

Special Provisions of Insurance
2023 and Succeeding Crop Years

Year: 2023 Commodity: Pecan Trees (0284) State: Oklahoma (40)
Date: 1/25/2022 Plan: Tree Based Dollar Amount Of Insurance (40) County: Garvin (049)

Program Dates for Insurable Types and Practices

**Sales Closing
Date**
5/15/2022

**Earliest
Planting Date**

**Final
Planting Date**

**End of Late Planting
Period Date**

**Acreage
Reporting Date**
5/15/2022

**Premium
Billing Date**
3/1/2023

TP	Type				Practice			
T/P 1	Group 1 Improved 791				Non-Irrigated 003			
T/P 2	Group 1 Improved 791				Irrigated 002			
T/P 3	Group 2 Improved 792				Non-Irrigated 003			
T/P 4	Group 2 Improved 792				Irrigated 002			
T/P 5	Native 794				Non-Irrigated 003			
T/P 6	Native 794				Irrigated 002			
	Type Information				Practice Information			
TP	Commodity Type	Class	Sub Class	Intended Use	Irrigation	Cropping	Organic	Interval
T/P 1	Group 1 Improved 791	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Non-Irrigated 003	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 2	Group 1 Improved 791	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 3	Group 2 Improved 792	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Non-Irrigated 003	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 4	Group 2 Improved 792	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 5	Native 794	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Non-Irrigated 003	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997
T/P 6	Native 794	No Class Specified 997	No Subclass Specified 997	No Intended Use Specified 997	Irrigated 002	No Cropping Practice Specified 997	No Organic Practice Specified 997	No Interval Specified 997

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Statement

General

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

INSURABLE VARIETIES:

Group I

Amling	Headquarters
Apalachee	Kiowa
Avalon	Lakota
Baby B	Mahan
Byrd	Mandan
Caddo	McMillan
Carter	MoneyMaker
Creek	Moreland
Cunard	Morrill
Curtis	Nacono
Eclipse	Ocone
Elliott	Schley
Ellis	Shoshoni
Excel	Stuart
Farley	Success
Forkert	Sumner
Frotscher	Surprize
Gafford	Van Deman
Giftpack	Zinner
Gloria Grande	
Kanza	

Group II

Cape Fear
Desirable
Pawnee

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Any improved tree variety not listed in Groups I - II which is recommended for commercial pecan production by agricultural experts will be insurable under Group I. Any seedling trees contained in a commercial orchard will be insurable under Group I.

In accordance with section 2(b)(2) of the Pecan Tree Crop Provisions, the minimum distance and acreage to qualify a separate orchard as an optional unit are one (1) mile and five (5) acres (for Group I - AI, including seedling trees) and 20 acres (for the Native type). The distance requirement between optional units will be established based on the closest location of between separate orchards. Any orchards that are within a one-mile distance of each other will be combined into a single optional unit.

A separate orchard meeting the distance requirement but with less than the minimum acreage will be combined with the nearest optional unit. Additional optional units for separate orchard locations may be established in accordance with FCIC approved procedures.

Limb Adjustment Percentage: 10 percent.

ADJUSTMENT FACTORS

Adjustment Factor - Partially and Fully Damaged Trees (Restoration Method 1)

Canopy Loss Percent	Stage 1	Stage 2	Stage 3
Partially Damaged			
1% - 10%	.006	.052	.055
11% - 20%	.024	.063	.063
21% - 30%	.043	.073	.071
31% - 40%	.061	.084	.079
41% - 50%	.079	.094	.087
51% - 60%	.097	.105	.094
61% - 70%	.116	.115	.102
71% - 80%	.134	.126	.110
81% - 89%	.152	.136	.118
Fully Damaged			
Dehorning	0.170	0.147	0.126

Adjustment Factor - Reset Trees (Restoration Method 2)

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Stage	AR	KS	MO	NM	OK	TX (E)	TX (W)
I	0.648	0.526	0.498	0.508	0.522	0.508	0.529
II	0.641	0.494	0.476	0.492	0.490	0.489	0.515

Removal Cost Factors - Native Trees

Stage	AR	KS	MO	NM	OK	TX (E)	TX (W)
I	0.19	0.19	0.19	0.16	0.18	0.21	0.15
II	0.18	0.18	0.18	0.15	0.17	0.19	0.13
III	0.28	0.30	0.29	0.27	0.29	0.30	0.23

Price

Use 55% of the reference maximum price for the appropriate stage, round up to the next cent when calculating the amount of protection per unit and the unit value for catastrophic coverage (CAT) policies.

Insurance Availability

In accordance with section 11 of the Pecan Tree Crop Provisions, drought is an insurable cause of loss for pecan trees insured under a non-irrigated practice if:

1. The insured's Pecan Tree Insurance Policy is in force for three crop years including the crop year of application. For example: The crop year of application is the 2020 crop year. Drought will be a cause of loss on insured acreage listed on the insured's 2023 crop year acreage report beginning with the 2023 crop year of the insured's policy.
2. Insurable pecan tree acreage added to the insured's operation in any crop following the crop year of application will be subject to a three crop year waiting period beginning with the crop year the acreage is added before drought will be a cause of loss for such acreage.
3. The trees in the unit have a trunk diameter not less than 20.01 inches.
4. For each insurable block, the number of trees per acre for the stage does not exceed the maximum number of trees shown in the following table:

Western Region*	
	Trees/Acre**
Stage III	13

*Includes Arkansas, Kansas, Missouri, Oklahoma, Texas, New Mexico

**Includes native and seedling blocks

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5. We inspect the trees before July 1 and determine the trees are not damaged due to drought or any other cause and we accept the trees.

In accordance with the Pecan Tree Crop Provisions as contained in:

1. Section 8(a)(6), an insurable orchard will be a commercial orchard:
 - a. Containing at least 5 acres of an insurable pecan tree variety including seedling trees; or
 - b. Native pecan trees containing at least 20 acres of insurable pecan trees.
2. Section 9(b), an insurable block, as defined in section 1 of the Crop Provisions, must contain a number of insurable trees per acre equal to or greater than the minimum number of trees shown in the table below for each stage.

Variety (improved) - Seedling Trees	Trees/Acre	Native Trees	Trees/Acre
Stage I	18	Stage I	10
Stage II	18	Stage II	10
Stage III	7	Stage III	7

If the block contains more than one stage, the minimum number trees for the block will be a weighted average of the minimum tree number shown in the table for each stage (rounded to the nearest whole tree). For example, the block contains 1,000 native trees: 600 stage III trees (60%); 300 stage II trees (30%); and 100 stage I trees (10%). The minimum number of trees/acre for the block is 8 $[(7 \times .60) + (10 \times .30) + (10 \times .10) = 8.2]$.