
Sweetpotato Pilot Insurance Program
Agent Training Manual



AGENT TRAINING MANUAL

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INTRODUCTION

This training manual is intended to familiarize crop insurance agents with the conditions, provisions, and terms of the Sweetpotato Pilot Program Crop Provisions for the 2005 and succeeding crop years. Familiarity with the Common Crop Insurance Policy is presumed. Also, the contents of Actuarial Documents for a typical county are presented to acquaint agents with example Coverage's, Rates, and Special Provisions of Insurance referred to throughout the Crop Provisions.

The training manual does not replace any current procedures, or modify any provisions contained in the complete insurance policy. Agents should understand the content and provisions of the following materials:

- Common Crop Insurance Policy and its Basic Provisions;
- Sweetpotato Pilot Crop Provisions;
- Actuarial Documents pertaining to the Sweetpotato Pilot program;
- Catastrophic Risk Protection Endorsement (as applicable);
- The Sweetpotato New Pilot Program Insurance Underwriting Guide (FCIC-24160); and
- Crop Insurance Handbook (CIH) (FCIC-18010).

A. Objective of this Training Manual

The Sweetpotato Pilot Insurance Program Agent Training Manual is designed as a training manual and reference for crop insurance agents. Classroom instruction or self-study of this material should enable individuals to correctly answer no fewer than seven out of ten questions covering the Sweetpotato Pilot Insurance Program Crop Provisions.

B. Certification Process

Following study and review of the training materials, a test will be taken to evaluate the agent's understanding of the material presented and to determine if the training objective was met. Agents are permitted to use books, crop insurance policies and endorsements, or other study and reference materials during the examination. Collaboration with others is not allowed. The examination will consist of ten multiple choice questions, and should take less than 30 minutes to complete.

Agents will be notified of all test results in writing, and those who answer seven of the ten questions correctly will receive a certificate of completion.

C. Overview of the Sweetpotato New Pilot Program

The original Sweetpotato Pilot Program was first implemented for the 1998 crop year for sweetpotato producers in eight counties in Alabama, California, Louisiana, North Carolina, and South Carolina. With the program suffering extreme losses, RMA implemented a number of program changes for the 2003 crop year, and contracted for an evaluation of the pilot program to assess whether it should be further modified or discontinued.

The evaluation revealed program losses not attributable to insured perils, and weaknesses in insurance policy components. Based on the evaluation, the FCIC Board directed further modifications to the program, and mandated development of a new pilot program for sweetpotato insurance. In late 2004, the original pilot program was terminated and the new program, the subject of this training manual, was implemented to cover the 2005 sweetpotato crop.

Along with new rates and strengthened insurance policy language, the new Sweetpotato Pilot Program was expanded to 22 counties, but in just the three states of Louisiana, North Carolina, and South Carolina.

CHAPTER ONE: SWEETPOTATO PILOT PROGRAM CROP PROVISIONS

A. Definitions

Agricultural Expert – An agricultural expert may be a person, who regularly derives income by selling services related to scouting or producing sweetpotatoes, and must not have any investment in the insured crop, nor have any family relationship with the insured person.

Certified G-1 Seed – Vine cuttings and roots produced during the first year of field production by a producer of certified seed.

Certified Seed – Sweetpotato seed that was produced and handled under procedures acceptable to a certifying agency within the state where the seed was produced, and that was found to maintain satisfactory genetic purity and identity. Certified seed must be identified by a document, a tag, a label, or a certificate.

Certifying Agency – A State Department of Agriculture or other state agency authorized to regulate the production of seed.

Contemporaneous Record – Written documentation, produced at the time a scouting activity is performed, that must include the date of the scouting activity, the number of plants inspected for subterranean damage, and the crop's progress toward maturity. The documentation will also include statements regarding the condition of the growing plants and their environment, as outlined in the definition of scouting.

Curing – The process immediately following harvest during which sweetpotatoes are stored at a temperature of approximately 85 degrees Fahrenheit and a relative humidity of approximately 85 to 90 percent, with adequate ventilation. Curing promotes healing the ends of the roots and any wounds or bruises, and allows the formation of a protective cork layer and the deposit of a waxy substance over the entire surface of the root.

Disposition – Selling, curing, storing, or destroying field-pack production.

Family Relationship – A family relationship exists when: 1) an individual is the parent, brother, sister, child, spouse, grandchild, or grandparent of another individual; or, 2) when an individual resides in the household of another individual, or when an individual engages in business with respect to a farming operation with another individual, regardless of whether the two individuals are related by blood, adoption, or marriage.

Field-Pack Production – Field-pack production is the quantity of tuberous sweetpotato roots, each at least one and one half inches in diameter, that has been harvested, or that the insurance provider determines could have been harvested. In terms of the Standards for Grades of Sweetpotatoes, field-pack production consists of all tuberous roots that could be classified as either U.S. Extra No. 1, U.S. No. 1, or U.S. No. 2 solely on the basis of their length, diameter, and weight (as those terms are defined in the Standards). Field-pack production also includes sweetpotatoes classified as Jumbos, as defined in the Sweetpotato Pilot Crop Provisions.

Field Production (of seed) – Propagation of seed outside a controlled environment such as a greenhouse.

Fresh Market Crop – Sweetpotatoes grown with the intent of sale by the insured to a person who will market or use the crop in the form in which it was harvested. A portion of the fresh market crop may be culled by the insured as part of normal handling activities and converted into a form that differs from the fresh appearance by means of canning, freezing, or other process.

Good Farming Practices – In addition to the definition contained in the Basic Provisions, good farming practices for sweetpotatoes require scouting of the crop and following the practices required by the certifying agency with respect to seed production.

Harvest – Removal of the marketable tuberous sweetpotato roots from the soil, placement of the marketable roots in a container, and prompt removal from the field.

Hundredweight – One hundred pounds of marketable commodity.

Jumbo – A tuberous sweetpotato root that weighs more than 36 ounces.

Marketable – A tuberous sweetpotato root that can be used for any purpose, including livestock feed.

Maturity – A condition in which the tuberous roots are typical of the production normally harvested in the area. The roots will not be considered to have reached maturity before passage of the number of days after planting specified in the Special Provisions.

Planted Acreage – For the Sweetpotato Pilot Program, planted acreage is defined as land in which slips have been transplanted, by hand or by an appropriate machine, at the correct depth into a properly prepared bed. Slips must be placed in rows of sufficient width to permit mechanical cultivation.

Pesticide – Any chemical or non-chemical product intended to control weeds, fungi, insects, or disease, whether or not registration of the product with the Environmental Protection Agency is required before it may be used on sweetpotatoes.

Price Election – For the Sweetpotato Pilot Program, price election is an amount contained in the Special Provisions, or an addendum thereto, expressed as dollars per cwt, that is used to compute the amount of liability and premium. The price election is also used to compute the amount of any indemnity in the case of harvested acres.

Price for Computing Certain Indemnities – In accordance with the Basic Provisions, an amount specified in the Special Provisions, or an addendum thereto, expressed as dollars per cwt, or as a percentage of the price election that is used to compute the amount of any indemnity in the case of unharvested acres.

Qualified Person – A qualified person is one who has grown sweetpotatoes for commercial sale in three of the previous five calendar years; who certifies at least three years of production history on the production report; and who provides copies of their verifiable records.

Scouting – Scouting is the visual and physical assessment (including the digging of appropriate sample plants) of the

condition of the growing sweetpotatoes by an agricultural expert. Assessment will consider growth stage, progress toward maturity, crop vigor, nutrient deficiencies, pesticide injury, and any infestation by disease, insects, or weeds. Scouting is to be performed at the time or times identified in the Special Provisions. A contemporaneous record of the findings of each scouting event will be maintained, addressing each of the crop characteristics listed above, plus any additional remarks deemed relevant by the agricultural expert. A copy of the contemporaneous record will be provided to the insured within 72 hours after the scouting activity.

Seed – Sweetpotato seed is defined as tuberous sweetpotato roots planted to produce slips.

Slips – Slips are shoots or vine cuttings produced from sweetpotato seed. Slips are planted to establish a new sweetpotato crop.

Standards – The United States Standards for Grades of Sweetpotatoes effective July 1, 1963 or a successor document (see <http://www.ams.usda.gov/standards/sweetpot.pdf>).

Storage – A process, typically following curing, in which sweetpotatoes are held at a temperature of approximately 55 to 60 degrees Fahrenheit with a relative humidity of approximately 60 percent. Adequate ventilation is required to control the concentration of carbon dioxide.

Sweetpotato – A plant of the species *Ipomoea batatas*, grown for tuberous roots that are used primarily for human consumption.

Transitional Yield – For the Sweetpotato Pilot Program, transitional yield is a yield determined as the simple average of the three most recent years of actual yields that the insured certified on their production report to be used in the APH yield calculation process when fewer than four consecutive crop years of actual or assigned yields are available, or the average of all actual yields certified on the production report for the purposes of yield substitutions.

Tuberous Root – Thickened roots with an expanded cortex devoted primarily to starch storage.

B. Unit Division

Optional units are not eligible for coverage under the Sweetpotato Pilot Program.

C. Insurance Guarantees, Coverage Levels, and Prices for Determining Indemnities

The insured may select only one price election for all the sweetpotatoes in the county insured under the Sweetpotato Crop Provisions (in addition to the requirements of section 3 of the Basic Provisions). There is a different price election, specified in the Special Provisions, for computing indemnities in the case of unharvested acres.

D. Contract Changes

The contract change date for the Sweetpotato Pilot Program is November 30 preceding the cancellation date.

E. Cancellation and Termination Dates

The cancellation and termination dates are February 28.

F. Report of Acreage

Acreage planted to sweetpotatoes in the current crop year that exceeds 110% of the largest number of harvested acres in which the insured had a share (that were harvested in one of the previous three crop years that sweetpotatoes were planted by the insured) must be reported as uninsured. Production from any uninsured acreage (as reported on the acreage report) that exceeds the 110% limitation will be counted as production to count.

Acreage of sweetpotatoes amounting to as much as 110 percent of the largest number of acres of sweetpotatoes in which the insured had a share that were harvested in one of the three previous crop years that sweetpotatoes were planted by the insured may be reported as insured. The location of all acreage planted to sweetpotatoes in the current crop year must be identified.

G. Insured Crop

The insured crop will be all the sweetpotatoes in the county for which a premium rate is provided, and:

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- 1) In which the insured has a share;
 - 2) In which a qualified person has a share of 50 percent or more;
 - 3) That are planted for harvest as a fresh market crop;
 - 4) That are planted using slips the insured purchased from a certified seed producer, produced by the insured from certified seed, or produced by the insured from seed the insured propagated from certified G-1 seed the previous crop year, and that are properly treated with a fungicide;
 - 5) That are a variety specified in the Special Provisions;
 - 6) That are initially planted with a plant density not less than the number specified in the Special Provisions (the provider will make an appraisal for uninsured causes of loss if the specified density is not achieved);
 - 7) That are scouted by an agricultural expert on no fewer than the number of occasions specified in the Special Provisions (the scouting must include any uninsured acreage reported by the insured); and
 - 8) That are not:
 - a) interplanted with another crop;
 - b) sold to a processor; or
 - c) sold or used for the production of seed or slips.

H. APH Requirements (Production History)

The Sweetpotato New Pilot Program for 2005 is a new pilot. Yields certified on a production report for the previous pilot cannot be accepted. Loss records from the previous pilot must be included in the certifications for the new pilot.

Acceptable supporting records. For production that is sold or delivered at time of harvest, settlement sheets must indicate either the gross weight (sweetpotato production minus dirt and foreign material) OR net sorted weight or graded weight with weight of each grade explicitly included. Settlement sheets may indicate bins instead of weight. This is acceptable; however, the bins must be converted into weight for reporting purposes. A common conversion is 18 bu/900 lbs per bin, but may vary.

I. Insurable Acreage

The insured cannot insure an acreage greater than 110 percent of the largest number of the acres in which the insured had a share and that were harvested in any of the most recent three crop years in which the insured planted sweetpotatoes. Any acreage of the insured crop damaged before the final planting date, to the extent that a majority of producers in the area would not normally further care for the crop, must be replanted unless the insurance provider agrees that it is not practical to replant.

Acreage will not be insured that:

- 1) Fails to meet the rotation requirements shown in the Special Provisions, if applicable;
- 2) Is identified as uninsurable in the actuarial documents, except by written agreement;
- 3) Is subject to sweetpotato planting restrictions under orders issued by the official in the state responsible for the control of the sweetpotato weevil, Witchweed, or other controlled insect or weed;
- 4) Was planted to any other crop that was damaged by fungal, bacterial or viral diseases, or insects or nematodes that can affect sweetpotatoes during either of the previous two years ; or
- 5) Was planted into a field that had been pasture in the preceding crop year.

J. Insurance Period

The insurance period will end the October 31st following planting.

K. Causes of Loss

Insurance is provided only against the following causes of loss that occur during the insurance period:

- 1) Adverse weather conditions;
- 2) Fire;
- 3) Insects, plant disease, or weed infestation provided that:
 - a) Adverse weather conditions prevented application of control measures or caused control measures to be ineffective after application, and reapplication was not possible

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- or permitted before damage occurred or was worsened;
 - b) If no legal, effective pesticides is available for use on the insect, plant disease, or weed infestation and labeled for use on sweetpotatoes; and
 - c) The insured has complied with all instructions or orders issued by the official in their state responsible for the control of the sweetpotato weevil, Witchweed, or other controlled insect or weed, if applicable;
- 4) Wildlife;
 - 5) Earthquake;
 - 6) Volcanic eruption; or
 - 7) Failure of the irrigation water supply, but only if resulting directly from an insured peril that occurred during the insurance period.

Insurance will not cover damage or loss of production due to:

- 1) Damage that occurs or becomes evident after the roots have been harvested or after the calendar date for the end of the insurance period;
- 2) Inability to market part or all of the production because it does not exhibit similar varietal characteristics, is not firm, smooth, fairly clean or fairly well shaped as defined by the Standards; because it is damaged as defined in the Standards unless such damage is the direct consequence of an insured cause of loss specified in this section; or for any other reason including but not limited to a quarantine that affects production, a boycott, or the refusal of any buyer to accept production.

L. Duties In The Event of Damage or Loss

Duties of the insured (in addition to those stated in the Basic Provisions) include the following:

- 1) The insured must give provider notice of damage within 72 hours of the insured's initial discovery of damage, or immediately if harvest has begun when damage occurs, so that the provider may inspect the damaged production;
- 2) The insured must leave representative samples of unharvested production in all harvested fields in the manner, number, and location directed by the provider. The insured may not harvest or destroy

the representative samples until the provider has inspected the field. The provider will appraise an amount of production that is at least equal to the production guarantee if the insured did not leave the representative samples as directed, or if the insured harvested or destroyed those representative samples before the appraisal was completed;

- 3) The insured must provide a copy of the scouting report to the provider within 72 hours after a scouting activity is completed. Insured's must place production from each unit into separate curing or storage facilities, or, insured's must mark all containers (with their name, the names of other persons sharing in the production, the location from which the contents were harvested, and the date on which the contents were harvested) before placing them into curing or storage facilities;
- 4) Upon the demand of the insurance provider, the insured must provide payroll records that document the number and size of containers for which hired or contract labor was compensated;
- 5) The insured must provide documents that identify the seed that was planted, including its source.

Duties of the insurance provider (in addition to those stated in the Basic Provisions) include the following:

- 1) The insurance provider will perform an appraisal of production of damaged sweetpotatoes if the sweetpotatoes have reached maturity. The provider may defer the appraisal if the insured crop has not reached maturity; and
- 2) The insurance provider will perform an appraisal of the number of surviving plants damaged prior to maturity for acreage the insured intends to abandon or put to another use. The ratio of surviving plants to original plant population will establish the production to count for such acreage.

M. Settlement of Claim

The amount of loss will be determined separately for each unit defined on the insured's acreage report. If the insured does not or cannot provide acceptable records of production for the crop year for any basic unit, the provider will allocate all

commingled production to each basic unit in proportion to the provider's liability on the harvested acreage for each unit.

Claims, in the event of loss or damage covered by a policy, will be settled in the following manner:

- 1) The insured acreage that was harvested is multiplied by the production guarantee (per acre);
- 2) The insured acreage that was not harvested is multiplied by the production guarantee (per acre), as applicable;
- 3) The total production for all acreage is subtracted from the result from step 1 above
- 4) If the result from step 3 above, is positive, it is subtracted from the result from step 2 above;
- 5) If the result from step 3 above is positive, multiply it by the price election;
- 6) If the result from step 4 above is positive, multiply it by the price election for computing indemnities on unharvested acreage;
- 7) The results from steps 5 and 6 above are totaled; and
- 8) The result from step 7 above is multiplied by the insured's share in the crop.

The total production to count (measured in hundredweight of field-pack production) will include all appraised production, all harvested production, and (in the event that the insured has reported uninsured acres due to having planted more than the number permitted, as described under "Report of Acreage" above) the result from multiplying the sum of the harvested and appraised production by the ratio of insured acres to planted acres. Appraised production will be determined as:

- 1) Not less than the production guarantee for acreage:
 - i) That was abandoned;
 - ii) For which the insured cannot provide the contemporaneous record;
 - iii) On which the mandatory unharvested representative samples were not maintained until the time of the provider's appraisal;
 - iv) Put to another use without the provider's consent;
 - v) Damaged solely by uninsured causes, including an insufficient number of plants; and

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- vi) For which the insured failed to provide records of disposition that are acceptable to the provider;
- 2) Potential production on insured acreage that the insured intends to put to another use or abandon with the consent of the insurance provider. If the insured does not elect to continue to care for the crop, the provider may give their consent to put the acreage to another use if the insured agrees to leave intact (and provide sufficient care for) representative samples of the crop in locations acceptable to the provider (The amount of production to count for such acreage will be based on the harvested production or appraisals from the samples at the time harvest should have occurred.) If the insured does not leave the required samples intact, or fails to provide sufficient care for the samples, the amount of production to count will not be less than the production guarantee per acre. If the insured elects to continue to care for the crop, the amount of production to count will be the harvested production, or the appraised production at the time the crop reaches maturity.

N. Written Agreements

Written agreements will be issued solely for the purpose of allowing insurance to attach in areas otherwise identified as uninsurable in the actuarial documents. Written agreements may not be issued for any other purpose, including an offer of insurance in counties for which actuarial documents are not provided.

O. Late Planting

A late planting period is not applicable to sweetpotatoes. Any sweetpotatoes planted after the final planting date will not be insured and must be reported as uninsurable on the acreage report. The location of such acreage must also be reported.

P. Prevented Planting

The prevented planting provisions of the Basic Provisions are not applicable to the Sweetpotato Pilot Program.

CHAPTER TWO: ACTUARIAL DOCUMENTS

RMA will publish actuarial documents, consisting of Special Provisions of Insurance (SPOI) and FCI-33 Crop Insurance Actuarial Maps, for each county in which Sweetpotato insurance is available.

The premium calculator on the RMA website includes data necessary to calculate premiums and includes available coverage levels.

Special Provisions of Insurance (see Exhibit 2) typically include program dates, including the sales closing date, initial planting date, final planting date, acreage reporting date, and the billing date. Other specific information necessary to administer and govern Sweetpotato Pilot Insurance policies are also included in the SPOI.

FCI-33 Crop Insurance Actuarial Maps indicate areas within the county that are either designated as high risk, or that are unrated.

CHAPTER THREE: EXAMPLES

Following are examples of indemnity calculations under three different sets of circumstances.

Example 1:

A producer with an APH yield of 120 cwt/acre insured his sweetpotato crop at a 70% coverage level with a \$10.00/cwt price election and had a 75% share in the 100 acres of sweetpotatoes he planted in 2005. This producer had a production guarantee of 84 cwt (an APH yield of 120 cwt/acre *times* 70% coverage) and a total production guarantee of 8,400 cwt.

Poor growing and harvesting conditions resulted in a yield of 50 cwt per acre (and total production of 5,000 cwt). The indemnity received is calculated as follows:

- (a) 8,400 cwt total production guarantee *minus* 5,000 cwt production to count *equals* 3,400 cwt production deficiency;
- (b) 3,400 cwt production deficiency *times* \$10.00/cwt price election *equals* \$34,000;
- (c) \$34,000 *times* 0.75 share *equals* \$25,500 indemnity.

Example 2:

The same producer depicted in Example 1, above, planted 120 acres of sweetpotatoes, but the largest number of acres harvested in the three most recent crop years in which the insured had a share was only 100 acres. The production to count from all 120 planted acres was 6,000 cwt. The indemnity received is calculated as follows:

- (a) 120 cwt APH yield *times* 0.70 coverage level *equals* 84 cwt production guarantee (per acre);
- (b) 110 insured acres *times* 84 cwt production guarantee per acre *equals* 9,240 cwt total production guarantee;
- (c) 6,000 cwt total production *times* 110 acres *divided by* 120 acres *equals* 5,500 cwt;
- (d) 9,240 cwt *minus* 5,500 cwt *equals* 3,740 cwt production deficiency;
- (e) 3,740 cwt production deficiency *times* \$10.00/cwt price election *equals* \$37,400;
- (f) \$37,400 *times* 0.75 share *equals* \$28,050 indemnity.

Example 3:

The same producer depicted in Example 1, above, did not harvest 40 of the 100 insured acres of sweetpotatoes. Production to count from all acreage was 6,000 cwt. The price election for computing indemnities for unharvested acres is \$6.00/cwt. The indemnity received is calculated as follows:

- (a) 120 cwt APH yield *times* 0.70 coverage level *equals* 84 cwt production guarantee per acre;
- (b) 60 acres harvested *times* 84 cwt production guarantee per acre *equals* 5,040 cwt total production guarantee;
- (c) 40 acres unharvested *times* 84 cwt production guarantee per acre *equals* 3,360 cwt total production guarantee;
- (d) 5,040 cwt guarantee for harvested acres *minus* 6,000 cwt production to count *equals* 0 cwt;
- (e) 3,360 cwt guarantee for unharvested acres *minus* 960 cwt production to count *equals* 2,400 cwt;
- (f) 0 cwt *times* \$10.00/cwt price election *equals* \$0;
- (g) 2,400 cwt *times* \$6.00/cwt price election *equals* \$14,400;
- (h) \$0 *plus* \$14,400 *equals* \$14,400;
- (i) \$14,400 *times* 0.75 share *equals* \$10,800 indemnity.

Exhibits

Exhibit 1. Special Provisions of Insurance (SPOI) Example

12/08/2004

COUNTY ACTUARIAL TABLE

PAGE 1

SPECIAL PROVISIONS OF INSURANCE
2005 AND SUCCEEDING CROP YEARS

ST: LOUISIANA (22)
CO: Avoyelles (009)

CROP: SWEETPOTATOES (0085)
PLAN: APH-Alternatively Rated (92)

THE SPECIAL PROVISIONS OF INSURANCE IS THE PART OF THE POLICY THAT CONTAINS SPECIFIC PROVISIONS OF INSURANCE FOR THE INSURED CROP IN THIS COUNTY.

INSURABLE TYPES AND PRACTICES:

TYPE(S)	PRACTICE(S)
(997) No Type Specified	(002) Irrigated
(997) No Type Specified	(003) Non-Irrigated

PROGRAM DATES FOR INSURABLE TYPES AND PRACTICES:

SALES CLOSING	EARLIEST PLANTING	FINAL PLANTING	ACREAGE REPORTING	PREMIUM BILLING
TYPE(S)		PRACTICE(S)		
ALL TYPES LISTED ABOVE		ALL PRACTICES LISTED ABOVE		
02/28/2005		06/30/2005	07/15/2005	10/01/2005

CROP STATEMENT(S):

Contact your agent regarding possible premium discounts, options, and/or additional coverage that may be available.

If any production from any unit will be marketed directly to the consumer (without the intervention of a wholesaler, retailer, packer, processor, shipper or buyer), pre-harvest crop appraisal is required. Notification to us must be provided at least 15 days before harvest begins.

Any acreage in this county with a high rate designation on the FCI-33 CROP INSURANCE ACTUARIAL MAP/FCI-33 CROP INSURANCE SUPPLEMENT is insurable by written agreement only. If a written agreement is issued, the premium rate will be derived from the actuarial table based on the applicable approved yield.

In accordance with the Sweetpotato Crop Provisions, scouting must be performed once on or about the 50th day after planting. On or about is defined as ten (10) calendar days before or after the designated day. In accordance with the Sweetpotato Crop Provisions, the insured cultivar must be of the Beauregard variety.

In accordance with the Sweetpotato Crop Provisions, maturity is defined

(Continued on Next Page)

SPECIAL PROVISIONS OF INSURANCE
2005 AND SUCCEEDING CROP YEARSST: LOUISIANA (22)
CO: Avoyelles (009)CROP: SWEETPOTATOES (0085)
PLAN: APH-Alternatively Rated (92)

as not less than 105 days after planting.

In accordance with the Sweetpotato Crop Provisions, an appraisal for uninsured causes of loss will be made if the unit was not planted with a sufficient number of slips to achieve a planting density of not less than 9,800 plants per acre.

In accordance with the Sweetpotato Crop Provisions, the price for computing certain indemnities for unharvested acres will be \$12.00 per cwt. multiplied by the price election percentage.

In accordance with the Sweetpotato Crop Provisions, we will not insure any acreage that was planted to sweetpotatoes in each of the previous three (3) years.

Coverage for the insured crop grown using an organic farming practice is provided in this county.

An organic rate factor is incorporated into the premium calculation. In addition to any requirements for separate APH yields (databases) contained in the policy and in FCIC approved procedures, separate databases for certified and transitional acreage are required for any insured crop grown using an organic farming practice. Only acreage and production history from each acreage type of the organic farming practice will be contained in the applicable database. Each database will include production and acreage from any applicable buffer zone. Any acreage and production records of the insured crop from transitional acreage will be used to establish the certified organic approved APH yield when such acreage initially qualifies as certified organic acreage.

INSURANCE AVAILABILITY STATEMENT(S) :

The Federal Crop Insurance Corporation (FCIC) makes crop insurance available for all producers, regardless of race, color, national origin, religion, sex, age or handicap.

APPROVED: ACTUARIAL DIVISION XX/XX/2005