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Department of
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Federal Crop
Insurance
Corporation

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SHELLFISH PILOT INSURANCE STANDARDS HANDBOOK

2027 and Succeeding Crop Years

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

TITLE: Shellfish Pilot Insurance Standards Handbook	NUMBER: FCIC-24430 OPI: Product Administration and Standards Division
EFFECTIVE DATE: 2027 and Succeeding Crop Years	ISSUE DATE: August 28, 2026
SUBJECT: Provides underwriting procedures and instructions for administering the Shellfish Pilot Crop Insurance Program.	APPROVED: <i>/s/ John W. Underwood for</i> Deputy Administrator for Product Management

REASON FOR ISSUANCE

The Shellfish Pilot Insurance Standards Handbook provides underwriting standards for administering the Shellfish Pilot Crop Insurance Program beginning with the 2027 crop year. This handbook replaces FCIC-24430 Shellfish Pilot Insurance Standards Handbook, dated August 22, 2025. This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the changes to the 2027 FCIC-24430 Shellfish 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 the handbook, years were updated.
Para. 1	Removed obsolete regulation and FAD references.
Para. 22	Conformed cancellation and termination date language to CP language.
Para. 23B	Added language regarding indemnities while pitting.
Para. 26B	Moved producer price option language to Para. 30.
Para. 27A	Added language referring to the SP for county-specific information regarding insured causes of loss and corrected CP reference.
Para. 27B	Added language about excluded causes of loss while pitting.
Para. 30	Changed Para. from Reserved to Options and moved producer price option language from Para. 26 and added WRO language.
Para. 32C	Added language explaining when a PAW may trigger a PAIR after pitting.
Para. 32E	Added Revised PAW requirements for reporting pitting.
Para. 53	Added acreage reporting instructions for the WRO.
Exhibit 1	Added acronym for the WRO.
Exhibit 2	Added definition for pitting.
Exhibit 3	Added required question about pitting to PAW.
Exhibit 4	Added instructions for Revised PAW for pitting.

SUMMARY OF CHANGES (Continued)

Reference	Description of Change
Exhibit 5	Added required question about pitting to PAW sample.
Exhibit 10	Clarified required information for four-year average price.
Exhibit 11	Clarified producer price option worksheet sample.
Exhibit 14	Added WRO premium calculation.

SHELLFISH PILOT INSURANCE STANDARDS HANDBOOK

TABLE OF CONTENTS

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES.....	1
1 General Information.....	1
2 Responsibilities.....	2
3-20 Reserved.....	2
PART 2: SHELLFISH COMMODITY PROVISIONS.....	3
21 Availability.....	3
22 Important Dates.....	3
23 Insurance Period.....	4
24 Insurability.....	4
25 Unit Division.....	5
26 Insurance Guarantees.....	5
27 Causes of Loss.....	6
28 Excluded Coverages.....	7
29 Service Forms.....	8
30 *** Options.....	8
PART 3: SHELLFISH REPORTING AND PROGRAM DETAILS.....	10
31 Global Positioning System Coordinates.....	10
32 Shellfish Producer Pre-Acceptance Worksheet.....	10
33 Shellfish Pre-Acceptance Inspection Report.....	15
34 Commodity Report.....	15
35 Production Report.....	16
36 Shellfish APH Database.....	17
37-40 Reserved.....	17
PART 4: APPROVED YIELD DETERMINATION.....	18
41 General Information.....	18
42 Capped Yield.....	18
43 Expected Yield.....	18
44 Example of Approved Yield Calculation by Growing Intervals.....	21
45-50 Reserved.....	26
PART 5: HANDBOOKS.....	27
51 CIH, DSSH, and GSH Applicability.....	27
52 CIH Part 9 Endorsements and Options.....	27
53 CIH Part 12 Acreage Report.....	27
54 CIH Part 13 Production Report.....	28
55 CIH Part 14 Production Evidence.....	29
56 CIH Part 15 APH Database.....	29

57	CIH Part 16 APH Database Yield Options, Reductions, and Corrections	30
58	CIH Part 17 Category B Procedures	30
59	CIH Parts 18-21.....	31
60	CIH Part 22	31
61	CIH Exhibit 15	31
62	GSH, Exhibit 8A, Crop Policy Information	31
63-70	Reserved.....	32

EXHIBITS33

Exhibit 1	Acronyms and Abbreviations.....	33
Exhibit 2	Definitions	34
Exhibit 3	Shellfish Producer Pre-Acceptance Worksheet Form Standards	37
Exhibit 4	Shellfish Producer Pre-Acceptance Worksheet Completion Instructions	39
Exhibit 5	Shellfish Producer Pre-Acceptance Worksheet Sample.....	42
Exhibit 6	Shellfish Pre-Acceptance Inspection Report Form Standards.....	43
Exhibit 7	Shellfish Pre-Acceptance Inspection Report Completion Instructions.....	45
Exhibit 8	Shellfish Producer Pre-Acceptance Inspection Report Sample	48
Exhibit 9	Producer Price Option Worksheet Form Standards.....	49
Exhibit 10	Producer Price Option Worksheet Completion Instructions.....	50
Exhibit 11	Producer Price Option Worksheet Sample	51
Exhibit 12	Production Report Sample	52
Exhibit 13	APH Database Sample	53
Exhibit 14	Winter Removal Option Premium Calculation.....	54

PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

The purpose of this handbook is to provide supplementary instructions for establishing Shellfish insurance coverage in accordance with the Shellfish CP (27-0115), Shellfish LASH (FCIC-25980), CIH (FCIC-18010), DSSH (FCIC-24040), GSH (GSH-18190), and LAM (FCIC-25010). The supplemental RMA-issued standards for this commodity and crop year are in effect as of the signature date for this handbook at www.rma.usda.gov/en/Policy-and-Procedure/Underwriting---24000.

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

In general, the Shellfish Pilot Crop Insurance Program will be administered under the procedures contained in the FCIC-18010 CIH for Category B crops. Other applicable terminology and instructions contained in the CIH, GSH, DSSH, and LAM and applicable exhibits that apply to the AIP and the insured apply to the Shellfish Pilot Crop Insurance Program.

B. Source of Authority

The FCIC Board of Directors approved the Shellfish Pilot Crop Insurance Program on May 18, 2023, under the authority of Section 523 of the Federal Crop Insurance Act.

C. Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.” Therefore, programs and activities that receive Federal financial assistance must operate in a nondiscriminatory 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 <http://www.usda.gov/oascr>. For more information on the RMA Non-Discrimination Statement, see the DSSH.

1 General Information (Continued)

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 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 and procedures administered by AIPs under the General Administrative Regulations, *** CCIP-BP, including the *** CAT Endorsement; the *** ARPI-BP; the *** STAX Plan of Insurance; the *** RI Plans; and the *** WFRP.
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.
Shellfish LASH	This handbook provides loss adjustment procedures for shellfish.

- (1) Terms, abbreviations, and definitions general (not crop-specific) are identified in the CIH, GSH, and LAM. See [Part 5](#) for additions or exceptions to those general procedures.
- (2) Terms, abbreviations, and definitions specific to this Shellfish Pilot Crop Insurance Program are listed in [Exh. 1](#) and [2](#).

2 Responsibilities

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 FCIC-approved procedures. Procedures herein must be administered on a policy basis.

B. Agent Responsibilities

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

3-20 Reserved

PART 2: SHELLFISH COMMODITY PROVISIONS

21 Availability

- (1) The Shellfish Pilot Crop Insurance Program is available to all persons with a share in the insurable commodity meeting the insurability requirements contained in the BP, CP, and SP, and is available in approved counties.
- (2) The insured must have production records of harvested mature commodity for at least the most recent four APH crop years.
- (3) Shellfish insurance coverage may be written in conjunction with HIP-WI.
- (4) Coverage is not available by written agreement or for the commodity grown in nurseries, hatcheries, or producer nursery systems during the crop year.

22 Important Dates

A. Contract Change Date

August 31 preceding the cancellation date.

B. Sales Closing Date

November 30 before the beginning of the crop year.

C. Cancellation Date

*** As specified in the SP.

D. Termination Date

*** As specified in the SP.

E. Production Reporting Date

January 15 following the SCD.

F. Commodity Reporting Date

January 15 following the SCD.

G. Premium Billing Date

August 15 following the SCD for the crop year.

A. Coverage Begins

Insurance attaches to the commodity reported on the commodity report for the basic unit on January 1, unless the AIP inspects the applicable growing locations before insurance attaches in accordance with [Para. 24A\(7\)](#) and determines a location(s) does not meet insurability requirements.

B. End of Insurance Period

- (1) Coverage ends on the basic unit or part of the unit at the earliest of:
 - (a) total destruction of the insured commodity;
 - (b) final adjustment of a loss on the unit;
 - (c) abandonment of the insured commodity;
 - (d) complete harvest of the insured commodity; or
 - (e) the December 31 calendar date for the EOIP.
- (2) For purposes of [Para. 23B\(1\)](#), coverage ends on any portion of the commodity within a unit once any event specified in [Para. 23B\(1\)](#) occurs for the commodity. Coverage only remains in effect on the commodity that has not been affected by a specified event.
- (3) Where pitting is practiced, coverage will not be in force from the day the insured finishes removing all their oysters from the water until the day the insured begins returning any of their oysters to the water. The insured will not be eligible for an indemnity associated with a county loss trigger that occurs during the pitting period. Indemnities are only payable for county loss triggers when oysters are on the insured unit.

24 Insurability

A. Insured Commodity

The commodity insured in the county will be all of each commodity the insured elects to insure for which a premium rate is provided by the AD:

- (1) in which the insured has a share;
- (2) that is listed on an application submitted by the insured and which is accepted by the AIP;
- (3) that is a type designated in the SP;
- (4) that is grown in containers;
- (5) that meets the minimum seed size contained in the SP and is supported by the insured's seed purchase receipts and, if applicable, producer nursery system records;

24 Insurability (Continued)

A. Insured Commodity (Continued)

- (6) that is purchased from a private or commercial shellfish nursery or hatchery;
- (7) that is grown by a person who has grown the commodity or participated in managing an operation of the same commodity for at least four crop years in the county in which the commodity will be insured or an adjacent county, unless otherwise specified in the SP;
- (8) that is produced using generally acceptable production methods for the commodity; and
- (9) that is produced in an operation that, if inspected by the AIP, is considered acceptable to the AIP.

B. Uninsured Commodity

Shellfish grown in nurseries, hatcheries, and producer nursery systems during the crop year are not insurable.

25 Unit Division

A. Basic Unit

In lieu of the definition in Section 1 of the BP, a basic unit will be all of the insurable commodity in the county for which the insured has a share on the date coverage begins for the crop year.

B. Other Units

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

26 Insurance Guarantees

A. Coverage Levels

Coverage levels are available in five percent increments from 50 percent to 75 percent. CAT level of coverage is available.

B. Price Elections

The insured may elect the price election contained in the AD or the producer price option by the applicable SCD. See [Para. 30A](#) for additional information about the producer price option.

C. Approved Yield

The approved yield for the basic unit for the crop year is the lesser of:

- (1) the capped yield which is the average yield for the basic unit multiplied by 1.25; or
- (2) the expected yield which is the result of the number of seed purchased from a private or commercial nursery or hatchery or the number of seed removed from a producer nursery system that are at a minimum of 4mm when placed in containers for the crop year (as determined by the applicable growing interval) multiplied by the adjusted mean survival rate. See Part 4 for additional information and examples.

D. Growing Interval

The growing interval is the time between the calendar year the seeds were placed in containers and the crop year for the insured commodity and county. The growing interval must be based on the majority of the number of the seeds in the insured's operation. A single growing interval will apply for all of the insured commodity in the county and is used to calculate the expected yield. The growing interval for the current crop year will apply for each subsequent crop year the policy is in effect for the insured commodity. The insured may request a change in the growing interval based on a change in seed size prior to the SCD. See [Para. 32G](#) for information on change in growing interval.

- (1) Growing Interval I – The majority of the seed is placed in containers one calendar year prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in the 2026 calendar year).
- (2) Growing Interval II – The majority of the seed is placed in containers two calendar years prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in the 2025 calendar year).
- (3) Growing Interval III – The majority of the seed is placed in containers three calendar years prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in the 2024 calendar year).

27 Causes of Loss

A. Insured Causes

The CP provides crop insurance coverage only against the following causes of loss that occur within the insurance period in counties where a county loss trigger is determined, as provided in Section *** 9(a) of the CP:

A. Insured Causes (Continued)

- (1) qualifying storms;
- (2) excessive heat during a low tide event;
- (3) freeze during a low tide event; or
- (4) low salinity caused by excessive rainfall.

Refer to the SP for county-specific information regarding insured causes of loss.

B. Excluded Causes

In addition to the causes of loss excluded in Section 12 of the BP, the AIP will not pay the insured an indemnity for damage or loss of production due to the insured's inability to harvest the commodity for any reason other than actual physical damage from an insurable cause specified in this paragraph. For example, the AIP will not pay the insured an indemnity if the insured is unable to harvest due to quarantine, closure, or refusal of any person to accept production.

Where pitting is practiced, any damage or loss of production due to removing oysters from the water or storage of such oysters will not be considered an insurable cause of loss.

28 Excluded Coverages

The following sections contained in the BP do not apply under the CP:

- (1) Section 9. Insurable Acreage;
- (2) Section 5(b)(5) T-Yield;
- (3) Section 13. Replanting Payment;
- (4) Section 15. Production Included in Determining an Indemnity and Payment Reductions [except section 15(a) and (b) of the BP];
- (5) Section 16. Late Planting;
- (6) Section 17. Prevented Planting;
- (7) Section 18. Written Agreements;
- (8) Section 34. Units;
- (8) Section 36. Yield Options;
- (9) Section 37. Organic Farming Practices; and

28 Excluded Coverages (Continued)

- (10) Section 38. Direct Marketing and Verifiable Records.

29 Service Forms

The following forms are required:

- (1) Application;
- (2) Policy Change;
- (3) Producer Price Option Worksheet;
- (4) Shellfish PAW;
- (5) Shellfish PAIR;
- (6) Shellfish Commodity Report;
- (7) Shellfish Production Report; and
- (8) Shellfish APH Database.

30 *** Options

A. Producer Price Option

The producer price option allows the insured to elect a price higher than the RMA price election, based on their own records. The producer price option is calculated as the average price received by the insured for each year in the most recent four APH crop years up to the maximum over established price. The average price is the total dollar sales of the commodity divided by the total number of the commodity sold for each crop year.

The producer price option:

- (1) Must be elected by SCD;
- (2) Is available for adjacent counties;
- (3) Is not available for the CAT level of coverage; and
- (4) Is reported on the commodity report by the CRD with an option code of PS.

See [Exh. 11](#) for the producer price option worksheet.

B. Winter Removal Option (WRO)

The WRO pauses coverage and provides a reduction in premium based on the amount of time oysters are pitted. The WRO is available in select counties where authorized by the SP. The option code for the WRO is WR.

- (1) To qualify for a prorated premium for the time the insured's oysters were pitted, the insured must:
 - (a) Elect the WRO by the sales closing date;
 - (b) Provide the AIP a copy of the insured's state-issued permit within 15 days after the insured receives it; and
 - (c) Notify the AIP within 72 hours after the insured finishes removing all their oysters from the water and within 72 hours after the insured begins returning any of their oysters to the water. However, if the insured's oysters were removed from the water prior to January 1 of the current crop year and remain out of the water through the beginning of the current crop year, the insured must notify the AIP by January 15 to qualify for the prorated premium.
- (2) If the insured qualifies for a prorated premium, the insured's premium will be prorated based on the proration factors in the AD.

See [Ex. 14](#) for WRO premium calculation. Appendix III provides AIP instructions for data transmission to RMA.

PART 3: SHELLFISH REPORTING AND PROGRAM DETAILS

31 Global Positioning System Coordinates

The reports in this part require GPS coordinates to identify all insurable growing locations by lease. The insured is required to provide these coordinates with sufficient detail to accurately identify each growing location. The insured must provide this information to the AIP in digital format as latitude and longitude. Latitude values will contain a leading zero and will be considered as North, and longitude values will be considered as West. Each coordinate will be provided in the format DDDMMddd, where:

DDD = degrees (right justified and left zero filled where appropriate)

MM = minutes (right justified and left zero filled where appropriate)

ddd = decimal minutes, rounded where necessary to 3 positions

For example, Latitude: 03740109, Longitude: 12223825

32 Shellfish Producer Pre-Acceptance Worksheet

The PAW is an insured's self-certification of the conditions of the commodity. The PAW is used by the AIP to determine insurability and other policy requirements. The insured certifies by basic unit all the information contained on the PAW. The AIP representative may assist the insured with completing the PAW.

A. PAW Submission

A PAW is due annually on or before the SCD. The insured must complete and submit the PAW (as determined by the applicable growing interval) including:

- (1) Seed purchase receipts for the current crop year as determined by the applicable growing interval (e.g., for crop year 2027 and Growing Interval II, the insured must submit all seed purchase receipts for the 2025 seed year). Seed purchase receipts must include the following:
 - (a) insured's name;
 - (b) commodity;
 - (c) date of purchase;
 - (d) the number of seeds and size purchased; and
 - (e) the name of the private or commercial shellfish nursery or hatchery.

A. PAW Submission (Continued)

- (2) In addition to the seed purchase receipts, if a producer nursery system was used to grow shellfish seed purchased at an uninsurable size to an insurable size, the applicable producer nursery system records must include the following:
 - (a) the type of system used (upwellers, downwellers, raceways, field nurseries, or any other systems recognized by the industry as acceptable);
 - (b) date seeds were placed in the producer nursery system;
 - (c) date the seeds were removed from the nursery system and placed in containers;
 - (d) the number of seeds placed in containers; and
 - (e) the seed size when placed in containers.
- (3) For each growing location, aerial photograph(s) or acceptable GIS/GPS map(s), or other legible map(s) delineating lease boundaries and where the insured's commodity is planted including:
 - (a) site identification, including lease identification numbers (or other applicable identification numbers); and
 - (b) GPS coordinates.

See [Exh. 3](#) for required elements and [Exh. 5](#) sample PAW.

B. AIP PAW Review

The AIP must use the information provided by the insured on the PAW to determine the following:

- (1) the insurable commodity for the crop year;
- (2) whether a PAIR may be required by the AIP;
- (3) whether the approved yield should be adjusted; and
- (4) whether the commodity meets the policy insurability requirements in accordance with these procedures and the CP.

C. PAW may Trigger a PAIR

A PAW may trigger the need for a PAIR when the insured answers “Yes” to a change in:

- (1) cultural practices;
- (2) production methods;
- (3) growing locations;
- (4) growing interval; or
- (5) Decrease in number of containers in production after pitting.

See [Subpara. 32F](#) and [32G](#).

D. Failure to Submit a PAW

If the insured fails to complete and submit a PAW by the SCD, the AIP must:

- (1) obtain the required information from the insured;
- (2) conduct a PAIR to determine the required information; or
- (3) deny coverage for the crop year.

E. Revised PAW

- (1) The insured must submit a revised PAW if the conditions of their operation change by the CRD and if the insured:
 - (a) placed in containers additional seeds for expected harvest in the current crop year (as determined by the applicable growing interval) that were not included on the original PAW; or
 - (b) acquired an additional growing location for expected harvest in the current crop year after the original PAW was submitted.

(2) The insured must submit a revised PAW when pitting is practiced:

- (a) within 15 days from the date the insured finishes removing all of their oysters from the water; and
- (b) within 15 days from the date the insured begins returning any of their oysters to the water.

F. Changes in Cultural Practices, Production Methods, or Growing Locations**(1) Applicability**

The insured must report, by the PRD, any change in cultural practices, growing intervals, growing locations or any other circumstance that could reduce the potential yield below the approved yield upon which the insurance guarantee is based. The AIP will reduce the approved yield as necessary:

- (a) based on the AIP's estimate of the effect of the changes and the information provided on the PAW.
- (b) if the insured fails to notify the AIP of any of the changes at any time that the AIP becomes aware of the changes.

(2) AIP Review Criteria

When the insured changes cultural practices, production methods including reduction in number of containers, or growing location which results in a reduction in potential yield below the approved yield, the AIP will calculate the revised approved yield by multiplying the original approved yield by 80 percent unless the AIP approved a change in growing interval. See [Subpara. 32G](#) for changes in growing intervals.

G. Changes in Growing Intervals**(1) Applicability**

The insured may change the growing interval for the current crop year based on a change in the majority of seed size (either smaller or larger) placed in containers, if approved by the AIP.

Example: A producer insured in Growing Interval II normally plants 4mm seed but changed to 12mm seed for the current crop year. The producer notifies the AIP the operation has changed to planting 12mm seed (the change from 4mm to 12mm seed is documented with required seed purchase records for the 4mm and 12mm seed years). Based on this information, the AIP determines whether the change to Growing Interval I is acceptable.

G. Changes in Growing Intervals (Continued)

(2) AIP Review Criteria

- (a) When the AIP approves the change in the insured's growing interval the change becomes effective for the current crop year. A new APH database will be established using the most recent four APH crop years. The updated expected yield will be based on the formula for the new growing interval. See Part 4 on how to calculate the approved yield for the new growing interval.
- (b) If the change is not approved, the growing interval in effect for the previous crop year will remain in effect for the current crop year. However, if the change resulted in a reduced approved yield see [Subpara. 32F\(2\)](#).

The PAIR may be completed by the AIP to verify that the information provided by the insured on the PAW is correct or for the reasons listed below. Based on the PAIR, the AIP may adjust insurance coverage. If completing a PAIR, the AIP must physically inspect each growing location in the basic unit. PAIRs must be completed no later than 30 days after the SCD or within 30 days of the submission of a revised PAW. If the PAIR discloses that information provided on the PAW was incorrect or incomplete, the PAW must be corrected. See [Exh. 6](#) for required elements and [Exh. 8](#) for sample worksheet.

A. PAIR requirements

The PAIR may be initiated at the AIP's discretion:

- (1) for all new applicants and insureds transferring coverage to a different AIP;
- (2) to verify adequate level of resources and management for the operation;
- (3) when an insured either does not complete a PAW or does not complete a PAW in an acceptable manner, unless coverage is denied;
- (4) when triggered by the PAW (see [Subpara. 32C](#)); or
- (5) when requested by RMA.

B. PAIR Completion Instructions

The AIP will complete the PAIR. The person completing the inspection must possess training equivalent to that of a loss adjuster.

34 Commodity Report

The insured must report on the commodity report, by the CRD, all the insurable commodity for the applicable growing interval for the county listed on the insured's application. See [Para. 53](#) for the modifications and exceptions to the acreage report.

- (1) All growing locations of the commodity in the county include, for each location, all applicable:
 - (a) lease identification numbers (or other applicable identification numbers); and
 - (b) GPS coordinates; and
- (2) The number of seed placed in containers and seed size for the current crop year (as determined by the applicable growing interval), supported by seed purchase receipts and, if applicable, producer nursery system records.

In lieu of Section 3(f)(1) of the BP, the insured must provide an annual production report for the basic unit and applicable growing interval by the PRD. Production reports must be supported by acceptable production records by basic unit and by practice.

In addition to requirements in the CIH Part 14, the corresponding seed record from the seed purchase receipts and the producer's nursery system records (if applicable) by growing interval will be required for the production report. The producer's nursery system records are required when seed purchased at an uninsurable size are subsequently grown to an insurable size in a producer nursery system. The number of seed, by seed size, removed from the producer nursery system, then placed in the container, will be required for the production report for the applicable growing interval.

The production report will be used to establish the APH database and determine the approved yield for the basic unit. If a new growing location was acquired in an adjacent county, production records from the previous county can be used to establish the new APH database for the adjacent county. See [Para. 54](#) for the required elements of the production report. See [Exh. 12](#) for sample worksheet.

A. Initial Crop Year

New applicants must certify at least the most recent four APH crop years of production history of the harvested mature commodity. In addition to the requirements of acceptable production report identified in the CIH, the production report must contain information for seed records supported by seed purchased receipts and, if applicable, the producer's nursery system records for years corresponding to the production records of the harvested mature commodity by the applicable growing interval.

Example: For crop year 2027, if the most recent four APH crop years of the production history are provided for 2023-2026, the insured must report the corresponding information for seed placed in containers for at least the following years:

2022-2025 for Growing Interval I;

2021-2024 for Growing Interval II; and

2020-2023 for Growing Interval III.

(1) The seed purchase receipts must contain the following information:

- (a) seed purchase date;
- (b) total seed purchased by seed size; and
- (c) seed source, including the name of the private or commercial shellfish nursery or hatchery;

A. Initial Crop Year (Continued)

- (2) If the producer's nursery system was used, the producer's nursery system records must contain the following information:
 - (a) date the seeds were removed from the nursery system and placed in containers;
 - (b) number of seed placed in the containers; and
 - (c) the seed size when placed in the containers.
- (3) total dollar sales; and
- (4) total sold mature commodity production.

B. Subsequent Crop Years

In addition to the initial crop year requirements, the insured will report the most recent APH crop year. The insured may report a maximum of the most recent 10 consecutive APH crop years of production and seed records.

36 Shellfish APH Database

Shellfish APH Database must be completed by the PRD. The information from the production report in [Para. 35](#) will be used to complete the APH database. See [Para. 56](#) for the required elements, [Exh. 13](#) for sample worksheet, and [Para. 44](#) on calculations of approved yield by growing intervals.

- (1) The APH database may contain a maximum of 10 APH crop years of production records; and
- (2) The number of seed placed in containers and seed size for expected harvest for all APH crop years, supported by seed purchase receipts and, if applicable, the producer's nursery system records.
- (3) If a new growing location was added to an adjacent county where the shellfish program is available, the production report from the previous county can be used to establish the APH database in the adjoining county. However, in subsequent years, the APH yield from the previous county will be replaced by actual yields in the insured county.

37-40 Reserved

PART 4: APPROVED YIELD DETERMINATION

41 General Information

The approved yield is equal to the lesser of the insured's capped yield or the expected yield for the basic unit. See examples on how to calculate the approved yield by the applicable growing interval for the basic unit in [Para. 44](#).

42 Capped Yield

The capped yield is the harvested average yield for the basic unit from the APH database multiplied by 1.25. The crop years used to determine the harvested yield for a crop year is the same for each growing interval. The most recent 4 through 10 crop years will be used to calculate the harvested average yield for each crop year in the APH base period.

43 Expected Yield

The expected yield is the number of seed purchased or the number of seed removed from a producer nursery system that are placed in containers for the applicable growing interval for the current crop year multiplied by the adjusted mean survival rate. If the insured used a producer nursery system to grow seed to an insurable size, the adjusted mean survival rate will be calculated based on the number of seeds placed in the container, not the number of uninsurable seed purchased. The number of seed placed in containers for the current crop year will be reported on the production report. The adjusted mean survival rate will be calculated based on the information from the production report. The following information will be used to calculate the adjusted mean survival rate.

A. Observed Survival Rate

The observed survival rate is the percentage determined by dividing the harvested production for each APH crop year by the number of seed placed in containers in the calendar year corresponding to the growing interval.

Example: For Growing Interval II, divide the harvested production from the 2026 APH crop year by the number of seed placed in containers in 2024.

Harvest Year (APH Crop Year)	Harvested	Seed Year	Seed Placed in Containers	Observed Survival Rate
2026	77,375	2024	140,000	55%

B. Standardized Survival Rate

The standardized survival rate is the insured's observed survival rate for the applicable seed size for each crop year in the APH base period multiplied by the standardized survival factor for that seed size. If all seed sizes are the same for the current crop year and the APH crop years, the Standardized Survival Factor will be 100%.

B. Standardized Survival Rate (Continued)

Example: For Growing Interval II, the seed size for the current crop year 2027 was the same seed size for the 2026 APH crop year. The standardized survival rate will be 70%.

Harvest Year (APH Crop Year)	Harvested	Seed Year	Seed Placed in Containers	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2026	77,375	2025	110,000	70%	6mm	100%	70%

However, if the seed size within the current crop year and the APH crop year vary, the standardized survival factor contained in the SP will be used.

C. Standardized Survival Factor

The standardized survival factor is a percentage established by FCIC based on different seed sizes that are used to calculate the standardized survival rate. The seed size factors are contained in the SP.

The Standardized Survival Factor Conversion Table (shown below) establishes the basis for expected yield calculations. The table represents survival rates for various seed sizes in relation to the expected harvested production.

The seed sizes placed in the containers for the current crop year shown in the first column of the table is used to adjust the prior APH crop years for different seed sizes. If the insured placed in a containers multiple seed sizes for the current crop year, use a weighted average seed size to determine the applicable current year seed size for the current crop year in the first column of the table.

Example 1: The insured has Growing Interval II. For expected harvest in the current crop year 2027, the insured placed in the containers 50,000 8mm seed and 70,000 12mm seed in 2025. The weighted average seed size would be 10.3 (50,000 seed multiplied by 8mm plus 70,000 seed multiplied by 12mm divided by the total number of seed 120,000). Therefore, if the seed size for APH crop year was 8mm the standardized survival factor would be 103%.

If the seed sizes vary within the same Harvest Year (APH crop year) for the seed placed in the containers, the standardized survival factor will be a weighted survival factor.

Example 2: The insured has Growing Interval II. For the 2026 Harvest Year (APH crop year) for Growing Interval II, the seed year is 2024, 50% of the seeds have a standardized survival factor of 100% and 50% of the seeds have a standardized survival factor of 80%. The standardized survival factor used to determine the 2026 Harvest Year (APH crop year) standardized survival rate would be 90%.

C. Standardized Survival Factor (Continued)

Standardized Survival Factor Conversion Table

Seed Size Placed in Containers for Current Crop Year for Applicable Growing Interval	Seed Size 4mm to less than 6mm for APH Crop Year	Seed Size 6mm to less than 8mm for APH Crop Year	Seed Size 8mm to less than 10mm for APH Crop Year	Seed Size 10mm to less than 12mm for APH Crop Year	Seed Size 12mm or greater for APH Crop Year
4mm to less than 6mm	100%	93%	90%	87%	81%
6mm to less than 8mm	108%	100%	97%	93%	88%
8mm to less than 10mm	112%	104%	100%	97%	91%
10mm to less than 12mm	115%	107%	103%	100%	94%
12mm or greater	123%	114%	110%	107%	100%

The factors in this table are used in combination with other production information by crop year to calculate the Adjusted Mean Survival Rate used to determine the expected yield.

D. Adjusted Mean Survival Rate

The adjusted mean survival rate is the simple average of the standardized survival rates for the APH base period for the applicable growing interval that is used to determine the expected yield for the current crop year.

Example: For crop year 2027, the adjusted mean survival rate for Growing Interval II will be 75%, which was the simple average of the APH crop years.

Harvest Year (APH Crop Year)	Standardized Survival Rate
2023	80%
2024	49%
2025	111%
2026	60%
Adjusted Mean Survival Rate	75%

A. Growing Interval I

The insured placed in containers 120,000 seed during 2026 for expected harvest during the crop year 2027. All seed sizes were 6mm.

Using the Standardized Survival Factor Conversion Table, the seed placed in containers in 2022 through 2024 will apply a 100% factor, while the seed placed in containers in 2025 will apply a 97% factor (8mm for 2026 harvest year (APH crop year) versus 6mm for the crop year 2027).

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Year	Seed Placed in Containers	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2023	73,700	2022	80,000	92%	6mm	100%	92%
2024	60,800	2023	130,000	47%	6mm	100%	47%
2025	88,750	2024	140,000	63%	6mm	100%	63%
2026	77,375	2025	110,000	70%	8mm	97%	68%

Adjusted Mean Survival Rate

68%

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed placed in containers record period is equal to the harvest record period minus 1.

For harvest years 2023-2026 minus 1 equals the seed placed in containers period 2022-2025. Additional harvest and seed placed in containers records may be submitted, not to exceed a maximum of 10 crop years. The average time between being placed in containers and harvest in Growing Interval I is approximately one year. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate is the simple average of standardized survival rates. The adjusted mean survival rate used to determine the crop year 2027 expected yield is 68%.

(2) Expected Yield

Crop Year	Seed Year	Seed Placed in Containers	Adjusted Mean Survival Rate	Expected Yield
2027	2026	120,000	68%	81,600

The expected yield is calculated by applying the adjusted mean survival rate to the seed placed in containers which are expected to be harvested during the insurance period. For Growing Interval I, the 2026 seed placed in containers would be used to calculate the crop year 2027 expected yield.

A. Growing Interval I (Continued)

(3) Harvested average yield used in Capped Yield calculation.

Harvest Year (APH Crop Year)	Harvested
2023	73,700
2024	60,800
2025	88,750
2026	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.68

(Average of Standardized Survival Rates)

Expected Yield = 81,600 of the commodity

(0.68 Adjusted Mean Survival Rate × 120,000 seed (6mm) placed in containers in 2026)

Capped Yield = 93,945 of the commodity

(75,156 Harvested Average Yield × 1.25)

Approved Yield = 81,600 of the commodity

(Lesser of 81,600 Expected Yield or 93,945 Capped Yield)

B. Growing Interval II

The insured placed in containers 110,000 seed during 2025 for expected harvest during the crop year 2027. All seed sizes were 10mm.

Using the Standardized Survival Factor Conversion Table, the seed placed in containers in 2021 through 2024 will apply a 107% standardized survival factor.

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Year	Seed Placed in Containers	Observed Survival Rate	Seed Size	Standardized Survival Factor	Standardized Survival Rate
2023	73,700	2021	125,000	59%	6mm	107%	63%
2024	60,800	2022	80,000	76%	6mm	107%	81%
2025	88,750	2023	130,000	68%	6mm	107%	73%
2026	77,375	2024	140,000	55%	6mm	107%	59%

Adjusted Mean Survival Rate

69%

B. Growing Interval II (Continued)

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed placed in containers record period is equal to the harvest record period minus 2.

For harvest years 2023-2026 minus 2 equals the seed placed in the containers period 2021-2024. Additional harvest and seed placed in container records may be submitted not to exceed a maximum of 10 crop years. The average time between being placed in the container and harvest in Growing Interval II is approximately two years. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate used to determine the crop year 2027 expected yield is 69%.

(2) Expected Yield

Crop Year	Seed Year	Seed Placed in Containers	Adjusted Mean Survival Rate	Expected Yield
2027	2025	110,000	69%	75,900

The expected yield is calculated by applying the adjusted mean survival rate to the seed placed in containers which are expected to be harvested during the insurance period. For Growing Interval II, the 2025 seed placed in containers would be used to calculate the crop year 2027 expected yield.

Note: For each subsequent insurance year, the seed placed in containers year advances by one year. For example, the seed year for the crop year 2027 production in which the insured elected Growing Interval II was 2025. For the crop year 2027 production, the seed year will be 2026.

(3) Harvested average yield used in Capped Yield calculation.

Harvest Year (APH Crop Year)	Harvested
2023	73,700
2024	60,800
2025	88,750
2026	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.69

(Average of Standardized Survival Rates)

B. Growing Interval II (Continued)

Expected Yield = 75,900 of the commodity

(0.69 Adjusted Mean Survival Rate × 110,000 seed (10mm) placed in containers in 2025)

Capped Yield = 93,945 of the commodity

(75,156 Four-Year Harvested Average Yield × 1.25)

Approved Yield = 75,900 of the commodity

(Lesser of 75,900 Expected Yield or 93,945 Capped Yield)

C. Growing Interval III

The insured placed in containers 140,000 seed during the 2024 for expected harvest during the crop year 2027. All seed sizes were 6mm.

Using the Standardized Survival Factor Conversion Table, the seed placed in containers in 2021 through 2024 will apply a 100% factor, while the seed placed in containers in 2020 will apply a 97% factor (8mm for 2023 harvest year (APH crop year) versus 6mm for crop year 2027).

(1) Adjusted Mean Survival Rate Calculation

Harvest Year	Harvested	Seed Year	Seed Placed in Containers	Observed Survival Rate	Seed Size	Standardize d Survival Factor	Standardiz ed Survival Rate
2023	73,700	2020	90,000	82%	8mm	97%	80%
2024	60,800	2021	125,000	49%	6mm	100%	49%
2025	88,750	2022	80,000	111%	6mm	100%	111%
2026	77,375	2023	130,000	60%	6mm	100%	60%

Adjusted Mean Survival Rate

75%

The annual observed survival rates are calculated using at least the most recent four years of harvested records. The corresponding seed placed in containers record period is equal to the harvest record period minus 3.

C. Growing Interval III (Continued)

For harvest years 2023-2026 minus 3 equals the seed placed in containers period 2020-2023. Additional harvest and seed placed in containers records may be submitted not to exceed a maximum of 10 crop years. The average time between being placed in containers and harvest in Growing Interval III is approximately three years. Once the observed survival rates are calculated, they are converted to standardized survival rates using the standardized survival factor. The adjusted mean survival rate used to calculate the crop year 2027 expected yield is 75%.

(2) Expected Yield

Harvest Year (APH Crop Year)	Seed Year	Seed Placed in Containers	Adjusted Mean Survival Rate	Expected Yield
2027	2024	140,000	75%	105,000

The expected yield is calculated by applying the adjusted mean survival rate to the seed placed in containers which are expected to be harvested during the insurance period. For Growing Interval III, the 2024 seed placed in containers would be used to calculate the crop year 2027 expected yield.

Note: For each subsequent insurance year, the seed placed in containers year advances by 1 year. For example, the seed year for the crop year 2027 production in which the insured elected Growing Interval III was 2024. For the crop year 2027 production, the seed year will be 2025.

(3) Harvested average yield used in Capped Yield calculation.

Crop Year	Harvested
2023	73,700
2024	60,800
2025	88,750
2026	77,375
Harvested Average Yield	75,156

(4) Approved Yield Steps:

Adjusted Mean Survival Rate = 0.75

(Average of Standardized Survival Rates)

Expected Yield = 105,000 of the commodity

(0.75 Adjusted Mean Survival Rate × 140,000 seed (6mm) placed in containers in 2024)

C. Growing Interval III (Continued)

Capped Yield = 93,945 of the commodity

(75,156 4-Year Harvested Average Yield × 1.25)

Approved Yield = 93,945 of the commodity

(Lesser of 105,000 Expected Yield or 93,945 Capped Yield)

45-50 Reserved

PART 5: HANDBOOKS

51 CIH, DSSH, and GSH Applicability

Changes and additions to the CIH, DSSH, and GSH for the Shellfish Pilot Crop Insurance Program are described in this part. The Shellfish Pilot Crop Insurance Program is an APH PC (plan 91) Plan of Insurance. For purposes of the Shellfish Pilot Crop Insurance Program, references to APH have the same meaning as APH PC unless otherwise noted. References to crop or commodity are interchangeable. Any references to acres/acreage/etc., are considered as references to the commodity seed placed in containers. Any reference to yield, is considered the number of harvested matured commodity. All other applicable CIH, DSSH, and GSH procedures apply.

52 CIH Part 9 Endorsements and Options

Producer Price Option and WRO are options elected on or before the SCD. See [Para. 30](#).

53 CIH Part 12 Acreage Report

Section 2, Para. 1211 Applicable elements of the acreage report apply to the commodity report except as specified or as modified below. All of the elements below are considered substantive unless otherwise noted. (See DSSH Exh. 24 for additional requirements of the acreage report form.)

Element	Instructions
"Plan of Insurance"	Enter "91."
"Growing Interval"	New field, enter the applicable growing interval number selected by the insured for the county.
"Options, Elections, or Endorsements"	If the producer price option is elected, enter "PS." If the WRO is elected, enter "WR" on BUs that have been pitted.
"Unit Number"	Enter "0001-0000BU" (only basic units are allowed).
"Unit Structure Code"	Enter "BU."
"Acreage Type"	Not Applicable.
"Legal Description"	Not Applicable.
"Field Growing Location Identification"	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the "Remarks" section of this form.
"Reported Acres" Number of Seed Placed in Containers"	Enter the number of seed placed in containers for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2027 Growing Interval III will report seed placed in containers in 2024).
"Seed Size"	New field, enter the seed size for the seed placed in containers for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2027 Growing Interval III will report seed placed in containers in 2024).
"Measurement Service"	Not Applicable.
"Date Planting Completed"	Not Applicable.
"Percentage Price Election, Projected Price, Amount of Insurance, or Protection Factor"	Enter the amount of either the elected price election or producer price option.

53 CIH Part 12 Acreage Report (Continued)

Section 2, Para. 1212 - 1218 and 1221 - 1223 are not applicable.

54 CIH Part 13 Production Report

Para. 1308 Applicable crop information elements of the production report apply for the shellfish production report except as specified or as modified. All of the elements below are considered substantive unless otherwise noted. See DSSH Exh. 52 for additional requirements of the production report form. See [Exh. 12](#) for a sample of the form.

Element	Instructions
"Unit number"	0001-0000BU (only basic units are allowed).
"Growing Interval"	New field, enter the applicable growing interval number selected by the insured for the county.
"Other persons"	List any other persons with a share in the unit.
"Buyer name and Address"	Enter name and address for each buyer. If additional space is required, enter information of a Special Report.
"FSA Farm/Tract/Field Number"	Not Applicable.
"Cropland Acres"	Not Applicable.
"Legal Description"	Not Applicable.
"Crop Year of History"	Harvest Year (APH Crop Year).
"Total Dollar Sales"	Enter the dollar sales of harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Yield" "Total Sold Production"	New field, enter the harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Harvested"	Enter the harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Seed Year"	New field, the year the seed was placed in containers for the applicable growing interval including both the applicable crop of history and the current crop year.
"Number of Seed Placed in Containers"	Enter the number of seed placed in containers for the basic unit for the applicable growing interval that will be harvested for the crop year.
"Seed Size"	New field, the size of the seed placed in containers for the applicable growing interval.
"Name of Seed Vendor"	New field, list each private or commercial shellfish nursery or hatchery from which the insured purchased seed that were placed in containers for the basic unit for the applicable growing interval.
"Area Classification"	Not Applicable.
"Current Year Number of Seed Placed in Containers"	New field, enter the number of seed placed in containers for the commodity for the elected growing interval that will be harvested for the crop year (e.g., crop year 2027 Growing Interval II will report seed placed in containers in 2025). The information is needed to calculate the expected yield on the APH database.

54 CIH Part 13 Production Report (Continued)

"Current Year Adjusted Mean Survival Rate"	New field, enter the calculated adjusted mean survival rate for the current crop year that will be harvested. See Part 4 on examples of how to calculate. The information is needed to calculate the expected yield on the APH database.
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55 CIH Part 14 Production Evidence

Section 2, Para. 1411 Acceptable Verifiable Records are applicable to the Shellfish Pilot Crop Insurance Program.

Section 3, farm management records are applicable if a producer nursery system was used; however, seed purchase receipt procedures still apply.

56 CIH Part 15 APH Database

- (1) Section 1, Para. 1509 is not applicable.
- (2) Section 1, Para. 1511 Applicable crop information elements of the APH database apply for the shellfish production report except as specified or as modified. All of the elements below are considered substantive unless otherwise noted. See DSSH Exh. 53 for additional requirements of the APH database form. See [Exh. 13](#) for a sample of the form.

Element	Instructions
"Unit number"	0001-0000BU (only basic units are allowed).
"Growing Interval"	New field, enter the applicable growing interval number selected by the insured for the county.
"Legal Description"	Not Applicable.
"Other persons"	List any other persons with a share in the unit.
"T-Yield"	Not Applicable.
"FSA Farm/Tract/Field Number"	Not Applicable.
"Crop Year of History"	Enter the Harvest Year (APH Crop Year).
"Total Dollar Sales"	Enter the dollar amount of harvested mature production sold for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Total Sold Production"	New field, enter the number of harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
" Yield Harvested"	Enter the harvested mature production for the basic unit being reported. Enter "0.0" if no type of the commodity is being reported for the crop year.
"Seed Year"	New field, the year the seed was placed in containers for the applicable growing interval including both the applicable crop of history and the current crop year.

56 CIH Part 15 APH Database (Continued)

"Acres-Number of Seed Placed in Containers"	Enter the number of seed placed in containers for the basic unit for the applicable growing interval that will be harvested for the crop year.
"Seed Size"	New field, enter the size of the seed placed in containers for the applicable growing interval.
"Harvested Average Yield"	Enter the yearly actual and assigned yields for the APH database and dividing the sum by the number of yields contained in the APH database for the applicable growing interval.
"Capped Yield"	New field, enter harvested average yield multiplied by 1.25.
"Expected Yield"	New field, enter the amount of current year number of seed placed in containers multiplied by the current year adjusted mean survival rate from the production report.
"Approved Yield"	The lesser of the capped yield or the expected yield.

- (3) Section 3: T-Yields are not applicable.

57 CIH Part 16 APH Database Yield Options, Reductions, and Corrections

- (1) Sections 1, 2, 3, and 4: Yield adjustment, yield exclusion, quality loss option, and yield cups are not allowed.
- (2) Section 5: See procedures in the PAW [Para. 32F](#) for yield reductions.
- (3) Para. 1686: Assigned Yield equal to 75 percent of the prior approved yield will apply if the insured does not submit acceptable seed purchase; if applicable, producer nursery system records; and harvest records for the recent crop year by the PRD. If a prior approved yield is not available, the unit will become uninsurable.

58 CIH Part 17 Category B Procedures

The commodity insured under the Shellfish Pilot Crop Insurance Program is considered a Category B crop.

- (1) Section 1: Does not apply except as noted below:

Para. 1701 applies except that T-Yields are not established and used for APH purposes.

Para. 1702B applies only as related to actual and assigned yields.

Para. 1702L applies as related to approved APH yield reductions.

- (2) Sections 2-3: *** Do not apply.

58 CIH Part 17 Category B Procedures (Continued)

(3) Section 4: Does not apply except as noted below:

Para. 1731 (3) applies to RO Determined Yields or RO Underwriting Guidelines that may be issued to exclude actual yields from the calculation of the approved yield for widespread loss (severe weather-related) events.

Para. 1732 applies.

(4) Sections 5-9: *** Do not apply.

59 CIH Parts 18-21

These Parts do not apply to the commodity insured under the Shellfish Pilot Crop Insurance Program.

60 CIH Part 22

In lieu of Para. 2202(2), the RO UGs are issued no later than 45 days after the first applicable policy contract change date.

61 CIH Exhibit 15

The harvested production is treated as an actual yield for the basic unit. Applicable yield descriptors (e.g., A, P, etc.) and yield indicators apply in those instances where they are required.

Exhibit 15W

Yield Descriptor	Applicable Condition(s) (1,2 or N/A)	When Applicable
BC	N/A	Adjacent county harvested shellfish when insured does not have minimum record requirements.

62 GSH, Exhibit 8A, Crop Policy Information

Add the following information for the Shellfish Pilot Crop Insurance Program to the CP information table, Exhibit 8A, for crops insurable under the APH plan of insurance.

APH PC Crops	Policy	Crop Provisions	LP/PP	Replant	Unit of Measure	Unit(s): Basic (B) Optional (O) Enterprise (E)	High-Risk Land Ex. Option
Oysters	25-BR	27-0115			Number of Shellfish (Seed Placed in Containers)	B	No

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Common acronyms and abbreviations (e.g., lbs., min, max, etc.) are not listed below unless they are being used in a manner different than otherwise commonly used. The list *** below *** provides program/crop specific acronyms for this handbook. Other acronyms that are not defined can be found in the GSH.

Approved Acronyms	Term
APH PC	Actual Production History Price Component
CRD	Commodity Reporting Date
SDP	Shellfish Data Provisions
WRO	Winter Removal Option

Actual yield: In lieu of the definition in Section 1 of the BP, the total number of the commodity (which includes harvested and appraised mature production) as documented by production records or claims for indemnities for the basic unit.

Adjacent county: Counties identified in the US Census County Adjacency File located at https://www2.census.gov/geo/docs/reference/county_adj_agency.txt or successor location, unless excluded in the AD.

Adjusted mean survival rate: The simple average of the standardized survival rates for the APH base period for the applicable growing interval that is used to determine the insured's expected yield for the current crop year.

Approved yield: In lieu of the definition in Section 1 of the BP, the approved yield for the basic unit for the crop year is the lesser of the:

- (a) average yield for the basic unit multiplied by 1.25 (referenced as the capped yield in this handbook); or
- (b) expected yield.

Assigned yield: In lieu of the definition in Section 1 of the BP, an annual yield assigned according to FCIC-approved procedures for an APH crop year when the insured does not file an acceptable production report, or when, upon request by the AIP, or any other person authorized by FCIC, the insured does not provide acceptable evidence of production and seed records to support the production report. The assigned yield will not be more than 75 percent of the prior year's approved yield. If an assigned yield cannot be determined due to no prior year's approved yield, no coverage will be provided.

Average yield: In lieu of the definition in Section 1 of the BP, the result of summing the yearly actual and assigned yields for the APH database and dividing the sum by the number of yields contained in the APH database for the applicable growing interval.

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

Commodity: An agricultural commodity as defined in the BP. The term commodity will have the same meaning as crop when referenced in applicable sections of the BP, the CP, and applicable FCIC-approved procedures.

Commodity report: In addition to Section 6 of the BP, the report of the insured commodity in the county, whether insurable or not insurable. For the purposes of the CP, the commodity report functions as the acreage report.

Commodity reporting date: The date contained in the SP by which the insured is required to submit the commodity report.

Containers: Floats, bags, rafts, trays, longline systems, racks, and other off-bottom cages commonly used by the shellfish industry.

County loss trigger: The occurrence of an insurable cause of loss as determined in accordance with the CP and the SDP. A county meeting the county loss trigger will be specified in the AD.

Exhibit 2 Definitions (Continued)

Crop year: In accordance with the definition in Section 1 of the BP. The calendar year of expected harvest.

Expected yield: The result of the number of seed purchased from a private or commercial nursery or hatchery or the number of seed removed from a producer nursery system that are placed into containers for the crop year (as determined by the applicable growing interval) multiplied by the adjusted mean survival rate.

Global Positioning System: A space-based radio position, navigation, and time transfer system involving satellites and computers to determine the latitude and longitude of a receiver on Earth by computing the time difference for signals from different satellites to reach the receiver and referenced in the SP.

Growing Interval: The time between the calendar year the seeds were placed in containers and the crop year for the insured commodity and county and is used to calculate the expected yield. The growing interval must be based on the majority of the seeds in the operation as follows:

- (a) Growing interval I – The majority of the seed is placed in containers one calendar year prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in 2026).
- (b) Growing interval II – The majority of seed is placed in containers two calendar years prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in 2025).
- (c) Growing interval III – The majority of seed is placed in containers three calendar years prior to the crop year (e.g., for crop year 2027, seeds are placed in containers in 2024).

Harvest: The removal of the mature commodity from the basic unit.

Maximum over established price: The upper limit to the producer price option, as shown in the AD.

Observed survival rate: The percentage determined by dividing the harvested production for each crop year by the number of seed placed in containers in the calendar year corresponding to the growing interval (e.g., for Growing Interval II, divide the harvested production from the crop year 2027 by the number of seed placed in containers in 2025).

Pitting: A farming practice where oysters are removed from the water to a storage area during the winter months to protect from freeze and ice damage.

Price election: The price election, elected by the insured by the SCD:

- (a) as defined in Section 1 of the BP, shown as the established price in the AD; or
- (b) the producer price option.

Private or commercial shellfish nursery or hatchery: A business, person, or entity engaged in the growth and sale of shellfish seed.

Producer nursery system: A system used by the insured to grow shellfish seed purchased at an uninsurable size to an insurable size, that if inspected by the AIP, is considered acceptable to the AIP. Producer nursery systems include upwellers, downwellers, raceways, field nurseries, and other systems recognized by the industry as acceptable.

Exhibit 2 Definitions (Continued)

Producer price option: The producer price option is calculated as the average price received by the insured for each year in the most recent four APH crop years up to the maximum over established price. The average price is the total dollar sales of the commodity divided by the total number of the commodity sold for each crop year.

Production guarantee: In lieu of the definition in Section 1 of the BP the number of the commodity determined by multiplying the approved yield for the basic unit by the coverage level percentage the insured elects.

Qualifying storms: Low pressure systems as identified by National Oceanic and Atmospheric Administration - National Hurricane Center, including hurricanes, and nor'easters as provided in the SDP.

Shellfish: Oysters and other commodities as specified in the AD.

Shellfish Data Provisions: A document that describes the methodology utilized by FCIC in identifying counties subject to a county loss trigger.

Standardized survival factor: A percentage established by FCIC based on different seed sizes that are used to calculate the insured's standardized survival rate. The seed size factors are contained in the SP.

Standardized survival rate: The insured's observed survival rate for the applicable seed size for each crop year in the APH base period, as specified in Section 3(d)(1)(ii) of the CP, multiplied by the standardized survival factor for that seed size.

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

Exhibit 3 Shellfish Producer Pre-Acceptance Worksheet Form Standards

The Shellfish PAW form elements are in this exhibit. The completion instructions are in [Exh. 4](#) and the form sample is in [Exh. 5](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	"Applicant/Insured"	Substantive
2	"Address of Applicant/Insured"	Substantive
3	"Phone Number of Applicant/Insured"	Substantive
4	"Agent Name"	Substantive
5	"Agent Address"	Substantive
6	"Crop Year"	Substantive
7	"Commodity"	Substantive
8	"State and County"	Substantive
9	"Policy Number"	Substantive
10	"Unit Number"	Substantive
11	"Growing Interval"	Substantive
12	"Original or Revised PAW"	Substantive

B. Crop Information

Create a table for the following columns.

Item #	Element	Substantive/ Non-Substantive
1	"Growing Locations"	Substantive
2	"Type"	Substantive
3	"Practice"	Substantive
4	"Cultural Practices and Production Method"	Substantive
5	"Total Number of Containers"	Substantive
6	"Number of Containers in Production"	Substantive
7	"Expected Production"	Substantive
8	"Month and Year Seeded"	Substantive

Exhibit 3 Shellfish Producer Pre-Acceptance Worksheet Form Standard (Continued)**C. Required Questions and Remarks**

Item #	Element	Substantive/ Non-Substantive
1	"Change in Cultural Practices or Production Methods"	Substantive
2	"Change in Growing Locations"	Substantive
3	"Change in Growing Interval"	Substantive
4	"Change in Number of Containers in Production After Pitting"	Substantive
5	"Remarks"	Substantive

D. Required Statements

Item #	Element	Substantive/ Non-Substantive
1	Certification Statement Note: See DSSH Para. 502	Substantive
2	Privacy Act Statement Note: See DSSH Para. 501	Substantive
3	Non-Discrimination Policy Statement Note: See DSSH Para. 503	Substantive

E. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	Signature of Applicant/Insured	Substantive
2	Signature of Approved Insurance Provider (AIP) Representative	Substantive

Exhibit 4 Shellfish Producer Pre-Acceptance Worksheet Completion Instructions

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Agent Name"	Enter the agent's name.
5. "Agent Address"	Enter the address and phone number of the agent who services or will service this policy, as applicable.
6. "Crop Year"	Enter the crop year for which the worksheet is being completed.
7. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
8. "State and County"	Enter the name of the state and county shown on the insured's application.
9. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
10. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
11. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
12. "Original or Revised PAW"	Check the applicable block. (Check one) ☐ Original ☐ Revised
13. "Growing Locations"	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the "Remarks" section of this form.
14. "Type"	Enter the applicable type as specified in the AD.
15. "Practice"	Enter the applicable practice as specified in the AD.
16. "Cultural Practices and Production Method"	Enter the applicable cultural practices and production method. If this is a change in cultural practice or production method note the prior cultural practice or production method (i.e., floating bags, floating cages, Austrian long line, etc.).
17. "Total Number of Containers"	Enter the total number of containers (this includes containers that are both in production and not in production) for each growing location.
18. "Number of Containers in Production"	Enter the number of containers in production for each growing location. Explain in the "Remarks" if different from the total number of containers. If the number of containers has decreased during the pitting process, reduce the number of containers in production accordingly.
19. "Expected Production"	Enter the expected harvest of the commodity produced. Explain in the "Remarks" if different from the previous crop year.
20. "Month and Year Seeded"	Enter the quantity seed placed in containers for each month and year.

Exhibit 4 Shellfish Producer Pre-Acceptance Worksheet Completion Instructions (Continued)

Element	Required Information
21. “Change in Cultural Practices or Production Methods”	Check the applicable block for changes in cultural practices/production methods. (Check one) Yes or No If “Yes” was checked include details in “Remarks.”
22. “Change in Growing Locations”	Check the applicable block for changes in growing locations. (Check one) Yes or No If “Yes” was checked include details in “Remarks.”
23. “Change in Growing Interval”	Check the applicable block for changes in growing interval. (Check one) Yes or No If “Yes” was checked include details in “Remarks.”
24. “Change in Number of Containers in Production After Pitting”	Check the applicable block for changes in number of containers in production after pitting. (Check one) Yes or No If “Yes was checked include details in “Remarks.”

25. "Remarks"	Enter notes pertinent to the operation's certification, such as the source of information used to complete the worksheet, change in total number of containers, and method of determining number of expected productions. In addition, if any of the commodity did not meet the insurability requirements enter the details. Attach the seed purchase receipts for the current crop year as determined by the applicable growing interval. Seed purchased receipts must include the following: (1) insured's name; (2) commodity; (3) date of purchase; (4) the number and size of seeds purchased; and (5) the name of the private or commercial shellfish nursery or hatchery. If applicable, also attach producer nursery system records for the current crop year as determined by the applicable growing interval. Producer nursery system records must include the following: (1) date seeds were placed in the producer nursery system; (2) date the seeds were removed from the nursery system and placed in containers; (3) the number of seed placed in containers; and (4) the seed size when placed in containers. Attach for each growing location, aerial photograph(s) or acceptable GIS/GPS map(s), or other legible map(s) delineating lease boundaries and where the insured's commodity is placed in containers including - site identification including lease identification numbers (or other applicable identification numbers), and GPS coordinates. If applicable, attach the state-issued pitting permit and indicate each of the dates oysters were removed from the water and each of the dates oysters were placed back into the water, along with the number of containers removed from or placed back into the water, respectively, for each date, and provide the location(s) of the facility(ies) where oysters were stored during pitting. If fewer containers remain in production after pitting than prior to pitting, provide the total number of containers in production prior to and after pitting.
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Exhibit 5 Shellfish Producer Pre-Acceptance Worksheet Sample

SHELLFISH PRODUCER PRE-ACCEPTANCE WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2027	State And County XXXXXXX	Commodity Oysters	Policy Number XX-XXX-XXXX	Unit Number 0001-0000BU
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX		Agent Name I.M. AGENT	Agent Address & Phone Number XXXX Oyster Drive Anytown, Any State XXX-XXX-XXXX	Growing Interval I
					Original PAW ☐ Revised PAW ☐

Growing Locations			Type	Practice	Cultural Practices and Production Method	Total Number of Containers	Number of Containers in Production	Expected Production	Month and Year Seeded
Location Identification	Lease Identification Number	GPS Coordinates							
L1	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Bags	250	250	70,000	April 2026
L2	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Cages	250	250	70,000	August 2026

Change in Cultural Practices or Production Methods	☐ Yes	☐ No
Change in Growing Locations	☐ Yes	☐ No
Change in Growing Interval	☐ Yes	☐ No
Change in Number of Containers in Production After Pitting	☐ Yes	☐ No
Remarks:		

Exhibit 6 Shellfish Pre-Acceptance Inspection Report Form Standards

The Shellfish PAIR form elements are in this exhibit. The completion instructions are in [Exh. 7](#) and the form sample is in [Exh. 8](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	"Applicant/Insured"	Substantive
2	"Address of Applicant/Insured"	Substantive
3	"Phone Number of Applicant/Insured"	Substantive
4	"Crop Year"	Substantive
5	"Commodity"	Substantive
6	"State and County"	Substantive
7	"Policy Number"	Substantive
8	"Unit Number"	Substantive
9	"Growing Interval"	Substantive
10	"Is the operation managed by the applicant or insured?"	Substantive

B. Crop Information

Create a table for the following columns.

Item #	Element	Substantive/ Non-Substantive
1	"Growing Locations"	Substantive
2	"Type"	Substantive
3	"Practice"	Substantive
4	"Cultural Practices and Production Method"	Substantive
5	"Total Number of Containers"	Substantive
6	"Number of Containers in Production"	Substantive
7	"Expected Production"	Substantive
8	"Month and Year Seeded"	Substantive

C. Required Questions and Remarks

Item #	Element	Substantive/ Non-Substantive
1	"Number of closures or quarantines"	Substantive
2	"Is the commodity located in an area suitable to produce the insured commodity?"	Substantive
3	"Adequate operation personnel"	Substantive
4	"Adequate equipment and condition"	Substantive
5	"Water Quality Conditions"	Substantive
6	"Predator Conditions Above Normal"	Substantive
7	"Disease Conditions Above Normal"	Substantive
8	"Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application"	Substantive
9	"Result of Inspection"	Substantive
10	"Remarks"	Substantive
11	"Is application recommended for acceptance?"	Substantive

D. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	"Adjuster Code Number"	Substantive
2	"Adjuster Signature, Printed Name, and Date"	Substantive
3	"Supervisor Printed Name, Signature, and Date"	Substantive
4	"Supervisor Telephone Number"	Substantive

Exhibit 7 Shellfish Pre-Acceptance Inspection Report Completion Instructions

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Crop Year"	Enter the crop year for which the worksheet is being completed.
5. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
6. "State and County"	Enter the name of the state and county shown on the insured's application.
7. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
8. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
9. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
10. "Is the operation managed by the applicant or insured?"	(Check one) Yes or No If "No," enter manager's name, address, and telephone number.
11. "Growing Locations"	Enter lease identification numbers (or other applicable identification number) and GPS coordinates for each growing location. If multiple growing locations, use the "Remarks" section of this form.
12. "Type"	Enter the applicable type as specified in the AD.
13. "Practice"	Enter the applicable practice as specified in the AD.
14. "Cultural Practices and Production Method"	Enter the applicable cultural practices and production method. If this is a change in cultural practice or production method note the prior cultural practice or production method (i.e., floating bags, floating cages, Austrian long line, etc.).

Exhibit 7 Shellfish Producer Pre-Acceptance Inspection Report Completion Instructions (Continued)

Element	Required Information
15. "Total Number of Containers"	Enter the total number of containers for each growing location (this includes containers that are both in production and not in production).
16. "Number of Containers in Production"	Enter the number of containers in production for each growing location. Explain in the "Remarks" if different from the total number of containers.
17. "Expected Production"	Enter the expected harvest of the commodity produced. Explain in the "Remarks" if different from the previous crop year.
18. "Month and Year Seeded"	Enter the quantity of seed placed in containers for each month and year.
19. "Number of closures or quarantines"	Enter the number of closures or quarantines. Enter "None" if no closures or quarantine.
20. "Is the commodity located in an area suitable to produce the insured commodity?"	(Check one) Yes or No If "No," explain the general conditions, where the commodity is physically located and why the area is not suitable to produce the commodity. Enter additional comments in "Remarks."
21. "Adequate operation personnel"	Enter "Acceptable" if adequate personnel are available to manage the operation. Enter "Unacceptable" if adequate personnel are not available. Explain in Remarks if "Unacceptable."
22. "Adequate equipment and condition"	Enter "Acceptable" if adequate equipment is in good condition (i.e., free of fouling, mechanical, etc.) and is available to produce the expected number of the commodity. Enter "Unacceptable" if adequate equipment is not in good condition or is not available. Explain in Remarks if "Unacceptable."
23. "Water Quality Conditions"	Enter "Acceptable" if water quality conditions indicate adequate nutritional level and water flow. Enter "Unacceptable" if water quality conditions indicate inadequate nutritional level and water flow. AIP may use local water reports to make the determination. Explain in "Remarks" if "Unacceptable."
24. "Predator Conditions Above Normal"	Enter "No" if predator conditions are normal. Enter "Yes" if predator conditions are above normal. Explain in "Remarks" if "Yes."
25. "Disease Conditions Above Normal"	Enter "No" if disease conditions are normal. Enter "Yes" if disease conditions are above normal. Explain in "Remarks" if "Yes."

Exhibit 7 Shellfish Producer Pre-Acceptance Inspection Report Completion Instructions (Continued)

Element	Required Information
26. “Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application.”	Note the condition of the commodity in the units owned or operated by the insured. See elements 10-24 in evaluating the condition of the unit. Enter “Acceptable” or “Unacceptable” If necessary, enter additional comments in “Remarks.”
27. “Result of Inspection”	Check “No” if: There are no indications of a change or inconsistency in the information reported on the PAW. Check “Yes” if: There are changes needed to the information reported on the PAW.
28. “Remarks”	Note any of the following: (a) Any unusual conditions found; and (b) Any reasons for not recommending insurance coverage. If more space is needed, enter additional information on a Statement of Facts form and attach it to the inspection report.
29. “Is application recommended for acceptance?”	(Check one) Yes or No

Exhibit 8 Shellfish Producer Pre-Acceptance Inspection Report Sample

SHELLFISH PRE-ACCEPTANCE INSPECTION REPORT (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2027	State And County XXXXXXX	Commodity Oysters	Policy Number XX-XXX-XXXX	Is the operation managed by the applicant or insured? ☐ Yes ☒ No	If "No," enter manager's name, address, and telephone number. Manager Shellfish RR Two Anytown, Any State XXX-XXX-XXXX
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX	Unit Number 0001-0000BU	Growing Interval I			

Growing Locations			Type	Practice	Cultural Practices and Production Method	Total Number of Containers	Number of Containers in Production	Expected Production	Month and Year Seeded
Location Identification	Lease Identification Number	GPS Coordinates							
L1	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Bags	250	250	70,000	April 2026
L2	XXXXXX	DD/MM/dd	Half Shell	Container	Floating Cages	250	250	70,000	August 2026

Number of closures or quarantines.		None
Is the commodity located in an area suitable to produce the insured commodity?	☒ Yes	☐ No
Adequate operation personnel	☒ Acceptable	☐ Unacceptable
Water Quality Conditions	☒ Acceptable	☐ Unacceptable
Predator Conditions Above Normal	☐ Yes	☒ No
Disease Conditions Above Normal	☐ Yes	☒ No
Note condition of the units owned or operated by the applicant or insured in the county(ies) shown on the application.	☒ Acceptable	☐ Unacceptable
"Result of Inspection"	☐ Yes PAW Change	☒ No PAW Change
Remarks:		
Is application recommended for acceptance?	☒ Yes	☐ No

Exhibit 9 Producer Price Option Worksheet Form Standards

The Producer Price Option Worksheet form elements are in this exhibit. The completion instructions are in [Exh. 10](#) and the form sample is in [Exh. 11](#).

A. General Information

Item #	Element	Substantive/ Non-Substantive
1	"Applicant/Insured"	Substantive
2	"Address of Applicant/Insured"	Substantive
3	"Phone Number of Applicant/Insured"	Substantive
4	"Agent Name"	Substantive
5	"Agent Address"	Substantive
6	"Crop Year"	Substantive
7	"State and County"	Substantive
8	"Policy Number"	Substantive
9	"Commodity"	Substantive
10	"Type"	Substantive
11	"Practice"	Substantive
12	"Unit Number"	Substantive
13	"Growing Interval"	Substantive

B. Crop Information

Create a table for the following columns for the prior most recent four crop years.

Item #	Element	Substantive/ Non-Substantive
1	"Harvest Year"	Substantive
2	"Total Sold Production"	Substantive
3	"Total Dollar Sales"	Substantive
4	"Producer Yearly Average Price"	Substantive
5	"Four-Year Average Price"	Substantive

C. Required Statements

Item #	Element	Substantive/ Non-Substantive
1	Certification Statement Note: See DSSH Para. 502	Substantive
2	Privacy Act Statement Note: See DSSH Para. 501	Substantive
3	Non-Discrimination Policy Statement Note: See DSSH Para. 503	Substantive

D. Required Signatures

Item #	Element	Substantive/ Non-Substantive
1	"Signature of Applicant/Insured"	Substantive
2	"Signature of Approved Insurance Provider (AIP) Representative"	Substantive

Exhibit 10 Producer Price Option Worksheet Completion Instructions**A. General Information**

Element	Required Information
1. "Applicant/Insured"	Enter the name of the applicant or insured as it appears on the application for insurance.
2. "Address of Applicant/Insured"	Enter the address of the applicant/insured.
3. "Phone Number of Applicant/Insured"	Enter the area code and telephone number at which the applicant or insured can be reached during normal business hours.
4. "Agent Name"	Enter the agent's name.
5. "Agent Address"	Enter the address and phone number of the agent who services or will service this policy, as applicable.
6. "Crop Year"	Enter the crop year for which the worksheet is being completed.
7. "State and County"	Enter the name of the state and county shown on the insured's application.
8. "Policy Number"	Enter the policy number from the most recent Policy Confirmation. In the case of a new applicant, enter only the 2-digit state and 3-digit county code, e.g., XX-XXX.
9. "Commodity"	Enter the commodity listed in the AD (e.g., oysters).
10. "Type"	Enter the applicable commodity type as specified in the SP and commodity type code.
11. "Practice"	Enter the applicable practice as specified in the SP and practice code.
12. "Unit Number"	Enter the unit number 0001-0000BU. (Only basic units are allowed as defined in the CP.)
13. "Growing Interval"	Enter the applicable growing interval as specified in the SP. If there is a change in growing interval, note the prior growing interval and applicable crop year(s).
14. "Harvest Year"	Enter the harvest year (APH crop year) for the applicable records.
15. "Total Sold Production"	Enter the total number of the commodity sold from the unit for the harvest year.
16. "Total Dollar Sales"	Enter the total dollar sales from the unit for the harvest year.
17. "Producer Yearly Average Price"	Enter result of dividing item 3 (Total Dollar Sales) by item 2 (Total Sold Production) for the harvest year.
18. "Four-Year Average Price"	*** Enter result of totaling the Producer Yearly Average Price (item 4) for each crop year and dividing the result by the number of crop years.

Exhibit 11 Producer Price Option Worksheet Sample

PRODUCER PRICE OPTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

Applicant/Insured Joe Shellfish	Crop Year 2027	State And County XXXXXXX	Policy Number XX-XXX-XXXX	Commodity Oysters	Type Half-Shell	Practice Container
Address of Applicant/Insured RR One Anytown, Any State	Phone Number of Applicant/Insured XXX-XXX-XXXX		Agent Name I.M. AGENT	Agent Address & Phone Number XXXX Oyster Drive Anytown, Any State XXX-XXX-XXXX		Unit Number 0001-0000BU Growing Interval II

Harvest Year	Total Sold Production	Total Dollar Sales	Producer Yearly Average Price ¹ (***Divide Total Dollar Sales by Total Sold Production for each crop year)
2023	73,700	\$52,475	\$0.71
2024	60,800	\$45,250	\$0.74
2025	88,750	\$59,870	\$0.67
2026	77,375	\$55,550	\$0.72

Four-Year Average Price	\$0.71
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Round to the nearest whole cent.

Assume the price election published in the AD is \$0.62 and the maximum over established price published in the AD is \$0.77. Since the maximum over established price is greater than the four year average price, the producer price option is capped at \$0.71.

Note: Total Sold Production and Total Dollar Sales will also be collected on the APH Database form.

Exhibit 12 Production Report Sample

Required elements are listed in [Para. 54](#) as exceptions or modifications to the production report. The sample production report below is only for the crop information portion of the form. See DSSH Exhibit 52 for insured information, required statements, and required signatures on the production report.

PRODUCTION REPORT (FOR ILLUSTRATION PURPOSES ONLY)

Crop Year	County and State	Unit Number	Growing Interval	Commodity	Practice	Type	Number of Seed Placed in Containers	Seed Size	Total Dollar Sales	Total Sold Production	Yield Descriptor Indicator	Harvested
2027	Ocean County, State	0001000BU	II	Oysters	Container	Half Shell	130,000	6mm	\$54,163	110,000	A	117,375
Other Persons	Buyer Name and Address		Record Type	Insurability	Seed Purchase Records Name		Seed Vendor	Other	Current Year Number of Seed Purchased		Current Year Adjusted Mean Survival Rate	
None	Shellfish Co. XX Drive Anytown, State		Production Sold	Insurable	ABC Nursery				140,000		0.75	
Crop Year	County and State	Unit Number	Growing Interval	Commodity	Practice	Type	Number of Seed Placed in Containers	Seed Size	Total Dollar Sales	Total Sold Production	Yield Descriptor Indicator	Harvested
20XX	Ocean County, State											

The initial year of insurance will require at least 4 APH crop years.

The current crop year (2027) number of seed placed in containers of 110,000 and the current crop year (2027) Adjusted Mean Survival Rate 0.69 will be used to calculate the expected value of 75,900 on the APH Database form. See [Subpara. 44B](#) to determine how to calculate the Adjusted Mean Survival Rate for Growing Interval II.

If a new growing location was acquired in an adjacent county, production records from the previous county can be used to establish the new APH database for the adjacent county. From the previous county, the total dollar sales, total sold production, and harvested information **are needed** from the production report.

Exhibit 13 APH Database Sample

APH Database example for Growing Interval II.

Yield Commodity Year (Crop Year of History)	Seed Year	Number of Seed Placed in Containers (Yield Acreage)	Seed Size	Total Dollar Sales (Annual Production)	Total Sold Production	Yield Descriptor (Yield Type Code)	Harvested (Annual Yield)
2023	2021	125,000	6mm	\$52,475	73,700	A	73,700
2024	2022	80,000	6mm	\$45,250	60,800	A	60,800
2025	2023	130,000	6mm	\$59,870	88,750	A	88,750
2026	2024	140,000	6mm	\$55,550	77,375	A	77,375

Harvested Average Yield 75,156

Expected Yield 75,900

Capped Yield 93,945

Approved Yield 75,900

The amount used to calculate the expected yield (current year number of seed placed in containers multiplied by the current year adjusted mean survival rate) is on the production report. See [Exh. 12](#) and [Subpara. 44B](#) for additional information on the calculations.

If available in the AD, the WRO provides a prorated premium for oysters removed from the growing location for the practice of pitting. While the oysters are out of the water, there is no coverage provided until they are returned to the water. If all SP requirements are met, this time period qualifies for a prorated premium amount.

The prorated premium amount is calculated by taking the factor for the time period containing the day the insured finished removing all of their oysters from the water and subtracting the factor for the time period containing the day the insured began returning any of their oysters to the water. After such factor is determined, subtract from 1.

Example 1 – Two-Month Removal

Assume a total premium of \$4,400 dollars. The insured finishes removing their oysters from the water on January 8, 2027. The insured begins returning the oysters to the water on March 15, 2027. To obtain the prorated premium amount, subtract the second proration factor from the first proration factor, then subtract this result from 1

Premium = \$4,400

Proration factor for removal during week of Jan 1-10 = 0.95

Proration factor for return during week of March 11-20 = 0.29

$1 - (0.95 - 0.29) = 0.34$ final proration factor

$\$4,400 \times 0.34 = \$1,496$ prorated premium