insured must report a record of the number of calves weaned and the total weight of the weaned calves on the WWR (see Exhibit 5). The total weight of such weaned calves will be determined in accordance with the requirements contained on the WWR based on verifiable documentation as specified in the CIH that supports the information contained on the report for each unit for each separate weaning date. The information must be provided with the form.
- (6) The insured must obtain consent from the AIP before:
 - (a) destroying any of the insured commodity;
 - (b) putting the insured commodity to an alternative use (backgrounding, etc.);
 - (c) abandoning any portion of the insured commodity;
 - (d) selling any of the insured commodity prior to the date the calves would normally be weaned (e.g., early sale); or
 - (e) selling any of the commodity other than to an auction or sale barn or other established sale facility or buyer.

The AIP will not give consent for any of the actions in 25B(6)(a) - (e) until the AIP has determined the production of the commodity.

B. Duties in Addition to Section 14 of the BP (Continued)

- (7) The insured must provide notice to the AIP by the calendar date for the end of the insurance period if the insured does not intend to sell or put to other use any of the insured commodity within the insurance period so that the AIP may determine the weight at the end of the insurance period.
- (8) Any time during the coverage period the insured is notified that any of the insured's commodity will be seized, quarantined, or destroyed by order of any governmental authority, the insured must provide the AIP written notice of such circumstance within 72 hours of the notice of seizure, quarantine, or an order of destruction.
- (9) The insured must give the AIP immediate notice and obtain AIP consent if the insured intends to move any of the insured commodity to an insurable county that is listed on the application, to an insurable county that is not listed on the insured's application, or a county in an uninsured state (i.e., where the weaned calf insurance program is not offered). The notice will include the:
 - (a) reason the calves are being moved;
 - (b) county from which the calves are moved;
 - (c) county to which the calves are moved;
 - (d) number of calves being moved;
 - (e) number of calves remaining at the current location; and
 - (f) expected date of the arrival of the calves at the new county location.

26-30 Reserved

PART 3: WEANED CALF RISK PROTECTION PROVISIONS AND PROGRAM DETAILS

31 Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities

A. Coverage Levels

The insured must select one coverage level for all insured types specified in the SP.

B. Price Elections

Projected and harvest prices are established in accordance with the Commodity Exchange Price Provisions, and base projected and harvest prices are contained in the AD (see Exhibit 8, Price Calculation Examples).

32 Insured Commodity

In accordance with Section 8 of the BP, the commodity insured will be all of the commodity in any county in which the insured has a share listed on the insured's application and for which premium rates are provided in the AD:

- (1) that is a type designated in the SP and grown for the production of beef;
- (2) produced using generally recognized and acceptable production practices;
- (3) that are insurable calves reported on the insured's calf report; and
- (4) if inspected by the AIP, the insured's livestock operation to produce weaned calves is considered acceptable.

33 Causes of Loss

A. Commodity 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 conditions;
- (2) fire;
- (3) wildlife;
- (4) earthquake;
- (5) volcanic eruption;
- (6) disease, but not damage due to insufficient or improper application of disease control measures;
- (7) other causes directly damaging pastures and other forms of grazing (e.g., insects, provided acceptable control measures were followed);

A. Commodity Provisions – Insured Causes (Continued)

- (8) calf death due to a covered peril occurring during the insurance period (e.g., disease, freezing temperatures, flood, fire, hail, wildlife, etc.) provided the insured submits acceptable supporting documentation of calf death and the insured cause(s) of loss; or
- (9) for revenue protection, a change in harvest price from projected price unless FCIC can prove the price change was the direct result of an uninsured cause of loss specified in Section 12(a) of the BP.

B. Exclusions

In addition to the causes of loss excluded in Section 12 of the BP, the AIP will not insure against any loss due to:

- (1) aborted pregnancies;
- (2) stillborn calves;
- (3) calves that die before the insured's calf report is submitted (see Section 9(c) of the CP);
- (4) failed conception;
- (5) calves the insured is required to destroy by order of an official governmental authority (e.g., quarantine order for destruction);
- (6) calves seized or quarantined and are not released during the insurance period;
- (7) calf death due to any cause while the calves are under quarantine; or
- (8) calves that die while in transit.

34 Unit Division

A. Basic Unit

- (1) In lieu of establishing basic units as provided in Section 1 of the BP, a BU will be all the insurable commodity in the county on the date coverage begins for the crop year:
 - (a) In which the insured has 100 percent share; or
 - (b) Which is owned by one person and operated by another person on a share basis.

Example: If, in addition to the commodity the insured owns, the insured shares in the commodity with three persons on a separate share basis. The insured would be entitled to four BUs; one for each commodity share and one for the commodity the insured owns.

(2) In addition, separate BUs are allowed by type.

B. Other Units

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

35 Calculation Examples

Example 1: Yield Protection

The insured has a 100 percent share in 100 calves reported on the insured's calf report with a coverage level of 75%. The insured's production guarantee per weaned calf is 450 lbs. (600 lb. approved yield × 75 percent coverage level). The insured elected the 100 percent price percentage.

The projected price used to establish the value of the insured's production guarantee is \$1.64 per lb. based on an approved yield of 600 lbs.

Insured causes reduced the insured's production to count to 36,200 lbs. for the unit [100 weaned calves \times 362 lbs. per weaned calf (actual weaning weight per weaned calf)]. The projected price used to establish the value of the insured's production to count is \$1.83 per lb. based on the weaning weight of 362 lbs. per weaned calf (36,200 lbs. total weaned weight for the unit \div 100 insured calves).

The yield protection premium due is \$3,690 [(100 reported calves \times 450 lbs. production guarantee per weaned calf \times \$1.64 per lb. projected price) = \$73,800 liability \times .05 premium rate].

- (1) 100 reported calves × 450 lb. production guarantee per calf × \$1.64 per lb. projected price = \$73,800 value of production guarantee.
- (3) 100 weaned calves × 362 lb. actual weaning weight per calf × \$1.83 per lb. projected price = \$66,246 value of production to count.
- (5) \$73,800 \$66,246 = \$7,554.
- (6) $$7,554 \times 1.00 \text{ share} = $7,554 \text{ indemnity}.$

Example 2: Revenue Protection (harvest price less than projected price)

The insured has a 100 percent share in 100 calves reported on the insured's calf report with a coverage level of 75%. The insured's production guarantee per weaned calf is 450 lbs. (600 lb. approved yield × 75 percent coverage level). The insured elected the 100 percent price percentage.

The projected price used to establish the value of the insured's revenue protection guarantee for purposes of calculating premium is \$1.64 per lb. based on an approved yield of 600 lbs.

The harvest price is \$1.55 per lb. based on an approved yield of 600 lbs. The price used to establish the value of the insured's revenue protection guarantee for purposes of calculating the indemnity is the greater of the projected price (\$1.64) or harvest price (\$1.55).

Example 2: Revenue Protection (harvest price less than projected price) (Continued)

Insured causes resulted in the death of two calves, reducing the number of weaned calves to 98. The loss of two calves plus other insured damage reduced the insured's production to count to 35,476 lbs. for the unit [98 weaned calves \times 362 lbs. per weaned calf (actual weaning weight per weaned calf)]. The harvest price used to establish the value of the insured's production to count is \$1.76 per lb. based on the weaning weight of 362 lbs. per weaned calf (35,476 lbs. total weaned weight for the unit \div 98 weaned calves).

The revenue protection premium due is \$8,118 [(100 reported calves \times 450 lb. production guarantee per weaned calf \times \$1.64 per lb. projected price) = \$73,800 liability \times .11 premium rate].

- (1) 100 reported calves \times 450 lb. revenue protection guarantee per calf \times \$1.64 per lb. projected price = \$73,800 value of revenue protection guarantee.
- (3) 98 calves × 362 lb. actual weaning weight × \$1.76 per lb. harvest price = \$62,438 value of production to count.
- (5) \$73,800 \$62,438 = \$11,362.
- (6) $$11,362 \times 1.00 \text{ share} = $11,362 \text{ indemnity}.$

Note: Exhibit 8 provides an explanation of how projected and harvest prices are calculated.

36 Excluded Coverages

The following coverages and options contained in the BP, or specified plans of coverage are not available under the CP:

- (1) Livestock Risk Protection for any calves insured under the Weaned Calf Risk Protection Program (see the Special Provisions);
- (2) Insurable Acreage (Section 9);
- (3) Replanting Payment (Section 13);
- (4) Production Included in Determining an Indemnity and Payment Reductions [Section 15 except Section 15(a), (c) and (j) of the BP];
- (5) Late Planting (Section 16);
- (6) Prevented Planting (Section 17);
- (7) Written Agreements (Section 18);
- (8) Units (Section 34);
- (9) Yield Options (Section 36); and
- (10) Organic Farming Practices (Section 37).

37 Service Forms

The following forms are required for the CP:

- (1) Application;
- (2) Policy Change;
- (3) WCRP Producer Pre-Acceptance Worksheet;
- (4) WCRP Pre-Acceptance Inspection Report;
- (5) Calf Report; and
- (6) WWR (production reporting).

38-50 Reserved

PART 4: CROP INSURANCE AND GENERAL STANDARDS HANDBOOKS

51 CIH, DSSH, and GSH Applicability

Changes and additions to the CIH, DSSH, and GSH for the WCRP program are described in this part. Modify all terminology to accommodate the insured commodity (crop), weaned calves. For purposes of the WCRP, references to crop or commodity are interchangeable and have the same meaning. Any references to acres/acreage/etc., are considered as references to calves. All other applicable CIH, DSSH, and GSH procedures apply.

52 General Information

A. Weaned Calf Risk Protection

- (1) is considered a Category B crop;
- (2) is available under:
 - (a) Yield Protection Plan (01);
 - (b) Revenue Protection Plan (02); and
 - (c) Revenue Protection with Harvest Price Exclusion Plan (03).
- (3) utilizes APH procedures contained in the CIH:
 - (a) to establish insurance yields; and
 - (b) for all other applicable insurance purposes, except as provided in this handbook.

B. Insurability Requirements

Availability:

- (1) The WCRP program is available for counties for which a premium rate is provided in the AD.
- (2) Written agreements are not allowed under the WCRP program.

C. Record Requirements

(1) New Insureds.

Applicable requirements for separate acceptable production records apply by unit and type. Verifiable production information for weaned calves is established based on production records certified in accordance with the CIH. Such records are reported on the production report and used to complete the APH database and determine the approved yield (the records may be a combination of actual yields and T-Yields, if less than four years of actual yields are reported). For new insureds only, any actual yield will be replaced by a limited actual yield if the actual yield exceeds the applicable T-Yield multiplied by 1.25. Actual yields reported for each subsequent crop year will not be limited by this procedure.

C. Record Requirements (Continued)

Example 1: Joe Rancher elected WCRP coverage for the 2024 crop year. The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for 2020 - 2023 is 500 lbs. per calf. Joe Rancher certifies production for the 2020 - 2023 crop years. The reported annual yields for 2021 and 2022 will not exceed limited actual yield of 625 lbs. per calf (500 lbs. T-Yield × 125%).

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 LBS.	35	A 571 lbs.
2021	25,000 LBS.	35	714 LA 625 lbs.
2022	40,000 LBS.	60	667 LA 625 lbs.
2023	30,000 LBS.	50	A 600 lbs.
		Approved Yield	605 lbs.

Each limited actual yield will be identified by the yield descriptor, LA.

Limited actual yields will be based on the T-Yield applicable for the first crop year of insurance. The limited actual yield will not change as databases are updated in subsequent crop years (i.e., as a result of changes in T-Yields for the current crop year). The APH database transmitted to RMA may contain any applicable T-Yields, limited actual yields, and actual yields.

Example 2: For the 2025 crop year, Joe Rancher certifies production for the 2024 crop year. The APH database is updated with the most recent actual yield. Because Joe Rancher is no longer a new insured, limited actual yields do not apply to the 2024 crop year production. The limited actual yields are maintained and are not changed due to any subsequent T-Yield updates.

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.
		Approved Yield	596 lbs.

C. Record Requirements (Continued)

Example 3: APH database for Joe Rancher updated to crop year 10. Limited yields do not apply to production reported after 2020 - 2023. The limited actual yields are maintained and are not changed due to any subsequent T-Yield updates.

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.
2025	46,875 lbs.	75	A 625 lbs.
2026	45,500 lbs.	70	A 650 lbs.
2027	39,975 lbs.	65	A 615 lbs.
2028	47,200 lbs.	80	A 590 lbs.
2029	47,625 lbs.	75	A 635 lbs.
		Approved Yield	609 lbs.

(2) Carryover Insureds

Separate acceptable production records apply in accordance with the CIH. Verifiable production information for weaned calves established by a third party for each date of weaning is required. This information is recorded on the WWR and provides summary production reporting information for each unit and type. (See Exhibit 5 for reporting requirements, instructions, and example form.)

Limited actual yields will be retained in the producer's database until each such yield is removed when the maximum yield record limit (10) applies. For a database containing a combination of T-Yields, limited actual yields, and actual yields, that is updated with an actual yield, the oldest T-Yield in the database will be removed with the addition of each subsequent year's actual yield.

(3) Producers who cancel their WCRP policy will have APH databases established without regard to any production records provided prior to WCRP cancellation (continuity of production history has been broken). Producers applying for WCRP coverage will be required to certify applicable production records for purposes of determining approved yields and any actual yields certified will be capped at 125 percent of the applicable T-Yield. (See Example 4.)

C. Record Requirements (Continued)

Example 4: Charlie Rancher elected WCRP coverage for the 2024 crop year. The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for 2020 - 2023 is 500 lbs. per calf. Charlie Rancher certified production for the 2020 - 2023 crop years. The reported annual yields for 2021 and 2022 will not exceed 625 lbs. per calf (500 lbs. T-Yield \times 125%).

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 LBS.	35	A 571 lbs.
2021	25,000 LBS.	35	714 LA 625 lbs.
2022	40,000 LBS.	60	667 LA 625 lbs.
2023	30,000 LBS.	50	A 600 lbs.
		Approved Yield	605 lbs.

Charlie Rancher canceled the WCRP policy for the 2025 crop year. Charlie elected WCRP coverage for 2027 (follows a break in WCRP coverage; continuity of production records broken).

The APH database and approved yields are established as shown below:

The county weaned calf T-Yield for the 2020 - 2022 is 500 lbs. per calf. The county weaned calf T-Yield for the 2023 and 2024 is 510; and for 2025 is 520 lbs. per calf. The county weaned calf T-Yield for the 2026 crop year is 525 lbs. per calf. The reported annual yields for 2023, 2024, and 2025 crop years will not exceed 638 or 650 lbs. per calf, respectively (510 lb. T-Yield × 125% or 520 T-Yield × 125%). The reported annual yield for 2026 crop year will exceed 656 lbs. per calf (525 lb. T-Yield × 125%).

Each limited actual yield will be identified by the yield descriptor, LA.

YEAR	PRODUCTION	NUMBER OF CALVES	YIELD PER CALF
2020	20,000 lbs.	35	A 571 lbs.
2021	25,000 lbs.	35	714 LA 625 lbs.
2022	40,000 lbs.	60	667 LA 625 lbs.
2023	30,000 lbs.	50	A 600 lbs.
2024	30,635 lbs.	55	A 557 lbs.
2025	44,450 lbs.	70	635 lbs.
2026	43,875 lbs.	65	675 LA 656 lbs.

(4) Production records are in pounds.

D. Pre-Acceptance Forms

In accordance with:

- (1) Section 6 of the CP, the insured is required to submit a Producer Pre-Acceptance Worksheet (see Exhibit 3).
- (2) Section 8 of the CP, a Pre-Acceptance Inspection Report may be required by the AIP (see Exhibit 4).

53 CIH Part 12

Section 2, Para 1211: The elements of the of the acreage report for purpose of the calf report are modified as follows:

Crop Enter the name of the insured commodity/crop		
Reported Live Calves	Enter the number of insurable live calves. (Uninsurable live calves are	
Reported Acres/No. of	reported in Remarks section.)	
Trees or Pounds		

Date of Planting Completed, Area Classification, Acreage Type, Measurement Service, and ARPI are not applicable.

Section 3 is not applicable, except Para. 1232B (see Section 6 of the CP).

54 CIH Part 13

Section 2, Para. 1328: The elements of the production report are modified as follows (Any other references to acres/acreage/etc. not specified in the elements below are considered as references to calves; ARPI is not applicable.):

Record Type	In addition to other record types, add weighed on private or
	commercial scale.
Processor, Auction/Sale	If applicable, enter the processor contract number(s) or other
Barn, Private/Commercial	applicable identification number and processor/auction/sale barn,
Scale, etc. Number/Name	private/commercial scale, etc. name. If no number, enter the address
	and phone number.
Reported Weaned Calves	Enter the number of weaned calves including all calves weaned during
Reported Acres/No. of	the weaning period and at the end of the weaning period (i.e., the
Trees or Pounds	calendar date for the end of the insurance period).
	Enter "0.0" if the commodity type was not reported for any year.
Total Production	Enter total production in whole pounds from the unit for the type
	being reported.
Calves Acres	Enter number of calves for each crop year being reported. Enter "0.0"
	if no calves of the commodity type were reported for any year.
Beginning Farmer/Rancher	Indicate whether the insured is a Beginning Farmer/Rancher.

(See WWR for production information.)

55 CIH Part 14

Section 2, Para. 1411, Acceptable Verifiable Records are applicable to the WCRP program.

Section 2, Para. 1412 - 15 (excluding 1415E) and Para 1417 (excluding 1417B and C) are applicable to calves commercially sold, backgrounded, weaned calves sold to interested parties (neighbors, etc.), and similar instances where production is established through third-party determinations.

Section 4, Para. 1441 - 1444 does not apply.

56 CIH Part 15

Section 1, Para. 1508 and 1509 is not applicable.

Section 1, Para. 1511, modify the APH database elements as necessary to accommodate the insured commodity/crop, weaned calves. Any references to acres/acreage/etc., are considered as references to calves.

57 CIH Part 16

Sections 1 - 4 (yield adjustment, yield exclusion, quality loss option, yield cups, and trend adjustment) are not applicable.

58 CIH Part 17

Section 1 Para. 1701, 1702 A, B, and C apply.

Section 2 (yield floors) does not apply.

Section 3 (New Producer) applies.

Sections 4, 5, 6, 7, 8, and 9 (RO determined yields, master yields, emerging acreage, added land, determinations for land not qualifying as added land, and switching databases) do not apply.

59 CIH Part 22

Part 22 (processing RO determined yield requests) does not apply.

60 GSH, Part 3, Beginning/Veteran Farmers and Ranchers

Beginning/Veteran Farmers and Ranchers program provisions apply to the WCRP program.

61 GSH, Exhibit 8A, Crop Policy Information

Add the following information for the WCRP program to the crop policy information table, Exhibit 8A, for crops insurable under the Yield Protection, Revenue Protection, and Revenue Protection with Harvest Price Exclusion plans of insurance.

CROP POLICY INFORMATION

YIELD PROTECTION, REVENUE PROTECTION, & REVENUE PROTECTION WITH HARVEST PRICE EXCLUSION CROPS	FCIC- POLICY	FCIC- COMMODITY PROVISIONS	⁴² CROP CATEGORY / APH YIELD TOLERANCE	LP/PP	REPLANT	UNIT OF MEASURE	UNIT(S): BASIC (B)	HIGH- RISK LAND EX. OPT.
WEANED CALF RISK PROTECTION	24-BR	24-0805	B 5%	No	No	Lbs.	Yes	No

⁴² Tolerance for APH field reviews.

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				
АРН	Actual Production History				
ARPI	Area Risk Protection Insurance				
BAR	Background Adjustment Report				
ВР	Basic Provisions				
BQA	Beef Quality Assurance				
BU	Basic Unit				
СЕРР	Commodity Exchange Price Provisions				
CIH	Crop Insurance Handbook				
СР	Commodity 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 Pre-Acceptance Worksheet				
RMA	Risk Management Agency				
SCD	Sales Closing Date				
SP	Special Provisions				
T-Yield	Transitional Yield				
USDA	United States Department of Agriculture				
WCRP	Weaned Calf Risk Protection				
WWR	Weaning Weight Report				

Exhibit 2 Definitions

Backgrounding: The practice of growing calves from weaning until they enter the feedlot for finishing or until they are delivered for sale.

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

- (a) in which the insured has 100 percent share; or
- (b) which is owned by one person and operated by another person on a share basis. (Example: If, in addition to the commodity the insured owns, the insured shares in the commodity with three persons on a separate share basis, the insured would be entitled to four units; one for each commodity share and one for the commodity the insured owns.)

<u>Calf report</u>: The calf report, including any revised reports, submitted by the insured by the earlier of the calf reporting date or the final calf reporting date. The calf report is a summary record of all live calves born at different times from the beginning of calving to the calf reporting date or the final calf reporting dates. The calf report functions as an acreage report.

<u>Calf reporting date</u>: The date determined for the type and unit and equal to 60 days after the date calving begins and contained in a notice required in Section 6(a)(1)(iv) of the CP for the applicable type and unit. However, if the calf reporting date as established above is after the final calf reporting date, the calf reporting date is the final calf reporting date and is the date the calf report must be submitted.

<u>Commodity</u>: See 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 approved FCIC procedures.

<u>Crop year</u>: The period beginning with the sales closing date for the type of the insured commodity and extending through to the calendar date for the end of the insurance period for the type. It is designated by the calendar year the crop year begins. For example, the 2024 crop year begins January 31, 2024, for the spring type and ends January 31, 2025.

<u>Final calf reporting date</u>: The commodity reporting date contained in the AD for the type by which the insured's calf report must be submitted. Such report may not be revised except in accordance with applicable provisions of Section 6 of the BP (e.g., editorial revisions, etc.) and Section 6 of the CP.

<u>Harvest price</u>: In lieu of the definition contained in the BP, the prices determined for the insured commodity type in accordance with the CEPP and used to:

- (a) establish the applicable value for determining the applicable protection guarantee based on the applicable approved yield; and
- (b) value production to count for revenue protection based on the applicable average weaning weight per calf determined on a unit basis.

Pound: Sixteen ounces avoirdupois.

<u>Production guarantee (per weaned calf)</u>: In lieu of the definition of production guarantee (per acre) contained in the BP, the number of pounds determined by multiplying the approved yield per weaned calf by the coverage level percentage the insured elects.

<u>Projected price</u>: In lieu of the definition contained in the BP, the prices for the insured commodity type determined in accordance with the CEPP and used to:

- (a) establish the applicable value for determining the applicable protection guarantee based on the applicable approved yield; and
- (b) value production to count for yield protection based on the applicable average weaning weight per calf determined on a unit basis.

Revenue protection guarantee (per weaned calf): In lieu of the definition of revenue protection guarantee (per acre) contained in the BP, for revenue protection only, the amount determined by multiplying the production guarantee (per weaned calf) by the greater of the insured's applicable projected price or harvest price. If the harvest price exclusion is elected, the production guarantee (per weaned calf) is only multiplied by the insured's applicable projected price.

<u>Share</u>: In lieu of the definition in section 1 of the BP, the insured's share will include all of the insured's insurable interest in the insured commodity. However, only for the purpose of determining the amount of indemnity, the insured's share will not exceed the insured's share at the earlier of the time of loss or beginning of weaning of any of the insured commodity.

Spring type: Calves born during the time period between February 1 and July 31 of the crop year.

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

Weaned (weaning): Removing the calf from the brood cow.

<u>Weaned calf (calves)</u>: Calves included in the beef class, as specified in the SP and reported on the insured's calf report.

Weaning date: The date calves are removed from the brood cow (see Section 11(a)(5) of the CP).

<u>Yield protection</u>: In lieu of the definition contained in the BP, a plan of insurance that only provides protection against a production loss and is available only for the commodity for which revenue protection is available.

<u>Yield protection guarantee (per weaned calf)</u>: In lieu of the definition of yield protection guarantee (per acre) contained in the BP, when yield protection is selected for the commodity, the amount determined by multiplying the production guarantee (per weaned calf) by the insured's applicable projected price.

Instructions for Completion

The PAW will be submitted by the applicable SCD for the type.

In subsequent crop years, the PAW is completed annually (self-certification allowed following year of application) and submitted by the applicable SCD for the type. Completion instructions and sample worksheet are contained in this exhibit.

- (1) The applicant/insured certifies:
 - (a) by type for each unit, the number of acres of pasture and cows by completing a PAW; and
 - (b) other information contained on the PAW.
- (2) An amended or revised PAW must be completed if any changes have occurred since the original certification that would alter the number of cows in affected locations (e.g., periodic changes).
- (3) The PAW triggers the need for a PAIR when the applicant/insured references:
 - (a) damage to pastures or related feed or water sources due to drought, fire, etc. (element 11);
 - (b) changes in practices or production methods (element 21); or
 - (c) any "NO" or "NONE" responses for elements 16-19.

Items to be completed by the approved insurance provider are denoted [AIP]. It is highly recommended to follow all applicable Extension and BQA guidelines when handling, processing, and managing cattle. The BQA guidelines can be found at https://www.bqa.org/resources/manuals.

	Element	Required Information
1.	Applicant's/Insured's	Enter the name of the applicant or insured as it appears on the application
	Name	for insurance.
2.	Crop Year	Enter the crop year for which the worksheet is being completed.
3.	State and County	Enter the name of the county and state in which the cattle are primarily
		located and insured.
4.	Agent [AIP]	Enter the name, address, and phone number of the agent who services or
		will service this contract, as applicable.
5.	Applicant's/Insured's	Enter the policy number from the most recent Policy Confirmation. In the
	Policy Number	case of a new applicant, enter only the 2-digit state and 3-digit county
		code, e.g., XX-XXX.
6.	Address of	Enter the mailing address of the applicant or insured as it appears on the
	Applicant/Insured	application for insurance.
7.	Phone Number of	Enter the area code and telephone number at which the applicant or
	Applicant/Insured	insured can be reached during normal business hours.

RANCH INFORMATION

	Element	Required Information					
8.	Unit Number [AIP]	Begin unit numbering with 00010000BU. Basic units are allowed as defined in the CP.					
9.	Legal Description	Enter the section, township, and range number(s) [or as provided in item (b)] of pastures where the cattle are located. If cattle are grazing across multiple sections, enter the main location where cattle are handled and viewed at (e.g., working pens, barn, etc.).					
		(a) If the cattle are in contiguous sections, list all the sections on a single worksheet. Complete a separate worksheet for each separate set of contiguous section locations. Note all section numbers in the "REMARKS" section.					
		(b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete for the applicable items.					
10.	FSA Farm/Ranch/ Tract/Field Number	Enter the Ranch/Tract/Pasture Number (e.g., FSA Farm/Tract/Field Number) if available.					
11.	Prior Year Damage	Enter "YES" if there was damage to pasture or related feed or water sources due to drought, fire, etc. Otherwise enter "NO." A "YES" response will result in the need for an inspection.					
12.	Crop	Enter the applicable commodity name as specified in the SP.					
13.	Туре	Enter the applicable commodity type as specified in the SP. Complete a separate PAW for each applicable type.					
14.	Acres	Enter the acres occupied and/or available to the cows, rounded to the nearest whole number.					
15.	Cows	Enter the total/estimated number of brood cows.					
16.	Nutritional Plan	Enter "YES" if there is a plan in place to ensure sufficient water, forage, feed, and mineral sources are available which is consistent with BQA and Extension guidelines for the area and number of cattle. Otherwise enter "NO." A "NO" response may result in potential denial of coverage.					
17.	Insect Control Plan	Enter "YES" if there is a plan in place to ensure proper insect prevention and control measures which is consistent with BQA and Extension guidelines for the area. Otherwise enter "NO." A "NO" response may result in potential denial of coverage.					
18.	Herd Health Plan	Enter "YES" if there is a herd health plan in place including protocols regarding disease prevention, management, treatment, and handling practices for sick, disabled, and deceased cattle which is consistent with BQA and Extension guidelines for the area. Otherwise, enter "NO." A "NO" response may result in potential denial of coverage.					

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

	Element	Required Information			
19.	Disease Control Measures	Enter all the following (if applicable) measures taken by the producer to control disease in calves before weaning. Place a "/" after each measure. If no measures are taken, enter "NONE." (a) "C" Clostridial Vaccine (e.g., 7-way, 8-way, etc.).			
		(b) "BRD" Bovine Respiratory Disease Complex Vaccine.			
		(c) "DW" Dewormer Applied (topical, oral, or injection).			
		(d) "MP" Mannheimia/Pasteurella Vaccine.			
		(e) "O" Any other type of vaccination (Provide list upon request).			
		A "NONE" response may result in potential denial of coverage. If an applicable measure is not taken that could control a disease, any applicable loss will be uninsurable in accordance with Section 10(6) of the CP.			
20.	Expected Start of Calving	Enter the approximate starting month and day the cows are expected to begin calving for the current crop year for the type.			
21.	Any changes in practices or production methods?	Enter "YES" if any changes (e.g., expansion of pasture/acres, significant increase in the number of cows, changes in management practices such as insect and disease control measures, or implanting, etc.) that may reduce the potential production from that based on the insured's approved yield have occurred. Otherwise, enter "NO." If "YES," explain what changes were implemented.			

Exhibit 3 Form Standards – Weaned Calf Producer Pre-Acceptance Worksheet (Continued)

	Element	Required Information
22.	Remarks	Enter notes pertinent to the cow-calf operation's certification, such as the source of information used to complete the worksheet, method of determining cow numbers, and provide a brief description of the cows.
		Once the initial certification has been provided, insureds who continue insurance coverage in subsequent crop years will be allowed to self-certify by the applicable SCD for the type in the "REMARKS" section of the original pre-acceptance worksheet that no change has occurred. The insured will write "No change for XXXX Crop Year," initial, and date.
		If any changes (e.g., expansion of pasture/acres, significant increase in the number of cows, changes in management practices such as insect and disease control measures, or implanting, etc.), or damage to pastures or related feed or water sources that may reduce the potential production from that based on the insured's approved yield have occurred since the original certification that would alter the production or the numbers of calves expected to be insured, an amended or revised worksheet should be completed for any units of cattle affected by the change. The nature and date of the revisions or amendments should be noted in the "REMARKS" section.
23.	Signature of Applicant/Insured	Sign and date the worksheet.
24.	Signature of AIP Representative	Sign and date the worksheet after conducting an inspection to verify the information provided on the worksheet.

Enter the page number of this form in the first blank and the total number of pages of this form for this contract in the second blank. For example: PAGE 2 OF 3.

WEANED CALF PRODUCER PRE-ACCEPTANCE WORKSHEET FOR ILLUSTRATION PURPOSES ONLY						
APPLICANT'S/INSURED'S NAME Joe Rancher	2. CROP YEAR YYYY	3. STATE AND COUNTY Cherry, Nebraska	4. AGENT I. M. Agent	5. APPLICANT'S/INSURED'S POLICY NUMBER 48-215		
6. ADDRESS OF APPLICANT/INSURED RR One Anytown, Nebraska XXXXX		DF APPLICANT/INSURED X-XXX-XXXX	XXXX Cattle Drive Anywhere, Nebraska XXX-XXX-XXXX			

RANCH INFORMATION:											
8.	9.	10.	11.	12. & 13.	14.	15.	16.	17.	18.	19.	20.
UNIT NO.	LEGAL DESCRIPTION	FSA Farm/ Ranch/Tract/	PRIOR YEAR	CROP & TYPE	ACRES	cows	NUTRITIONAL PLAN	INSECT CONTROL	HERD HEALTH	DISEASE CONTROL MEASURES	EXPECTED START OF CALVING
		Field Number	DAMAGE					PLAN	PLAN		
00010000BU	Sec.7	1234	NO	Weaned Calf Spring	250	25	YES	YES	YES	C/BRD/DW	March 1
	37W										
00020000BU	Sec.4 5S	5678	NO	Weaned Calf Spring	250	25	YES	YES	YES	C/BRD/DW	March 1
	34E										

WEANED CALF PRODUCER PRE-ACCEPTANCE WORKSHEET, CONTINUED						
21. ANY CHANGES IN PRACTICES OR PRODUCTION METHODS? IF "YES," EXPLAIN:						
NO CHANGES						
22. REMARKS:						
Source of Information: Applicable land documentation and personal eva	aluation of cattle.					
Cow Numbers determined by self-counting.						
Both units consist of Angus-cross cows; majority are solid black with a fe	ew being brockle.					
(For subsequent crop years if no changes occur from the prior crop year, th	ne insured will enter the fol	lowing statement on a copy of				
the insured's original Pre-Acceptance Worksheet, initial and date.)						
No change for crop year. JR, MM/DD/YYYY						
I certify that the information provided above is true and correct to the best	of my knowledge.					
23. SIGNATURE OF APPLICANT/INSURED DATE						
Joe Rancher DD/MM/YYYY PAGE 2 OF 2						
24. SIGNATURE OF INSURANCE PROVIDER REPRESENTATIVE	DATE OF INSPECTION					
I. M. Inspector DD/MM/YYYY						

The applicable Privacy Act statement must appear on the form (or back of the form)...See the DSSH (FCIC 24040) for the current statement.

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report

A Weaned Calf PAIR will be used to determine application approval. When completing a PAIR, the AIP must inspect all cattle and all location(s) for the application counties. Applicable Extension and BQA guidelines should be referenced for standards on handling, processing, and managing cattle. The BQA guidelines can be found at https://www.bqa.org/resources/manuals.

A. PAIR requirements

PAIRs may be initiated at the AIP's discretion. However, an inspection must be performed:

- (1) for all new applicants and insureds transferring coverage to a different AIP. The PAIR must be completed within 30 days of the January 31 SCD . The PAIR will apply to all weaned calves without regard to type;
- (2) for changes in the cattle operation (e.g., expansion of pasture/acres, significant change in the number of cows, changes in management practices such as insect and disease control measures or implanting, etc.) that may reduce the expected yield below the yield upon which the insurance guarantee is based;
- (3) to determine if there is evidence of overgrazing, poor or deteriorating pasture/range conditions, or declining pasture conditions due to prior crop year damage;
- (4) to verify adequate level of resources and management for the cattle operation;
- (5) when triggered by the PAW (See Exhibit 3, Instructions for Completion, item 3);
- (6) when initiated by the AIP; or
- (7) for items, (2) (6), the PAIR will be completed within 30 days of the January 31 SCD for all weaned calves without regard to type.

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.

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

	Element	Required Information
1.	Applicant's/Insured's Name, Crop Year, State and County, and Applicant's/Insured's Policy Number	Complete the appropriate information that corresponds with the insured.
2.	Applicant's/Insured's Mailing Address and Phone Number	Enter the mailing address and phone number of the applicant or insured as it appears on the application for insurance.
3.	Is the cattle herd managed by the applicant or insured?	Check "Yes" or "No." If "No," enter manager's name, address, and telephone number.
4.	Legal Description	 Enter the section, township, and range number(s) [or as provided in item (b)] of pastures where the cattle are located. If cattle are grazing across multiple sections, enter the main location where cattle are handled and viewed at (e.g., working pens, barn, etc.). (a) If the cattle are in contiguous sections, list all the sections on a single worksheet. Complete a separate worksheet for each separate set of contiguous section locations. Note all section numbers in the "REMARKS" section. (b) In the absence of sections, townships, and ranges, use the applicable legal description for the area to complete for the applicable items and include the FSA Farm/Ranch/Tract/Pasture Number if available.
5.	Unit Number	Enter the unit number.
6.	Туре	Enter the commodity type as specified in the SP on separate lines, if separate types are applicable, for the unit.
7.	Acres	Enter the acres occupied and/or available to the cows, rounded to the nearest whole number.
8.	Cows	Enter the total/estimated number of brood cows.
9.	Cow Condition	Enter "ACCEPTABLE" if less than 25% of the cattle have a body condition score (BCS) below five (5), are disabled, or have visible genetic defects. Enter "UNACCEPTABLE" if more than 25% of the cattle have a BCS below five (5), are disabled, or have visible genetic defects. Guidance on determining BCS is found in the BQA Manual and Field Guide. Explain conditions in "REMARKS" if "UNACCEPTABLE."

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

	Element	Required Information
10.	Carrying Capacity	Enter "ACCEPTABLE" if the land can sustain the cattle, the stocking rate is similar to other cattle operations in the area, a grazing management plan is in place, and is considered suitable to raise calves (according to BQA and Extension guidelines). Enter "UNACCEPTABLE" if the land cannot adequately carry the cattle (brood cows and calves) throughout the insurance period, there are significant signs of overgrazing, if there is not an acceptable grazing management plan in effect or is determined to not be suitable to raise calves. If needed, seek assistance from Extension personnel or utilize stocking rate estimation resources such as the Natural Resources Conservation Service Initial Stocking Rate Estimation Method.
11.	Feed/Forage Availability	Explain conditions in "REMARKS" if "UNACCEPTABLE." Enter "ACCEPTABLE" if there is adequate quantity and quality of forage (grass/hay) and/or feed (e.g., cubes, grain, etc.) available for the cattle which is consistent with BQA and Extension guidelines for the area and number of cattle. Enter "UNACCEPTABLE" if there is not adequate quantity or quality of forage and/or feed available.
12.	Water Supply	Explain conditions in "REMARKS" if "UNACCEPTABLE." Enter "ACCEPTABLE" if there is an adequate (i.e., clean and uninterrupted) water supply available for the cattle. Enter "UNACCEPTABLE" if there is not an adequate water supply available. Explain conditions in "REMARKS" if "UNACCEPTABLE."
13.	Insect Control Plan	Enter "YES" if there is an adequate plan in place to ensure proper insect prevention and control measures which is consistent with BQA and Extension guidelines for the area. Enter "NO" if no plan is applicable. Explain any "NO" response in the REMARKS.
14.	Herd Health Plan	Enter "YES" if there is an acceptable herd health plan in place that includes protocols regarding disease prevention, management, treatment, and handling practices for sick, disabled, and deceased cattle which is consistent with BQA and Extension guidelines for the area. If there is not a plan or if the plan does not meet the acceptable requirements, enter "NO." Explain any "NO" response in the REMARKS.

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

	Element	Required Information
15.	Disease Control Measures	Enter all the following (if applicable) measures taken by the producer to control disease in calves before weaning. Place a "/" after each measure. If no measures are taken, enter "NONE."
		(a) "C" Clostridial Vaccine (e.g., 7-way, 8-way, etc.).
		(b) "BRD" Bovine Respiratory Disease Complex Vaccine.
		(c) " DW " Dewormer Applied (topical, oral, or injection).
		(d) "MP" Mannheimia/Pasteurella Vaccine.
		(e) "O" Any other type of vaccination.
16.	Result of Inspection Check "A" or Check "B"	Check "A" if: There are no indications of a change or inconsistency in the information reported on the PAW.
		Check "B" if: There are changes needed to the information reported on the PAW.
17.	Remarks	Note any of the following:
		(a) Any unusual conditions found in the cattle or pasture.
		(b) Any reasons for not recommending insurance coverage.
		If more space is needed, enter additional information on a Statement of
		Facts form and attach it to the inspection report.
18.	Is application recommended for acceptance?	Check "Yes" or "No" box, as applicable.
19.	Code Number	Enter the Code Number for the inspector.
20.	Cattle Inspector's Signature	Inspector signs report.
21.	Date	Inspector enters date of report (MM/DD/YYYY).

Exhibit 4 Weaned Calf Pre-Acceptance Inspection Report (Continued)

WEANED CALF PRE-ACCEPTANCE INSPECTION REPOR						ECTION REPORT	(FOR ILLUS	TRATION PURPOSE	S ONLY)	
1. Applica	nt's/Insur	ed's Nam	ne		Crop Year		State and (County	Policy Numbe	er
		Joe Ra	ancher		Υ	YYYY	Cherry, N	lebraska	x	X-XXX-XXXXX
2. Applicant/Insured Address							4. Legal De	escription of Pasture	s Inspected:	
RR ONE	-						Sec.5	4N 32W – Pasture	Number 0123	
XXXXXX, N	EBRASKA	XXXXX								
Telephone	Number		(XXX) XX	X-XXXX						
3. Is the C	attle Her	d Manage	ed by the	Applicant or In	x YES	NO				
If "No"	who mar	nages it?								
Manag	er's Name	2:		Ad	dress:					
Teleph	one Num	ber: (XX)	x) xxx-xx	XX						
5.	6.	7.	8.	9.	10.	11.	12.	13.	14.	15.
UNIT	TYPE	ACRES	cows	cow	CARRYING	FEED/FORAGE	WATER	INSECT CONTROL	HERD HEALTH	DISEASE CONTROL
NUMBER				CONDITION	CAPACITY	AVAILABILITY	SUPPLY	PLAN	PLAN	MEASURES
00010000	SPRING	250	25	Acceptable	Acceptable	Acceptable	Acceptable	Yes	Yes	C/BRD/DW
16. Result of Inspection:					17. REMA	RKS:				
A. X Information reported on the PAW is consistent with this inspection				spection.						
В	There are	changes	needed t	o the informat	ion reported on	the PAW.				
				cceptance?	-	19. Code Nun	nber	20. Cattle Inspec	tor's Signature	21. Date
			X YES	s \square	NO	XXXX		I. M. INSPE	CTOR	MM/DD/YYYY

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

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General Instructions

A. Weaning Weight Report

The WWR is used as the production report and is completed by the insured and is used to record and document accurate weaning weights of the weaned calves for each weaning date through the end of the insurance period. Information on the WWR will be utilized to determine production to count for claims and APH purposes. The insured is responsible for providing the WWR(s) to their AIP.

- (1) A separate WWR must be completed for each unit and type, if applicable.
- (2) When the insured calves are weaned, the number of calves weaned and total weaned weight must be determined within five business days (see exception below) by the insured and verified by an acceptable, disinterested third-party. The third-party verifier must be present at the time the calves are weighed.
- (3) If the calves are weighed on the insured's scale or other private-party scale, the scale must meet the applicable requirements contained in the LAM, Para. 1002B, C, and E. The applicable requirements include changes in terminology to conform to the insured commodity, weaned calves.
- (4) A representative sample of the calves being weaned on the weaning date will be used to determine the total weaning weight of calves being weaned on each weaning date. The minimum sample will be 20 percent of the total number of calves being weaned not to exceed 30 calves. The adjuster or other AIP representative may approve a larger sample if warranted by significant variation in the weight of the calves.

Exception:

If calves are backgrounded after being weaned and before being delivered to a commercial sale facility, the weight of the calves recorded on official sale documents will be adjusted to the date the calves were weaned. The total weight contained in the sale documents will be decreased 1.5 pounds/day/calf for each day between the date of weighing on the sale documents and the date of weaning. For example, the sale documents showed the calves were weighed 10 days after weaning and the total weight for 10 calves was 7,500 pounds or 750 pounds/calf. The weight per calf would be decreased to 735 pounds per calf [750 pounds - (10 days × 1.5 pounds/day)] and the total weight would be adjusted to 7,350 pounds (735 pounds/calf × 10 calves). All calculations will be documented on the BAR (see Exhibit 6). The adjusted weight per calf and total adjusted weight transferred to the WWR and referenced in the Remarks of the report.

(5) Persons or entities that can provide third-party verification are listed in <u>Para. B</u> below.

B. WWR Acceptable Third Parties

The following individuals are acceptable disinterested third parties provided they have no interest in the insured calves or other entities for the insured:

- (1) Auction, Sale Barn, Livestock Exchange, etc.;
- (2) AIP Loss Adjuster;
- (3) Livestock Commission Representative;
- (4) County Agricultural and Natural Resources Extension Agent;
- (5) Licensed Veterinarian;
- (6) State Extension Beef Cattle Specialist;
- (7) State Department of Agriculture Animal Health, Livestock, or Measurement Standards Division Personnel;
- (8) State Cattlemen's Association Official; or
- (9) Authorized FSA personnel.

C. WWR Completion Instructions

The insured will complete the WWR. If cattle are weighed at an auction, sale barn, exchange, or on a commercial scale, the insured will attach the sale documentation or weight tickets to the WWR, if required by the AIP for APH purposes (such documentation is required for loss adjustment purposes). It is the responsibility of the insured to maintain all calf counts and weight records and make them available to the AIP upon request.

E	lement/Item Number	Description
1.	Insured Name	Enter the name of the insured as it appears on the policy.
2.	County	Enter the name of the county in which the cattle are located and insured in.
3.	Policy Number	Enter the Weaned Calf Risk Protection policy number for the insured calves being weighed.
4.	Unit Number	Enter the unit number.
5.	Type & Crop Year	Enter Type and three-digit code number, entered exactly as specified on
	,, ,	the AD, along with applicable crop year.
6.	Insured Address	Enter the mailing address of the insured as it appears on the policy.
7.	Insured's Telephone	Enter the area code and telephone number at which the insured can be reached during normal business hours.
8.	Notice of Damage/Loss	Enter "YES" or "NO" as applicable. Explain in Remarks.
9.	Date Weaned	Enter each date (MM/DD/YYYY) when the calves were weaned. Enter "F" by the date if all calves in the unit have been weaned and their numbers and weights recorded prior to the calendar date for the end of the insurance period. If any calves in the unit have not been weaned by the calendar date for the end or the insurance period (the final date of weaning), the number of remaining calves and weight for such calves must be determined by the final date (the Date Weaned will be shown as the
10.	Date of Weighing	final date, i.e., 1/31/XXXX end of insurance period for the spring type). Enter the date (MM/DD/YYYY) when the calves were weighed. The date of weighing must occur within five business days of the weaning date. (See General Instructions, item A2 and Exception.)
11.	Number of Calves	Enter the total number of calves that were weighed on the specific date.
12.	Weight Sum	Enter the total weight of all calves that were weighed on the specific date.
13.	Average Calf Weight	Calculate the average calf weight (pounds per calf) as follows: Weight Sum ÷ Number of Calves (Round to the nearest pound.)
14.	Weight Records	If weight records are being attached (if required by the AIP for APH purposes), enter "YES." Otherwise, enter "NO." If applicable, include all weight record documents (e.g., auction or buyer receipts, weight tickets, etc.). (Such documentation is required for loss adjustment purposes.)
15.	Third Party Name	Enter the name of the acceptable disinterested third party.
16.	Third Party	Enter the area code and telephone number at which the acceptable
	Telephone	disinterested third party can be reached during normal business hours.
17.	Third Party Title	Enter the title or job description of the acceptable disinterested third party (see Para. B).
18.	Third Party Affiliation	Enter the entity type (e.g., AIP loss adjuster, sale barn, etc.) of the acceptable disinterested third party (see Para . B).
19.	Scale Owner(s) Name	Enter the name of the business, individual, or organization that owns and maintains the scales. If the scales are owned by the insured, enter "INSURED."
20.	Scale Owner(s) Telephone	Enter the area code and telephone number at which the business, individual, or organization that owns and maintains the scales can be reached during normal business hours.

Complete Elements 21 - 24 at the End of Insurance Period for the Unit.

E	lement/Item Number	Description
21.	Total Number of Calves	Enter the total number of calves weaned for the unit for each date of weaning. The total number will include insured calves reported on the calf report, calves listed on the calf report as uninsurable, and any underreported calves determined on the date for the end of the insurance period. Any calves in excess of the total number of insured calves and uninsurable calves reported on the calf report will be treated as unreported calves. Enter the number of uninsurable and underreported calves reported on the calf report in the Remarks.
22.	Total Weight	the calf report in the Remarks. Enter the total combined weight (calculated if representative sample weight method was utilized) of all calves for the unit from item 21 (includes the weight of calves reported as uninsurable on the calf report and underreported calves). The weight of underreported calves will be included in the Total Weight for
		The weight of underreported calves will be included in the Total Weight for the unit.
23.	Total Adjusted Number of Calves	Enter the result of subtracting the number of reported uninsurable calves from the Total Number of Calves. (No adjustment is made for underreported calves.)
24.	Total Adjusted Weight	Enter the result of subtracting the weight of reported uninsurable calves from the Total Weight. The weight of reported uninsurable calves is determined by dividing the Total Weight for the applicable date weaned by the Total Number of Calves for that date and multiplying the result by the number uninsurable calves rounded to a whole number. The weight of reported uninsurable calves will not be used for APH or loss determinations.
25.	Remarks	Note any information pertinent to the calves, such as description of the calves, any reported calves not accounted for on this report, any unusual conditions occurring during the weighing of the calves, and any calves reported on the calf report that were lost due to uninsurable causes. If more space is needed, enter applicable information on another sheet and attach to this form.
26.	Signature of Insured and Date	Signature of the insured and date. Add additional signature lines necessary to reflect the weaning and production entries entered in the columns on the form.

Exhibit 5 Weaning Weight Report (Continued)

E	lement/Item Number	Description
27.	Signature of Third Party and Date	Signature of third party and date. If sold through an auction, sale barn, or other established sale facility or buyer identified in items 15-18, no signature is required. Sale documents will be sufficient to demonstrate third-party verification. In such instances, enter "No signature required."
		Add additional signature lines necessary to reflect the weaning and production entries entered in the columns on the form.

		WEA	NING WEIGHT REPORT (FOR ILLUSTRATION PURPO	SES ONLY)		
1. Insured Name		2. County		3. Policy Number		4. Unit Number	5. Type & Crop Year
I.M. Insured			Cherry	XX-XXX-XXXX	x	00010000BU	Spring XXX - YYYY
6. Insured Address	RR ONE			7. Insured's Telephone	(XXX) XXX-	XXXX	
	XXXXXX, NE	BRASKA XXX	XX				
. Notice of Damage/Loss No			Yes				
. Date Weaned	-	S/YYYY	F - 10/01/YYYY				
0. Date of Weighing	08/15	S/YYYY	10/01/YYYY				
 Number of Calves 	1	13	73				
2. Weight Sum	4,0	043	30,748				
Average Calf Weight	3:	11	421				
4. Weight Records	Y	es	No				
5. Third Party Name	ABC Livesto	ock Auction	ABC Livestock Auction				
.6. Third Party Telephone	(XXX) X	XX-XXXX	(XXX) XXX-XXXX				
7. Third Party Title	Sale	Barn	Sale Barn				
8. Third Party Affiliation	Sale	Barn	Sale Barn				
9. Scale Owner(s) Name	ABC Livesto	ock Auction	ABC Livestock Auction				
0. Scale Owner(s) Telephone	(XXX) X	XX-XXXX	(XXX) XXX-XXXX				
Total for All Dates of Wear	ning Including	the Final Date	of Weaning (Complete on t	he end of insurance or the	End of the Ins	surance Period Date	for the unit, as applicable.)
21. Total Number of	Calves		22. Total Weight	23. Total Adjusted Numb	er of Calves	24. To	otal Adjusted Weight
86			34,791 82		33,547		
4 calves report	ed as uninsura	ible on the ca	Records Attached, Insurable freport (5 calvered on PW: 9 = (13 - 4); 2,	es died due to totally unins	ured causes a	and are not included	in this report)
I, certify that the informatio	n provided abo	ove and in any	attachments is true, correc	t, and verified to the best o	f my knowled	lge.	
6. SIGNATURE OF INSURED			DATE	27. SIGNATURE OF THIRD	PARTY	1	DATE
I. M. Insured 08/15/YYYY			I. M. Verified			08/15/YYYY	
6. SIGNATURE OF INSURED			DATE	27. SIGNATURE OF THIRD	PARTY		DATE
I. M. Insured			10/01/YYYY	I. M. Verified			10/01/YYYY
6. SIGNATURE OF INSURED			DATE	27. SIGNATURE OF THIRD PARTY			DATE
			MM/DD/YYYY				MM/DD/YYYY

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

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General Instructions

A. Background Adjustment Report

The BAR is completed by the insured and is used to record and document the calculations in adjusting the average weaning weight of calves that are backgrounded after being weaned and before obtaining a weaning weight (before being delivered to a commercial sale facility). Information on the BAR will be utilized on the WWR (see Exhibit 5).

B. BAR Completion Instructions

The insured will complete the BAR for calves that have been backgrounded and do not have a verified weaning weight. Sale documentation or weight tickets verified by an acceptable disinterested third party (see Exhibit 5(B)) must be attached to the BAR. Upon completion, attach the BAR and the corresponding documents to the WWR (see Exhibit 5). It is the responsibility of the insured to maintain all calf counts and weight records and make them available to the AIP upon request.

Exhibit 6 Background Adjustment Report (Continued)

Е	lement/Item Number	Description
1.	Insured Name	Enter the name of the insured as it appears on the policy.
2.	Crop Year	Enter the crop year in which the report is being completed.
3.	County	Enter the name of the county in which the cattle are located and insured in.
4.	Policy Number	Enter the Weaned Calf Risk Protection policy number for the insured calves
		being weighed.
5.	Unit Number	Enter the unit number.
6.	Туре	Enter Type and three-digit code number, entered exactly as specified on
		the AD, for the type from the AD.
7.	Insured Address	Enter the mailing address of the insured as it appears on the policy.
8.	Insured Telephone	Enter the area code and telephone number at which the insured can be
		reached during normal business hours.
9.	Date Weaned	Enter each date (MM/DD/YYYY) when the calves were weaned. Transfer
		this date to element 9 (Date Weaned) on the WWR.
10.	Date Weighed	Enter the date (MM/DD/YYYY) when the calves were weighed and verified
		by an acceptable disinterested third party. The date of weighing must
		occur within five business days of the final date (i.e., 1/31/XXXX end of
		insurance period for the spring type). Transfer this date to element 10
		(Date of Weighing) on the WWR.
11.	Background Days	Calculate the number of days between the date weaned and the date
		weighed as follows:
		Date Weighed - Date Weaned
12.	Background	Enter "1.5" to represent the background adjustment per calf per day.
42	Adjustment/Day	
13.	Background	Calculate the background adjustment for each calf as follows:
	Adjustment	Background Days × Background Adjustment/Day
14.	Total Weight	Enter the total combined weight of all calves for the unit from item 15
17.	Total Weight	(includes the weight of calves reported as uninsurable on the calf report
		and underreported calves). The weight of underreported calves will be
		included in the Total Weight for the unit.
15.	Number of Head	Enter the total number of calves weighed for the unit for each date
15.	Namber of flead	weighed. The total number will include insured calves reported on the calf
		report, calves listed on the calf report as uninsurable, and any
		underreported calves determined on the date for the end of the insurance
		period. Any calves in excess of the total number of insured calves and
		uninsurable calves reported on the calf report will be treated as
		unreported calves. Enter the number of uninsurable and underreported
		calves reported on the calf report in the Remarks.
16.	Average Calf Weight	Calculate the average calf weight (pounds per calf) as follows:
		careard the arerage can respire (pourtus per carry as ronovis.
		Total Weight ÷ Number of Head

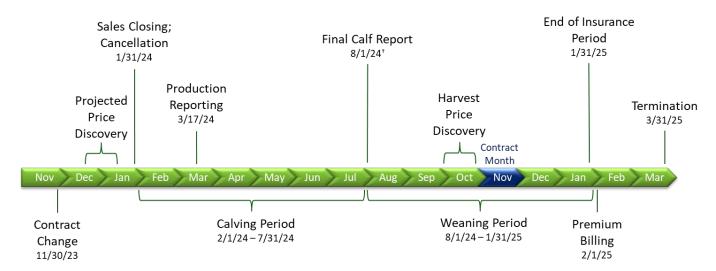
Exhibit 6 Background Adjustment Report (Continued)

E	Element/Item Number	Description
17.	Adj. Calf Weaning Weight	Calculate the adjusted calf weaning weight as follows:
		Average Calf Weight - Background Adjustment
		This number will be transferred to element 13 (Average Calf Weight) on the WWR.
18.	Adj. Total Weaning Weight	Calculate the total weaning weight of all calves as follows:
		Adj. Calf Weaning Weight × Number of Head
		This number will be transferred to element 12 (Weight Sum) on the WWR.
19.	Weight Records	All sale or weight records (e.g., auction or buyer receipts, weight tickets,
		etc.) verified by an acceptable disinterested third party with the weight
		and number of head must be attached to the BAR for all calves that are
		backgrounded and do not have a verified weaning weight. (Such
		documentation is required for loss adjustment purposes.)
20.	Remarks	Note any information pertinent to the calves, such as description of the
		calves and any unusual conditions occurring during the weighing of the
		calves. If more space is needed, enter applicable information on another
		sheet and attach to this form.
21.	Signature of Insured	Signature of the insured.
22.	Date	Date the insured signs the report.

	BACKGROUND ADJUSTMENT REPORT (FOR ILLUSTRATION PURPOSES ONLY)							
1.	Insured Name	2. Crop Year	3. County	4. Policy Number	5. Unit Number	6. Type		
	I.M. Insured	2024	Cherry	XX-XXX-XXXXX	00010000BU	Spring XXX		
7.	Insured Address	RR ONE	8. Insured Telephone	(XXX) XXX-XXXX				
		XXXXXX, NEBRASKA						
9.	Date Weaned (Date the calves were weaned)	10/01/YYYY						
10.	Date Weighed (Date the calves were third-party weighed, i.e., sales facility)	10/31/YYYY						
11.	Background Days (Item 10 – Item 9)	30						
12.	Background Adjustment/Day (Pounds/Day)	1.5						
13.	Background Adjustment (Item 11 x 1.5 pounds/day)	45						
14.	Total Weight (Total weiaht of the calves)	11,840						
15.	Number of Head	20						
16.	Average Calf Weight (Item 14 ÷ Item 15)	592						
17.	Adj. Calf Weaning Weight (Item 16 – Item 13)	547						
18.	Adj. Total Weaning Weight (Item 17 x Item 15)	10,940						
19.								
20.	O. REMARKS							
I certif	fy that the information provided abo	ove and in any attachmer	ts is true and correct to the	best of my knowledge.				
21.	SIGNATURE OF INSURED I.M. Ins	ured	22. DATE 10/31/XX		PAGE <u>1</u> OF	1_		

The applicable Privacy Act statement must appear on the form (or back of the form). See the DSSH (FCIC 24040) for the current statement.

Spring Calves



[†]Coverage begins with submission of the Calf Report submitted by the insured. The Calf Report may be revised as often as required to report the birth of additional calves during the 60-day period after the date calving begins except that the Calf Report may not be revised after the earlier of the insured's Calf Reporting Date for the type and unit or the Final Calf Reporting Date for the type specified in the actuarial documents.

Yield Protection Example Price Calculations¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Formulated Producer Projected Price	Formulated Producer Projected Price (per pound)	Value per Head (\$)
	\$1.60	0.0005	Base Weight 650 Approved Yield 550	Value of Production Guarantee = [(650 – 550) × 0.0005 + 1] × \$1.60	\$1.68	\$924 (550 × \$1.68)
2024			Weights and Yields (in pounds)	[(Base Weight – Bounded Actual Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Adjusted Producer Projected Price	Adjusted Producer Projected Price (per pound)	Value per Head (\$)
			Actual Weaning Weight 350	Value of Production to Count = [(650 – 350) × 0.0005 + 1] × \$1.60	\$1.84	\$644 (350 × \$1.84)

¹ Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.

Revenue Protection Example Price Calculations¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Formulated Producer Projected Price	Formulated Producer Projected Price (per pound)	Value per Head (\$)	
2024	\$1.60	0.0005	Base Weight 650	Value of Production Guarantee ² = [(650 – 550) × 0.0005 + 1] × \$1.60	Value of Production Guarantee ² =	\$1.68	\$924
			Approved Yield 550		\$1.55	(550 × \$1.68)	
	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Harvest Price Adjustment Factor + 1] × Harvest Price = Formulated Producer Harvest Price	Formulated Producer Harvest Price (per pound)	Value per Head (\$)	
	\$1.50	0.0006	Base Weight 650	Value of Production Guarantee ² =	\$1.59	6075	
			Approved Yield 550	[(650 – 550) × 0.0006 + 1] × \$1.50		\$875 (550 × \$1.59)	

²The value of the production guarantee (per head) is the value based on the greater of the projected price or harvest price.

	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Actual Yield) × Harvest Price Adjustment Factor + 1] × Harvest Price = Adjusted Producer Harvest Price	Adjusted Producer Harvest Price (per pound)	Value per Head (\$)
2024	\$1.50	0.0006	Base Weight 650 Actual Weaning Weight 350	Value of Production to Count = [(650 – 350) × 0.0006 + 1] × \$1.50	\$1.77	\$620 (350 × \$1.77)

¹ Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.

Revenue Protection Example Price Calculations (Base Weight Harvest Price Greater Than Projected Price) ¹

Commodity Year	Projected Price (per pound)	Projected Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Projected Price Adjustment Factor + 1] × Projected Price = Formulated Producer Projected Price	Formulated Producer Projected Price (per pound)	Value per Head (\$)	
2024	\$1.60	0.0005	Base Weight 650	Value of Production Guarantee ² = [(650 – 550) x 0.0005 + 1] x \$1.60		\$1.68	Ć024
			Approved Yield 550				\$924 (550 × \$1.68)
	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Approved Yield) × Harvest Price Adjustment Factor + 1] × Harvest Price = Formulated Producer Harvest Price	Formulated Producer Harvest Price (per pound)	Value per Head (\$)	
	\$1.70	0.0006	Base Weight 650 Approved Yield 550	Value of Production Guarantee ² = [(650 – 550) x 0.0006 + 1] x \$1.70	\$1.80	\$990 (550 × \$1.80)	

²The value of the production guarantee (per head) is the value based on the greater of the projected price or harvest price.

	Harvest Price (per pound)	Harvest Price Adjustment Factor	Weights and Yields (in pounds)	[(Base Weight – Bounded Actual Yield) × Harvest Price Adjustment Factor + 1] × Harvest Price = Adjusted Producer Harvest Price	Adjusted Producer Harvest Price (per pound)	Value per Head (\$)		
2024	\$1.70	0.0006	Base Weight 650	Value of Production to Count =				
			0.0006	Actual Weaning Weight	[(650 – 350) x 0.0006 + 1] x \$1.70		\$2.01	\$704 (350 × \$2.01)
			350					

¹Example calculations are based on the WCRP CEPP. See the WCRP CEPP for the actual projected and harvest price rules, guidelines, and methodology.