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Federal Crop
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PRODUCTION AND REVENUE HISTORY PILOT INSURANCE STANDARDS HANDBOOK

2026 and Succeeding Crop Years

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

TITLE: Production and Revenue History Pilot Insurance Standards Handbook	NUMBER: FCIC-24380 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2026 and Succeeding Crop Years	ISSUE DATE: April 11, 2025
SUBJECT: Provides the procedures and instructions for administering the Production and Revenue History crop insurance program	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

This handbook provides procedures and instructions for underwriting and administration for Production and Revenue History and Strawberry Crop insurance program for the 2026 and succeeding crop years. This handbook replaces FCIC-24380 Production and Revenue History Pilot Insurance Standards Handbook, dated May 8, 2023. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the changes to the 2026 FCIC-24380 Production and Revenue History Pilot Insurance Standards Handbook with significant content change. All changes and additions are highlighted. Minor changes and corrections are not included in this listing. *** used throughout the handbook indicate where major deletions occurred.

Reference	Description of Change
Throughout	Updated the handbook format. Throughout the amended pages, changes were made to correct punctuation, formatting, and subparagraph and section numbering.
Throughout	Clarified that the personal projected price is calculated instead of the approved projected price as the approved projected price is the lesser of the personal projected price or the projected price published in the AD.
Cover page	Deleted the blank page after the cover page.
TP	Removed the Control Chart.
Para. 1D	Added LASH Handbook and updated related handbooks table.
Para. 207	Stated in example the approved projected price is rounded to 4 decimal places and modified example to align with Exh. 4B Example 1.
Para. 301B(1)	Deleted Para. 301B(8) and incorporated into Para. 301B(1).
Para. 301B(6)	Clarified revenue report is by Buyer Type code.
Para. 301B(7)	Clarified revenue descriptor is part of revenue report.
Para. 301(F)(5)	Reformatted subparagraph for clarity.
Para. 303	Clarified that the personal projected price is calculated instead of the approved projected price as the approved projected price is the lesser of the personal projected price or the projected price published in the actuarial documents.

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Reference	Description of Change
Para. 304	Added paragraph allowing Added Land and New Crop/P/T.
Part 5	Removed, obsolete.
Exh. 2A	Corrected definition of Harvest Price to align with PRH General Provisions definition.
Exh. 3C	Removed codes IL and L that are not applicable.
Exh. 4B	Updated years and clarified personal projected price, price in actuarial documents, and approved projected price are rounded to 4 decimal places in all examples.
Exh. 4B Example 5	Added example for Personal Projected Price Calculations for Added Land or New Crop/P/T using SA T-Yield.

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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

This handbook provides information, procedures, and instructions for administering the PRH GP and applicable CP that supplement the CIH, GSH, DSSH, and LAM via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH, DSSH, or LAM, this handbook controls.

PRH pilot program provides protection against loss of production and revenue that the insured expects to earn or will obtain from commodities produced during the insurance period.

All terms referenced in this handbook have the same meaning as defined in the PRH GP. The following applies to PRH GP:

- (1) offered under the BP;
- (2) choice of yield or one of two revenue plans;
- (3) prices are based on insured's own revenue history;
- (4) reliance upon insured revenue requires additional reporting and new policy stipulations; it also generates more accurate guarantees; and
- (5) production (yield) history remains separate from revenue history; yield determination requirements are unchanged from the BP.

B. Source of Authority

The PRH GP and applicable CP is offered under the BP (7 CFR § 457.8). The PRH pilot program is an RMA-developed product approved by the FCIC Board of Directors under Section 522(c) of the Act. It is not codified in the CFR. The PRH GP was available beginning with the 2021 crop year and is authorized until terminated or converted to a permanent program by the FCIC Board of Directors.

C. Title VI of the Civil Rights Act of 1964

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

C. Title VI of the Civil Rights Act of 1964 (Continued)

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

D. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, CCIP BP , and ARPI BP .
DSSH	This handbook provides the official FCIC-approved form standards and procedures for use in the sale and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the: General Administrative Regulations; CCIP BP , including the CAT Endorsement; the ARPI BP ; the STAX Plan of Insurance; the Rainfall Index Plan; and the WFRP Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
PRH Strawberry LASH	This handbook provides the loss adjustment standards procedures for PRH Strawberry.

E. Required to Offer

Since the PRH pilot program is an RMA-developed product, the AIPs are required to offer the PRH pilot program to all eligible persons and must administer the program according to the PRH GP and the procedures in this handbook.

F. Procedural Questions

- (1) Questions regarding PRH pilot program procedures in this handbook are to be directed:
 - (a) to the AIP; then, if not resolved,
 - (b) through appropriate channels within the AIP to the applicable RMA RO; then if not resolved, through appropriate channels within the AIP to RMA's PASD by e-mail at sm.rma.prh@usda.gov. RMA will not attempt to instruct agents or the insured of the AIP.
- (2) If a perceived error is identified, notify RMA by e-mail at sm.rma.prh@usda.gov.

Clearly identify the error and provide a proposed correction.

If RMA determines the error identified is significant, RMA will issue a correction either in the existing policy year to the PRH Pilot Insurance Standards Handbook or a memorandum/bulletin. Conversely, if RMA determines the error identified is not significant, the correction will be included in the subsequent issuance of the PRH Pilot Insurance Standards Handbook.

2 Responsibilities

A. RMA Responsibilities

- (1) Establish and maintain the policy, procedure, and instructions for administering the PRH pilot program.
- (2) Provide guidance and clarification, as needed, regarding the policy, procedure, and instructions for the PRH pilot program.

B. AIP Responsibilities

AIPs must:

- (1) offer PRH pilot program to all eligible persons;
- (2) provide the insured a copy of the BP, PRH GP, and applicable CP;
- (3) comply with and implement the standards, procedures, instructions, and requirements in the PRH GP and applicable CP, this handbook, and other documents issued by RMA;
- (4) report any program issues or concerns regarding the PRH pilot program to RMA at sm.rma.prh@usda.gov;
- (5) instruct the insured of their responsibilities in accordance with the PRH GP and applicable CP;
- (6) prior to acceptance, ensure the application is accurate and complete;

B. AIP Responsibilities (Continued)

- (7) ensure all documentation, determinations, and calculations are completed as provided in the BP, PRH GP including applicable CP and this handbook;
- (8) notify the insured of changes following the AIP underwriting review;
- (9) update APH and revenue history report for a carryover insured;
- (10) for policies being transferred, an assuming AIP must:
 - (a) notify the insured their premium and loss experience will be transferred;
 - (b) notify the insured their PRH reports will be verified and transferred;
 - (c) notify the insured of policy termination if they are indebted to the ceding AIP; and
 - (d) notify the ceding AIP when it has accepted the transfer and issued the new policy within 45 days after the applicable cancellation date;
- (11) if necessary, make farm visits to determine beginning and ending inventories, such as bin or storage facility measurements, and pre-acceptance inspections or appraisals;
- (12) ensure all forms and reports required under the PRH GP and applicable CP are properly signed and dated by the insured; and
- (13) complete all quality control reviews and audits according to the SRA, Appendix IV.

C. Agent Responsibilities

Agents must:

- (1) explain all program participation requirements and deadlines to an applicant and insured;
- (2) explain the PRH pilot program and applicable CP to an applicant and insured;
- (3) determine the correct production and revenue for each year in the PRH pilot program period using associated records, applicable worksheets, and supporting documentation;
- (4) review all reports for completeness and accuracy, and ensure all applicable signatures and dates are provided;
- (5) obtain all records and documentation required for program participation;

2 Responsibilities (Continued)

C. Agent Responsibilities (Continued)

- (6) provide all applicable forms and records to the AIP; and
- (7) refer requests to the AIP for farm visits if necessary, such as pre-acceptance inspections and bin or storage measurements used to determine beginning and ending inventories.

3-200 (Reserved)

PART 2: PRH GP POLICY INFORMATION

201 General Information

The PRH pilot program provides insurance based on individual historical production and revenue of the insured crop and is offered under the BP. The PRH pilot program is available as yield protection and two forms of revenue protection: revenue protection and revenue protection plus. The insured must select only one form of protection. Each form of protection uses the same approved projected price to establish the guarantee. **The approved projected price is the lesser of the personal projected price or the projected price published in the AD.** Individual CP under PRH GP may limit the form(s) of protection available.

In addition to the agreement to insure in the BP, if a conflict exists among the policies, the order of priority is (1) the CAT Endorsement, as applicable; (2) the SP; (3) the **AD**; (4) the CP; (5) the PRH GP; and (6) the BP; with (1) controlling (2), etc.

References to yield apply to both yield and revenue, as appropriate.

202 Eligibility

Refer to the individual CP for specific eligibility requirements in addition to the requirements established in the BP.

203 Covered Causes of Loss

- (1) For yield and revenue plans – production shortfalls due to naturally occurring events as specified in the CP.
- (2) For revenue plans – loss of revenue due to a production shortfall, price decline, or both.

204 Conditions of Insurance

- (1) One of three different Plans of Insurance can be elected on or before the SCD. All three use the same information to generate the guarantee. Not all crops covered under PRH GP may have all or any revenue options.
 - (a) Yield protection – Plan of Insurance Code 21 (available at additional levels of coverage and CAT level of coverage);
 - (b) Revenue protection – Plan of Insurance Code 23 (available at additional levels of coverage only); or
 - (c) Revenue protection plus – Plan of Insurance Code 22 (available at additional levels of coverage only).
- (2) PRH pilot program coverage is only offered for crops and counties listed in the **AD**.
- (3) If applicable, the CP or SP lists the minimum number of years of records or other criteria needed for PRH GP coverage to attach.

204 Conditions of Insurance (Continued)

- (4) Select a percent of the approved projected price for yield protection and both forms of revenue protection under PRH pilot program. The same percent must be selected for all units insured by the crop policy. The percent selected may not result in coverage less than 50 percent coverage level and 100 percent of price. The percent of approved projected price selected for the policy must be no greater than 100 percent and does not impact when a loss is triggered. If less than 100 percent, it will reduce the amount of insurance and indemnity.
- (5) On or before the ARD, the insured may elect a percent of sales to buyer types in the insured's revenue history for the current crop year if the elections differ by at least five percent for at least one buyer type from the historical buyer type percentages in the insured's revenue history used to compute the average revenue and **personal** projected price. The total proportions of all buyer type percent of sales elected must equal 100 percent. This election may impact the protection guarantee and the premium amount. The proportions selected will be used when determining the RWAHP if a claim for indemnity is filed.

205 Units

BUs and OUs are established according to the BP. In addition, the PRH GP allows separate OUs for different crop types and planting periods specified in the CP or **AD**. Enterprise and whole-farm units are not authorized.

As with other insurance plans:

- (1) all units must be identified on the acreage report;
- (2) when adjusting a loss, units may be adjusted or combined to reflect the actual unit structure;
- (3) acceptable records of production by OU must be available for at least the previous crop year for all OUs reported in the current crop year, unless otherwise specified in the SP. If information is not provided, the OUs will be combined into a BU; **and**

Note: See [Paragraph 301](#) referring to CIH Part 12, Paragraphs 1201-1223 regarding acreage and production evidence requirements for more information.

- (4) records for each OU must be maintained in a manner that permits the AIP to verify the information.

206 Buyer Type

Buyer type distinctions result in groupings of revenue received from marketable production based on end use and the price to be obtained. Buyer type examples include packer, farmer's market, broker, etc. Buyer types are defined in the CP. Different revenue reports are required for each buyer type. If revenue reports are not maintained accurately by buyer types, assigned revenue will apply in accordance with Section 3(c) of the PRH GP (see [Paragraph 301G](#) for additional details).

The yield and revenue protection guarantee per acre are calculated for each unit by multiplying the production guarantee (approved yield, coverage level, and guarantee limitation factor) by the applicable crop, crop type, planting period, and organic practice combination for the approved projected price, the percentage of the approved projected price elected, and the ERF. See [Exhibit 4B Example 1](#).

Example:

	16,430	lbs.	Approved yield per acre
×	75%		Coverage level
×	1.00		Guarantee limitation factor
×	\$1.0412		Approved projected price (four decimals)
×	100%		Percent of approved projected price
×	1.00		ERF
	\$12,830.19		Protection guarantee per acre

A. Approved Yield

The approved yield guarantee will be based on the insured's marketable production.

B. Approved Projected Price

The approved projected price is the lesser of the personal projected price or the projected price published in the [AD](#). The approved projected price reflects the value of the crop in-field excluding harvest and post-harvest costs (in-field valuation). The in-field valuation lowers the liability and eliminates the need to adjust or account for costs not incurred in the event of a loss. See [Paragraph 303](#).

C. Percent of Approved Projected Price

The insured may select a percent of the approved projected price for all plans under the PRH pilot program. The percent of the approved projected price does not impact when a loss is triggered but will reduce the amount of insurance and indemnity if less than 100 percent is elected. The same percent must be selected for all units insured by the crop policy (see [Paragraph 204\(4\)](#) for additional details).

D. Coverage Level

The insured may select a percent coverage level published in the [AD](#). The same percent coverage level must be selected for all units insured by the crop policy.

E. Expected Revenue Factor

The ERF is determined by RMA when the historical price will not reflect the likely revenue for the crop year. The ERF will be published in the [AD](#) no later than 15 days prior to the SCD.

F. Guarantee Limitation Factor

This factor is 1.00 if the insured does not plant acreage in excess of the percentage limitation stated in the CP or AD. When the insured's acreage planted in the county for the crop year exceeds the stated percentage limitation, the protection guarantee will be reduced using the guarantee limitation factor.

The insured must report all the applicable crop acres in the county on their acreage report. The guarantee limitation factor applies when the planted acres reported on the acreage report exceed the percentage limitation. To calculate the guarantee limitation factor, multiply the greatest number of acres for which the crop was grown within the three preceding crop years by the percentage limitation, and divide by the total planted acres insured for the current crop year. The guarantee limitation factor applies to all reported acres on the insured's acreage report.

For example, the greatest number of acres planted and insured in the three preceding crop years is 100 acres. The percentage limitation is 125 percent. The insured plants 150 acres for the current crop year. The guarantee limitation factor for this example is 0.833.

Example: $[(100 \text{ acres} \times 125\%) \div 150 \text{ acres}] = 0.833$.

Important: The insurance will attach to the entire crop because this procedure is not to physically separate out different parcels of the field. This procedure is used to scale back the overall amount of insurance in the protection guarantee determination for each unit.

208-300 (Reserved)

PART 3: PRH PILOT PROGRAM UNDERWRITING INFORMATION

301 Reporting Information

The required information for both the production and revenue reports must be reported by the PRD. All three plans of insurance – yield protection, revenue protection, and revenue protection plus – will require both production and revenue reports. The production reports will be used to establish the APH database and the approved yield per acre. The revenue reports will be used to establish the revenue history. The same number of crop years from both the APH database and revenue history must be used to calculate the **personal** projected price. See [Exhibit 4B](#) for examples. ***

A. Production Report and APH Database

- (1) The production report is a certification by the insured containing the insured's annual amount of sold production, marketable harvested unsold production, and appraised marketable production of all shares from the acreage report for both insurable and uninsurable acreage. Production is considered marketable if it meets the definition of marketable as defined in the CP.
- (2) The production report will be used to establish the APH database and must be supported by verifiable records. The general rules of crop insurance for production reporting, production evidence, and APH databases, as provided in CIH Part 13, 14, and 15 are applicable, unless otherwise noted in PRH GP, CP, or this handbook.
- (3) Production reports must report insurable and uninsurable planted acreage for each crop year, differentiated by:
 - (a) crop;
 - (b) crop type;
 - (c) planting period;
 - (d) cropping practice; and
 - (e) unit.
- (4) The production report must contain:
 - (a) insured's share of all insurable and uninsurable planted acreage for each crop year reported; and
 - (b) sold production, marketable harvested unsold production, and appraised marketable production for all shares from acreage reported in (4)(a) for each crop year reported.
- (5) Production for the prior crop year must be reported for each proposed OU by the production reporting date, unless otherwise specified in the SP. If not provided, the OUs will be combined into a BU.

A. Production Report and APH Database (Continued)

- (6) Production evidence requires: An appraisal prior to harvest when direct marketing, which is sale of the crop directly to consumers without the intention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, farmer's market, or permitting the public to enter the field for the purpose of picking all or a portion of the crop.
- (7) The following are required for the APH database:
 - (a) 4 to 10 years of production and acreage; or
 - (b) if less than 4 years of records are provided, the variable T-Yield will be used to complete the base period.
- (8) Cups, YA, and YE are applicable; however, yield floors do not apply.

B. Revenue Reports

- (1) The revenue report is a certification by the insured containing the insured's annual revenue from sold production of all shares from the acreage report for both insurable and uninsurable acreage. The revenue report will be used to establish the revenue history and must be supported by verifiable **production and revenue evidence**. See [Exhibit 3A](#) for additional information.
- (2) The revenue report must report the insurable and uninsurable planted acreage each crop year, differentiated by:
 - (a) crop;
 - (b) crop type;
 - (c) planting period;
 - (d) organic practice; and
 - (e) buyer type.

Note: Organic practice will be reported separately; however, non-organic (i.e., conventional and transitional) will be combined based on the grouping above for the revenue report.
- (3) The revenue report must contain all shares reported in (1) of this Subparagraph by insurable and uninsurable acreage regardless of crop disposition by the following:
 - (a) quantity sold or, if a loss occurred, the revenue to count from the WAHP worksheet;

B. Revenue Reports (Continued)

- (b) gross total revenue based on FOB origin sale prices; and

Note: Gross revenue will not be available if T-Revenue or assigned revenue values are used.

- (c) actual total revenue is the sales (gross total revenue) of the crop year's production less the value of harvest and post-harvest activities. Harvest and post-harvest activities include:

- (i) activities starting with removal of the crop from the plant and subsequent activities that occur until the crop is sold;
- (ii) activities include picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing; and
- (iii) costs that are significantly reduced or eliminated in the event of a loss.

Note: Actual revenue will be used to determine the insured's personal projected price. See [Exhibit 4A](#) for additional information on actual revenue cost calculation used to calculation the guarantee.

- (4) If multiple sales are made to the same buyer type, the total quantities sold and revenues received must be reported (i.e., the individual sales to the same buyer type are not reported but the total quantities and revenues received from the same buyer type for the applicable crop year are reported).
- (5) When production from multiple crop years is sold, the total quantities and revenues reported must be separated by each applicable crop year included in sale.
- (6) **The revenue report must specify the** buyer type code identified in the CP.
- (7) **The revenue report must contain** revenue descriptors to indicate the type of revenue reported. For example, actual revenue uses an "A" revenue descriptor. See [Exhibit 3C](#) for applicable revenue descriptors. The revenue descriptors identify any adjustments made to the actual total revenue or gross total revenue.

C. Revenue History

The revenue history contains all years of revenue report information listed above in the base period by crop, crop type, planting period, organic practice, and buyer type combinations identified in the CP and AD. The revenue history is used to determine the average revenue. The average revenue is used to calculate the personal projected price. References to APH in CIH and GSH apply to the revenue history when applicable.

- (1) The revenue history is completed annually with a base period of 4 to 10 years of revenue. If less than 4 years of records, a percent of T-Revenue will be used ([see Exhibit 3C](#)).
- (2) The procedures for yield limitation, yield substitution and temporary yields will not be applicable and are not available for the revenue history.

D. Continuous Reporting

Both the production and revenue reports will be used to determine the current crop year's coverage. Both reports must be submitted by an insured for each consecutive crop year within the base period, including the most recent 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 insured COL, or not produced for an insurable purpose.

- (1) If no insurable acreage of the type, practice, or planting period of the insured crop is planted for a year, a production report indicating zero planted acreage and a revenue report indicating zero sales will maintain the continuity of reports for record purposes and that year will not be included in calculations. See [Exhibit 4B](#) for an example.
- (2) If a claim was filed for any crop year, the amount of production and revenue used to complete the claim for indemnity will be used on both the production and revenue reports for the applicable crop year unless otherwise specified.
- (3) Appraisals obtained from only a portion of the acreage in a field that remained unharvested after the remainder of the crop was destroyed or put to another use will not be used to establish actual yield and actual revenue unless representative samples are left by the insured in accordance with the CP.
- (4) If the required production or revenue reports are not provided, an assigned yield and revenue will be used for the previous crop year.

E. Verifiable Records

The production and revenue reports are by crop year, and all information contained in both reports must be supported by verifiable records. In addition to the definition in BP, verifiable records (see CIH Part 14 for additional information):

- (1) must be contemporaneous;
- (2) include records used to substantiate good farming practices;
- (3) must be from a disinterested third party – such as a warehouse, processor, packer, broker, input vendor, or farm-stored commodities measurements, etc. If the CP or SP allows production sold by direct marketers or vertically integrated operations, verifiable records will also include harvest labor payroll, final settlement sheets showing disposition of the insured commodities, and sales records that are reconcilable with revenue reported on the revenue report and for tax purposes for the farm entity; and
- (4) include pre-harvest appraisals for production sold by direct marketing.

F. Accurate Reporting

All information required on the production and revenue reports must be accurately reported. The provisions of Section 6(g)(1)(i) of the BP apply with the exception that the term “value” is synonymous with the term “revenue.”

- (1) Insureds must certify to the accuracy of information reported on the production and revenue reports.
- (2) If the insured fails to accurately report or does not provide required records (insured is required to maintain records), the insured will be subject to the provisions regarding misreporting contained in the BP, unless the information is corrected:
 - (a) on or before the PRD;
 - (b) because the incorrect information was determined to be inadvertently reported; or
 - (c) because the incorrect information was the result of an AIP error or the error of someone from USDA.
- (3) If verifiable records do not support the information on the production report, an assigned yield for the applicable units for the crop years will apply. In addition, if the conditions of Section 34(b)(3) of the BP are not met, an assigned yield will apply for the applicable BU.

F. Accurate Reporting (Continued)

- (4) If verifiable records do not support the information on the revenue report, an assigned revenue will be assigned for the applicable crop, crop type, planting period, and organic practice combinations for the crop years in which such records do not exist or not provided to calculate the **personal** projected price. The assigned revenue is not differentiated by buyer types. A revenue descriptor of “P” will be submitted on the revenue history. See [Exhibit 4B](#) for an example.
- (5) If at any time it has been discovered information used to determine the approved yield and average revenue is incorrect, or the approved yield or average revenue is inaccurate, the following actions will be taken, as applicable:
 - (a) **for the crop year such information is not correct**, correct the approved yield or average revenue in accordance with FCIC procedure, by assigning a yield or revenue or by using the yield or revenue determined to be correct; **and**
 - (b) **for all subsequent crop years:**
 - (i) correct the unit structure, if necessary;
 - (ii) any overpaid or underpaid indemnity or premium must be repaid or refunded, as applicable; and
 - (iii) the provisions regarding misreporting contained in the BP may apply.

G. Assigned Yield or Revenue

- (1) If the required production or revenue reports are not provided, an assigned yield and revenue will be used to determine the coverage for the current crop year. See [Exhibit 4B](#) for an example.
- (2) The assigned yield will not be more than 75 percent of the yield used by the AIP to determine the insured’s coverage for the previous crop year.
- (3) The assigned revenue will not be more than 50 percent of the average revenue used to generate the protection guarantee for the previous crop year.
- (4) If the previous crop year information is not available from (2) or (3) of this Subparagraph, 65 percent of the applicable T-Yield and/or T-Revenue will be used.

H. Excessive Yield or Revenue

If the actual yield (for a given crop, crop type, planting period, and organic practice combination), actual revenue, or gross revenue is excessive for any crop year, and:

- (5) verifiable records are not provided, the approved yield or average revenue will be adjusted by including an assigned yield or revenue ***; or
- (6) verifiable records to support the difference are provided:
 - (a) but the actual yield is significantly different from the other yields (for a given crop, crop type, planting period, and organic practice combination) in the county or from other yields (for a given crop type, planting period, and organic practice combination) for the crop, and a valid agronomic basis to support any differences cannot be proven, the actual yield will be the average of other yields (for the given crop, crop type, planting period, and organic practice combination), or the applicable county T-Yield if no other yields exist for the crop; and
 - (b) the actual revenue will be the applicable county T-Revenue.

I. Change in Production Methods

In addition to any consequences in [Paragraph 301F](#), the approved yield and/or average revenue will be adjusted to amounts consistent with the production methods actually carried out for the crop year if a different production method other than previously used, and the production method actually carried out is likely to result in an actual yield and/or actual revenue lower than the average of the previous actual yields and/or actual revenues.

- (1) The approved yield and/or average revenue for the production methods will be adjusted based on other approved yields and average revenues where such production methods were carried out, or to the applicable county T-Yield or revenue if other such approved yields and/or average revenues do not exist.
- (2) Notification of changes in production methods must be reported by the ARD. If notification is not received, then this action is considered misreported and the provisions regarding misreporting contained in BP and PRH GP apply.

J. Commingled Uninsured and Insurable Acres

Production and revenue from uninsured and uninsurable acreage will not be used to determine the insured's yield or revenue protection guarantee unless production from such acreage is commingled with production from insured or insurable acreage. See CIH Paragraph 1304B.

A. Revised Buyer Type Election

On or before the ARD, the insured may elect a proportion if that differs by at least five percent for one buyer type from the historical buyer type percentages. The historical buyer percent of sales are determined by using the same number of years used to compute the average revenue and **personal** projected price. This election may impact the protection guarantee and the premium amount. The proportions selected will be used when determining the RWAHP if a claim for indemnity is filed. See [Exhibit 4B, Example 7](#).

If a buyer type is not included in the history, no proportion of sales to that buyer type may be elected. For example, if the revenue reports show sales to buyer type B and C, a portion of the election cannot be applied to buyer type A.

B. No Production Sold for Buyer Type

If a buyer type had no sales during a crop year, based on the continuous reporting requirement in [Paragraph 301D\(1\)](#), the historical average actual price will be used to calculate the adjusted total revenue in the calculation of the **personal** projected price.

C. Buyer Type and Cost Tolerances

For the current crop year, the following may not differ from the history by more than the tolerances established in PRH GP or applicable CP.

- (1) The difference between actual and gross prices for any buyer type.
- (2) Proportions of production sold to different buyer types.
- (3) If more than the tolerances allowed occurs, the WAHP is revised to RWAHP to make it closer to what it would have been if the tolerances weren't exceeded. RWAHP is used to compute indemnity for both forms of revenue protection.

303 Approved Projected Price

The approved projected price is used to calculate the guarantee, premium, any replant, and any prevented planting payments, as applicable. **To determine the approved projected price, the personal projected price must first be calculated.**

The personal projected price is the result of an average revenue divided by a yield for the corresponding crop, crop type, planting period, and organic practice combinations. The yield information is generally based on the acres and production from the APH databases. The average revenue is generally based on the actual total revenue from the revenue history and the acres from the APH database. The same number of crop years from both the APH database and revenue history will be used to calculate the **personal** projected price. If the APH database and revenue history do not contain the same number of crop years, generally a T-Revenue or T-Yield, as applicable, will be used in the database as defined in the PRH GP. See [Exhibit 3C](#) for chart and [Exhibit 4B](#) for examples. **Unless otherwise specified in CP or SP, the approved projected price is the lesser of the personal projected price or projected price published in the AD.**

303 Approved Projected Price (Continued)

A. Yield

The yields per acre used to compute the personal projected price is the average of the five most recent crop years for the applicable actual, assigned, adjusted, or unadjusted T-Yield. See PRH GP Section 4(b) and examples in [Exhibit 4B](#) on how to compute the yield per acre.

B. Average Revenue

The average revenue per acre is the average of the five most recent crop years for the applicable actual, assigned, adjusted, or unadjusted T-Revenues in the database. In addition, the calculation of average revenue depends on the election of percent of sales to historical buyer types listed above in [Paragraph 302](#). See PRH GP Section 4(a) and [Exhibit 4B](#) for examples on how to compute the average revenue.

304 Added Land and New Crop/P/T

Added land and new crop/P/T is allowed in accordance with CIH Part 17, Section 7. When adding land or new crop/P/T using the Variable T-Yield or SA T-Yield, the approved projected price used for the protection guarantee will be in accordance with Para. 303 using actual yield and actual revenue history. See [Exhibit 4B Examples 4 and 5](#).

305 Applicability of Handbook

This section identifies information specific to the applicability of the CIH, GSH, DSSH, LAM, and any other issuance that may require supplemental information with regard to PRH GP, CP, or SP. Unless specifically amended, supplemented, or deleted by information in this handbook, all policy and procedure issuances apply to the PRH pilot program.

A. Specific Information Regarding the Crop Insurance Handbook

- (1) The general rules of crop insurance, as provided in CIH, apply to the PRH pilot program with the exception that production and revenue reported must include all shares and designate the insured person's percent of share.
- (2) References to yield apply to both yield and revenue, as appropriate.
- (3) The PRH GP does not allow for EUs (unless specified by in CP or SP), master yields, and written agreements; therefore, any references to these items do not apply.
- (4) The following table provides general information, changes, additions, deletions, and modifications, termed supplemental instructions, regarding the CIH, GSH, and DSSH applicability to PRH pilot program.

A. Specific Information Regarding the Crop Insurance Handbook (Continued)

CIH Reference	Supplemental Instructions
Multiple Parts	Relevant underwriting and APH responsibilities provided in CIH apply to revenue. When appropriate both: (1) The term “yield” is replaced by the terms “yield and revenue”; and (2) The term “production report” is replaced by the term “production and revenue reports.”
Part 10 Section 3 & 5	EUs (unless specified by in CP or SP) and master yields are not available under PRH pilot program.
Part 11 Section 2	Summer fallow is not applicable.
Part 13 & Part 15	Insureds who purchase PRH pilot program insurance coverage must follow the procedures of both sections. The instructions provided pertain to both yield and revenue unless otherwise noted in PRH GP, CP, SP, AD , or this handbook. AIPs are responsible for recording the appropriate acreage, yield, and revenue data using any form that meets all requirements. Both the production and revenue reports will be used for the forms with the appropriate form labels for either production or revenue. The forms can be combined if all the required components are met. However, production and APH are reported by unit structure and revenue is reported by appropriate buyer type, practice of organic or non-organic, and planting period. Production is certified by the unit and revenue is certified by buyer type, practice of organic or non-organic, and planting period. An example of the revenue report form is provided in Exhibit 3A .
Part 16 Section 1, 2 & 4	YA, YE, and YC are available for the APH database for determining the approved yield. However, YA, YE, and YC are not available for revenue history or in the calculations for the personal projected price. Yield floors are not available in the APH or revenue history.
Part 17	Is applicable for CP that are an eligible Category B crop. Category B APH crop procedures apply to both yield and revenue where applicable.
Part 17 Section 5	Master yields are not available under the PRH pilot program.
Part 18	Is applicable for CP that are an eligible Category C crop. Category C APH crop procedures apply to both yield and revenue where applicable.
Part 19	Additional provisions by crop are maintained in this PRH pilot insurance program handbook.
Part 20	Dollar Plans are not applicable.
Part 21	Pecan Revenue is not applicable.

B. Loss Adjustment Manual

The procedures identified in the LAM are adopted for the PRH pilot program.

PART 4: STRAWBERRY PILOT PROGRAM

Section 1: Overview

401 General Information

A. Purpose

This Part provides procedure for administering the PRH Strawberry Pilot Program. In addition, this Part supplements the CIH, GSH, DSSH, LAM, and PRH Pilot Insurance Standards Handbook Parts 1-3 via exceptions, changes, and additions. If there is a conflict between this handbook and the CIH, GSH, DSSH, LAM, or PRH Pilot Insurance Standards Handbook Parts 1-3, this Part of the handbook controls.

References to yield apply to both yield and revenue, as appropriate.

B. Source of Authority

The Strawberry CP is an RMA-developed product approved by the FCIC Board of Directors on May 21, 2020, under Section 523 of the Federal Crop Insurance Act beginning with the 2021 crop year for Florida and the 2022 crop year in California. The Strawberry CP is offered under the BP (7 CFR § 457.8) and PRH GP.

This policy is authorized until terminated or converted to a permanent program by the FCIC Board of Directors. This part provides the FCIC-approved procedures for administering the Pilot.

C. Pilot Area

Refer to the [AD](#) for the pilot area.

D. Applying for PRH Pilot Program

Use the standard application for PRH GP and the applicable CP. The application must indicate the insured has selected PRH GP and the applicable CP along with all other required information.

E. Related Handbooks

See [Paragraph 1D](#) of this handbook. ***

402 Responsibilities

The applicable responsibilities for the PRH Strawberry Pilot Program are the same as the PRH pilot program referenced in Part 1 of this Handbook.

See below for additional handbook references that were not noted in PRH pilot program section of this handbook.

A. Category B Crop

Strawberries are an eligible Category B crop; therefore, CIH Part 17 is applicable unless otherwise noted in PRH GP, CP, or this handbook. References to yield apply to both yield and revenue, as appropriate.

B. Non-irrigated

Applicable parts of the CIH, GSH, and DSSH applying to non-irrigated do not apply to strawberries.

C. Prevented Planting Loss Adjustment Standards Handbook

The Prevented Planting Loss Adjustment Standards Handbook is not applicable to the PRH pilot program. Prevented planting coverage is not available for strawberries.

404-429 (Reserved)

430 Strawberry Insurability

The following procedures are in addition to the insurability requirements of the BP, PRH GP, Strawberry CP, SP, and AD.

A. Insured Crop

The crop insured will be all strawberries in the county for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that is grown from nursery stock of a variety of strawberries recognized by agricultural experts as compatible with agronomic and weather conditions in the county;
- (3) that is grown as an annual on a raised bed;
- (4) that is irrigated;
- (5) that is grown in a field that is considered acceptable; and
- (6) that is grown by a person who in at least three of the five previous crop years produced strawberries in a manner consistent with this paragraph; or participated in managing a commercial strawberry farming operation that produced strawberries consistent with this paragraph. The person responsible for growing the strawberries must have a history of growing strawberries for commercial sale or must have participated in managing a commercial strawberry farming operation in three of the past five crop years. The provision does not mean the insured must be a producer. Anyone with a share in the crop (such as a landlord) may purchase insurance provided the crop is grown by a person experienced in the production of commercial strawberries. Eligibility is a two-part determination.
 - (a) The term commercial sale means a transaction in which possession or ownership of strawberries is transferred to any person, including transfer to a first handler who is the same person as the insured person. The producer does not need to be the person responsible for the commercial sale of the strawberries, but the operation managed by that producer must be involved in commercial sales.
 - (b) The term manage is not defined in the CP but means the act of determining the quantity and timing for application of inputs for producing the crop. Following orders of someone else with regard to applying inputs does not constitute management. The manager is the decision maker who determines that a certain quantity of a specified input (such as a fungicide) is to be applied to the crop on a specific date or within a specific time period.

B. Insurable Acreage

- (1) Insured acreage must:
 - (a) contain the number of plants per acre that produce a yield and revenue consistent with the certified production on which the guarantee is based; and
 - (b) meet good farming practices.
- (2) Any acreage of the insured crop damaged before the final planting date must be replanted unless the AIP has determined it is impractical to replant.
- (3) The guarantee limitation factor applies when the insured acreage for the current crop year exceeds 125 percent of the greatest strawberry acreage grown in any of the three preceding crop years, unless otherwise provided in the [AD](#).
- (4) The insurance will attach to any acreage that is planted before the earliest planting date specified in the [AD](#) only if, on the final planting date, the acreage has a population of live plants that will produce at least the yield used to establish the production guarantee (per acre).
- (5) For Florida only:
 - (a) the soil must be fumigated or otherwise properly treated before planting strawberries to be insurable acreage; and
 - (b) acreage on which a relay crop is planted will be insurable if requirements are met according to the relay crop definition and it is considered a good farming practice.

C. Types

For the purpose of this pilot, type will be recorded as no type specified (997). Only strawberry varieties produced in annually replanted beds are insurable under the pilot program.

D. Buyer Types

Buyer type is a grouping of strawberry sales. Buyer type A is sales to a buyer who purchases the strawberries through direct marketing (e.g., farmer's market, roadside stand, u-pick). Buyer type B is sales to a buyer who purchases the strawberries for fresh market use (e.g., broker, shipper), excluding direct market purchases. Buyer type C is sales to a buyer who purchases the strawberries for processing (e.g., processor).

430 Insurability (Continued)

E. Practice

- (1) Insurable practices, which denote planting period, are listed in the [AD](#). The following planting periods are insurable:
 - (a) winter planted (irrigated) strawberries; and
 - (b) summer planted (irrigated) strawberries.
- (2) Both transitional and organic strawberries are insurable. Follow the appropriate procedures from the BP and the CIH.
- (3) Strawberries must be irrigated to be insurable.

431 Units

BUs and OUs are established according to the BP, PRH GP, and Strawberry CP. In addition, OUs may be established by planting period (practice). OUs by irrigated and non-irrigated practice, EUs, and WU do not apply to strawberries.

432 Coverage Level

Coverage is available in [five](#) percent increments from 50 percent to 85 percent. CAT coverage is only available for yield protection.

433 Guarantee

The following procedures are in accordance with the BP, PRH GP, Strawberry CP, SP, and [AD](#).

- (1) The insured must report the average number of strawberry plants per acre on insurable and uninsurable acreage by the ARD.
- (2) The approved yield and average revenue used to establish the yield or revenue protection guarantee (per acre) will be reduced if any changes in production methods previously used, including information obtained in [Paragraph 434\(1\)](#), negatively impact the guarantee. If the changes occurred:
 - (a) before the beginning of the insurance period, the approved yield and average revenue used to establish the guarantee will be reduced for the current crop year regardless of whether the situation was due to an insured or uninsured COL. If the insured fails to provide notification of any circumstance that may reduce the yields and/or actual revenues from previous levels, the approved yield and average revenue used to establish the guarantee will be reduced at any time;

433 Guarantee (Continued)

- (b) after the beginning of the insurance period and the insured provides notification by the production reporting date, the approved yield and average revenue used to establish the guarantee will be reduced for the current crop year only if the potential reduction in the approved yield and/or average revenue used to establish the guarantee is due to an uninsured COL; or
 - (c) may occur after the beginning of the insurance period and the insured fails to provide notification by the production reporting date, production lost due to uninsured causes equal to the amount of the reduction in approved yield and average revenue used to establish the guarantee will be applied in determining any indemnity. The approved yield and/or average revenue used to establish the guarantee for the subsequent crop year will be reduced.
- (3) Only one coverage level may be selected for each planting period as specified in the **AD** (e.g., 75 percent could be selected for winter planted and 65 percent could be selected for summer planted).
- (4) The insured may value unharvested undamaged production or marketable unharvested production damaged due to an insured COL at an average harvest price obtained from the last seven-day period that sales occurred. The insured must prove the market price that would have been received to harvest and sell the crop, would not be high enough to cover the costs of harvest and post-harvest activities for the entire duration. If this cannot be proven, then the unreasonable price or value procedures will apply.
- (5) The production guarantee (per acre) is measured in pounds.

434 Insurance Dates

- (1) The cancellation and termination dates are specified in the **AD** and below:
 - (a) for California, July 1; and
 - (b) for Florida, August 31.
- (2) The SCD is specified in the **AD** and below:
 - (a) for California, July 1 for summer planting practice and September 30 for winter planting practice; and
 - (b) for Florida, August 31.
- (3) The contract change date is the April 30 preceding the cancellation date.
- (4) The date for the end of the insurance period for each crop year is:
 - (a) for California, the date specified in the **AD** for the insured planting period; and

434 Insurance Dates (Continued)

- (b) for Florida, the earlier of:
 - (i) the date specified in the **AD**; or
 - (ii) the date on which harvest ceases on the unit due to low market prices if such date is on or after March 15. If harvest ceases on the unit due to low market prices prior to March 15, the end of insurance for the unit will be March 15.
- (5) Regardless of the price used to determine the production to count, the notice of loss due to an inadequate market price must be filed not later than 45 days following completion of harvest.
- (6) The ARD is:
 - (a) for California, September 15 for summer planting period, and January 15 for winter planting period; **and**
 - (b) for Florida, November 15.
- (7) The billing date is May 1 of the year following the SCD.

435 Insurance Period

Insurance will attach according to the following:

- (1) Coverage begins on each unit or part of a unit on the date the insured crop is planted into the field and meeting the requirements listed in [Paragraph 430A](#).
- (2) Coverage ends on each unit or part of a unit on the date another crop is interplanted with the strawberry crop.
- (3) Coverage for physical damage ends on any portion of the insured crop when it is picked.
- (4) The calendar date for the end of the insurance period is specified in the **AD**.
 - (a) Physical damage occurring after the end of the insurance period will not be included in settlement of claim calculations.
 - (b) Any production that would normally be picked after the end of the insurance period will not be included as production to count or reported on the production report. Only production that is produced and harvested during the insurance period is reported on the production report.
 - (c) Only revenue earned from production reported will be included on the revenue report.

A. Insurable

The following causes of physical loss are covered under the PRH Strawberry Pilot Program:

- (1) adverse weather conditions;
- (2) fire;
- (3) insects and plant diseases if:
 - (a) adverse weather conditions prevent application of control measures or cause control measures to be ineffective after application, and reapplication is not possible or permitted before damage occurs or worsens; or
 - (b) no pesticides effective on the insect or the plant disease are registered with the Environmental Protection Agency and labeled for use on strawberries.

Important: Causes of loss due to insects or plant disease are insurable causes of loss only if a natural event, such as rain, either prevents timely application of a pesticide or washes it off the plants before it has had an opportunity to be effective. Further, the insured must have been unable to reapply the control measure before damage occurs or worsens due to continuing natural events, such as adverse weather, or because the label directions limit reapplication for several days after an initial application and there are no substitutes.

In addition, a pest or disease may occur for which no pesticide has been registered for use on that disease or pest or, if a pesticide is registered, it has not been labeled for use on strawberries. The insured must exercise normal and routine care of the field to control insects and disease outbreaks, but if natural events beyond the control of the insured occur and cause a production loss, such losses may be covered if all other requirements are met.

- (4) wildlife;
- (5) earthquake;
- (6) volcanic eruption; and
- (7) failure of irrigation water supply, if due to an insurable COL specified in (1)-(6) of this paragraph.

A. Insurable (Continued)

In addition to the COL due to physical damage, an inadequate market price on sold strawberries is a covered COL.

Important: Unharvested and/or unsold strawberries must be appraised to determine the pounds of marketable fruit and must be valued as production to count in accordance with the CP.

B. Uninsurable

In addition to the causes of loss excluded by the BP, damage or loss will not be insured due to the following:

- (1) physical injury to strawberry fruit caused by the improper use of tools or machinery such that it is not marketable;
- (2) failure to pick in a timely manner for any reason, including inability to obtain labor, unless the failure to pick is due to an insurable COL specified in A of this paragraph;

Important: Timely notice and timely loss adjustment is extremely important for strawberries because they are highly perishable. AIPs must exercise caution with claims filed late. If the appraisal is made after fruit becomes soft, shriveled, or damaged by other causes it will not accurately reflect the condition of the fruit as it was at first maturity.

- (3) inability to market the strawberries for any reason other than actual physical damage due to an insurable COL as specified in A of this paragraph. For example, payment of an indemnity will not be made if insured is unable to market due to a quarantine, boycott, or refusal of any person to accept production; and
- (4) high soil salinity for California only, unless otherwise specified in the **AD**.

437-469 (Reserved)

470 Reports

The majority of California and Florida grown strawberries are sold for fresh market consumption through wholesale channels. Other sales are to buyers who purchase the strawberries for processing. A minor direct marketing industry also exists. Sales through any of these channels should be aggregated by a buyer type basis as specified by the applicable report. See [Paragraph 301](#) and Part 13 and 14 of the CIH for both production and revenue reports unless otherwise noted in this handbook, PRH GP, CP, or SP.

A. Requirements

Revenue reports are by buyer type, planting period, and organic practice combinations that contain production sold, actual total revenue, and gross total revenue. Production reports follow the CIH procedures.

If a loss claims record was filed for a crop year, the revenue to count for sold production from the loss record must be used for subsequent crop year's revenue report. The production to count from the loss record will be used for the subsequent crop year's production report.

B. Verifiable Records

Information in both the revenue report and production report must be substantiated by verifiable records from a disinterested third party.

Preharvest appraisals for production sold by direct marketing are considered verifiable records. Sales by direct marketing or vertically integrated operations must have sales records reconcilable with the revenue report. Acceptable supporting sales records may include harvest labor payroll or tax records.

C. Revenue Record Requirements

- (1) Strawberry sales records for marketable sold production must include the following:
 - (a) final disposition of the strawberries to determine the buyer type (i.e., fresh or processing);
 - (b) quantity of sold production; and
 - (c) records to support gross total revenue sales.
- (2) In addition, strawberry sales records for marketable sold production may include support for reconciling actual total revenue value (i.e., cooling, sorting, culling, etc.).

A. Calculation

Producers can insure a maximum of 125 percent of the greatest number of acres of planted strawberries in the county for the applicable planting period in which the insured had a share in any of the three previous crop years, see subparagraph B for additional information. If the insured plants more acres than the maximum allowable acreage, the production guarantee (per acre) is reduced by the guarantee limitation factor. If the insured does not plant more acres than the allowable acreage, the guarantee limitation factor will be 1.000, which will not reduce the production guarantee. However, this factor is waived if the increase is 10 acres or less. See [Exhibit 4B](#) for an example.

Example: In the preceding three crop years and across all units the insured planted 100 acres of strawberries. For the current crop year, the insured plants two units, Unit 0001-0001 with 100 acres and Unit 0001-0002 with 75 acres; thus, total planted acres are 175.

Calculate the guarantee limitation factor:

Multiply the number of acres from the applicable previous crop year (the greatest number of acres of planted strawberries in the county for the applicable planting period in which the insured had a share in any of the three previous crop years) by 125 percent and divide by the total planted acres for the current crop year.

Guarantee Limitation Factor = $(100 \times 1.25) \div 175 = 0.714$ (three decimals)

B. Entity Changes

For the guarantee limitation factor, when a new entity is formed and the SBI holders transfer their acreage history to the entity for insurability, the SBI holders forfeit the right to use the acreage history individually. When an entity is dissolved, the history accumulated by the entity will be split according to SBI holders' shares.

472-500 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

General acronyms and abbreviations (not PRH or crop specific) are identified in the GSH.

Approved Acronyms and Abbreviations	Term
ERF	Expected Revenue Factor
FOB	Free-On-Board
GP	General Provisions
PRH	Production and Revenue History
RWAHP	Revised Weighted Average Harvest Price
WAHP	Weighted Average Harvest Price

General definitions (not PRH or crop specific) are identified in the GSH.

Actual revenue: A per acre value determined by dividing the sum of actual total revenues (from all buyer types) for each crop, crop type, planting period, and organic practice combination by the corresponding number of planted acres for such combination for the crop year. Crop, crop type, planting period, and organic practices will be specified in the actuarial documents.

Actual total revenue: Revenue for a crop year based on records submitted by the insured including records on any claims for indemnities (crop insurance indemnities do not contribute to actual total revenue). Actual total revenue is differentiated by crop, crop type, planting period, organic practice, and buyer type combinations, as specified in the actuarial documents. Actual total revenue is determined in accordance with Section 4 of the PRH GP and is used to compute the insured's actual revenue.

Actual yield: In addition to the definition of actual yield in the BP, only marketable production is used to compute the actual yield for PRH.

Adjusted transitional revenue: A percentage of the transitional revenue used when less than three acceptable annual revenue reports are certified. If no acceptable annual revenue reports are certified, the adjusted transitional revenue is 65 percent of the transitional revenue. If one acceptable annual revenue report is certified, the adjusted transitional revenue is 80 percent of the transitional revenue. If two acceptable annual revenue reports are certified, the adjusted transitional revenue is 90 percent of the transitional revenue.

Approved projected price: A price used to calculate the guarantee, premium, any replant payment, and any prevented planting payment, as applicable. Unless otherwise specified in the CP or SP, it is the lesser of the personal projected price or the projected price published in the actuarial documents.

Assigned revenue: An actual revenue assigned to the insured if reporting requirements of this policy are not met. Assigned revenues are considered the same as actual revenues when calculating the average revenue.

Average revenue: Calculated in accordance with Section 4(a) of the PRH GP, a per acre value determined yearly actual revenues, assigned revenues, and adjusted or unadjusted T-Revenue in the database, as applicable.

Buyer type: As specified in the CP or SP.

Commodity exchange price provisions (CEPP): In lieu of the definition in the BP, the Commodity Exchange Price Provisions (CEPP) are not applicable.

Continuous production and revenue reports: Production and revenue reports submitted by an insured for each consecutive crop year (within the base period), including the most recent crop year in the base period as defined in 7 CFR part 400, subpart G. Continuity is not interrupted if for any calendar year the crop was not planted, prevented from being planted by an insured COL, or not produced for an insurable purpose. Rules for reporting continuity of records apply to either an applicant/or an insured when certifying percentages of grade or grade factors when applicable.

Crop Year: In lieu of the definition of crop year in the BP, the period within which the insured crop is normally grown and designated by the calendar year in which the crop is normally harvested. For crops with multiple planting periods or growing seasons, the crop year is designated by the calendar year in which the final planting of the crop is normally harvested. However, for PRH purposes the term does not include any year when the crop was not planted or when the crop was prevented from being planted by an insured COL.

Database: Unless otherwise specified in the CP, a set of data containing a minimum of four crop years up to a maximum of ten crop years of revenues or yields used to compute the protection guarantee. Both yield and revenue databases must contain the same crop years: assigned yields or revenues, or adjusted or unadjusted T-Yields or revenues may be used to accomplish this.

Direct marketing: The sale of the insured crop directly to consumers without the intervention of an intermediary such as a registered handler, wholesaler, retailer, packer, processor, shipper, or buyer. Examples of direct marketing include selling through an on-farm or roadside stand, at a farmer's market, or permitting the general public to enter the field for the purpose of picking all or a portion of the crop. If any portion of the unit is direct marketed, the insured must obtain a preharvest appraisal in addition to maintaining acceptable production records.

Expected revenue factor (ERF): A value determined by RMA that is used to adjust the yield or revenue protection guarantee when it is determined the yield or revenue protection guarantee per acre does not reflect the likely revenue per acre for the upcoming crop year. The factor will be contained in the actuarial documents. In addition to the provisions of Section 3(e)(1) of the BP, the ERF will be published in the actuarial documents not later than 15 days prior to the SCD.

Free-on-board origin sale price: A sale price that reflects the crop's value standardized to the location from which the sales for the crop typically originate. It does not include the value of costs associated with delivering the crop from such location to the buyer.

Gross price: A price per unit of production (bushel, pound, etc.) determined by dividing the gross total revenue for each buyer type by the quantity of production sold to obtain that same revenue, in accordance with Section 5(c)(2) of the PRH GP.

Gross total revenue: Revenue for a crop year based on records submitted by the insured including records on any claims for indemnities (crop insurance indemnities do not contribute to gross total revenue). Gross total revenue is differentiated by crop, crop type, planting period, organic practice, and buyer type combinations, as specified in the actuarial documents. Gross total revenue is based on free on-board origin sale prices as determined in accordance with Section 4 of the PRH GP and is used to calculate the gross revenue.

Guarantee limitation factor: This factor will be 1.00 unless the insured plants acreage in excess of the amount permitted as specified in the CP or actuarial documents. To calculate the guarantee limitation factor when planted acres exceed the limitation, multiply the greatest number of acres for which the crop was grown within the three preceding crop years by the percentage limitation, and divide by the total planted acres for the crop year. For example, the greatest number of acres planted and insured in the three preceding crop years is 100 acres. The percentage limitation is 125 percent. The insured plants 150 acres for the current crop year. The guarantee limitation factor for this example is 0.833, calculated as: $[(100 \text{ acres} \times 125\%) \div 150 \text{ acres}]$.

Harvest and post-harvest activities: Activities starting with removal of the crop from the plant and including all subsequent activities that occur until the crop is sold, which contribute to the free on-board origin sale price. Such activities include picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing.

Harvest price: In lieu of the definition of harvest price in the BP, the harvest price is determined in accordance with Section 4 of the PRH GP. A harvest price may be assigned during an appraisal to value production to count that is unsold. A harvest price may also be used to value production to count that is sold at an unreasonable price **or** that **has** unreasonable costs. Harvest prices may not include the value added by harvest and post-harvest activities. Harvest prices may be determined from records submitted by the insured, including records on any claims for indemnities that the insured has signed (if applicable).

Marketable: As specified in the CP.

Personal projected price: A price the insured has demonstrated they are likely to obtain, differentiated by crop type, planting period, and organic practice combinations, as applicable, and based on information in the insureds databases, as determined in Section 4(b) of the PRH GP.

Production report: In lieu of the definition of production report in the BP, the production report is a written record supported by verifiable records showing annual planted acreage (insurable and uninsurable), production (sold and unsold), and any appraised production. The report also contains such information from previous years, as applicable. Information contained in a claim for indemnity is considered a production report for the crop year for which the claim was filed. In addition, appraisals conducted on acreage intended for direct marketing, accompanied by verifiable sales records for such acreage, will be considered a production report. Production report requirements are found in Section 3 of the PRH GP.

Projected price: In lieu of the definition of projected price in the BP, a price published in the actuarial documents not later than 15 days prior to the SCD.

Revenue protection: In lieu of the definition of revenue protection in the BP, a plan of insurance that provides protection against loss of revenue due to a production loss, price decline, or a combination of both.

Revenue protection guarantee (per acre): In lieu of the definition of revenue protection guarantee (per acre) in the BP, for both forms of revenue protection under PRH, the amount determined by multiplying the production guarantee (per acre) by: the approved projected price (for the given crop, crop type, planting period, and organic practice), the percentage of the approved projected price elected, and the ERF. This is the same as the yield protection guarantee (per acre).

Revenue protection plus: A form of revenue protection where the lower of the RWAHP or the approved projected price is used to value components of production to count in accordance with Section 11(c)(3) of the PRH GP.

Revenue report: A written record supported by verifiable records showing annual: actual total revenue, gross total revenue, and quantity sold. The report also contains such information from previous years, as applicable. Information contained in a claim for indemnity is considered a revenue report for the crop year for which the claim was filed. In addition, appraisals conducted on acreage intended for direct marketing, accompanied by verifiable records for such acreage, will be considered a revenue report. Revenue report requirements are found in Section 3 of the PRH GP.

Revenue reporting date: The same date as the production reporting date found in the actuarial documents.

Revised weighted average harvest price (RWAHP): Computed in accordance with Section 5 of the PRH GP, it is greater than the WAHP when for the current crop year, proportions of sales to buyer types, or the difference between gross and actual prices, or both, differ from the insured's history by more than tolerances specified in the CP. The RWAHP is used for both forms of revenue protection.

Transitional revenue (T-Revenue): An actual revenue published in the actuarial documents and used when the insured has fewer than four consecutive crop years in a database. Transitional revenue is differentiated by crop, crop type, planting period, and organic practice combinations.

Unreasonable cost: A value of harvest and post-harvest activities (determined by subtracting actual price from gross price for the current crop year for a given crop type, planting period, practice, and buyer type), which is not supported by such differences in the insured's revenue report history, as determined by the AIP.

Unreasonable price: A gross price not supported by sales for like production (of the same crop type and organic practice) to the same buyer type at the time of sale in insured's region, as determined by the AIP.

Verifiable records: In addition to the definition in the BP, verifiable records are contemporaneous and include records used to substantiate good farming practices and all information reported on the production and revenue reports. Verifiable records are from a disinterested third party, such as a warehouse, processor, packer, broker, input vendor, etc., or by AIP measurement of farm-stored commodities. Preharvest appraisals, by the AIP, for production sold by direct marketing are considered verifiable records. Unless otherwise specified in the CP or SP, for commodities sold through direct marketing or by vertically integrated operations, verifiable records must include harvest labor payroll, final settlement sheets showing disposition of the insured commodities, and sales records reconcilable with revenue reported on the revenue report and for tax purposes for the farm entity.

Vertically integrated: Unless otherwise specified in the CP, for the purpose of PRH a person is vertically integrated if that person alone, or in conjunction with other persons who have SBI in the person, is involved in one or more entities that participate in or conduct multiple aspects of the crop's lifecycle. Such aspects could include but are not limited to components of growing, packing, processing, marketing, transporting, sales, and distribution. Vertically integrated operations may establish an insurable interest if they maintain separate acceptable financial, marketing, production, and sales records for each different entity as required for tax purposes.

Weighted average harvest price (WAHP): A price computed in accordance with Section 5 of the PRH GP for both forms of revenue protection. It is differentiated by crop, crop type, planting period, and organic practice.

Yield protection guarantee (per acre): In lieu of the definition in the BP, the amount determined by multiplying the production guarantee (per acre) by: the approved projected price (for the given crop, crop type, planting period, and organic practice), the percentage of the approved projected price elected, and the ERF. This is the same as the revenue protection guarantee (per acre).

General definitions (not PRH or crop specific) are identified in the GSH and LAM.

Annual: Nursery stock planted into insurable acreage for a crop year with the plants destroyed after the end of the insurance period for the same crop year.

Buyer Type:

- (a) Buyer type A – Sales to buyers who purchase the strawberries through direct marketing.
- (b) Buyer type B – Sales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases.
- (c) Buyer type C – Sales to buyers who purchase the strawberries for processing.

Buyer type tolerance value: In accordance with Section 5(c)(8)(iii) of the PRH GP, the buyer type tolerance value is 0.9.

Cost tolerance value: In accordance with Section 5(c)(5)(i) of the PRH GP, the cost tolerance value is 1.1.

High soil salinity: High concentration of salts in soils exceeding levels recommended by agricultural experts for strawberry production. It is determined by measuring the electrical conductivity (ECe) of soils with electrical conductivity meter and is measured in decisiemens per meter.

Marketable: A determination made by the AIP based on whether the crop: meets or exceeds U.S. No. 1 in accordance with the United States Standards for Grades of Strawberries; is accepted by a packer, processor, or other first handler or buyer; is graded and packed; or is sold.

Nursery stock: Strawberry plants grown using vegetative reproduction that are ready to be placed into an environment where the plants will be allowed to grow and produce fruit.

Picking: Removal of marketable strawberry fruit from the plant.

Picking period: One or more sets of dates specified in the actuarial documents that designate the beginning and ending calendar dates when the strawberry fruit normally would be picked.

Planting period: The period of time designated in the actuarial documents in which the strawberries must be planted.

Pound: A unit of weight equal to 16 ounces avoirdupois.

PRH General Provisions: The Production and Revenue History Pilot Plan of Insurance General Provisions.

Raised bed: A farming practice in which the surface into which nursery stock is planted is above the surrounding soil at a height sufficient to allow adequate drainage.

Relay crop: A crop planted directly into insured strawberry beds no earlier than February 1 of each year, that will grow with the strawberry crop but will not reach mature stages until after removal of the strawberry crop. While strawberries are still present in the field, crop production practices for the two crops are managed to maximize strawberry production.

Strawberry: The fruit of the family Rosacea and the genus Fragaria, grown commercially with the intent to be sold to any Buyer type.

Exhibit 3A Revenue Report Form Standard

Revenue Reports are completed by crop year, crop, type, planting period, organic practice (vs. conventional and transitioning to organic practices), and buyer type. See the DSSH for additional requirements.

A. Insured Information

Item #	Element	Substantive/Non-Substantive
1	"Insured's Name"	Substantive
2	"Street and/or Mailing Address"	Substantive
3	"City and State"	Substantive
4	"Zip Code"	Substantive
5	"Insured's Telephone Number"	Substantive
6	"Policy Number"	Substantive
7	"Crop Year"	Substantive
8	"Identification Number"	Substantive
9	"Identification Number Type"	Substantive

B. Crop Information

Item #	Element	Substantive/Non-Substantive
1	"Crop"	Substantive
2	"Crop Type"	Substantive
3	"Practice"	Substantive
4	"Planting Period"	Substantive
5	"Buyer Type Code"	Substantive
6	"State and County"	Substantive
7	"Other Person(s) Sharing in the Crop"	Substantive
8	"Production Sold"	Substantive
9	"Actual Total Revenue"	Substantive
10	"Gross Total Revenue"	Substantive
11	"Revenue Descriptor"	Substantive
12	"Previous Year Average Revenue" Note: Item is only substantive if revenue descriptor in 11 is associated with an assigned descriptor.	Substantive/ Non-Substantive

C. Other Information

Item #	Element	Substantive/Non-Substantive
1	"Comments"	Non-Substantive

D. Required Statements

Item #	Element	Substantive/ Non-Substantive
1	Certification statement Note: See DSSH Paragraph 502 for more information.	Substantive
2	Privacy Act statement Note: See DSSH Paragraph 501 for more information.	Substantive
3	Non-Discrimination statement Note: See DSSH Paragraph 503 for more information.	Substantive

E. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	“Insured’s Printed Name, Signature, and Date”	Substantive

Exhibit 3B Revenue Report Elements

Element	Required Information
Crop	Crop code in the AD .
Crop Type	Crop type in the AD for the crop.
Practice	Organic practice or other (transitioning to organic or conventional).
Planting Period	Planting period in the AD for the crop.
Buyer Type Code	As specified in the CP or SP (i.e., strawberry Buyer type A – Sales to buyers who purchase the strawberries through direct marketing. Buyer type B – Sales to buyers who purchase the strawberries for fresh market use, excluding direct market purchases. Buyer type C – Sales to buyers who purchase the strawberries for processing.
State and County	Location of where crop is grown.
Other Person(s) Sharing in the Crop	Enter the names of others sharing in the crop.
Production Sold	Total production sold for a crop year based on records submitted for the crop year, crop type, practice, planting period, and buyer type combinations.
Actual Total Revenue	Actual total revenue (in field value) for a crop year based on records submitted for the crop year, crop, crop type, planting period, practice, and buyer type combinations. The actual total revenue will be used to calculate the personal projected price.
Gross Total Revenue	Gross total revenue for crop year, crop, crop type, planting period, practice, and buyer type combinations. Gross total revenue is based on FOB origin sale prices. FOB origin sale reflects the crop's value standardized to the location from which your sales for the crop typically originate. It does not include the value of costs associated with delivering the crop from such location to the buyer.
Revenue Descriptor	See Exhibit 3C of this handbook.
Previous Year Average Revenue	The previous year's average revenue used to calculate the personal projected price. The average revenue is a per acre value determined from the most recent five crop years of yearly actual revenues, assigned revenues, T-Revenues, and adjusted T-Revenues in your database, as applicable.
Comments	The insured and/or agent may include any additional information.

Exhibit 3C Revenue Descriptors and Chart

Revenue descriptors are codes used to identify different types of revenue reported in the revenue report. For a complete listing see Appendix III.

Revenue Descriptor Code	Revenue Descriptors
A	Actual Total Revenue and Gross Total Revenue for sales from insured including claims for indemnities. Encompasses comparable Yield Descriptors A, AY, BF, VF, FA, NA, and PA.
P	50% of previous year's average revenue used to generate the protection guarantee. If previous approved revenue is not available, revenue will be 65% of the T-Revenue. Encompasses comparable Yield Descriptors P and AX.
T	100% of T-Revenue. Encompasses comparable Yield Descriptors T, I, TX, and C. ***
Z	No sales to buyer type.
S	65% T-Revenue (Example: No actual/assigned Revenue).
E	80% T-Revenue (Example: One actual/assigned Revenue).
N	90% T-Revenue (Example: Two actual/assigned Revenue).

Exhibit 3C Revenue Descriptors and Chart (Continued)

The chart below explains how to calculate the **personal** projected price when a variety of both yield descriptors and revenue descriptors are in the APH databases and Revenue History as referenced in Section 4 of the PRH GP. [Exhibit 4B](#) shows examples of yield and revenue should be used to calculate the **personal** projected price.

If Production Report (1):

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Include T-Yields	Include T-Yields
--	--	--	--	-----------------------------	------------------	------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
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Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	P, A, or T	P	A or T
Yield Acreage	Sum yield acreage for actual yield descriptors	Sum yield acreage for actual yield descriptors	Null	Sum yield acreage for actual and assigned yield descriptors	Null	Null
Annual Production	Sum annual production for actual yield descriptor	Sum annual production for actual yield descriptor	Null	Sum (annual production for actual yield descriptors) plus Sum (annual yield multiplied by yield acreage) for assigned yield descriptors	Null	Null
Annual Yield	Annual production divided by yield acreage	Annual production divided by yield acreage	T-Yield multiplied by T-Revenue percent	Annual production divided by yield acreage	T-Yield multiplied by T-Revenue percent	T-Yield multiplied by T-Revenue percent
Annual Production Sold	Null	Sum production sold	Null	Null	Null	Null

Exhibit 3C Revenue Descriptors and Chart (Continued)**If Production Report (1):**

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Include T-Yields	Include T-Yields
--	--	--	--	-----------------------------	------------------	------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
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Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	P, A, or T	P	A or T
Actual Total Revenue	Null	Sum actual revenue	Null	Null	Null	Null
Annual Revenue	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	Actual total revenue divided by yield acreage	T-Revenue multiplied by T-Revenue percent	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	If prior year average revenue exists then 50% of previous year average revenue, if not available use 65% of T-Revenue	T-Revenue multiplied by T-Revenue percent

Exhibit 3C Revenue Descriptors and Chart (Continued)

If Production Report (1):

	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any actual yields but no assigned yields	Include any assigned yields	Includes T-Yields	Includes T-Yields
--	--	--	--	-----------------------------	-------------------	-------------------

And Revenue Report (2):

	Includes assigned revenues	Includes actual revenues but does not include assigned revenues	Includes T-Revenues only	Includes anything for actual revenue, assigned revenue, and T-Revenue	Includes T-Revenues and assigned revenues	Includes actual revenues or T-Revenues but does not include assigned revenues
--	----------------------------	---	--------------------------	---	---	---

Then Personal Price Calculations:

Yield Descriptor	A	A	A	P	T	T
Revenue Descriptor	P	A	T	A, P, or T	P	A or T

And if elected Percent of Sales populated (3) – PRH GP Reference: 2(e) and 4(a)(5)

Adjusted Total Revenue	Null	For each buyer type calculate (actual price multiplied by elected percent of sales multiplied by annual production sold) and sum the results	Null	Null	Null	Null
Adjusted Annual Revenue	Equals annual revenue	Adjusted total revenue divided by yield acreage	Equals annual revenue	Equals annual revenue	Equals annual revenue	Equals annual revenue

PRH GP References

	4(a)(3) and 4(b)(1)	4(a)(3) and 4(b)(3)	4(a)(3) and 4(b)(2)	4(a)(1) and 4(b)(1)	4(a)(2) and 4(b)(1)	4(a)(2) and 4(b)(2)
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Notes:

- (1) Actual yield descriptors include yield type codes = A, AY, BF, FA, NA, PA, and VF.
 T-Yields yield descriptors include yield type codes = C, E, I, IL, L, N, S, T, and TX.
 Assigned yield descriptor includes yield type code = P.
- (2) Actual revenue descriptor includes revenue type code = A.
 T-Revenue descriptors include revenue type codes = T, S, E, and N.
 Assigned revenue descriptor includes revenue type code = P.

 Based on the count of distinct years across buyer types with assigned and actual revenue reports use the applicable variable T-Revenues: 0 = 65%, 1 = 80%, 2 = 90%, and 3 = 100%.
- (3) Policy requires at least one buyer type record have at least **five** percent change.

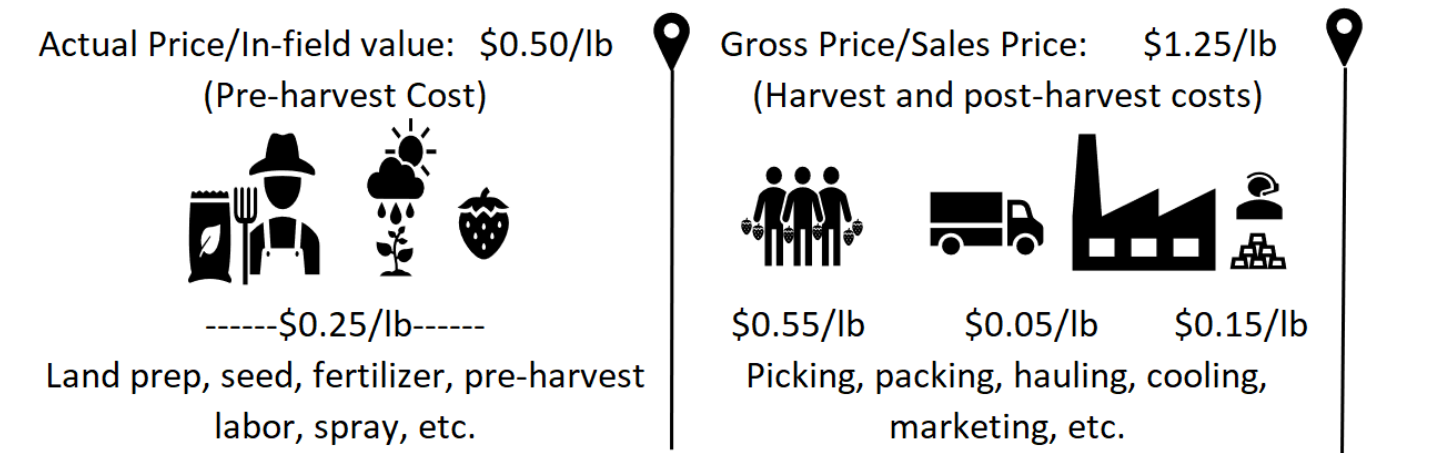
 If actual price is missing because there were no sales for the given year for a given buyer type, then use historical average actual price in the calculation.

The approved projected price is used to calculate the guarantee. The approved projected price is the lesser of the personal projected price or the projected price published by RMA in the actuarial documents. The projected price published by RMA is determined by starting with a plausible gross price a producer may receive for their production. From this price, an approximation of average harvest and post-harvest activity costs are deducted to bring the price back to a level just prior to the point harvest begins (i.e., actual price). This estimated value is then increased to allow most producers to use their personal projected price determined from their revenue history.

Explanation of the Need for In-field Valuation

PRH uses the actual price/in-field value in the calculation to determine the **personal projected** price. The projected price is designed to reflect the per pound value of the crop just before harvest. The gross price or sale of the crop is not insured because in the event of a loss, a substantial portion (if not all) of the harvest and post-harvest costs are not incurred. If crop insurance paid out on a gross value basis, crop insurance indemnities could be worth significantly more (in terms of net revenue to the producer) than the value obtained by harvesting the crop and selling it in normal market channels. This would create a vulnerability in the PRH program.

The following example illustrates a crop cycle. The actual price/in-field value is in the middle of the diagram which represents the infield valuation point just prior to harvesting the crop. To the left of this point of actual price/in-field value, reflects most of the pre-harvest costs needed to bring the crop to maturity. To the right of this point of actual price/infield value, reflects harvest and post-harvest costs. For many fresh market crops, such as strawberries, the harvest and post-harvest costs make up a significant portion of the gross price/sales price which is the final point to the right on the diagram.



The table below uses values from the illustration above. In the table, insurance guarantees based on an in-field valuation of \$0.50 (harvest and post-harvest costs of \$0.55, \$0.05, and \$0.15 are subtracted from the sale price of \$1.25/lb.) and the sale price of \$1.25/lb., are compared. If harvested and sold, both scenarios result in the same profit, \$0.25/lb., when all costs are deducted from the sale price.

Exhibit 4A Actual Price Calculation for Pre-Harvest versus Harvest and Post-Harvest Costs (Continued)

Note: All costs deducted in this example do not include all costs required to produce the crop. Other overhead costs including but not limited to management, repairs, buildings, labor administration and housing, etc., would further reduce profit, but these costs are assumed to be the same in both scenarios since they must still be incurred regardless of production loss.

However, if the guarantee was based on the gross price/sales price in a production loss scenario where an indemnity is paid, assuming the majority of the harvest and post-harvest costs are not incurred, the profit is 400 percent greater when the guarantee is based on the gross price/sales price.

	In-field Value or Actual Price	Sales Price or Gross Price
Guarantee	\$1.25 (\$0.55 + \$0.05 + \$0.15) = \$0.50	\$1.25
Profit if harvested & sold (sale price less all costs)	\$1.25 (\$0.55 + \$0.05 + \$0.15) - (\$0.25) = \$0.25	\$1.25 - (\$0.55 + \$0.05 + \$0.15) - (\$0.25) = \$0.25
Profit from total loss Indemnity (guarantee less production costs)	\$0.50 - \$0.25 = \$0.25	\$1.25 - \$0.25 = \$1.00
Incentive exists to:	Harvest & sell	Collect insurance

Determining What to Include in the Harvest and Post-Harvest Cost Category

To determine the actual price, the cost associated with harvest and post-harvest needs to be determined and deducted from gross revenue. Costs that should be included in the harvest and post-harvest cost category are those that are significantly reduced or eliminated (i.e., not incurred) in the event of a loss, such that if they were not accounted for, would result in unnaturally high profit as discussed previously, thus incentivizing capturing revenue from insurance as opposed to harvesting and selling the crop through normal market channels.

Overhead costs and costs associated with bringing the crop to maturity are not included in the harvest and post-harvest costs because they are likely to be fully or mostly incurred, regardless of the level of crop loss and potential indemnity.

The list of activities provided in the PRH definition of harvest and post-harvest activities do not occur if the crop is not harvested. For example, picking, or harvesting, the crop generally requires manual labor. Depending on the labor source (such as the H-2A guestworker visa program), additional costs such as meals and housing, would also be incurred. However, to the extent these costs are incurred regardless of a loss (i.e., to the extent they are considered an overhead cost not directly tied to the act of harvesting since the cost would be incurred whether or not they are harvesting a field), they would not be deducted from gross revenue.

Another example is equipment. Depreciation, maintenance, and upkeep of equipment is still required whether a loss occurs or not, and many pieces of equipment are not used solely for production of a single crop. Such costs may be somewhat less if the equipment is used less, but the cost savings from reduced use are unlikely to be significant enough that they would result in significantly greater profit if the costs were not deducted from gross revenue. On the other hand, the labor and fuel required to operate the equipment during harvest is significant and should be deducted since they are only incurred when harvest occurs.

When determining what costs to include in the harvest and post-harvest category, evaluate first if the cost is generally incurred during the harvest or post-harvest phase, and second, if the cost is generally incurred regardless of whether or not the crop is harvested. The focus should be on the activities listed in the definition: picking, packing, hauling, storing, cooling, washing, sorting, grading, and marketing because these activities will generate significant cost savings if they are not conducted. The word “generally” is used above because in any given year, costs may differ based on what happens in that year for a given grower. It may be, in a given year, a cost that would normally be incurred during the harvest and post-harvest phase isn’t, and vice versa. If costs of an activity are generally incurred during the harvest and post-harvest phase, and only when the crop is harvested, they must be deducted from gross revenue in the insured’s history, as well as at claim/reporting time. It is very important that the insured understands they must report consistently from year to year and at claim time.

In addition, for program integrity, there is a cost tolerance value. This value (i.e., for strawberries it is 1.1, which equates to 10 percent) is used in the RWAHP calculation, and it limits the amount that harvest and post-harvest costs (on a per pound basis) can increase at claim time, compared to what is reported in the producer’s history.

Exhibit 4B Example 1 of Summary Calculations

Production Report Information and APH

	Unit	0001-0000	Non-Organic	Fields A&B
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2015	35	490,000	A	14,000
2016	40	720,000	A	18,000
2017	46	552,000	A	12,000
2018	50	775,000	A	15,500
2019	45	562,500	A	12,500
2020	45	855,000	A	19,000
2021	47	940,000	A	20,000
2022	42	693,000	A	16,500
2023	44	871,200	A	19,800
2024	45	765,000	A	17,000
			Average Yield:	16,430
			Approved Yield:	16,430

	Unit	0002-0000	Non-Organic	Field C
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	5	77,500	A	15,500
2021	5	60,000	A	12,000
2022	5	80,000	A	16,000
2023	5	95,000	A	19,000
2024	5	75,000	A	15,000
			Average Yield:	15,500
			Approved Yield:	15,500

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue

		Buyer Type A					Buyer Type B				
Revenue Year		Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2020		256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2021		227,160	\$462,468	\$346,851	A	\$1.53	550,440	\$800,880	\$665,572	A	\$1.21
2022		179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023		260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.37
2024		106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49

Historical Totals	1,030,140	\$2,197,310	\$1,647,983		2,426,160	\$4,068,392	\$3,044,455
Historical Average Prices		\$2.13	\$1.60			\$1.68	\$1.25
Historical Percent of Sale	29.8%				70.2%		

Exhibit 4B Example 1 of Summary Calculations (Continued)

Yield and Revenue Database for Calculating the **Personal** Projected Price **and Determining Approved Projected Price**

Non-Organic - Fields A, B, and C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2015	35	490,000				
2016	40	720,000				
2017	46	552,000				
2018	50	775,000				
2019	45	562,500				
2020	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2021	52	1,000,000	777,600	\$1,012,423	\$19,470	19,231
2022	47	773,000	668,000	\$868,281	\$18,474	16,447
2023	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2024	50	840,000	504,000	\$768,399	\$15,368	16,800

Averages: \$18,918 18,169

Personal Projected Price (\$/lb.): \$1.0412

Projected Price in AD: \$1.2500

Approved Projected Price: \$1.0412

Calculating Guarantee Per Acre

Guarantee Per Acre for Unit 0001-0000	
Approved Yield	16,430
Approved Projected Price	\$1.0412
Percent of Approve Project Price Elected	100%
Coverage Level	75%
Expected Revenue Factor	1.00
Guarantee Limitation Factor	1.00
Guarantee Per Acre	\$12,830.19

Guarantee Per Acre for Unit 0002-0000	
Approved Yield	15,500
Approved Projected Price	\$1.0412
Percent of Approve Project Price Elected	100%
Coverage Level	75%
Expected Revenue Factor	1.00
Guarantee Limitation Factor	1.00
Guarantee Per Acre	\$12,103.95

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue

Production Report Information and APH

Unit 0001-0000 Non-Organic Fields A&B					Unit 0002-0000 Non-Organic Field C				
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre	Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2021	47	940,000	A	20,000	2021			N	13,500
2022	42	693,000	A	16,500	2022			N	13,500
2023	44	871,200	A	19,800	2023	5	95,000	A	19,000
2024	45	765,000	A	17,000	2024	5	75,000	A	15,000
			Average Yield:	18,325				Average Yield:	15,250
			Approved Yield:	18,325				Approved Yield:	15,250

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross & Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2021				N					N	
2022				N					N	
2023	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2024	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	367,080	\$862,026	\$646,520			788,620	\$1,596,582	\$1,127,778		
Historical Average Prices		\$2.35	\$1.76				\$2.02	\$1.43		
Historical Percent of Sale	31.8%					68.2%				

Exhibit 4B Example 2 Personal Projected Price Calculations for T-Yield and T-Revenue (Continued)

Yield and Revenue Database for Calculating the Approved Projected Price

Non-Organic - Fields A, B, and C						
Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2021	49	966,200	651,700	\$1,005,899	\$13,095	13,500
2022					\$13,095	13,500
2023					\$20,529	19,718
2024					\$15,368	16,800
Averages:					\$15,522	15,880
Personal Projected Price (\$/lb.):					\$0.9775	
Projected Price in AD:					\$1.2500	
Approved Projected Price:					\$0.9775	

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year

Production Report Information and APH

	Unit 0001-0000		Non-Organic	Fields A&B
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2015	35	490,000	A	14,000
2016	40	720,000	A	18,000
2017	46	552,000	A	12,000
2018	50	775,000	A	15,500
2019	45	562,500	A	12,500
2020	45	855,000	A	19,000
2021			Z	
2022	42	693,000	A	16,500
2023	44	871,200	A	19,800
2024	45	765,000	A	17,000
			Average Yield:	16,033
			Approved Yield:	16,033

	Unit 0002-0000		Non-Organic	Field C
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	5	77,500	A	15,500
2021			Z	
2022	5	80,000	A	16,000
2023	5	95,000	A	19,000
2024	5	75,000	A	15,000
			Average Yield:	16,375
			Approved Yield:	16,375

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year (Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue										
	Buyer Type A					Buyer Type B				
Revenue Year	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2015						441,000	\$634,379	\$463,050	A	\$1.05
2016						648,000	\$941,026	\$686,880	A	\$1.06
2017						496,800	\$748,678	\$546,480	A	\$1.10
2018						697,500	\$1,032,021	\$753,300	A	\$1.08
2019	15,660	\$30,465	\$22,237	A	\$1.42	506,250	\$755,983	\$551,813	A	\$1.09
2020	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2021				Z					Z	
2022	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.37
2024	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals						2,381,970	4,023,495	2,930,696		
Historical Average Prices							\$2.56	\$1.86		
Historical Percent of Sale						74.4%				

Exhibit 4B Example 3 Personal Projected Price Calculations for No Plant Year (Continued)

Yield and Revenue Database for Calculating the **Personal** Projected Price **and Determining Approved Projected Price**

Non-Organic - Fields A, B, and C

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2015	35	490,000	441,000	\$463,050	\$13,230	14,000
2016	40	720,000	648,000	\$686,880	\$17,172	18,000
2017	46	552,000	496,800	\$546,480	\$11,880	12,000
2018	50	775,000	697,500	\$753,300	\$15,066	15,500
2019	45	562,500	521,910	\$574,050	\$12,757	12,500
2020	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2021						
2022	47	773,000	668,000	\$868,281	\$18,474	16,447
2023	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2024	50	840,000	504,000	\$768,399	\$15,368	16,800
Averages:					\$17,575	16,823
Personal Projected Price (\$/lb.):					\$1.0412	
Projected Price in AD:					\$1.2500	
Approved Projected Price:					\$1.0412	

Exhibit 4B Example 4 Personal Projected Price Calculations for Added Land using Variable T-Yields

Production Report Information and APH

Unit 0001-0000 Non-Organic Fields A&B					Unit 0002-0000 Non-Organic Field C					Unit 0003-0000 Non-Organic Field D				
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre	Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre	Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	45	855,000	A	19,000	2020	5	77,500	A	15,500					
2021	47	940,000	A	20,000	2021	5	60,000	A	12,000	2021			T	9,750
2022	42	693,000	A	16,500	2022	5	80,000	A	16,000	2022			T	9,750
2023	44	871,200	A	19,800	2023	5	95,000	A	19,000	2023			T	9,750
2024	45	765,000	A	17,000	2024	5	75,000	A	15,000	2024			T	9,750
			Average Yield:	18,460				Average Yield:	15,500				Average Yield:	9,750
			Approved Yield:	18,460				Approved Yield:	15,500				Approved Yield:	9,750

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2020	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2021	227,160	\$462,468	\$346,851	A	\$1.53	550,440	\$800,880	\$665,572	A	\$1.21
2022	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2024	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	1,030,140	\$2,197,310	\$1,647,983			2,426,160	\$4,068,392	\$3,044,455		
Historical Average Prices		\$2.13	\$1.60				\$1.68	\$1.25		
Historical Percent of Sale	29.8%					70.2%				

Exhibit 4B Example 4 Personal Projected Price Calculations for Added Land using Variable T-Yields (Continued)

Yield and Revenue Database for Calculating the **Personal** Projected Price and Determining Approved Projected Price

Non-Organic - Fields A, B, C, and D

Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2020	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2021	52	1,000,000	777,600	\$1,012,423	\$19,470	19,231
2022	47	773,000	668,000	\$868,281	\$18,474	16,447
2023	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2024	50	840,000	504,000	\$768,399	\$15,368	16,800
Averages:					\$18,918	18,169
Personal Projected Price (\$/lb.):					\$1.0412	
Projected Price in AD:					\$1.2500	
Approved Projected Price:					\$1.0412	

Exhibit 4B Example 5 Personal Projected Price Calculations for Added Land or New Crop/P/T using SA T-Yields

Production Report Information and APH

Unit 0001-0000 Non-Organic Fields A&B					Unit 0002-0000 Non-Organic Field C					Unit 0003-0000 Non-Organic Field D				
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre	Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre	Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	45	855,000	A	19,000	2020	5	77,500	A	15,500					
2021	47	940,000	A	20,000	2021	5	60,000	A	12,000	2021			L	16,980
2022	42	693,000	A	16,500	2022	5	80,000	A	16,000	2022			L	16,980
2023	44	871,200	A	19,800	2023	5	95,000	A	19,000	2023			L	16,980
2024	45	765,000	A	17,000	2024	5	75,000	A	15,000	2024			L	16,980
			Average Yield:	18,460				Average Yield:	15,500				Average Yield:	16,980
			Approved Yield:	18,460				Approved Yield:	15,500				Approved Yield:	16,980

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue

Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2020	256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2021	227,160	\$462,468	\$346,851	A	\$1.53	550,440	\$800,880	\$665,572	A	\$1.21
2022	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023	260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2024	106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49
Historical Totals	1,030,140	\$2,197,310	\$1,647,983			2,426,160	\$4,068,392	\$3,044,455		
Historical Average Prices		\$2.13	\$1.60				\$1.68	\$1.25		
Historical Percent of Sale	29.8%					70.2%				

Yield and Revenue Database for Calculating the Personal Projected Price and Determining Approved Projected Price

Non-Organic - Fields A, B, C, and D						
Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)
2020	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2021	52	1,000,000	777,600	\$1,012,423	\$19,470	19,231
2022	47	773,000	668,000	\$868,281	\$18,474	16,447
2023	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2024	50	840,000	504,000	\$768,399	\$15,368	16,800
Averages:					\$18,918	18,169
Personal Projected Price (\$/lb.):					\$1.0412	
Projected Price in AD:					\$1.2500	
Approved Projected Price:					\$1.0412	

Exhibit 4B Example 6 Personal Projected Price Calculations for Assigned Yield and Revenue

Production Report Information and APH

	Unit	0001-0000	Non-Organic	Fields A&B
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	45	855,000	A	19,000
2021	47	-	P	-
2022	42	693,000	A	16,500
2023	44	871,200	A	19,800
2024	45	765,000	A	17,000
			Average Yield:	14,460
			Approved Yield:	14,460

	Unit	0002-0000	Non-Organic	Field C
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	5	77,500	A	15,500
2021	5	-	P	-
2022	5	80,000	A	16,000
2023	5	95,000	A	19,000
2024	5	75,000	A	15,000
			Average Yield:	13,100
			Approved Yield:	13,100

Note: 50% of Last Year's Average Revenue - \$8,654 and 75% of Last Year's Approved Yield - 13,000

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue

		Buyer Type A					Buyer Type B				
Revenue Year		Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2020		256,500	\$501,458	\$376,093	A	\$1.47	598,500	\$917,450	\$661,343	A	\$1.11
2021					P					P	
2022		179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023		260,680	\$629,542	\$472,157	A	\$1.81	391,020	\$821,142	\$533,742	A	\$1.36
2024		106,400	\$232,484	\$174,363	A	\$1.64	397,600	\$775,440	\$594,036	A	\$1.49

Historical Totals	802,980	1,734,842	1,301,132		1,875,720	3,267,512	2,378,883
Historical Average Prices		\$2.16	\$1.62			\$1.74	\$1.27
Historical Percent of Sale	30.0%				70.0%		

Exhibit 4B **Example 6** Personal Projected Price Calculations for Assigned Yield and Revenue (Continued)

Yield and Revenue Database for Calculating the **Personal** Projected Price **and Determining Approved Projected Price**

Non-Organic - Fields A, B, and C						
Year	Acres	Annual Production	Production Sold	Sum of Actual Total Revenue	Actual Revenue (Annual)	Actual Yield
2020	50	932,500	855,000	\$1,037,436	\$20,749	18,650
2021	52	-	-		\$8,654	11,250
2022	47	773,000	668,000	\$868,281	\$18,474	16,447
2023	49	966,200	651,700	\$1,005,899	\$20,529	19,718
2024	50	840,000	504,000	\$768,399	\$15,368	16,800
Averages:					\$16,755	16,573
Personal Projected Price (\$/lb.):					\$1.0110	
Projected Price in AD:					\$1.2500	
Approved Projected Price:					\$1.0110	

Exhibit 4B Example 7 Personal Projected Price Calculations for Percent of Sales to Buyer Types Different from Historical Sales Proportions

Production Report Information and APH

	Unit	0001-0000	Non-Organic	Fields A&B
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2015	35	490,000	A	14,000
2016	40	720,000	A	18,000
2017	46	552,000	A	12,000
2018	50	775,000	A	15,500
2019	45	562,500	A	12,500
2020	45	855,000	A	19,000
2021	47	611,000	P	13,000
2022	42	693,000	A	16,500
2023	44	871,200	A	19,800
2024	45	765,000	A	17,000
			Average Yield:	15,730
			Approved Yield:	15,730

	Unit	0002-0000	Non-Organic	Field C
Year	Acres	Yield Production	Yield Descriptor	Yield Per Acre
2020	5	77,500	A	15,500
2021	5	65,000	P	13,000
2022	5	80,000	A	16,000
2023	5	95,000	A	19,000
2024	5	75,000	A	15,000
			Average Yield:	15,700
			Approved Yield:	15,700

Note: 50% of Last Year's Average Revenue - \$8,654 and 75% of Last Year's Approved Yield - 13,000

100% of both T-Yield 9,750 and T-Revenue \$9,458

65% of both T-Yield 6,338 and T-Revenue \$6,148

Exhibit 4B Example 7 Personal Projected Price Calculations for Percent of Sales to Buyer Types Different from Historical Sales...(Continued)

Revenue Report Information and Revenue History

Non-Organic Production Sold and Gross and Actual Revenue										
Revenue Year	Buyer Type A					Buyer Type B				
	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price	Production Sold	Gross Total Revenue	Actual Total Revenue	Revenue Descriptor	Actual Price
2021				T					T	
2022	179,400	\$371,358	\$278,519	A	\$1.55	488,600	\$753,480	\$589,762	A	\$1.21
2023				Z		891,020	\$1,221,142	\$1,033,742	A	\$1.16
2024	206,400	\$332,484	\$274,363	A	\$1.33	497,600	\$775,440	\$594,036	A	\$1.19
Historical Totals	385,800	\$703,842	\$552,882			1,877,220	\$2,750,062	\$2,217,540		
Historical Average Prices		\$1.82	\$1.43				\$1.46	\$1.18		
Historical Percent of Sale	17.0%					83.0%				
Historical Average Price Difference			\$0.39					\$0.28		
Elected Percent of Sales	10.0%					90.0%				

Yield and Revenue Database for Calculating the Personal Projected Price and Determining Approved Projected Price.

Non-Organic - Fields A, B, and C							
Year	Yield Acreage	Annual Production	Annual Production Sold	Actual Total Revenue	Actual Revenue (Annual)	Yield (Annual)	Adjusted Revenue (Annual)
2015					\$9,458	9,750	
2016					\$9,458	9,750	
2017					\$9,458	9,750	
2018					\$9,458	9,750	
2019					\$9,458	9,750	
2020					\$9,458	9,750	\$9,458
2021	52	676,000			\$8,654	13,000	\$8,654
2022	47	773,000	668,000	\$868,281	\$18,474	16,447	\$17,646
2023	49	966,200	891,020	\$1,033,742	\$21,097	19,718	\$21,593
2024	50	840,000	704,000	\$868,399	\$17,368	16,800	\$16,999
Averages:					\$15,010	15,143	\$14,870
Personal Projected Price (\$/lb.):					\$0.9912		\$0.9820
Projected Price in AD:					\$1.2500		
Approved Projected Price:					\$0.9820		