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HYBRID VEGETABLE SEED CROP INSURANCE STANDARDS HANDBOOK

2020 and Succeeding Crop Years

**RISK MANAGEMENT AGENCY
KANSAS CITY, MO**

TITLE: Hybrid Vegetable Seed Crop Insurance Standards Handbook	NUMBER: 20500U (05-2019)
EFFECTIVE DATE: 2020 and succeeding Crop Years	ISSUE DATE: May 15, 2019
SUBJECT: Provides the procedures and instructions for administering the Hybrid Vegetable Seed crop insurance program	OPI: Product Administration and Standards Division
	APPROVED: /s/ Richard Flournoy Deputy Administrator for Product Management

REASON FOR ISSUANCE

The Hybrid Vegetable Seed Crop Insurance Standards Handbook is effective for the Hybrid Vegetable Seed Crop Insurance Program beginning with the 2020 crop year.

This handbook provides procedures and instructions for administering the Hybrid Vegetable Seed Crop Insurance Program.

HYBRID VEGETABLE SEED CROP INSURANCE STANDARDS HANDBOOK

CONTROL CHART

Hybrid Vegetable Seed Crop Insurance Standards Handbook							
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FILING INSTRUCTIONS

This handbook is effective for the 2020 and succeeding crop years.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

The purpose of this handbook is to provide supplementary instructions for establishing Hybrid Vegetable Seed (HVS) crop insurance coverage in accordance with the HVS CP (20-HVS-0066), HVS LASH (FCIC-20500L), CIH (FCIC-18010), DSSH (FCIC- 24040), and GSH (GSH- 18190). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook

<https://www.rma.usda.gov/en/Policy-and-Procedure/Privately-Developed-Products---20000>

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, bulletins, or Final Agency Determinations). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A bulletin or Final Agency Determination can supersede either the original handbook or subsequent amendments.

B. Authority

The HVS Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act.

C. Program Duration

The HVS insurance program is available until cancelled by the FCIC Board of Directors.

D. Background Information

RMA is implementing the HVS insurance program for hybrid vegetable seed in states contained in the AD beginning with the 2020 crop year. The program is patterned after other Category D yield-based dollar amount of insurance crops and provides an indemnity caused by adverse weather and other standard causes of loss occurring during the insurance period.

2 Responsibilities

A. AIPs

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

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

B. Insured

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

3-10 (Reserved)

PART 2 STANDARDS AND INSTRUCTIONS

11 General Rules

A. The HVS Crop Insurance Program is a program providing coverage to HVS producers under the dollar plan of insurance. In general, the FCIC 18010 CIH for Category D crops applies to HVS. Other applicable terminology and instructions contained in the CIH that apply to the AIP and the insured apply to the HVS insurance program except as noted in this handbook.

B. Related Handbooks

The following table provides handbooks closely related to this handbook. However, other RMA approved handbooks may refer to this handbook and be applicable.

Handbook	Relation/Purpose
CIH	Provides overall general underwriting (not crop specific) process.
DSSH	Provides general document standards
GSH	Provides general administrative procedures.
LAM	Provides general loss adjustment procedures.
HYBRID VEGETABLE SEED LASH	Provides loss adjustment procedures for hybrid vegetable seed.

- (1) General procedures, terms, abbreviations, and definitions (not crop specific) are identified in the CIH, GSH, and LAM.
- (2) Procedures, terms, abbreviations, and definitions specific to HVS are identified as additions or exceptions in this handbook.

12-20 (Reserved)

PART 3 INSURABILITY

21 Availability

The HVS insurance program is available for counties contained in the AD for Oregon and Washington.

Written agreements are not allowed under the HVS insurance program.

22 Eligibility

A. HVS Crop Insurance Program

The HVS insurance program is available to all persons with a share in insurable HVS acreage meeting the insurability provisions contained in the BP, CP, and SP, and is located in approved counties in Oregon and Washington.

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 HVS insurance coverage.

23 Important Dates

A. Contract Change Date

April 30 preceding the cancellation date.

B. Sales Closing and Cancellation Dates

July 15.

C. Termination Date

November 30.

D. Premium Billing Date

August 15 of the crop year.

E. Acreage Reporting Date

For new and carryover insureds:

Winter-planted - December 15 of the crop year.

Spring-planted – July 15 of the crop year.

F. Insurance Period

- (1) In addition to section 11 of the BP, insurance attaches upon completion of planting of the:

23 Important Dates (Continued)

- (a) Female parent plant seed or female and male parent plant seed, as applicable, on or before the final planting date designated in the SP; or
 - (b) Male parent plant seed in accordance standard planting practices generally established for the insured crop and production area if a final planting date is not specified for male parent plant seed in the SP.
- (2) End of the Insurance Period

In accordance with section 11 of the BP, the calendar date for the end of the insurance period is October 31 of the crop year.

See section 11 of the BP for additional end of insurance provisions.

24 Acreage Reporting

Additional acreage reporting requirements include:

- (1) The acreage report will list the insured acreage for each basic unit (in lieu of the BP, each HVS contract is used to establish a basic unit).
- (2) The insured must:
 - (a) Report each applicable type, the location and insurable acreage of the insured crop (winter and spring hybrid carrot seed are listed on the SP under the type heading and the basis for reporting the insured acreage for the insured crop (i.e. crop type). **Note:** The currently available insured crop (see the type definition) for purposes of HVS program is hybrid carrot seed.
 - (b) Report any uninsured acreage, including that portion of the total acreage occupied by male parent plants (while the male parent plant acreage is not insured, any insured cause impacting the female and male plant acreage resulting in a reduction in HVS production including reductions in production to count due to inadequate germination is covered by the policy).
 - (c) Submit a copy of the processor/seed company contract to the AIP on or before the applicable acreage reporting date.
 - (d) Report the amount, if any, of any minimum guaranteed payment.

25-30 (Reserved)

PART 4 HYBRID VEGETABLE SEED PROVISIONS AND PROGRAM DETAILS

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

Prices Elections

The insured may select a different price election for each applicable type contained in the SP (winter and spring) for the crop type (hybrid carrot seed) even if the prices for each type are the same. The price elections the insured chooses for each applicable type are not required to have the same percentage relationship to the maximum price election offered for each applicable type. For example, if the insured chooses 100 percent of the maximum price election for the hybrid carrot seed-winter type, the insured may choose 65 percent of the maximum price election for the hybrid carrot seed-spring type.

County Yields

In lieu of the production reporting requirements contained in section 3 of the BP, the insured must ensure the processor or seed company provides the records the FCIC requires to establish the county yield for each applicable type (e.g., hybrid carrot seed-winter and spring).

32 Insured Crop

A. Insured Crop and Types

The insured commodity and crop types are listed in the SP. The insurable commodity and crop types are shown below:

<u>Commodity</u>	<u>Crop Type</u>
Hybrid Vegetable Seed	Hybrid Carrot Seed

An administrative fee is due for each insured crop type when insurance coverage is available for different crop types.

NOTE: Winter and spring hybrid carrot seed are listed on the SP as a subcategory of the type heading but are not considered a crop type for administrative fee purposes.

B. Insurability

In accordance with section 7 of the CP:

- (1) The insured crop will be all acreage of the female parent plants of the crop type (i.e. hybrid carrot seed) contained in the SP that the insured elects insurance coverage in the county and for which a premium rate is provided in the AD:
 - (a) In which the insured has a share (The insured will have a share in the crop if "...a "lease" under which the insured retains control of the acreage on which the insured crop ... will be treated as a contract under which the insured has an insurable interest in the crop." See section 7(b) of the CP.);
 - (b) That is grown under a HVS contract executed by the applicable acreage reporting date;

- (c) That is planted for harvest as commercial HVS in accordance with a HVS processor contract and required processor/seed company production practices;
- (d) That is irrigated and;
- (e) That is not (unless allowed on the SP):
 - (i) Planted with a mixture of female and male parent seed in the same row;
 - (ii) Planted for any purpose other than for commercial HVS;
 - (iii) Interplanted with another crop;
 - (iv) Planted into an established grass or legume; or
 - (v) Planted to a variety which is not specified in the SP. (See the SP to determine if insurability for unlisted varieties is authorized.).
- (2) A commercial HVS company may insure the HVS crop if the requirements of section 7(c) of the CP are met.
- (3) Separate HVS policies may be written with different AIPs provided all HVS acreage for the insured crop in the county is insured and under contract with different processors/seed companies.
- (4) Insurable acreage exclusions, in addition to those contained in the BP, include acreage:
 - (a) Of male parent plants;
 - (b) Not in compliance with applicable rotation requirements;
 - (c) That is damaged prior to the final planting date and the AIP determines replanting is practical and the acreage is not replanted (see the HVS CP “practical to replant” definition);
 - (d) On which the minimum guaranteed payment for the unit (based on female plant acreage) exceeds the amount determined by multiplying the applicable amount of insurance times the female parent plant acreage in the unit; or

Example: The applicable amount of insurance per female carrot acre is \$6,750 and the amount of insurance for the unit is \$33,750. (The dollar amount of insurance is based on net female acres; 5 female acres × \$6,750 per acre; e.g., 10 male and female gross acres of hybrid carrot seed equals 5 net female acres.)

The minimum guaranteed payment for the unit based on gross acres is \$37,500 (10 male and female gross acres × the minimum guaranteed payment contained in the processor contract of \$3,750 per gross acre). **The minimum guaranteed payment per female acre is \$7,500 (\$37,500 minimum guaranteed payment ÷ 5 net female acres).**

32 Insured Crop (Continued)

The \$37,500 minimum guaranteed payment (\$7,500 per female acre × 5 female acres) exceeds the \$33,750 amount of insurance for the unit. Such acreage would not be insurable.

- (e) On which a contract payment is paid to the producer for the sole purpose of growing the HVS crop on the acreage without any responsibility for the costs and related financial risk of producing the crop.

33 Causes of Loss

A. Crop Provisions – Insured Causes

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

- (1) Adverse weather conditions;
- (2) Fire (including smoke damage);
- (3) Wildlife;
- (4) Earthquake;
- (5) Volcanic eruption;
- (6) Failure of the irrigation water supply, if caused by a cause of loss specified in Para. 33A(1) – (5) that occurs during the insurance period;
- (7) Insects, but not damage due to insufficient or improper application of pest control measures; or
- (8) Plant disease, but not damage due to insufficient or improper application of disease control measures;

B. Exclusions

In addition to the causes of loss excluded in section 12 of the BP, coverage is not provided against damage or loss due to:

- (1) Use of unadapted, incompatible, or genetically deficient male or female parent plant seed;
- (2) Frost or freeze after the date established by the SP;
- (3) Failure to follow the requirements stated in the HVS processor contract and production management practices of the processor/seed company; or
- (4) Failure to plant the male parent plant seed in accordance with section 9(a) of these CP in a manner sufficient to assure adequate pollination of the female parent plants.

34 Unit Division

A. Basic Unit

In lieu of section 34(b) of the BP, basic units are established for all acreage planted to the insured crop in the county that will be used to fulfill a HVS processor contract.

There will be no more than one basic unit for all production contracted under each HVS processor contract.

B. Optional, Enterprise, and Whole-Farm Units

The optional, enterprise and whole-farm unit provisions in the BP are not applicable.

35 Quality Adjustment

Hybrid vegetable seed production is not adjusted for quality. All appraised and harvested production is counted (Exception: harvested production with a germination rate less than 85 percent due to insured causes of loss will not be considered production to count).

Any field-run or clean seed production purchased by a processor or seed company will be considered production to count regardless of the germination percent except as otherwise authorized on the Special Provisions.

36 Calculation Examples

Actuarial Document Information (per female acre)

County Yield – 600 pounds

Price Election – \$15/pound

Example 1:

The insured has a 100 percent share in 20 female acres of the winter hybrid carrot seed in the unit. The amount of insurance per female acre guarantee of is \$6,750.00 [county yield of 600 pounds female per acre multiplied by a price election of \$15.00 per pound (the actuarial documents price election of \$15.00 times your 100 percent price election percentage), the result multiplied by 0.75 for the 75 percent coverage level equals \$6,750.00 per female acre minus the minimum guaranteed payment of zero]. The winter hybrid carrot seed production was 6,000 pounds per female acre which will be valued based on the contract price for each level of production contained in your hybrid vegetable seed processor contract (\$25/lb. for the first 175 pounds of production; \$15/lb. for the next 300 pounds of production; and \$10/lb. for pounds in excess of 475 pounds).

The premium due is \$12,150.00 (\$6,750.00 amount of insurance × 20 female acres × .09 premium rate × 100% share)

- (1) 20 acres x \$6,750.00 = \$135,000.00 amount of insurance guarantee;
- (2) Production to count/acre = 300 pounds (6,000 pounds total production to count ÷ 20 female acres);
- (3) Value of hybrid seed production/acre = \$6,250 [(\$25/pound x 175 lbs./acre) + (\$15/pound x 125 lbs./acre)];

36 Calculation Examples (Continued)

- (4) Total value of hybrid carrot seed production = \$125,000.00 (\$6,250 x 20 female acres);
- (5) \$135,000.00 - \$125,000.00 = \$10,000.00; and
- (5) \$10,000.00 x 100 percent share = \$10,000.00 indemnity payment.

Example 2:

The insured has a 100 percent share in 20 female acres of the winter hybrid carrot seed in the unit. The amount of insurance per female acre guarantee is \$1,750.00 [county yield of 600 pounds per female acre multiplied by a price election of \$15.00 per pound (the actuarial documents price election of \$15.00 times your 100 percent price election percentage), the result multiplied by 0.75 for the 75 percent coverage level equals \$6,750.00 per female acre minus the minimum guaranteed payment of \$5,000.00 per female acre – see Para. 32(d) for minimum guarantee per female acre calculations]. The hybrid carrot seed production was 6,000 pounds per female acre which will be valued based on the contract price for each level of production contained in your hybrid vegetable seed processor contract (\$25/lb. for the first 175 pounds of production; \$15/lb. for the next 300 pounds of production; and \$10/lb. for pounds in excess of 475 pounds).

The premium due is \$3,150.00 [(\$6,750.00 amount of insurance - \$5,000.00 minimum guaranteed payment) × 20 female acres × .09 premium rate × 100% share]

- (1) 20 acres x \$1,750.00 = \$35,000.00 amount of insurance guarantee;
- (2) Production to count/acre = 300 pounds (6,000 pounds total production to count ÷ 20 female acres);
- (3) Value of hybrid seed production/acre = \$6,250 [(\$25/pound x 175 lbs./acre) + (\$15/pound x 125 lbs./acre)];
- (4) Total value of hybrid carrot seed production = \$125,000.00 (\$6,250 x 20 female acres);
- (5) \$35,000.00 - \$125,000.00 = \$00.00; and
- (6) No indemnity due.

37 Excluded Coverages

The following coverages do not apply to the HVS insurance program:

- A. Prevented Planting
- B. Late Planting
- C. Replanting

38 Service Forms

The following forms are required for the HVS insurance program:

- A. Application
- B. Policy Change

38 Service Forms (Continued)

C. Acreage Report

39-40 (Reserved)

PART 5 CROP INSURANCE HANDBOOK

41 CIH Applicability

Specific changes and additions to the CIH are described in this part. Other applicable CIH and GSH procedures not in conflict with the CP and this handbook apply.

42 Record Requirements

In lieu of production records and reporting, HVS insurance program requires the insured must ensure the processor or seed company provides the records required to establish the county yield for each applicable type contained in the AD (e.g., hybrid carrot seed-winter and hybrid carrot seed-spring).

44 CIH Part 20, Section 7

A. Hybrid Vegetable Seed:

- (1) Is considered a Category D crop; and
- (2) Is covered under the Yield Based Dollar Amount of Insurance coverage plan (55).

B. Insurability Requirements

Availability

- (1) The HVS insurance program is available for Oregon and Washington counties contained in the AD.
- (2) Written agreements are not allowed under the HVS insurance program.

C. County Yields

The county yield for the applicable type is contained in the AD. This yield is the sole basis for establishing the amount of insurance per female acre. The insured and AIP rely entirely on this information to establish insurance coverage for HVS crops insured under the HVS insurance program. The insured must ensure the processor or seed company provides the records required to establish the county yield for each applicable type.

County yields are based on historical production data for the different types of hybrid vegetable seed crops (including subcategories such as winter and spring). County yields are based on female acres and may vary based on the row pattern applicable for the insured crop (e.g., hybrid carrot seed acreage is considered to contain 50 percent female acres).

(See Exhibit 3 for example AD.)

D. Amount of Insurance

The amount of insurance per female acre for the applicable type is established by multiplying the county yield by the applicable price election (the published price election times the insured's price percentage for the applicable type), multiplying the result by the elected coverage level, and subtracting any minimum guaranteed payment. (The county yield and price election for each applicable type are contained in the AD.)

45-50 (Reserved)

Acronyms

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

Approved Acronyms	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
BP	Common Crop Insurance Policy Basic Provisions
CIH	FCIC-18018 Crop Insurance Handbook
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCIC	USDA Federal Crop Insurance Corporation
HVS	Hybrid Vegetable Seed
LAM	Loss Adjustment Manual
RMA	USDA Risk Management Agency
SP	Special Provisions of Insurance

Definitions

Amount of insurance per acre (per female acre) – means a dollar amount determined by multiplying the applicable county yield by the applicable price election and coverage level the insured selects and subtracting any minimum guaranteed payment. If the insured's hybrid vegetable seed processor contract contains a minimum guaranteed payment stated in pounds or kilograms, the AIP will convert that value to dollars by multiplying it by the price election the insured selected.

Certified seed test – means a warm germination test on clean seed according to specifications of the "Rules for Testing Seeds" of the Association of Official Seed Analysts.

Clean seed – means hybrid vegetable seed which has been conditioned by the processor or seed company.

Commercial hybrid vegetable seed – means the offspring produced by crossing a male and female parent plant, each having a different genetic character. This offspring is the product intended for use by a grower to produce a commercial vegetable crop.

Condition – means a process to remove the husk, chaff, immature and undersized seeds, weed seeds, inert matter, other crop seeds, and other materials from the field-run production to the extent such removal is possible and subsequently drying the hybrid vegetable seed.

County yield – means an amount contained in the actuarial documents that represents the yield a type of the hybrid vegetable seed crop would be expected to produce per female plant acre. The applicable county yield is contained in the actuarial documents and will be based on records the insured ensures are provided to RMA by the processor or seed company.

Female parent plants – means vegetable plants that are grown for the purpose of producing commercial hybrid vegetable seed and are male sterile.

Field-run – means commercial hybrid vegetable seed production before it has been conditioned.

Good farming practices – means in addition to the definition contained in the Basic Provisions, good farming practices include those practices required by the hybrid vegetable seed processor contract.

Harvest – means combining and/or threshing the female parent plants to obtain commercial hybrid vegetable seed.

Hybrid vegetable seed processor contract – means a legal contractual written agreement executed between a hybrid vegetable seed producer and a processor/seed company containing, at a minimum:

- (a) The producer's promise to plant and grow male and female parent plants and to deliver all field-run commercial hybrid vegetable seed produced from the female plants to the processor or seed company;
- (b) The processor/seed company's promise to purchase the commercial hybrid vegetable seed produced by the producer; and
- (c) A stated value, compensation, or method to derive a value that will be paid to the producer for the production as specified in the hybrid vegetable seed contract for the clean commercial hybrid vegetable seed variety.

Definitions (Continued)

Inadequate germination – means germination less than 85 percent of the commercial hybrid vegetable seeds as determined using a certified seed test.

Insurable interest – means the insured's share of the financial loss that occurs in the event seed production is damaged by a cause of loss specified in section 10 of the Crop Provisions.

Male parent plants – means vegetable plants grown for the purpose of pollinating the female parent plants.

Minimum guaranteed payment – means a minimum amount (often stated in dollars) specified in the insured's hybrid vegetable seed processor contract that will be paid or credited to the insured by the processor/seed company regardless of the quantity of seed produced. For purposes of the Crop Provisions, such payment will be converted to a female acre basis.

Planted acreage – means in addition to the definition contained in the Basic Provisions, the insured crop must be planted in rows wide enough to permit mechanical cultivation, unless otherwise provided by the Special Provisions.

Planting pattern – means the arrangement of the rows of male and female parent plants in a field such as planting two consecutive rows of male parent plants and then four consecutive rows of female parent plants.

Pound – means a unit of weight equal to 16 ounces avoirdupois.

Practical to replant – means in addition to the definition contained in the Basic Provisions, practical to replant applies to either the female or male parent plants. It will not be considered practical to replant unless production from the replanted acreage can be delivered under the terms of the hybrid vegetable seed processor contract, or the processor/seed company agrees in writing that it will accept the production from the replanted acreage.

Processor – means any business enterprise regularly engaged in the processing of hybrid vegetable seed that possesses all licenses and permits for processing hybrid vegetable seed required by the state in which it operates and that owns or has contracted sufficient drying, screening, and bagging or packaging equipment to accept and process the hybrid vegetable seed within a reasonable amount of time after harvest.

Sample – means for the purpose of the certified seed test, at least the minimum weight of randomly selected clean hybrid vegetable seed specified in the Special Provisions for each type of hybrid vegetable seed.

Seed – means the applicable seed type for the specific hybrid vegetable seed crop. For example, the hybrid carrot seed crop is planted with either carrot seed or stecklings (transplanted roots).

Definitions (Continued)

Seed company (commercial hybrid) – means a business enterprise that possesses all licenses for processing or marketing commercial hybrid vegetable seed required by the state in which it is domiciled or operates and which possesses or has contractual access to facilities with enough drying and storage capacity to accept and process the insured crop within a reasonable amount of time after harvest. If the seed company is the insured, it must also be a corporation.

Seed production – means all clean seed produced by female parent plants of appropriate dryness and size, with a germination rate of at least 85 percent as determined by a certified seed test unless a different percentage is specified in the Special Provisions.

Type – means a category of hybrid vegetable seed identified as a type in the Special Provisions (e.g., hybrid carrot seed or other hybrid vegetable seed types, as applicable). Notwithstanding type as the basis for the insured crop, type may be separated into subcategories (e.g., winter or spring) solely for purpose establishing separate premium rates, prices elections, price percentages and other applicable purposes under hybrid vegetable seed policy.

Example Actuarial Documents

Sample Actuarial Document Example – County Yield (per female acre)

Types / Practices	T/P 01	T/P 02
Type	Hybrid Carrot Seed Winter 255	Hybrid Carrot Seed Spring 256
Practice	Irrigated 002	Irrigated 002

Base County Rates		
County Yield	600.00	800.00
Coverage Level Percent	0.65	0.65
Unit Of Measure	LB	LB
Base Rate	0.00AA	0.00BB