



FLORIDA CITRUS FRUIT APH

EFFECTIVE FOR THE 2027 CROP YEAR



 AgVersity
AUGUST, 2025

Training Module

- The purpose of this webinar is to provide an overview of the Florida Citrus Fruit APH Insurance Program.
- We will cover content from the:
 - Crop Provisions (CP);
 - Special Provisions (SP);
 - Crop Insurance Standards Handbook (CISH); and
 - Loss Adjustment Standards Handbook (LASH).

The content of this webinar does not supersede policy provisions and is for informational purposes only.

Policy References

- References to where the information can be located at the bottom left of the slide.
- Reference acronyms:
 - AIB: Actuarial Information Browser
<https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>
 - BP: Basic Provisions 25-BR
<https://rma.usda.gov/Policy-and-Procedure/General-Policies>
 - CP: Florida Citrus Fruit Crop Provisions 27-FCF
<https://rma.usda.gov/policy-procedure/crop-policies>
 - CIH: Crop Insurance Handbook 18010 (06-2025)
<https://www.rma.usda.gov/policy-procedure/general-handbooks>
 - CISH: APH Florida Citrus Fruit Crop Insurance Standards Handbook 20650U (08-2025)
<https://www.rma.usda.gov/policy-procedure/crop-underwriting-standards>
 - LASH: APH Florida Citrus Fruit Loss Adjustment Standards Handbook 20650L (08-2025)
<https://www.rma.usda.gov/policy-procedure/crop-loss-adjustment-standards>
 - SP: Special Provisions
<https://webapp.rma.usda.gov/apps/actuarialinformationbrowser/>



Acronyms

Additional Acronyms:

- AIP: Approved Insurance Provider
- APH: Actual Production History
- ARD: Acreage Reporting Date
- FCIC: Federal Crop Insurance Corporation
- RMA: Risk Management Agency



Program Development

Initiative by Florida Citrus Mutual membership following the aftermath of Hurricane Irma.



Existing program did not:

- Address the full spectrum of the exposure period to risk.
- Facilitate an accurate assessment of loss in a severe hurricane event due to likely absence of damaged fruit.
- Properly recognize fruit value.



Program Development

- **AgriLogic Consulting** (*Program Developer*)
 - Agricultural economic and insurance consulting firm.
 - Over 250 years combined experience in crop insurance program development, expert review, and administration.
 - Successful track record of developing and maintaining a broad array of sound risk management tools and insurance programs to the American agricultural producer.
- **Timeline**
 - Concept proposal submitted to FCIC Board on April 6, 2018
 - Approved for development on April 15, 2018
 - Final program approved on May 20, 2020
 - The APH plan of insurance became available for purchase for the 2022 crop year (2021-22 growing season).



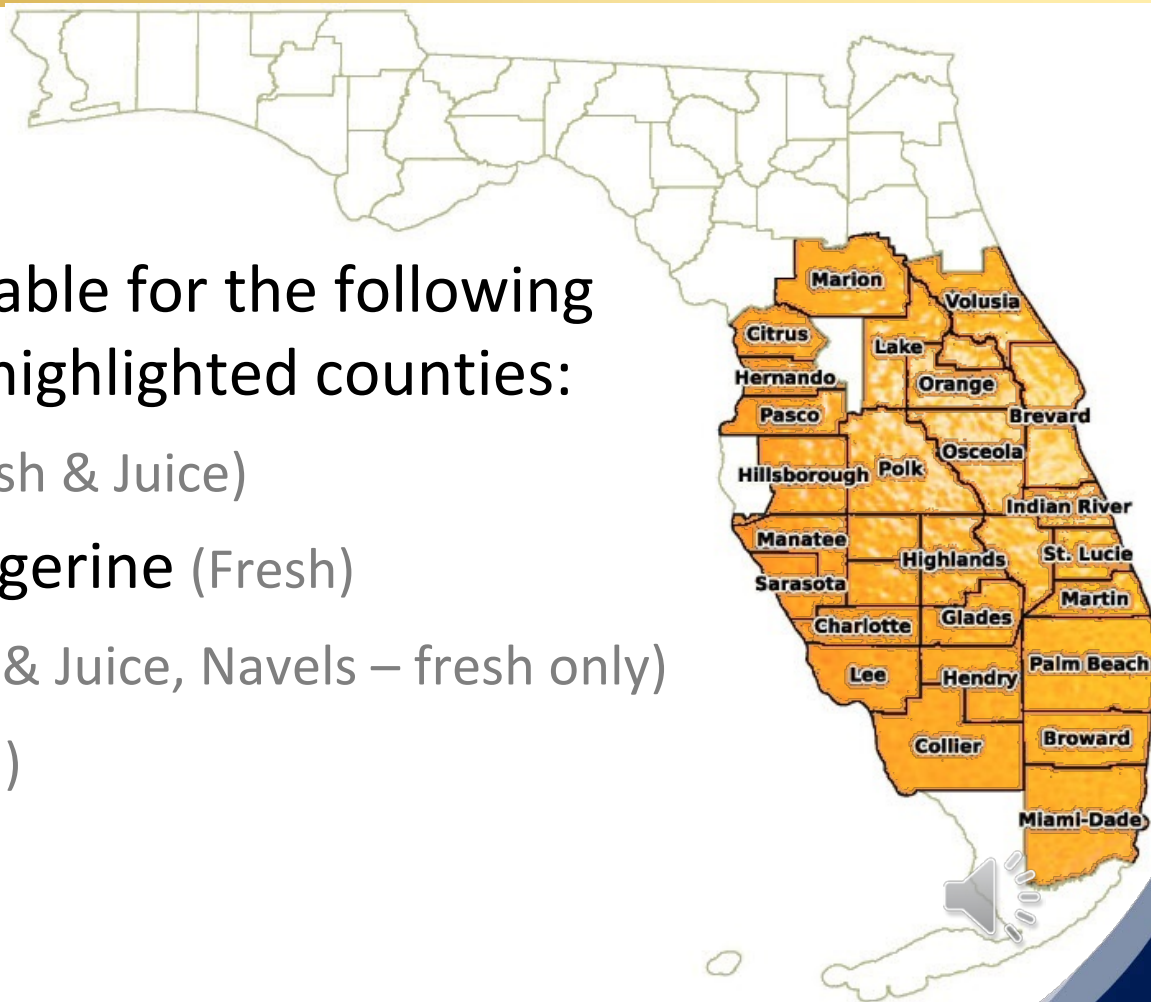


Basic Policy Information

Program Availability

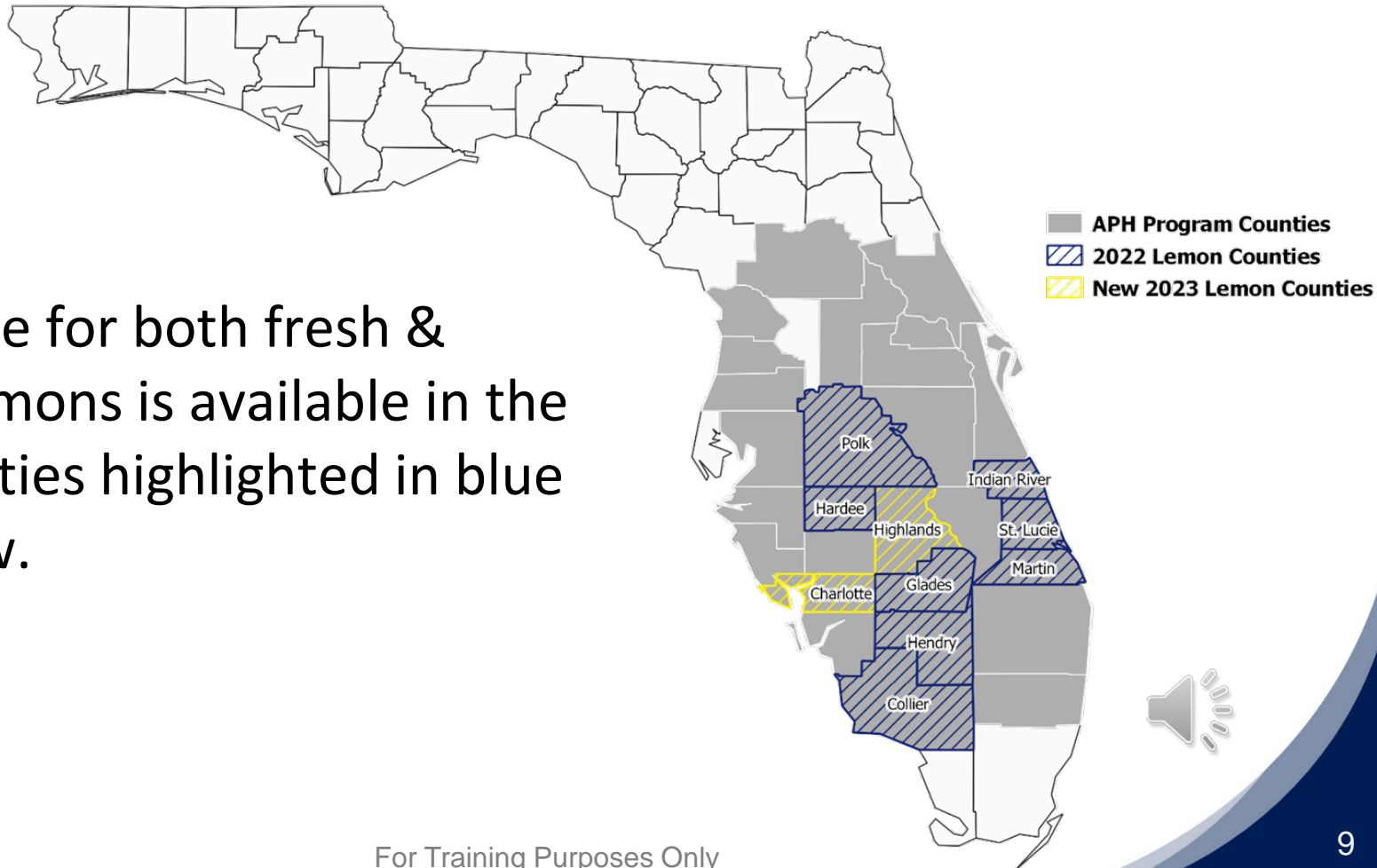
The program is available for the following commodities in the highlighted counties:

- Grapefruit (Fresh & Juice)
- Mandarin/Tangerine (Fresh)
- Oranges (Fresh & Juice, Navels – fresh only)
- Tangelos (Fresh)
- Tangors (Fresh)



Program Availability

Coverage for both fresh & juice Lemons is available in the 10 counties highlighted in blue & yellow.



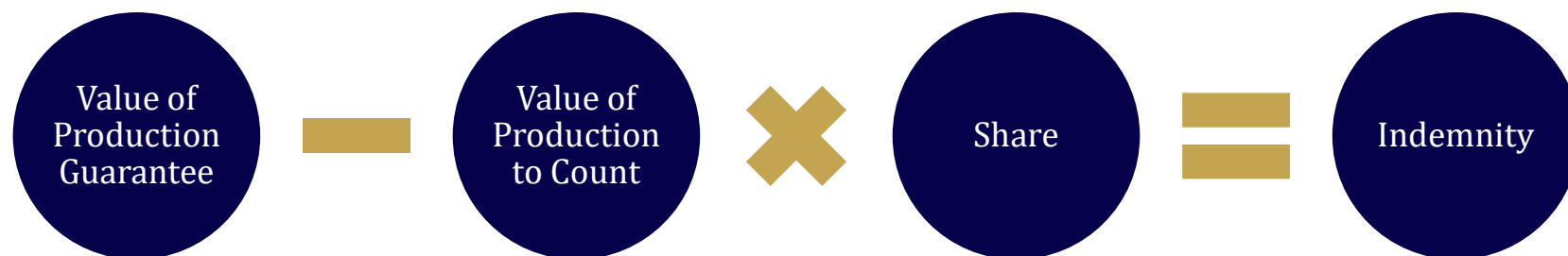
Actual Production History (APH)



- Plan 90
- Provides coverage for loss of production based upon the producer's actual yield history.



Policy Mechanics



- The guarantee and amount of loss is determined on the total acres and production, even if you have less than 100% share in the crop.
- The total determined loss times the insured share equals the indemnity due.

Value of Production Guarantee

200 boxes	Approved Yield (Source: Production Report)
<u>X 75%</u>	Coverage Level (Source: Application)
150 boxes	Production Guarantee / Acre
<u>X 100</u>	Insurable Acres (Source: Acreage Report)
15,000 boxes	Production Guarantee
X \$10.00	FCIC Established Price
<u>X 100%</u>	% of Price (Source: Application)
\$150,000	Value of the Production Guarantee



Value of Production To Count

10,000 boxes

Production to Count

(Appraised/Harvested production from Loss Adjustment Worksheet)

X \$10.00

FCIC Established Price

X 100%

% of Price (elected on the application)

\$100,000

Value of the Production to Count



Indemnity

\$150,000	Value of Production Guarantee
<u>– \$100,000</u>	Value of Production to Count
\$50,000	Loss
X <u>50%</u>	Share
\$25,000	Indemnity



Important Dates

Sales Closing Date (SCD):	Nov. 1
Beginning of Insurance:	Dec. 1
Acreage Reporting Date (ARD):	Dec. 15
Production Reporting Date (PRD):	Dec. 15
Premium Billing Date:	Aug. 15
Contract Change Date:	Aug. 31



Definitions

- **Box** – A box containing the official weight of citrus per box as specified in the SP.
- **Buckhorn** - To prune any limb at a diameter of at least three inches for citrus.



Definitions

- **Citrus fruit commodity** – Citrus fruit as follows:
 - Oranges;
 - Grapefruit;
 - Tangelos;
 - Mandarins/Tangerines;
 - Tangors;
 - Lemons; and
 - Any other citrus fruit commodity designated in the actuarial documents.



Definitions

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



Oranges Fruit Groups	Grapefruit Fruit Groups	Lemons Fruit Groups	Mandarins/ Tangerines Fruit Groups	Tangelos Fruit Groups	Tangors Fruit Groups
Early & Mid Fresh	Fresh	Fresh	Fresh	Fresh	Fresh
Early & Mid Juice	Juice	Juice			
Late Fresh					
Late Juice					
Navel Fresh					



Definitions

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



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



Definitions

- **Hedged** - A process of trimming the sides of the citrus trees for better or more fruitful growth of the citrus fruit.
- **High Density and Standard Density** – Groves containing the number of trees per acre specified in the Special Provisions:
 - Standard Density: Equal to or less than 175 trees/acre
 - High Density: More than 175 trees/acre
- **Interplanted** - Acreage on which two or more agricultural commodities are planted in any form of alternating or mixed pattern.

Definitions

- Post Bloom Fruit Drop (PFD) – A flower disease primarily caused by a fungus that develops during the bloom period during moderately warm conditions accompanied by excess moisture that causes the fungus to multiply and infect the flowers. Fruitlets from PFD-infected flowers turn chlorotic and fall of the tree in the spring shortly after bloom.

Note: This does not include summer or pre-harvest fruit drop.



Definitions

- **Topped** – A process of trimming the uppermost portion of the citrus trees for better and more fruitful growth of the citrus fruit.
- **Top worked** - A buckhorned citrus tree with a new scion grafted onto the interstock.
- **Unmarketable** – Citrus fruit that cannot be processed into products for human consumption.



Covered Causes of Loss

- Excess wind (sustained speeds exceeding 39 mph recorded at NWS or FAWN stations);
- Drought;
- Freeze;
- Hail;
- Hurricane;
- Tornado;
- Fire (unless weeds & undergrowth have not been controlled or pruning debris has not been removed from the grove);

Covered Causes of Loss

(Cont'd)

- **Diseases**, (only if specified in the Special Provisions);
- **Post-bloom fruit drop due to adverse weather** (provided recommended disease control measures are applied).



Causes of Loss Not Covered

- Act by a person (e.g. chemical drift, fire, terrorism, etc.);
- Failure to follow good farming practices;
- Water contained in structures (dams, reservoir) when acreage is within the designed limits;
- Failure/breakdown of irrigation unless due to insurable cause;
- Failure to carry out good irrigation practice for irrigated acreage;
- Any cause of loss not evident.
- Damage or loss due to inability to market the citrus fruit for any reason other than actual physical damage from an insurable cause. Inability to market due to quarantine, boycott or refusal to accept production is not covered.



Insurance Period

- Coverage begins the later of:
 - Date the application is accepted; or
 - December 1.
 - Coverage attaches on December 1 if you acquire an insurable share in acreage after December 1 but on or before:
 - The acreage reporting date (Dec. 15) – may be accepted following an inspection by the insurance company.
 - May 15 provided:
 - No cause of loss has occurred; and
 - An appraisal has determined the acreage will produce at least 90% of the Approved Yield for the unit.



Insurance Period

- Coverage ends for each unit or part of a unit, the earliest of:
 - Destruction, abandonment or harvest of the insured crop;
 - Final adjustment of loss on a unit; or
 - Calendar Date for the End of Insurance:

▪ Navels, Orlando tangelos & tangerines	Feb. 7
▪ Early-season and all other tangelos	Feb. 28
▪ Mid-season oranges and temples	Mar. 31
▪ Lemons	Apr. 30
▪ Murcotts	May 15
▪ Grapefruit & late-season oranges	Jun. 30



Insurance Period

- If share in acreage is relinquished on or before the 12/15 ARD, insurance does not attach, and no premium or indemnities are due unless a Transfer of Coverage & Right to Indemnity request is submitted and accepted.
- Insurance remains in effect if the share is relinquished after the acreage reporting date subject to BP and CP.



Units

- Basic – determined by share arrangement.
- Optional – Basic units divided into optional units by:
 - Section (section equivalent, or FSA farm serial number if sections aren't available);
 - Non-contiguous land; and
 - Organic practice.
- Enterprise Unit
 - All insurable acres of the insured crop (citrus fruit group) in the county.
 - Must be elected on the application by Sales Closing Date.

Enterprise Units

- Enterprise Unit Discounts based on the number of acres in the EU.
 - Up to 199.99 acres
 - 200 – 799.99 acres
 - 800+ acres
- Higher premium subsidy factors for EU.



Subsidy Factors										
Coverage Level		CAT	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
Subsidy Factor	Basic Unit	1.000	0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
	Optional Unit		0.670	0.640	0.640	0.590	0.590	0.550	0.480	0.380
	Enterprise Unit		0.800	0.800	0.800	0.800	0.800	0.770	0.680	0.530

Enterprise Units

- Enterprise Unit Qualifiers
 - Must have at least the lessor of 20 acres or 20% of the insured crop's planted acreage in each of at least 2 sections, section equivalents or FSA farm numbers.
 - Can be aggregated to meet the 20/20 rule.
 - 80 acres in section 1
 - 10 acres in section 2
 - 10 acres in section 3

} 20 acres



Units

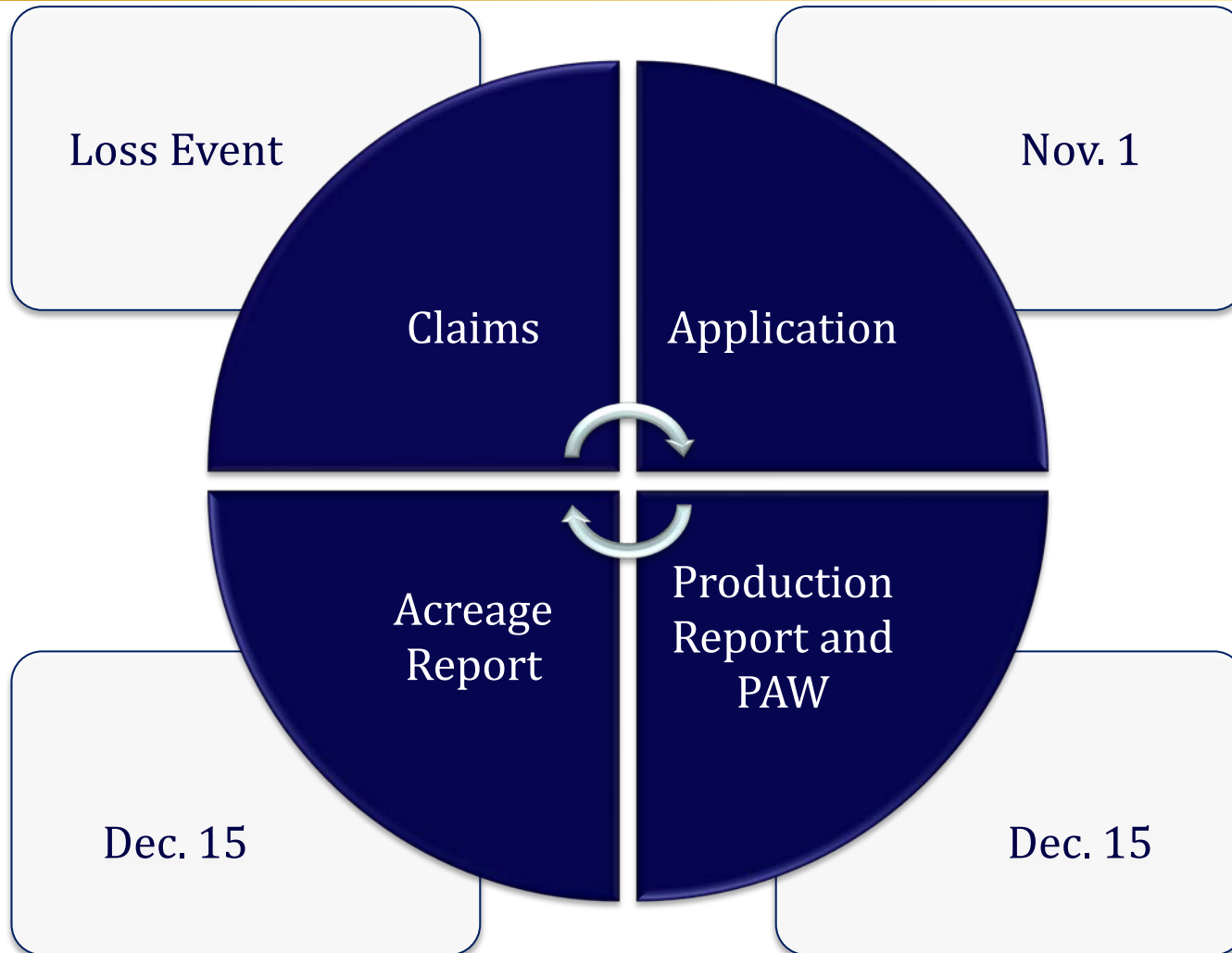
Block	Shared with:	Share %	Section #	Amount Over or Under Guarantee	Indemnity		
					EU	BU	OU
Block 1	No one	100%	1	\$18,000	\$18,000	No loss	No loss
Block 2	No one	100%	1	(\$4,000)	(\$4,000)		
Block 3	No one	100%	5	(\$8,000)	(\$8,000)		(\$8,000)
Block 4	Anna	60%	1	(\$15,000)	(\$9,000)	(\$8,000)	(\$9,000)
Block 5	Anna	50%	2	\$2,000	\$1,000		No loss
Block 6	Bill	50%	1	(\$3,000)	(\$1,500)	(\$1,500)	(\$1,500)
Indemnity					\$3,500	\$9,500	\$18,500

Reporting Requirements

The following chart illustrates the primary reporting documents. Other documents may be required (e.g. power of attorney, copy of production contract, etc.)

Document	Due Date	Establishes:
Application (initial year), Policy Change Form (subsequent years)	11/1	County, crop (citrus fruit group), coverage level, % of price election, options, election of Enterprise Units
Acreage Report	12/15	Insurable acres, share, guarantee, liability, premium
Production Report	12/15	Approved Yield, Units (BU or OU), options
Pre-Acceptance Worksheet (PAW)	12/15	Insurability, Approved Yield adjustments

Policy Requirements



For Training Purposes Only
Does not Supersede Policy Documents



Application



Application/ Policy Change Form



- Sales Closing Date (SCD): November 1
- Coverage changes in subsequent years must be requested by the SCD.
- Requests to elect a higher coverage level, price percentage or optional coverage will not be accepted if a cause of loss that could or would cause damage is evident at the time the request is made.



Application



- Election to insure is by fruit group.
 - May elect coverage for Early & Mid Oranges (Juice) but not insure Early & Mid Oranges (Fresh).
 - A separate administrative fee is due for each citrus fruit group insured.



Coverage Level



- Coverage Levels from 50% to 85%
- You may elect different coverage levels by type within the fruit group. For example, for Early & Mid Juice Fruit Group you may elect to insure:
 - Early Juice Oranges @ 70%
 - Mid Non-Valencia Juice Oranges @ 75%
 - Mid Valencia Juice Oranges @ 80%



Commodities, Fruit Groups and Types



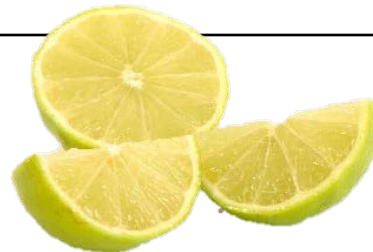
Commodity	Citrus Fruit Group	Type
Oranges	Early & Mid (Fresh)	Early (Fresh)
		Mid Non-Valencia (Fresh)
		Mid Valencia (Fresh)
	Early & Mid (Juice)	Early (Juice)
		Mid Non-Valencia (Juice)
		Mid Valencia (Juice)
	Late (Fresh)	Late (Fresh)
	Late (Juice)	Late (Juice)
	Navel (Fresh)	Navel (Fresh)



Commodities, Fruit Groups and Types



Commodity	Citrus Fruit Group	Type
Grapefruit	NCTS (Fresh)	Fresh
	NCTS (Juice)	Juice
Lemons	NCTS (Fresh)	Fresh
	NCTS (Juice)	Juice
Mandarins/Tangerines	NCTS (Fresh)	Fresh
Tangelos	NCTS (Fresh)	Fresh
Tangors	Murcotts & Temples (Fresh)	Murcotts
		Temples



Catastrophic Endorsement



- CAT endorsement is available. If elected, it applies to all insured acreage of the crop (citrus fruit group).
 - 50% Coverage Level
 - 55% of the Price Election
 - Basic units only
 - Excludes written agreements
 - Excludes hail and fire exclusion
 - Excludes YA, YC, YE, and Frost Protection Option.
 - 100% premium subsidy
 - \$655 administrative fee / fruit group insured (BFR, VFR, limited resource exceptions apply)
 - The same coverage level and price election percentage applies for all types within the citrus fruit group.



Percentage of Price Election



An established FCIC price for each crop/type/practice will be published in the AIB to determine the liability and the value of lost production.

You may elect to insure a different percentage of the established FCIC price by type within a citrus fruit group.

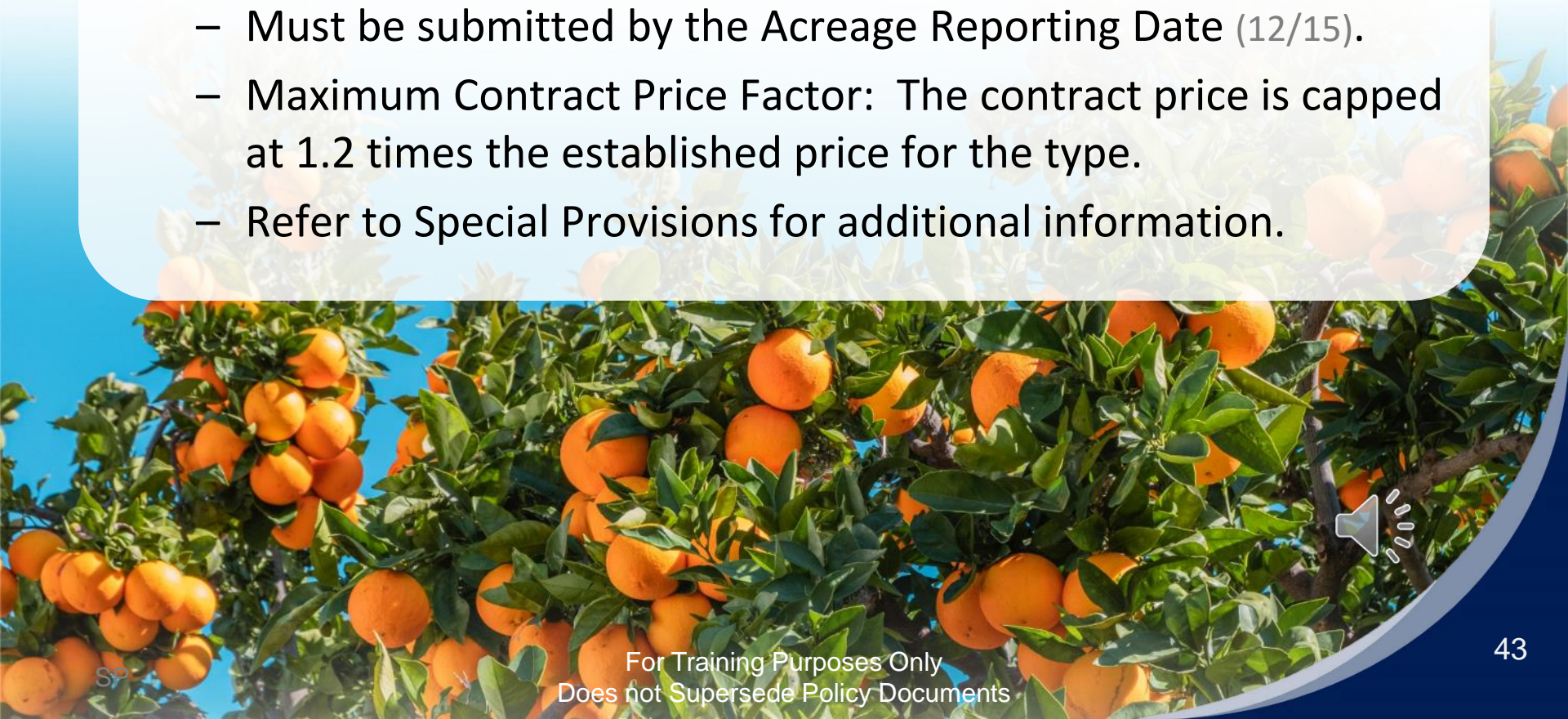
- Early Juice Oranges insured @ 75% of the price.
- Mid Non-Valencia Juice Oranges insured @ 85% of the price.
- Mid Valencia Juice Oranges insured @ 100% of the price.



Contract Price



- You may elect to use the price from your production contract price, adjusted to reflect harvest costs.
 - Must be submitted by the Acreage Reporting Date (12/15).
 - Maximum Contract Price Factor: The contract price is capped at 1.2 times the established price for the type.
 - Refer to Special Provisions for additional information.



Options



Option	Code	Deadline	Description
Contract Pricing	CP	12/15	Allows use of contract price in place of FCIC established price.
Hail & Fire Exclusion	HF	Multiple	Excludes hail and fire as insurable causes of loss for a premium discount.
With Frost Protection	FR	12/15	Provides a discount for frost protection that is customary to the area and capable of applying at least 2,000 gal./hour/acre.
Yield Adjustment	YA	12/15	Substitutes 60% of the county T-Yield for low yield years.
Yield Cup	YC	11/1	Prevents the approved yield from dropping more than 10% in a year.
Yield Exclusion	YE	11/1	Allows the grower to exclude catastrophic years.





Production Report and Pre-Acceptance Worksheet (PAW)



Production Report



- PRs are used to:
 - Collect historical yields for new participants in the APH plan;
 - Collect the prior crop year(s) production for carryover insureds; or
 - Correct or recertify past yields for carryover insureds.
- Lag year – The 2027 crop year PRD is due 12/15/2025. The most recent production records will be for the 2024-25 season and the 2025-26 season will not be included.



For Training Purposes Only
Does not Supersede Policy Documents



Production Report



An acceptable PR must:

- Include all acreage & production for each crop year certified;
 - Includes acreage that is no longer being farmed.
 - Certify 100% of acres and 100% of production harvested, even if you had less than 100% share.
 - Fresh types includes production that doesn't pack as fresh and is sold as juice.
- Certified according to the unit structure (BU, OU, EU);
- Contain no break in continuity in years reported;



cont'd.

Production Report



An acceptable PR must (cont'd):

- Be supported by written verifiable records (provided upon request);
- Be signed by the insured; and
- Be submitted by the Production Reporting Date (PRD) of Dec. 15.



Production Report



Production must be reported separately for each:

- Crop (Citrus Fruit Group)
- Unit
- Type [Early Season (Juice), Mid Season Valencia (Juice), etc.]
- Practice
 - Density
 - Standard density < 175 trees/acre
 - High density > 175 trees / acre
 - Conventional, Transitional, or Organic
- Insurable and uninsurable acreage.



Production Report



If production is reported by block, databases can be established by block. There may be multiple blocks in a unit.



Acceptable Verifiable Records



Acceptable verifiable records of production certified on the PR must be provided upon request and include:

- Records of production commercially sold or stored by a disinterested third-party.
- Claim for Indemnity.
- Approved insurance provider (AIP) or Farm Service Agency (FSA) appraisal for unharvested acres.
- Pre-Harvest appraisal.



Commingling



If production is commingled between:

- Units
 - Assigned yields will apply.
 - Optional units will be combined.
- Databases with different practice/type/other characteristics within a unit will be allocated using a Multi-purpose Production and Yield Worksheet.



Commingling



Production from insurable and uninsurable acreage must be reported separately; however, this provision does not apply to 1 and 2-year old trees.

- Acreage is not considered to have harvestable fruit production.
- You must certify on the PAW that production from underage trees was not harvested and commingled with production from insurable acreage.



Database



- The information from the Production Report will be used to create a database to calculate the Approved Yield.
- The database must contain at least 4 years of yields but cannot exceed 10.
- If 4 years not available, will be completed with transitional yields (t-yields).

Polk County Valencia				
Crop Year	Production	Acres	Yield	Yield Descriptor
2016	17,200	100	172	A
2017	16,400	100	164	A
2018	16,600	100	166	A
2019	21,100	100	211	A
2020	19,800	100	198	A
2021	17,500	100	175	A
2022	13,600	100	136	A
2023	5,800	100	58	A
2024	6,700	100	67	A
2025	4,000	100	40	A
Approved Yield			139	



Database



Databases must be established by:

- Crop/Citrus Fruit Group [e.g. Early and Mid (Juice)]
- Unit
- Type [e.g. Early Season (Juice), Mid Season Valencia (Juice)]
- Practice
 - Density
 - Standard density < 175 trees/acre
 - High density > 175 trees / acre
 - Conventional, Transitional, or Organic
- Other Characteristics



Transitional Yield (T-Yield)

- Representative yield for each commodity, type, practice, and map areas within a county.
- Purpose:
 - Used to complete databases with less than 4 years of actual/assigned yields
 - Yield Adjustment Option (YA)



T-Yield Selection Criteria

Year: 2026 Commodity: Grapefruit (0201) State: Florida (12)
 Data: Released Plan: APH (90) County: Indian River (061)

Types / Practices	T/P 01	T/P 02	T/P 03	T/P 04
Type	Fresh 101	Juice 102	Fresh 101	Juice 102
Practice	High Density 066	High Density 066	Standard Density 065	Standard Density 065
Commodity Type	No Commodity Type Specified 997	No Commodity Type Specified 997	No Commodity Type Specified 997	No Commodity Type Specified 997
Class	No Class Specified 997	No Class Specified 997	No Class Specified 997	No Class Specified 997
Sub Class	No Subclass Specified 997	No Subclass Specified 997	No Subclass Specified 997	No Subclass Specified 997
Intended Use	Fresh 101	Juice 114	Fresh 101	Juice 114
Irrigation Practice	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997	No Irrigation Practice Specified 997
Cropping Practice	High Density 066	High Density 066	Standard Density 065	Standard Density 065
Organic Practice	No Organic Practice Specified 997	No Organic Practice Specified 997	No Organic Practice Specified 997	No Organic Practice Specified 997
Interval	No Interval Specified 997	No Interval Specified 997	No Interval Specified 997	No Interval Specified 997

Transitional Yields					
Year	Leaf Year	BOX	BOX	BOX	BOX
2026	3	35.00	35.00	35.00	35.00
	4	46.00	46.00	46.00	46.00
	5	58.00	58.00	58.00	58.00
	6	62.00	62.00	62.00	62.00
	7	66.00	66.00	66.00	66.00
	8	70.00	70.00	70.00	70.00
	9	76.00	76.00	76.00	76.00
	10	82.00	82.00	82.00	82.00
	11	89.00	89.00	89.00	89.00
	12+	116.00	116.00	116.00	116.00



Variable T-Yield



- If 4 years of actual yields are not available, the database will be completed using variable t-yields, for the county/crop/type/practice/age (published in the AIB).
- The % of t-yield will be dependent on the number of years of actual yields you provided.

# of Years of Yields Certified	% of T-Yield Used to Complete Database
0	65%
1	80%
2	90%
3	100%



Variable T-Yield

T-Yield = 142 boxes/acre



0 Years of Actual Yields Submitted				
Crop Year	Production	Acres	Yield	Yield Descriptor
2022	0	100	92	S
2023	0	100	92	S
2024	0	100	92	S
2025	0	100	92	S
Approved Yield			92	

2 Years of Actual Yields Submitted				
Crop Year	Production	Acres	Yield	Yield Descriptor
2022	0	100	128	N
2023	0	100	128	N
2024	15,000	100	150	A
2025	12,000	100	120	A
Approved Yield			132	

1 Year of Actual Yields Submitted				
Crop Year	Production	Acres	Yield	Yield Descriptor
2022	0	100	114	E
2023	0	100	114	E
2024	0	100	114	E
2025	12,000	100	120	A
Approved Yield			116	

3 Years of Actual Yields Submitted				
Crop Year	Production	Acres	Yield	Yield Descriptor
2022	0	100	142	T
2023	10,000	100	100	A
2024	15,000	100	150	A
2025	12,000	100	120	A
Approved Yield			128	

Acreeage Coming of Age



When a new block comes of age (e.g. 3rd leaf year) and there is no existing database in the unit of the same type and practice, a new database will be established using variable T-Yields.



Acreage Coming of Age



If there is an existing database in the unit of the same type and practice and the added acreage is:

- Less than 30% of the existing acreage it will be added to the existing database.
 - Production and acreage from the uninsurable years are excluded from the database;
 - The approved yield applies to all acreage; and
 - Once combined, the added acreage cannot be removed.
- 30% or greater than the existing acreage, a new database is established for the added acreage using variable T-yields.

Added Land/New Producer



New producers or carryover insureds who purchase or lease new acreage may use the prior producer's records.

- Acceptable hard copy records or claim records must be submitted by the PRD.
- If less than 4 years of records or no records are available:
 - The database will be set up using variable T-Yield.
 - % of T-Yield (65%, 80%, 90%, or 100%) is determined on the number of years with actual yields in the database for the location instead of on a crop/county basis.



Approved Yield Options

Yield Cup (YC)

Mitigates the effect of a catastrophic year by preventing the approved yield from decreasing more than 10% from one year to the next.

- Only applicable to carryover insureds
- Must be elected by SCD
- Continuous until cancelled
- Only affects premium on databases where the approved yield is increased



Approved Yield Options

Yield Cup (YC)

2026 CY				
Crop Year	Production	Acres	Yield	Yield Descriptor
2015	29,000	100	290	A
2016	17,200	100	172	A
2017	16,400	100	164	A
2018	16,600	100	166	A
2019	21,100	100	211	A
2020	19,800	100	198	A
2021	17,500	100	175	A
2022	13,600	100	136	A
2023	5,800	100	58	A
2024	6,700	100	67	A
Average Yield			164	

2027 CY				
Crop Year	Production	Acres	Yield	Yield Descriptor
2016	17,200	100	172	A
2017	16,400	100	164	A
2018	16,600	100	166	A
2019	21,100	100	211	A
2020	19,800	100	198	A
2021	17,500	100	175	A
2022	13,600	100	136	A
2023	5,800	100	58	A
2024	6,700	100	67	A
2025	4,000	100	40	A
Average Yield			139	
Approved APH (164 x 90%)			148	

Approved Yield Options

Yield Adjustment (YA)



You may elect to substitute 60% of the applicable T-yield in place of low yields caused by drought, flood or other natural disasters.

- Beginning Farmer and Ranchers (BFR) & Veteran Farmers and Ranchers (VFR) qualify for 80%.
- Must be elected by Production Reporting Date (12/15).
- Increases premium only for databases with a substitution.

Approved Yield Options

Yield Adjustment (YA)



Polk County Late Oranges with YA – 2027 CY						
Crop Year	Production	Acres	Yield	Yield Descriptor	Qualifying Loss?	Approved Yield Calc.
2016	17,200	100	172	A		172
2017	16,400	100	164	A		164
2018	16,600	100	166	A		166
2019	21,100	100	211	A		211
2020	19,800	100	198	A		198
2021	17,500	100	175	A		175
2022	13,600	100	136	A	Y	138
2023	5,800	100	58	A	Y	148
2024	6,700	100	67	AY	N	67
2025	4,000	100	40	A	Y	118
Rate Yield			139			
Approved Yield						156

Polk County – 2027 CY			
Crop Year	Leaf Year	T-Yield	60%
2016	8	223	134
2017	9	219	131
2018	10	224	134
2019	11	221	133
2020	12+	256	154
2021	12+	239	143
2022	12+	230	138
2023	12+	247	148
2024	12+	221	133
2025	12+	196	118



Approved Yield Options

Yield Adjustment (YA)



Polk County Late Oranges with YA – 2027 CY						
Crop Year	Production	Acres	Yield	Yield Descriptor	Qualifying Loss?	Approved Yield Calc.
2016	17,200	100	172	A		172
2017	16,400	100	164	A		164
2018	16,600	100	166	A		166
2019	21,100	100	211	A		211
2020	19,800	100	198	A		198
2021	17,500	100	175	A		175
2022	13,600	100	136	A	Opt Out	136
2023	5,800	100	58	A	Opt Out	58
2024	6,700	100	67	AY	N	67
2025	4,000	100	40	A	Y	118
Rate Yield			139			
Approved Yield						147

- You can opt out year(s) to lower premium.
- Each database can have different opt out years.
- You must select years to opt out by PRD.



Approved Yield Options

Yield Exclusion (YE)



Example: Polk County Oranges

Types / Practices		T/P 01
Type		Early Season (Fresh) 107
Practice		High Density 066
Commodity Type		Early Season 107
Class		No Class Specified 997
Sub Class		No Subclass Specified 997
Intended Use		Fresh 101
Irrigation Practice		No Irrigation Practice Specified 997
Cropping Practice		High Density 066
Organic Practice		No Organic Practice Specified 997
Interval		No Interval Specified 997
Yield Exclusions		
Eligible Yield Exclusion Years		2023 (P) 2022 (C) 2018 (C)

The Yield Exclusion excludes actual yields for qualifying years in the Approved Yield calculation.

- P – primary county
- C – contiguous county



Approved Yield Options

Yield Exclusion (YE)



- Must be elected by SCD as “YE” option code.
- Continuous until cancelled.
- Premium is based upon effective coverage level, but the subsidy is based on elected coverage level.

Example: Elected coverage level is 70% but adding YE results in a guarantee equivalent to 75% coverage.

- The premium rate will be based on 75% coverage level.
- The subsidy will be based on 70% coverage level.



Approved Yield Options

Yield Exclusion (YE)



Polk County Late Oranges with YE – 2027 CY						
Crop Year	Production	Acres	Yield	Yield Descriptor	YE	Approved Yield Calc
2016	17,200	100	172	A		172
2017	16,400	100	164	A		164
2018	16,600	100	166	A	C	
2019	21,100	100	211	A		211
2020	19,800	100	198	A		198
2021	17,500	100	175	A		175
2022	13,600	100	136	A	C	
2023	5,800	100	58	A	P	
2024	6,700	100	67	A		67
2025	4,000	100	40	A		40
Rate Yield			139			
Approved Yield						147

- The county is eligible for YE in 2018, 2022, and 2023.
- Non-YE actual yields are summed and divided by 7.



Approved Yield Options

Yield Exclusion (YE)



Polk County Late Oranges with YE – 2027 CY

Crop Year	Production	Acres	Yield	Yield Descriptor	YE	Approved Yield Calc
2016	17,200	100	172	A		172
2017	16,400	100	164	A		164
2018	16,600	100	166	A	Opt Out	166
2019	21,100	100	211	A		211
2020	19,800	100	198	A		198
2021	17,500	100	175	A		175
2022	13,600	100	136	A	C	
2023	5,800	100	58	A	P	
2024	6,700	100	67	A		67
2025	4,000	100	40	A		40
Rate Yield			139			
Approved Yield						149

- You can “opt out” of a year(s). Reasons to opt out:
 - Actual yield is high for the crop year to be excluded.
 - To lower premium.
- You must select yields to opt out by PRD.



Approved Yield Options

YA & YE



When both options are elected, YE will prevail unless you have opted out of YE for the year.

Polk County Late Oranges with YA & YE – 2027 CY									
Crop Year	Production	Acres	Yield	Yield Descriptor	With YA	With YE	With YA & YE	Opt Out	Approved Yield Calc.
2016	17,200	100	172	A	172	172	172		172
2017	16,400	100	164	A	164	164	164		164
2018	16,600	100	166	A	166			Opt Out YE	166
2019	21,100	100	211	A	211	211	211		211
2020	19,800	100	198	A	198	198	198		198
2021	17,500	100	175	A	175	175	175		175
2022	13,600	100	136	A	138				
2023	5,800	100	58	A	148				
2024	6,700	100	67	A	67	67	67		
2025	4,000	100	40	A	118	40	118		118
Rate Yield			139						
Approved Yield					156	147	158		159

Approved Yield Adjustments

Potential Yield Reduction



Yield reductions will be made based on effects of circumstances that may reduce yields (interplanting, buckhorning, removal, etc.). If circumstance occurred:

- Before beginning of insurance with notification by the Production Reporting Date (PRD), the yield will be reduced for current crop year regardless of cause of loss (insured or uninsured).
- After beginning of insurance and notification prior to PRD, the yield will be reduced for current crop year only if due to an uninsured cause of loss; or

Approved Yield Adjustments

Potential Yield Reduction



Yield reductions, cont'd.

- Before or after beginning of insurance and no notification provided:
 - Reduction in yield will be added to the production to count for claims purposes, and
 - The yield will be reduced for the subsequent crop year.



Approved Yield Adjustments

High Variability



High variability testing will be conducted on each database to identify APH adjustments that may be needed for :

- Alternate Bearing; or
- Downward Trending



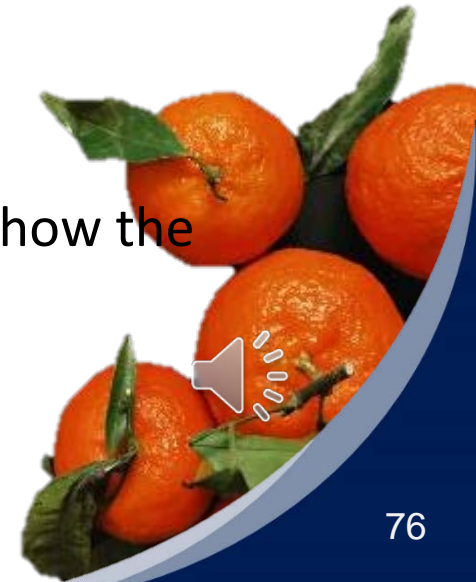
Approved Yield Adjustments

RO Determined Yields



A request for a determined yield from the RMA Regional Office (RO) are available for the following situations:

- Higher yield requests (a greater yield than the average APH yield is requested with reasonable cause);
- When productivity is reduced as identified on the PAW;
- Change in practice or production methods;
- Inadequate irrigation water supply;
- Unusual cases;
- High variability yield adjustments when you can show the adjustment is not appropriate; and
- Underage crop insurability.



PAW



A Pre-Acceptance Worksheet (PAW) must be submitted by the Production Reporting Date of 12/15. The PAW provides:

- Grove information such as age, planting patterns, acres, percent of stand, etc.
- Conditions in the grove that could affect production.



PAW - Grove Age

- The PAW requires a set out date to determine the age of the grove.
- If there are multiple age trees in the grove, the number of trees for each planting date is required.
- If a t-yield is required for groves with multiple plantings, a weighted average age is determined using the Weighted Average Age/Density Worksheet.



PAW – Grove Conditions

The PAW contains a series of questions to determine if conditions have changed that might reduce the productivity.

- A reduction in the number of trees (stand) may require a reduction in acreage.
- Acreage reductions are not applicable if the original stand is maintained by resetting trees.



PAW



The PAW includes a question about disease pressure. The presence of citrus greening does not require a “Yes” response.

<p>Has Damage (E.G., Disease, Hail, Freeze) Occurred to Trees/Vines/Bushes/Bog that Will Reduce the Insured Crop’s Production from Previous Crop Years?</p> <p>If applicable, list type of disease.</p>	<p>An insured must answer “YES” if they have a tree disease present in the orchard/grove. Provide the type of disease identified by the insured, e.g., Citrus Blight, Citrus Canker, Citrus Tristeza.</p> <p>The presence of citrus greening is not applicable for this element and does not require a “Yes” response.</p> <p>If yes to damage caused by disease, list type of disease.</p>
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PAW



Hedging and topping do not require a “Yes” if it is a standard production practice for the grove.

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



Acreege Report



- Acreege Reporting Date (ARD):
Dec. 15
- Establishes:
 - Insurable Acres
 - Uninsurable Acres
 - Share

To determine the:

- Guarantee
- Liability
- Premium



Insured Crop



All insurable acreage in the county of the insured fruit group in which you have a share that is grown:

- On trees adapted to the area;
- In a grove inspected by the AIP and considered acceptable; and
- Trees that have meet the minimum age requirements.



Insured Crop



The minimum age requirement for insurability is 3 leaf years.

- The set out year for trees set out prior to July 1 is the calendar year the trees are set out.
- The set out year for trees set out on or after July 1 is the following calendar year.

Leaf year = policy crop year – set out year.

Example for 2027 crop year:

Trees set out in 2024 prior to 7/1 are insurable ($2027 - 2024 = 3$).

Trees set out in 2024 on or after 7/1 are uninsurable ($2027 - 2025 = 2$).



Insured Crop



- To insure as fresh, you must provide:
 - Fresh fruit sales records from 2 of the most recent 4 crop years for the acreage (upon request); or
 - A current year fresh fruit marketing contract for acreage:
 - That will be initially be reported as insured acreage for the crop year (e.g. new acreage); or
 - For which this is the 1st year of production of fresh fruit.
- Uninsurable:
 - Meyer lemons, sour oranges, or Clementines; or
 - Types not specified in the Special Provisions (SP).



Insurable Acreage



Interplanted acreage

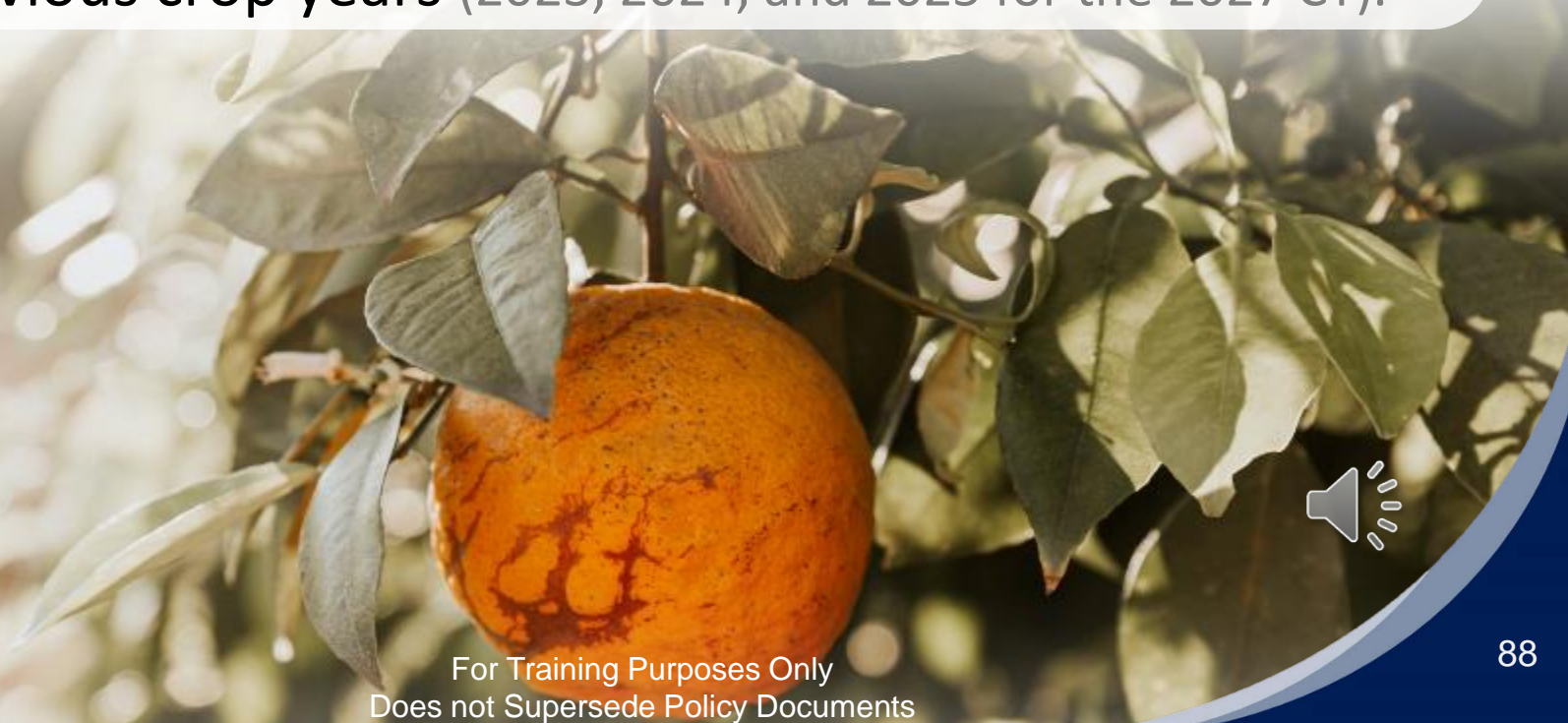
- Citrus trees interplanted with another type or another perennial agricultural commodity is insurable if accepted by the AIP.
- Acreage will be prorated according to the % of acres of each type or agricultural commodities.
- Combination of interplanted acres can't exceed the physical amount of acreage.



Uninsurable Acreage



- Acreage that has been abandoned; or
- Acreage that is 8 years or older that didn't produce at least 75 boxes of fruit per acre in at least 1 of the 3 previous crop years (2023, 2024, and 2025 for the 2027 CY).



Uninsurable Acreage

If the acreage doesn't meet the 75-box minimum, you may apply for a determined yield from RMA.

- The AIP will inspect the grove to determine the condition.
- If approved, your approved yield will not exceed 80% of the average of your actual yields (YA, YC, and YE are not applicable).



Uninsurable Acreage

Acreage that is 8 years or older that has produced 75 boxes but hasn't produced 100 boxes of fruit in at least 1 of the 3 previous crop years is uninsurable; however, the following are not applicable to the database:

- Yield Adjustment (YA)
- Yield Cup (YC)
- Yield Exclusion (YE)



Acreage Adjustments



Insurable acreage must be reduced:

- When a significant decrease in original plant stand results due to damaged or removed trees. Significant decrease in stand:
 - Reduction affects potential production; and
 - Decrease in % of stand is $\geq 20\%$.
 - Determined for each database.
 - Must be retained until the acreage becomes insurable (e.g. 3rd leaf year).

Cont'd.



Acreage Adjustments



Insurable acreage must be reduced (*cont'd*):

- For uninsurable acreage as provided in the CP or SP, e.g., underage trees.
- Only for the current and subsequent crop years, unless sufficient documentation exists to adjust the prior year's acreage or a new APH database is being established (e.g., new insured with acreage reduction in previous crop years which is included in the current year's production report).





Claims



Consent

- You must notify your agent and obtain consent from the AIP before you:
 - Destroy any of the insured crop;
 - Put the insured crop to an alternative use;
 - Put the acreage to another use; or
 - Abandon any portion of the insured crop.
- If you fail to receive consent and there is a loss, the production guarantee for those acres will be used as the production to count.



Representative Samples



- In the event of a loss, you must leave representative samples intact:
 - If damage is reported < 15 days before the beginning of harvest or during harvest of the unit; or
 - When required by the AIP.
- Samples must be left intact until the earlier of inspection or 15 days after completion of harvest.



Representative Samples



- The AIP will determine the sample trees which must remain unharvested so the trees can be inspected in accordance with FCIC procedures.
- Retention period of samples may be extended if necessary to determine loss.



Notice of Loss



- In the event of loss, you must notify the AIP:
 - Within 72 hours of discovery of damage;
 - At least 15 days prior to the beginning of harvest, or
 - Within 24 hours if damage is discovered during harvest.
- You must not sell or dispose of the damaged crop until after the AIP has given written consent.
- Failure to meet these requirements will result in production being considered undamaged and included as production to count.



Notice of Loss

If your acreage is damaged by Post Bloom Fruit Drop, you must file a notice within 30 days of damage.

If you fail to file timely, and the AIP does not have the ability to accurately adjust the loss, it will be considered due to uninsured causes, and:

- No indemnity will be paid
- Premium will still be due.



Crop Provisions

Sections 12. Settlement of Claim



- Indemnities are determined on a unit basis (basic, optional, enterprise).
 - Optional units (OU) will be combined if separate records are not provided.
 - Commingled production for basic units will be allocated proportionately based on the liability on the harvested acreage for the units.



Production To Count



Production to count (PTC) includes:

- All appraised production as follows:
 - Not less than the production guarantee for acreage that is abandoned, no production records are provided, or that is damaged solely by uninsured causes;
 - Production lost due to uninsured causes;
 - Unharvested production; and
 - Potential production on insured acreage you intend to abandon if both parties agree on the appraised amount of production. Refer to CP for resolution when both parties don't agree on the appraisal.
- All harvested production.



Low Juice Content



Fruit insured as juice damaged by insured causes that doesn't meet the juice content based on your records (3 previous years) or the default juice content on the SP (if producer records are not available) will be adjusted by:

- Divide the juice lbs./box of the damaged citrus by the juice lbs./box from your records (if available) or the default juice content specified in the SP; and
- Multiply the result by the number of boxes.



Production Marketed as Fresh



- Citrus insured as juice but marketed as fresh will be counted as production of juice based on the number of boxes sold without any reductions for grade.
- Citrus insured as fresh that meets applicable U.S. standards for packing as fresh fruit will be considered marketable.



Crop Provisions

Sections 12. Settlement of Claim



Production to count for Citrus insured as fresh that is not marketable as fresh due to insurable causes will be reduced by multiplying the number of boxes by the Fresh Fruit Factor (published on the Prices tab of the AIB).

Disposition	Cartons	Field Boxes	Fresh Fruit Factor	Prod. To Count
Packed as fresh	10,000	5,000		5,000
Sent to cannery - uninsurable causes		6,000		6,000
Sent to cannery - freeze damage		16,000	0.85	13,600
Total				24,600

Crop Provisions

Sections 12. Settlement of Claim



- In the absence of acceptable disposition records for harvested fruit, the PTC will be equal to the unit guarantee.
- Fruit will not be considered PTC if due to an insurable cause it is:
 - On the ground and unmarketable; or
 - Unmarketable because it is immature, unwholesome, decomposed, adulterated, or otherwise unfit for human consumption





Photo Source: Stock.XCHNG, Case IH, & USDA ARS



Clif Parks • President



Keith Schumann • Senior Vice President, Quantitative Analysis



Bill Smith • Vice President, Policy and Procedure



Kim Harris • Senior Policy Analyst



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