



United States
Department of
Agriculture

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INFORMATIONAL MEMORANDUM

Farm Production
and Conservation

Risk
Management
Agency

Raleigh North
Carolina Regional
Office

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TO: All Northeast Approved Insurance Providers Writing in the States of Connecticut, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia

FROM: Kevin Wooten /s/
Director, Raleigh Regional Office

SUBJECT: Crop Year 2026 Regional Underwriting Guidelines for Category C Actual Production History (APH) Crops in the Raleigh Region

BACKGROUND:

The 2026 FCIC 18010 Crop Insurance Handbook (CIH) authorizes the Risk Management Agency (RMA) Regional Offices to issue underwriting procedures for Category C crops that modify procedure and to provide additional underwriting procedure for regional exceptions.

Paragraph 1863 APH Database Tests for High Variability of Actual (and Assigned) Yields of the CIH provides procedure and formulas designed to identify alternate bearing and downward yield trending for Category C crop yields. Events that caused widespread damage to Category C perennial crops are listed in the chart below:

Crop Year	Event(s)	Applicable States	Applicable Crops
2016	Freeze, Drought	CT, MA, MD, ME, NH, NJ, NY, NC, PA, RI, VA, VT, WV	All*
2017	Freeze	NC	All*
2020	Freeze/Frost, Excess Moisture	CT, MA, MD, ME, NH, NJ, NY, NC, PA, RI, VA, VT, WV	All*
2021	Freeze/Frost, Hail	NC	All*
2023	Freeze, Excess Moisture, Flooding	CT, MA, MD, ME, NH, NJ, NY, NC, PA, RI, VT	All*

2024	Hurricane, Tropical Storm, Excess Moisture/Precipitation/Rain, Flood, Wind/Excess Wind	NC	Apples
2025	Frost, Freeze, Hail, Cold Winter	PA	All*

*All Category C perennial crops insured in a program county or by Written Agreement.

This damage may inadvertently identify certain Category C perennial crops for high variability adjustments. To expedite the approved Actual Production History (APH) yield process and decrease the number of requests for Regional Office determined yields, the Raleigh Regional Office (RO) issues these guidelines.

Paragraph 2202 of the CIH outlines issuance and use of RO Underwriting Guidelines (UG). Paragraph 2205B provides RO Determined Yield request requirements for Category C Crops. Paragraph 2233A provides additional guidance for Alternate Bearing and Downward Trending Determined Yields.

Effective for the 2026 crop year, these RO UG are in effect for Apples, Blueberries, Cranberries, Grapes, Peaches, and Pears in the states of Connecticut, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia.

ACTION

A. High Variability Requests

For blocks or units meeting the criteria for high variability of actual yields in CIH Paragraph 1863 APH Database Tests for High Variability of Actual Yields, the AIP may approve the yield using the standard Category C APH procedure without adjustment of the approved APH yield by the formula if the AIP verifies the high variability is due to severe weather related events with a corresponding indemnified cause of loss provided in the chart above for the applicable state and crop year(s), resulting in lower yields which inappropriately trigger an alternate bearing adjustment or downward trending adjustment.

For all databases meeting the above stated criteria resulting in no adjustment, Special Case Indicator “D” should be submitted. If applicable, Yield Substitution (YA) and Quality Loss Option (QL) is authorized; however, Yield Exclusion (YE) and CUP procedure are not applicable for any database identified for high variability of actual yields, see Exhibit A.

B. High Variability Request Documentation Guidance

For insureds submitting RO Determined Yield requests, additional documentation should be provided for any indemnified years not excluded by this guide to prove that weather related events occurred that resulted in lower yields which inappropriately triggered an alternate bearing adjustment or downward trending adjustment. This documentation should contain specific information about the weather event, which correlates to the indemnified cause of loss, including the location and date of the event and specific conditions that led to crop damage. This information should come from a third-party source, such as Cooperative Extension, the news, or other published weather data sources.

See Exhibit A, 'RO Determined Yield Type, Yield Limitation Flag and Rate Yield Chart'. This chart is for AIP Policy processing and consistent with the CIH Exhibit 22 and Appendix III

Please contact the Raleigh Regional Office at RSONC@usda.gov if you have any additional questions.

DISPOSAL DATE

November 20, 2026

Exhibit A, RO Determined Yield Type, Yield Limitation Flag and Rate Yield Chart

Not RO Determined Yields but Special Case Yield Indicators						
	Applicable Crop	Other Explanation	Special Case Yield Indicator	Rate Yield	YA/QL/YE	Yield Limitation Flag (applies whether RO UG or RO DY)
High Variability Yield Adjustment (AB/DT)	Category C	<i>Alternate Bearing</i>	AF (AIP adjusted per CIH)	Equal Approved Yield	No	Refer to Appendix III for YLF
	Category C	<i>Downward Trending</i>	DF (AIP adjusted per CIH)	Equal Approved Yield	No	Refer to Appendix III for YLF
	Category C	<i>Downward Trending & Alternate Bearing</i>	F (AIP Adjusted by Formula in RO UG)	Dependent upon authorization	If authorized by the RO UG.	Refer to Appendix III for YLF
	Category C	<i>Downward Trending & Alternate Bearing</i>	D (Met AB or DT CIH test, but waived modification by CIH formula and adjusted by RO UG)		If authorized by the RO UG.	Refer to Appendix III for YLF

Approved RO Determined Yield: The yield determined by the Regional Office, according to their procedures, based upon documentation submitted by the producer through the AIP, used to determine the guarantee.
Yield Descriptor: The applicable yield descriptor as provided in CIH Exhibit 15W, the RO Determined Yield, or RO UG.
Yield Indicator: The applicable yield indicators and special case indicators as provided by CIH Exhibit 15V, the RO Determined Yield or RO UG.
YA/QL/YE: Are not applicable to any actuals in the database when the RO Determined Yield is an Approved Yield.
YC & Floors: Are not authorized for RO Determined Yield requests or Underwriting Guidelines.
If YA is applied by the RO through the RO Determined Yield or through RO UG then the AIP must send the YA option code on the acreage record through PASS. If YA was elected on a non-contiguous rated crop, then the surcharge flag on the acreage record must also be set to establish the .05 multiplicative rate. The yield record will not include the YA option codes. See AD for crops with the surcharge.