



United States Department  
of Agriculture



Federal Crop  
Insurance  
Corporation

FCIC-20650U (08-2025)

# **FLORIDA CITRUS FRUIT ACTUAL PRODUCTION HISTORY INSURANCE STANDARDS HANDBOOK**

**2027 and Succeeding Crop Years**

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

<b>TITLE: Florida Citrus Fruit Actual Production History Insurance Standards Handbook</b>	<b>NUMBER: FCIC-20650U OPI: Product Management</b>
<b>EFFECTIVE DATE: 2027 and succeeding crop years</b>	<b>ISSUE DATE: August 27, 2025</b>
<b>SUBJECT:</b>  Provides the approved standards and procedures for administering the Florida Citrus Fruit Actual Production History Crop Insurance Program.	<b>APPROVED:</b>  <i>/s/ John W. Underwood for</i>  Deputy Administrator for Product Management

**REASON FOR ISSUANCE**

This handbook provides procedures and instructions for administering the Florida Citrus Fruit Actual Production History Crop Insurance Program for the 2027 and succeeding crop years. This handbook replaces FCIC-20650U Florida Citrus Fruit Actual Production History Insurance Standards Handbook dated August 31, 2023. This handbook is effective upon approval and until obsoleted.

**SUMMARY OF CHANGES**

Listed below are the changes to the 2027 FCIC-20650U Florida Citrus Fruit Actual Production History Crop 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.

<b>Reference</b>	<b>Description of Change</b>
<a href="#">Para 13D</a>	Added guidance regarding the Contract Price Option.
<a href="#">Para. 14B(4)(d)</a> and <a href="#">(5)(a)</a>	Revised the 100 box minimum production requirement to 75 boxes. Excluded application of YA, YC, and YE elections from databases that produce 75 boxes but do not produce 100 boxes.
<a href="#">Para. 37</a>	Added revisions to 1860 of the CIH for determining the weighted average age/density.

**FLORIDA CITRUS FRUIT ACTUAL PRODUCTION HISTORY  
CROP INSURANCE STANDARDS HANDBOOK**

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## PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

### 1 General Information

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#### A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing FCF APH crop insurance coverage in accordance with the FCF APH CP (27-FCF), FCF APH LASH (FCIC-20650L), GSH (FCIC-18190), and the CIH (FCIC-18010). The supplemental RMA-issued standards for this crop and crop year are in effect as of the signature date for this crop handbook at [www.rma.usda.gov/policy-procedure/crop-underwriting-standards](http://www.rma.usda.gov/policy-procedure/crop-underwriting-standards).

In general, the FCF APH program will be administered under the procedures contained in the FCIC-18010 CIH for Category C crops. Other applicable terminology and instructions contained in the CIH, GSH, and LAM and applicable exhibits that apply to the AIP and the insured, apply to the FCF APH program.

This handbook remains in effect until superseded by reissuance of the entire handbook subject to any directives contained in any bulletin or FAD released by RMA. A bulletin or FAD can supersede applicable portions of the original handbook.

#### B. Source of Authority

The FCF APH Crop Insurance Program is approved by the FCIC Board of Directors under Section 508(h) of the Federal Crop Insurance Act. FCF APH was implemented on August 27, 2020, for the 2021 reinsurance year and 2022 commodity year. \*\*\*

#### C. Title VI of the Civil Rights Act of 1964

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

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

## 1 General Information (Continued)

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### D. Related Handbooks

The following table identifies handbooks that shall be used in conjunction with this handbook.

Handbook	Relation/Purpose
CIH	This handbook provides the official FCIC approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy BP, and Area Risk Protection Policy 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, Common Crop Insurance Policy BP, including the CAT Endorsement, the Area Risk Protection Insurance Policy BP; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plans; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
FCF APH LASH	This handbook provides the loss adjustment standards for this crop are the official standard requirements for adjusting losses in a uniform and timely manner.
Written Agreement Handbook	This handbook provides the standards and criteria for WAs, and instructions for each RMA RO and AIP to process WA requests.

- (1) Terms, abbreviations, and definitions general (not crop specific) to loss adjustment are identified in the CIH, GSH, and LAM.
- (2) Terms, abbreviations, and definitions specific to FCF APH insurance program and this handbook are in [Exhibits 1](#) and [2](#), herein.

## 2 Responsibilities

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### A. AIP Responsibilities

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

## **2 Responsibilities (Continued)**

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### **B. Agent Responsibilities**

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

**3-10 (Reserved)**

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## PART 2: FLORIDA CITRUS FRUIT ACTUAL PRODUCTION HISTORY CROP PROVISIONS AND PROGRAM DETAILS

### 11 Availability

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The FCF APH program is available in counties where the FCF APH program is offered.

Written agreements are allowed under the FCF APH program.

### 12 Eligibility

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#### A. FCF APH Program

The FCF APH program is available to all persons with a share in insurable FCF acreage meeting the insurability provisions contained in the BP, CP, and SP, and is located in approved counties in Florida.

#### B. Ineligible Persons

Any person with a delinquent debt to RMA or an AIP, or who is otherwise ineligible under the BP may not obtain FCF APH insurance coverage.

### 13 Coverage Levels and Prices for Determining Indemnities

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#### A. Coverage Levels

The insured may select a different coverage level for each insured crop (citrus fruit group) in the county the insured elects to insure under this policy. In addition, the insured may select a different coverage level for each type contained in the SP.

**Example:** The insured may elect the 75 percent coverage level on one type, early season, and the 65 percent coverage level on a different type, mid-season.

#### B. Price Elections

If the AD designates separate prices by type, the insured may select one price for each type designated in the AD, even if the prices for each type are the same. The prices the insured chooses for each type are not required to have the same percentage relationship to the maximum price offered by the AIP for each type.

**Example:** If the insured chooses 100 percent of the maximum price for one type, the insured may choose 75 percent of the maximum price for another type.

#### C. CAT Coverage

If the insured elects the CAT level of insurance for the insured crop, the CAT level of coverage and price election will be applicable to all insured acreage of the insured crop in the county.

**D. Contract Pricing Option**

If a contract price is available in the AD, the insured may elect to use the price contained in the production contract (contract price) by electing option code CP on the application. Refer to the SP statement for price calculation examples involving multiple contracts, counties, and contracted and non-contracted acreage.

14 Insured Crop

**A. Insured Crop (Commodities, Crops (Citrus Fruit Groups), and Types)**

- (1) The insured commodities, crops (citrus fruit groups), and types are listed in the SP. The insured crops are shown below:

<u>Commodity</u>	<u>Insured Crop (Citrus Fruit Group)</u>	<u>Type*</u>
Grapefruit	No Commodity Type (Juice)	Juice
Grapefruit	No Commodity Type (Fresh)	Fresh
Lemons	No Commodity Type (Juice)	Juice
Lemons	No Commodity Type (Fresh)	Fresh
Mandarins/Tangerines	No Commodity Type (Fresh)	Fresh
Oranges	Early/Mid-Season (Juice)	Early-Season (Juice)
Oranges	Early/Mid-Season (Juice)	Mid-Season- Valencia (Juice)
Oranges	Early/Mid-Season (Juice)	Mid-Season- Non-Valencia (Juice)
Oranges	Early/Mid-Season (Fresh)	Early Season (Fresh)
Oranges	Early/Mid-Season (Fresh)	Mid-Season- Valencia (Fresh)
Oranges	Early/Mid-Season (Fresh)	Mid-Season- Non-Valencia (Fresh)
Oranges	Late Season (Juice)	Late Season (Juice)
Oranges	Late Season (Fresh)	Late Season (Fresh)
Oranges	Navel	Fresh
Tangelos	No Commodity Type (Fresh)	Fresh
Tangors	Murcotts (Fresh)	Murcotts (Fresh)
Tangors	Temples (Fresh)	Temples (Fresh)
Any other commodity and citrus fruit group designated on the SP		

\*Insurable varieties are listed on the SP.

- (2) A separate administrative fee is due for each insured crop (citrus fruit group).

**B. Insurability**

In accordance with section 7 of the CP:

- (1) The insured crop will be all acreage of each citrus fruit group that the insured elects to insure, in which the insured has a share, that is grown in the county shown on the application, and for which a premium rate is quoted in the AD and grown:
  - (a) on trees adapted to the area;
  - (b) in a grove inspected by the AIP and that is considered acceptable to the AIP; and
  - (c) on trees that have met the minimum age (after set out) requirements specified in the SP.
- (2) If fresh fruit and juice coverages are designated on the AD for the type, any citrus fruit acreage will be insurable for fresh fruit purposes if:
  - (a) unless otherwise provided in the SP, the insured provides acceptable fresh fruit sales records, upon the AIP's request, from at least two of the most recent four crop years for such acreage (see [Para. 14B\(5\)](#) for treatment of the lag year); or
  - (b) the insured provides a current year fresh fruit marketing contract to the AIP, upon request, for citrus fruit acreage:
    - (i) that will be initially reported as insured acreage for the current crop year (e.g., newly acquired acreage); or
    - (ii) for which this is the first year of the production of fresh fruit.
- (3) The insured crop will not include:
  - (a) "Meyer Lemons," "Sour Oranges," or "Clementines"; or
  - (b) any type not specified as insurable in the SP.
- (4) Insurable acreage will be determined as follows:
  - (a) in lieu of the provisions in section 9 of the BP regarding the insurability of interplanted acreage, acreage of a type interplanted with another type or another agricultural commodity is insurable unless the AIP inspects the acreage and determines it does not meet the requirements contained in the insured's policy;
  - (b) the insurable acreage will be based on the acreage of each separate, type, or other agricultural commodity; and
  - (c) the combined citrus fruit acreage and interplanted acreage cannot exceed the actual physical acreage.

## 14 Insured Crop (Continued)

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### B. Insurability (Continued)

(d) as specified in the SP, acreage that is eight years or older (after set out) that has produced at least 75 boxes in at least one of the three previous crop years but has not produced 100 boxes of citrus fruit per acre in at least one of the three previous crop years is insurable; however, Yield Adjustment, Yield Cup, and Yield Exclusion elections are not applicable to the acreage.

(5) Uninsurable acreage will be:

(a) any citrus fruit acreage that is eight years of age or older (after set out) unless it has produced at least 75 boxes of citrus fruit per acre in at least one of the three previous crop years for which production records are available (e.g., for the 2027 crop year, the three previous crop years are 2023 through 2025 due to the lag year) unless an exception allowed on the SP (see below).

As specified in the SP, an insured may request the RMA Regional Office for a determined yield to insure acreage not meeting this requirement. The determined yield will not exceed 80% of the average yield for the entire APH database.

(b) any acreage that is abandoned.

## 15 Important Dates

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### A. Contract Change Date

August 31 preceding the cancellation date.

### B. Sales Closing Date

November 1.

### C. Cancellation and Termination Dates

November 1 before the beginning of the crop year.

### D. Premium Billing Date

August 15 following the SCD for the crop year.

### E. Acreage Reporting Date

(1) For new and carryover insureds:

December 15 following the SCD for the crop year.

**E. Acreage Reporting Date (Continued)**

- (2) The insured may revise their acreage report after the acreage reporting date if the insured acquires an insurable share in any insurable acreage on or before May 15 immediately following the sales closing date for the crop year. Acceptance of the revised acreage report is subject to an inspection by the AIP and that the acquired acreage is considered acceptable in accordance with section 6(d)(1) of the BP. (See [Para. 35](#) of this handbook for production reporting requirements.)

**F. Insurance Period**

- (1) Beginning of the Insurance Period Date

Insurance begins on December 1 or each crop year for new or carryover policies, as applicable, unless the AIP inspects the acreage and determine it does not meet the requirements for insurability contained in the insured's policy (the insured must provide any information the AIP requires, so the AIP may determine the condition of the acreage to be insured).

- (2) End of the Insurance Period Dates

The calendar date for the end of the insurance period for each crop year, unless specified otherwise in the SP, is:

- (a) February 7 for navel oranges, Orlando tangelos, and tangerines;
- (b) February 28 for early-season oranges and all other tangelos;
- (c) March 31 for mid-season oranges and temples;
- (d) April 30 for lemons;
- (e) May 15 for Murcotts; and
- (f) June 30 for grapefruit and late-season oranges.

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

- (3) In addition to the provisions of section 11 of the BP:

- (a) Insurance will attach on the calendar date for the beginning of the insurance period if the insured acquires an insurable share after coverage begins but on or before:
  - (i) the acreage reporting date for the crop year and after an inspection, the AIP considers the acreage acceptable; or
  - (ii) May 15 following the acreage reporting date for the crop year subject to the conditions contained in section 6 of the CP and [Para. 15E\(2\)](#) of this handbook.

**F. Insurance Period (Continued)**

- (b) Acreage acquired after the applicable dates specified in [Para. 15F\(3\)](#) is not insurable unless a transfer of coverage and right to indemnity is executed in accordance with section 28 of the BP.
- (c) If the insured relinquishes the insured share on any insurable acreage of citrus fruit on or before the acreage reporting date of the crop year, insurance will not attach, no premium will be due, and no indemnity payable, for such acreage for that crop year unless:
  - (i) a transfer of coverage and right to an indemnity, or a similar form approved by the AIP, is completed by all affected parties;
  - (ii) the AIP is notified by the insured or the transferee in writing of such transfer on or before the acreage reporting date; and
  - (iii) the transferee is eligible for crop insurance.

16 Causes of Loss

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**A. Crop Provisions – Insured Causes**

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

- (1) excess wind;
- (2) drought;
- (3) freeze;
- (4) hail;
- (5) hurricane;
- (6) tornado;
- (7) fire unless weeds and other forms of undergrowth have not been controlled or pruning debris has not been removed from the grove;
- (8) diseases, but only if specified in the SP; or
- (9) post-bloom fruit drop as defined in section 1 of the CP provided recommended disease control measures are applied.

## 16 Causes of Loss (Continued)

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### B. Exclusions

Inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause specified in this section is not an insured cause of loss. For example, the AIP will not pay the insured an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

## 17 Unit Division

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### A. Basic Unit

Basic units will be established in accordance with section 1 of the BP.

### B. Optional and Enterprise Units

- (1) In addition to establishing optional units by section, section equivalent, or FSA farm number, optional units may be established if each optional unit is located on non-contiguous land.
- (2) Enterprise units may be established in accordance with section 34 of the BP (see the SP).
- (3) Provisions in the BP that allow optional and enterprise units by irrigated and non-irrigated practices are not applicable.

### C. Whole Farm Units

Whole farm units are not allowed under the FCF APH program except as may be provided on the SP.

## 18 Quality Adjustment

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### A. Juice

- (1) Citrus fruit insured with an intended use of juice that due to insurable causes, does not contain the average juice content per box of fruit produced on the unit for the three previous crop years determined from the insured's records that are acceptable to AIP, will be adjusted by:
  - (a) dividing the pounds of juice per box obtained from the damaged citrus by the average juice content (in pounds to tenths) based on the insured's records; and
  - (b) multiplying the result by the number of boxes of such citrus.

If individual records (three previous years) of juice content are not provided by the insured, an average juice content per box specified in the SP will be used.

- (2) Citrus fruit insured with an intended use of juice that is marketed as fresh fruit will be counted as production of juice fruit based on the number of boxes sold without any reduction based on the grade of the fruit.

**B. Fresh**

- (1) Citrus fruit insured with an intended use of fresh that meets applicable United States Standards for packing as fresh fruit will be considered marketed or marketable as fresh fruit.
- (2) Any citrus fruit insured with an intended use of fresh that due to insurable causes, is not marketable as fresh fruit as specified in section 12(f) of the CP and contains a juice content below that specified in section 12(g)(2) will be adjusted by multiplying the number of boxes of such citrus fruit by:
  - (a) the applicable Fresh Fruit Factor contained in the AD; and
  - (b) multiplying the result of (a) by the result of dividing the pounds of juice per box obtained from the damaged citrus by the average juice content (in pounds to tenths) based on the insured's records specified in section 12(d) of the CP or the applicable default juice content on the SP if producer records are not available.

**C. Production Not to Count**

Any individual citrus fruit will not be considered production to count if due to an insurable cause of loss it is:

- (1) on the ground and unmarketable; or
- (2) unmarketable because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption.

19 Calculation Examples

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**A. Example 1**

The insured has a 100 percent share in a 55-acre unit of the type (early season oranges-juice) with a production guarantee of 300 boxes per acre (400 box approved yield × 75 percent coverage level). The price election contained in the AD is \$10.00 per box. The insured elected 100 percent of the price election.

Due to an insured cause of loss the insured's production to count is 10,000 boxes [12,500 boxes harvested × (41.6 lbs. juice/box ÷ 52 lbs. juice standard/box from the SP; the insured's historical juice records were not available)]. The premium rate is 4.5 percent.

- (1) Premium Calculation

The premium due is \$7,425 (300 box per acre production guarantee × \$10.00 per box price election × 55 acres × .045 premium rate × 100% share).

**A. Example 1 (Continued)**

## (2) Loss Calculation

- (a) 55 acres × 300 box production guarantee/acre = 16,500 box total production guarantee;
- (b) 16,500 box total production guarantee × \$10.00 price election = \$165,000 total value of the production guarantee;
- (c) 10,000 boxes total production to count × \$10.00 price election = \$100,000 total value of the production to count;
- (d) \$165,000 - \$100,000 = \$65,000; and
- (e) \$65,000 × 1.000 share = \$65,000 indemnity payment.

**B. Example 2**

The insured has a 100 percent share in a 55-acre unit of the type (late season oranges-fresh) with a production guarantee of 300 boxes per acre (400 box/acre approved yield × 75 percent coverage level). The price election contained in the AD is \$15.00 per box and the insured selected 100 percent of the price election.

Due to an insured cause of loss no fruit was marketable as fresh. The fresh fruit factor is 0.91 from the AD. The juice content of the damaged fruit is 41.6 lbs. juice/box compared to 54 lbs. juice per box for undamaged (default juice content contained in the SP). The insured's production to count is 8,763 boxes [12,500 boxes harvested × 0.91 fresh fruit factor × (41.6 lbs./54.0 lbs.)]. The premium rate is 5.5 percent.

## (1) Premium Calculation

The premium due is \$13,613 (300 box per acre production guarantee × \$15.00 per box price election × 55 acres × .055 premium rate × 100% share).

## (2) Loss Calculation

- (a) 55 acres × 300 box production guarantee/acre = 16,500 box total guarantee;
- (b) 16,500 box total production guarantee × \$15.00 price election = \$247,500 total value of the production guarantee;
- (c) 8,763 boxes total production to count × \$15.00 price election = \$131,445 total value of the production to count;
- (d) \$247,500 - \$131,445 = \$116,055; and
- (e) \$116,055 × 100% share = \$116,055 indemnity payment.

## **19 Calculation Examples (Continued)**

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### **B. Example 2 (Continued)**

If the contract price is elected and a weighted contract price is applicable (i.e., both contracted and non-contracted acreage is used in determining the price), see the SP for price calculation examples that includes determining the weighted contract price.

## **20 Excluded Coverages**

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The following coverages and the following yield adjustments do not apply to the FCF APH program:

- (1) late and prevented planting;
- (2) replanting; or
- (3) trend adjustment.

## **21 Service Forms**

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The following forms are required for the FCF APH program:

- (1) application;
- (2) policy change;
- (3) acreage report;
- (4) applicable crop inspection forms (PAW and PAIR); and
- (5) production report.

## **22-30 (Reserved)**

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## PART 3: CROP INSURANCE AND GENERAL STANDARDS HANDBOOK

### 31 CIH, DSSH, and GSH Applicability

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Changes and additions to the CIH, DSSH, and GSH for FCF APH are described in this part. All other applicable CIH, DSSH, and GSH procedures apply.

### 32 General Information

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#### A. APH Florida Citrus Fruit:

- (1) Is considered a Category C crop;
- (2) Are covered under the APH coverage plan (90); and
- (3) Utilize APH procedures contained in the CIH:
  - (i) to establish insurance yields; and
  - (ii) for all other applicable insurance purposes.

#### B. Insurability Requirements

- (1) The FCF APH program is available for Florida counties for which a premium rate is quoted in the AD.
- (2) Written agreements are allowed under the FCF APH program.

#### C. Record Requirements

Applicable requirements requiring separate acceptable production records apply (records by commodity, crop (each citrus fruit group), unit, type, and practice). For acreage in which a share is acquired after the ARD (see [Para. 15E\(2\)](#) of this handbook and section 3(g) of the CP), acceptable production records must be provided at the time the request to revise the acreage report is made.

### 33 CIH Part 14, Para. 1411, Crops Requiring Verifiable Records

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FCF APH is added to the list of crops requiring verifiable records.

### 34 CIH Part 14, Para. 1417

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Trip tickets are added to the list of other record types used to establish harvested production when multiple units are commingled in a single conveyance (truck, fruit trailer, etc.). The trip ticket must meet all requirements of Florida's state code governing commingled loads within a single conveyance. The total production from the trip tickets must be prorated to equal the production contained in the commingled load as determined by a disinterested third party from paragraph 1412A.

## 35 CIH Part 15

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Para. 1501: In addition to APH databases by crop, unit/P/T/TMA, databases may also be established by block and other characteristics.

Para. 1502, Base Period: FCF APH is added to the list of crops to which a lag year will apply. For example, for 2027 crop year, the most recent three crop years are 2025, 2024, and 2023. (See section 3(j) of the CP.)

## 36 CIH Part 16

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Para. 1605C(2): (d) acreage not meeting the CP insurability minimums when uninsurable and insurable acreage is commingled unless [Para. 37 Section 1](#) of this handbook is applicable.

Para. 1605C(2): (g) significant changes have occurred to Trees/Vines/Bushes/Bogs as identified on the PAW and/or PAIR.

**Exception:** Contact the RO concerning appropriate T-Yields for yield substitution purposes.

**Exception:** The presence of citrus greening is excluded and not identified on the PAW or PAIR.

Para. 1621(3):

**Exception:** The most recent three crop years is determined based on a lag year (i.e., for 2027 crop year, the most recent three crop years are 2025, 2024, and 2023).

## 37 CIH Part 18

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Procedures contained in Part 18 apply to FCF APH in general and as otherwise noted in this handbook.

### A. Section 1 General Information

Para. 1803B and 1605(c)(2)(d) do not apply to one and two-year old trees for the purpose of commingled production determinations (such acreage is not considered to have harvestable fruit production); the insured must certify on the PAW (in the Remarks section) that any such production from such trees was not harvested and commingled with fruit production from insurable acreage, unless:

- (1) fruit harvested from insurable trees is commingled with fruit from uninsurable trees (see CIH Para. 1803B and Para. 1861).
- (2) the insured fails to certify that any such production from such trees was not harvested and commingled with fruit production from insurable acreage (see CIH Para. 1803B, Para. 1854, and Para. 1861).

### B. Section 3 Age/Leaf Year Determination

- (1) Para. 1822 will apply to FCF APH.

**C. Section 4 Producer’s Pre-Acceptance Worksheet (PAW)**

(1) Para. 1832 PAW Elements and Required Information.

PAW Element	Required Information
<p><b>Percent Stand</b></p>	<p>For all crops except cranberries and lowbush blueberries, the insured must identify the percent stand from the initial planting pattern and planted acres.</p> <p>Calculate the percent stand by dividing the number of insurable trees/vines/bushes by the product of density multiplied by original acres.</p> <p>Example: 10 acres were initially planted in an 18 × 20 planting pattern with 121 trees per acre. The insured reports 968 trees; the percent stand would be 80 percent [968 trees / (121 trees/acre × 10 acres)]. The percent stand column would display 80% stand and in the acres column there would be 10 acres. The Acreage Report would reflect 8.0 insurable acres due to the removal of 2.0 acres of trees.</p> <p>Percent of stand and acreage reductions are not applicable to the FCF APH if the original stand is maintained through the set out of replacement trees.</p> <p>For low bush blueberries: Enter the estimated percent plant cover (less 5 percent for shrinkage).</p> <p>If the decrease in percent stand is less than 20% (or the percentage specified in the applicable SP) based on the original planting pattern a RO DY request is not required.</p>
<p><b>Has Damage (e.g., Disease, Hail, Freeze) Occurred to Trees/Vines/Bushes/Bog that Will Reduce the Insured Crop’s Production from Previous Crop Years?</b></p> <p><b>If applicable, list type of disease.</b></p>	<p>An insured must answer “YES” if they have a tree disease present in the orchard/grove. Provide the type of disease identified by the insured, e.g., Citrus Blight, Citrus Canker, Citrus Tristeza.</p> <p>The presence of citrus greening is not applicable for this element and does not require a “Yes” response.</p> <p>If yes to damage caused by disease, list type of disease.</p>

**C. Section 4 Producer’s Pre-Acceptance Worksheet (PAW) (Continued)**

(1) Para. 1832 PAW Elements and Required Information. (Continued)

PAW Element	Required Information
<p><b>Have Practices or Production Methods (e.g., Removal, Dehorning, Grafting, Transitioning to or from Organic) been Performed that Will Reduce the Insured Crop’s Production from Previous Crop Years?</b></p>	<p>If the insured answers “YES,” hard copy records of acreage and production are required.</p> <p>Additionally, for Texas Citrus Fruit, if trees have been dehorned within the last 8 policy crop years, insureds must answer “YES.”</p> <p>If the acreage was dehorned prior to the current crop year and the dehorned acreage has been inspected and accepted, it will not be necessary to reinspect the acreage or require hard copy records of acreage and production (unless productivity is reduced compared to the year it was last inspected).</p> <p>Not applicable to insured FCF APH acreage that is hedged or topped as part of a standard production practice.</p>

(a) PAW completion instructions for “Totals” element on the PAW (see DSSH, Exhibit (59)) include the total of number of trees by age (based on leaf year).

(b) Crop Information:

PAW Element	Required Information
<p><b>Totals</b></p>	<p><b>Note: For Acres and Number of Plants</b></p> <p>For FCF APH include number of trees by age group (i.e., by leaf year) specified in the AD, T-Yield table.</p>

(2) Para. 1834:

(a) Yes to whether “... damage (e.g., disease, hail, freeze) occurred to insurable Trees/Vines/Bushes/Bog that will reduce the insured crop’s production from previous crop years?”

The presence of citrus greening does not trigger a PAIR.

**D. Section 5 Perennial Crop Pre-Acceptance Inspection Report (PAIR)**

(1) Para. 1842

A PAIR is required for the current crop year when:

- (a) the person is a new insured; and
- (b) cultural practices (excluding routine hedging and topping) have been performed that will reduce the insured crop's production from previous levels.

(2) Para. 1846 PAIR Elements and Required Information

PAIR completion instructions for the Element, "Describe the type of frost protection used including the average times used." would require the insured show how the irrigation system for the insured acreage meets the frost protection requirements specified in the SP.

**E. Section 6 APH Database**

(1) Para. 1860 Weighted Average Age/Density

Para. 1860 applies for purposes of determining weighted average T-Yields using the age/leaf year (based on month/year planted/grafted) and tree count (based on number of plants) reported by insureds on the PAW for insurable acres.

A T-Yield based upon the weighted average age and density is required when different T-Yields apply to an APH database with mixed age and densities, and a T-Yield is necessary to complete the APH database.

A weighted average age for acreage within the block used to establish a database is required to determine if a minimum production requirement is applicable to the acreage.

(2) Weighted Average Age/Density Worksheet

A Weighted Average Age/Density Worksheet is used to calculate a weighted average age and density when the APH database contains acreage within the block (plot) with multiple set out years (age) and/or density.

The AIP must complete the Weighted Average Age/Density Worksheet and report APH databases established using weighted average age/densities T-Yields to RMA with the applicable yield indicator "W."

- (a) If the AD do not contain different T-Yields by age/density, the Weighted Average Age/Density Worksheet does not apply.
- (b) If T-Yields are not required in the APH database because there are four or more years of actual/assigned yields and YA is not applicable, then the Weighted Average Age/Density Worksheet is not required.

## E. Section 6 APH Database (Continued)

## (2) Weighted Average Age/Density Worksheet (Continued)

- (c) If the Weighted Average Age/Density Worksheet includes acreage that does not meet age requirements, YA when applicable, is determined using the Weighted Average Age/Density Worksheet.
- (d) If acreage contained in the Weighted Average Age/Density Worksheet meets age requirements, YA is available when applicable. YA must use the applicable T-Yield for the crop year being substituted.
- (i) For Weighted Average Density, use the average of the current crop year's density from the Weighted Average Age/Density worksheet to look up the crop year being substituted.

**Example:** The weighted average density in crop year 2027 is 100 trees, the crop year to be substituted is crop year 2020, use the current year's density of 100 trees to look up the 2020 T-Yield in the AD for YA.

- (ii) For Weighted Average Age, use the average of the current crop year's age from the Weighted Average Age/Density worksheet, subtract the crop year receiving YA from the current crop year and reduce the age to find the appropriate YA crop year in the AD.

**Example:** The weighted average age in crop year 2027 is 15 years, the insured has elected YA for crop year 2020. Current Crop year 2027 - crop year being substituted is 2020 = 7 years. Weighted average 15 years minus 7 years = 8 years as the age for YA in the AD. If the crop was not at an insurable age for the applicable crop year, then YA does not apply.

- (e) If YE is elected and as a result of YE, the APH database falls below 4 years of actuals, then the applicable weighted average T-Yield as determined for the current crop year should be substituted for those years within the most recent 4 years that YE excluded.

## (3) Weighted Average Age/Density Worksheet Elements

- (a) Block

Appropriate block number from the PAW, shown to three places (e.g., 001).

- (b) Month/Year

Month and year planted; if mixed enter "00" for the month when yield indicator "W" or yield indicator "F" is utilized.

E. Section 6 APH Database (Continued)

(3) Weighted Average Age/Density Worksheet Elements (Continued)

(c) Set Out Year

To calculate the set out year, see Part 18, Section 3. The set out year is used to determine the leaf year unless other management practices have adjusted the leaf year. If multiple set out years are contained within the block used to establish a database, report the number of trees planted in each set out year on separate lines.

(d) Trees

Number of trees for the line.

(e) Set Out Year Extensions

Multiply the set out year by the number of trees and enter the total.

(f) Density

Leave blank.

(g) Acres

Acres for the line.

(h) Density Extensions

Leave blank.

(i) Totals for Trees and Set Out Year Extensions

Totals for columns of Trees and Set Out Year Extensions.

(j) Total acres

Total for acreage in acres column.

(k) Weighted Average Set Out year

Calculate the weighted average set out year by dividing Total Set Out Year Extension by Total Trees.

(l) Weighted Average Density

Calculate the weighted average density by dividing Total Trees by Total Acres.

**E. Section 6 APH Database (Continued)**

**(3) Weighted Average Age/Density Worksheet Elements (Continued)**

**(m) Transitional Yield**

Use the weighted average set out year and weighted average density to obtain the T-Yield from the appropriate AD. The T-Yield is then transferred to the appropriate block of the APH database for the unit or worksheet for the block. When grafting (or dehorning) is applicable the month and year completed must be used to determine the leaf-year (age) and substituted to determine the weighted average age and T-Yield (unless an alternative adjusted T-Yield and procedures for approving a RO Determined Yield is provided, shown on the AD or RO UG).

**(n) Minimum Production Requirement**

Use the weighted average set out year to determine the age after set out to determine if the minimum production requirement in 8(b)(1) of the CP apply.

**F. Variable T-Yield Percentages**

Variable T-Yield percentages apply to T-Yields determined based upon the weighted average age/density and any applicable adjustments for percent stand.

**G. Multiple Plantings and Unknown Tree Counts In the Block**

(1) When there are multiple plantings within the block and the tree counts are not known:

(a) T-Yield: use either the most recent year in the block or the most distant year that results in the lowest applicable T-Yield.

(b) Minimum Age Production: use the oldest set out year.

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(2) Para. 1861A will apply to FCF APH with the following exceptions:

(a) A(3)(a) and (b) do not apply for the FCF APH program.

**G. Multiple Plantings and Unknown Tree Counts In the Block (Continued)**

(b) Para. A(4)(a) and (b) are added as follows:

- (i) Less than 30 percent of the existing APH database’s insurable acreage, the production from the previously uninsured acreage is excluded from the combined database and the approved APH yield of the previously insured APH database is used, i.e., the previously insured APH database approved APH yield is used for both the added and existing acreage. Once the previously uninsured acreage is combined with the existing APH database, it cannot be removed.
- (ii) 30 percent or greater than the existing APH database’s insurable acreage, an APH database must be established for the previously uninsured acreage using variable T-Yields to complete the four-year APH database.

(3) Para. 1862 Added Land/New Producers

Insureds who acquire an insurable interest in citrus fruit acreage after the ARD may revise the acreage report until May 15 of the crop year (see [Para. 15E\(2\)](#) of this handbook). In addition, the insured must provide acceptable production records at the time the acreage report revision is made (see section 3(g) of the CP). The insured or AIP will update the PAW at the time acreage and production reports are submitted.

**38 CIH Part 19**

Para. 1947C regarding lag years is applicable to FCF APH.

**39 CIH Part 20**

Part 20 is not applicable to FCF APH.

**40 GSH, Exhibit 8, Crop Policy Information**

Add the following information for FCF APH to the crop policy information table, Exhibit 8, for crops insurable under the APH plan of insurance.

**CROP POLICY INFORMATION**

APH CROPS	FCIC POLICY	FCIC CROP PROVISIONS	LP/PP	REPLANT	UNIT OF MEASURE	UNIT(S): BASIC (B) OPTIONAL (O) ENTERPRISE (E) <sup>43</sup> WHOLE FARM (W)	<sup>44</sup> HIGH-RISK LAND EX. OPT.
APH Florida Citrus Fruit	<sup>25</sup> -BR	<sup>27</sup> -FCF	No	No	boxes.	B/O/E	Yes

Tolerance for APH field reviews is specified in the CIH.

<sup>43</sup>WU(s) if provided for in the AD.

<sup>44</sup>Requires insured’s signature, refer to AD.



## EXHIBITS

### Exhibit 1 Acronyms and Abbreviations

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

Approved Acronym/Abbreviation	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
ARD	Acreage Reporting Date
BP	Basic Provisions
CAT	Catastrophic Risk Protection Endorsement
CIH	<a href="#">FCIC-18010</a> Crop Insurance Handbook
CP	Crop Provisions
DSSH	FCIC-24040 Document and Supplemental Standards Handbook
FCF APH	Florida Citrus Fruit Actual Production History
FCIC	Federal Crop Insurance Corporation
FSA	Farm Service Agency
LAM	FCIC-25010 Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
PAIR	Pre-Acceptance Inspection Report
PAW	Producer's Pre-Acceptance Worksheet
PFD	Post-bloom fruit drop
RMA	Risk Management Agency
SCD	Sales Closing Date
<a href="#">GSH</a>	<a href="#">FCIC-18190 General Standards Handbook</a>
SP	Special Provisions

## Exhibit 2 Definitions

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**Box:** A box containing the official weight of citrus per box for the applicable citrus fruit commodity as specified in the Special Provisions.

**Buckhorn:** To prune any limb at a diameter of at least three inches for citrus.

**Citrus fruit commodity:** Citrus fruit as follows:

- (1) oranges;
- (2) grapefruit;
- (3) tangelos;
- (4) mandarins/tangerines;
- (5) tangors;
- (6) lemons; and
- (7) any other citrus fruit commodity designated in the AD.

**Citrus fruit group:** A designation in the Special Provisions used to identify combinations of types within a citrus fruit commodity that may be grouped together for the purposes of electing coverage levels and identifying the insured crop.

**Crop year:** The period beginning with the date insurance attaches to the insured crop and extending through normal harvest time. It is designated by the calendar year following the year in which the bloom is normally set.

**Excess wind:** A natural movement of air that has sustained speeds exceeding 39 miles per hour (33 knots) recorded at the U.S. National Weather Service (NWS) reporting station (reported as MAX SUST (KT)), the Florida Automated Weather Network (FAWN) reporting station (reported as 10m Wind (mph)), or any other weather reporting station identified in the Special Provisions operating nearest to the insured acreage at the time of damage.

**Harvest:** The severance of mature citrus fruit from the tree by pulling, picking, shaking, or any other means, or collecting the marketable citrus fruit from the ground.

**Hedged:** A process of trimming the sides of the citrus trees for better or more fruitful growth of the citrus fruit.

**High density:** Groves containing the number of trees per acre specified in the Special Provisions.

**Intended use:** The producer's expected end use or disposition of the commodity at the time the commodity is reported. Insurable intended uses will be specified in the Special Provisions.

**Interplanted:** In lieu of the definition contained in section 1 of the Basic Provisions, acreage on which two or more agricultural commodities are planted in any form of alternating or mixed pattern.

## Exhibit 2 Definitions (Continued)

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**Interstock:** The area of the tree that is grafted to a rootstock. For example, the rootstock may be Sour Orange, and the interstock grapefruit, and the grafted scion Valencia orange.

**Post-bloom fruit drop:** A flower disease primarily caused by a fungus that develops during the bloom period during moderately warm conditions accompanied by excessive moisture that causes the fungus to multiply and infect the flowers. Fruitlets from PFD-infected flowers turn chlorotic and fall off the tree in the spring shortly after bloom.

**Scion:** A detached living portion of a plant joined to a stock in grafting.

**Set out:** Transplanting a tree into the grove.

**Standard density:** Groves containing the number of trees per acre specified in the Special Provisions.

**Topped:** A process of trimming the uppermost portion of the citrus trees for better and more fruitful growth of the citrus fruit.

**Top worked:** A buckhorned citrus tree with a new scion grafted onto the interstock.

**Type:** A designation in the Special Provisions for purposes of subdividing citrus fruit groups and allowing separate coverage levels and price elections (see section 3(b) and (c) of the Crop Provisions).

**Unmarketable:** Citrus fruit that cannot be processed into products for human consumption.

