

Exhibit Name: Commodities Allowing Multiple Insurance In Force P14 Records  
Exhibit Number: P14-1  
Record Name: Insurance in Force  
Record Code: P14

Reinsurance Year: 2026  
Version: Draft  
Release Date: 5/1/2025

Insurance Plan				Insurance Option	
Commodity	Code	Location State Code	Commodity Rule	Endorsements	Code
Alfalfa Seed (0107)	90	All states where offer is available		SCO (Plan 31)	
Almonds (0029)	90	All states where offer is available		SCO (Plan 31)	
Arizona/California Citrus					
Grapefruit (0201)	90	04 Arizona 06 California	Type Code is required. Submit a separate Insurance In Force, P14 record for each Type Code insured. Commodities within the same Citrus Fruit Group must have the same Coverage Level and Price Election Percent. All Navel Oranges (Type Code 134) within the county must be insured under the same insurance plan, either APH or ARH.	SCO (Plan 31)	
Lemons (0202)				SCO (Plan 31)	
Mandarins/Tangerines (0309)				SCO (Plan 31)	
Oranges (0227)				SCO (Plan 31)	
Tangelos (0203)				SCO (Plan 31)	
Annual Forage (0332)	13	All states where offer is available	Practice Code is required. P14 records are required for every growing season. At least 2 Practice Codes (Intervals) must be selected for each growing season for the policy when Coverage Type Code is not 'C.'		
Apple Trees (0184)	40	All states where offer is available	If a producer selects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.	HIP-WI (Plan 37)	
Apples (0054)	90	All states where offer is available	Only one coverage level may be selected for all fresh apple acreage and only one coverage level for all processing apple acreage. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance for fresh apple acreage or processing apple acreage, the CAT level of coverage will be applicable to all insured apple acreage in the county. If you only have fresh apple acreage designated on the acreage report and processing apple acreage is added after the sales closing date, a separate Insurance In Force, P14 record must be submitted to elect a different coverage level or the coverage level equal to the coverage level selected for the fresh apple acreage will be assigned. If processing apple acreage is designated on the acreage report and fresh apple acreage is added after the sales closing date, a separate Insurance In Force, P14 record must be submitted to elect a different coverage level or the coverage level equal to the coverage level selected for the processing apple acreage will be assigned.	SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Avocadoes (0019)	90			HIP-WI (Plan 37)	

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Blueberries (0012)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Cabbage (0072)	90	All states where offer is available		HIP-WI (Plan 37)	
California Citrus Trees					
Grapefruit Trees (0208)	40	06 California	Type Code is required. Submit a separate Insurance In Force, P14 record for each Type Code insured. Coverage Level and Price Election Percent may differ by type. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.		
Orange Trees (0207)	40	06 California			
Lemon Trees (0209)	40	06 California			
Mandarin/Tangerine Trees (0308)	40	06 California			
Tangelo Trees (0192)	40	06 California			
Canola (0015)	01, 02, 03	All states where offer is available	If an Insurance In Force, "P14" record with a Fall Sales Closing Date was accepted but the fall commodity was not planted and no Acreage, "P11" record was accepted for the commodity, then a new Insurance In Force, "P14" record may be submitted for the spring commodity with changes to the Price Indicator Code and/or the Coverage Level Percent.	SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Cherries (0057)	47	All states where Tart offer is available	Type Code is required for all processing Tart Cherries acreage. A separate P14 must be submitted for all Sweet Cherries acreage. Only one coverage level may be selected for all Sweet Cherries acreage.		LP (Coverage Level by Irrigation Practice)
Clams (0116)	43	All states where offer is available		HIP-WI (Plan 37)	
Clary Sage (0079)		All states where offer is available		HIP-WI (Plan 37)	
Coarse Grains					
Corn (0041)	01, 02, 03	All states where offer is available		MP (Plan 16, 17) SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89) PACE (Plan 26,27,28)	LP (Coverage Level by Irrigation Practice) HB (HRLEO)
	04, 05, 06	All states where offer is available		HIP-WI (Plan 37)	
Grain Sorghum (0051)	01, 02, 03	All states where offer is available		MP (Plan 16, 17) SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice) HB (HRLEO)
	04, 05, 06	All states where offer is available		HIP-WI (Plan 37)	
Soybeans (0081)	01, 02, 03	All states where offer is available		MP (Plan 16, 17) SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice) HB (HRLEO)
	04, 05, 06	All states where offer is available		HIP-WI (Plan 37)	

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Insurance Plan				Insurance Option	
Commodity	Code	Location State Code	Commodity Rule	Endorsements	Code
Controlled Environment (1020)	50	All states where offer is available	Type Code and Practice Code is required. Submit a separate Insurance In Force, P14 record for each combination of Type Code and Practice Code insured.		
Cotton (0021)	01, 02, 03	All states where offer is available		MP (Plan 16, 17) SCO (Plan 31, 32, 33) STAX (Plan 35, 36) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice) HB (HRLEO)
	04, 05, 06	All states where offer is available		STAX (Plan 35, 36) HIP-WI (Plan 37)	
Cotton Extra Long Staple (0022)	90	All states where offer is available		SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	
Cranberries (0058)	90	All states where offer is available		HIP-WI (Plan 37)	
Cucumbers (0132)	90	All states where offer is available		SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)
Cultivated Wild Rice (0055)	90	All states where offer is available		SCO (Plan 31, 32, 33) ECO (Plan 87, 88, 89)	
Dry Beans (0047)	01, 02, 03, 90	All states where offer is available	If a producer selects a different Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted.	SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Dry Peas (0067)	01, 02, 03, 90	All states where offer is available	If a producer selects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.	SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Florida Citrus Fruit (APH)					
Grapefruit (0201)	90	12 Florida	Type Code is required. Submit a separate Insurance In Force, P14 record for each Type Code insured. Coverage Level and Price Election Percent may differ by Type Code. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.	HIP-WI (Plan 37)	
Lemons (0202)					
Mandarins/Tangerines (0309)					
Oranges (0227)					
Tangelos (0203)					
Tangors (1302)					
Florida Citrus Fruit (Dollar)					
Grapefruit (0201)	50	12 Florida	Type Code is required. Submit a separate Insurance In Force, P14 record for each Type Code insured. Commodities within the same Citrus Fruit Group must have the same Coverage Level and Price Election Percent.	HIP-WI (Plan 37)	
Lemons (0202)					
Limes (9936)					
Mandarins/Tangerines (0309)					
Oranges (0227)					
Tangelos (0203)					
Tangors (1302)					

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Commodity	Code	Location State Code	Commodity Rule	Endorsements	Code
Florida Fruit Trees					
All Other Citrus Trees (0211)	40	12 Florida		HIP-WI (Plan 37)	
Avocado Trees (0212)					
Carambola Trees (0213)					
Grapefruit Trees (0208)					
Lemon Trees (0209)					
Lime Trees (0210)					
Mango Trees (0214)					
Orange Trees (0207)					
Forage Production (0033)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
	04	All states where offer is available		HIP-WI (Plan 37)	
Forage Seeding (0032)	50	All states where offer is available	Forage Seeding for Spring (Seed Cycle Code equals 'S') can only change Coverage Level Percent and/or Price Election Percent from the Fall (Seed Cycle Code equals 'F') when there is zero Fall Reported Acreage that is insurable (Non Premium Acreage Code is empty) and planted (Planted Date is not empty) on the Acreage P11 records.	HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Fresh Market Beans (0105)	90	All states where offer is available	If a producer selects a different Coverage Level by Type Code, a separate Insurance In Force, P14 record must be submitted.	HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Fresh Market Sweet Corn (0044)	50	All states where offer is available		HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Fresh Market Tomatoes (0086)	50 90	All states where offer is available		HIP-WI (Plan 37)	
Grapes (0053)	90	All states where offer is available	Type Code is required. If a producer elects a different Coverage Level (in any state) or Price Election Percent (in any state other than CA or AZ) by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of coverage, then the CAT level of coverage will be applicable to all insured acreage in the county. When Location State Code equals California, each Type Code can have one Coverage Type Code as Catastrophic and another as Additional Buy-up coverage.	SCO (Plan 31) HIP-WI (Plan 37) FIP-SI (Plan 38)	LP (Coverage Level by Irrigation Practice)

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Grapevine (0270)	40	All states where offer is available	Type Code is required. If a producer elects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of coverage, then the CAT level of coverage will be applicable to all insured acreage in the county.	HIP-WI (Plan 37)	HF (Hail & Fire Exclusion) OX (OLO Base Policy) FR (With Frost Protection)
Grass Seed (0102)	90	All states where offer is available		SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)
Green Peas (0064)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Hawaii Tropical Fruit					
Banana (0255)	90	All states where offer is available		HIP-WI (Plan 37)	
Coffee (0256)					
Papaya (0257)					
Hawaii Tropical Trees					
Banana Trees (0265)	40	All states where offer is available		HIP-WI (Plan 37)	
Coffee Trees (0266)					
Papaya Trees (0267)					
Hemp (1218)	90	All states where offer is available	Type Code is required. If a producer elects a different Coverage Level by Type Code, a separate P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.	HIP-WI (Plan 37)	
Hybrid Corn Seed (0062)	55	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Hybrid Seed Rice (0080)	55	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37) ECO (Plan 87)	
Hybrid Sorghum Seed (0050)	55	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	
Hybrid Vegetable Seed (0066)	55	All states where offer is available	Type Code is required. If a producer elects a different Price Election Percent by Type Code, a separate P14 record must be submitted.		
Kiwifruit (0463)	90	All states where offer is available	If a producer selects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county.		

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Macadamia Nuts (0023)	90	All states where offer is available		HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Macadamia Trees (0024)	40	All states where offer is available		HIP-WI (Plan 37)	
Millet (0017)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Mint (0074)	90	All states where offer is available		SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)
Mustard (0069)	90	All states where offer is available		SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)
Nursery FG&C (0073)	50	All states where offer is available	Type Code and Practice Code is required. Submit a separate Insurance In Force, P14 record for each combination of Type Code and Practice Code insured.	HIP-WI (Plan 37)	
Nursery NVS (1010)	50	All states where offer is available		HIP-WI (Plan 37)	
Onions (0013)	90	All states where offer is available		SCO (31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Oysters (0115)	04	All states where offer is available	If a producer selects a different Coverage Level or Price Election Percent by Type Code or Practice Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance, the CAT level of coverage will be applicable to all insured acreage in the county with Price Election Percent of 45%.		
	91	All states where offer is available.	If a producer selects a different Coverage Level by Type Code, a separate Insurance In Force, P14 record must be submitted.	HIP-WI (Plan 37)	
Pasture, Rangeland and Forage (PRF) (0088)	13	All states where offer is available	Type Code is required. If a producer selects a different Coverage Level or Productivity Factor by Type Code or Practice Code, a separate Insurance In Force, P14 record must be submitted.		

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Commodity	Code	Location State Code	Commodity Rule	Endorsements	Code
Peaches (0034)	90	All	Type Code is required. Only one coverage level may be selected for all fresh peach acreage and only one coverage level for all processing peach acreage. However, if a producer elects the Catastrophic Risk Protection (CAT) level of insurance for fresh peach acreage or processing peach acreage, the CAT level of coverage will be applicable to all insured peach acreage in the county. If you only have fresh peach acreage designated on the acreage report and processing peach acreage is added after the sales closing date, a separate Insurance In Force, P14 record must be submitted for the processing peach acreage. If processing peach acreage is designated on the acreage report and fresh peach acreage is added after the sales closing date, a separate Insurance In Force, P14 record must be submitted for the fresh peach acreage.	SCO (31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Peanuts (0075)	01, 02, 03	All states where offer is available		SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Pears (0089)	90	All states where offer is available	Type Code is required. If a producer elects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of coverage, then the CAT level of coverage will be applicable to all insured acreage in the county.		LP (Coverage Level by Irrigation Practice)
Pecans (0020)	41	All states where offer is available		HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Pecan Trees (0284)	40	All	If a producer selects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted.	HIP-WI (Plan 37)	
Peppers (0083)	50	All states where offer is available		HIP-WI (Plan 37)	
Plums (0092)	90	All states where offer is available			LP (Coverage Level by Irrigation Practice)
Pomegranate (0467)	90	All states where offer is available.			QX (Quality Exclusion)
Popcorn (0043)	01, 02, 03	All states where offer is available		SCO (Plan 31, 32, 33) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
	04, 05, 06	All states where offer is available			
Potatoes (0084)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Processing Beans (0046)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)

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Prunes (0036)	90	All states where offer is available		SCO (Plan 31)	
Pumpkins (0147)	90	All states where offer is available		SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)
Rice (0018)	01, 02, 03	All states where offer is available		MP (Plan 16, 17) SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
	04, 05, 06			HIP-WI (Plan 37)	
Safflower (0049)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Sesame (0396)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Silage Sorghum (0059)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Small Grains					
Barley (0091)	01, 02, 03	All states where offer is available	If an Insurance In Force, "P14" record with a Fall Sales Closing Date was accepted but the fall commodity was not planted and no Acreage, "P11" record was accepted for the commodity, then a new Insurance In Force, "P14" record may be submitted for the spring commodity with changes to the Price Indicator Code and/or the Coverage Level Percent.  When processing Insurance In Force, "P14" records for Specialty Type Commodities, multiple Insurance In Force, "P14" record submission is allowed as long as the Acreage, "P11" and the Yield, "P15" indicates it is a Specialty Type Commodity, the exact Specialty Type does not need to match on the Insurance In Force, "P14" and the Acreage, "P11" records. The exact Specialty Type does not need to match on the Insurance In Force, "P14" and the Yield, "P15" records.	SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Wheat (0011)	01, 02, 03	All states where offer is available	If an Insurance In Force, "P14" record with a Fall Sales Closing Date was accepted but the fall commodity was not planted and no Acreage, "P11" record was accepted for the commodity, then a new Insurance In Force, "P14" record may be submitted for the spring commodity with changes to the Price Indicator Code and/or the Coverage Level Percent.	MP (Plan 16, 17) SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice) HB (HRLEO)
	04, 05, 06	All states where offer is available		HIP-WI (Plan 37)	

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Oats (0016)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Rye (0094)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Flax (0031)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Buckwheat (0114)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Strawberries (0154)	47	06 California	If a producer selects a different Coverage Level by Cropping Practice Code, a separate Insurance In Force, P14 record must be submitted.		
	21, 22, 23	All states where offer is available	If a producer selects a different Coverage Level by Cropping Practice Code, a separate Insurance In Force, P14 record must be submitted.		
Sugar Beets (0039)	90	All states where offer is available		SCO (Plan 31) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Sugarcane (0038)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	
Sunflowers (0078)	01, 02, 03	All states where offer is available		SCO (Plan 31, 32, 33) HIP-WI (Plan 37) ECO (Plan 87, 88, 89)	LP (Coverage Level by Irrigation Practice)
Sweet Corn (Processing) (0042)	90	All states where offer is available		SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Sweet Potatoes (0156)	90	All states where offer is available		HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Table Grapes (0052)	90	All states where offer is available	Type Code is required when State Code is 04 or 06. If a producer elects a different Coverage Level or Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted. However, if a producer elects the Catastrophic Risk Protection (CAT) level of coverage, then the CAT level of coverage will be applicable to all insured acreage in the county.		LP (Coverage Level by Irrigation Practice)
Texas Citrus Fruit (APH)					
Grapefruit (0201)	90		Type Code is required. Submit a separate Insurance In Force, P14 record for each Type Code insured. Commodities within the same Citrus Fruit Group must have the same Coverage Level and Price Election Percent.	HIP-WI (Plan 37)	
Oranges (0227)					
Texas Citrus Trees					
Grapefruit Trees (0208)	40	48 Texas	Type Code is required. If a producer elects a different Price Election Percent by Type Code, a separate Insurance In Force, P14 record must be submitted.	HIP-WI (Plan 37)	
Orange Trees (0207)					
Tangerine Trees (0193)					
Lemon Trees (0209)					
Lime Trees (0210)					

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<b>Tobacco</b>						
Flue Cured Tobacco (0229)	90	All states where offer is available			SCO (Plan 31) HIP-WI (Plan 37) ECO (Plan 87)	LP (Coverage Level by Irrigation Practice)
Fire Cured Tobacco (0230)						
Burley Tobacco (0231)						
Dark Air Tobacco (0233)						
Cigar Binder Tobacco (0235)					HIP-WI (Plan 37)	
Maryland Tobacco (0232)						
Cigar Filler Tobacco (0234)						
Cigar Wrapper Tobacco (0236)						
Tomatoes (Processing) (0087)	90	All states where offer is available			SCO (Plan 31) HIP-WI (Plan 37)	LP (Coverage Level by Irrigation Practice)
Triticale (0158)	90	All states where offer is available				LP (Coverage Level by Irrigation Practice)
Walnuts (0029)	90	All states where offer is available			SCO (Plan 31)	LP (Coverage Level by Irrigation Practice)

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<b>General Rules</b>					
<b>High-Risk Land Exclusion Option (HRLE)</b>		This option is applicable anywhere the high-risk land classification is provided in the actuarial documents. Insureds that elect the High-Risk Land Exclusion Option may insure high-risk land under a CAT policy. The CAT policy is considered a separate crop for administrative fee, unit division, added land, and all other insurance purposes.			
<b>LP Option</b>		A Practice Code must be submitted on the P14 to elect separate coverage levels by irrigation practice when Insurance Option Code contains 'LP' (Coverage Level by Irrigation Practice option).			
<b>HB Option</b>		If a producer selects the "HB" Insurance Option Code, a separate Insurance In Force, P14 record must be submitted; one for the base policy and one for the HR-ACE policy. When Insurance Option Code equals "HB" the insured cannot choose a CAT level coverage. When HR-ACE is Plan 01 then non-HR-ACE must be Plan 01, 02, or 03. When HR-ACE is Plan 02 or 03 then non-HR-ACE must be the same Plan 02 or 03 respectively. When HR-ACE is Plan 31 then non-HR-ACE must be Plan 31, 32, or 33. When HR-ACE is Plan 32 or 33 then non-HR-ACE must be the same Plan 32 or 33 respectively. When HR-ACE is Plan 87 then non-HR-ACE must be Plan 87, 88, or 89. When HR-ACE is Plan 88 or 89 then non-HR-ACE must be the same Plan 88 or 89 respectively.			
<b>Area Risk Protection (04, 05, 06)</b>		If a producer selects a different Coverage Level or Protection Factor by Type Code and Practice Code, a separate Insurance In Force, P14 record must be submitted.			
<b>HIP-WI (37)</b>		A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. HIP-WI is not available with an associated policy with Area Revenue Protection '05,'06' or Whole Farm Revenue Protection '76' or STAX '35','36' when STAX is a standalone policy or Enhanced Coverage Option (ECO) '87', '88', or '89'. A HIP-WI P14 record and an SCO or ECO or STAX P14 record cannot both point to the same base P14 record. If the Insurance Option Code List of a HIP-WI P14 record, with Insurance Plan Code '37', or its base has 'HB' then the associated P14 record must also have 'HB' in its Insurance Option Code List. The same is true for the 'LP' option. For the 'SE' option, if it is on the HIP-WI P14 then it is required on the Base P14, but if it is on the Base P14 it is not required on the HIP-WI P14. A Tree Based Dollar Amount of Insurance '40' record with CTV or OLO, insurance option codes 'CV', 'OW', or 'OX', cannot be accepted when it is an underlying record pointed to by a HIP '37' record.			
<b>FIP-SI (38)</b>		A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. FIP-SI is not available with an associated policy with Enhanced Coverage Option (ECO) '87', '88', or '89'. A FIP-SI P14 record and an SCO record cannot both point to the same base P14 record. If the Insurance Option Code List of a FIP-SI P14 record, with Insurance Plan Code '38', or its base has 'LP' then the associated P14 record must also have 'LP' in its Insurance Option Code List.			
<b>Margin Protection (16, 17)</b>		If a producer selects a different Coverage Level or Productivity Factor (Protection Factor) by Type Code or Practice Code, a separate Insurance In Force, P14 record must be submitted. Underlying policy must have Insurance Plan Code 01, 02, 03 and cannot also be accompanied by an SCO, STAX, or ECO policy.			
<b>PACE (26,27,28)</b>		A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. For PACE policy, the plan must align with the plan of the Base policy. If the PACE plan is 26 then the Base plan must be 01, if the PACE plan is 27 then the Base plan must be 02, if the PACE plan is 28 then the Base plan must be 03.			

Exhibit Name: Commodities Allowing Multiple Insurance In Force P14 Records  
Exhibit Number: P14-1  
Record Name: Insurance in Force  
Record Code: P14

Reinsurance Year: 2026  
Version: Draft  
Release Date: 5/1/2025

Commodity	Insurance Plan		Commodity Rule	Endorsements	Insurance Option
	Code	Location State Code			Code
STAX (35, 36)			A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. For base policy under ARPI plan 04, 05, or 06 with multiple types and practices, if the STAX policy (plan 35 or 36) exists, then there must be a one to one match by Type by Practice of STAX P14 record to APRI base/companion P14 record. For a STAX policy, if the base/companion policy has the LP option then the Irrigation Practice Code should match exactly between the base P14 and the STAX P14s. The associated policy must have Insurance Plan Code 01, 02, 03, 04,05,06.		
Supplemental Coverage Option (31, 32, 33)			A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. A corresponding SCO HRACE policy is required for an SCO policy when its associated underlying policy has a corresponding HRACE policy. For SCO or ECO policy, if the base/underlying policy has the LP option then the Practice Code should match exactly between the base P14 and the SCO or ECO P14. The associated policy must have Insurance Plan Code 01, 02, 03, 90.		
Enhanced Coverage Option (87, 88, 89)			A separate Insurance In Force, P14 record must be submitted for each underlying policy P14 submitted. A corresponding ECO HRACE policy is required for an ECO policy when its associated underlying policy has a corresponding HRACE policy. For SCO or ECO policy, if the base/underlying policy has the LP option then the Practice Code should match exactly between the base P14 and the SCO or ECO P14. For ECO policy, the plan must align with the plan of the Base policy. If the underlying plan is 55 or 90 then a yield ECO plan (87) must be elected. If the underlying plan is 01, 02 or 03, then the insured may elect a revenue or a yield ECO plan (87, 88 or 89).		