United States Department of Agriculture



FEDERAL CROP INSURANCE CORPORATION



FCIC-18190 (06-2021)

FCIC-18190-1 (11-2021)

GENERAL STANDARDS HANDBOOK

2022 AND SUCCEEDING CROP YEARS THIS PAGE IS INTENTIONALLY LEFT BLANK

UNITED STATES DEPARTMENT OF AGRICULTURE RISK MANAGEMENT AGENCY KANSAS CITY, MISSOURI 64133

TITLE: 2022 GENERAL STANDARDS HANDBOOK	NUMBER: FCIC 18190-1
EFFECTIVE DATE: 2022 and Succeeding Crop Years	ISSUE DATE: November 30, 2021
SUBJECT: 2022 General Standards Handbook	OPI: Product Administration and Standards Division
	APPROVED: /s/ Richard Flournoy
	Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides the official FCIC approved standards for policies administered by AIPs under the General Administrative Regulations, 7 CFR Part 400; Common Crop Insurance Policy Regulations, Basic Provisions, 7 CFR §457.8 including the Catastrophic Risk Protection Endorsement, 7 CFR Part 402 and the Actual Production History Regulation 7 CFR Part 400 subpart G; the Area Risk Protection Insurance Regulations, 7 CFR Part 407; Stacked Income Protection Plan; the Rainfall and Vegetation Index Plans; and the Whole-Farm Revenue Protection Pilot Policy for the 2022 and succeeding crop years.

SUMMARY OF CHANGES

Listed below are the changes to the 2022 FCIC 18190 and 18190-1 General Standards Handbook with significant content change. Minor changes and corrections are not included in this listing.

Reference	Version	Description of Additions, Deletions, Changes or Clarifications							
Para. 251 & 254	18190	Added clarification surrounding the reporting of joint ventures between two married individuals for crop insurance							
Para. 302	18190	Added clarification that a spouse's veteran status does not impact whether an individual or legal entity, comprised of individual and spouse, is considered a veteran farmer or rancher							
Para. 306	18190-1	Corrected reference in D							
Para. 802	18190	Added Florida Fruit Tree, Hawaii Tropical Fruit, and Hawaii Tropical Tree to the list of crops where the CP provides coverage for multiple crops							
Para. 802	18190-1	Deleted (5) APH tolerances from the listing and renumbered (APH tolerances column is no longer included in exhibit 8A) denoted with ***							
Para. 806	18190	Added clarification related to participating in multiple programs for ARC, PLC, SCO, and STAX							
Para. 837	18190	Added reference to CIH related to contracts and contract pricing							
Para. 852	18190	Added exception that AIPs may not create, accept, or benefit from AOIs related to private contracts							
Part 8, Sec. 4	18190	Incorporating changes from BP related to submitting organic certifications after the ARD							
Exhibit 1A	18190	Added – ET (Enterprise Unit by Type); and Changed – EP to EI (Enterprise Unit by Irrigation Practice)							
Exhibit 1A	18190-1	Adjusted – NAP and OFPA							
Exhibit 1B	18190	Changed – Veteran Farmer Rancher, Category C Crops, and Category D Crops							
Exhibit 1B	18190-1	Added - Volunteer Crop Changed – Buffer Zone, Certified Organic Acreage, Cover Crop, Noninsured Crop Disaster Assistance Program, Organic Farming Practice, Organic Plan, Organic Standards, and Second Crop Deleted – Otherwise Harvested (definition removed from PPSH) denoted with ***							
Exhibit 8A	18190 & 18190-1	Updated crop policy information							

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Pages	Exhibit Pages	Date	Directive Number
Current	1-4				November 2021	FCIC-18190-1
		1-5	1-43		June 2021	FCIC 18190
			44-45		November 2021	FCIC-18190-1
			46-51		June 2021	FCIC 18190
			52-53		November 2021	FCIC-18190-1
			54-105		June 2021	FCIC 18190
			106-107		November 2021	FCIC-18190-1
			108-169	170-171	June 2021	FCIC 18190
				172-173	November 2021	FCIC-18190-1
				174-179	June 2021	FCIC 18190
				180-183	November 2021	FCIC-18190-1
				184-193	June 2021	FCIC 18190
				194-197	November 2021	FCIC-18190-1
				198-203	June 2021	FCIC 18190
				204-205	November 2021	FCIC-18190-1
				206-209	June 2021	FCIC 18190
				210-211	November 2021	FCIC-18190-1
				212-219	June 2021	FCIC 18190
				220-228	November 2021	FCIC-18190-1
				229-236	June 2021	FCIC 18190

FILING INSTRUCTIONS

FCIC 18190 General Standards Handbook, issued and dated June 30, 2021, is slip-sheeted (FCIC 18190-1) and effective for all crops with a contract change date of November 30, 2021, and later. This directive is effective on the date issued and will remain in effect until superseded or slip-sheeted. RMA will amend this directive to administer programs reinsured by FCIC under authority of the Federal Crop Insurance Act, 7 U.S.C. 1502 et seq.

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E. Insured qualifies for both VFR and BFR

If an insured qualifies for both VFR status and BFR status, the insured must choose which program they wish to receive benefits under. Insured cannot receive benefits under VFR and BFR at the same time.

F. Limitation of VFR Benefit

An individual is no longer considered a VFR or entitled to VFR benefits if the individual has:

- (1) operated a farm or ranch for more than 5 years, if VFR qualification is based on operating a farm or ranch for not more than 5 years; or
 - **Note:** Years of operating a farm or ranch cannot be excluded due to being under the age or 18, in full-time duty in active military service of the United States and/or in a post-secondary education program when determining VFR status.
- (2) been discharged from active military service for more than 5 years, if VFR qualification is based on being first discharged from active military service for not more than 5 years.
 - Note: The limitation of not more than 5 years after discharge is based on the first date of discharge, if an individual has been discharged multiple times. The 5-year time period does not start over if an individual returns to active duty status and is subsequently discharged.
 - **Example**: Jane is discharged from Army active military duty on July 19, 2020, and is now part of the Army National Guard. Jane meets the VFR criteria of being discharged not more than 5 years from the date of first discharge. On June 14, 2022, Jane's unit of the Army National Guard is activated by the President of the United States and stays in active duty status until they are discharged on June 13, 2024. The date of discharge for determining Jane's VFR status remains July 19, 2020, and her eligibility to receive VFR benefits will continue through July 18, 2025.

303 Requesting BFR or VFR

A. Deadline

To be eligible for BFR or VFR and have BFR or VFR status apply to the current crop year, an individual must complete the BFR or VFR Application by the applicable SCD for the crop year.

A. Deadline (continued)

BFR or VFR status will not apply to any crops with a SCD prior to completion of the BFR or VFR Application. If an insured misses the deadline, the insured may request BFR or VFR by submitting a BFR or VFR Application by the next applicable SCD. For example, if an insured does not request BFR or VFR for a fall planted crop but does request and qualify for BFR or VFR on or before the spring SCD, the BFR or VFR would receive benefits for the spring crop but not the fall crop.

- **Example:** In a dual SCD county, the insured has a wheat policy and plants fall wheat and applies for BFR or VFR after the fall SCD but prior to the spring SCD. BFR or VFR benefits would not apply to spring wheat because changes cannot be made to the wheat policy after the fall SCD when fall wheat is planted.
- **Example:** In a dual SCD county, the insured has a wheat policy, does not plant fall wheat and applies for BFR or VFR after the SCD but prior to the spring SCD. BFR or VFR benefits could apply to spring wheat.

B. Insureds with an EIN

If an insured is a person with an EIN, all individuals with an SBI in the insured must be qualified as a BFR for the insured to receive BFR benefits. Likewise, all individuals with an SBI in the insured with an EIN must be a VFR for the entity to receive VFR benefits (see Para. 302 for exception for spouses of VFRs). The business entity with an EIN does not complete a BFR or VFR Application. Each individual that is part of a policy, whether the insured or an SBI, must complete a separate BFR or VFR Application and must separately qualify as a BFR or VFR for the policy to receive BFR or VFR benefits. If an insured has a landlord/tenant policy, both must qualify as a BFR or VFR for the policy to be eligible for BFR or VFR benefits if the tenant/landlord will be insuring the other's share.

C. Documentation

- (1) For BFRs, documentation for excluded years of insurable interest must be provided by the individual at the time of BFR Application. Such documentation may include a driver's license to substantiate age; military records to substantiate active military service; and transcripts to substantiate post-secondary education.
- (2) For VFRs, documentation must be provided by the individual at the time of VFR Application. Such documentation for military records to substantiate active military service and discharge, include, but are not limited to:
 - (a) DD 214,
 - (b) DD 215 (corrected DD 214),
 - (c) DD 256 (Reservist),
 - (d) NGB 22 (National Guard or Air National Guard), and
 - (e) NGB 22a (corrected NGB 22).

C. Use of Another Person's Production History (continued)

See CIH Para. 1508 for more information.

D. Increase in the Percent of T-Yield Used for Yield Adjustment

An increase, from 60 to 80 percent of the applicable transitional yield (T-Yield), in the substituted yield for Yield Adjustment when replacing a low actual yield due to an insured cause of loss for CCIP policies (see CIH Part 15 Sec. 3 for more information).

307-400 (Reserved)

PART 4 NATIVE SOD and CONSERVATION COMPLIANCE Section 1: Native Sod

401 General Information

Provisions regarding native sod acreage are contained in the Agricultural Act of 2014 (2014 Farm Bill) and the Agriculture Improvement Act of 2018 (2018 Farm Bill). Native sod acreage tilled under the 2014 Farm Bill remains under the provisions of the 2014 Farm Bill, and native sod acreage tilled after enactment of the 2018 Farm Bill falls under the provisions of the 2018 Farm Bill. The 2014 Farm Bill was in effect from February 8, 2014, through December 20, 2018, and the 2018 Farm Bill took effect beginning on December 21, 2018. The following procedures are identified as to which Farm Bill(s) they are associated with.

402 Applicability of Native Sod Acreage (2014 Farm Bill)

These procedures apply to native sod acreage (refer to WAH Para. 73 for acceptable documentation that may be used to substantiate that the acreage does not qualify as native sod acreage):

- tilled and planted for the production of an annual crop (see CIH Exhibit 17M for a list of applicable annual crops) beginning February 8, 2014, and ending on December 20, 2018, for counties in Iowa, Minnesota, Montana, Nebraska, North Dakota, and South Dakota;
- (2) when more than five acres are tilled in the county, cumulatively across crop years (insurance years for WFRP);
 - **Example 1:** In crop year 2017, a producer tills four acres of native sod acreage and plants soybeans in County A. In crop year 2018, the producer tills another two acres of native sod and plants corn in County A. Since the producer exceeded five native sod acres in crop year 2018, all tilled native sod acreage in crop year 2018 is subject to the reduction in benefits.

Any native sod acreage tilled by the producer in County A in subsequent crop years will be subject to the reduction in benefits.

- **Example 2:** In crop year 2017, a producer in County A tills four acres of native sod and plants winter wheat. The producer tills an additional two acres of native sod in the spring and plants corn. Since the producer exceeded five native sod acres during the crop year, all acres are subject to the reduction in benefits, including the retroactive reduction in benefits to fall wheat.
- (3) until the native sod acreage has four crop years (insurance years for WFRP) of planting;
- (4) regardless of whether the acreage is later transferred to a different person during the first four crop years (insurance years for WFRP) of planting; and

- (1) Eligible crops
- (2) Applicable policies
- (3) Coverage
- (4) Plans ***
- (5) Availability of late and prevented planting coverage
- (6) Availability of replant coverage
- (7) Units of measure
- (8) Unit availability
- (9) High-Risk Land Exclusion availability

A. Insurable Practices/Types

The policy may provide for or exclude from insurability certain practices or types. Insurable P/T for a crop are provided in the actuarial documents.

- (1) Practice (P) refers collectively to Irrigation Practice, Cropping Practice, Organic Practice and Interval when listed in the actuarial documents for a crop.
- (2) Type (T) refers collectively to Commodity Type, Class, Subclass, and Intended Use when listed in the actuarial documents for a crop.

B. CCIP CPs with More Than One Insurable Crop

The following CPs provide coverage for multiple crops.

- (1) AZ & CA Citrus
- (2) Coarse Grains
- (3) Florida Citrus Fruit
- (4) Texas Citrus Fruit
- (5) Grapes (AZ and CA only)
- (6) Small Grains
- (7) Stonefruit
- (8) Table Grapes (AZ & CA only)
- (9) Nursery
- (10) Tobacco
- (11) Florida Fruit Tree
- (12) Hawaii Tropical Fruit
- (13) Hawaii Tropical Tree

The CP allows insureds to designate which multiple crop is to be insured and may indicate which type(s) or variety(ies) are separate insured crops (e.g., Fresh Apricots and Processing Apricots insured under the Stonefruit CP). Refer to the applicable CP (Insured Crop section) or the actuarial documents to determine the separate insurable crops.

Duplicate policies are not permitted. Duplicate policies exist when more than one policy is in force for the same crop/county and for the same person, or for a spouse, child or other member of the household who does not have a separate farming operation or share in the crop.

AIPs must use RMA's system to determine if more than one policy is in force.

A. Discovered Duplicate Policies

- (1) If it is discovered that duplicate policies exist and both are additional coverage polices or both are CAT policies, the policy with the earliest Application date will be in force and the other policy will be void, unless both policies are with:
 - (a) the same AIP and the AIP agrees otherwise. However, only one policy may remain in force; or
 - (b) different AIPs, and after consulting with the insured, both AIPs agree otherwise. However, only one policy may remain in force.
- (2) If it is discovered that duplicate policies exist, and one is an additional coverage policy and one is a CAT policy:
 - (a) the additional coverage policy will apply if both are insured with the same AIP, or if insured with different AIPs and both agree, or
 - (b) if both AIPs do not agree, the policy with the earliest Application date will be in force and all other policies for the crop will be void.

B. AIP Determination of Duplicate Coverage

If the AIP determines that duplicate coverage exists and the existence was intentional, the insured may be subject to the consequences of fraud as stated in the BP.

C. Duplicate Policy Exceptions

RMA does not consider the following as a duplicate policy.

- (1) If the High-Risk Land Exclusion Option is elected. The insured must exclude high-risk land from an additional coverage policy and obtain a CAT policy for the high-risk land with the same AIP.
- (2) If Hybrid Seed Corn or Hybrid Sorghum Seed is grown under contract with more than one seed company. The CP allow a separate policy for acreage grown with each different seed company. The policies do not have to be insured with the same AIP; however, all acreage of the insured crop in the county must be insured.
- (3) Specialty types listed on the SP for barley are excluded from a revenue protection policy and insured under the yield protection policy in order to receive the contract price.

A. Acronyms and Abbreviations (continued)

ACRONYM	FULL TITLE	ACRONYM	FULL TITLE
LMP	Local Market Price	NRS	Non-Reinsured Supplemental policy
LP	Late Planting	OC	Organic Certified
LPD	Late Planting Date	OFPA	Organic Foods Protection Act
LPD	Late Payment of Debt (ITS Only)	ОТ	Organic Transitional
LPP	Late Planting Period	OU	Optional Unit
LPRA	Livestock Price Reinsurance Agreement	P/T	Practice/Type
LRR	Late Reporting Reduction	PAAD	RMA, PM Product Analysis and Accounting Division
MCEU	Multi-County Enterprise Unit Endorsement	PAIR	Perennial Crop Pre-Acceptance Inspection Report
MI	Misreported Information	PARA.	Paragraph
MY	Master Yield	PASD	RMA, PM, Product Administration and Standards Division
NAD	National Appeals Division	PASS	Policy Acceptance and Storage System
NAICC	National Alliance of Independent Crop Consultants	PAW	Pre-Acceptance Worksheet
NAP	FSA <mark>'s</mark> Noninsured Crop Disaster Assistance Program	PF	Protection Factor
NASS	National Agricultural Statistics Service	PLSS	Public Land Survey System
NCIS	National Crop Insurance Services	РМ	RMA, Product Management
NDS	Non-Disclosure Statement	РОА	Power of Attorney
NFAC	Not Following Another Crop	РР	Prevented Planting
NIBR	Not Inter-tilled Between Rows	PPB	Parts per Billion
NIRR	Non-irrigated	PPM	Parts per Million
NISH	FCIC 24090 Nursery Crop Insurance Standards Handbook	PPSH	Prevented Planting Standards Handbook
NOAA	National Oceanic and Atmospheric Administration	PRD Production Reporting Date	
NOL	Notice of Loss	PRF	Pasture, Rangeland, Forage
NOP	National Organic Program	PRH	Production and Revenue History
NPS	No Practice Specified	PRV	Pecan Revenue
NRCS	USDA Natural Resources Conservation Service	PRWORA	Personal Responsibility and Work Opportunity Reconciliation Act of 1996

A. Acronyms and Abbreviations (continued)

PTC PW QAF	Production to Count Production Worksheet	SNR	Signal to Noise Datia
	Production Worksheet		Signal to Noise Ratio
QAF	I TOULUCIION WORKSHEEL	SP	Special Provisions
	Quality Adjustment Factor	SRA	Standard Reinsurance Agreement
QL	Quality Loss Option	SRH	Summary of Revenue History
RAN	RMA Assigned Number	SSA	Social Security Administration
RI	Rainfall Index	SSN	Social Security Number
RIV	Reduction in Value	STAX	Stacked Income Protection Plan
RLU	Resource Land Unit (Field)	ТА	Trend-Adjusted APH
RMA	USDA Risk Management Agency	ТАР	Tree Assistance Program
RMSD	RMA, Insurance Services, Risk Management Services Division	TDP	Tree-based Dollar Amount of Insurance
RO	RMA, Insurance Services, Regional Office	TIN	Tax Identification Number
RP	Revenue Protection	ТМА	T-Yield Map Area
RPHPE	Revenue Protection Harvest Price Exclusion	TW	Test Weight
RSA	Representative Sample Area	TWF	Test Weight Factor
RSC	Representative Sample of Crop	TWPF	Test Weight Pack Factor
RSD	RMA, Reinsurance Services Division	T-Yield	Transitional Yield
RY	Reinsurance Year	UA	Unit Structure Code for WUA
RYAF	Reference Year Adjustment Factor	UAS	Unmanned Aerial System
SARE	Sustainable Agriculture Research and Education	UAV	Unmanned Aerial Vehicle
SA-T	Simple Average T-Yield	UD	Unit Structure Code for Unit Division Option
SBI	Substantial Beneficial Interest	UDO	Unit Division Option
SCD	Sales Closing Date	UG	RO Underwriting Guide
SCO	Supplemental Coverage Option	UH	Unharvested
SCP	Simplified Claims Process	US	United States
SEC	Section	USC	United States Code
SF	Summer Fallow	USDA	United States Department of Agriculture
SIR	Sprinkler Irrigated Rice	USGSA	United States Grain Standards Act

Beneficiary (Loss) - A person, determined by the AIP, to receive indemnity payments, in the event of the death of the original policyholder.

<u>Block</u> - Trees, vines, or bushes in an orchard, vineyard, or bog of a single or mixed age and density, separated by applicable practice, type, T-Yield Map Areas, or other characteristics shown in the actuarial documents (e.g., early, mid, late).

Buffer Zone - Acreage designated in the organic plan that separates agricultural commodities grown under organic farming practices from those grown under non-organic farming practices. A buffer zone must be sufficient in size or other features, as stated in the NOP published in 7 CFR Part 205, to prevent or minimize the possibility of unintended contact by prohibited substances or organisms applied to adjacent land acres with an area that is part of the certified organic farming operation.

Buffer Zone Acreage - Acreage of the insured crop located in a buffer zone.

<u>Cancellation Date</u> - The calendar date specified in the CP on which coverage for the crop will automatically renew unless canceled in writing by either the insured or the AIP or terminated in accordance with the policy terms.

<u>**Carryover Insured</u>** - A person who was insured the previous year without respect to the AIP or plan of insurance for a crop policy (by county) basis.</u>

<u>Catastrophic Risk Protection - CCIP</u> - The minimum level of coverage offered by FCIC. CAT is not available with Revenue Protection.

<u>Catastrophic Risk Protection - ARPI</u> - The minimum level of coverage offered by FCIC. CAT is not available with Area Revenue Protection or Area Revenue Protection with the Harvest Price Exclusion.

<u>Catastrophic Risk Protection Endorsement</u> - The part of the crop insurance policy that contains provisions of insurance specific to CAT.

<u>Category B Crops</u> - Includes the following crops: Barley, Beans (Dry, including contract seed beans and Processing), Buckwheat, Cabbage, Canola/Rapeseed, Corn, Cotton, Cultivated Wild Rice, ELS Cotton, Flax, Forage Production, Grain Sorghum, Millet, Mint, Mustard, Oats, Onions, Peanuts, Peas (Dry and Green), Pickling Cucumbers, Popcorn, Potatoes, Processing Pumpkins, Processing Sweet Corn, Rice, Rye, Safflower, Soybeans, Sugar Beets, Sugarcane, Sunflower Seed, Tobacco, Tomatoes (Processing and Fresh Market Guaranteed Production) and Wheat.

<u>Category C Crops</u> - Includes the following crops: Almonds, Apples, Arizona-California Citrus, Blueberries, California Avocado, Cranberries, Florida Avocado, Figs, Grapes, Hawaii Tropical Fruit (Banana, Coffee, and Papaya), Macadamia Nuts, Peaches, Pears, Prunes, Stonefruit (Apricots, Nectarines, Peaches, and Plums), Table Grapes, Texas Citrus Fruit and Walnuts are Category C APH crops.

<u>Category D Crops</u> - Dollar Plan Crop includes the following: Citrus (Florida), Citrus Trees (Texas), Florida Fruit Tree, Forage Seeding, Hawaii Tropical Tree, Hybrid Seed Corn, Hybrid Sorghum Seed, Peppers, Raisins, Sweet Corn (Fresh Market), Tomatoes (Fresh Market-Dollar Plan).

<u>Category G Crops</u> - Nursery Crop, which includes all plants listed on the Eligible Plant Listing and Plant Price Schedule.

<u>Ceding Agent</u> - An AIP agent who cedes or transfers a contract (that the agent previously serviced) to another AIP agent.

<u>Ceding AIP</u> - The AIP that cedes or transfers a contract (that the AIP previously serviced) to another AIP.

<u>Certificate (Organic)</u> - A written document that identifies the name of the person certified, effective date of certification, certificate number, types of products certified, and name and address of the certifying agent.

<u>Certification (Organic)</u> - A determination made by a certifying agency that the production or handling operation is in compliance with the AMS NOP certification standards.

<u>Certified Organic Acreage</u> - Acreage in the certified organic farming operation that has been certified by a certifying agent as conforming to organic standards in accordance with the OFPA and 7 CFR Part 205.

<u>Certifying Agent (Organic)</u> - A private or governmental entity accredited by the USDA Secretary of Agriculture for the purpose of certifying a production, processing or handling operation as organic.

<u>Cherry Pick</u> - To harvest or remove a portion of the crop from the crop acreage by selecting the best or most desirable fruit production including quality by either hand or mechanical harvesting while leaving less desirable fruit unharvested on the crop acreage.

<u>Circumference</u> - The distance around the outer boundary of a circular structure, such as a grain bin.

Class - A specific subgroup of commodity type.

<u>Claim Form</u> - An insurance document used to record appraisals of potential or assessed production, unharvested and harvested production to count, and acres by practice and type from which an indemnity will be computed.

<u>Claim for Indemnity</u> - A claim made on the AIPs form that contains the information necessary to pay the indemnity as specified in the applicable BPs and associated procedures.

<u>Claims Supervisor</u> - Any person having immediate or day-to-day supervisory control, management or oversight authority of the activities of loss adjusters or other persons who determine whether an indemnity will be paid and the amount thereof.

<u>Classified Land (Insurable Land)</u> - Land on which both a coverage and rate have been established in the county actuarial documents, making crops shown on the table that are grown on the land eligible for insurance.

<u>Code of Federal Regulations (CFR)</u> - The codification of general and permanent rules published in the Federal Register by the Executive departments and agencies of the Federal Government. Rules published in the Federal Register by FCIC are contained in 7 CFR chapter IV. The full text of the CFR is available in electronic format at <u>www.ecfr.gov</u> or a successor website.

<u>**Companion Contracts</u>** - Crop insurance contracts of individuals having a share in the same crop/crop units for the crop year.</u>

<u>Comparable Acreage</u> - Acreage on the insured's farm or on another farm in the area that is planted to the same crop following the same farming practices, management practices, similar planting dates, etc., and that has not been damaged by uninsured cause(s) of loss.

<u>Commodity Exchange Price Provisions (CEPP)</u> - A part of the policy that is used for all crops for which revenue protection is available, regardless of whether an insured elects revenue protection or yield protection for such crops. This document includes the information necessary to derive the projected price and the harvest price for the insured crop, as applicable.

<u>Complete Crop Rotation</u> - A rotation of a row crop(s) and a rotational crop(s) (such as, alfalfa, hay crop, forage crop, etc.) in which a complete cycle of the rotation crops has been completed [such as, a rotation of row crop(s)-rotational crop(s)-row crop(s), or rotational crop(s)-row crop(s)-rotational crop(s)].

<u>Conical Pile</u> - A quantity of crop whose base is a circle and whose sides taper evenly up to a point.

<u>Consent</u> - Approval in writing by the AIP allowing the insured to take a specific action.

<u>Contemporaneous</u> - Occurring or originating during the same time.

<u>Continuous Coverage</u> - Insurance coverage not canceled or terminated for a crop year. Transfer of coverage to a different AIP is still continuous coverage.

<u>Continuous Rating</u> - A rate presentation method that allows a rate to be calculated for each unit of measure of a crop or for any producer's APH yield.

<u>Continuous Production Reports</u> - Production reports submitted by an insured for each consecutive APH crop year (within the base period), including the most recent APH crop year in the base period. Continuity is not interrupted if for any calendar year the crop was not planted, prevented from being planted by an insurable cause, or NOT produced for an insurable purpose. Rules for reporting continuity of records also apply to applicants/insureds certifying percentages of grade or other applicable grade factors when applicable.

Contract - see "Policy".

<u>Contract Change Date</u> - The calendar date by which changes to the policy, if any, will be made available in accordance with the BP and CP.

<u>Controlled Substance</u> - Has the same meaning provided in 7 CFR §3021.610.

<u>**Conventional Farming Practice</u>** - A system or process that is necessary to produce an agricultural commodity, excluding organic farming practices.</u>

<u>Convevance</u> - Anything in which agricultural commodities are transported. This may include combine hoppers, commodity bins, grain carts, grain wagons, farm truck, semi-trailer, railcar, or barge. The term "transported" does not include all forms of grain movement; e.g., the following are not conveyances: grain augers, grain dryers, elevator legs, or picking lines.

<u>Conviction</u> - A judgment or any other determination of guilt of a criminal offense by any court of competent jurisdiction, whether entered upon a verdict or plea, including a plea of no contest.

<u>Cooperative Extension System</u> - A nationwide network consisting of a State office located at each State's land-grant university, and local or regional offices. These offices are staffed by one or more agricultural experts, who work in cooperation with the National Institute of Food and Agriculture, and who provide information to agricultural producers and others.

<u>County - CCIP</u> - Any county, parish, or other political subdivision of a state listed in the actuarial documents and designated on the accepted Application ("county" includes acreage in a field that extends into the adjoining county or state if the county or state boundary is not readily discernible).

<u>County - ARPI</u> - Any county, parish, political subdivision of a state, or other area specified on the actuarial documents shown on the accepted Application, including acreage in a field that extends into an adjoining county or state if the county or state boundary is not readily discernible.

<u>County Crop Program</u> - The offering of insurance coverage by FCIC on a crop in a specified county or parish as approved by FCIC.

<u>Cover Crop</u> - A crop generally recognized by agricultural experts as agronomically sound for the area for erosion control or other purposes related to conservation or soil improvement, unless otherwise specified in the SP. A cover crop may be considered a second crop (see the definition of "second crop").

<u>Coverage (Guarantee)</u> - The amount of insurance protection against insured loss of production or value, by unit as shown on the insured's summary of coverage.

<u>Coverage Begins, Date</u> - The calendar date insurance begins on the insured crop, as contained in the CP (SP, if applicable), or the date planting begins on the unit.

<u>**Crop Endorsement**</u> - An adjunct to the BP that contains crop-specific provisions.

<u>**Crop Loss Adjustment Standards</u>** - The FCIC-issued crop-specific procedures that must be used to perform loss adjustment. They contain appraisal methods, forms completions instructions, and any other loss adjustment instructions specific to the crop. The AIP must comply with these standards when performing loss adjustment.</u>

Late Planting Period - The period that begins the day after the final planting date for the insured crop and ends 25 days after the final planting date, unless otherwise specified in the CP or SP. For acreage planted during the late planting period, coverage is reduced according to the CP.

Leaf Year - The policy crop year which is designated by the calendar year following the year in which bloom is normally set.

Legal Description - A specified section, township, and range (or parts thereof) as identified by a land survey.

<u>Level Election/Coverage Level</u> - The percentage of coverage selected by the insured from those offered by FCIC that is used to determine the production guarantee, premium, and dollar amount of insurance.

<u>Liability</u> - The total amount of insurance, value of the insured's production guarantee, or revenue protection guarantee for the unit determined in accordance with the Settlement of Claim section of the applicable CP.

<u>Liability Adjustment Factor</u> - When the dollar claim (determined) liability (based on the actual information determined by the adjuster (excluding share) and recorded on the claim form) is greater than the dollar acreage report liability (based on the acreage information reported by the insured (excluding share)), divide the dollar acreage report liability by the dollar claim liability on the underreported line; e.g., acreage report liability of \$1557 divided by claim (determined) liability of \$2000 = .778500 LAF (1557/2000 = .778500 rounded to six places) will apply to that line ONLY on the claim form.

Limited Resource Farmer - Has the same meaning as the term defined by USDA at <u>lrftool.sc.egov.usda.gov</u>.

Loss Adjuster - An individual who is licensed by a State, or has passed a proficiency testing program approved by FCIC, as applicable, and who verifies information affecting the coverage and makes factual determinations regarding the existence or amount of loss under an eligible crop insurance policy.

Loss Ratio - The ratio of paid indemnities to net premium expressed as a percentage (i.e., 1.10, etc.).

Loss Limit Factor - Unless otherwise specified in the Special Provisions a factor of .18 is used to calculate the payment factor. This factor represents the percentage of the expected county yield or expected county revenue at which no additional indemnity amount is payable. For example, if the expected county yield is 100 bushels and the final county yield is 18 bushels, then no additional indemnity is due even if the yield falls below 18 bushels. The total indemnity will never be more than 100 percent of the final policy protection.

<u>Management of a Crop</u> - A person or persons who exercise control of the day-to-day operation (controls what and when to plant, till, cultivate, irrigate, fertilize, spray, and harvest) of producing and marketing the crop.

<u>Master Yield</u> - An optional yield calculation method for an insured to elect in addition to APH databases. Master yields are only available for select crops, practices, and locations by crop/state. Generally, master yields are recommended by the RMA ROs as an allowable calculation method for the crop/state due to agronomic practices that generally prevent accumulation of complete four years of production history in a ten-year calendar period for an APH database. Agronomic practices may include observed rotation patterns and diversity of available crops grown which often limit the amount of recent yield data availability to build a unit's APH database.

<u>Measuring Wheel</u> - An instrument composed of a handle, wheel, and counter that is used to measure ground area. As the wheel is moved along the ground, the counter measures the number of revolutions of the wheel and then is converted to acreage measurements.

<u>Minor</u> - Any person under 18 years of age. Court proceedings, conferring majority on an individual under 18 years of age will result in such person no longer being considered a minor.

<u>Multi-County Enterprise Unit</u> - All insurable acreage of the same insured crop or all insurable irrigated or non-irrigated acreage of the same insured crop, in the primary county and secondary county in which you have a share on the date coverage begins for the crop year.

<u>NASS</u> - An agency, National Agricultural Statistics Service, or its successor, within the United States Department of Agriculture, that publishes the official United States Government yield estimates.

<u>Native Sod</u> - Acreage that has no record of being tilled (determined in accordance with information collected and maintained by an agency of the USDA or other verifiable records provided by the insured and are acceptable to the AIP) for the production of an annual crop on or before February 7, 2014, and on which the plant cover is composed principally of native grasses, grass-like plants, forbs, or shrubs suitable for grazing and browsing.

National List (Organic) - A list of allowed and prohibited substances as provided in OFPA and published by USDA Agriculture Marketing Service for the National Organic Program.

<u>National Organic Program</u> (NOP) - The program authorized by the OFPA for implementing regulations.

<u>Negligence</u> - The failure to use such care as a reasonably prudent and careful person would use under similar circumstances.

<u>New APH Databases</u> - APH databases, as required by procedure, which were not established prior to the current crop year.

<u>New Crop Program</u> - The offering of insurance or reinsurance coverage by FCIC on a crop that has not previously been entitled to insurance or reinsurance coverage.

<u>New Insured</u> - A person who was not insured the previous crop year without respect to the AIP or plan of insurance.

<u>New Producer</u> - A person who has not been actively engaged in farming for a share of the production of the insured crop in the county for more than two APH crop years. Actively engaged in farming for a share of an insured crop's production in the county is hereafter referred to as "produced the insured crop". Formation or dissolution of an entity which includes individuals with more than two APH crop years of production history during the base period does not qualify the new entity as a new producer for APH yield determination purposes.

<u>Next Level Supervision</u> - A person authorized by the AIP to supervise employees, agents, contractors, or other functions as assigned by the AIP.

<u>Non-Contiguous</u> - Acreage of an insured crop that is separated from other acreage of the same insured crop by land that is neither owned by the insured nor rented by the insured for cash or a crop share. However, acreage separated by only a public or private right-of-way, waterway, or an irrigation canal will be considered as contiguous.

Noninsured Crop Disaster Assistance Program (NAP) - Published in 7 CFR Part 1437, administered by FSA.

Non-Organic Farming Practice - A practice commonly recognized in a conventional farming operation by which synthetic pesticides and fertilizers are used.

<u>Non-Reinsured Supplemental (NRS) Policy</u> - A policy, endorsement, or other risk management tool not reinsured by FCIC under the Act, that offers additional coverage, other than for loss related to hail.

Non-Synthetic (Natural) - A substance originated from mineral, plant or animal matter that does not undergo a synthetic process.

Notice of Acceptance - Refer to "Policy Confirmation".

<u>Notice of Loss</u> - The written notice required to be provided by the insured to the AIP not later than 72 hours after certain occurrences or 15 days after the EOIP, whichever is earlier, as identified in the policy provisions. Refer to the BP or the PPSH for the insured's required Notices of Prevented Planting.

<u>Nurse Crop</u> - A crop planted into the same acreage as another crop, that is intended to be harvested separately, and which is planted to improve growing conditions for the crop with which it is grown. Also referred to as a "companion crop".

<u>Official File</u> - The original insurance documents for an insured maintained by the AIP in their headquarters or as otherwise specified in the AIPs Plan of Operations as required by Appendix II of the SRA.

Offset - The act of deducting one amount from another amount.

Organic Agricultural Experts - Persons who are employed by the following organizations: Appropriate Technology Transfer for Rural Areas, Sustainable Agriculture Research and Education or the Cooperative Extension System, the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific organic crop or practice for which such expertise is sought.

<u>Organic Crop</u> - An agricultural commodity that is organically produced consistent with section 2103 of the OFPA.

<u>**Organic Farming Operation</u>** - An operation that uses organic farming practices to produce organic agricultural commodities.</u>

Organic Farming Practice - A system of plant production practices used on organic acreage and transitional acreage to produce an organic crop that is approved by a certifying agent in accordance with 7 CFR Part 205.

<u>**Organic Foods Production Act (OFPA)</u>** - The statute enacted in 1990 as amended (7 U.S.C. 6501 et seq.) mandating the development of national standards for the production and handling of foods labeled as organic.</u>

Organic Plan - (also referred to as an Organic System Plan) A written plan, in accordance with the NOP published in 7 CFR Part 205, that describes the organic farming practice that an insured and a certifying agent agree upon annually or at such other times as prescribed by the certifying agent.

Organic Standards - Standards in accordance with the OFPA and 7 CFR Part 205.

<u>**Original Acreage Report or Raisin Tonnage Report</u></u> - The initial report filed for a crop year, by crop, used to determine the liability, amount of coverage, and premium. Refer to "Acreage Report".</u>**

<u>Other Use</u> - Using insured acreage in a manner that is different from the original intended use as provided in the CP.

<mark>***</mark>

Owner-Operator - A person who holds an ownership interest to the land on which the crop is grown.

<u>**Palmer Drought Severity Index</u></u> - A meteorological index calculated by the National Weather Service to indicate prolonged and abnormal moisture deficiency or excess.</u>**

<u>**Payment Factor**</u> - A factor no greater than 1.0 used to determine the amount of indemnity to be paid in accordance with ARPI section 12(g).

Perennial Crop - A plant, bush, tree or vine crop that has a life span of more than one year.

<u>Representative Sample</u> - Portions of the insured crop that must remain in the field for examination and review by the AIP's loss adjuster when making a crop appraisal, as specified in the CP. In certain instances, the AIP may allow the insured to harvest the crop and require only that samples of the crop residue be left in the field.

<u>Representative Strips (Sample)</u> - Strips of the unharvested crop that the insured is required, in accordance with policy provisions, to leave if damage is initially discovered within 15 days of or during harvest.

<u>Resource Land Unit (RLU)</u> - Generic geospatial data standard, established between AIPs and RMA, used to meet geospatial reporting requirements per Appendix III of the Standard Reinsurance Agreement.

<u>Revenue Protection</u> - A plan of insurance that provides protection against loss of revenue due to a production loss, price decline or increase, or a combination of both. If the harvest price exclusion is elected, the insurance coverage provides protection only against loss of revenue due to a production loss, price decline, or a combination of both.

<u>Revenue Protection with Harvest Price Exclusion</u></u> - Insurance coverage that excludes the use of the harvest price in the determination of the revenue protection guarantee.

<u>Revenue Protection Guarantee Per Acre</u> - For revenue protection only, the amount determined by multiplying the production guarantee (per acre) by the greater of the projected price or the harvest price. If the harvest price exclusion is elected, the production guarantee (per acre) is only multiplied by the projected price.

<u>Revised Acreage Report or Raisin Tonnage Report</u> - A report that is completed when changes and/or corrections are made to the original acreage or tonnage report. Revised acreage reports (tonnage reports) prepared after the acreage (tonnage) reporting date, must be approved by the AIP before they are processed.

<u>Revoked Certification</u> - An organic operation that was originally certified and certification is subsequently revoked by AMS NOP designated official. The organic operation (or person(s) involved with the organic operation) whose certification has been revoked will be ineligible to receive certification for a period of five years following the date of such revocation, except the Secretary of Agriculture may, when in the best interest of the certification program, reduce or eliminate the period of ineligibility.

RO Determined Yields - The approved APH yield determined by the RMA Regional Office.

<u>**Root Mean Square Error**</u> - The square root of the average of the set of squared differences between dataset coordinate values and coordinate values from an independent source of higher accuracy for identical points.

<u>RMA</u> - The Risk Management Agency, which operates the Federal crop insurance program on behalf of the Federal Crop Insurance Corporation.

<u>RMA Web Site</u> - A Web site hosted by RMA and located at www.rma.usda.gov or a successor Web site.

<u>Sales Closing Date (SCD)</u> - A date contained in the SP by which an Application must be filed. The last date by which the insured may change insurance coverage for a crop year. If a crop has both a spring and fall SCD, and Application for insurance is made after the fall/winter SCD and acreage is planted for that type, insurance is not available for the crop until the subsequent crop year.

<u>Scale Ruler</u> - A calibrated ruler for use with tapes graduated in chains and feet. Scale rulers for chains are graduated in 660 feet (60 parts to inch and 2,000 feet (75.7 parts to inch)). A tool that can be used by FSA to determine acreage measurements.

<u>SCO Payment Factor</u> - The factor that represents the production area wide loss as compared to the supplemental coverage range. The payment factor is used to determine the amount of indemnity to be paid under the SCO Endorsement.

<u>Second Crop</u> - With respect to a single crop year, the next occurrence of planting any agricultural commodity for harvest following a first insured crop on the same acreage. The second crop may be the same or a different agricultural commodity as the first insured crop, except the term does not include a replanted crop. If following a first insured crop, a cover crop that is planted on the same acreage and harvested for grain or seed is considered a second crop. A crop that is covered by NAP or receives other USDA benefits associated with forage crops is considered a second crop. A crop meeting the conditions stated herein is considered a second crop regardless of whether it is insured.

<u>Secretary</u> - The Secretary of the United States Department of Agriculture.

<u>Section</u> - A unit of measure under a rectangular survey system (PLSS) describing a tract of land usually one mile square and usually containing approximately 640 acres.

Section Equivalent - Units of measure which are legally recorded and consist of at least 640 acres.

<u>Share</u> - The insured's insurable interest in the insured crop as an owner, operator, sharecropper, or tenant at the time insurance attaches. However, only for the purposes 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 the beginning of harvest. Unless the accepted Application clearly indicates that insurance is requested for a partnership or joint venture, or is intended to cover the landlord's or tenant's share of the crop, insurance will cover only the share of the crop owned by the person completing the Application. The share will not extend to any other person having an interest in the crop except as may otherwise be specifically allowed in the BP.

<u>Cash Lease (100 Percent Share)</u>. Acreage rented for cash is considered a cash lease. A lease containing provisions for either a minimum payment or a crop share will be considered a cash lease.

<u>Crop Share</u>. Acreage rented for a percentage of the crop will be considered a crop share lease. A lease containing provisions for both a minimum payment (such as a specified amount of cash, bushels, pounds, etc.) and a crop share will be considered a crop share lease.

Veteran Farmer or Rancher -

- (1) An individual who has served active duty in the United States Army, Navy, Marine Corps, Air Force, or Coast Guard, including the reserve components; was discharged or released under conditions other than dishonorable; and: (i) Has not operated a farm or ranch; (ii) Has operated a farm or ranch for not more than 5 years; or (iii) First obtained status as a veteran during the most recent 5-year period.
- (2) A person, other than an individual, may be eligible for veteran farmer or rancher benefits if all substantial beneficial interest holders qualify individually as a veteran farmer or rancher in accordance with paragraph (1) of this definition; except in cases in which there is only a married couple, then a veteran and non-veteran spouse are considered a veteran farmer or rancher.

Void - When the policy is considered not to have existed for a crop year.

Volatility Factor - A measure of variation of price over time found in the actuarial documents.

<u>Volunteer Crop</u> - A crop that was planted in a previous crop year on the applicable acreage or drifted from other acreage, successfully self-seeded, and is growing this crop year on the applicable acreage without being intentionally sown or managed.

<u>Weather Event Late Payment of Debt</u> - A weather event that is severe and so unusual that it creates, or could have created, a situation that prevented timely payment.

<u>Whole Farm Unit</u> - All insurable acreage of all the insured crops planted in the county in which the insured has a share on the date coverage begins for each crop the whole-farm unit structure is available.

<u>Written Agreement</u> - A document designed to provide crop insurance for insurable crops when coverage or rates are unavailable or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy. ROs are authorized to conduct the underwriting and approve or deny requests for WAs on behalf of the FCIC.

<u>**Yield Based Plan of Insurance**</u> - A plan of insurance in which the guarantee is based on production yields.

<u>Yield Descriptors</u> - Codes used to identify different types of yields reported in APH databases.

<u>**Yield Indicators**</u> - Codes used to identify different types of APH databases. See Appendix III for a list of yield indicators.

<u>**Yield Limitations/Yield Floor</u>** - Adjustments made to average APH yields, when applicable, which result in the approved APH yield.</u>

<u>**Yield Protection**</u> - A plan of insurance that only provides protection against a production loss and is available only for crops for which revenue protection is available.

<u>**Yield Protection Guarantee Per Acre**</u> - When yield protection is selected for a crop that has revenue protection available, the amount determined by multiplying the production guarantee by the projected price.

<u>Zero Acreage Report</u> - An acreage report, filed by an insured that certifies the insured does not have a share in the crop.

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Exhibit 2

Person Type	APPLICATION	SIGNATURE(S) REQUIRED	DOCUMENTATION NEEDED	ID NUMBER
Individual	John C. Doe	John C. Doe	None	SSN of Individual
Individual Operating As a Business	Northam Land Company c/o James T. Anderson	Northam Land Company By James T. Anderson, Sole Owner	None	EIN 1 and 3
Individual (Joint & Survivorship Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other	SSN of Individual
Individual (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	Fred Doe, Guardian for John Doe, and John Doe	Statement signed by minor and guardian showing qualifications as separate person	SSN of Minor
Individual (Minor Unable To Enter Into Contracts Or Incompetent With Court- Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court-appointed guardian showing where court decree can be verified	SSN of Minor or Incompetent
Individual (Authorized Signature)	John C. Doe c/o Richard C. Roe, Authorized Representative	John C. Doe By Richard C. Roe, Under Power of Attorney	POA	SSN of insured
Individual Married (spousal)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual 3
Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant 1, 2, 3 or 4
Joint Ventures, Including	James L. Smith and John A. Brown, Joint Venture	(All must sign) James L. Smith John A. Brown	Note if all sign, or POA authorizing signature	Joint Interest EIN or SSN's 2

Person Types and Documentation A.

1 If EIN, individual MUST be listed as SBI and SSN/RAN of individual provided. 2 All PERSONS insured must be listed as SBI and EIN, RAN or SSN provided. 3 SSN/RAN of spouse must be listed as an SBI. 4 SSN/EIN/RAN of any person with an SBI.

Joint Operators

Co-Owners

James L Smith and John A. Brown, Joint Venture

James L. Smith, and John A. Brown, Joint Venture

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Exhibit 8

A. 2022 Crop Policy Information

This is intended to be a quick reference guide and does not change any policy or procedural requirements. Please refer to the appropriate policy documents for more detailed requirements and limitations.

Yield Protection, Revenue Protection ¹ & Revenue Protection with Harvest Price Exclusion ¹ Crops	Policy	Crop Provisions	LP/PP	Replant ¹	Unit of Measure	Unit(s): Basic (B) Optional (O) ¹ Enterprise (E) ¹ Whole Farm (W) ³	High-Risk Land Ex. Opt. ⁴
Small Grains: (Barley ^{5, 18, 19} , Wheat ¹⁹)	22-BR	17-0011	LP/PP	Yes	bu.	B/O ¹² /E/W	Yes
Canola/Rapeseed ^{18, 19}	22-BR	21-0015	LP/PP	Yes	lbs.	B/O ⁹ /E/W	Yes
Coarse Grains: Corn ^{18, 19} , Grain Sorghum ¹⁹ , Soybeans ^{18, 19}	22-BR	<mark>22-0041</mark>	LP/PP	Yes	bu./ton	B/O/E/W	Yes
Cotton ¹⁹	22-BR	17-0021	LP/PP		lbs.	B/O/E/W	Yes
Peanut	22-BR	20-PT-075	LP/PP	Yes	lbs.	B/O/E	Yes
Pecan Revenue	22-BR	14-0020			\$/lbs.	B/O ⁸ /E ¹²	Yes
Popcorn (Revenue)	22-BR	17-PRC-043	LP/PP	Yes	lbs.	B by contract/O ¹¹ /E ¹³	Yes
Rice ¹⁹	22-BR	20-0018	LP/PP	Yes	lbs.	B/O ⁷ /E/W	Yes
Sunflower Seed ¹⁹	22-BR	<mark>22-0078</mark>	LP/PP	Yes	lbs.	B/O/E/W	Yes

Margin	Policy	Crop	LP/PP	Replant ¹	Unit of	Unit(s):	High-Risk
Protection		Provisions			Measure	Basic (B)	Land Ex.
						Optional (O) ¹	Opt. ⁴
						Enterprise (E) ¹	
						Whole Farm (W) ³	
Corn ^{18, 19}	21-MP	20-MP-041			\$/bu.	1. MP without a base policy. all the planted acreage in the county by share,	
						type, and practice 2. For MP with a base policy will use the unit structure of	
						the base policy, but will not allow whole farm units	
Rice ¹⁹	21-MP	20-MP-018			\$/lbs.	1. MP without a base policy. all the planted acreage in the county by share,	
						type, and practice 2. For MP with a base policy will use the unit structure of	
						the base policy, but will not allow whole farm units	
Soybean ¹⁸	21-MP	20-MP-081			\$/lbs.	1. MP without a base policy. all the planted acreage in the county by share,	
						type, and practice 2. For MP with a base policy will use the unit structure of	
						the base policy, but will not allow whole farm units	
Wheat ¹⁹	21-MP	20-MP-011			\$/bu.	1. MP without a base policy. all the planted acreage in the county by share,	
						type, and practice 2. For MP with a base policy will use the unit structure of	
						the base policy, but will not allow whole farm units	

APH Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) ¹ Enterprise (E) ¹³	High-Risk Land Ex. Option ⁴
Almonds ¹⁹	22-BR	08-028			lbs.	B/O ^{6,8}	Yes
Apples ¹⁹	22-BR	11-0054			box/bu.	B/O ¹⁰	Yes
Avocados – CA ¹⁹	21-BR	20-0019			lbs.	B/O ¹³	Yes
Avocados – FL ¹⁹	22-BR	11-0019a			bu.	B/O ^{6,9}	Yes
Beans, Dry ^{18, 19}	22-BR	<mark>22-0047</mark>	LP/PP	Yes	lbs.	B by contract/O ^{9,11} /E	Yes
Beans, Fresh Market	22-BR	<mark>22-0105</mark>			carton	B/E ¹³	No
Beans, Processing ^{17, 19}	22-BR	17-046	LP/PP		ton	B by contract/O ¹¹	Yes
Blueberries ¹⁹	22-BR	05-012			lbs.	B/O	Yes
Cabbage ¹⁹	<mark>21-BR,</mark> 22-BR	11-0072		Yes	cwt.	B by planting period/O ⁹	Yes
Camelina ¹⁷	22-BR	22-0333	LP	Yes	lbs.	B/O	Yes
Caneberry, Fresh Market	22-BR	19-CB-6000			lbs.	B/O ⁸	Yes
Citrus - AZ & CA ¹⁹	21-BR	15-0126			carton	B by Crop/O ¹²	Yes
Citrus - FL	22-BR	22-FCF			box	B by Crop/ O ^{7,12} /E ¹²	Yes
Citrus Fruit – TX ¹⁹	21-BR	18-0226			ton	B by Crop/O ¹²	Yes
Clary Sage ¹⁷	21-BR	16-0079	LP	Yes	\$/lbs.	B/O/E	Yes
Cotton, ELS ¹⁹	22-BR	17-0022	РР		lbs.	B/O	Yes
Cranberries ¹⁹	22-BR	99-058			barrel	B/O ^{6,8}	Yes
Cucumbers, Pickling Machine Harvested ¹⁷	22-BR	17-0132		Yes	bu.	B/O ¹³	Yes
Cultivated Wild Rice ¹⁹	22-BR	09-0055			lbs.	B/O ⁷	Yes
Figs ¹⁹	22-BR	01-060			lbs.	B by Type/O ^{6,8}	Yes
Forage Production ¹⁹	22-BR	21-033			ton	B/O	Yes
Forage Seed – Alfalfa (Pilot)	22-BR	15-0107			lbs.	B/O ¹¹	Yes
Grapes	<mark>22-BR</mark>	10-0053			ton	B/O ¹²	Yes
Grapes, Table ¹⁹	<mark>22-BR</mark>	10-0052			Lug	B/O ¹²	Yes
Grass Seed ¹⁷	<mark>22-BR</mark>	21-0102			lbs.	B by Type/O/E	Yes
Hawaiian Tropical Fruit (Banana, Coffee, Papaya) ¹⁹	<mark>22-BR</mark>	19-0255			lbs.	B/O ¹²	Yes
Hemp ¹⁷	<mark>22-BR</mark>	<mark>21-1218</mark>			lbs.	B/O/E	No
Macadamia Nut ¹⁹	<mark>21-BR</mark>	17-0023			lbs.	B/O ¹²	Yes
Millet ¹⁹	22-BR	17-017	LP/PP		bu.	B/O	Yes
Mint ¹⁹	22-BR	08-074			lbs.	B by Type/O	Yes
Mustard ¹⁷	22-BR	17-0069	LP/PP	Yes	lbs.	B/O ⁹	Yes
Olives	22-BR	18-0501			ton	B/E^{12}	Yes
Onion ¹⁹	22-BR	17-0013	LP/PP	Yes	Cwt	B/O ⁹	Yes
Peaches	22-BR	13-0034			bu.	B/O ¹⁰	Yes
Pears ¹⁹	22-BR	15-0089			ton	B/O ¹²	Yes

APH Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) ¹ Enterprise (E) ¹³	High-Risk Land Ex. Option ⁴
Peas, Dry ^{18, 19}	22-BR	21-0067	LP/PP		lbs.	B/O ⁹ /E	Yes
Peas, Green ¹⁷	22-BR	17-064	LP/PP		lbs.	B by contract/O ^{9,11}	Yes
Pistachios ¹⁹	22-BR	<mark>22-0470</mark>			lbs.	B/O^{12}	Yes
Popcorn ¹⁹	22-BR	17-043	LP/PP	Yes	lbs.	B by contract/O ¹¹ /E	Yes
Potatoes, Central/Southern ¹⁹	<mark>21-BR,</mark> 22-BR	17-0284	LP/PP		cwt.	B by planting period/O	Yes
Potatoes, Northern ¹⁹	22-BR	17-0184	LP/PP		cwt.	B/O	Yes
Processing Pumpkins ¹⁷	22-BR	09-0147			Ton	B by contract/O ¹¹	Yes
Prunes ¹⁹	22-BR	13-0036			ton	B/O ^{7,8}	Yes
Safflower ¹⁹	22-BR	17-0049	LP/PP	Yes	lbs.	B/O	Yes
Sesame (Pilot) ¹⁷	22-BR	19-0396		Yes	lbs.	B/O ⁹	No
Small Grains: Buckwheat ¹⁷ , Flax ¹⁹ , Oats ¹⁹ , Rye ¹⁹	22-BR	17-0011	LP/PP	Yes ^{14,15}	bu.	B/O^{12}	Yes
Stone fruit ¹⁹ : Peaches (Fresh/Process), Apricots (Fresh/Process), Nectarines (Fresh), Plums (Fresh)	22-BR	11-0077			Lug/ton	B/O ¹³	Yes
Sugar Beets ^{17, 19}	21-BR, 22-BR	20-039	LP/PP	Yes	ton	B/O ¹¹	Yes
Sugarcane ¹⁹	22-BR	18-0038			lbs.	B/O/E	Yes
Sweet Corn, Processing ¹⁷	22-BR	17-042	LP/PP		ton	B by contract/O ¹¹	Yes
Sweet Potatoes ¹⁸	22-BR	20-0156			cwt.	B/O/E	No
Tobacco ¹⁹	22-BR	17-0071	LP/PP		lbs.	B/O ¹³ /E	Yes
Tomatoes, Fresh Market Guarantee Production ¹⁹	22-BR	99-186		Yes	carton	B by planting period/O ⁷	Yes
Tomatoes, Processing ¹⁷	22-BR	05-087		Yes	ton	B/O ¹²	Yes
Triticale	22-BR	22-TC-0158	LP/PP	Yes	Bu.	B by Type/O	Yes
Walnuts ¹⁹	22-BR	08-029			lbs.	B/O ^{6,8}	Yes

PRH Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s):	High-Risk Land Ex. Option ⁴
						Basic (B)	
						Optional (O) ¹	
						Enterprise (E) ¹	
Strawberries (Pilot)	22-BR	<mark>22</mark> -PRH-0154			\$/lbs.	B/O^7	No

Tree Based Dollar Crops		Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s):	High-Risk Land Ex. Option ⁴
						Basic (B)	
						Optional (O) ¹	
						Enterprise (E) ¹	
Apple Trees	21-BR	21-APT			\$/tree	$B/O^{12}/E^{12}$	
Citrus Tree – TX	22-BR	20-TCT			\$/tree	$B/O^{12}/E^{12}$	Yes
Florida Fruit Tree	21-BR	21-0014			\$/per tree	B by Group/O ¹²	Yes
Hawaiian Tropical Tree (Banana, Coffee, Papaya)	22-BR	19-0265			\$	B/O ^{7,10}	Yes
Macadamia Tree	22-BR	19-MT			\$/tree	B/O^{12}	Yes
Pecan Trees	21-BR	21-PCT			\$/tree	B/O ¹² /E ¹²	

ARH Crops	Policy	Endorsement	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) ¹ Enterprise (E) ¹	High-Risk Land Ex. Option ⁴
Cherries, Sweet ARH (Pilot)	22-BR	14-ARH	<mark>22-0057</mark>			\$/lbs.	B/O^{10}	Yes
Cherries, Tart ARH (Pilot)	22-BR	14-ARH	<mark>22-0057</mark>			\$/lbs.	B/O^{13}	Yes
Citrus, ARH (Pilot)	21-BR	14-ARH	18-0227			\$	B/O ^{6,10}	Yes
Strawberries, ARH (Pilot)	21-BR	14-ARH	18-0154			\$/lbs.	B by planting period/O ^{7,8}	No

Rainfall Index (RI) (Pilot)	Policy	Crop Provisions	Expected County Yield	Unit of Measure	Unit:
					Basic (B)
Annual Forage (Pilot)	22-RI	20-RI-AF	Final Grid Index	Deviation of Normal	B by ID/share/interval
Apiculture (Pilot)	22-RI	<mark>22-RI-API</mark>	Final Grid Index	Deviation of Normal	B by ID/share/interval
Pasture, Rangeland, Forage (Pilot)	22-RI	22-RI-PRF	Final Grid Index	Deviation of Normal	B by ID/type/share/interval/Organic Practice

Whole-Farm	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit:	High-Risk Land Ex. Option ⁴
						Whole Farm (W)	
Whole-Farm Revenue Protection (Pilot)	20-0076			Yes	\$	W	No

Group Risk Protection (GRP)	Policy	Crop Provisions	Expected County	LP/PP	Replant	Unit of	Unit:	High-Risk Land
			Yield			Measure	County (C)	Ex. Option ⁴
Oysters (Pilot)	09-GRP-Oysters		Yes			lbs.	С	No

Dollar Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s):	High-Risk Land Ex. Option ⁴
-				-		Basic (B)	Ŭ Î
						Optional (O) ¹	
						Enterprise (E) ¹	
Chile Peppers (Pilot) ¹⁷	22-BR	10-045			\$/lbs.	B by contract/O ^{9,11}	Yes
Cultivated Clams	22-BR	19-0116		Yes	AQ \$/per clam	B/O^{12}	Yes
Citrus Fruit - FL ¹⁹	<mark>21-BR</mark>	14-0026			\$/box	B by Group/O ¹²	Yes
Forage Seeding	<mark>21-BR,</mark>	21-032		Yes	\$	B by planting period/O	Yes
	22-BR						
Peppers, Fresh Market	21-BR	99-083		Yes	box (1 1/9)	B by planting period/O ⁷	Yes
Sweet Corn, Fresh Market	21-BR,	08-0044		Yes	container	B by planting period/O	Yes
	22-BR						
Tomatoes, Fresh Market ¹⁹	21-BR	13-0086		Yes	carton	B by planting period/O ⁷	Yes
Hybrid Seed Corn	22-BR	17-062	LP/PP		\$	B by contract/O	Yes
Hybrid Seed Rice	22-BR	20-0080			\$	B by contract/O ¹¹	
Hybrid Sorghum Seed	22-BR	17-050	LP/PP		\$	B by contract/O ¹¹	Yes
Hybrid Specialty Seed (Pilot) ¹⁷	22-BR	<mark>22-0093</mark>	LP/PP		\$	B by contract	No
Hybrid Vegetable Seed ¹⁷	21-BR	20-HVS-0066		Yes	\$	B by contract	No
Nursery (Container/Field Grown)	22-BR	19-0073			plant value	B/O	Yes
Nursery Value Select (NVS) (Pilot)	21-BR	21-1010			\$	B^{12}	
Raisins	22-BR	98-037			ton	B by Variety/O ^{6,8}	Yes

Area Risk Protection Insurance & Area Risk Protection with Harvest Price Exclusion	Policy	Crop Provisions	Expected County Yield	LP/PP	Replant	Unit of Measure	Unit: County (C)	High-Risk Land Ex. Option
Corn	22-ARPI	14-ARPI-0041	Yes			bu./\$	С	No
Cotton	22-ARPI	14-ARPI-0021	Yes			lbs./\$	С	No
Forage Production	22-ARPI	17-ARPI-0033	Yes			bu./\$	С	No
Grain Sorghum	22-ARPI	14-ARPI-0051	Yes			bu./\$	С	No
Popcorn	22-ARPI	15-ARPI-0043	Yes			bu./\$	С	No
Rice	22-ARPI	14-ARPI-0018	Yes			bu./\$	С	No
Soybeans	22-ARPI	14-ARPI-0081	Yes			bu./\$	С	No
Wheat	<mark>22-ARPI</mark>	14-ARPI-0011	Yes			bu./\$	C	No

Livestock & DRP	Policy	Livestock	Unit of Measure	Sales Closing	Coverage	Contract Length	Policy Limits
		Provisions			Levels		
Dairy Revenue Protection	<mark>22</mark> -DRP		lbs./\$	Daily	80-95	Quarterly	
Livestock Gross Margin -	LGM-		cwt./\$	Weekly	\$0-\$150/head	11 months	
Cattle (Pilot)	Cattle 2022		Cwt./\$	weekly	\$0-\$130/fiead	11 monuis	
Livestock Gross Margin –	LGM-		cwt./\$	Weekly	\$0-\$20/head	6 months	
Swine (Pilot)	Swine 2022		Cwt./\$	weekly	\$0-\$20/fiead	0 11011015	
Livestock Gross Margin –	LGM-		cwt./\$	Weekly	\$0-\$2.00/cwt	11 months	
Dairy (Pilot)	Dairy <mark>2022</mark>		Cwt./\$	WEEKIY	\$0-\$2.00/CWI	11 monuis	
Livestock Risk Protection	21-LRP-	20-LRP-Swine	cwt./\$	Daily	70-100	13, 17, 21, 26 <mark>, 30, 34, 39,</mark>	40,000 head/SCE or
– Swine (Pilot)	Basic	20-LKI -Swille	Cwt./\$	Daily	/0-100	43, 47 or 52-week periods	<mark>150,000</mark> head/year
Livestock Risk Protection	21-LRP	20-LRP-Fed	cwt./\$	Daily	70-100	13, 17, 21, 26, 30, 34, 39,	<mark>6,000</mark> head/SCE or
- Fed Cattle (Pilot)	Basic	Cattle	Cwt./\$	Dally	/0-100	43, 47, or 52-week periods	12,000 head/year
Livestock Risk Protection	21-LRP	20-LRP-Feeder	cwt./\$	Daily	70-100	13, 17, 21, 26, 30, 34, 39,	<mark>6,000</mark> head/SCE or
- Feeder Cattle (Pilot)	Basic	Cattle	Cwt./ \$	Dally	/0-100	43, 47, or 52-week periods	12,000 head/year
Livestock Risk Protection	21-LRP	15-LRP-Lamb	cwt./\$	Weekly	80-95	13, 26, or 39-week periods	2,000 head/SCE or
– Lamb (Pilot)	Basic		υννι./φ	weekly	00-95	15, 20, 01 57-week periods	28,000 head/year

Endorsements & Options	Endorsement Number	Basic Provisions	Crop Provisions	Сгор	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) Whole Farm (W) County (C)	High- Risk Land Ex. Option⁴
Apple Tree Value Endorsement	21-APT-A	<mark>21-BR</mark>	21-APT	Apple			\$/tree	B/O ¹² /E ¹²	
Apple Tree Fire Blight Endorsement	21-APT-B	<mark>21-BR</mark>	21-APT	Apple			\$/tree	B/O ¹² /E ¹²	
Barley or Wheat Winter Coverage Endorsement	04-011a	22-BR	17-0011	Barley, Wheat	LP/PP	Yes	bu.	B/O ¹²	Yes
Malting Barley Endorsement ¹⁸	21-0091b	22-BR	17-0011	Barley	LP/PP	Yes	bu.	B/O	Yes
CAT Endorsement	20-CAT	<mark>16</mark>	16						No
Cottonseed (pilot)	12-0021a	22-BR	17-0021, 17-0022	Cotton or ELS Cotton	LP/PP		lbs.	B/O/E	Yes
Stacked Income Protection Program Cottonseed Endorsement	16-STAX- 0021a	22-BR	20-STAX- 0021	Cotton			lbs.		
Downed Rice Endorsement	16-DR-0018a	<mark>22-BR</mark>	20-0018	Rice	LP/PP	Yes	lbs.	B/O ⁷ /E ¹³ /W ¹³	Yes
Sprinkler Irrigated Rice Endorsement	16-SIR-0018b	22-BR	20-0018	Rice		Yes	lbs.	B/O ⁷ /E ¹³ /W ¹³	Yes
Dry Bean Revenue Endorsement	17-0047a	22-BR	<mark>22-0047</mark>	Dry beans	LP/PP	Yes		B/O	Yes
Dry Pea Revenue Endorsement	17-0067a	<mark>22-BR</mark>	17-0067	Dry Peas	LP/PP	Yes		B/O	Yes

Endorsements & Options	Endorsement Number	Basic Provisions	Crop Provisions	Сгор	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) Whole Farm (W) County (C)	High- Risk Land Ex. Option ⁴
Florida Fruit Tree Insurance Comprehensive Tree Value (CTV) Endorsement	18-0014a	21-BR	21-0014	Orange, Avocado, Grapefruit, All other citrus				B/O by County	Yes
Hawaii Tropical Tree Crop Insurance CTV Endorsement	19-0265a	22-BR	19-0265	Coffee, Papaya				B/O ^{7, 10}	Yes
High-Risk Alternate Coverage Endorsement	19-HR-ACE	22-BR	<mark>22-0041</mark> , 17-0011	Corn, Soybeans, Wheat, Grain Sorghum	LP/PP	Yes	bu.	B/O/E	Yes
Hurricane Insurance Protection- Wind Index (HIP-WI)	20-HIP-WI	21-BR	20			No			
Hybrid Seed Price (Pilot)	02-HSPE	22-BR	17-062, 17-050	Hybrid Seed Corn	LP/PP		bu.	B/O	No
Macadamia Tree CTV Endorsement	19-MT-A	22-BR	19-MT	Macadamia			\$/tree	B/O ¹²	
Multi-County Enterprise Unit Endorsement (MCEU)	21-MCEU	<mark>21-BR,</mark> 22-BR		Coarse grains, Small grains, Canola, Cotton, Peanuts, Rice, Sunflowers					
Northern Potato Certified Seed Endorsement	08-084C	22-BR	17-0184	N. Potatoes	LP/PP		CWT	B/O	Yes
Northern Potato Processing Quality Endorsement	08-084B	22-BR	17-0184	N. Potatoes	LP/PP		CWT	B/O	Yes
Northern Potato Quality Endorsement	08-084A	22-BR	17-0184	N. Potatoes	LP/PP		CWT	B/O	Yes
Northern Potato Storage Coverage Endorsement	08-084D	22-BR	17-0184	N. Potatoes	LP/PP		CWT	B/O	Yes
Nursery Peak Inventory Endorsement	08-073A	22-BR	19-0073	Nursery			Plant Value	В	Yes
Nursery Crop Provisions Rehabilitation Endorsement	06-073B	22-BR	19-0073	Nursery			Plant Value	В	Yes
Nursery Grower's Price Endorsement (Pilot)	06-073C	22-BR	19-0073	Nursery			Plant Value	В	Yes
Onion Stage Removal Option (Pilot)	00-013A	22-BR	17-0013	Onions	LP/PP	Yes	CWT	B/O ⁹	Yes
Peanuts – Commodity Exchange Price Provisions	15-CEPP-PT	22-BR	18-PT-075	Peanuts	LP/PP	Yes	lbs.	B/O/E	Yes

Endorsements & Options	Endorsement Number	Basic Provisions	Crop Provisions	Сгор	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E) Whole Farm (W) County (C)	High- Risk Land Ex. Option ⁴
Pecan Tree CTV Endorsement	19-PCT-A	22-BR	21-PCT	Pecans			\$/tree	$B/O^{12}/E^{12}$	
Quarantine Endorsement (Pilot)	11-QE	<mark>21-BR,</mark> <mark>22-BR</mark>	18-0019, 15-0126, 2012-0215 47	CA APH Avocados, AZ-CA Citrus				B/O	
Silage Sorghum (Pilot)	11-0059	22-BR	<mark>22-0041</mark>	Silage Sorghum	LP/PP	Yes	ton	B/O/E/W	Yes
Sugarcane Crop Insurance Crop Replacement Endorsement	18-0038a	22-BR	18-0038	Sugarcane			lbs.	B/O	Yes
Supplemental Coverage Option (SCO)	20-SCO	22-BR		Barley, Corn, Soybeans, Wheat, Sorghum, Cotton, Rice	LP/PP	Yes			Yes
Sweet Potato Crop Insurance Storage Coverage Endorsement	15-0156a	22-BR	20-0156	Sweet Potatoes		Yes	CWT	B/E	No
Texas Citrus Tree Crop Insurance CTV Endorsement	16-TCT-a	22-BR	20-TCT	Grapefruit, Lemon, Lime, Orange, Tangerine				B/O	Yes
Texas Citrus Tree Crop Insurance Coverage Enhancement Option	12-ТСТ-Ь	22-BR	20-TCT	Grapefruit, Lemon, Lime, Orange, Tangerine				B/O	Yes