

**United States
Department of
Agriculture**



**Federal Crop
Insurance
Corporation**



**Risk Management
Agency**



**Product
Administration
and Standards
Division**

FCIC 24020

WRITTEN AGREEMENT HANDBOOK

2013 and Succeeding Crop Years

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**UNITED STATES DEPARTMENT OF AGRICULTURE
WASHINGTON, D.C. 20250**

TITLE: WRITTEN AGREEMENT HANDBOOK	NUMBER: 24020
EFFECTIVE DATE: 2013 and succeeding crop years.	ISSUE DATE: May 30, 2012
SUBJECT: Provides the standards, criteria, and instructions to the Risk Management Agency Regional Offices and Approved Insurance Providers for the processing of actuarial change requests and written agreements.	OPI: Product Administration and Standards Division
	APPROVED: May 30, 2012 <i>/s/ Tim B. Witt</i> Deputy Administrator for Product Management

REASON FOR AMENDMENT

Listed below are significant changes for the 2013 FCIC 24020 WAH. Minor changes and grammatical corrections are not included in this summary.

1. The format of this handbook has been updated in accordance with RMA External Handbook Standards (RMA-14050). References throughout this handbook have been updated accordingly.
2. Part 2 of this handbook has been restructured to more closely represent the processing order of a WA request.
3. Clarified throughout this handbook that an email containing request information must be encrypted. This is in response to the Microsoft Cloud environment needing encrypted emails to protect personally identifiable information.
4. Removed duplicative WA request requirements throughout this handbook. Requirements in Part 3 and 4 are now in addition to, or instead of, the general requirements in Part 2.
5. In Paragraph 11, language was added to clarify that WA in this handbook does not refer to any added land or determined yield request.
6. In Paragraph 12(1), language was added to state that if a request for a WA contains multiple counties, the request will not be accepted.
7. In Paragraph 12(12)(d), language was added that explained that a transfer between two policy issuing companies with the same AIP would not result in cancellation of the WA. This clarification was added as this paragraph stated that a cancellation of a WA would result if the insured's policy was transferred to another AIP.
8. In Paragraph 12(12)(e), language was added to explain that when a producer changes entities any associated WA is cancelled as a result.

REASON FOR AMENDMENT (Continued)

9. In Paragraph 13, language was added to include the insurance agent as a required party to sign and date the Request for Actuarial Change form. This added language also explains that the producer is certifying correct information and acceptance of the statements on the Request for Actuarial Change form.
10. In Paragraph 21(3), language was removed that referenced the exception to the SCD deadline for NB type WA requests because this language is not needed as Special Provisions statements require NB type WA requests to be submitted by the SCD.
11. In Paragraph 21(4), language was added to reflect the nursery policy as to when NL type WA requests must be submitted.
12. In Subparagraph 22A(2), language was added to specify that the completed APH database form must be the current year's APH database form. Language was added in this subparagraph to specify the APH database form must be for the crop and county for which a WA is requested as specified in the Common Crop Insurance Policy BP. Language was also added in this subparagraph to instruct that an APH database form is still required even if the producer has not produced the requested crop or P/T in the county, however show zero acres and production to meet the APH database minimum supporting documentation.
13. In Subparagraph 22A(6), language was added to explain how to identify the location of the requested land when no legal description is available. This was added due to the difficulty in identifying requested land by FN/Tract/Field only when legal descriptions are not available.
14. In Subparagraph 22A(7), the language requiring NRCS soil surveys to be provided with the WA request when the RO requires them, was moved to the general requirement section as this may be applicable to more than just certain request types.
15. In Subparagraph 22A(8), language was added to clarify that an acceptable PAIR must have been completed for each unit and within the last five years.
16. In Subparagraph 22B, language was added and current language refined to give an explanation of what qualifies as a renewal WA request. Language was also added, and an example provided, explaining that when a WA is no longer in effect and a renewal is not requested then the original terms of the policy go into effect. Language was removed that required a renewal WA request to contain a copy of the previous WA as the RO will have the previous WA on file with. Language was also removed that stated "if the previous WA needed updated because of a new FN/Tract/Field, legal description, etc., note this information on the renewal WA request", because if the Request for Actuarial Change form is completed correctly this information will already be noted on the request.
17. In Subparagraph 22B(4), language was added to clarify that an acceptable PAIR must have been completed for each unit.
18. In Subparagraph 23A(1), language was added to clarify that required documentation must be legible to be considered acceptable as a complete request.

REASON FOR AMENDMENT (Continued)

19. In Subparagraph 23A(2), language was added to instruct the AIP that if one method of transmission is unavailable, another available method is expected to be used. Because several options of acceptable transmission methods are currently available to the AIP, one method being unavailable is not an acceptable reason for not meeting the required deadlines.
20. In Subparagraph 23A(3), language was removed that required the WA request to have proper orientation because each RO now has the appropriate software to rotate the WA request pages and view appropriately. Language was added to this subparagraph to instruct the AIPs to keep screen shots of the uploaded information through the electronic WA system to substantiate that the WA request was submitted timely in case of failure of the delivery attempt.
21. In Subparagraph 23B(3), language was changed from must to may as it is the AIPs responsibility to ensure that a complete WA request is submitted to the RO timely. However, the RO may, at its own discretion and with time permitting, attempt to retrieve any missing information internally or from the AIP.
22. In Subparagraph 31A, language was added to instruct the RO to log the information required by the Exceptions Log and how to proceed if any of the required information is missing.
23. In Subparagraph 31B, language was added to identify that the issued date of the WA is the WA prepared date and should represent the date the offer will be transmitted to the AIP. Language was also added to issue the WA offer unsigned if a CI appraisal is required for insurability.
24. In Subparagraph 31C, language was changed to the date the notice of denial, non-acceptance, or withdrawal is prepared as being the date of denial, non-acceptance, or withdrawn to allow the Exceptions Log to record the appropriate date.
25. In Paragraph 32, the RO review timeline was changed from 15 calendar days to 15 business days as most other deadlines are business days throughout this handbook, and to rid the negative impact of weekend days against the turnaround time of a WA request.
26. In Subparagraph 33A, language was added to clarify that when a request for a WA is not acceptable, a copy of the notice may be sent to the AIP by regular mail or electronically through the WA system.
27. In Subparagraph 33A(8), language was added to clarify that the form standards in this handbook must also be met for a WA request to be accepted.
28. In Subparagraph 33A(9), language was added to clarify that a single WA request that covers more than one county will not be accepted.
29. In Subparagraph 34A(4), language was added that the specified criteria in Parts 3 and 4, as applicable, must be met to permit approval.
30. In Subparagraph 34C, language was added to clarify that when a request for a WA is denied, a copy of the denial may be sent to the AIP by regular mail or electronically through the WA system.

REASON FOR AMENDMENT (Continued)

31. In Subparagraph 34C(7), language was added to specify that if conditions set forth in Parts 3 or 4 are not met, the request for a WA will be denied.
32. In Subparagraph 35B, language was added to clarify that the determination of WA experience uses all years that a WA was in effect for the acreage. This is for cases where a WA may have been cancelled due to this procedure, met the requirements to get a WA issued on the acreage again, and then experiences a loss. In situations such as this, all WAs on the acreage are to be used in the experience determination.
33. In Subparagraphs 37A and 37B, language was added to clarify that review documentation and checklists may be kept as either hard copy or electronically in the producer's file.
34. In Paragraph 42, language was added to instruct the RO to issue a WA offer unsigned when a CI appraisal is required, sign the WA offer if an acceptable CI appraisal is returned with the WA offer, and then issue the approved WA to the AIP.
35. In Paragraph 42(2), language was clarified that the producer may sign the WA offer before the first CI appraisal date, however the signature cannot be after the first CI appraisal date or after the WA offer expiration date.
36. In Paragraph 51(1) and (2), language was clarified that the expiration date time is 11:59 p.m. local time of the RO issuing the WA offer.
37. In Paragraph 54, language was added to clarify that any corresponding CI appraisal or applicable statement must meet the same deadlines that the WA offer must meet.
38. In Paragraph 55, language was added to clarify that if any corresponding CI appraisal or applicable statement is not received in the RO 30 calendar days after the expiration date of the WA offer, the WA offer will be denied even if the WA offer was received timely.
39. In Paragraph 56(3), language was added to clarify that a copy of the withdrawal letter may be sent to the AIP by regular mail or electronically through the WA system. Language was also added to instruct the RO that a withdrawal letter is not required when the producer signed the rejection statement.
40. In Subparagraph 61A, language was added clarifying that a letter of cancellation from the RO is not required when the WA is cancelled due to an action of the insured; however the AIP shall notify the appropriate RO of the cancelled WA.
41. In Subparagraph 61A(1), language was added, and an example provided, clarifying that when an insured cancels the policy as a result of a change in entity, any associated WA is also cancelled.
42. In Subparagraph 61E, language was added, and an example provided, to clarify how a WA is affected when a policy has a person status change.
43. In Subparagraph 63A, language was clarified that when terms different than requested were contained on the WA offer, the RO must give the producer administrative review rights.

REASON FOR AMENDMENT (Continued)

44. In Subparagraph 63A(3), language was added that when a producer requests administrative review and does not prevail, the RO must provide the producer with mediation and appeal rights.
45. In Subparagraph 63C, language was added to clarify that administrative review, mediation, and appeal rights must be provided only for the part of the request for a WA that is denied.
46. In Subparagraph 64B, language was removed that required the RO to begin review of the AIP reconciliation March 1 of the reinsurance year. A deadline for the RO to complete the review is required and a requirement to begin the review serves no purpose.
47. In Subparagraph 64B(4), language was changed to February 1 following the applicable reinsurance year. The final settlement date has changed from February 1 to later in the year, thus not allowing completion of the reconciliation to be timely if still tied to the final settlement date.
48. In Subparagraph 64B(5), language was added to clarify that the deadline for the RO to complete review of the AIP reconciliation is July 1 following the applicable reinsurance year.
49. In Paragraph 71, language was added to clarify the requirements of a GP type request.
50. In Subparagraph 72D(2)(b), a step was provided in the example to determine the producer's variability.
51. In Subparagraph 73A(1), language was added clarifying that the FSA FN, including tract and field numbers, are required when provided by FSA. Language was also added to instruct the producer to obtain a FSA FN as soon as possible to meet the appropriate reporting requirements and that the producer does not need to participate in a FSA program to be assigned a FSA FN.
52. In Subparagraph 73A(2), language was added clarifying that the producer can submit the intended date and method to be used to break the ground. Language was also added specifying how broad the intended date of breakout may be on the WA request.
53. In Subparagraph 73A(3), language was added providing instructions for additional requirements when FN/Tract/Field numbers have been reconstituted and do not match submitted FSA documentation. Examples were added of acceptable documentation that the acreage was previously broken and planted to a crop.
54. In Subparagraph 73B(1), language was added that if the expected yields for the acreage are less than 50 percent of the applicable T-Yield, the WA request must be denied.
55. In Subparagraph 73E, language was added, and an example provided, clarifying that determined yield requests may be applicable, however the resulting yield cannot be higher than what was assigned on the WA offer.
56. In Subparagraph 73F, language was added to instruct the RO to provide a statement on the WA offer when yields were reduced due to not receiving acceptable documentation that the ground had ever been broken and planted to a crop.

REASON FOR AMENDMENT (Continued)

57. In Paragraph 76, language was removed that applies to Texas Citrus Trees as the Texas Citrus Tree CP no longer allows WAs. Language applying to experimental crops was moved to the TP type WA section as the PE type WA section is not an appropriate section.
58. In Subparagraph 76A, language was removed that allowed the ability to insure underage citrus trees entering the fourth growing season by WA. This is due to the insufficient production data available on the third growing season citrus trees to make an appropriate WA offer to insure the fourth growing season citrus trees.
59. In Subparagraph 76B(1), language was changed for these requirements to expand to renewal WA requests. An example was provided to show when prices for the production is required.
60. In Subparagraph 76F, language was added to include insufficient acreage. This was added for when a producer has walnuts that contains less than the minimum five acres for a unit.
61. In Subparagraph 78A, language was added to require evidence that the crop is commercially grown in the area and a viable marketing outlet is available. This was added because these additional requirements were already conditions that must be met to approve the WA request.
62. In Subparagraph 83B, language was added, and examples provided, identifying when Garbanzo Beans may be a TD request and when an XC request is required. Language was also added to clarify that when the producer's highest available contract price is lower than the established RMA price election for that type, the highest available contract price will be the price election.
63. In Subparagraph 84B(1), language was added to require the dates the producer normally plants and harvests the crop using the unrated P/T in the county and the dates recommended by agricultural experts. This was added because these were requirements to be reviewed already.
64. In Subparagraph 85A, language was removed that applied to where if the submission date is later than the planting and harvesting dates, the request must be submitted prior to or during the planting period. This was removed because the submission dates for XC WA requests do not allow for this to happen. Language was also added that landlords may qualify for XC WAs by providing documentation that their tenant meets the applicable qualification requirements.
65. In Subparagraph 85B(6), language was added to clarify when similar crop records may be provided and that similar crop records cannot be provided instead of the requested crop if the requested crop has been grown in the county or area.
66. In Subparagraph 85D(1)(g), the language was added to require that all the agricultural experts, or organic agricultural experts, agree that the requested crop is adapted to the area to permit approval. This was added because it was already required in the review of the WA request.
67. In Subparagraph 85D(2)(d), language was added that if an appropriate premium rate or T-Yield cannot be determined the request for a WA must be denied.
68. In Paragraph 91(1), language was added to clarify that Part 2 is applicable unless stated otherwise.

REASON FOR AMENDMENT (Continued)

69. In Paragraph 91(3), language was added to clarify that multiple crops may be on one WUA, however WUAs cannot contain crops with different filing periods and a WUA request should not contain crops with different filing periods.
70. In Subparagraph 96B, language was removed that required the AIP to inform the producer of the producer's responsibilities.
71. In Exhibit 1, additional acronyms and abbreviations were included that are used throughout this handbook.
72. In Exhibit 3, form standards for the Request for Actuarial Change form and the Non-Irrigated Corn Grain Request Worksheet are provided. Any changes are required to be completed by December 31, 2012, and close attention should be made as changes to the forms are required.
73. In Exhibit 4, an example of the Request for Actuarial Change form is provided using the form standards in Exhibit 3.
74. In Exhibit 5, the summary and documentation deadlines have been updated to reflect procedure changes and to include renewal WA requests.
75. In Exhibit 6, the WA Type Codes, RO Status Codes, RO Reason Codes, and Appeal Rights Applicability Chart were updated to include when each is used and the reason each is used.
76. In Exhibit 8, an area was added to include the date signed for the Request for Actuarial Change form and the date signed for the APH database form. The different WA request types that are included on a checklist have been updated to reflect the change in procedure.
77. In Exhibit 9, document standards for WA Cover Letters, Standard WAs, WUA and Addendums, and Withdrawal and Denial Letters are provided.
78. In Exhibit 10, statements that are used for all WAs have been included and the WA examples were updated to include applicable statements.
79. In Exhibits 11, 12, 13, and 14, examples were updated to conform to the document standards in Exhibit 9.
80. In Exhibit 13C, generic and specific examples are provided for WUA Addendums.
81. In Exhibit 13D, an additional example is provided for a WUA map.
82. In Exhibit 15, an example of the Non-Irrigated Corn Grain Request Worksheet is provided using the form standards in Exhibit 3.
83. In Exhibit 16, processing sweet corn is added as a similar crop to fresh market sweet corn and processing beans. Also, processing beans is added as a similar crop to processing sweet corn. The footnote for stonefruit was expanded to include the crops recognized as stonefruit. An additional statement was added to state that policy requirements for insurability must be met when considering a request and the example of fresh market sweet corn was added.

FILING INSTRUCTIONS

This handbook replaces FCIC 24020 WAH dated June 29, 2011. This handbook is effective for the 2013 and succeeding crop years and is not retroactive to any 2012 or prior crop year determinations.

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PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

This handbook provides the standards, criteria, and instructions for each RMA RO and AIP to process actuarial change requests and WAs. The procedures contained in this handbook are consistent with applicable regulations affecting the issuance of WAs. No WA will be issued unless expressly authorized by the policy.

B. Source of Authority

Federal programs enacted by Congress and the regulations and policies developed by RMA, USDA, and other Federal agencies provide the:

- (1) authority for program and administrative operations; and
- (2) basis for RMA directives.

Authority for managing a directives system is authorized by:

- (1) 44 U.S.C., Federal Records Act of 1950
- (2) regulations at:
 - (a) 41 CFR, managing and using Government records; and
 - (b) 36 CFR Part 1222, documenting agency programs, policies, and procedures; and
- (3) Federal Property Management Regulations.

C. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook	Relation/Purpose
CIH	Provides the official approved underwriting standards for policies administered under the Common Crop Insurance Policy BP and the APH administrative regulation.
CSH	Provides the operating standards and instructions for RMA ROs to determine and assign coverage and rate classifications.
DSSH	Provides form standards for use in the sales and service of crop insurance policies.

2 Responsibilities

A. AIP Responsibilities

Each AIP is responsible for following the procedures and instructions contained in this handbook when submitting actuarial change requests and processing WAs.

B. RO Responsibilities

Each RO is responsible for following the procedures and instructions contained in this handbook when processing actuarial change requests and issuing WA offers.

3 Procedural Conflict

If there is a conflict between the Act, the regulations published at 7 CFR Chapter IV, and this handbook, the order of priority is as follows [with (1) controlling (2) and (2) controlling (3)]:

- (1) the Act;
- (2) the regulations in 7 CFR Chapter IV; and
- (3) WAH.

This handbook will control those procedures related to WAs in the FCIC 18010 CIH. With respect to other procedures not related to WAs, the CIH will control.

4 Procedural Issuance Authority

This handbook is written and maintained by:

Office of the Deputy Administrator for Product Management
Product Administration and Standards Division
USDA – Risk Management Agency
Beacon Facility – Mail Stop 0812
P.O. Box 419205
Kansas City, Missouri 64141-6205

5 Procedural Questions

Questions regarding these procedures are to be directed to RMA. If a perceived error is identified, notify RMA in writing at the address contained in the preceding paragraph or by email at rma.kc.wah@rma.usda.gov. Clearly identify the error and provide the proposed correction. If RMA agrees with the error identification and determines the error is significant, RMA will issue a correction in the existing crop year through a slipsheet to the WAH or a memorandum/bulletin. However, if RMA determines the error not to be significant, correction will be included in the subsequent issuance of the WAH. Proposed changes should be submitted in writing to the address contained in the preceding paragraph or by email at rma.kc.wah@rma.usda.gov.

6-10 (Reserved)

PART 2 PROCESSING WA REQUESTS

Section 1 General Information and Rules

11 General Information

A WA is a document designed to provide crop insurance for insurable crops when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy (for the purposes of this handbook, a WA does not refer to added land or determined yield requests). ROs are authorized to conduct the underwriting and approve or deny requests for WAs on behalf of FCIC.

12 General Rules

The following rules are applicable to all requests for WAs and issuance of WAs, unless otherwise specified.

- (1) A separate request for a WA must be submitted for each producer and for each county in which the producer is requesting a change. If multiple producers, or multiple counties, are included on a request for a WA, the RO will return the request to the AIP as unacceptable.
- (2) Requests for a WA must include all information required in Paragraph 13 and Paragraph 22 unless specified otherwise.
- (3) Requests for a WA will not be accepted for crops that do not have a policy for the crop.
- (4) Requests for a WA will not be accepted when CP specifically prohibits WAs, or the WA would alter policy provisions not specifically designated for alteration by WA in the policy.
- (5) Policy provisions that refer to “agree in writing” mean the same as “written agreement”. A WA is not required when it states in Paragraph 76 of this handbook, “Instead of Part 2”.
- (6) WAs cannot be issued for the sole purpose of altering price/price elections, dates, T-Yields, rate map areas, etc., unless specifically authorized in the policy and provided for in this handbook.
- (7) WAs are not authorized for any policies insured under CAT.
- (8) Multiple requests for a WA submitted on or before the applicable deadline in Paragraph 21 for the same condition, or for the same crop, may be treated as one request by the RO (such as, to insure corn on ten legal descriptions where there are no AD in the county, or the request is to lower high-risk premium rates).
- (9) Separate WA offers for different conditions, or for different crops, may be issued by the RO when multiple requests for a WA are submitted, regardless of when submitted (as long as submission is on or before the applicable deadline in Paragraph 21).
- (10) The producer must accept or reject the WA offer in its entirety regardless of how many requests for changes are contained on the request (the producer cannot reject specific terms of the WA offer and accept others).

12 General Rules (Continued)

- (11) The late planting provisions, if authorized by the policy, will apply to acreage of a crop covered by the WA that is planted after the final planting date.
- (12) Each WA will only be valid for the number of crop years specified in the WA. The WA will not apply for the crop year if the:
 - (a) WA is not renewed in writing in accordance with the terms of the WA or applicable policy after it expires or is cancelled;
 - (b) WA is not applicable for the crop year specified in the WA;
 - (c) WA is cancelled by the AIP, insured, or RMA;
 - (d) WA is cancelled as a result of a transfer of the insured's policy to another AIP (a transfer between two different policy issuing companies with the same AIP would not result in the cancellation of the WA). When the WA applies to more than one crop, the WA will remain in effect for the crops not transferred and cancelled. Only the WA terms for the cancelled crop policy are no longer in effect;
 - (e) WA is cancelled as a result of a change in entity (a new WA request is needed for the new entity; a renewal request is not applicable in this situation); or
 - (f) conditions under which the WA was issued have changed prior to the beginning of the insurance period.
- (13) Any existing policy and actuarial requirements will remain in effect if the:
 - (a) request for a WA is denied or not accepted by the RO or AIP;
 - (b) WA offer is not accepted by the AIP or producer;
 - (c) WA offer is accepted by the producer after the expiration date; or
 - (d) crop's minimum potential yield per acre specified in Paragraph 42 is not met.
- (14) AIPs must be able to substantiate transmission dates of all electronically transmitted documents required for WA requests.
- (15) Insurance agents are not considered to be authorized AIP representatives when AIP signatures are required.
- (16) In accordance with 7 CFR Part 400, Subpart G, the AIP (not the RO) is the verifier authorized by the FCIC to calculate approved APH yields. Accordingly, it is the AIP's responsibility to ensure that production records are acceptable and accurately entered on the APH database form or production report in accordance with applicable procedure contained in the CIH for yield based plans of insurance. If the production records are not acceptable or are not accurately entered on the APH database form or APH production report, the RO may contact the AIP for resolution or reject the request for a WA. If the potential for fraud, waste, or abuse exists, or inadequate APH information is a consistent issue for a particular agent/AIP, the RO must notify the applicable CFO and RSD.

13 Request for Actuarial Change Form

The Request for Actuarial Change form must be signed and dated by the producer, the insurance agent, and the authorized representative of the AIP. By signing the Request for Actuarial Change form, the producer accepts the applicable statements contained on the form, and certifies that all information provided on the form and documentation contained in the request for a WA is correct. See Exhibit 3 for the Request for Actuarial Change form standards and Exhibit 4 for a Request for Actuarial Change form example.

14-20 (Reserved)

Section 2 WA Submission Requirements

21 Deadlines for Producer to Request a WA

The producer must sign, date, and submit a completed request for a WA, or renewal of a WA, in writing to the agent no later than the applicable deadline. Any request for a WA that is submitted later than the applicable deadline will not be accepted by the RO. The request and all required supporting documentation must be submitted in the format approved by the AIP, provided there is a means to verify the date of submission.

If the date by which the producer or AIP is required to submit or postmark a request for a WA, or a request for a renewal of a WA, falls on a Saturday, Sunday, or a Federal holiday, such documentation must be submitted by the next business day. This does not extend any subsequent deadline, which is calculated using the original deadline date.

Example: A producer must submit a request for a WA by the March 15 SCD, which falls on a Sunday, the submission deadline date is then the following Monday, March 16. The deadline date for any subsequent deadline is calculated from March 15.

- (1) Requests for a WA, or renewal of a WA, must be submitted on or before the SCD except as provided in (2), (3), and (4) of this paragraph.
- (2) Requests for a WA must be submitted no later than on or before the ARD if the producer can prove his or her physical inability to apply prior to the SCD (such as, the producer was hospitalized or a blizzard has made it impossible to timely submit a request for a WA).
- (3) For the first year the WA will be in effect, requests for a WA may be submitted:
 - (a) on or before the ARD, unless specified otherwise in the CP or Special Provisions, to:
 - (i) insure unrated land (UC type) or an unrated P/T of a crop (SG Type, TC type, and TP type), including those specified in Paragraph 78 (SC Type);
 - (ii) establish optional units that otherwise would not be allowed (UA type), as specified in Part 4; or
 - (iii) change the premium rate or T-Yield for designated high-risk land (HR type) as specified in Paragraph 72.
 - (b) on or before the cancellation date contained in the CP or Special Provisions, if applicable, to insure a crop in a county that does not have AD for the crop (XC Type), as specified in Paragraph 85. If the CP or Special Provisions do not provide a cancellation date for the county:
 - (i) use the cancellation date for other insurable crops in the same state that have similar final planting and harvesting dates; or
 - (ii) use the cancellation date in the closest county or state where the crop is insurable, if there are no other insurable crops with similar final planting and harvesting dates in the state.

21 Deadlines for Producer to Request a WA (Continued)

- (c) on or before the date contained in the CP or Special Provisions for any type of situation or WA not specified in (2), (3)(a), or (3)(b) of this paragraph.
- (4) Nursery (NL type) WA requests must be requested with the nursery application for the initial crop year. Requests for renewal of a nursery (NL type) WA must be submitted by the cancellation date preceding the beginning of the insurance period unless:
 - (a) the producer can demonstrate his or her physical inability to have applied timely; and
 - (b) after physical examination of the nursery plant inventory, it is determined the inventory will be marketable at the value shown on the Plant Inventory Value Report.

22 Required Information for WA Requests

A. New WA Requests

All new requests for a WA must include:

- (1) a completed Request for Actuarial Change form;
- (2) the current year's completed APH database form signed and dated by the producer, based on records previously certified to the AIP for the crop and county for which the WA is being requested (except for WAs that do not require APH in accordance with the provisions of Part 3);
 - (a) The current year's completed unsigned APH database form, based on records previously certified to the AIP, may be submitted and accepted only if the current year's applicable production reports, signed and dated by the producer, are also submitted. The production reports must be based on verifiable records or farm management records (as defined in Sec. 14 of the CIH) of actual yields for the crop and county for which the WA is being requested, for at least the most recent crop year during the base period.

Example: For a 2013 crop year request, the AIP would submit a report of the producer's 2012 production and acres signed and dated by the producer with a copy of the unsigned, completed APH database form for the 2013 crop year policy which contains production previously certified to the AIP.
 - (b) If required by the RO, acceptable verifiable production records of actual yields must be submitted. Production records provided to or requested by the RO that are subsequently determined to be unacceptable may result in a request for a WA being incomplete.
 - (c) If the producer has not produced the requested crop or P/T in the county, an APH database form must still contain the requested crop or P/T, however show zero acres and production.

22 Required Information for WA Requests (Continued)

A. New WA Requests (continued)

- (3) evidence from agricultural experts or the organic agricultural experts, as applicable, that the crop/P/T or variety can be produced in the county if the request for a WA is to provide insurance for a crop/P/T or variety that is not insurable, unless such evidence is not required by the RO;
- (4) the legal description of the land, where available (such as, section, township, range);
- (5) FSA FN, including tract and field numbers, when provided by FSA;
- (6) FSA aerial photograph, acceptable GIS or GPS maps, or other legible maps delineating field boundaries where the producer intends to plant the crop, or where the crop is planted, for which a WA is requested. When available, use (4) and (5) of this subparagraph to identify the requested fields. If the location of the land cannot be identified by legal description:
 - (a) the maps must contain information which allows the RO to identify the location of the land (such as, street or road names); or
 - (b) an addendum must be provided describing the location of the land relative to the location of a nearby identifiable landmark, address, or crossroads.
- (7) NRCS soil surveys, if required by the RO [see footnote (1) of Exhibit 5];
- (8) for perennial crops only, an acceptable PAIR for each unit completed by the AIP (PAIR must have been completed within the last five years) and, if required by the CIH, a producer's PAW; and
- (9) additional information must be provided as specified in Part 3, Part 4, the CP, the Special Provisions, or as required by the RO.

B. Renewal WA Requests

A renewal WA request is a request to renew a WA, or parts of a WA (for example, a previous WA contained land that is no longer in the producers farming operation, thus is not requested for a renewal WA), which has expired or been cancelled that was in effect for the crop year prior to the current crop year. All other requests for a WA will be considered new requests.

22 Required Information for WA Requests (Continued)

B. Renewal WA Requests (continued)

If a renewal WA request was not submitted (or not submitted timely), was not accepted and approved by the RO, or a renewal WA offer was not accepted timely by the producer, the original terms of the policy will be in effect.

Example: For a WA that was approved for the 2012 crop year and has expired, a renewal WA request must be submitted, approved, and accepted timely for the 2013 crop year to continue the terms of the WA. If the WA is not renewed for the 2013 crop year, any subsequent request will be considered a new WA request and must meet the submission requirements of a new WA request.

The following information is required for all renewal WA requests, as applicable:

- (1) a completed Request for Actuarial Change form;
- (2) the current year's completed APH database form signed and dated by the producer, or an unsigned current year's completed APH database form with the current year's applicable production report signed and dated by the producer (except for WAs that do not require APH in accordance with the provisions of Part 3);
- (3) for perennial crops only, a producer's PAW if required by the CIH;
- (4) for perennial crops only, a PAIR for each unit (if existing PAIR exceeds five years) unless waived by the RO; and
- (5) any additional data that may be required in Part 3, Part 4, or as requested by the RO.

The RO will evaluate the request and reissue the WA if it is appropriate. The WA may be modified and the AIP will be notified of the change. If more information is needed, the RO will contact the AIP.

23 Receipt of Requests for a WA and Missing Information

A. AIP Responsibilities

- (1) It is the AIP's responsibility to review all requests for a WA to determine whether all the required information is provided. A request for a WA and all required documentation must also be legible to be considered a complete request and any submitted documentation determined not to be legible will be treated as missing information. If any information is missing and there is still time before the deadline contained in (2) of this subparagraph, the AIP must request the missing information from the producer. If the required information is not received by such deadline, the request for a WA cannot be sent to the RO and the producer should be notified in writing by the AIP that the request for a WA is not acceptable.

A. AIP Responsibilities (continued)

- (2) If all information is timely submitted, the AIP must transmit the request for a WA and legible supporting documentation electronically through the WA system, by facsimile, by encrypted email, or postmark a hard copy request for a WA to the RO, not later than 15 business days after the applicable deadlines in Paragraph 21. If a method of transmission is unavailable, the AIP is expected to use one of the other available methods of transmission to meet the applicable deadlines.
- (3) If the request for a WA is transmitted electronically through the WA system, the:
 - (a) supporting documentation must be scanned such that the electronic copy is clearly legible in Adobe (.pdf) format. If color is critical to the interpretation of the image, color images must be provided; and
 - (b) AIP should keep screen shots of the uploaded information to substantiate the date, time, supporting documentation, etc., of the attempted delivery in case of failure of the delivery attempt.

B. RO Responsibilities

- (1) The RO will record the date the request for a WA is received by the RO and must determine or confirm the type of request for a WA.
- (2) The RO must determine whether the request for a WA is timely submitted and all the required information is included and legible.
- (3) For WA requests that are received by the RO earlier than 15 business days after the applicable deadlines in Paragraph 21 and have missing information (see Subparagraph 23A), the RO may:
 - (a) determine whether the missing information is contained in the office or otherwise available (such as, if production records were provided by the tenant and were not included in the request for the landlord, the tenant's records may be used); and
 - (b) attempt to obtain the missing information through the WA system, by telephone, by facsimile, by encrypted email, or by mail if the RO discovers the missing information before the expiration of the 15 business day period. The RO will communicate to the AIP that the missing information must be received through the WA system, by telephone, by facsimile, by encrypted email, or postmarked to the RO, not later than 15 business days after the applicable deadlines contained in Paragraph 21.

B. RO Responsibilities (continued)

- (4) A request for additional information (more than minimum required information) by the RO in accordance with Subparagraphs 22A(9) and 22B(5), may be sent to the AIP if such information is necessary to evaluate the request for a WA or determine actuarially sound premium rates.
 - (a) Any request for additional information must state the date by which such information must be received by the RO. For information that must be received within 24 hours, while the request for information can be oral it must be documented in the file. For information that may take longer to obtain, the RO should request such information in writing.
 - (b) The RO must record the date of the request for additional information, the date such information must be provided to the RO, and the PD Status Code (see Exhibit 6).

24-30 (Reserved)

Section 3 RO Review for WA Consideration

31 Requests for WA Logging Instructions

A. Receipt of Request for a WA

The RO will log any request for a WA no later than five business days after the date of receipt. The RO must log the appropriate WA Type Code (Exhibit 6) and the applicable information from the request for a WA that is required by the Exceptions Log. If information required by the Exceptions Log is missing from the request for a WA, the RO must obtain this information either from the AIP or internal sources.

B. Issuance of WA

When issuing a WA offer, record the digital/hard copy WA prepared date as the issued date. The issued date should represent the date the WA offer will be transmitted to the AIP. If a CI appraisal is required, the RO will issue the WA unsigned as specified in Paragraph 42.

C. Denial/Non-Acceptance/Withdrawal of Request for a WA

The date the notice of denial, non-acceptance, or withdrawal is prepared will be entered by the RO as the date the request for a WA is denied, determined that it cannot be accepted, or withdrawn. The appropriate logging codes may be found in Exhibit 6.

32 RO Review Timeline

The RO will either issue a WA offer, provide notice that the request for a WA has not been accepted, or deny the request for a WA within 15 business days of receiving all required information. If there has been a delay, the WA offer or other response to the request for a WA must be provided within 30 calendar days after the receipt of all required information.

33 Non-Acceptance for Review of Request for a WA

A. All Requests for WA

The RO will send notice to the producer by regular mail with a copy to the AIP via regular mail or electronically through the WA system (general applicability rights are not included in this notice) when a request is not acceptable.

Requests for a WA will not be accepted if:

- (1) requests for a WA were not submitted in accordance with the deadlines in Paragraph 21;
- (2) requests for a WA were transmitted electronically through the WA system, by facsimile, by encrypted email, or postmarked to the RO later than 15 business days after the applicable deadlines in Paragraph 21 that may or may not be missing required information;

A. All Requests for WA (continued)

- (3) minimum required information that was missing from a timely submitted request for a WA is not provided by the deadline in Subparagraph 23B(3);
- (4) additional information (more than minimum required information) requested by the RO is not received by the date established by the RO [see Subparagraph 23B(4)];
- (5) the supporting documentation does not meet the requirements in Subparagraph 23A(3);
- (6) the request for a WA is to add land or crops to an existing WA or to an existing request for a WA, unless the request for a WA to add the land or crops is submitted by the deadlines specified in Paragraph 21;
- (7) a prior request for a WA was denied and a new request for a WA for a subsequent crop year fails to address the original basis for denying the request;
- (8) requirements in the policy and this handbook (including form standards in Exhibit 3) are not met;
- (9) a single request for a WA is submitted that covers more than one producer or more than one county;
- (10) the requested changes to the terms and conditions of insurance are not permitted by the Act, as amended; or
- (11) the request for a WA is not authorized when the CP specifically prohibit WAs or the requested changes to the terms and conditions of insurance are not permitted by the policy (for example, where provisions, such as a pilot CP, expressly exclude WAs or to alter provisions not specifically designated in the policy for alteration).

B. Renewal WA Requests

A renewal WA offer will not be issued (not accepted by the RO) if:

- (1) it is determined the original WA was issued in error (for example, the WA was not authorized by the policy);
- (2) the WA terms and conditions have been incorporated into county AD;
- (3) the WA is no longer applicable or consistent with the Act, the regulations published at 7 CFR chapter IV; or

33 Non-Acceptance for Review of Request for a WA (Continued)

B. Renewal WA Requests (continued)

- (4) the type of loss incurred or loss experience under the WA indicates the factual basis relied upon to issue the WA or the assigned premium rate is not valid.

Example: A WA provides a premium reduction because a levee was built to eliminate or substantially mitigate exposure to flooding or ponding under circumstances where there is excess precipitation in the area. The insured incurred a loss due to flooding when the area received excess precipitation. The premium reduction is no longer reasonable because loss experience has demonstrated exposure that the peril still exists, and the claim that the levee will prevent flooding or ponding is not valid.

34 RO Review for Approval or Denial of a Request for a WA

A. Requirements to Permit Approval

If a request for a WA is determined to be acceptable for review, all of the following must apply to approve a WA request:

- (1) insurance would not violate sound insurance principles (such as, over-insuring the crop, inappropriate premium rates, etc.) or create program vulnerabilities (such as increasing the possibility of fraud, waste, and abuse);
- (2) actuarially sound premium rates and yields can be determined;
- (3) price/price elections and other terms of insurance are appropriate for the crop in the area it is being produced;
- (4) the specified criteria in Parts 3 and 4, as applicable, are met; and
- (5) no grounds for denial exist.

If the RO discovers a request for a new WA contains acreage previously insured by a WA, and the new person participated in the previous operation, the RO will use prior WA insurance experience to apply the requirements in Paragraph 35 to determine if approval is warranted.

B. Multi-Year WAs

If the request for a WA warrants approval, the RO may, at its sole discretion, issue the following types of WAs (except for pecans) as multi-year WAs:

- (1) GP (unless not allowed by the policy);
- (2) HR;
- (3) OP;
- (4) RE;
- (5) TP;
- (6) UA;
- (7) UC; and
- (8) XC.

C. Basis for Denial

When denying a request for a WA, the RO must provide notice of denial of the request for a WA by certified mail to the producer, with a copy to the AIP via regular mail or electronically through the WA system. The notice of denial must state the reasons for denial and provide rights in accordance with Paragraph 63, as applicable. See Exhibit 6 for when appeal rights are applicable and when a certified letter is required.

A request for a WA will be denied by the RO if any of the following apply:

- (1) the RO determines that adequate information is not available to establish an actuarially sound premium rate and insurance coverage for the insurable crop and acreage;
- (2) the crop/P/T or variety is determined not to be adapted to prevalent production conditions of the county by agricultural experts or the organic agricultural experts;
- (3) the crop or type is not commercially grown in the county and there is inadequate evidence that a viable marketing outlet for the crop or type is available based on sales receipts, contemporaneous feeding records or contracts to purchase the crop (for example, if the price of safflowers is \$0.08, it costs \$0.04 to ship the crop to market, and it costs more than \$0.04 to produce the crop, then there is no viable marketing outlet);
- (4) the risks are determined to be excessive in accordance with Paragraph 35;
- (5) the requested change to the terms of insurance is determined by RMA to violate sound insurance principles or create program vulnerabilities;
- (6) the producer has never produced at least 50 percent of the T-Yield, obtained from a county with similar agronomic conditions and risk exposure, for the crop/P/T or variety for which the WA is requested when the producer has grown the crop; or
- (7) conditions set forth in Parts 3 or 4 are not met.

34 RO Review for Approval or Denial of a Request for a WA (Continued)

D. WA Experience Requirement for Approval of Renewal WA Requests

Timely submitted requests for renewal of a WA will be denied if the insurance experience for the crop, unit, or acreage, covered by the WA is not favorable as determined in accordance with Paragraph 35. Refer to Paragraph 63 for insured's administrative review, mediation, and appeal rights if the request for renewal of a WA is denied.

Producers who have had their request for renewal of their WA denied because of unfavorable experience determined under Subparagraph 35B cannot apply for a new WA in a subsequent crop year until the requirements in Subparagraph 35C have been met.

35 WA Experience Determination

A. Applicability

Subparagraphs 35B and 35C are not applicable to these WA types:

- (1) GP;
- (2) HR;
- (3) NB;
- (4) NL;
- (5) PE (Arizona/California grape price elections only)
- (6) SP; and
- (7) UA.

For all other WA types, if an insured is unable to finish harvest (due to an insurable cause), or records are unavailable from the processor, marketing outlets, etc., use the prior year's production for dollar crops and the temporary yield for APH plan based crops to determine the experience under the WA.

If the RO discovers a request for a new WA contains acreage previously insured by a WA, and the new person participated in the previous operation, the requirements in Subparagraphs 35B and 35C will apply.

B. Determination of WA Experience

- (1) The WA experience will be considered unfavorable if all of the following apply:
 - (a) an indemnity payment exceeded total premium paid on the acreage insured by the WA in the most recent crop year premium was earned;
 - (b) a minimum of two crop years in which an indemnity paid exceeded total premium earned in the crop years in which an indemnity was paid for the acreage;
 - (c) the cumulative excess loss cost ratio (rounded to two decimals) for the acreage insured by the WA, for all crop years the WA was in effect, is greater than 0.15; and

B. Determination of WA Experience (continued)

- (d) the cumulative loss ratio for the acreage insured by the WA, for all crop years that a WA was in effect for the acreage, is:
 - (i) equal to or greater than 1.5 times the cumulative loss ratio for the county, when the cumulative excess loss cost ratio is less than 0.40; or
 - (ii) equal to or greater than 1.0 times the cumulative loss ratio for the county, when the cumulative excess loss cost ratio is 0.40 or greater.
- (2) Use the following steps to determine if the WA experience is unfavorable in accordance with (1) of this subparagraph:
 - (a) examine the loss experience of the acreage insured by the WA for all years that a WA was in effect for the acreage, which must include a review of the AIP submitted data to RMA to ensure the data was transmitted in accordance with the terms provided in the approved WA;
 - (b) calculate the cumulative excess loss cost ratio for all acreage insured by the WA;
 - (i) Cumulative means the total for all liability, premium, and indemnity for all years a WA is in effect.
 - (ii) The excess loss cost ratio is: (indemnity divided by liability) minus (the total premium divided by liability).

Example: The liability is \$100,000, the total premium is \$15,000, and the indemnity is \$40,000. The excess loss cost ratio is $(\$40,000 \div \$100,000) - (\$15,000 \div \$100,000) = 0.25$.
 - (c) calculate the cumulative loss ratio (the loss ratio is indemnity divided by total premium) for all acreage insured by the WA, for all crop years that a WA was in effect for the acreage; and
 - (d) calculate the cumulative loss ratio for additional (buy-up) coverage in the county for all crop years the WA was in effect. Use the following, in order, to determine the cumulative loss ratio for additional (buy-up) coverage in the county:
 - (i) the same crop, including different varieties or types, if insurance for the commodity is otherwise available in the county;

B. Determination of WA Experience (continued)

- (ii) a different crop that would be similarly affected by the cause and time of loss. If insurance for the crop is unavailable, use the crop with the most similar risk exposures to the crop insured by the WA, which has the most insured acreage in the county during the most recent crop year; or
- (iii) if (i) or (ii) above are not appropriate, the same crop produced in a nearby county similarly affected by the cause and time of loss.

C. Unfavorable WA Experience

Once a producer has been determined to have unfavorable experience under Subparagraph 35B, the following will apply:

- (1) a subsequent request for a WA will not be approved unless the producer can show no loss would have occurred for two consecutive crop years following the unfavorable experience determination and provides additional acceptable information on the insured crop/P/T/variety or acreage that can be used to establish a premium rate more appropriate for the crop/P/T/variety or acreage in the county. A determination of a loss is as follows:
 - (a) for insurance plans based on APH, a loss is an actual yield (determined from records supplied by the producer) that is less than the highest coverage level available for the applicable policy in the county multiplied by what would have been the updated approved APH yield for acreage that would have been covered by the WA during each crop year; and
 - (b) for insurance plans offering a dollar amount of coverage per acre, multiply planted acres that would have been covered by the WA for each crop year (determined from records supplied by the producer) times the maximum dollar amount of coverage available for the applicable policy in the county. A loss is a crop year in which this amount exceeds the dollars received by the producer (determined from records supplied by the producer) for acreage that would have been covered by the WA.
- (2) if a new WA is approved and the producer subsequently has a loss (total indemnity is greater than total premium), the WA will be cancelled, or not renewed, if the producer's experience is unfavorable in accordance with Subparagraph 35B based solely on the producer's experience under the WA for all years a WA was in effect; and
- (3) each subsequent unfavorable experience determination under (2) of this subparagraph is subject to the requirements of Paragraph 35.

36 Determining Reference Counties

When reference counties need to be assigned to issue a WA, the RO must select reference counties using the criteria listed below.

- (1) Select the closest county that has the most similar agronomic conditions where the crop is insured with the same P/T, varieties, or insurance plans, to the maximum extent practicable. Resources to consider include plant hardiness zone maps, land grant universities, CES, state agriculture departments, crop production guides published by USDA, universities, etc. Use the T-Yields, premium rates, price/price elections, program dates, crop/P/T codes, AD, and Special Provisions statements from that county to the extent that such terms and conditions are appropriate for the crop.
- (2) In the absence of a county with similar agronomic conditions for the crop or if certain terms are not appropriate for the crop (such as, Special Provisions statements, dates, price/price elections, etc.):
 - (a) select a county where the crop is produced to determine the crop/P/T codes, price/price elections and Special Provisions statements, if applicable (price/price elections will not exceed the price/price election contained in the AD, or an addendum thereto, for the county that is used to establish the other terms of the WA); and
 - (b) determine the premium rate, T-Yield, and other applicable terms in accordance with Part 3.
- (3) A WA shall not be used to alter dates or statements specified in the CP used from a reference county unless allowed by the policy.
- (4) If there is no county where the crop exists, deny the request. If there is no county where the P/T or variety is the same, the terms of insurance will be determined in accordance with Paragraph 84.

37 RO Review Documentation and Checklist

A. RO WA Request Review Documentation

File documentation must be used to summarize actions taken on WA requests reviewed. Use the worksheet provided in the Exceptions Log, the Actuarial Change Request Checklist, or any other document prepared by the RO (see example in Exhibit 7), to provide a summary of the documentation used to make a determination.

This documentation must be retained with the office request file (hard copy or electronic) and a copy of the documentation summary should also be maintained in the county work folder if a specific change to the Actuarial Map or AD is made as a result of a request for a WA.

B. RO Actuarial Change Request Checklist

The RO reviewer must complete an Actuarial Change Request Checklist for each request for a WA received. Use the checklist shown in Exhibit 8, a similar version used for specific WA request types, or an automated version, if available. The checklist must be maintained in the office request file (hard copy or electronic).

38-40 (Reserved)

Section 4 Requirements for a WA Offer

41 General Guidelines

When a request for a WA is approved by the RO, the terms and conditions of the WA should clearly be stated within the issued WA offer (such as a policy exception for underage citrus should clearly identify it is to allow insurance for underage citrus).

The RO must ensure consistent terms and conditions are issued in a county for all similar WA offers (such as, if all conditions are the same, the same rate, yield, etc., should be used for all other similar WA offers).

When a WA offer is issued to the AIP by the RO, instructions will be provided to the AIP that indicate it is the AIP's responsibility to process the WA in accordance with Part 2, Sections 4 and 5.

42 CI Appraisal Requirement

The RO must require CI appraisals for WA requests that establish insurability with submission deadlines after the SCD unless, the request for WA is accepted and a WA offer is made by the RO before the crop is planted, or the RO does not require a CI appraisal for fall planted crops. The RO may also require CI appraisals when planting practices, farming practices, etc., may impact the production of the crop or for other situations as provided in (3) of this paragraph. When a CI appraisal is required, the WA offer must be issued unsigned and, if an acceptable CI appraisal is returned with the WA, the RO will sign and issue the approved WA to the AIP. A CI appraisal must be performed in accordance with the procedures listed below.

- (1) The AIP must conduct a CI appraisal of the crop for which a WA is requested to determine the crop's potential yield by field for the acreage specified in the WA offer. The CI appraisal must comply with all applicable procedures in the LAM, with the exception that comparisons are made on a field basis for WA offers, not on a unit basis. If any field does not have a potential yield equal to or greater than 90 percent of the yield used to determine the production guarantee or the amount of insurance, the field will not be insurable and the RO must note on the WA those fields that are not insurable and the reason.
- (2) The WA offer must be signed by the producer on or before the earlier of the first CI appraisal date (if there are to be multiple fields with different CI appraisal dates) or the expiration date stated in the WA offer.
- (3) RMA may require a CI appraisal:
 - (a) to occur at a specific stage of growth as determined by the RO;
 - (b) to determine crop conditions for prevented planting coverage; or
 - (c) when otherwise determined necessary by the RO.

43 Provision Requirements

WA offers must be issued containing the substantive form entries contained in the exhibits in this handbook. All WA offers must contain the Collection of Information, and Data (Privacy Act), and the Nondiscrimination statements (refer to the DSSH).

- (1) For WAs providing coverage in counties without AD, the WA offer will include:
 - (a) T-Yields, classifications, or any other basis of insurance coverage as appropriate for the crop, or as contained on the AD of the reference state and county determined in accordance with Paragraph 36;
 - (b) the premium rates as determined in accordance with Subparagraph 85D(2)(b), quoted at the 65 percent coverage level;
 - (c) the reference state and county determined in accordance with Paragraph 36 for determining the Special Provisions and other AD provisions. The RO may attach a copy of the Special Provisions, or applicable AD, of the reference county to the WA offer;
 - (d) terms and conditions of the reference state and county determined in accordance with Paragraph 36;
 - (e) the expiration date for the insured to accept the WA offer established in accordance with Paragraph 51;
 - (f) other necessary administrative statements as provided in this handbook or other statements as approved by the Deputy Administrator for Insurance Services and the Deputy Administrator for Product Management;
 - (g) the P/T or variety, as applicable;
 - (h) the price/price election or amount of insurance. Except as provided in Paragraphs 74, 76, 83, 84, and 85, the WA offer will contain a price/price election or amount of insurance that does not exceed the price/price election or amount of insurance contained in the AD, or an addendum thereto, for the county that is used to establish the other terms of the WA offer, unless otherwise authorized by the CP;
 - (i) if revenue protection is not available for the crop in the state, and is available in other states, the WA offer is available for yield protection only, and will contain the information needed to determine the projected price for the crop from another state as determined by FCIC; and
 - (j) if revenue protection is available in the state for the crop, the WA offer will contain the information used to establish the projected price and harvest price, as applicable, for that state.

43 Provision Requirements (Continued)

- (2) For all other WAs, all contract changes will be specified in the WA offer and determined in accordance with the following, or Paragraph 36 and Part 3, if applicable. These include:
 - (a) the AD, including applicable Special Provisions, forms, terms, or conditions amended by the WA;
 - (b) WA offers for a county that require the establishment of a price/price election or amount of insurance (except as provided in Paragraphs 74, 76, 83, 84, and 85) will contain a price/price election or amount of insurance that does not exceed the price/price election or amount of insurance contained in the AD, or an addendum thereto, for the county that is used to establish the other terms of the WA offer, unless otherwise authorized by the CP;
 - (c) WA offers for counties that have a price/price election or amount of insurance for the crop stated in the AD, or an addendum thereto, will contain the price/price election or amount of insurance stated in the AD, or an addendum thereto, for the crop, or if available in the county, the price/price election for the P/T or variety;
 - (d) if revenue protection is not available for the crop in the state, and is available in other states, the WA offer is available for yield protection only, and will contain the information needed to determine the projected price for the crop from another state as determined by FCIC;
 - (e) if revenue protection is available in the state for the crop, the WA offer will contain the information used to establish the projected price and harvest price, as applicable, for that state;
 - (f) the terms and conditions of the WA offer including, as applicable, premium rates, yields, and exceptions to the CP or Special Provisions of the reference state and county determined in accordance with Paragraph 36;
 - (g) the expiration date for the insured to accept the WA offer established in accordance with Paragraph 51; and
 - (h) other necessary administrative statements as provided in this handbook, other statements, or directives as approved by the Deputy Administrator for Insurance Services and the Deputy Administrator for Product Management.

44-50 (Reserved)

Section 5 WA Offer Expiration Dates, Acceptance, Non-Acceptance, or Rejection

51 WA Expiration Dates

The expiration date is the date by which the producer must accept the WA offer issued by the RO.

- (1) A WA offer issued by the RO 30 calendar days or more before the SCD remains a valid offer until 11:59 pm local time of the RO issuing the WA offer on the SCD.
- (2) WA offers issued by the RO less than 30 calendar days before the SCD, or after the SCD, are valid offers until 11:59 pm local time of the RO issuing the WA offer for 30 calendar days from the date the WA offer is issued by the RO.
- (3) WA offers issued by the RO where CI appraisals are required to occur at a specific stage of growth are valid offers until the earlier of the date of the CI appraisal or the expiration date provided in the WA offer.
- (4) WA offers are considered issued on the digital/hard copy WA prepared date by the RO.
- (5) For acceptance of WA offers, or reissued WA offers, the producer must sign the WA offer by the expiration date stated in the WA offer regardless of what day of the week such date occurs.

52 AIP Acceptance or Non-Acceptance of WA Offer

The RO must postmark the WA offer or transmit the WA offer electronically to the AIP through the WA system within the time frames specified in Paragraph 32. If the AIP:

- (1) accepts the WA offer, the AIP must provide a copy of the WA offer to the producer as expeditiously as possible to permit the producer to review and either accept or reject the WA offer by the expiration date (once the WA offer is provided to the producer, it is presumed to be accepted by the AIP); or
- (2) elects not to accept the WA offer:
 - (a) the AIP must not sign the WA offer and must return the original WA offer to the RO with the applicable reason for non-acceptance;
 - (b) the AIP must notify the producer by certified mail that the WA offer is not accepted and state the reason for such non-acceptance (the notice must also provide the producer with a right to arbitrate or mediate the non-acceptance in accordance with Sec. 20 of the Common Crop Insurance Policy BP or Sec. 16 of the Group Risk and Group Risk Income Protection BP);
 - (c) the AIP must retain a copy of the WA offer (including the stated reason the WA is not in effect) as a permanent part of the producer's file folder; and
 - (d) the RO must record the IPR Status Code as to why the WA is not effective (see Exhibit 6).

53 When AIP Accepts WA Offer

- (1) For WAs that require a CI appraisal to establish insurability:
 - (a) the AIP will perform a CI appraisal, as required in Paragraph 42, and obtain the producer's signature. If the CI appraisal requirements are not met on a field basis, the AIP must notify the producer that the fields that failed the CI appraisal are not insurable;
 - (b) for WAs timely signed by the producer, the AIP must sign the WA and will transmit the WA electronically through the WA system, by facsimile, by encrypted email, or postmark the WA to the RO not later than 15 business days after the expiration date;
 - (c) the RO will record the date the WA was signed by the RO, the producer, and the date the WA was transmitted electronically through the WA system, by facsimile, by encrypted email, or postmarked from the AIP to the RO; and
 - (d) the RO will retain a copy of the WA for their records. The WAs must be filed by the RO in such a manner as to make them readily available (such as, electronic WA system, hard copy files). The RO will send the original WA to the AIP for distribution. The AIP must place the original in the producer's file folder (either electronically or hard copy), forward a copy to the producer and, if applicable, to the agent.
- (2) For WAs that do not require a CI appraisal to establish insurability:
 - (a) the AIP will obtain the producer's signature for acceptance or rejection of the WA offer by the expiration date;
 - (b) the AIP shall only sign the acceptance area of those WAs that are timely signed and submitted by the producer;
 - (c) the AIP will retain the original of the WA in the producer's file after signing and a copy will be forwarded to the producer, agent, and the RO; and
 - (d) the RO will record the date the WA was signed by the RO, the producer, and the date the WA was transmitted electronically through the WA system, by facsimile, by encrypted email, or postmarked from the AIP to the RO.

54 AIP WA Response Timeline

If the timely signed WA and the corresponding CI appraisal or applicable signed and dated statement from the producer that the crop was not planted as of the date of the WA offer [Exhibit 10B(3)], if applicable, are returned to the RO by the AIP, and not transmitted electronically through the WA system, by facsimile, by encrypted email, or postmarked within 15 business days of the expiration date, the RO will accept the WA. The RO will refer the issue to the applicable CFO for failure to follow RMA approved procedures.

54 AIP WA Response Timeline (Continued)

If the WA and the corresponding CI appraisal or statement, if applicable, is not returned to the RO within 30 calendar days after the expiration date of the WA offer, the WA will be withdrawn or denied in accordance with Paragraph 55.

55 RO WA Withdrawal/Denial

When the WA and the corresponding CI appraisal or applicable signed and dated statement from the producer that the crop was not planted as of the date of the WA offer [Exhibit 10B(3)], if applicable, is not returned to the RO within 30 calendar days after the expiration date, the WA offer must be withdrawn in accordance with Subparagraph 56(3), unless the producer can provide acceptable documentary evidence (such as a certified mail receipt or similar evidence) that the producer timely signed the WA offer and submitted it and any applicable CI appraisal or statement to the AIP.

If the WA is returned to the RO timely, but a required CI appraisal (Paragraph 42) or applicable statement is not returned to the RO within 30 calendar days after the expiration date of the WA offer, the WA must be denied unless the producer can provide acceptable documentary evidence (such as a certified mail receipt or similar evidence) that the CI appraisal, or applicable statement, was completed timely and submitted to the AIP. The denial letter must contain arbitration rights in accordance with Subparagraph 63D.

56 Producer Rejection of WA Offer

If the producer rejects the WA offer by signing the rejection statement (if the producer rejects the WA offer, but does not sign the rejection statement, the AIP must sign the rejection statement attesting that the WA offer was presented to the producer and the producer rejected) or the producer did not sign the WA offer by the expiration date:

- (1) the AIP must return the original WA offer to the RO with the applicable reason that it is not in effect;
- (2) the AIP must retain a copy of the WA offer (with stated reason the WA is not in effect) as a permanent part of the producer's file folder; and
- (3) the RO Director, or a designated authorized representative, will withdraw the WA offer (see Exhibit 14).
 - (a) Notification of a withdrawal must be made via regular mail to the producer with a copy to the AIP via regular mail or electronically through the WA system. No mediation, appeal, or administrative review rights are included.
 - (b) When the producer has clearly signed the rejection statement of the WA offer indicating the producer rejected the terms of the WA offer, no notification of withdrawal is required. If the producer's signature appears questionable (such as the signature on the rejection statement doesn't appear to match the producer's signatures on other submitted documents) the RO should provide a notification of withdrawal to the producer with a copy to the AIP.

56 Producer Rejection of WA Offer (Continued)

- (c) If the producer has not signed the rejection statement, but the AIP signed on the producer's behalf in the allotted space for the AIP's signature, notification of a withdrawal to the producer is still required.
- (d) For WA offers that were rejected by the insured, retain the IRJ code.

57-60 (Reserved)

Section 6 Additional WA Information

61 WA Cancellation, Errors, and Changes

A. Multi-Year WA Cancellation

If a multi-year WA is cancelled due to an action of the insured indicated in (1) of this subparagraph, the appropriate RO shall be notified by the AIP of the WA cancellation. The RO is not required to provide a letter of cancellation to the insured when the cancellation is initiated by the insured.

- (1) Multi-year WAs may be cancelled for any crop year by the producer or the AIP by providing written notification to the RO by the cancellation date specified in the policy or the WA, as applicable. In addition, when an insured cancels the policy:
 - (a) to transfer to a policy/plan that is covered under different BP, the insured effectively cancelled the WA by initiating the cancel and transfer even when insured with the same AIP. If the insured switches coverage within different plans under the same BP with the same AIP, the WA remains effective under the current plan of insurance;

Example: In 2011 the producer accepted a multi-year WA for revenue protection, the insured may transfer coverage (including the WA) to yield protection in 2013 by changing insurance plans; however, if the insured transfers to GRP which is under a different BP, the insured effectively cancelled the 2011 multi-year WA.

- (b) as a result of a change in entity with a different tax identification number, the insured effectively cancelled the WA. The new entity would need a new WA (submit a new WA request, a renewal request is not applicable in this situation), or the existing terms of the policy and actuarial requirements will remain in effect; or

Example: An insured accepted a multi-year WA in 2008 while under an individual policy with a SSN. In 2013 the insured cancels the individual policy and begins a policy as a corporation with a different tax identification number. The 2008 multi-year WA does not transfer to the corporation and the WA is cancelled along with the cancellation of the individual policy in which the WA was written for.

- (c) to transfer to another AIP, any multi-year WA in effect is also cancelled. A request for renewal of the WA must be submitted in accordance with Paragraph 21 and Subparagraph 22B, or the existing terms of the policy and actuarial requirements will remain in effect. When the WA applies to more than one crop, the WA will remain in effect for the crops not cancelled. Only the WA terms for the cancelled crop policy are no longer in effect.

A. Multi-Year WA Cancellation (continued)

- (2) Multi-year WAs must be reviewed annually to verify the determinations made are still appropriate for the situation for which the WA was developed (WUAs, as provided in Part 4, are reviewed by the AIP and all other WAs are reviewed by the RO). Upon review the RO will provide written notice to the producer and AIP that the WA is cancelled not later than 30 calendar days prior to the cancellation date specified in the policy or WA, as applicable, if:
 - (a) it is determined the WA experience determined in Paragraph 35 is not favorable;
 - (b) policy changes no longer permit the WA (such as the potato policy no longer allows WAs for certain practices);
 - (c) the policy provisions or AD provide coverage that was previously provided under the WA; or
 - (d) the WA is no longer appropriate.

B. Error Corrections

If there are any errors in a WA approved by RMA, such errors may be corrected by RMA for the situations indicated below.

- (1) If single year or multi-year WAs contain errors that are open and obvious (such as the T-Yield is written as 1,000 bushels instead of 100 bushels, legal description recorded incorrectly, etc.), for the current crop year only:
 - (a) corrections will be made by providing a notice of the modification of the WA to the producer and AIP; and
 - (b) the producer and AIP cannot reject RO corrections to approved WAs for obvious errors.
- (2) If single year or multi-year WAs contain errors that are not obvious (such as, the premium rate is written as 0.11 instead of the proper rate of 0.10):
 - (a) insurance will continue under the terms of the WA for the current crop year, unless the error is adverse to the producer and the RO is notified of such error prior to the end of the insurance period (if the error is adverse to the producer and the RO is notified prior to the end of insurance period, the RO will issue a letter of modification correcting the error for the current crop year only); and
 - (b) for all subsequent WAs, the RO will include the correct information.

B. Error Corrections (continued)

- (3) For a multi-year WA that contains an error, the WA must be cancelled in writing with notice to the producer and AIP for the subsequent crop year. A new WA offer shall be issued containing the modified terms at least 30 days prior to the cancellation date. For the new WA offer:
- (a) to be effective, it must be signed by the producer by the expiration date contained in the WA offer;
 - (b) the producer has the right to reject the modification by the applicable cancellation date for the crop by signing the rejection statement on the new WA offer; and
 - (c) if the producer rejects the WA offer, however does not sign the rejection statement, the AIP must sign the rejection statement attesting that the WA offer was presented to the producer and the producer rejected.

Also see Part 2, Section 5, regarding acceptance, non-acceptance, and rejection of a WA offer.

C. Farming Operation Changes

If the farming operation changes with respect to the basis for the multi-year WA, the WA will not be effective for that crop year that does not meet the basis the multi-year WA was approved on.

Example: The producer receives a multi-year WA to reduce the high-risk premium rate because a levee was built. The following crop year, before insurance attaches, the levee is destroyed by a flood and not repaired. The WA would not be in effect for that crop year and the producer would receive the original premium rate. If the levee is repaired prior to the next crop year, the WA would again be in effect and the producer could receive the reduced premium rate.

D. Non-Substantive Changes

The AIP may notify the RO with supporting documentation of non-substantive changes to the WA. The WA may be modified by the RO when the modification does not change the conditions, rates, or other information applicable to the terms of the WA (such as, changing the policy number under the same AIP, change in FSA FN/Tract/Field). The RO will issue a letter of modification to the AIP providing the original and the corrected information. The original WA dates of acceptance will be retained.

61 WA Cancellation, Errors, and Changes (Continued)

E. Person Status Changes

When policies affected by person status changes have WAs, the procedure for person status changes in Sec. 5C of the CIH will dictate when WAs will remain in effect or be cancelled (such as, if the policy is cancelled the WA will be cancelled, if the policy remains in effect the WA will remain in effect).

Example: If an insured entity has a policy that contains a WA and dissolves on or after the cancellation date, the policy will remain in effect, thus the WA will continue to be in effect for the remainder of that crop year. If the insured entity dissolved prior to the cancellation date, then the policy would automatically cancel, thus the WA would automatically be canceled as well.

62 Incorporation of WAs into AD

The RO will maintain a working log of all requests for a WA and use the information to update the AD so that repeated requests are minimized.

The RO should review the WAs to determine when the classifications, terms, or conditions can be incorporated into the AD.

To the maximum extent practicable, the RO must correct errors and update insurance experience, and rework AD, if necessary, before publishing the terms of expiring WAs.

63 Administrative Review, Mediation, and Appeal

A. Terms Different Than Requested

If the RO offers a WA to the producer, and the WA offer provides terms and conditions that are different from those requested on the Request for Actuarial Change form (including renewal requests), the producer must be given the opportunity to request an administrative review. The RO will issue a letter for the producer via cover letter attached to the RO issued WA offer, which provides that the producer has a right to request an administrative review in accordance with 7 CFR Part 400, Subpart J. The AIP should provide the letter and WA offer to the producer expeditiously to allow the producer adequate time to request administrative review.

- (1) Requests for a WA that just contain general requests (such as, the “best available rates,” “requesting lower rates,” or a request for a change that does not specifically state what is being requested), or the WA offer provides what is requested, there is no right to administrative review, mediation, or appeal.
- (2) For those WA offers where administrative review rights have been provided, the RO will also notify the producer that:
 - (a) a request for administrative review does not affect the producer’s responsibility to accept or reject the WA offer on or before the expiration date;

A. Terms Different Than Requested (continued)

- (b) if the producer rejects or fails to sign the WA offer by the expiration date, the producer will not be able to receive insurance under the terms of the WA if the producer does not prevail on the request for administrative review, mediation, or any subsequent appeal request; and
 - (c) if the producer accepts the offer by the expiration date, the producer will receive insurance under the terms of the WA unless the producer prevails on the request for administrative review, mediation, or any subsequent appeal.
- (3) If the producer seeks administrative review and does not receive what was requested, the RO must provide notice to the producer of the right to mediation and appeal.
 - (4) If the producer seeks administrative review, subsequently appeals in accordance with 7 CFR Part 11, and later drops the appeal, the RO does not have to provide notice of the right to administrative review, mediation, or appeal for any subsequently filed request for a WA that requests the same terms and conditions that were the subject of the appeal, unless additional information is submitted in support of the request.
 - (5) The RO does not have to provide notice of the right to administrative review, mediation, or appeal for any subsequently filed request for a WA that requests the same terms and conditions that were previously denied, unless additional information is submitted in support of the request. Additional information must address the reason(s) the RO did not provide what the insured had requested in a previous year.

B. Not Authorized By Policy

The RO will not accept a request for a WA when the policy does not authorize the WA requested. No appeal rights are given.

C. Denial

Except as provided in Subparagraph 63D, notification that a request, or part of a request, for a WA is denied must include a notice of the right to administrative review and mediation in accordance with 7 CFR Part 400, Subpart J, and appeal in accordance with 7 CFR Part 11, for the part of the request for a WA that is denied.

D. Failed CI Appraisal

If the issued WA offer is denied due to a failed CI appraisal required in Paragraph 42, or the AIP failed to do a CI appraisal when required or failed to comply with the applicable CI appraisal procedures, the notice of denial of the WA offer must state that if the producer disagrees with this determination, it may be arbitrated in accordance with Sec. 20 of the Common Crop Insurance Policy BP. The AIP must return the original WA offer to the RO with the applicable reason that it is not in effect. The AIP must retain a copy of the WA offer (with stated reason the WA is not in effect) as a permanent part of the producer's file folder.

63 Administrative Review, Mediation, and Appeal (Continued)

E. Additional Resources

Refer to Exhibit 6 and the following website: “www.nad.usda.gov/contact_us.html” for Appeal Rights Applicability.

64 Transmitting WAs to RMA

A. Transmission of WA Terms and Conditions

The AIP must:

- (1) transmit to RMA the appropriate terms and conditions under which the WA was approved;
- (2) transmit the WA data to RMA in accordance with Appendix III of the SRA, including the applicable WA number; and
- (3) timely submit the WA data with the same terms as issued by the RO and ensure that the RO approved WAs are reconciled, or the AIP may be subject to the sanctions contained in the SRA.

B. Reconciliation

AIPs must reconcile the information contained in the WA reconciliation reports/web application provided by RMA, to ensure that all RMA approved WAs are transmitted to RMA.

- (1) If WAs cannot be reconciled, the AIP must provide a reasonable justification as to why the WAs cannot be reconciled, the appropriate reason code, and sufficient notes to explain the WAs that are not reconciled (such as, the producer elected CAT coverage and the WA was not applicable, the producer did not plant the crop for the applicable crop year in which the WA was approved, etc.).
 - (a) If a multi-year WA is no longer applicable, it needs to be cancelled and the AIP must indicate this reason in the notes.
 - (b) The WA number needs to be reported on the zero acreage records where applicable (can be reported at a crop, unit, or field level).
- (2) If there are any issues with reconciliation, they must be directed to the RO that issued the WA.
- (3) RMA PAAD, Data Quality Branch will provide the AIP with the applicable WA reconciliation reports through the RMA web based application WARPT. AIPs must inform RMA when their employees no longer require access to WARPT.
- (4) The AIP should complete the WA reconciliation process by February 1 following the applicable reinsurance year (such as February 1, 2013, for the 2012 reinsurance year).

B. Reconciliation (continued)

- (5) Each applicable RO must complete the review of the AIP reconciliation by July 1 following the applicable reinsurance year (such as July 1, 2013, for the 2012 reinsurance year). Applicable reconciliation reports will be available through WARPT.
 - (a) The RO will review the AIP reconciliation determination and, if the RO agrees with the AIP reconciliation determination, identify the WA as verified.
 - (b) If the RO disagrees with a WA reconciliation determination, the RO should contact the AIP to resolve the discrepancy.
 - (c) If the RO discovers a discrepancy that has not been reconciled and the AIP has not provided an adequate explanation (for example, crop not planted) or the AIP did not submit the WA data with the same terms issued by the RO, the RO must notify RMSD. RMSD will report all discrepancies identified by the applicable RO, by AIP, to the CFO and RSD.

65-70 (Reserved)

PART 3 SPECIFIC GUIDELINES FOR WA TYPES

71 GP Type – Group Risk Plans

Hybrid seed corn, popcorn, sweet corn, and other special purpose corn (such as, high-amylose, high-oil or high-protein not authorized by the Coarse Grains Provisions, flint, flour, Indian, blue corn, wildlife-adapted, or any open-pollinated varieties) may be insured by WA under the GRP or GRIP programs if GRP or GRIP is available in the county for corn. Hybrid sorghum seed may be insured by WA under the GRP or GRIP programs if GRP or GRIP is available in the county for grain sorghum. The issued WA offer may include both GRP and GRIP and apply to whichever policy the insured elects.

- (1) Instead of Subparagraph 22A, the producer must provide:
 - (a) a completed Request for Actuarial Change form; and
 - (b) evidence of adaptability, if required by the RO.
- (2) Hybrid seed corn, hybrid sorghum seed, popcorn, sweet corn, or other special purpose corn for which GRP or GRIP coverage is requested must meet the qualifications to be insurable under the applicable CP for APH based plans of insurance.

Example: Popcorn not produced under a processor contract, as required in the Popcorn CP, will not be insurable by WA under GRP or GRIP.

- (3) In accordance with the requirements of Paragraph 41, the WA offer must indicate that only acreage intended for production of the hybrid seed corn, popcorn, sweet corn, or other special purpose corn will be insured as field corn under the GRP or GRIP provisions. Hybrid sorghum seed will be insured as field grain sorghum under the GRP or GRIP provisions.

Example: Acreage occupied by separate rows of male plants, or consisting of border rows primarily intended to pollinate or protect genetic purity within a field intended to produce hybrid seed corn, will not be insurable.

- (4) In addition to the requirements of Subparagraph 34C, any request to insure these types of corn in a county without an established field corn GRP or GRIP plan of insurance or if the practice is not eligible for insurance under the field corn GRP or GRIP plan of insurance must be denied. Hybrid sorghum seed must also be available as field grain sorghum with eligible practices under the GRP or GRIP plan of insurance.
- (5) If approved and accepted, a WA will make the hybrid sorghum seed, hybrid seed corn, popcorn, sweet corn, or other special purpose corn crop insurable as grain sorghum/field corn under the GRP or GRIP provisions (such as, hybrid sorghum seed would be coded as crop code 0051, popcorn would be coded as crop code 0041, etc.). All rates and coverage applicable to GRP or GRIP will be assigned by the WA to insurable acreage of such crop.

A. Additional RO Review Criteria

When producers request coverage for unrated land, or request reconsideration of an existing high-risk area premium rate, an evaluation of the request for a WA based on the risk involved must be performed. In addition to the requirements of Subparagraph 34A, the RO must:

- (1) review any available information applying to the risk classification applicable to the land;
- (2) estimate the frequency and severity of probable loss from all perils in accordance with the CSH; and
- (3) evaluate the adequacy of peril control or management practices as part of the rating process.

B. Unrated Wildlife Protection or Management Area Land

For unrated land located in a wildlife protection or management area:

- (1) the producer must provide a copy of the current contract between the wildlife management agency and the producer, in addition to meeting the requirements of Subparagraph 22A; and
- (2) in addition to the requirements of Subparagraph 34A, the RO must:
 - (a) review the contract between the wildlife management agency and the producer, and identify the acreage or percent of acreage intended for harvest on the WA offer;
 - (b) consider the risk associated with the terms of the contract between the wildlife management agency and the producer and the physical conditions on the acreage when determining rates; and
 - (c) deny the request for a WA if the contract between the wildlife management agency and the producer specifies that the producer is not eligible for USDA farm program benefits.

C. Individual Rating of High-Risk or Unrated Land (Excluding Fragile Land or HEL)

This subparagraph applies to individual rating of land: prone to flood, prone to excessive moisture, that contains high salinity, that is excessively sandy, that is poorly drained, has excessive toxicity, contains differing frost/freeze potential, etc.

- (1) To determine a rate for land that is not rated, or land that is rated as high-risk and a lower rate is requested, the RO should consider the following, as applicable:
 - (a) the rate listed in the AD;
 - (b) whether the insured's risks are less than the risk underlying the rate established on the AD;
 - (c) the location of the cropland [as outlined on aerial photos or other maps in accordance with Subparagraph 22A(6)];
 - (d) the frequency and severity of the peril on the cropland;
 - (e) the presence of risk reduction measures, farming practices (such as, irrigation, fallowing, unique tillage methods, etc.), or other land improvements that prevent or reduce the risk on the land;
 - (f) insurance experience for the individual and/or the acreage, if available (insurance experience will not be used to prove the absence of a potential cause of loss); and
 - (g) favorable overall contract experience on all or a portion of the land in the farming operation is not a basis to reduce the premium rate on high-risk land.
- (2) If all other data sources suggest that the requested land is prone to the risk, the producer has the option to provide hardcopy acceptable verifiable production records of all planted crops for at least the most recent twenty years in which the crops were planted to justify a lower rate. The producer should only submit records that apply to the specific cropland for which the lower rate is being requested that demonstrates the acreage has experienced the risk less frequently and severely than the frequency and severity of the risk upon which the rate was based.
- (3) Timing of the request for a WA is not a consideration when determining appropriate rates.
- (4) Using the considerations required in (1) of this subparagraph, apply the CSH to determine an appropriate rate.

D. Individual Rating of High-Risk or Unrated Land (Fragile Land or HEL)

This subparagraph applies to individual rating of fragile or HEL.

- (1) The RO must determine if the soil survey units comprising the cropland of the requested acreage meet the guidelines of the map area as established in accordance with the CSH. If the requested cropland consists of:
 - (a) land with a lower percentage of soils meeting the high-risk or unrated area criteria than the established standard for the county, approve the request; or
 - (b) soils typical of the land in the high-risk or unrated area, then in addition to the requirements of Subparagraph 22A:
 - (i) obtain five or more years of insurance experience for the crop on the high-risk or unrated land, if available; or
 - (ii) have the producer provide at least five years of yield history for the crop on the high-risk or unrated land, and proceed to (2) of this subparagraph.
- (2) In addition to the requirements of Subparagraph 34A, to determine if the requested land should be removed from the high-risk or unrated area, the RO must:
 - (a) compare the SLCR for the requested high-risk or unrated land (if insurance experience is available) to the county insurance experience for the closest P/T for the crop for the same years, to determine the producer variability; or

Example: The producer variability is calculated from the table below to be 0.15 [producer SLCR (0.36) minus county SLCR (0.21)].

Year	Producer (LCR)	County (LCR)
2008	0.00	0.05
2009	0.00	0.10
2010	0.60	0.25
2011	0.40	0.15
2012	0.80	0.50
SLCR	0.36	0.21

D. Individual Rating of High-Risk or Unrated Land (Fragile Land or HEL) (continued)

- (b) compare the producer’s yield for the requested high-risk or unrated land only (if insurance experience is not available) to the county NASS yield for the closest P/T for the crop for the same years, to determine the producer variability using a theoretical SLCR approach at the highest coverage level for any of the requested crops. This method uses the actual history of the producer and county to determine what losses would have been if the acreage had been insured. To determine the theoretical SLCR:
 - (i) average the producer’s actual yields and the county actual yields by summing all years’ yields and dividing by the number of crop years;

Example:

Year	Producer (bushel/acre)	County (bushel/acre)
2008	36	42
2009	38	38
2010	10	20
2011	16	28
2012	5	12
Total	105	140
Average	21	28

- (ii) multiply the producer’s and county average yield calculated in (i) above by the highest coverage level available in the county to determine the theoretical loss points;

Example: The highest coverage level available in the county for this example is 85 percent.

Producer: 21 bushel/acre x 0.85 = 17.9 bushel/acre

County: 28 bushel/acre x 0.85 = 23.8 bushel/acre

D. Individual Rating of High-Risk or Unrated Land (Fragile Land or HEL) (continued)

- (iii) determine whether the producer’s and the county’s actual yields fell below the theoretical loss points calculated in (ii) above, and total the amount of production that fell below, if any, for each crop year to determine the total bushels of loss. Result cannot be below zero. If the actual yield is higher than the theoretical loss point, enter zero;

Example:

Year	Producer (bushel/acre)	County (bushel/acre)
2008	0 (17.9 – 36)	0 (23.8 – 42)
2009	0 (17.9 – 38)	0 (23.8 – 38)
2010	7.9 (17.9 – 10)	3.8 (23.8 – 20)
2011	1.9 (17.9 – 16)	0 (23.8 – 28)
2012	12.9 (17.9 – 5)	11.8 (23.8 – 12)
Total	22.7 bushels of loss	15.6 bushels of loss

- (iv) divide the total bushels of loss calculated in (iii) above by the number of crop years of yields to determine the average bushels of loss per crop year;

Example: Producer: $22.7 \text{ total bushels of loss} \div 5 \text{ crop years} = 4.5$
 County: $15.6 \text{ total bushels of loss} \div 5 \text{ crop years} = 3.1$

- (v) divide the average bushels of loss per crop year calculated in (iv) above by the theoretical loss point to determine the theoretical SLCR; and

Example: Producer: $4.5 \div 17.9 \text{ bushel/acre} = 0.25 \text{ SLCR}$
 County: $3.1 \div 23.8 \text{ bushel/acre} = 0.13 \text{ SLCR}$

- (vi) subtract the county theoretical SLCR from the producer theoretical SLCR to determine the producer variability (the result can be less than zero).

Example: $0.25 \text{ producer SLCR} - 0.13 \text{ county SLCR} = 0.12 \text{ producer variability}$

- (3) If the producer variability calculated in (2)(a) or (b) of this subparagraph is:

- (a) zero or less than zero, approve the WA request; or
- (b) greater than zero, continue to (4) of this subparagraph.

- (4) In accordance with the requirements of Paragraph 43, the rate will be established by the RO as follows:

- (a) if the producer’s experience or yield suggests the standard rates would be appropriate, apply the standard rates;

D. Individual Rating of High-Risk or Unrated Land (Fragile Land or HEL) (continued)

- (b) if the producer's experience or yield suggests the standard rates would not be appropriate and there is an intermediate rate area (a rate area between the producer's current rate area and the standard rate area) in the county, determine whether the intermediate rate area is similar to the producer's acreage based on soil, topography and climatic conditions, and yield. If the intermediate rate area is similar, use the intermediate rate area to determine premium rates contained in the AD;
- (c) if a rate cannot be determined in accordance with (a) or (b) above, use the CSH to determine an appropriate rate; or
- (d) if an appropriate rate cannot be determined, deny the request for a WA.

E. Land with Extreme Risks

For high-risk land and unrated land based on extreme risks, in addition to the premium rates determined, additional premium associated with the land must be included in the premium rate. Refer to the CSH to assist in determining an appropriate rate.

73 NB Type – New Breaking

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must provide:

- (1) the FSA FN, including tract and field numbers, when provided by FSA. If the newly broken ground does not have an assigned FSA FN, the producer must obtain one from FSA as soon as possible in order to meet the reporting requirements set forth in Sec. 15H(2) of the CIH. The producer does not need to participate in a FSA program to be assigned a FSA FN;
- (2) the method used (or intended to be used) and date the land was (or intends to be) cleared, chemically cleared, or broken out of sod, pasture, or perennial legume prior to planting the crop (such as, the producer intends to spray the ground with chemical on April 1 to kill vegetation prior to planting). If the intended date of breakout is used, it should be as specific as possible, however may not be any broader than the expected month (for example, stating that this land will be broken in the spring is not acceptable, however stating the land will be broken in late March or early April would be acceptable); and

A. Additional Request Requirements (continued)

- (3) documentation that the acreage has been previously broken and planted to a crop, if available. When using FSA documentation, if the requested FSA FN/tract/field numbers do not match the submitted FSA documentation because the FSA FN/tract/field numbers have been reconstituted, additional documentation (such as reconstitution paperwork) must be submitted to identify the reconstituted FSA FN/tract/field numbers. Acceptable documentation may include, but is not limited to:
 - (a) a FSA-578 document showing the crop that the requested acreage was planted to prior;
 - (b) a prior crop year's FSA-578 document showing that the requested acreage is classified as cropland;
 - (c) a prior year's CLU Schema (this is provided to the AIP's by RMA), presented in a map format that contains the FARMNUM, TRACTNUM, FIELDNUM, CLUCLASS, CALCACRE, and CIMSFILE information by field; or
 - (d) receipts/invoices from custom planters or custom harvesters detailing the fields that were planted or harvested.

B. Additional RO Review Criteria

In addition to the requirements of Subparagraph 34A, the RO must:

- (1) use NRCS soil surveys or the NRCS WSS along with the maps of the acreage to determine soil types that will be farmed under the new breaking;
 - (a) Soil surveys may be used to identify additional risks including salinity, drainage and moisture problems, etc.
 - (b) Land with soil types not suited to the requested crop must be denied.
 - (c) If the expected yields for the acreage are less than 50 percent of the applicable T-Yield, the request for a WA must be denied.
- (2) consider the date the land was, or will be, cleared or broken out;
 - (a) Agricultural experts must determine that there has been sufficient time for the organic matter to break down and to allow the soil moisture to regenerate.
 - (b) If the date of breakout makes moisture a limiting factor or other additional risks exist (such as salinity), assigned T-Yields should be reduced by up to 50 percent.
 - (c) If the expected yields for the acreage are less than 50 percent of the applicable T-Yield, the request for a WA must be denied.

B. Additional RO Review Criteria (continued)

- (3) consider the documentation that the acreage has previously been broken and planted to a crop (this is not limited to row crops, however the crop must have required the ground to be broken to plant the crop, such as land broken and planted to corn, alfalfa, etc.). If the producer is unable to provide documentation that the acreage has previously been broken and planted to a crop, a maximum of 65 percent of the applicable T-Yield will be assigned; and
- (4) consider the APH databases for the same crops the producer intends to plant on the newly broken ground. If the APH databases suggest a yield higher than 50 percent of the applicable T-Yield, and less than 100 percent of the applicable T-Yield, a yield shall be assigned on the WA offer that is reflective of the producer's past production history for the requested crop, if (2) or (3) of this subparagraph do not limit the yield that can be offered.

C. NB WA Not Required for Insurability

A request for a WA for newly broken ground is not required for acreage that:

- (1) was not planted in at least two of the three previous crop years to comply with any other USDA program (such as FSA Conservation Reserve Program);
- (2) due to the crop rotation, the acreage would not have been planted in the previous three years (for example, a crop rotation of corn, soybeans, and alfalfa in which the alfalfa remained for four years before the acreage was planted to corn again). The alfalfa or other rotational crop (hay or forage crop in accordance with Sec. 9 of the Common Crop Insurance Policy BP) is not limited to a certain number of years;
- (3) had a perennial tree, vine, or bush crop on the acreage in at least two of the previous three crop years;
- (4) constitutes five percent or less of the insured planted acreage in the unit; or
- (5) is insurable as provided in the Special Provisions.

D. Prairie Pothole National Priority Area

The RO will not accept requests for a WA for insurability of acreage located in the Prairie Pothole National Priority Area (see “www.rma.usda.gov/data/pothole/index.html”) for the first five crop years of planting if:

- (1) plant cover on the acreage is composed principally of native grasses, grass-like plants, forbs, or shrubs suitable for grazing and browsing;
- (2) the acreage has no record of being tilled for the production of an annual crop prior to May 22, 2008; and
- (3) the Governor of the applicable State elected to make Sec. 508(o) of the Act effective.

E. New Breaking Land APH Databases

Separate APH Databases will be required for all new breaking land the year the new breaking ground is under the WA (see Sec. 15H(2) of the CIH). Simple Average T-Yields and new producer T-Yields do not apply the year the new breaking ground is under the WA. The AIP must establish the guarantee on the basis provided in the WA (such as four years of 65 percent T-Yields).

Determined yields for variable T-Yield exceptions and changes in person/land may apply, if applicable, however the resulting yield cannot exceed the applicable T-Yield on the WA offer (such as, 100 percent of the T-Yield on the determined yield would mean the percent of the applicable T-Yield on the WA offer, not the county T-Yield).

Example: A producer receives a NB WA for 65 percent of the county T-Yield for corn in a county (for this example 65 bushel). The producer has produced corn in the county, however has not produced or shared in the crop for more than two APH crop years in the county in the last 10 calendar years and cannot provide production history beyond the last 10 calendar years, thus without a determined yield the producer is not eligible for 100 percent of the applicable T-Yield (which is the 65 bushel from the NB WA). A determined yield may be requested for this acreage and, if approved for 100 percent of the T-Yield, will be applied to the WA T-Yield of 65 bushel while the WA is in effect.

When the land becomes insurable under the terms of the policy, the AIP must remove the yield established under the WA and establish an APH database using the procedures contained in Sec. 15H(2) of the CIH (for example, one year of actual yields while insured under the WA and three variable T-yields).

73 NB Type – New Breaking (Continued)

F. Required NB WA Statements

Prevented planting coverage is not available for any WA approved under Paragraph 73 and the WA offer must contain a statement to this effect.

The WA offer must provide a statement that the yield offered by the WA is in effect for only the crop year in which the acreage is insured by WA.

If the producer was unable to provide acceptable documentation that the ground had ever been broken and planted to a crop, a statement must be included on the WA offer explaining that this documentation was not provided, which resulted in the reduced T-Yield. For instances where only some fields on the WA offer are reduced because documentation was only provided for certain fields, this statement must identify those fields. The purpose of this statement is to allow identification of the appropriate acreage type code to be reported.

74 NL Type – Nursery Plant List

A. Additional Request Requirements

In addition to Subparagraph 22A, the request for a WA must provide:

- (1) a list of exact names of genus, species, subspecies, variety, cultivar (such as scientific name), common name (if available), patented name (if applicable), plant or container sizes, and number of plants requested to be insured by WA, as appropriate;
- (2) the practice (such as container or field grown);
- (3) the county in which the nursery and plants are located; and
- (4) two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales. Requirements for the wholesale catalogs/price lists are:
 - (a) the crop year and name, address, and phone number of the nursery must be shown on all the catalogs/price lists;
 - (b) the name of the AIP, the name of the insured, and the policy number must be shown on the applicable catalog; and
 - (c) a crop Inventory Valuation Report cannot be used as a substitute for a catalog/price list.

B. NL WA Availability

In addition to the requirements of Subparagraph 34A, a WA is available only for plants not insurable under the EPL/PPS. Any request for a WA to alter the terms of insurance of plants listed on the EPL/PPS (such as, pricing methods, different or missing plant sizes, to add practices, to change hardiness zones, etc.) must be denied. The RO must determine whether the wholesale catalogs/price lists are bona fide and representative of the prices at which the requested plants were sold.

C. Additional RO Review Criteria

If the requested plants are not listed on the EPL/PPS for the area at any botanical level (such as, types, species or cultivars), the RO will determine if the plants are listed on an EPL/PPS contained in another RO's area. The pricing information on another RO's EPL/PPS, if available, must be used unless the price in the producer's catalog is lower than that listed on the EPL/PPS, then the producer's catalog price will be used to establish the producer's inventory value and to determine the loss.

- (1) If the plants are found in another EPL/PPS listing, the RO may approve a request for a WA if it determines that the:
 - (a) assigned storage keys are appropriate for the region or the assigned storage key can be adjusted to meet the regional requirement; and
 - (b) plants are being grown in a hardiness zone that generally has temperatures suitable for growth and meets the:
 - (i) minimum hardiness zone limitations for field grown or container grown material, as applicable; and
 - (A) Field grown hardiness zone limitations cannot be adjusted for regional requirements if they are obtained from another RO's EPL/PPS.
 - (B) Container hardiness zone limitations may be adjusted if an appropriate regional storage key is assigned.
 - (ii) storage key requirements.
- (2) If the plants are not on another EPL/PPS listing, or they fail to meet the standards in (1) of this subparagraph, the RO will:
 - (a) request assistance from a designated consultant or use hardiness zone publications, if available, to verify the minimum hardiness zone for field grown plants;

C. Additional RO Review Criteria (continued)

- (b) with respect to assistance from designated consultants, submit the plant names for determination of:
 - (i) correct nomenclature for the plants;
 - (ii) plant types;
 - (iii) required hardiness zone limitations; and
 - (iv) appropriate cold protection measures and storage keys.
- (c) deny the request for a WA if the designated consultant is unable to provide assistance with any of these determinations, or hardiness zone publications do not provide the minimum hardiness zones; and
- (d) if the requirements of (a) or (b) above are met, determine whether the catalogs/price lists provide adequate information to price the plants. If an average price cannot be developed for the plant using the information in the catalog(s):
 - (i) compare the prices with other like plant material (such as plants in the same genus/species) in the EPL/PPS;
 - (ii) if the prices in the catalog or pricelist are comparable (within 10 percent) to other like plants, establish the price at 90 percent of the catalog or pricelist price; or
 - (iii) if there are no like plants, or the like plants do not have comparable prices as listed in (ii) above, the request for a WA must be denied.

D. Additional WA Offer Provision Requirements

In accordance with the requirements listed in the Paragraph 43, the WA offer must contain:

- (1) the scientific name including any commercial botanical name or identifier and, if available, the common name for each plant;
- (2) the price by P/T and size;
- (3) the hardiness zones for each plant and practice; and
- (4) the applicable storage key for each plant and practice.

E. Required NL WA Statement

A statement is required that stipulates the price for each plant and size is the lower of the price listed in the EPL/PPS or the producer's lowest wholesale price, as determined from the producer's wholesale catalogs or price lists submitted in accordance with the Special Provisions, and will not exceed the maximum price limits included in the WA offer.

74 NL Type – Nursery Plant List (Continued)

F. Additional RO Instructions

The RO must provide a copy of the necessary data to the designated consultant so the information can be included in the subsequent crop year's EPL/PPS.

The RO will maintain a file containing plant names listed by both the common (if available) and scientific names, plant sizes, and prices that have been approved for WAs. The use of this file will assure uniform pricing in the issuance of WA offers in the office.

75 OP Type – Unrated Insurance Option

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must provide evidence:

- (1) the crop is commercially grown in the area; and
- (2) a viable marketing outlet is available.

B. Additional RO Review Criteria

- (1) In addition to the requirements of Subparagraph 34A, to approve a request for a WA, all of the following conditions applicable for the specific request must be met. If any condition is not met, the request for a WA must be denied. The conditions that must be met are:
 - (a) the AD in another county permits coverage for the specific insurance option for which a WA is requested;
 - (b) if the unrated insurance option involves quality, any quality adjustment coverage or other special loss adjustment provisions must be able to be applied accurately and consistently according to the provisions of the insurance option. If the quality adjustment standard applied by the crop industry in the area for which the insurance option is being requested is different from the quality adjustment standards in the insurance option, the request for a WA must be denied;
 - (c) all other policy terms are appropriate for insuring the unrated insurance option;
 - (d) the unrated insurance option is for a type or quality that is commercially grown in the area and a viable marketing outlet is available; and
 - (e) the agricultural experts, or organic agricultural experts, agree the requested type is adapted to the area, or the required quality is readily attainable in the county.

B. Additional RO Review Criteria (continued)

- (2) In accordance with Paragraph 43, to determine proper statements, rates, and other appropriate provisions, the RO must determine:
 - (a) the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop using the unrated insurance option that could affect the risk; and
 - (b) premium rates for all plans of insurance as follows:
 - (i) use the premium rates or factors from the reference county determined in accordance with Paragraph 36;
 - (ii) if the reference county premium rate for the insurance option varies by coverage level, use the premium rate for the 65 percent coverage level and specify in the WA offer to multiply the rate by the differential in the AD for the reference county if the producer's coverage level is different; or
 - (iii) if the premium rates or factors from the reference county are not appropriate because there are additional risks, or the risks are different for the unrated insurance option:
 - (A) determine the risks and expected losses in the county with the unrated insurance option (sources of data to determine risks could include prior insurance experience, NASS data, climatic data, etc.);
 - (B) review the base premium rate and factor for the insurance option in the reference county; and
 - (C) increase or decrease the factor for the insurance option as necessary to cover the expected losses.
- (3) In addition to Subparagraph 34C, the RO must deny requests for WAs if:
 - (a) there is inadequate water for an irrigated practice, if known at the time of processing the request; or
 - (b) for perennial crops, the PAIR recommends the acreage not be insured.

WAs will be classified as a PE type, only when they cannot be classified as another type (for example, a type of dry beans not listed on the AD cannot be done as a PE type WA, but must be done as a TD type WA).

A. Underage Citrus (Arizona and California)

The CP allow a WA to insure acreage that has not reached at least the sixth growing season after being set out. Only citrus trees entering the fifth growing season will be considered.

- (1) In addition to the requirements of Subparagraph 22A, the request for a WA must provide:
 - (a) a current PAIR on the requested underage acres; and
 - (b) actual production from the third growing season and fourth growing season for acreage that has reached the fifth growing season after being set out.
- (2) In addition to the requirements of Subparagraph 34A, requests for a WA:
 - (a) may be approved, subject to (b) below, if the citrus trees have produced fruit in at least the previous growing season; or
 - (b) must be denied if:
 - (i) the request is for trees entering the first, second, third, or fourth growing season; or
 - (ii) the actual production from the fourth growing season determined under (1)(b) of this subparagraph is zero for acreage that has reached the fifth growing season.
- (3) In accordance with Paragraph 43, the RO must:
 - (a) assign the T-Yield for the crop; or
 - (b) assign an adjusted T-Yield based on an evaluation of the previous year's production and the historical trend of yields based on the age of the tree, if the T-Yield is not appropriate.

B. Establishing a Price Election for Arizona and California Grapes

The CP allow a WA to establish a price election in Arizona and California if the AD do not provide an election for a specific variety. Separate WA offers must be issued to establish a price election for each variety of Arizona or California grapes requested. Insured grapes under type 095 (other varieties) remain as type 095, and the price established under each WA does not constitute a separate policy. Insured grapes under type 095 continue to be treated as one policy under the CP, thus one administrative fee.

- (1) In addition to the requirements of Paragraph 22, the request for a WA must also include:
 - (a) the number of tons of each variety of grapes sold for at least the two most recent crop years; and
 - (b) the price received for all production of each variety in the years for which production records are provided.

Example: Five years of production records are reported on the APH form for a type (095) Alicante grape variety. The price the insured received per ton of grapes for each of the five years certified on the APH form must be included with the WA request.

- (2) In accordance with Paragraph 43, the RO must determine the price election as follows:
 - (a) if the specific variety requested by the producer has an established price election in other counties, or crush districts, in the state, perform a comparison between the variety requested and a similar variety (such as, same juice/concentrate grape varieties or the same color variety; for example compare red grapes to red grapes) that has an established price election in the county. Use the ratio between the two varieties and apply it to the variety with an established price election to derive the price for the requested variety;

Example: A producer requests a price election established for Petite Sirah, which has an established price election in another county. Use Cabernet Sauvignon (which has an established price of \$1,000/ton in the producer's county) as the similar variety. Compare the established price of the neighboring county of Petite Sirah to Cabernet Sauvignon. If Petite Sirah has an average price of 85 percent of Cabernet Sauvignon in the neighboring county, the established price for Petite Sirah would be \$850 (.85 times the Cabernet Sauvignon price election of \$1,000).

B. Establishing a Price Election for Arizona and California Grapes (continued)

- (b) if the specific variety requested by the insured does not have an established price anywhere in the state, choose a similar variety in the producer's county and use that variety's price election for the requested variety; and
- (c) the price established for any unlisted variety will be the lower of the price actually received by the producer in the past year or the highest price established for an existing similar variety in the county/state.

C. Underage Peaches

The CP allow the use of WAs to insure peach acreage that has not reached at least the fourth growing season after being set out, however has produced at least 100 bushels of peaches per acre.

- (1) In addition to the requirements of Subparagraph 22A, the request for a WA must provide:
 - (a) the current crop year's APH database form and production evidence that show at least 100 bushels per acre have been produced on the acreage for which the WA is being requested;
 - (b) a county map showing the location of the orchard; and
 - (c) an explanation of why the orchard is producing high yields at a young age.
- (2) In addition to the requirements of Subparagraph 34C, the RO must deny requests for WAs if:
 - (a) the applicable acreage has not produced at least 100 bushels per acre in the prior year; or
 - (b) the reason for the high yields at a young orchard age is not sustainable.
- (3) In accordance with Paragraph 43, the RO must assign the producer's actual yield obtained from the acreage during the most recent crop year as the T-Yield. The assigned T-Yield should not exceed the appropriate county T-Yield for trees of a similar planted density that are of insurable age.

D. Insurance Allowed by CP if Specified Yield Potential Met

The following applies to situations where the CP allow insurance for crops if a CI appraisal reveals that the crop will meet a specified yield potential (such as, macadamia nuts, stonefruit, fall planted wheat or barley insured as spring planted, or other situations).

- (1) Instead of Part 2, the AIP must only perform a CI appraisal to determine if the yield potential specified in the CP has been met.
- (2) The AIP must notify the producer in writing of whether the crop met the required yield potential.
- (3) If insurance is denied by the AIP after performing the CI appraisal, the notice to the producer must state that the producer has a right to arbitrate or mediate the decision in accordance with Sec. 20 of the Basic Provisions.

E. Raisin Reconditioning

Instead of Part 2, if the AIP agrees that it is not practical to recondition the raisins, the amount of production reaching the Raisin Administrative Committee standards that could be obtained if the raisins were reconditioned must be determined in accordance with the appropriate raisin handbook.

F. Underage Trees, Insufficient Stands, Insufficient Production, Insufficient Acreage, or Similar Situations

Crops may be insured even if they have not reached the specified age, produced the required amount, have an insufficient stand, or have insufficient acreage, if expressly allowed by the CP (such as, figs, walnuts, etc.).

- (1) Requests involving pecans must contain at least four years of production and gross sales records. The pecan revenue policy is a two-year coverage module, therefore WA offers must be written in two-year increments with four years of production history.
- (2) Instead of Part 2:
 - (a) the AIP must conduct a current PAIR and determine whether it is willing to insure the crop. If the AIP is willing to insure the crop, the AIP must provide the following to the RO not later than 30 calendar days after the production reporting date, unless extended by the RO:
 - (i) a copy of the signed and dated RO Determined Yield form requesting the assignment of an appropriate yield (see Sec. 16I of the CIH);
 - (ii) the APH database form and the production records for the crop; and
 - (iii) a copy of the PAIR completed in accordance with Sec. 16E of the CIH.

F. Underage Trees, Insufficient Stands, Insufficient Production, Insufficient Acreage, or Similar Situations (continued)

- (b) the RO must evaluate the information provided to determine the effect of the current condition of the crop or acreage on the yield and make the appropriate adjustment to the yield; and
- (c) the RO must send a copy of the determined yield, or the rejection, to the AIP and include producer rights in accordance with Paragraph 63.

G. Direct Marketing

The following applies to situations where the CP specifically allow insurance by WA when the crop is direct marketed.

- (1) In addition to the requirements of Subparagraph 22A, the producer must provide:
 - (a) the AIP the records supporting the producer's reported income on the Schedule F Tax Form; and
 - (b) a copy of the Schedule F Tax Form, if requested by the RO, for the crop that is direct marketed.
- (2) The pecan revenue policy is a two-year coverage module, therefore WA offers must be written in two-year increments with four years of production history.

H. Insurance Date Changes

Policy designated dates may be modified if authorized by the CP. To evaluate requests to adjust applicable dates specified in the CP using local information, the RO must:

- (1) examine the information from agricultural experts, or the organic agricultural experts, to determine whether the end of the insurance period, cancellation, termination or other dates are consistent with the growing season for the crop in the county. If there is a question regarding an opinion of appropriate dates, the RO should consult another agricultural expert; and
- (2) use acceptable verifiable records of actual yields to determine whether the dates of harvest support the requested end of the insurance period, or to determine whether other terms of insurance or dates are appropriate.

I. Mint Stands

Mint stands exceeding maximum age limitations are only insurable by WA. In addition to the requirements of Sec. 3 of the Mint CP, the request for a WA must contain an assessment of the incidence of disease.

There are very few instances where rotation exceptions can or should be made by WA. Exceptions may be applied only if allowed by the CP or the Special Provisions which require a WA (such as onions and safflowers). The potential for types of exceptions is highly variable across the country due to climate, disease, soil characteristics, and customary farming practices.

A. Additional Request Requirements

In addition to Subparagraph 22A, the request for a WA must provide:

- (1) a written and detailed recommendation from an agricultural expert indicating the acceptability of any rotation deviation based on the crop and soil types;
- (2) all related APH history for the crop; and
- (3) if disease control is recommended by agricultural experts, evidence that the recommended disease control (such as fumigation) has been applied, or the means of application are available if application of the disease control was not required when the WA was requested.

B. Additional RO Review Criteria

- (1) In accordance with Subparagraph 34A, the RO must assess the impact of the requested rotation deviation on yield and risk, and the RO must make appropriate adjustments in the WA offer. If the data suggests:
 - (a) no reasonable disease mitigation measures exist and no recommendation indicating the acceptability of any rotation deviation from experts that will offset the risks associated with the crop sequence is provided, deny the request; or
 - (b) reasonable disease mitigation measures exist or there is a recommendation of adaptability indicating the acceptability of any rotation deviation from agricultural experts, approve the request.
- (2) If the request for a WA can be approved under (1)(b) of this subparagraph, and:
 - (a) the yields will be significantly different than the typical rotation, the RO must:
 - (i) use the producer's APH history and production history for other producers in the area using the same or similar rotation practices and calculate a T-Yield for the rotation exception;
 - (ii) determine the expected losses associated with the rotation exception based on information from the agricultural experts and available yield history;

B. Additional RO Review Criteria (continued)

- (iii) assign a rate or surcharge that will cover the expected losses and a reasonable reserve determined in accordance with RMA’s standard premium rating methodology; and

Example: For onions, based on the increased risks and loss of yield due to the rotation deviation, an additional 50 percent rate surcharge is included in the WA offer.

- (iv) inform the AIP that a separate APH database must be maintained for the rotation exception.

- (b) the crop sequence will not significantly affect the risk or the yield, assign a standard rate and yield; or

Example: For potatoes, if the producer uses a Sudan grass manure cover crop immediately following harvest of potatoes, this manure acts as a bio-fumigant. The yield and risk are similar to standard practices, and therefore, no rate or yield adjustments are necessary.

- (c) there is an increased risk due to additional disease pressure with no likely effect on the yield, assign a rate commensurate with the additional risk in accordance with (a)(ii) and (iii) above.

Example: For sugar beets, a slight increase in risk due to additional disease pressure is possible, while very little difference in average yield is expected. A five percent rate surcharge is appropriate to cover this additional frequency of loss.

78 SC Type – Special Purpose Corn

Special purpose corn is defined in the Coarse Grains Provisions as high-amylose, high-oil or high-protein not authorized by the Coarse Grains Provisions, flint, flour, Indian, blue corn, wildlife-adapted, or any open-pollinated varieties.

A. Additional Request Requirements

In addition to the requirements in Subparagraph 22A, the request for a WA must provide:

- (1) the dates the producer normally plants and harvests the crop in the county;
- (2) the planting and harvesting dates recommended by an agricultural expert;
- (3) evidence the crop is commercially grown in the area; and
- (4) evidence a viable marketing outlet is available.

B. Additional RO Review Criteria

- (1) In addition to the requirements in Subparagraph 34A, the RO must:
 - (a) compare the dates the producer normally plants and harvests the crop to the county and those recommended by an agricultural expert, and adjust the appropriate dates as necessary;
 - (b) examine the information regarding irrigation to ensure that the producer has adequate water at the appropriate times, if insurance is sought for an irrigated practice. If there is inadequate water for an irrigated practice, the request for a WA must be denied;
 - (c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;
 - (d) examine the information from agricultural experts, or the organic agricultural experts, to determine whether all experts are in agreement regarding adaptability of the crop to the area or acreage; and
 - (i) NRCS maps must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.
 - (ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.
 - (iii) If there is any opinion from an expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.
 - (e) determine if all of the following conditions are met. If one or more of the conditions are not met, determine whether the condition can be modified to meet the conditions of the acreage to be insured under the WA. If the condition cannot be modified, the request for a WA must be denied. The conditions that must be met are:
 - (i) the policy must permit coverage for the specific P/T or option of the crop for which insurance is requested;
 - (ii) the end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county;
 - (iii) quality adjustment, moisture adjustment, or other special loss adjustment provisions can be applied consistently;
 - (iv) the intended use of the crop is defined as acceptable in the policy;

B. Additional RO Review Criteria (continued)

- (v) all other policy terms are appropriate for insuring the crop and acreage; and
 - (vi) the crop is commercially grown in the county and a viable marketing outlet is available.
- (2) In accordance with Paragraph 43, to determine proper dates, statements, rates, and other appropriate provisions, the RO must:

- (a) determine the T-Yield for special purpose corn by;
 - (i) obtaining yield information from unbiased third parties (such as, the CES, university or private plant geneticists, processors, any publications for special purpose corn in the area, and any published yield data) to determine the yield potential of the special purpose corn as compared to conventional corn (calculate a percentage). Potential yields of different special purpose corn varieties may be 40-85 percent of conventional varieties;
 - (ii) multiplying the result of (i) above and the T-Yield that would be applicable for conventional corn for the appropriate farming practice, to determine the special purpose corn T-Yield (under no circumstances will the special purpose corn T-Yield be higher than the T-Yield for conventional corn); and

Example: Blue corn has a yield that is 40 percent of the yield for conventional corn varieties. The county T-Yield for corn is 150 bushels per acre for a non-irrigated practice. The special purpose blue corn T-Yield is 60 bushels (0.40 x 150).

- (iii) using the APH history for the special purpose corn provided with the request for a WA to determine whether the T-Yield determined in (ii) above is appropriate. If the simple average of the APH actual yields for the special purpose corn varies more than 10 percent from the T-Yield determined in (ii) above, the T-Yield determined in (ii) above is not appropriate.
 - (A) Except as provided in Subparagraph 34C(6), if the simple average of the APH actual yields for the special purpose corn is less than 90 percent of the T-Yield determined in (ii) above, assign the simple average as the new T-Yield.
 - (B) If the simple average of the APH actual yields for the special purpose corn is greater than 110 percent of the T-Yield determined in (ii) above, assign the simple average not to exceed 120 percent of the T-Yield determined in (ii) above.

78 SC Type – Special Purpose Corn (Continued)

B. Additional RO Review Criteria (continued)

- (b) base the special purpose corn premium rates on the conventional corn premium rates for the county for the approved yield; and
- (c) apply price/price elections published in the Special Provisions, or an addendum thereto, for conventional field corn to special purpose corn varieties.

C. Additional WA Offer Provision Requirements

In addition to the requirements of Paragraph 43, the WA offer must contain the P/T.

79 SG Type – Interplanted With Crop

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must provide:

- (1) a written and detailed recommendation from the CES on the acceptability of the practice on the producer's acreage based on the crops and soil types;
- (2) all production history for the crop for the acreage that had previously been interplanted (the producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop); and
- (3) if disease or weed control is recommended by the CES, evidence that the:
 - (a) recommended disease or weed control was applied; or
 - (b) means of application is available, if application of the disease or weed control was not required when the WA was requested.

B. Additional RO Review Criteria

In addition to the requirements of Subparagraph 34A:

- (1) when planted as a nurse crop, both crops must be able to be cared for and harvested separately;
- (2) the recommendation from the CES must have determined the practice is acceptable for the producer's acreage; and
- (3) the producer's production records for the interplanted practice for the small grain or other insured crop must demonstrate that the producer's APH approved yield for the small grain or other insured crop can be produced.

80 SM Type – Strip-Mined Land

A producer may qualify for a WA on uninsurable strip-mined land when an agricultural commodity, other than a cover, hay, or forage crop (except corn silage), has been harvested from the acreage for less than five crop years after the strip-mined land was reclaimed, if the productivity potential of the reclaimed strip-mined land is equivalent to similar non-strip-mined land in the county.

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must include:

- (a) a description of the Reclamation Process Report;
- (b) the date the reclamation was completed; and
- (c) all APH databases for the reclaimed acreage.

B. Additional RO Review Criteria

In addition to the requirements of Subparagraph 34A, the RO must examine whether the yield for the reclaimed acreage is comparable to other similar insured acreage of the producer, the county or the surrounding area. If the producer's acreage is not similar, then:

- (1) deny the request for a WA if no yields are available;
- (2) assign the standard rates for the county if the yields and variability of the yields are comparable; or
- (3) if the yields and variability of the yields are not comparable:
 - (a) assign a rate that is appropriate for the risk, if it is possible to determine;
 - (b) assign a rate comparable to a high-risk area in the county; or
 - (c) deny the request for a WA if it is impossible to accurately determine the risk and appropriate rates, or the risk is excessive.

81 SP Type – Seed Potato Acreage

A. Additional Request Requirements

In addition to Subparagraph 22A, the request for a WA must include:

- (1) the reason for the acreage increase; and
- (2) certification that all requested acreage will be managed according to state standards.

81 SP Type – Seed Potato Acreage (Continued)

B. Additional RO Review Criteria

In accordance with Subparagraph 34A, the request for a WA cannot be approved unless:

- (1) the WA is to retain the capping of liability at no greater than that determined from 125 percent of the average acreage of seed potatoes previously entered into and passing certification in the potato certified seed program for the previous three crop years (under no circumstance can the WA override the liability cap determined from 125 percent of past average acres); and
- (2) there is a change in the farming operation that results in a change in the acreage being farmed in a county or the insured entity, such as:
 - (a) a revised entity, dissolution of partnership, etc.; or
 - (b) a change in location of the operation, which includes:
 - (i) expansion to another county; or
 - (ii) planting acreage in fewer counties.

Example: Two brothers become partners and each had previously entered 100 acres in the certified seed program and pass certification for the past three crop years. Under a WA, the partnership's liability would be capped at a value corresponding to 250 acres of certified seed potatoes $[(100 \times 1.25) + (100 \times 1.25)]$.

Example: If a producer previously entered 100 acres in the certified seed program in County A and 50 acres in County B for the three previous crop years, passed certification for all acres, and decided to move the whole farming operation to County A, the producer's liability would be capped at a value corresponding to 187.5 acres under the WA $[(100 \times 1.25) + (50 \times 1.25)]$.

82 TC Type – Non-Irrigated Corn Grain

A. Additional Request Requirements

- (1) In addition to the requirements of Subparagraph 22A, the request for a WA must include:
 - (a) a completed Non-Irrigated Corn Grain Request Worksheet (see Exhibit 3 for form standards and Exhibit 15 for an example) signed by the producer under the Certification Statement. The RO may request production and/or acreage evidence to substantiate the entries on the worksheet; and

A. Additional Request Requirements (continued)

- (b) at least three crop years of all non-irrigated corn acreage planted for grain in the county, or area, on an APH database form. The AIP must ensure that:
 - (i) the production history is not based on conversion from corn silage records to corn grain records. Records must show that at least 50 percent of all planted corn acreage in which the insured has an interest in the county, or area, are based on harvested grain production, or grain appraisals, in three of the four most recent years;
 - (ii) only records for the years the producer actually shared in the non-irrigated corn grain crop are considered as a year of records to qualify the producer (however, an operator with three or more years of acceptable records will qualify a sharing landlord, and entities that qualify for transfer of APH may qualify); and
 - (iii) in at least one of the years, 50 percent or more of the producer's acreage in the county, or area, was harvested as grain.
- (2) Instead of the documentation required in (1) of this subparagraph, the producer may provide a fully executed processor contract for grain corn. The processor contract:
 - (a) is an agreement with a business enterprise, or a buyer/agent under contract with a business enterprise, regularly engaged in processing grain corn for ethanol that possesses all licenses and permits for processing corn as required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process contracted corn; and
 - (b) must be submitted with the request, fully executed, and acceptable to the RO.

B. Additional RO Review Criteria

- (1) In addition to the requirements of Subparagraph 34A, the RO must:
 - (a) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk; and
 - (b) examine information from agricultural experts, or the organic agricultural experts, to determine whether all experts are in agreement regarding adaptability of the crop to the county.
 - (i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.

B. Additional RO Review Criteria (continued)

- (ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.
 - (iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the county or acreage, the request for a WA must be denied.
- (2) In accordance with Paragraph 43:
- (a) the T-Yield will be the lower of:
 - (i) the non-irrigated corn silage T-Yield divided by 0.15; or
 - (ii) the simple average of the yearly sum of the producer's grain production, or appraisals, divided by the yearly sum of the producer's acreage planted for grain (for up to the last 10 years).
 - (b) the premium rates must be determined by the RO as follows:
 - (i) use the premium rates from the reference county determined in accordance with Paragraph 36; or
 - (ii) if the premium rates or factors from the reference county are not appropriate because there are additional risks, or the risks are different for the non-irrigated corn grain P/T:
 - (A) determine the risks and expected losses in the county associated with the non-irrigated corn grain P/T (sources of data to determine risks could include prior insurance experience, NASS data, climatic data, etc.);
 - (B) review the base premium rate and factor for the non-irrigated corn grain P/T in the reference county; and
 - (C) increase or decrease the factor for non-irrigated corn grain P/T as necessary to cover the expected losses.

C. Additional Renewal Request Requirement

In addition to the requirements of Subparagraph 22B, requests for renewal of a WA must include the Non-Irrigated Corn Grain Request Worksheet (Exhibit 15) completed including the most recent crop year. Additional crop years must be included on the Non-Irrigated Corn Grain Request Worksheet if required by the RO.

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must also include for each type of bean:

- (1) two years of applicable production reports and prices received; or
- (2) university or seed company test plot results and evidence of market potential including the price buyers are willing to pay for the class (sales records of the producer, a contract, or statements from the buyer can be used as evidence of market potential).

B. Additional RO Review Criteria

- (1) In addition to the requirements of Subparagraph 34A, a request for a WA may be approved on dry bean types not designated in the AD or Special Provisions, provided that insurance for dry beans is available in the county. In a state that has a Garbanzo Bean type on any dry bean AD, a TD request may be applicable for Garbanzo Beans if insurance for dry beans is available in the requesting county (if a Garbanzo Bean type is not on any AD in the state, an XC request is required).

Example: In California, a producer requests a TD WA to insure Garbanzo Beans in a county that has insurance for dry beans and does not contain the Garbanzo Bean type. However, Santa Barbara County does have a Garbanzo Bean type listed on the AD, thus a TD request is applicable.

Example: In Kansas, a producer requests a TD WA to insure Garbanzo Beans in a county that has insurance for dry beans and does not contain the Garbanzo Bean type. Kansas does not have a county that contains a Garbanzo Bean type on the AD, thus a TD request is not applicable and an XC request is required.

- (2) In accordance with Paragraph 43:
 - (a) the RO must determine the T-Yield as follows:
 - (i) if the production history for the type is equal to or greater than the current T-Yield of the major type in the county, use the current T-Yield (the major type of dry bean in the county is based on the type that historically has the highest number of acres in the county based on NASS data, or FSA data if NASS data is not available); or
 - (ii) if the current T-Yield of the major type in the county is higher than the average of the actual history for the type, the current T-Yield must be reduced to reflect the expected yield for the type in the county (determine the expected yield for the type in the county based on all available production history in the county or other counties with similar agricultural conditions, yield trials, or the advice of agricultural experts).

B. Additional RO Review Criteria (continued)

- (b) if the dry bean type is not listed on the AD for the county and is listed in other counties, the RO must use the price election RMA has established for that type;
 - (i) If the producer’s highest available contract price is lower than the price election RMA has established for that type, the price election shall be the highest available contract price for that type.
 - (ii) For all other types that are not insurable in any county (the RO must contact RMA APDD, Actuarial Branch to determine the appropriate code to assign for types of dry beans that are not available in the AD), the price election will be:
 - (A) the lowest dry bean price established by RMA and published in the AD or an addendum thereto;
 - (B) the contract price if the dry beans are under contract; or
 - (C) for those crops where the contract prices in the area are lower than the lowest dry bean price election published by RMA in the AD, or addendum thereto, the contract price even if the beans are not under contract.
- (c) when the RO determines the premium rate:
 - (i) the records by P/T must be combined and standard APH rules utilized to obtain an average yield;

Example: A producer has two years of records for dry bean type 305 Dry Red Kidney, practice 003. The T-Yield is 1000 pounds.

Year	Acres	Yield
2009	-	N 900
2010	-	N 900
2011	-	A 1500
2012	-	A 800
2013 Approved Yield	-	1025

B. Additional RO Review Criteria (continued)

- (ii) if the requested type was insurable in the same type group as a type still insurable, use the standard rate for that type (for carryover insureds, apply a yield limitation, 10 percent, to the APH yield used to determine the rate in a previous crop year);

Example: The requested dry bean type is 305 Dry Red Kidney, which was in the same type group as type 309 Navy in 1990. Use the average yield for the requested type determined in (i) above, and type 309 standard rates for the current year to arrive at the applicable rate.

- (iii) if the requested type was not insurable in a type group that is insurable, determine the type group most comparable to the requested type and use the standard rate for that type. Use the average yield for the requested type determined in (i) above and the standard rates of the comparable type for the current year to arrive at the applicable rate; and
- (iv) T-Yields must be identified as standard T-Yields or T-Yields for high-risk or unrated areas.

C. Additional WA Offer Provision Requirement

In addition to the requirements of Paragraph 43, the WA offer must contain the P/T and/or variety.

A. Additional Information

A TP request cannot be accepted if the P/T is currently insurable in the county, even if the P/T code is more specific in a different county (for example, soybeans insured under type 997 in one county and more specific specialty type codes of soybeans are available in another county).

For WAs where other crop types are insurable in the county which have later planting and harvesting dates than the type requested on the WA, the producer/AIP must submit the request prior to, or during, the planting period to allow for coverage by WA during the growing season.

Example: Spring Forage is insurable and the ARD is April 2013, fall forage is only insurable by WA. In this situation, if the producer waits until the spring ARD, coverage cannot be provided by WA as the insurance period (growing season) has passed, and causes of loss may have occurred.

A. Additional Information (continued)

In accordance with the Common Crop Insurance Policy BP, an experimental crop may be insured under an unrated P/T, or other applicable WA type, if the crop meets all of the following:

- (1) the crop is planted for reasons other than test purposes conducted under the direct supervision of a state experiment station or commercial company;
- (2) the production is not destroyed before harvest or used for experimental purposes;
- (3) production will be marketed and evidence of sold production must be provided after the sale of the commodity before any indemnity will be paid;
- (4) the crop must not be labeled as experimental according to regulatory authorities (that is, a seed that has been genetically modified and carries the seed tag label “experimental” will not be insurable); and
- (5) all requirements as specified under the applicable WA type are met.

B. Additional Request Requirements

- (1) In addition to the requirements of Subparagraph 22A, the request for a WA must provide:
 - (a) the dates the producer normally plants and harvests the crop using the unrated P/T in the county;
 - (b) the dates recommended by an agricultural expert;
 - (c) evidence the crop is commercially grown in the area; and
 - (d) evidence a viable marketing outlet is available.
- (2) If the request for a WA is to insure organic certified or organic transitional practices that are not contained in the AD, the request for a WA must provide:
 - (a) for certified organic acreage, a written certification in effect from a certifying agent indicating the name of the entity certified, effective date of certification, certificate number, types of commodities certified, and the name and address of the certifying agent;
 - (b) for transitional acreage, a certificate described in (a) above, or written documentation from a certifying agent indicating an organic plan is in effect for the acreage; and

B. Additional Request Requirements (continued)

- (c) records from the certifying agent showing the specific location of each field of certified organic, transitional, buffer zone, and acreage not maintained under organic management.

C. Additional RO Review Criteria

- (1) In addition to the requirements of Subparagraph 34A, the RO must:
 - (a) compare the dates the producer normally plants and harvests the crop using the unrated P/T to the reference county and those recommended by agricultural experts, and adjust the appropriate dates as necessary;
 - (b) examine the information regarding irrigation to ensure that the producer has adequate irrigation facilities and water to irrigate the crop at the appropriate times if insurance is sought for irrigated practice. If it is known at the time of processing the request for a WA there are inadequate irrigation facilities and/or water for an irrigated practice, deny the request for a WA;
 - (c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;
 - (d) examine the information from agricultural experts, or the organic agricultural experts, to determine whether all experts are in agreement regarding adaptability of the unrated P/T to the area;
 - (i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the unrated P/T is adapted to the soil and agronomic conditions on the acreage.
 - (ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.
 - (iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.
 - (e) use the PAIR for perennial crops to determine insurable acreage, the age of the stand, if the inspector recommends insurance for the acreage, or any noted perils or hazards unique to the acreage. If the inspector recommends the acreage should not be insured, the request for a WA must be denied; and

C. Additional RO Review Criteria (continued)

- (f) determine if all of the following conditions are met. If one or more of the conditions are not met, the request for a WA must be denied. The conditions that must be met are:
 - (i) quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently;
 - (ii) the intended use of the crop is defined as acceptable in the policy;
 - (iii) all other policy terms are appropriate for insuring the unrated P/T and acreage;
 - (iv) the unrated P/T is commercially grown in the area and a viable marketing outlet is available;
 - (v) all the agricultural experts, or organic agricultural experts, agree the unrated P/T is adapted to the area; and
 - (vi) if the unrated P/T has been planted previously, the same production practices must be used and the same agronomic conditions must exist for the acreage to be covered under the WA.

- (2) In accordance with Paragraph 43:
 - (a) the RO must determine the T-Yield as follows:
 - (i) for an unrated P/T using county T-Yields:
 - (A) use the T-Yield of an identified reference county; or
 - (B) if the reference county T-Yield is not appropriate or available, determine a T-Yield using NASS, the producer's yield history, or other yield data from unbiased third parties (such as, the CES, university or private plant geneticist, processors, any publications for the P/T in the area, and any published yield data) to determine the yield potential of the unrated P/T as compared to insurable P/T of the crop in the county. Also refer to the procedures provided in the CSH;
 - (ii) for counties with T-Yield maps (not county T-Yields), or high-risk areas with separate T-Yields, determine an appropriate T-Yield by multiplying the T-Yield determined in (i) above by the area factor applicable to the area where the acreage to be insured under the WA is located. For acreage located in more than one area, separate T-Yields must be determined;

C. Additional RO Review Criteria (continued)

(iii) APH history provided with the request should be used to determine whether the reference county T-Yields are appropriate. If the simple average of the yearly sum of the producer's production divided by the yearly sum of the producer's planted acreage for all reported crop years is less than 90 percent of the reference county T-Yield, the reference county T-Yield is not appropriate; and

(iv) under no circumstances will the assigned T-Yield be higher than the T-Yield for the reference county.

(b) the RO must determine premium rates, for all plans of insurance, as follows:

(i) for counties with continuous rating, use the premium rates from the reference county determined in accordance with Paragraph 36;

(ii) for counties with one premium rate for all yields, use the premium rate for the 65 percent coverage level and inform the AIP to multiply the rate by the differential in the AD for the reference county if the producer's coverage level is different;

(iii) if the premium rates from the reference county are not appropriate because there are additional risks or the risks are different for the unrated P/T, or there is no appropriate reference county:

(A) determine the risks and expected losses in the county associated with the unrated P/T (sources of data to determine risks could include prior insurance experience, NASS data, climatic data, etc.);

(B) review the base premium rate and factor for the unrated P/T in the reference county; and

(C) assign appropriate premium rates or increase or decrease a practice factor to account for risks associated with the unrated P/T as necessary to cover the expected losses.

(iv) in addition to the rates determined in (i) through (iii) above, for high-risk land determine the add-on rate in accordance with Paragraph 72 and the CSH.

84 TP Type – Unrated P/T (Continued)

C. Additional RO Review Criteria (continued)

- (c) for dollar plans of insurance:
 - (i) the amount of insurance is obtained from the AD of the reference county determined in accordance with Paragraph 36; or
 - (ii) if the amount of insurance in the AD in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated P/T was sold for in the county from NASS or other similar sources and subtract any post-harvest costs, if applicable.
- (d) if it is not possible to determine an appropriate premium rate or T-Yield, the request for a WA must be denied.

D. Additional RO Instructions

If the unrated P/T is not shown on any AD for the crop, the RO must contact RMA APDD, Actuarial Branch to determine the appropriate code to assign to the P/T.

The RO must monitor the insurance experience of the unrated P/T to determine any necessary rate adjustments or whether to include the P/T on the AD.

85 XC Type – County Without Actuarial

A. Additional Information

Landlords with less than the three most recent years of crop history required in Subparagraph 85B may qualify by submitting a request for a WA and providing documentation that supports their tenant meets the applicable qualification requirements (see Sec. 13B of the CIH).

Production records provided to or requested by the RO that are subsequently determined to be unacceptable may result in a request for a WA being incomplete.

B. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, except Subparagraph 22A(2), the request for a WA must provide:

- (1) the dates the producer and other growers in the area normally plant and harvest the crop, if applicable;
- (2) the name, location of, and approximate distance to the place the crop will be sold or used by the producer;
- (3) for any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop;

B. Additional Request Requirements (continued)

- (4) if the requested crop has been previously planted in the county or area for at least three years:
 - (a) a completed APH database form (only for crops that require APH), signed and dated by the producer, based on verifiable production records for at least the three most recent crop years in which the crop was planted; and
 - (b) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans) in which the crop was planted. Refer to Sec. 14D of the CIH for acceptable verifiable production records (farm management records are not acceptable for an XC WA request and acceptable verifiable production records are not limited to the identified crops listed in Sec. 14D of the CIH).
 - (i) The acceptable verifiable production records do not necessarily have to be from the same physical acreage for which a WA is being requested.
 - (ii) Acceptable verifiable production records do not have to be submitted if the producer has insured the crop in the county or area for at least the previous three crop years and have certified the yields on the applicable production records or the yields are based on a previous insurance claim.
 - (iii) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (such as forage seeding).

- (5) if the requested crop has not been previously planted in the county or area for at least three years:
 - (a) a completed APH database form (only for crops that require APH), signed and dated by the producer, based on verifiable production records for at least the three most recent crop years in which the similar crop was planted from acreage in the county, or in the area if the producer has not produced the crop in the county for at least three years;
 - (b) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans) in which the similar crop was planted. Refer to Sec. 14D of the CIH for acceptable verifiable production records (farm management records are not acceptable for an XC WA request and acceptable verifiable production records are not limited to the identified crops listed in Sec. 14D of the CIH); and
 - (i) The acceptable verifiable production records for the similar crop do not necessarily have to be from the same physical acreage for which a WA is being requested.

B. Additional Request Requirements (continued)

- (ii) Acceptable verifiable production records do not have to be submitted if the producer has insured the similar crop for at least the three previous crop years and has certified the yields on the applicable production reports or the yields are based on a previous insurance claim.
 - (iii) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (such as forage seeding).
- (c) if the producer has never planted the requested crop in the county or area, the producer must sign a certification statement attesting to this (see Exhibit 10).
- (6) if the producer has only one or two years of production records for the requested crop in the county or area, and has production records for a similar crop in the county or area such that the combination of both sets of records results in at least three years of production records, the producer must provide the information required in (4) of this subparagraph for the years the producer grew the crop in the county or area and the information required in (5) of this subparagraph regarding the similar crop for the remaining years.
 - (a) The similar crop production records must be submitted beginning with the most recent crop year that the similar crop was produced, that is not occupied by the requested crop production records (for example, 2012 similar crop production records cannot be used if 2012 requested crop production records are available).
 - (b) Similar crop production records cannot be submitted instead of the requested crop production records, if the requested crop has been produced in the county or area.

Example: A producer requests an XC WA for corn in County A. The producer has 2007 and 2012 corn production records in County A and 2007 through 2012 production records for a similar crop in County A. The producer must submit an APH database form containing the corn records for 2007 and 2012, and an APH database form for the similar crop records 2007 through 2012. The two APH databases must collectively represent production and acreage from at least three APH crop years. The producer must also submit acceptable verifiable records for corn in County A in 2007 and 2012, and, if the similar crop was not insured, acceptable verifiable records for the similar crop in County A for at least 2011.

C. Similar Crop

(1) A similar crop to the crop for which a WA is being requested must:

- (a) be included in the same category of crops (such as, row crops including, but not limited to, small grains, coarse grains, and oil seed crops; vegetable crops grown in rows; tree crops; vine crops; bush crops; etc.);
- (b) have substantially the same growing season (that is normally planted around the same dates and harvested around the same dates);

Exception: A fall planted crop may be considered similar to a spring planted crop or vice versa. Although they are not planted at the same time, they are grown during a similar time period, require comparable agronomic conditions, and are subject to substantially the same risks. If within “spring planted” or “fall planted,” a similar crop is grown early enough or late enough to routinely hit or miss significant perils, the crop may not be similar.

- (c) require comparable agronomic conditions (such as, comparable needs for water, soil, etc.); and
 - (i) The similar crop should have comparable agronomic conditions so that management and machinery would be familiar to the requesting producer (such as, comparable water requirements/soil attributes, tolerance to heat/cold/frost, fertilizer, pesticides, tillage, special equipment, management expertise, harvesting and handling requirements, etc.).
 - (ii) CES recommendations and expected yield data from soil surveys should be reviewed by the RO when evaluating similar agronomic conditions.
 - (iii) If both crops (the crop in which the WA is requested and the similar crop) can be grown successfully when normal weather is received for the area, then the crops can be considered to have comparable agronomic conditions. The fact that one crop is somewhat more tolerant to drought conditions than another (such as corn versus sunflowers), should not mean that they are not similar crops because a period of extended drought will result in lowered yields for both crops when grown without irrigation.
- (d) be subject to substantially the same risks (frequency and severity of loss would be expected to be comparable from the same cause of loss).
 - (i) The RO should determine whether the similar crop’s loss would be substantially comparable to the requested crop (such as, sunflowers may fare better than corn in drought, a determination should be made whether the severity of loss would be comparable in both crops). The RO should evaluate CES and loss data to adjust the rates and coverage level accordingly for the requested crop.

C. Similar Crop (continued)

- (ii) If the crops within a category have similar planting and harvesting dates, they are expected to be subject to the same risks (that is exposure to weather events would be the same).
 - (iii) Crops in the other categories should be evaluated based on the timing of different stages critical to crop production (such as, some vegetable row crops are planted only in the spring in an area, while multiple planting periods may be utilized in other areas).
- (2) The Similar Crop Chart (Exhibit 16), and supplemental additions provided on the RO website, may be used as a guide to identify similar crops.
 - (a) Crops are grouped by those that exhibit similar husbandry and handling requirements due to their inherent physiological attributes (such as, growth and storage/shelf-life, etc.) or are specialty crops (that is vegetables, fruits, and other plants grown for human consumption). Generally specialty crops require either a contract to insure, or are marketed through limited markets.
 - (b) When no similar crop is identified, the RO will consider these crops on a case-by-case basis. In determining which crop to use as a similar crop, the RO must consult with:
 - (i) the Director of RMSD; and
 - (ii) other ROs in the same area(s) where the crop is already insured.
- (3) Records for more than one similar crop may be provided to qualify for an XC WA. However, if records for more than one similar crop must be used to qualify, the crop that is most similar to the requested crop must be used prior to using additional similar crop records.

D. Additional RO Review Criteria

- (1) In addition to the requirements of Subparagraph 34A, the RO must:
 - (a) compare the dates the producer normally plants and harvests the crop to the reference county and those recommended by agricultural experts, and adjust the appropriate dates as necessary;
 - (b) examine the information regarding irrigation to ensure that the producer has adequate irrigation facilities and water to irrigate the crop at the appropriate times if insurance is sought for irrigated practice. If it is known at the time of processing the request for a WA there are inadequate irrigation facilities and/or water for an irrigated practice, deny the request for a WA;

D. Additional RO Review Criteria (continued)

- (c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;
- (d) examine the information from agricultural experts, or the organic agricultural experts, to determine whether all experts are in agreement regarding adaptability of the crop to the area;
 - (i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.
 - (ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.
 - (iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.
- (e) use the PAIR for perennial crops to determine insurable acreage, the age of the stand, if the inspector recommends insurance for the acreage, or any noted perils or hazards unique to the acreage. If the inspector recommends the acreage should not be insured, the request for a WA must be denied;
- (f) use acceptable verifiable records of actual yields to determine whether the approved APH yield or the reference maximum dollar amount for dollar plan insurance is supported, whether there are any quality or moisture issues that require an adjustment in policy terms, whether the dates of harvest support the end of the insurance period, or to determine whether other terms of insurance are appropriate; and
- (g) determine if all of the following conditions are met. If one or more of the conditions are not met, the request for a WA must be denied. The conditions that must be met are:
 - (i) the policy must permit coverage for the specific P/T, variety, or option of the crop for which insurance is requested;
 - (ii) the causes of loss provided for in the policy must be consistent with those conditions that may reasonably be expected to occur in the county;
 - (iii) the end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county;
 - (iv) quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently;

D. Additional RO Review Criteria (continued)

- (v) the intended use of the crop is defined as acceptable in the policy;
 - (vi) all other policy terms are appropriate for insuring the crop and acreage;
 - (vii) the crop is commercially grown in the area and a viable marketing outlet is available or a legal marketing contract is in effect for the crop produced;
 - (viii) all the agricultural experts, or organic agricultural experts, agree the crop is adapted to the area;
 - (ix) if the crop has been planted previously, the same production practices must be used, and the same agronomic conditions must exist for the acreage to be covered under the WA; and
 - (x) an actuarially sound premium rate can be established to cover the anticipated losses and a reasonable reserve determined in accordance with RMA's standard premium rating methodology for the crop for which a WA is being sought.
- (2) In accordance with Paragraph 43:
- (a) the RO must determine the T-Yield as follows:
 - (i) for crops using county T-Yields:
 - (A) use the T-Yield of the reference county; or
 - (B) if the reference county T-Yield is not appropriate, determine a T-Yield using NASS, the producer's yield history, or other yield data from unbiased third parties (such as, the CES, university or private plant geneticist, processors, any publications for the P/T in the area, and any published yield data) to determine the yield potential for the crop in the county. Also refer to the procedures provided in the CSH.
 - (ii) for counties with T-Yield maps (not county T-Yields) or high-risk areas with separate T-Yields, determine an appropriate T-Yield by multiplying the T-Yield determined in (i) above by the area factor applicable to the area where the acreage to be insured under the WA is located. For acreage located in more than one area, separate T-Yields must be determined;

D. Additional RO Review Criteria (continued)

- (iii) APH history provided with the request should be used to determine whether the reference county T-Yields are appropriate. If the simple average of the yearly sum of the producer's production divided by the yearly sum of the producer's planted acreage for all reported crop years is less than 90 percent of the reference county T-Yield, the reference county T-Yield is not appropriate; and
 - (iv) under no circumstances will the assigned T-Yield be higher than the T-Yield from the reference county.
- (b) the RO must determine premium rates, for all plans of insurance, as follows:
- (i) for counties with continuous rating, use the premium rates from the reference county determined in accordance with Paragraph 36;
 - (ii) for counties with one premium rate for all yields, use the premium rate for the 65 percent coverage level and inform the AIP to multiply the rate by the differential in the AD for the reference county if the producer's coverage level is different;
 - (iii) if the premium rates from the reference county are not appropriate because there are additional risks or the risks are different:
 - (A) compare the premium rates of a crop with similar risk exposure in the reference county and county where the acreage to be covered under the WA is located;
 - (B) determine the differential between the two rates; and
 - (C) multiply the differential by the premium rate or rates from the reference county, as appropriate (if there is no crop with a similar risk exposure, deny the request for a WA).
 - (iv) in addition to the rates determined in (i) through (iii) above, for high-risk land, determine the add-on rate in accordance with Paragraph 72 and the CSH.
- (c) for dollar plans of insurance:
- (i) the amount of insurance is obtained from the AD of the reference county determined in accordance with Paragraph 36; or
 - (ii) if the amount of insurance in the AD in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated P/T or variety was sold for in the county from NASS or other similar sources and subtract any post-harvest costs, if applicable.

D. Additional RO Review Criteria (continued)

- (d) if it is not possible to determine an appropriate premium rate or T-Yield, the request for a WA must be denied.

E. Additional RO Instructions

If the P/T or variety is not shown on any county AD for the crop, the RO must contact RMA APDD, Actuarial Branch to determine the appropriate code to assign to the P/T.

The RO must monitor the insurance experience of the unrated crop to determine any necessary rate adjustments, or whether to include the crop on the AD.

The pecan revenue policy is a two-year coverage module, therefore WAs must be written in two-year increments with four years of production records.

86-90 (Reserved)

PART 4 SPECIFIC WUA (UA TYPE) GUIDELINES

91 General Information and Availability

- (1) WUAs (UA Type WAs) fall under the guidelines and requirements provided in Part 2, unless otherwise specified.
- (2) WUAs are not available for high-risk land.
- (3) WUAs will be issued by crop policy. Multiple crops may be issued on a WUA and/or multiple WUAs may be issued per producer. A single WUA may not include crops with different filing periods; therefore WUA requests should be separated by filing period (for example, a request for wheat, which is a 6/30 filed crop, should be separate from an 11/30 filed crop, such as corn or soybeans).
- (4) WUAs are only available to establish optional units for crops where the CP allow for optional units by WA, and only for the specific situations covered by the procedures contained in Part 4 of this handbook.
- (5) Optional units established by WUAs may be used in accordance with the applicable policy provisions to qualify for enterprise units. When optional units are elected, the insured must follow optional unit structure and the applicable guidelines provided by the WUA.
- (6) Any insured crop qualifies for optional units under the WUA; provided all other optional unit requirements are met and optional units for the crop are not otherwise limited by the specific CP.
- (7) Any acreage within the section (section equivalent) that is not identified and assigned to a specific optional unit will be assigned to the closest optional unit approved by the WUA.
- (8) Individuals sharing in the same acreage under separate policies will have separate WUAs, and are not required to have the same optional units designated under each WUA. Each policy will have its own approved APH yield and file acceptable production reports accordingly.

92 Additional Request Requirements

In addition to Subparagraph 22A, the request for a WUA must provide:

- (1) at least the most recent year of acceptable APH production records separated according to the proposed optional unit structure using the specifications in Sec. 13 of the CIH;
- (2) submitted aerial photographs or legible maps that:
 - (a) contain information which allows the RO to identify the location of the land;
 - (b) identify all cropland acreage included in the producer's operation in the county and the intended crops to be grown on the acreage;
 - (c) identify the boundaries of each proposed optional unit;

92 Additional Request Requirements (Continued)

- (d) identify the sections, section equivalents, and such other information as may be required to identify each parcel of land;
 - (e) are of a reproducible size and quality (otherwise three copies need to be provided) for attachment to each copy of the WUA; and
 - (f) are signed and dated by the producer.
- (3) a draft WUA addendum (see Exhibit 13C) clearly summarizing the:
- (a) optional units to be established by the WUA;
 - (b) legal descriptions of the land for each unit;
 - (c) FSA FN, including tract and field numbers, when provided by FSA; and
 - (d) cropland acreage associated with each unit.
- (4) the WA request number(s) of any existing WUA(s) that are in effect, if any, for an annual crop if the WUA request involves an annual crop, or a perennial crop if the WUA request involves a perennial crop. If requested by the RO, the insured must be able to provide a copy of any existing WUA, along with any addendum(s) or associated map(s)/photo(s). For unit division purposes, annual crops include alfalfa seed (forage seed), forage production, mint, and sugarcane; and
- (5) additional requirements contained in Paragraph 97 based upon the type of WUA requested.

93 WUA Offer Requirements

In addition to Paragraph 43, a WUA offer must contain:

- (1) the map(s)/photo(s) attached to the WUA (the map/photo is considered part of the WUA) clearly showing the optional unit boundaries and specifically referenced in the WUA (see Exhibit 13D);
- (2) optional unit's created by identifiable boundaries such as:
 - (a) permanent field boundaries;
 - (b) fences;
 - (c) permanent waterways;
 - (d) woodlands; and
 - (e) physical features (canyons, lakes, rivers, mountains, reclamation ditches), roadways, or similar features that are not readily movable.

93 WUA Offer Requirements (Continued)

- (3) the addendum (see Exhibit 9C and 13C) attached to the WUA (also considered part of the WUA) clearly summarizing the:
 - (a) optional units established by the WUA;
 - (b) descriptions of where the land for each unit is located;
 - (c) FSA FN, including tract (include previous tract if applicable) and field numbers, when provided by FSA; and
 - (d) cropland acreage associated with each unit.
- (4) boundaries consistent with prior WUA(s), if any, unless the location of acreage on the subsequent request(s) prevents the use of the prior WUA issued boundaries; and
- (5) the format and statements contained in Exhibit 9 and Exhibit 13, as applicable.

94 Topographic Features

Topographic features (also referred to as special circumstances) used to qualify for WUAs in Subparagraphs 97B and 97C include natural features such as, mountains, rivers, lakes, canyons, steep slopes, etc. Special circumstances may also include permanent irrigation systems (such as center pivot or drip) and constructed features prohibiting field access (such as, interstates, highways, and railroads). Minor creeks, field drainage ditches, fences, field roads, furrow or movable gun irrigation systems (excluding furrow irrigation systems that are structured according to elevation/topography and are serviced by canal systems that are not subject to alteration or change), or interstates, highways, and railroads with cross traffic access, are not considered special circumstances or topographic features for the purposes of Subparagraphs 97B and 97C, although some of these features may be used to delineate proposed unit boundaries.

95 Cropland Changes

- (1) Request for revision must be submitted by the SCD for WUAs already in place when:
 - (a) land is removed from a farming operation and the impacted unit no longer meets the minimum acreage size requirement (the affected acreage which the insured continues to farm will be combined with the insured's closest optional or basic unit); and
 - (b) land added to the farming operation qualifies as a new optional unit.
- (2) If land is added to an existing optional unit established under the WUA, added land procedures contained in the CIH must be followed.

95 Cropland Changes (Continued)

- (3) If land is added to the operation after the ARD for the insured crop:
 - (a) a new WUA request to create a new optional unit to include such land may be approved for the following crop year, if requested timely; and
 - (b) for the current crop year, it will be added to the closest optional or basic unit in accordance with added land procedures contained within the CIH.

96 Additional Responsibilities

A. Producer

The producer must:

- (1) comply with the production reporting and record-keeping requirements specified in the applicable crop policy, or AD, and procedures for optional units; and
 - (a) For each succeeding crop year the WUA is in effect, the producer must file acceptable production reports by the production reporting date to support the designated optional units for each crop; and
 - (b) If the insured does not file such reports for a crop, units will be determined according to the policy provisions applicable to that crop.
- (2) assist the AIP/agent in drafting the addendum and other supporting documentation for the WUA.

B. AIP

The AIP must:

- (1) conduct the underwriting review and evaluate all the information submitted with the request for a WUA and determine whether the applicable requirements in this section have been met. If the producer fails to submit all the necessary information by the applicable deadline:
 - (a) deny the request for a WUA; and
 - (b) notify the producer by certified mail that the WUA request is denied and state the reason for denial. The notice must provide the producer with a right to arbitrate the denial in accordance with Sec. 20 of the Common Crop Insurance Policy BP.
- (2) sign and date the WUA offer issued by the RO, if accepting the WUA offer. Submission of a signed WUA by the AIP to the RO will be considered as acceptance by the AIP of such WUA;

96 Additional Responsibilities (Continued)

B. AIP (continued)

- (3) maintain a copy of the WUA and supporting documents (such as, WUA request, addendum, maps which clearly identify the location of the acreage, etc.); and
- (4) review multi-year WUAs yearly to verify the determinations made are still appropriate for the situation for which the agreement was developed (such as, identify any land added or removed from the farming operation, etc.).

For renewal WUA requests where the producer has changed AIPs, the ceding AIP will provide the assuming AIP a copy of the preceding WUA.

C. RO

The RO must:

- (1) not accept any WUA request if the request for a WUA is incomplete (such as, not signed, inadequate map, etc.). The RO will send notice to the producer and the AIP when the request for a WUA is not accepted (no general appeal rights included);
- (2) deny the WUA if the requirements of Part 4 have not been met (such as, minimum acreage requirements, more units than authorized, the boundaries are not acceptable, etc.);
- (3) sign the WUA and approve the terms of such WUA for the WUA to be effective. The RO will return all approved and unapproved WUAs to the AIP;
- (4) provide the basis for disapproval and provide the producer with the right to appeal, if the WUA is not approved by the RO; and
- (5) provide written notice to the producer and AIP that the WUA is canceled not later than 30 calendar days prior to the cancellation date specified in the policy or WUA, as applicable, if it is determined policy changes no longer permit the WUA.

97 Additional Requirements for WUA Types

A. Oversized Section, Section Equivalents, and FSA FN Optional Units

- (1) Acreage in an oversized section or section equivalent (where units are authorized by sections), or FSA FN (where optional units are authorized by FSA FN), may qualify for a WUA if:
 - (a) the oversized section, section equivalent, or FSA FN contains more than 640 acres of cropland in which the producer has an interest; and
 - (b) each proposed optional unit contains at least 320 contiguous acres of cropland in which the producer has an interest.

A. Oversized Section, Section Equivalents, and FSA FN Optional Units (continued)

- (2) Any non-contiguous acreage within the oversized section, section equivalent, or FSA FN in which the producer has an interest that does not qualify as a separate unit under the guidelines in (1) of this subparagraph, will be assigned to the closest qualifying unit.
- (3) The maximum number of optional units allowed by WUA will not exceed the total cropland acres divided by 640 and rounded up to the next whole number.

Example: If the oversized section, section equivalent, or FSA FN contains 2200 cropland acres in which the producer has an interest, the maximum number of optional units allowed by WUA would be four ($2200/640=3.4$, which is rounded up to 4).

B. Annual Crops with Topographic/Irrigation Features

An insured may qualify for a WUA for an annual crop, if, based on the information contained in the request for a WUA and other applicable documentation, all of the following requirements are met:

- (1) the insured must clearly document permanent, topographic or irrigation system features which present a significant obstacle to the farming operation and such features are not under the insured's control. Under these conditions it is impractical to comply with the optional unit division by section (for example, the planting pattern continues across the section lines due to the location of the center pivot irrigation system);
- (2) minimum annual cropland acreage requirements;
 - (a) The insured's farming operation must contain at least 640 annual cropland acres; and
 - (b) Each optional unit established under the WUA must contain a minimum of 320 annual cropland acres in which the producer has an interest.
- (3) a clear and discernable break in the planting pattern at the boundaries of each optional unit must be maintained; and

B. Annual Crops with Topographic/Irrigation Features (continued)

- (4) an insured will not receive more optional units than would be allowed under the policy had these special circumstances not existed.

Example: The producer's operation consists of 960 acres in which the producer has an interest and it physically lies in two sections. Due to special circumstances the acreage is farmed across section lines. This acreage which would otherwise be one unit may be divided into separate optional units. Since the policy allows optional units by section, the maximum number of units in this example that are eligible for a WUA is two. Each unit divided due to special circumstances must contain 320 cropland acres or greater. Units that qualify outside of the WUA (such as in a separate section not crossing section lines) are not limited to the 320 acre limitation and are included in determining the maximum number of units for which the producer is eligible.

C. Perennial (Tree, Vine, and Bush) Crops with Topographic/Irrigation Features

An insured may qualify for a WUA for a perennial (tree, vine, and bush) crop if authorized by the CP and, based on the information contained in the request for a WUA and other applicable documentation, all of the following requirements are met:

- (1) the insured must clearly document permanent, topographic or irrigation system features that present a significant obstacle to the farming operation and such features are not under the insured's control. Under these conditions it is impractical to comply with the optional unit division as currently defined in the policy;
- (2) minimum perennial crop acreage requirements; and
 - (a) The insured's farming operation must contain at least 160 perennial crop acres; and
 - (b) Each optional unit established under the WUA must contain a minimum of 80 perennial crop acres in which the producer has an interest.

Example: An insured farms a total of 800 perennial crop acres, due to irrigation systems it could be divided into 10 separate fields. This acreage, which would otherwise be one unit, may be divided into separate optional units provided each resulting optional unit consists of at least 80 perennial crop acres. The maximum number of optional units allowable in this example is 10.

- (3) a clear and discernable break in the planting pattern at the boundaries of each optional unit must be maintained.

D. Annual Crops with Geographic Dispersion

- (1) An insured may qualify for a WUA for an annual crop when authorized by the CP to create optional units on a section equivalent basis if all of the following conditions are met:
 - (a) acreage must be in states that rely on the metes and bounds land survey system and where the Common Crop Insurance Policy BP require optional unit establishment on a FSA FN basis;
 - (i) If producers have an alternate method of optional unit establishment under the policy (such as, military land grants, railroad surveys, section equivalent), (1)(a) of this subparagraph is not applicable.
 - (ii) The producer does not have the option of establishing units on any annual/eligible crop by FSA FN while the WUA is in effect.
 - (b) the acreage within the FSA FN is geographically dispersed throughout the county; and
 - (i) For underserved states (Connecticut, Maryland, Pennsylvania, New York, Maine, Delaware, Massachusetts, New Hampshire, New Jersey, Rhode Island, Vermont and West Virginia) the sectional equivalent boundaries may be shared.
 - (ii) For all other states not listed in (i) above, at least three miles must separate proposed sectional equivalent boundaries.
 - (c) the topographic features (excluding irrigation systems defined in Paragraph 94), create climatic conditions that vary dramatically within a three- to five-mile range (such as, frost or flooding regularly occurs in a patchwork pattern missing one area while seriously impacting others).
- (2) Each simulated section equivalent must contain a block of land at least one-square-mile (such as 640-acre simulated section). Land within the block may have multiple owners. A block is determined by overlaying the map with a one-square-mile grid to scale with the map, to determine the minimum amount of land that must be included within the simulated section equivalent.
 - (a) The one-square-mile grid (block) must be placed on the map to place the majority of the producer's fields near, or as close as possible, to the center of the one-square-mile grid.
 - (b) Maps will not depict an area larger than the county and must accurately indicate the scale of the map.
 - (c) The grid must be oriented (north/south) in the same direction as the map.

D. Annual Crops with Geographic Dispersion (continued)

- (d) The grid may cross permanent boundaries; however, it may not extend into another county.
 - (e) After the grid is laid on the map to encompass some or all of the producer's acreage, the boundaries of the simulated section equivalent are determined by finding the closest permanent, easily identifiable physical boundary outside of the grid.
- (3) Once the simulated section equivalents are established for a producer, such simulated section equivalents cannot be changed unless acreage has been added from outside the simulated section equivalent. See Paragraph 95 for rules involving cropland changes.
 - (4) The simulated section equivalents must be clearly indicated on a map using identifiable boundaries. The boundaries must be established in accordance with Subparagraph 93(2), excluding fences, field boundaries, and woodlands. Boundaries may touch the one-square-mile block; however, they may not overlap the block.

98 Continuation of WUAs

- (1) WUAs in effect at the time of the release of the 2013 WAH will continue in effect, provided there is no break in continuity. Insureds wanting to terminate the WUA must request cancellation of the WUA by the cancellation date.
- (2) WUAs will be considered for renewal by the RO for the following conditions:
 - (a) the WUA is no longer appropriate;
 - (b) the producer transfers the policy to a different AIP; and
 - (c) changes are made to the cropland acreage covered by the WUA.
 - (i) Optional units established under the WUA in effect prior to release of the 2013 WAH should continue to be maintained unless the insured has decreased acreage below the original established limitation. A decrease in acreage below the original established limitation will disqualify that optional unit and it will be added to the closest optional/basic unit unless a topographic feature separates the acreage from the closest optional/basic unit, in which case such acreage must be added to the next closest optional/basic unit that is not separated by the topographic feature.

- (ii) Land added to the farming operation with the intent of making it a separate unit must meet the current procedures in this handbook or it will be added to the closest optional/basic unit. Both the new and old WUAs must be sent to the RO. The following statement must be added to the new WUA when it is prepared:

“This written unit agreement is a revision of a previous written unit agreement issued prior to 2013 with continuous insurance coverage. Land added to the farming operation creating a separate unit, must meet the guidelines as stated on this written unit agreement or it will be added to the closest optional/basic unit. Units previously established which are not affected by this change will remain in effect as stated on the written unit agreement dated _____.”

- (3) Renewal requests for situations described in (2)(a) and (b) must meet the requirements in Subparagraph 22B. If the renewal request meets these requirements, the WUA may be issued under the same terms as the original WUA was issued. If a renewal request is not submitted by the producer, or is not accepted because it does not meet the requirements in Subparagraph 22B, any WUA request in subsequent years will be a new request and must meet the current procedures of this handbook.

99-100 (Reserved)

Acronyms and Abbreviations

The following table provides the acronyms and abbreviations used in this handbook. Explanation of WA type codes are in Exhibit 6.

Acronym/Abbreviations	Term
Act	Federal Crop Insurance Act
AD	Actuarial Documents
AIP	Approved Insurance Provider
APDD	RMA, Product Management, Actuarial and Product Design Division
APH	Actual Production History
ARD	Acreage Reporting Date
BIA	Bureau of Indian Affairs
BP	Basic Provisions (not specific to Common Crop Insurance Policy)
CAT	Catastrophic Risk Protection Endorsement
CES	Cooperative Extension Service
CFO	RMA Compliance Field Office
CFR	Code of Federal Regulations
CI	Crop Inspection
CIH	FCIC 18010 Crop Insurance Handbook
CP	Crop Provisions
CSH	FCIC 24010 Classification Standards Handbook
DSSH	FCIC 24040 Document and Supplemental Standards Handbook
EIN	Employer Identification Number
EPL/PPS	Eligible Plant Listing and Plant Price Schedule
FCIC	USDA Federal Crop Insurance Corporation
FSA	USDA Farm Service Agency
FN	Farm Number
GIS	Geographical Information System
GPS	Global Positioning System
GRIP	Group Risk Income Protection
GRP	Group Risk Protection
HEL	Highly Erodible Land
LAM	FCIC 25010 Loss Adjustment Manual Standards Handbook
LCR	Loss Cost Ratio
NAD	National Appeals Division
NASS	National Agricultural Statistics Service
NRCS	USDA Natural Resources Conservation Service
P/T	Practice(s)/Type(s)
PAAD	RMA, Product Management, Policy Analysis and Accounting Division
PAIR	Perennial Crop Pre-Acceptance Inspection Report
PASD	RMA, Product Management, Product Administration and Standards Division
PAW	Pre-Acceptance Worksheet
RAN	RMA Assigned Number
RMA	USDA Risk Management Agency
RMSD	RMA, Insurance Services, Risk Management Services Division

Acronyms and Abbreviations (Continued)

RO	RMA, Insurance Services, Regional Office
RSD	RMA, Insurance Services, Reinsurance Services Division
SCD	Sales Closing Date
SLCR	Simple Loss Cost Ratio
SRA	Standard Reinsurance Agreement
SSN	Social Security Number
T-Yield	Transitional Yield
USDA	United States Department of Agriculture
WA	Written Agreement
WAH	FCIC 24020 Written Agreement Handbook
WARPT	Written Agreement Report Application
WUA	Written Unit Agreement
WSS	NRCS Web Soil Survey

Definitions

Area means land surrounding the acreage with geographic characteristics, topography, soil types, and climatic conditions similar to the acreage in which the WA is requested.

Commercially grown means the crop is produced for sale in the retail or wholesale market.

Price/price election means the price used in the applicable policy to determine liability (such as, projected price, contract price, etc.).

Viable marketing outlet means a stable market willing to purchase the crop at the quality under which it is normally produced, and located such that the costs of shipping do not make the crop unprofitable.

Form Standards

All affected forms and statements must be updated by December 31, 2012.

A. Request for Actuarial Change Form

The following table indicates the required components that are to be included on the Request for Actuarial Change form. See Exhibit 4 for an example of the Request for Actuarial Change form.

Item	Requirements
General Information	<p>The general information section should be included first on the form, but does not need to have the general information designation. The items that must be included are:</p> <ul style="list-style-type: none"> (1) identification of renewal request or new request; (2) identification if the producer requests a multi-year WA; (3) crop year; (4) insurance plan; (5) coverage level; (6) statement: “All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO”; (7) WA request type code; (8) insurance agent’s agency or service office name and address, agent code, phone number, and email address; and (9) AIP’s name and address, AIP code, phone number, and email address.
1.	Producer’s name and address as shown on the application.
2.	State and county of the requested land.
3.	Producer’s policy number.
4.	Identification number of producer and type of identification number (SSN, EIN, RAN, or BIA).
5.	Identification of producer as landlord, operator, or owner/operator.
6.	<p>Identification and information of the land on which the actuarial change is requested. This may be included on the form itself (if space is available) or as an appendix to the form. The required blocks of information for item 6 are:</p> <ul style="list-style-type: none"> (1) line number; (2) FSA FN, tract number, and field number; (3) section, township, range, and subsection; (4) name of crop; (5) whole acres;

Form Standards (Continued)**A. Request for Actuarial Change Form (continued)**

Item	Requirements
6. (continued)	<p>(6) practice; (7) type; (8) sub county area; (9) producer's insured share; and (10) name of other person(s) sharing crop.</p> <p>If an appendix to the form is being used, then the appendix should include the producer's name, state, county, and policy number.</p>
7.	<p>Explanation of actuarial change for which a WA is requested. If additional space is needed, attach a separate page to the form containing the producer's name, state, county, and policy number on the additional page(s) for identification. For UA type WA requests only, this section must also require the identification of the request numbers of any existing WUAs.</p>
8.	<p>Certain additional information for the land. The area of additional information must include:</p> <p>The land identified in item 6:</p> <p>(a) has been in crop production for ___ years; (b) has been operated ___ years by the present operator; (c) comprises an entire unit, yes ___ or no ___; (d) if no, what other land is included in the unit (section/township/range, FSA FN/tract/field, and/ or farm location; (e) has the crop been planted, yes ___ or no ___; and (f) is a High-Risk Land Exclusion Option in effect, yes ___ or no ___.</p>
9.	<p>This item must include space for any other applicable information. Where a, b, or c are applicable, list the line number from item 6 for which the required information is applicable.</p> <p>(a) Date land cleared (include method used for NB) or reclamation complete. (b) Water method and source if irrigated. (c) Dry bean variety.</p>
10.	<p>Explanation of any pending losses on the requested crop and acreage must be identified in this item.</p>
Request Checklist	<p>This item is optional. A checklist showing what is required for renewal requests and initial requests may be provided along with the request form if the AIP so chooses.</p>

Form Standards (Continued)**A. Request for Actuarial Change Form (continued)**

Item	Requirements
Producer Acceptance Statements	<p>The following statements must be included on the form:</p> <p>“I have read and understand the following:</p> <p>(a) I will have the option to accept or reject any written agreement approved by the Federal Crop Insurance Corporation (FCIC) based on this request for actuarial change. I cannot pick and choose which terms of the written agreement to accept or reject.</p> <p>(b) I agree that I must accept the written agreement by the expiration date, or the written agreement will be rejected.</p> <p>(c) I agree that if I submit multiple Request for Actuarial Change forms, regardless of when the forms are submitted, for the same condition or for the same crop (e.g., to insure corn on ten legal descriptions where there are no actuarial documents in the county or the request is to change the premium rates from the high-risk rates), they may be treated as one request by FCIC and I will have the option of accepting or rejecting the written agreement in its entirety. I cannot reject some terms and conditions of the written agreement and accept others.</p> <p>(d) If a crop inspection is required, I agree my written agreement will be rejected by FCIC, or some fields will not be insurable if:</p> <p><u>1</u> The crop inspection of the planted acreage by the Approved Insurance Provider (AIP) determined the crop’s potential is less than 90 percent of the yield used to determine the production guarantee or the amount of insurance;</p> <p><u>2</u> I fail to sign and accept the written agreement on or before the earlier of the first date of the appraisal or the expiration date; or</p> <p><u>3</u> The AIP has failed to comply with all applicable crop inspection procedures.</p> <p>(e) If this request is denied or is not accepted by FCIC or the AIP, the written agreement is not approved by FCIC, I reject the written agreement under paragraph (a) above, I do not accept the written agreement by the expiration date specified in the written agreement or as provided in (d), or the written agreement is not timely returned to the Risk Management Agency and I am unable to establish that I complied with all deadlines, I agree that:</p>

Form Standards (Continued)

A. Request for Actuarial Change Form (continued)

Item	Requirements
Producer Acceptance Statements (continued)	<p><u>1</u> If insurance is available in the county for the crop, I must accept the rate and coverage from the policy and actuarial documents; or</p> <p><u>2</u> If this request is to initially establish a rate and coverage not otherwise available in the county, no insurance will be provided.</p> <p>(f) I agree that regardless of the determinations described in paragraph (e), I cannot cancel my policy after the cancellation date.</p> <p>(g) I agree that a written agreement is not effective until signed by FCIC.</p> <p>(h) I agree that I am bound by the preceding statements in any administrative review, mediation, or appeal related to this request for a written agreement.”</p>
Producer Signature Area	<p>The producer signature area must contain:</p> <p>(1) the Certification Statement above the producer’s signature (refer to the DSSH for the applicable statement);</p> <p>(2) an area for the signature of the producer and date signed; and</p> <p>(3) an area for producer’s printed name.</p>
Insurance Agent Signature Area	<p>The insurance agent signature area must contain:</p> <p>(1) the following statement above the agent’s signature: “I have reviewed the above information and to the best of my knowledge and belief it represents accurate information”;</p> <p>(2) an area for the signature of the agent and date signed; and</p> <p>(3) an area for the agent’s printed name.</p>
AIP/Company Representative Signature Area	<p>The AIP/company representative signature area must contain:</p> <p>(1) the following statement above the AIP/company representative’s signature: “I recommend that the requested actuarial change be approved”;</p> <p>(2) an area for the signature of the AIP/company representative and date signed; and</p> <p>(3) an area for the AIP/company representative’s printed name.</p>

Form Standards (Continued)

A. Request for Actuarial Change Form (continued)

Item	Requirements
Additional Statements	Additional statements that must be included on the form are the: <ol style="list-style-type: none"> (1) Collection of Information and Data (Privacy Act) Statement; and (2) Non-Discrimination Statement. Refer to the DSSH for the applicable statements.

B. Non-Irrigated Corn Grain Request (TC) Worksheet

The following table indicates the required components that are to be included on the Non-Irrigated Corn Grain Request Worksheet. See Exhibit 15 for an example of the Non-Irrigated Corn Grain Request Worksheet.

Item	Requirements
General Information	The general information section should be included first on the form, however does not need to have the general information designation. The items that must be included are: <ol style="list-style-type: none"> (1) producer's name; (2) policy number; (3) state; (4) county; and (5) other information area.
Producer's Data	The producer's data area is for only non-irrigated corn acreage and production and must include: <ol style="list-style-type: none"> (1) the most recent three (minimum) or four years of corn planted by year; (2) county planted acres; (3) acres harvested as grain; (4) acres appraised as grain; (5) acres harvested or appraised as silage or grazed; (6) the percent grain of total; (7) producer's county wide grain production; and (8) producer's county wide grain yield.
Worksheet Instructions	The worksheet instructions must reference the producer's data information (such as the producer's data in column 1 must have the corresponding instructions reference of column 1). <ol style="list-style-type: none"> (1) Crop year of acreage and production. For a more detailed description, see Paragraph 82 of the Written Agreement Handbook. (2) All non-irrigated corn acreage planted in the county for the year. This should equal the total of columns 3, 4, and 5.

Form Standards (Continued)

B. Non-Irrigated Corn Grain Request (TC) Worksheet (continued)

Item	Requirements
Worksheet Instructions (continued)	<p>(3) All corn acreage harvested as grain, including ear corn for the crop year. Note: If the acreage was both appraised and harvested as grain, put the acreage in this column only (see column 4 instructions below).</p> <p>(4) All acreage appraised as grain for the crop year and not harvested as grain.</p> <p>(5) All acreage harvested or appraised as silage or grazed for the crop year (that is not in columns 3 or 4).</p> <p>(6) Add columns 3 and 4 together, then divide by column 2, then multiply by 100 to get percent grain.</p> <p>(7) Total bushels of grain harvested and appraised in the county for the crop year.</p> <p>(8) Divide column 7 by the sum of columns 3 and 4 (round to whole bushels).</p>
Producer Signature Area	<p>The producer signature area must contain:</p> <p>(1) the Certification Statement prior to the producer’s signature (refer to the DSSH for the applicable statement); and</p> <p>(2) an area for the signature of the producer and date signed.</p>
Additional Statements	<p>Additional statements that must be included on the form are the:</p> <p>(1) Collection of Information and Data (Privacy Act) Statement; and</p> <p>(2) Non-Discrimination Statement.</p> <p>Refer to the DSSH for the applicable statements.</p>

Request for Actuarial Change Form Example

A. Request Form

(Please Type or Print Legibly)		<input type="checkbox"/> Renewal Request <input type="checkbox"/> New Request		Crop Year:	
Insurance Plan:		<input type="checkbox"/> Producer Requests a Multi-Year WA, if applicable		All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO.	
Coverage Level:					
Request Type Code:					
Agency or Service Office Name and Address			Approved Insurance Provider Name and Address		
City:	State:	Zip Code:	City:	State:	Zip Code:
Agent Code:	Phone:		AIP Code:	Phone:	
Agent Email:			AIP Email:		
1. Producer name and address (as shown on the application)			2. State:	County:	
			3. Policy Number:		
			4. Identification Number:		
			Type: <input type="checkbox"/> SSN <input type="checkbox"/> EIN <input type="checkbox"/> RAN <input type="checkbox"/> BIA		
City:	State:	Zip Code:	5. Producer is:		
			<input type="checkbox"/> Landlord <input type="checkbox"/> Operator <input type="checkbox"/> Owner/Operator		
6. Identification and information of the land on which the actuarial change is requested (see appendix).					
7. Explanation of requested actuarial change. Be specific and provide reasons which support this actuarial change. If additional space is needed, attach a separate page to this form containing the producer's name, state, county, and policy number. For UA type WA requests only, identify the request numbers of any existing WUAs.					
8. Land identified in item 6:			9. Any other applicable information (thoroughly describe any land improvements such as, drainage, levee elevation, pump capacities, etc.). If additional space is needed attach a separate page to this form. Where a, b, or c is applicable, list the line number from item 6 for which the required information is applicable.		
a) Has been in crop production for ___ years.					
b) Has been operated ___ years by the present operator.					
c) Comprises an entire unit? Yes ___ No ___					
d) If no, what other land is included in the unit? (section/township/range, FSA FN/Tract/Field, and/or farm location)					
e) Has the crop been planted? Yes ___ No ___			10. Do any pending losses for the requested crop and acreage exist? If so, explain (if additional space is needed attach a separate page to this form):		
f) Is a High-Risk Land Exclusion Option in effect? Yes ___ No ___					
Note: A request is not considered timely received unless legible minimum documentation is included.					

Request for Actuarial Change Form Example (Continued)

B. Checklist (optional), Statements, and Signatures

Renewal Requests: (SCD deadline for all WA types except NL, see WAH for NL renewal deadline)
 ___ Completed, signed, and dated Request for Actuarial Change form (required for all types). Separate forms and supporting documentation must be submitted by county.
 ___ The current year’s completed APH database signed and dated by the producer, or unsigned APH database with the current year’s applicable production reports signed and dated by the producer, if applicable.
 ___ For perennial crops, when required by the CIH for the crop requesting a WA, a PAIR and Producer’s PAW.

Initial Requests:
 See the WAH for the deadlines, minimum supporting documentation, and detailed information.

I have read and understand the following:

(a) I will have the option to accept or reject any written agreement approved by the Federal Crop Insurance Corporation (FCIC) based on this request for actuarial change. I cannot pick and choose which terms of the written agreement to accept or reject.

(b) I agree that I must accept the written agreement by the expiration date, or the written agreement will be rejected.

(c) I agree that if I submit multiple Request for Actuarial Change forms, regardless of when the forms are submitted, for the same condition or for the same crop (e.g., to insure corn on ten legal descriptions where there are no actuarial documents in the county or the request is to change the premium rates from the high-risk rates), they may be treated as one request by FCIC and I will have the option of accepting or rejecting the written agreement in its entirety. I cannot reject some terms and conditions of the written agreement and accept others.

(d) If a crop inspection is required, I agree my written agreement will be rejected by FCIC, or some fields will not be insurable if: (1) the crop inspection of the planted acreage by the Approved Insurance Provider (AIP) determined the crop’s potential is less than 90 percent of the yield used to determine the production guarantee or the amount of insurance; (2) I fail to sign and accept the written agreement on or before the earlier of the first date of the appraisal or the expiration date; or (3) the AIP has failed to comply with all applicable crop inspection procedures.

(e) If this request is denied or is not accepted by FCIC or the AIP, the written agreement is not approved by FCIC, I reject the written agreement under paragraph (a) above, I do not accept the written agreement by the expiration date specified in the written agreement or as provided in (d), or the written agreement is not timely returned to the Risk Management Agency and I am unable to establish that I complied with all deadlines, I agree that:

1 If insurance is available in the county for the crop, I must accept the rate and coverage from the policy and actuarial documents; or

2 If this request is to initially establish a rate and coverage not otherwise available in the county, no insurance will be provided.

(f) I agree that regardless of the determinations described in paragraph (e), I cannot cancel my policy after the cancellation date.

(g) I agree that a written agreement is not effective until signed by FCIC.

(h) I agree that I am bound by the preceding statements in any administrative review, mediation, or appeal related to this request for a written agreement.

Include the Certification Statement (refer to the DSSH for the applicable statement that must be shown above the producer’s signature)		I have reviewed the above information and to the best of my knowledge and belief it represents accurate information.		I recommend that the requested actuarial change be approved.	
Signature of Producer	Date	Signature of Agent	Date	Signature of AIP/Company Representative	Date
Print Producer’s Name		Print Agent’s Name		Print AIP/Company Rep. Name	
Include Collection of Information and Data (Privacy Act) Statement and Non-Discrimination Statement (refer to the DSSH for the applicable statements).					

Request for Actuarial Change Form Example (Continued)

C. Appendix

Appendix

6. Provide the following information for the land on which the actuarial change is requested.														
Description of farm.								Name of Crop	Whole Acres	Prac.	Type	Sub County Area	Insured Share	Name of Other Person(s) Sharing Crop
Line No.	FSA FN	FSA Tract No.	FSA Field No.	Sec.	Town ship	Range	Sub Sec.							
1														
2														
3														

Producer Name _____ Policy Number _____
 State _____ County _____

Note: A request is not considered timely received unless legible minimum documentation is included.

Deadlines and Documentation Summary

The following is a summary of the applicable submission deadlines and required supporting documentation for a request for a WA. If any discrepancies exist between procedure and this summary, the procedure takes precedence. Parts 2, 3, and 4 should be reviewed for the applicable procedure on deadlines and minimum supporting documentation. Additional documentation not listed below may be required on individual requests (such as, additional guidelines used to determine adaptability, etc.) and additional time may be granted.

All new requests for a WA must include the following documentation, unless otherwise specified:

- (1) a completed Request for Actuarial Change form (refer to Exhibit 3A and Exhibit 4);
- (2) if applicable, the current year's completed APH database form signed and dated by the producer, or an unsigned completed APH database form with the current year's applicable production report signed and dated by the producer in accordance with Subparagraph 22A;
- (3) evidence of adaptability for the crop/P/T or variety being requested, unless not required by the RO;
- (4) the legal description of the land, where available (such as, section, township, range);
- (5) FSA FN, including tract and field numbers, when provided by FSA;
- (6) FSA aerial photograph, acceptable GIS or GPS maps, or other legible maps delineating field boundaries where the producer intends to plant the crop, or where the crop is planted;
- (7) NRCS soil surveys, if required by the RO [see footnote (1)]; and
- (8) if the request for a WA involves a perennial crop, an acceptable PAIR completed by the AIP (PAIR must have been completed within the last five years) and, if required by the CIH, a producer's PAW.

All renewal requests for a WA must include the following documentation, unless otherwise specified:

- (1) a completed Request for Actuarial Change form;
- (2) if applicable, the current year's completed APH database form signed and dated by the producer, or an unsigned APH database form with the current year's applicable production report signed and dated by the producer; and
- (3) if the request for a WA involves a perennial crop, an acceptable PAIR (if existing PAIR exceeds five years) unless waived by the RO and, if required by the CIH, a producer's PAW.

Deadlines and Documentation Summary (Continued)

The following minimum supporting documentation is specific to the identified request type and is in addition to the documentation required for all new WA requests, unless otherwise specified. Submission deadlines are provided in the following chart unless specified in the CP or Special Provisions.

Request Type	Submission Deadline	Minimum Supporting Documentation
GP – Group Risk Plans	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • A completed APH database and applicable production reports are not required. • The legal description, FSA FN/Tract/Field numbers, and aerial photographs or maps are not required. • NRCS soil surveys are not required. • Check with the appropriate RO to see if evidence of adaptability is required. • Refer to Paragraph 71.
HR – High-Risk Areas	Initial Year: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • For fragile or HEL, five years of records may be required. • Current wildlife management agency contract, if applicable. • Refer to Paragraph 72.
NB – New Breaking	Initial Year: Special Provisions provide SCD Subsequent Years: SCD (Renewals are not required unless the acreage covered by the prior WA was not planted.)	<ul style="list-style-type: none"> • The method and date land was/will be cleared, chemically cleared, or broken out of sod, pasture, or perennial legume. • Documentation ground has been previously broken and planted to a crop, if available. • Refer to Paragraph 73.
NL – Nursery Plant List	New Insured: With application Carryovers/Subsequent Years: Cancellation Date	<ul style="list-style-type: none"> • A list of exact names of genus, species, subspecies, variety, cultivar (such as scientific name), common name (if available), patented name (if applicable), plant or container sizes, and number of plants requested to be insured by WA. • The practice (such as container or field grown). • Two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales containing the crop year and name, address, and phone number of the nursery. • Refer to Paragraph 74.
OP – Unrated Insurance Option	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • Evidence that the crop's optional coverage being requested is commercially grown in the area with a viable marketing outlet. • Refer to Paragraph 75.

Deadlines and Documentation Summary (Continued)

Request Type	Submission Deadline	Minimum Supporting Documentation
PE – Policy Exceptions	Initial Year: SCD or Date specified in CP or Special Provisions Subsequent Years: SCD	<ul style="list-style-type: none"> • Contact the appropriate RO. • Refer to requirements in Paragraph 76 for each PE situation. • See footnote (2).
RE – Rotation Exceptions	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • Written and detailed recommendation from an agricultural expert indicating the acceptability of any rotation deviation based on the crop and soil types. • All APH history for the crop. • If disease control is recommended by agricultural experts, evidence that the recommended disease control has been applied, or the means of application are available if application of the disease control was not required when the WA was requested. • Refer to Paragraph 77.
SC – Special Purpose Corn	Initial Year: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • Producer's normal planting and harvesting dates. • Planting and harvesting dates recommended by an agricultural expert. • Evidence that the crop being requested is commercially grown in the area with a viable marketing outlet. • Refer to Paragraph 78.
SG – Interplanted With Crop	Initial Year: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • Written and detailed recommendation from the CES on the acceptability of the practice on the producer's acreage based on the crops and soil types. • All production history for the crop for the acreage that had previously been interplanted (producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop). • If disease or weed control is recommended by the CES, evidence that the recommended disease control has been applied, or the means of application are available if application of the disease control was not required when the WA was requested. • Refer to Paragraph 79.
SM – Strip-Mined Land	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • Description of the Reclamation Process Report. • Date the reclamation was completed. • All APH databases for the reclaimed acreage. • Refer to Paragraph 80.
SP – Seed Potato Acreage	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • Reason for the acreage increase. • Certification that all requested acreage will be managed according to state standards. • Refer to Paragraph 81.

Deadlines and Documentation Summary (Continued)

Request Type	Submission Deadline	Minimum Supporting Documentation
TC – Non-Irrigated Corn Grain	Initial Year: ARD (Unless otherwise stated in the Special Provisions) Subsequent Years: SCD	<ul style="list-style-type: none"> • A completed Non-Irrigated Corn Grain Request Worksheet (see Exhibit 3 and Exhibit 15) substantiating actual corn grain production in at least three out of the most recent four years; or • A fully executed contract for corn grain production for ethanol production. • Renewal requests must complete the worksheet including the most recent crop year (contact the appropriate RO if more crop years are required). • Refer to Paragraph 82.
TD – Dry Bean Types	Initial and Subsequent Years: SCD	<ul style="list-style-type: none"> • Report two years of applicable production reports and prices received for the specific class (type); or • Two years of university or seed company test plot data and evidence of market potential. • The variety of the specific class (type) that will be planted. • Refer to Paragraph 83.
TP – Unrated P/T	Initial Year: ARD [see footnote (3)] Subsequent Years: SCD	<ul style="list-style-type: none"> • APH containing the requested P/T, if grown prior. • Producer’s normal planting and harvesting dates. • Planting and harvesting dates recommended by an agricultural expert. • Evidence that the P/T is commercially grown with a viable marketing outlet. • Additional requirements exist if request is for organic certified or organic transitional practices not on AD. • Refer to Paragraph 84.
UA – Written Unit Agreement	Initial Year: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • At least the most recent year of acceptable APH production records separated according to the proposed optional unit structure. • Aerial photographs or legible maps that meet the specified requirements. • Draft WUA addendum that meets the specified requirements. • The WA request numbers of any existing WUA(s) that are in effect. • Any additional requirements by WUA request type in Paragraph 97. • Refer to Part 4.
UC – Unrated Land	Initial Year: ARD Subsequent Years: SCD	<ul style="list-style-type: none"> • For unrated land located in a wildlife protection or management area, a copy of the current contract between the wildlife management agency and the producer. • Refer to Paragraph 72.

Deadlines and Documentation Summary (Continued)

Request Type	Submission Deadline	Minimum Supporting Documentation
XC – County Without Actuarial	Initial Year: Cancellation Date contained in the CP or Special Provisions [refer to footnote (4)] Subsequent Years: SCD	<ul style="list-style-type: none"> • Producer’s normal planting and harvesting dates. • Name, location of, and approximate distance to the place the crop will be sold or used by the producer. • Water source, method of irrigation, and amount of water needed for an irrigated practice. • Applicable APH databases and verifiable production records [see footnote (2)]. • Signed certification statement (see Exhibit 10), if the producer has never planted the requested crop in the county or area. • Refer to Paragraph 85.

All plans under the Common Crop Insurance Policy BP are available for all WAs, except as designated below. The GRP/GRIP BP only allow the request type designated below.

Policies/Plans	Request Type
Revenue Protection	All WAs except XC. XC WAs only allowed if revenue protection is available for the crop in the state.
GRP/GRIP	GP

Footnotes:

- (1) An RO may not need soil survey maps submitted. Check the applicable RO web site at <http://www.rma.usda.gov/aboutrma/fields/rsos.html> for requirements when soil surveys need to be submitted with the request.
- (2) For the Pecan Revenue Policy only: At least four years of production and gross sales records are required for XC request types. All other request types involving pecans must contain at least two years of production and gross sales records. The pecan revenue policy is a two-year coverage module, therefore WAs must be written in two-year increments.
- (3) For WAs where other crop types are insurable in the county which have later planting and harvesting dates than the type requested on the WA, the producer/AIP must submit the request for a WA prior to, or during, the planting period to allow for coverage by WA during the growing season.

Example: Spring Forage is insurable and the ARD is April 2013, fall forage is only insurable by WA. In this situation, if the producer waits until the spring ARD, coverage cannot be provided by WA as the insurance period (growing season for the fall planted forage) has passed and causes of loss may have occurred, thus the WA would not be authorized.

Deadlines and Documentation Summary (Continued)

- (4) For XC requests, the policy designates that if the CP provides a cancellation date it is the deadline for WA requests (for example, the cancellation date for Fresh Market Peppers is July 31).

Exception: If the CP or Special Provisions do not provide a cancellation date for the county:

- (a) Use the cancellation date for other insurable crops in the same state that have similar final planting and harvesting dates; or
- (b) If there are no other insurable crops with similar final planting and harvesting dates in the state, use the cancellation date in the closest county or state where the crop is insurable.

RO Logging Codes/Appeal Rights**A. WA Type Codes**

WA Type Code	Short Description	Description
GP	Group Risk Plans	Used when hybrid corn seed, popcorn, sweet corn, other special purpose corn (such as, high-amylose, high-oil or high-protein not authorized by the Coarse Grains Provisions, flint, flour, Indian, blue corn, wildlife-adapted, or any open-pollinated varieties) or hybrid sorghum seed is requested to be insured under GRP or GRIP programs.
HR	High-Risk Areas	Used when a request is submitted to change an existing high-risk area premium rate.
NB	New Breaking	Used when a request is to establish coverage on acreage not planted and harvested or insured in one of the three previous crop years that is not insurable under the terms of the policy.
NL	Nursery Plant List	Used when a request is to establish coverage for unlisted nursery plant materials.
OP	Unrated Insurance Option	Used when a request is to establish coverage for an unrated insurance option that does not have a premium rate on the AD.
PE	Policy Exceptions	Used to request policy changes specifically permitted by the crop policy that is not otherwise referred to within the WAH.
RE	Rotation Exceptions	Used when rotation exceptions are requested to be authorized.
SC	Special Purpose Corn	Used when a request is to establish coverage for special purpose corn.
SG	Interplanted with Crop	Used when a request is to establish coverage for crops that are interplanted with another crop, planted into an established grass or legume, or planted as a nurse crop.
SM	Strip-Mined Land	Used when a request is to establish coverage for strip-mined land where the crop has been produced less than five consecutive crop years.
SP	Seed Potato Acreage	Used when a request is to insure seed potato acreage that is greater than 125 percent of the average number of acres entered into and passing certification in the potato certified seed program in the three previous crop years.
TC	Non-Irrigated Corn Grain	Used when a request is to establish coverage for non-irrigated corn grain where only irrigated corn grain, irrigated corn silage, and non-irrigated corn silage are listed on the AD.
TD	Dry Bean Types	Used when a request is to establish coverage for types of dry beans not on the AD.
TP	Unrated P/T	Used when a request is to establish coverage for an unrated P/T.
UA	Written Unit Agreement	Used when a request is to establish optional units by WA in accordance with the policy.
UC	Unrated Land	Used when a request is to establish coverage on acreage designated as unrated on the ADs.
XC	County Without Actuarial	Used when a request is to establish coverage for a crop in a county with no ADs for the crop.

RO Logging Codes/Appeal Rights (Continued)**B. RO Status Codes**

Status Code	Description of Condition when Applicable
ACK	Set by RO specialist to acknowledge they have received notification of their assignment to review a request for a WA.
APL	Used when a producer has appealed the decision of the RO.
AS	Used when a request for a WA has been assigned to a RO specialist and no further actions has been taken.
CNL	Used when a multi-year WA has been cancelled.
DEN	Used to record cases in which a request cannot be accepted (such as, an incomplete request, late request, the policy does not authorize the requested WA, etc.) or the RO declines to make the requested change (such as the inability to determine an actuarially sound premium rate).
FCI	Used to record cases in which the RO issues a WA offer that requires a CI appraisal and the crop did not pass inspection (such as, broadcast soybeans, crops planted when the WA offer is presented to the insured and acceptance of insurance is conditional based on a CI appraisal at a later date, etc.). Also used when the AIP did not complete a CI appraisal that was required by the WA offer for insurability. This code will automatically change to WOA upon creation of a withdrawal letter.
IAC	Used when a producer accepted the WA offer.
IPR	Used when the AIP has not accepted a WA offer without presenting the offer to the producer (Paragraph 52).
IRJ	Used when the producer rejected a WA offer or the AIP has rejected a WA offer on the producer's behalf. This code will automatically change to WOA upon creation of a withdrawal letter if one is sent to the producer.
ISS	Used when a WA offer has been issued from the RO and a response from the producer and/or AIP has yet to be received.
PD	Used when a request for a WA is pended due to a RO request for more information.
PRE	Used when a WA offer has been prepared by the RO specialist, however has not yet been issued from the RO.
WDN	Used when the AIP or producer withdraws a request for a WA.
WOA	Used when a withdrawal letter has been created and issued by the RO to withdraw a WA offer.

RO Logging Codes/Appeal Rights (Continued)**C. RO Reason Codes**

Reason Code	Description of Condition when Applicable
50%	Used when producer has never produced at least 50 percent of the T-Yield (Subparagraph 34C).
ACT	Used when the requested changes to the terms and conditions of insurance are not permitted by the Act or a WA is no longer applicable or consistent with the Act, as amended (Paragraph 33).
COR	Used when a renewal WA request is made and the WA terms and conditions have been incorporated into the county AD (Subparagraph 33B).
CTP	Used when the crop/P/T or variety is determined not to be adapted to prevalent production conditions of the county by agricultural experts or the organic agricultural experts (Subparagraph 34C).
ERR	Used when a renewal WA request is made and it is determined the original WA was issued in error (Subparagraph 33B).
EXP	Used when a renewal WA request is made and the request for a WA is denied due to unfavorable insurance experience (Subparagraph 35B).
HAV	Used when a request for a WA requests terms and conditions that the producer already has in place (for example, a request for a WA requests standard rates on ground that is already rated standard).
INC	Used when a request for a WA does not contain the required information. It is also used when the RO requested additional or missing information and it was not provided by the deadline (Subparagraph 33A).
LAT	Used to record requests for a WA received in the RO office after the applicable deadline (Paragraph 21 and Subparagraph 33A).
MAR	Used when a crop or type is not commercially grown in the county and there is inadequate evidence that a market for the crop or type is available (Subparagraph 34C).
MMM	Used when a single request for a WA is submitted that covers more than one producer or county (Paragraph 12 and Subparagraph 33A).
N2Y	Used when a subsequent request for a WA that has been denied or cancelled because of unfavorable insurance experience is submitted and the request cannot show that no loss would have occurred for two consecutive succeeding crop years (Subparagraph 35C).
NBN	Used when a subsequent request for a WA that has been denied or cancelled because of unfavorable insurance experience is submitted and the request shows that no loss would have occurred for two consecutive succeeding crop years, however does not provide information that can be used to establish a premium rate more appropriate for the crop/P/T or acreage in the county (Subparagraph 35C).
NFV	Used when the type of loss incurred or loss experience under the WA indicates the factual basis relied upon to issue the WA or the assigned premium rate is not valid (Subparagraph 33B).

RO Logging Codes/Appeal Rights (Continued)**C. RO Reason Codes (continued)**

Reason Code	Description of Condition when Applicable
NIM	Used when a prior request for a WA was denied and a new request for a WA for a subsequent crop year fails to address the original basis for denying the request (Subparagraphs 33A and 63A).
NPE	Used when a request for a WA is for a crop that does not have a crop policy (Paragraph 12).
NPP	Used when the request for a WA is not authorized by the policy (Paragraph 12 and Subparagraphs 33A and 63B).
NWY	Used when a request for a WA doesn't warrant approval in accordance with Part 3.
RAT	Used when it is determined that adequate information is not available to establish an actuarially sound rate and insurance coverage (Subparagraph 34C).
SIP	Used when it is determined the requested change to the terms of insurance will not conform to sound insurance principles (Subparagraph 34C).
UAG	Used when the request for a WUA does not meet the WUA guidelines (Part 4).

D. Appeal Rights Applicability Chart

Situation (Short Description)	Status	Status Code	Reason Code	Certified Letter?	Producer Rights
Not produced 50%	Denied	DEN	50%	Yes	General Applicability
Not permitted by Act or no longer applicable with Act	Not Accepted	DEN	ACT	No	No Appeal Rights
Incorporated into actuarial	Not Accepted	DEN	COR	No	No Appeal Rights
Crop/type/practice/variety not adapted	Denied	DEN	CTP	Yes	Administrative Review, Mediation, and Appeal
WA issued in error	Not Accepted	DEN	ERR	No	No Appeal Rights
35B experience failed	Denied	DEN	EXP	Yes	Administrative Review, Mediation, and Appeal
Requests for what they already have	Not Accepted	DEN	HAV	No	No Appeal Rights
Incomplete	Not Accepted	DEN	INC	No	No Appeal Rights
Late	Not Accepted	DEN	LAT	No	No Appeal Rights
Crop not commercially grown and no market	Denied	DEN	MAR	Yes	Administrative Review, Mediation, and Appeal
Request covers more than one producer or county	Not Accepted	DEN	MMM	No	No Appeal Rights
35C coming back doesn't meet 2 year requirements	Not Accepted	DEN	N2Y	No	No Appeal Rights

RO Logging Codes/Appeal Rights (Continued)**D. Appeal Rights Applicability Chart (continued)**

Situation (Short Description)	Status	Status Code	Reason Code	Certified Letter?	Producer Rights
35C coming back doesn't qualify under the calculations	Denied	DEN	NBN	Yes	Administrative Review, Mediation, and Appeal
Factual basis not valid	Not Accepted	DEN	NFV	No	No Appeal Rights
No new information submitted	Not Accepted	DEN	NIM	No	No Appeal Rights
No policy exists	Not Accepted	DEN	NPE	No	No Appeal Rights
Not authorized by policy	Not Accepted	DEN	NPP	No	No Appeal Rights
Doesn't warrant approval	Denied	DEN	NWY	Yes	Administrative Review, Mediation, and Appeal
No actuarially sound rates	Denied	DEN	RAT	Yes	Administrative Review, Mediation, and Appeal
Not conforming to sound insurance principles	Denied	DEN	SIP	Yes	Administrative Review, Mediation, and Appeal
WUA does not meet guidelines	Denied	DEN	UAG	Yes	General Applicability
Failed CI or no CI	Denied	FCI		Yes	Arbitration
WA OFFERS					
AIP does not accept offer	Not Accepted	IPR		Yes (sent by AIP)	Arbitration and Mediation sent by the AIP to the producer, no action required by RO
Producer does not accept/rejects offer	Rejected	IRJ		No	No Appeal Rights
Different than requested	Approved Offer	ISS		No	Administrative Review (If producer requests Administrative Review that results in no change, then Mediation and Appeal are provided by Certified Letter.)
AIP/producer withdraws	Withdrawn	WDN		No	No Appeal Rights
Offer withdrawn by RMA	Withdrawn	WOA		No	No Appeal Rights

Note: The insured has the right to administrative review, mediation and the right to appeal as applicable. For more assistance see www.nad.usda.gov/contact_us.html.

RO Review Documentation Worksheet Example

Request Nbr: XXXXXXXXX		Crop Year: 20XX		Date Received: MM/DD/YYYY	
Producer/ID: (Producer's Name)					
State: (State Code)		County: (County Code and Name)		CO: (AIP Code and Name)	
Specialist: (Specialist Name)		Applicable RO: (RO Name)		(AIP City and State)	
Crop(s):	(code) CROP	(code) CROP	(code) CROP	(code) CROP	(code) CROP
<input type="checkbox"/> No Signature Required	Denial Type: <input type="checkbox"/> Adverse Ins. Exp. <input type="checkbox"/> Incomplete <input type="checkbox"/> Denied <input type="checkbox"/> Late <input type="checkbox"/> Inappropriate <input type="checkbox"/> Withdrawn			<input type="checkbox"/> Crop Inspection Required	
Response Dates: Pending _____		Issued _____		Denied _____	
Insurance Experience:					
Comments from Local Resource People:					
Other Information:					
Changes in Classification(s) Made:					
Follow-up:					

Reviewer: _____ **Date:** _____

RO Actuarial Request Checklist Example

Actuarial Request Checklist

Request Nbr: XXXXXXXXX		Crop Year: 20XX		Date Received: MM/DD/YYYY	
Producer/ID: (Producer's Name)					
State: (State Code)		County: (County Code and Name)		CO: (AIP Code and Name)	
Specialist: (Specialist Name)		Applicable RO: (RO Name)		(AIP City and State)	
Crop(s):	(code) CROP	(code) CROP	(code) CROP	(code) CROP	(code) CROP
Request Type: (Request Logging Code)			Policy No.: XXXXXXXX		
New/Reissue: (N or R)		History in File: (Y or N/A)		Past WA Terms Applied: (Y/N or N/A)	
Completed Request for Actuarial Change: (Y/N)		Approved, Denied, or Incomplete: (A/D/I)			
<u>Maps and Legal Descriptions</u>					
Crop Year Submitted: (XXXX, N/A)			Folder Location: (Insured's or Shareholder)		
Determination (RMA RO Specialist): _____			Date: _____		
<i>I, the 2nd RMA RO Reviewer, have personally reviewed the materials and find them complete and accurate.</i>					
2 nd RMA RO Reviewer: _____			Date: _____		
<u>Comments:</u>					
FOR ALL REQUEST TYPES (Unless not required for a specific request type shown below):					
_____ A completed Request for Actuarial Change form, signed <u>(date)</u> ;					
_____ Evidence of adaptability for the crop/P/T/etc., if required by RO*;					
_____ A complete APH, if applicable for the crop, signed <u>(date)</u> ;					
_____ The legal description of the land, FN/Tract/Field, and FSA aerial photographs or legible maps delineating field boundaries where the applicant intends to plant the crop for which insurance is requested; and					
_____ If applicable, all required inspections if the request involves a perennial crop.					
RENEWAL: RENEWAL IN SUBSEQUENT YEARS					
_____ (For TC type only) Non-Irrigated corn grain worksheet containing previous year(s)					
_____ Not required: evidence of adaptability, legal, or aerial photos.					
(Include Applicable Checklist Information for the Request Type Here: See following page)					
* Duplicate university or other information that show adaptability is not needed for repeat requests from the same area or for renewals. Evidence of adaptability could include producer's own history on the crop. RMA may also consider existing production reports from local producing areas or companion operators for initial requests.					

RO Actuarial Request Checklist Example (Continued)

GP TYPE: Group Risk Plans

Not required: APH, legal description, FN/Tract/Field, aerial photos.

HR TYPE: High-Risk Areas

Additional years of records for fragile/highly erodible land may be required.
 Current wildlife management agency contract, if applicable.

NB TYPE: New Breaking

Intended planted acres.
 Date land broken out of sod, pasture, or perennial legume, and method used.
 Documentation that acreage has been previously broken and planted to a crop. (Only required to receive 100 percent of the T-Yield.)

NL TYPE: Nursery Plant List

Price catalog or list.
 A separate list of the plants for which the agreement is requested.

OP TYPE: Unrated Insurance Option

Evidence of crop being commercially grown and with a viable marketing outlet.
 APH must be specific for acreage under option.

PE TYPE: Policy Exceptions

Established by the RMA RO.

RE TYPE: Rotation Exceptions

Recommendation of acceptability of rotation deviation.
 All APH history for the crop.
 Detailed information about steps taken to mitigate disease or pest concerns.
 Exact field location.

SC TYPE: Special Purpose Corn

Normal producer and recommended planting and harvesting dates.
 Evidence of crop being commercially grown and with a viable marketing outlet.

SG TYPE: Interplanted with Crop

Exact field location.
 Recommendation from state extension/expert.
 All production history for interplanted crop and acreage (min. 2 years)
 Weed control and proof of application, if recommended.

SM TYPE: Strip Mined Land

Description of reclamation report process and date reclamation completed.
 All APH history for reclaimed acreage.

SP TYPE: Seed Potato Acreage

Reason for increase. [Entity or county changes.]
 Cert. that all acreage will be managed according to state standards.

RO Actuarial Request Checklist Example (Continued)

TC TYPE: Non-Irrigated Corn Grain

- Non-Irrigated corn grain worksheet and APH history or fully executed corn grain processor contract.
- Determined by the Special Provisions.

TD TYPE: Dry Bean Types

- APH must be for all dry beans.
- Two years of prices received for the requested type.
- Two years of university test plot data and recommendations or two years of seed company data supplemented by university data or two years of requester APH data for the requested type.
- The specific variety/cultivar (not type or class) to be planted. [Optional – dependent upon RO.

TP TYPE: Unrated P/T

- APH containing the requested P/T.
- Dates producer normally plants and harvests crop in county and dates recommended by agricultural experts.
- Evidence of crop being commercially grown and with a viable marketing outlet.

UA TYPE: Written Unit Agreement

- APH records separated according to the proposed optional unit structure.
- Aerial photos or legible map must delineate permanent boundaries.
- WUA addendum.
- Any prior WUA request number(s) in effect.

UC TYPE: Unrated Land

- Current wildlife management agency contract, if applicable.

XC TYPE: County Without Actuarial

- Acceptable production records.
- Dates normally planted and harvested, if applicable.
- Name, location, distance to market or use of the crop.
- Information on irrigated practice.
- Signed certification statement that producer has never planted crop in county or area, if required.

RO Document Standards

A. WA Cover Letter

The following table indicates the required components that are to be included on the WA Cover Letter. See Exhibit 11 for an example of the WA Cover Letter.

Item	Requirements
Heading Information	<p>The heading information must include the:</p> <ol style="list-style-type: none"> (1) USDA logo; (2) phrase “United States Department of Agriculture”; (3) phrase “Risk Management Agency”; (4) phrase “Regional Office”; (5) address, phone number, and fax number of the applicable RO; and (6) RMA logo.
Sub-heading Information	<p>The sub-heading follows the heading and must include the:</p> <ol style="list-style-type: none"> (1) date the WA was prepared; (2) AIP’s name and address; and (3) AIP representative’s name. <p>The agent’s name may also be entered in the sub-heading information, however is optional.</p>
Request Information	<p>The request information must include the:</p> <ol style="list-style-type: none"> (1) state (including state code) where the crop to be insured is located; (2) county (including county code) where the crop to be insured is located; (3) request number; (4) policy number (if known); (5) producer’s name; (6) producer’s address; (7) SSN or tax identification number (with only last four digits identified); and (8) applicable crop year(s) the WA is valid. <p>The request information must appear on each page of the WA cover letter.</p>
Crops	Identify the crop(s) and crop code(s) that are applicable under the WA.
Instructions	In the body of the cover letter, provide the general instructions to the AIP for processing the WA (statement 203). When a WA offer provides terms and conditions that are different than requested (statement 206), the right to request an administrative review and mediation and applicable instructions will be provided in the body. The body is also used to inform the AIP when a CI appraisal is required (statement 215).
Remarks	Use the remarks section as necessary to provide any freeform comments, statements, or instructions in regards to the WA offer.
Contact Office Statement	This contact office statement (statement 470) instructs to contact the applicable RO for questions. This statement is optional.

RO Document Standards (Continued)

A. WA Cover Letter (continued)

Item	Requirements
Approving Signature	Identify for signature the name and title of the second level approving authority designated by the RO Director. The approving signature on the cover letter is optional.
Enclosure(s)	Use enclosure(s) when other documents accompany the cover letter (statement 480).
Statements	Include the following statements: (1) “The Risk Management Agency Administers and Oversees All Programs Authorized Under the Federal Crop Insurance Corporation”; and (2) “An Equal Opportunity Employer.”

B. Standard WA (Excludes WUAs and Addendums)

The following table indicates the required components that are to be included on a standard WA. See Exhibit 12 for an example of a standard WA.

Item	Requirements
Heading Information	The heading information must include the (1) title “Written Agreement”; (2) date the WA was prepared; and (3) page number (in page X of X format). The heading information must appear on each page of the WA offer.
Sub-heading Information	The sub-heading follows the heading and must include the AIP’s name and address. The agent’s name may also be entered in the sub-heading information, however is optional.
Request Information	The request information must include the: (1) state (including state code) where the crop to be insured is located; (2) county (including county code) where the crop to be insured is located; (3) request number; (4) policy number (if known); (5) producer’s name; (6) producer’s address; (7) SSN or tax identification number (with only last four digits identified); and (8) applicable crop year(s) the WA is valid. The request information must appear on each page of the WA offer.
Request Type	Enter the WA request type code as shown on the Request for Actuarial Change form if verified to be correct, otherwise enter the corrected WA request type code. The WA request type logging codes may be found in Exhibit 6.

RO Document Standards (Continued)**B. Standard WA (Excludes WUAs and Addendums) (continued)**

Item	Requirements
Crops	Identify the crop(s) and crop code(s) that are applicable under the WA.
Standard Policy Endorsement Statement	The Standard Policy Endorsement Statement (statement 1) is required for all standard WAs.
Changes to Policy Terms	Provide changes to policy terms made by the WA. Use a table or specific language to identify the crop/P/T and land description for which the WA assigns different policy terms, rates, and/or yields.
Reference State and County	If a reference state and reference county are used to establish terms and conditions in the WA, identify the appropriate state and county after the changes to policy terms.
Policy Terms Change Statements	Add applicable statements to further define how changes to the policy terms are applied or to establish additional terms and conditions of insurance.
Crop Year Statement	The applicable Crop Year Statement (statement 111, 112, or 113) is required for all WAs. Identify the crop year(s) the WA will apply to.
CAT Statement	The CAT Statement (statement 115) is required for all WAs.
High-Risk Land Exclusion Option Statement	The High-Risk Land Exclusion Option Statement (statement 119) is required if the WA assigns premium rates that are not standard in the county for crops that may be excluded by the High-Risk Land Exclusion Option.
Expiration Statement	The Expiration Statement (statement 120) is required for all WAs. The applicable expiration date must be entered.
Producer Signature Area for Acceptance	The producer's signature area for acceptance must contain: <ul style="list-style-type: none"> (1) the Acceptance Statement (statement 150) prior to the producer's signature for acceptance; (2) an area for the producer's signature for acceptance of the terms and conditions in the WA and date signed; and (3) an area for the authorized AIP representative's signature and date signed.

RO Document Standards (Continued)**B. Standard WA (Excludes WUAs and Addendums) (continued)**

Item	Requirements
Producer Signature Area for Rejection	The producer's signature area for rejection must contain: <ol style="list-style-type: none"> (1) the Rejection Statement (statement 150) prior to the producer's signature for rejection; (2) an area for the producer's signature for rejection of the terms and conditions in the WA and date signed; and (3) an area for the authorized AIP representative's signature for producer's rejection of the WA offer and date signed.
Approving Signature	Identify for signature the name and title of the second level approving authority designated by the RO Director and date signed.
Approval Statement	The Approval Statement (statement 161) is required for all WAs.
Distribution Statement	The Distribution Statement (statement 162) is required for all WAs.
Additional Statements	The Collection of Information and Data (Privacy Act) Statement and Non-Discrimination Statement are required for all WAs. Refer to the DSSH for the applicable statements.

C. WUA and Addendums

- (1) The following table indicates the required components that are to be included on a WUA. See Exhibit 13 for examples of WUAs and associated addendums.

Item	Requirements
Heading Information	The heading information must include the <ol style="list-style-type: none"> (1) title "Written Agreement"; (2) date the WA was prepared; and (3) page number (in page X of X format). <p>The heading information must appear on each page of the WA offer.</p>
Sub-heading Information	The sub-heading follows the heading and must include the AIP's name and address. The agent's name may also be entered in the sub-heading information, however is optional.
Request Information	The request information must include the: <ol style="list-style-type: none"> (1) state (including state code) where the crop to be insured is located; (2) county (including county code) where the crop to be insured is located; (3) request number; (4) policy number (if known); (5) producer's name;

RO Document Standards (Continued)**C. WUA and Addendums (continued)**

Item	Requirements
Request Information (continued)	(6) producer's address; (7) SSN or tax identification number (with only last four digits identified); and (8) applicable crop year(s) the WA is valid. The request information must appear on each page of the WA offer.
Request Type	Enter the WA request type code as shown on the Request for Actuarial Change form. The WA request type logging codes may be found in Exhibit 6.
Crops	Identify the crop(s) and crop code(s) that are applicable under the WA.
WUA Policy Endorsement Statement	The WUA Policy Endorsement Statement is required for all WUAs.
Policy Terms Change Statements	Use the applicable specific language provided for each WUA type in Exhibit 13 to define the changes to the policy terms. Fill in dates and applicable statements as indicated in Exhibit 13.
Crop Year Statement	The applicable Crop Year Statement (statement 111, 112, or 113) is required for all WAs. Identify the crop year(s) the WA will apply to.
CAT Statement	The CAT Statement (statement 115) is required for all WAs.
Expiration Statement	The Expiration Statement (statement 120) is required for all WAs. The applicable expiration date must be entered.
Producer Signature Area for Acceptance	The producer's signature area for acceptance must contain: (1) the Acceptance Statement (statement 150) prior to the producer's signature for acceptance; (2) an area for the producer's signature for acceptance of the terms and conditions in the WA and date signed; and (3) an area for the authorized AIP representative's signature and date signed.
Producer Signature Area for Rejection	The producer's signature area for rejection must contain: (1) the Rejection Statement (statement 150) prior to the producer's signature for rejection; (2) an area for the producer's signature for rejection of the terms and conditions in the WA and date signed; and (3) an area for the authorized AIP representative's signature for producer's rejection of the WA offer and date signed.
Approving Signature	Identify for signature the name and title of the second level approving authority designated by the RO Director and date signed.
Approval Statement	The Approval Statement (statement 161) is required for all WAs.

RO Document Standards (Continued)

C. WUA and Addendums (continued)

Distribution Statement	The Distribution Statement (statement 162) is required for all WAs.
Additional Statements	The Collection of Information and Data (Privacy Act) Statement and Non-Discrimination Statement are required for all WAs. Refer to the DSSH for the applicable statements.

(2) The following table indicates the required components that are to be included on a WUA addendum. See Exhibit 13 for examples of WUAs and associated addendums.

Item	Requirements
Heading Information	The heading information must include the <ol style="list-style-type: none"> (1) name of producer; (2) date the addendum was prepared; (3) request number; and (4) policy number (if known).
Unit Identification	Each unit created under the WUA must be identified on the addendum by: <ol style="list-style-type: none"> (1) the unit number (use XXXX-XXXXUA numbering); (2) descriptions of where the land for each unit is located (such as, section/township/range, west of main farm road, etc.) (3) FSA FN, including tract (include previous tract if applicable) and field number(s), when provided by FSA; and (4) cropland acreage associated with each unit.
Addendum Statement	The following statement must be included on WUA addendums: <p>“Other land in the farming operation not identified within this addendum will have its unit structure constructed in accordance with the Basic Provisions. Further unit division provided by the Basic Provisions (such as irrigated practice vs. non-irrigated practice or conventional practice vs. organic practice) or the crop provisions may be applicable for all land in the farming operation.”</p>

RO Document Standards (Continued)**D. Withdrawal and Denial Letters**

The following table indicates the required components that are to be included on a withdrawal or denial letter. See Exhibit 14 for examples of withdrawal and denial letters.

Item	Requirements
Heading Information	<p>The heading information must include the:</p> <ol style="list-style-type: none"> (1) USDA logo; (2) phrase “United States Department of Agriculture”; (3) phrase “Risk Management Agency”; (4) phrase “Regional Office”; (5) address, phone number, and fax number of the applicable RO; and (6) RMA logo.
Sub-heading Information	<p>The sub-heading follows the heading and must include the:</p> <ol style="list-style-type: none"> (1) date the letter was prepared; (2) producer’s name and address; (3) certified mail number, if applicable; and (4) phrase “Return Receipt Requested” if certified mail is required.
Request Information	<p>The request information must include the:</p> <ol style="list-style-type: none"> (1) state (including state code) where the crop to be insured is located; (2) county (including county code) where the crop to be insured is located; (3) request number; (4) policy number (if known); (5) producer’s name; (6) producer’s address; (7) SSN or tax identification number (with only last four digits identified); and (8) applicable crop year(s) the WA is valid. <p>The request information must appear on each page of the letter.</p>
Crops	Identify the crop(s) and crop code(s) that are withdrawn or denied by the letter.
Instructions	In the body of the cover letter, provide a detailed explanation of the basis for withdrawal or denial. Include the appropriate arbitration, administrative review, mediation, and appeal rights, if applicable.
Approving Signature	Identify for signature the name and title of the second level approving authority designated by the RO Director.
Letter Copy Identification	Identify other associated parties, such as the AIP, that receive a copy of the withdrawal or denial letter.
Statements	<p>Include the following statements:</p> <ol style="list-style-type: none"> (1) “The Risk Management Agency Administers and Oversees All Programs Authorized Under the Federal Crop Insurance Corporation”; and (2) “An Equal Opportunity Employer.”

Statements

A. Certification Statement

I certify that I have never planted (enter crop requested for insurance) in (enter county name) County or the area. (Include Certification Statement prior to insured's signature – Refer to the DSSH for the applicable statements.)

Producer Signature: _____ Date: _____

B. Cover Letter Statements

(1) Basic Instructions (Statement 203)

“The request for actuarial change has been reviewed. The attached written agreement offers the changes requested by the insured in the “Request for Actuarial Change” form submitted to this office. The insured and insurance company may accept or reject this written agreement in its entirety.

If this written agreement is acceptable to the insured and insurance provider:

- 1) The insured and company need to sign in the designated places by the expiration date.
- 2) The company should retain the original signed agreement.

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the “Rejection” area of the agreement. The company must return a signed accepted or rejected copy of this agreement, postmarked within 15 business days of the expiration date, to this office at the address shown above.

See the Written Agreement Handbook Part 2 for further instructions.”

(2) Basic Instructions and Administrative Review (Statement 206) when terms different than requested

“The request for actuarial change has been reviewed. As a result of this review, some changes contained in the attached written agreement may not be exactly what the insured requested in the “Request for Actuarial Change” form submitted to this office. If these offered changes are not acceptable, the insured may reject the agreement in its entirety or request administrative review. Any administrative review request must be in writing and received in this office within 30 calendar days from the date shown above. Include additional supporting evidence that might justify the specific change the insured wants if administrative review is requested. Please note:

- 1) A request for administrative review does not affect the insured's responsibility to accept or reject the agreement by the expiration date.
- 2) If the insured does not sign the agreement by the expiration date, the insured will not receive insurance under the terms of this agreement if any request for administrative review or appeal is denied.

Statements (Continued)

B. Cover Letter Statements (continued)

- 3) If the insured signs the agreement by the expiration date, the insured will receive insurance under the terms of this agreement, unless any administrative review or appeal is granted in which case the insured will be given the terms agreed upon at that time.

If this written agreement is acceptable to the insured and insurance provider:

- 1) The insured and company need to sign in the designated places by the expiration date.
- 2) The company should retain the original signed agreement.

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the "Rejection" area of the agreement. The company must return a signed accepted or rejected copy of this agreement, postmarked within 15 business days of the expiration date, to this office at the address shown above.

See the Written Agreement Handbook Part 2 for further instructions."

(3) Crop Appraisal Required (Statement 215)

"This written agreement establishes insurability of the crop or crops affected by this agreement. A crop appraisal is required if acreage of the crop was planted on or before the date of this agreement. If the crop was not planted on this acreage as of the date of this agreement, a statement of this fact, signed and dated by the producer, is required if the producer accepts the offer. If an appraisal is needed, in order to be considered for approval, the producer must accept the written agreement on or before the earlier of the first appraisal date (if there are multiple fields with different appraisal dates) or the expiration date of the agreement. A timely signed written agreement and the appraisal (or signed statement that the acreage was not planted) must be postmarked to the RMA Regional Office no later than 15 business days after the expiration date."

(4) Crops Planted in a Non-Conventional Manner (Freeform Statement)

"Requests for crops planted in a non-conventional manner (such as, broadcast, airplane seeded, etc.) require a crop inspection appraisal. The potential yield for the field must be equal to or greater than 90 percent of the yield used to determine the guarantee before the offer can be offered to the insured. A crop inspection appraisal is required __ weeks after the crop has been planted. Please provide a copy of the crop inspection appraisal when returning the written agreement. In order to be considered for approval, the insured must accept the written agreement no later than the earlier of the first appraisal date or the expiration date."

Statements (Continued)

C. Required WA Statements

The WA statements listed below are required, as applicable (such as, a crop year statement is required, but not all three crop year statements are applicable in all situations), in accordance with Exhibit 9B and 9C.

Statement 1

Under the above insurance policy for the respective insured crop(s), the undersigned parties expressly agree that the following is an endorsement to the Policy. The policy covering the stated crop(s) is reviewed as follows:

WUA Policy Endorsement Statement

Under the above insurance policy for the respective insured crop(s), the undersigned parties expressly agree that the following is an endorsement to section 34(c) of the Common Crop Insurance Policy, Basic Provisions. Crops for which the written unit agreement is submitted after the acreage reporting date will need to be requested the subsequent crop year. The policy is revised as follows:

Statement 111

This written agreement applies to the _____ through _____ crop years except that:

- 1) The written agreement will only apply to a specific crop year if all terms and conditions of the written agreement are applicable for the crop year and any conditions under which the written agreement has been provided have not changed prior to the beginning of the insurance period.
- 2) The written agreement may be canceled in writing for any crop year by FCIC not less than 30 days before the cancellation date; or canceled by you or your insurance provider on or before the cancellation date for any specific crop year.
- 3) The agreement will be automatically canceled if you transfer your insurance policy to another insurance provider. No notice terminating the written agreement will be provided to you. For a written agreement to be effective, you must timely request renewal of the written agreement in accordance with Section 18 of the Common Crop Policy, Basic Provisions.

If any written agreement is not renewed in writing after it expires or is canceled, then insurance coverage will be in accordance with terms and conditions stated in your policy without regard to the written agreement.

Statement 112

This Written Agreement applies to the _____ Crop Year only.

Statements (Continued)

C. Required WA Statements (continued)

Statement 113

This written agreement applies to the _____ and succeeding crop years except that:

- 1) The written agreement will only apply to a specific crop year if all terms and conditions of the written agreement are applicable for the crop year and any conditions under which the written agreement has been provided have not changed prior to the beginning of the insurance period.
- 2) The written agreement may be canceled in writing for any crop year by FCIC not less than 30 days before the cancellation date; or canceled by you or your insurance provider on or before the cancellation date for any specific crop year.
- 3) The agreement will be automatically canceled if you transfer your insurance policy to another insurance provider. No notice terminating the written agreement will be provided to you. For a written agreement to be effective, you must timely request renewal of the written agreement in accordance with Section 18 of the Common Crop Policy, Basic Provisions.

If any written agreement is not renewed in writing after it expires or is canceled, then insurance coverage will be in accordance with terms and conditions stated in your policy without regard to the written agreement.

Statement 115

This agreement does not apply to any acreage insured under the Catastrophic Risk Protection (CAT) Plan Endorsement or insurance choices/plans and pilot crops for which this type of written agreement is not authorized.

Statement 120

This offer expires at 11:59 p.m. on MM/DD/20XX.

Statement 150

(Include Certification Statement; refer to the DSSH for the applicable statement.) I have reviewed this endorsement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the terms or conditions of the policy.

Insured's Signature for Acceptance

_____/_____/_____
Date

Signature of Authorized AIP Representative

_____/_____/_____
Date

Statements (Continued)

C. Required WA Statements (continued)

By signing below this statement I am rejecting the insurance offer made in this Written Agreement. I agree that my insurance coverage will be in accordance with the insurance policy and any changes offered in this Written Agreement are null and void. This may result in reduced or no crop insurance coverage. I further agree that any administrative review or appeal on this Written Agreement will not be applicable since I am rejecting the Written Agreement.

Insured's Signature for Rejection	/ / Date
Signature of Authorized AIP Representative	/ / Date

Statement 161

RMA approves the use of this Written Agreement. Any modification to the Written Agreement voids RMA approval.

Statement 162

DISTRIBUTION: Original to the Insurance Provider; copy to the agent, insured, and Risk Management Regional Office.

D. Coverage and Premium Rating Provision Statements

Coverage and premium rating statements are to be used to establish insurability, specify terms or conditions, and to explain how appropriate changes will be applied. The statements shown are basic guides only and are not intended to fit every situation addressed by a WA. These statements may need further refined by the RO and new ones developed as needed to address local situations and insurance program changes from year to year. These statements are to be included in the policy terms change statements section of the standard WA. The following gives examples of statements for each type of WA along with a general statements section.

(1) General Statement Examples

Dates

(Freeform Statement) The dates shown will be effective for the crop, practice, type, etc. identified in this agreement. Dates designated in the policy may only be modified if allowed by the Crop Provisions. If the provisions do not specify the policy designated dates can be modified, then the policy dates will be the effective dates

Pecan

(Freeform Statement) This written agreement will be in force for two crop years and cannot be cancelled by either party, as per the Pecan Crop Provisions.

Superseding

(Freeform Statement) This written agreement supersedes the written agreement number dated (enter date).

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(2) GP Type Example

(Freeform Statement) (Specialty corn type, such as popcorn) will be an insurable crop within the Land Description provided the insured complies with all other conditions in the policy. (Specialty corn type) will be considered field corn under the GRP/GRIP Corn Provisions. Rates and coverage selected by the insured for all other GRP/GRIP corn in the county will apply to planted acreage.

(Freeform Statement) For popcorn: This written agreement is null and void in the absence of a properly executed popcorn processor contract in accordance with requirements established in the Popcorn Crop Provisions.

(Freeform Statement) For hybrid seed corn: This written agreement is null and void in the absence of a properly executed hybrid seed corn processor contract in accordance with requirements established in the Hybrid Seed Corn Crop Provisions. It is further agreed and understood that male acreage planted for the commercial production of hybrid seed corn is not insurable.

(3) HR Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0041	016	003	SE ¼ of Section/Township/ Range			Y	
0081	997	053	SE ¼ of Section/Township/ Range			Y	
<i>*To apply the rate(s) listed below use the Additive Rate Method</i>							
0041	016	003	NE ¼ of Section/Township/ Range		0.1000	N	
0081	997	053	NE ¼ of Section/Township/ Range		0.1000	N	

(Statement 15) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield. High Risk/Map Area rates on the County Actuarial Documents do not apply.

(Statement 49) Land described above will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield and the 65 percent coverage level add-on rate in the column identified as “Rate”. High Risk/Map Area rates shown in the Actuarial Documents do not apply.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(Statement 119) If you have signed a High Risk Land Exclusion Option, any high risk acreage identified on this Written Agreement which is assigned an add-on, multiplicative, or designated rate is not insurable under the terms and conditions of this agreement.

(4) NB Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0081	997	003	FSA FN/Tract/Field of Section/Township/ Range			Y	20.00

(Freeform Statement) Acreage that has not been planted and harvested within one of the three previous crop years will be insurable at the rate determined in accordance with the continuous rating rules applicable for the crop using the APH yield. Acreage covered by this agreement will not be eligible for prevented planting coverage for the 2013 crop year.

(Freeform Statement) The yield offered by this Written Agreement is in effect for only the crop year in which the acreage is insured by Written Agreement. When the land becomes insurable under the terms of the policy, the AIP must remove the yield established under this Written Agreement and establish an APH database using the procedures contained in the Crop Insurance Handbook.

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

(5) NL Type Example

(Freeform Statement) The plants on the attached list are insurable based on the listed storage requirements and field grown minimum insurable hardiness zones at the listed allowable price.

(Freeform Statement) The allowable price listed for each plant and size is the lower of the price listed in the EPL/PPS or the producer’s lowest wholesale price as determined from the producer’s wholesale catalog/price list submitted in accordance with the Special Provisions. Inventory values are not to exceed the maximum price limits shown in this written agreement.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(6) OP Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
<i>*To apply the rate(s) listed below use the Multiplicative Rate Method</i>							
0084	161	002	(PRQA) Processing Quality/ Quality #1		2.3600	N	
0084	161	002	(PRQA) Processing Quality/ Quality #1 or Better		1.3700	N	
0084	261	002	(PRQA) Processing Quality/ Quality #1		2.3600	N	
0084	261	002	(PRQA) Processing Quality/ Quality #1 or Better		1.3700	N	

(Freeform Statement) The Processing Quality Option is provided by this written agreement to land operated by the insured in the county that is planted to Type 161 or Type 261 Potatoes using an irrigated practice.

(Statement 60) The rate for acreage identified on this Written Agreement will first be determined in accordance with the continuous rating rules applicable for the crop using the APH rate yield, and then multiplied by the multiplicative rate factor in the column identified as "Rate".

(7) RE Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
<i>*To apply the rate(s) listed below use the Fixed Rate Method</i>							
0013	205	002	Section/Township/ Range		0.1580	N	232.00

(Freeform Statement) In accordance with Sec. 8(a) in the Crop Provisions, and with exception to the Special Provisions crop rotation statement, onions planted on acreage that was previously planted to onions will be insurable.

(Freeform Statement) The Transitional Yield for the re-cropping to onions practice will be 232 cwt. per acre. Coverage for the re-cropping to onions acreage will be based on a separate Actual Production History (APH) database using prior production and acreage of the re-cropping to onions practice and, if applicable, the Transitional Yield assigned herein. Coverage for onions insurable under the standard actuarial structure (onions grown on acreage not planted to onions in the previous crop year) will be based on a separate APH database using prior production and acreage of the standard insurable practice and, if applicable, the Transitional yield assigned by the effective actuarial documents.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(Freeform Statement) All applicable actuarial documents including the Special Provisions, and price/price elections effective for the identified state and county will apply to the land described above excluding the Transitional Yields and any base premium rate information. This written agreement establishes the Transitional Yield and base premium rate.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 45) Land described above will have a 65 percent coverage level rate as shown in the column identified as “Rate”. This designated rate may be further modified dependent upon the coverage level and options you select; adjustments will be according to the standard factors within the Actuarial Documents and associated actuarial tables utilized by Cost Estimator.

(8) SC Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0041	016	003	No Land/Legal Description Restriction	AAA		N	103.00
0041	016	003	No Land/Legal Description Restriction			Y	103.00

(Freeform Statement) Acreage planted for commercial production of High-Amylose corn will be insurable as field corn. Production from acreage used as border rows that is rejected by the contracting buyer will not be insurable. RMA’s Common Crop Insurance Policy Basic Provisions, Coarse Grains Crop Provisions, Special Provisions, Commodity Exchange Price Provisions, and county insurance rates established for field corn will apply.

(Freeform Statement) Coverage will be based on the Approved Actual Production History (APH) yield calculated for High-Amylose corn acreage using the Transitional Yield (T-Yield) stated above and applicable yield determination methods established for field corn in the current Crop Insurance Handbook with the following exceptions:

1. A separate APH database will be established and maintained for High-Amylose corn acreage and for field corn acreage.
2. Yield change limitations or floors established for field corn will not be applied to APH approved yields determined for High-Amylose corn acreage.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(Freeform Statement) Unit division guidelines established in the Coarse Grain Crop Provisions will apply. No additional unit division for High-Amylose corn acreage is authorized by this agreement.

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 21) The rate classification assigned to land described above is shown in the column identified as Sub County. Refer to the County Actuarial Documents for specifics relating to this sub county classification.

(Statement 119) If you have signed a High Risk Land Exclusion Option, any high risk acreage identified on this Written Agreement which is assigned an add-on, multiplicative, or designated rate is not insurable under the terms and conditions of this agreement.

(9) SG Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0011	997	003	NE ¼ of Section/Township/ Range			Y	40.00

(Freeform Statement) Wheat which is frost seeded with red clover is insurable on the above described land for the 2013 crop year.

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(10) SM Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
<i>*To apply the rate(s) listed below use the Additive Rate Method</i>							
0081	997	053	SE ¼ of Section/Township/ Range (that consists of reclaimed strip-mined land only)		0.1000	N	

(Freeform Statement) Reclaimed strip-mined acreage within the Land Description will be insurable provided you comply with all other conditions in the policy.

(Statement 53) Land described above will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield and the 65 percent coverage level add-on rate in the column identified as “Rate”.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

(11) SP Type Example

(Freeform Statement) In accordance with Sec. 4 of the Northern Potato Certified Seed Endorsement, (X) percent of seed potato production and acreage history accrued by (previous and ceding person) is hereby assumed and transferable to the above insured, provided the ceding person has no direct interest in certified seed potatoes for the (applicable) crop year. The resulting combined seed potato acreage from both the ceding and current entities shall be used in determining any applicable guarantee reduction as specified in Sec. 4 (a) and (b).

(Freeform Statement) In accordance with Sec. 4 of the Northern Potato Certified Seed Endorsement, all seed potato production and acreage history accrued from (specified / listed) counties shall be used in determining a single adjustment factor, as specified in Sec. 4 (a), and this common factor shall be applied to the production guarantee of each individual county as specified in Sec. 4 (b).

Statements (Continued)**D. Coverage and Premium Rating Provision Statements (continued)**

(12) TC Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0041	016	003	Land located in County, State			Y	31.00

Reference State/County: State (code) / County (code)

(Freeform Statement) This written agreement was prepared on the basis that the required corn grain records were certified to and verified in accordance with RMA approved procedures. If it is determined that the grain records do not meet the requirements in the Crop Insurance Handbook, this agreement is null and void.

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 92) The projected and harvest price for the crop types specified above will be determined according to the Commodity Exchange Price Provisions for the identified reference state and reference county. Your projected price and harvest price will depend upon your choice of yield or revenue protection and will be determined in accordance with Section 3 of the Basic Provisions.

(Statement 104) Unless otherwise specified in this agreement, all applicable statements, dates, rates, price elections, and other elements in the Actuarial Documents (excluding transitional yield information) effective for the identified reference state and reference county will apply to the land described above.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

Statements (Continued)**D. Coverage and Premium Rating Provision Statements (continued)**

(13) TD Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
<i>*To apply the rate(s) listed below use the Fixed Rate Method</i>							
0047	323	002	Land located in County, State		0.1530	N	1667.00

(Freeform Statement) The Mayacoba type dry bean will be insurable and reported as Yellow (323) type dry beans. The established price will be \$0.35 per pound. The Special Provisions and all statements relevant to Great Northern (307) type dry beans will apply.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 45) Land described above will have a 65 percent coverage level rate as shown in the column identified as "Rate". This designated rate may be further modified dependent upon the coverage level and options you select; adjustments will be according to the standard factors within the Actuarial Documents and associated actuarial tables utilized by Cost Estimator.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

(14) TP Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
<i>*To apply the rate(s) listed below use the Multiplicative Rate Method</i>							
0081	997	003	SE ¼ of Section/Township/ Range		1.1000	N	

(Freeform Statement) The practice of (enter the practice, such as broadcast seeding) will be considered an insurable farming practice when the following criteria are met:

1. Proper seedbed preparation including mechanical incorporation of the seed;
2. Recommended grass and broadleaf weed control practices are followed; and
3. The maturity rating and planting date will allow the crop to reach maturity by (date).

(Freeform Statement) Separate production records and a separate APH yield database for (enter the practice) acreage will be established and maintained.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(Statement 60) The rate for acreage identified on this Written Agreement will first be determined in accordance with the continuous rating rules applicable for the crop using the APH rate yield, and then multiplied by the multiplicative rate factor in the column identified as “Rate”.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

(15) UC Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0041	016	003	SE ¼ of Section/Township/ Range			Y	85.00
0081	997	053	SE ¼ of Section/Township/ Range			Y	30.00
<i>*To apply the rate(s) listed below use the Additive Rate Method</i>							
0041	016	003	NE ¼ of Section/Township/ Range		0.1000	N	70.00
0081	997	053	NE ¼ of Section/Township/ Range		0.1000	N	20.00

(Freeform Statement) The land for which this written agreement has been requested is described as being highly erodible. Therefore, the coverage provided by the terms of this written agreement will be contingent upon the insured's compliance with the NRCS conservation plan established for this land.

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 53) Land described above will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield and the 65 percent coverage level add-on rate in the column identified as “Rate”.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

(Statement 119) If you have signed a High Risk Land Exclusion Option, any high risk acreage identified on this Written Agreement which is assigned an add-on, multiplicative, or designated rate is not insurable under the terms and conditions of this agreement.

Statements (Continued)

D. Coverage and Premium Rating Provision Statements (continued)

(16) XC Type Example

Crop	Type	Prac	Narrative	Sub County	Rate*	Std APH	T-Yield
0081	997	002	SE ¼ of Section/Township/ Range			Y	31.00

Reference State/County: State (code) / County (code)

(Statement 17) Land described above with a “Y” in the “Std APH” column will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH rate yield.

(Statement 18) A yield shown in the column identified as T-Yield will be the Transitional Yield for the described land. The unit of measure (bushels, pounds, tons, etc.) for this yield is defined in the applicable Crop Insurance Policy, or the County Actuarial Documents.

(Statement 92) The projected and harvest price for the crop types specified above will be determined according to the Commodity Exchange Price Provisions for the identified reference state and reference county. Your projected price and harvest price will depend upon your choice of yield or revenue protection and will be determined in accordance with Section 3 of the Basic Provisions.

(Statement 104) Unless otherwise specified in this agreement, all applicable statements, dates, rates, price elections, and other elements in the Actuarial Documents (excluding transitional yield information) effective for the identified reference state and reference county will apply to the land described above.

(Statement 108) Coverage(s) will be based on the approved Actual Production History yield per acre.

WA Cover Letter Example



United States
Department of
Agriculture

Risk
Management
Agency

Regional
Office

RO Address
City, State, Zip
Phone Number
Fax Number



Month XX, 20XX

AIP Name
Address
City, State, Zip
Attn: AIP Representative's Name
Agent: Agent's Name (optional)

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXX	POLICY:	XXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Crop(s)

(code) CROP (code) CROP
(code) CROP

[Body of the cover letter providing instructions to the AIP follows the crops covered by the WA offer. Use the applicable statements based on the situation, such as, general instructions when approved as requested (**Statement 203**), instructions when the WA offer provides terms and conditions that are different than requested (**Statement 206**), and instructions when a CI appraisal is required (**Statement 215**).]

[Include any additional freeform comments, statements, or instructions, as necessary, in the remarks section after the body of the cover letter.]

[Contact Office Statement (**Statement 470**) is optional.]

(Signature on the Cover Letter is Optional)

(Approving Person's Name)
(Approving Person's Title)

(Statement 480) Enclosure(s)

The Risk Management Agency Administers and Oversees
All Programs Authorized Under the Federal Crop Insurance Corporation
An Equal Opportunity Employer

Standard WA (Excludes WUA) Example

WRITTEN AGREEMENT

Month XX, 20XX

Page X of X

AIP Name
 Address
 City, State, Zip

Agent: Agent's Name (optional)

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXXX	POLICY:	XXXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Request Type: (WA request type code with brief description)

Crop(s)

(code) CROP (code) CROP
 (code) CROP

(Statement 1) Under the above insurance policy for the respective insured crop(s), the undersigned parties expressly agree that the following is an endorsement to the Policy. The policy covering the stated crop(s) is revised as follows:

Rate Table

Crop	Type	Prac	Narrative	Sub County	Rate	Std APH	T-Yield

Reference State/County: State (code) / County (code)

(Policy Terms Change Statements) Add applicable statements per the WA request type that further define how changes to the policy terms are applied, or to establish additional terms and conditions of insurance.

(Statement 112) This Written Agreement applies to the 20XX Crop Year only.
(Use Statement 111 if specified range of years or 113 if multi-year with no specified end year)

(Statement 115) This agreement does not apply to any acreage insured under the Catastrophic Risk Protection (CAT) Plan Endorsement or insurance choices/plans and pilot crops for which this type of written agreement is not authorized.

(Statement 119, if applicable) If you have signed a High Risk Land Exclusion Option, any high risk acreage identified on this Written Agreement which is assigned an add-on, multiplicative, or designated rate is not insurable under the terms and conditions of this agreement.

(Statement 120) This offer expires at 11:59 p.m. on MM/DD/20XX.

Standard WA (Excludes WUA) Example (Continued)

WRITTEN AGREEMENT

Month XX, 20XX

Page X of X

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXX	POLICY:	XXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

(Statement 150)=====ACCEPTANCE=====

(Include Certification Statement; refer to the DSSH for the applicable statement.) I have reviewed this endorsement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the terms or conditions of the policy.

_____/_____/_____
 Insured's Signature for Acceptance Date

_____/_____/_____
 Signature of Authorized AIP Representative Date

(Statement 150)=====REJECTION=====

By signing below this statement I am rejecting the insurance offer made in this Written Agreement. I agree that my insurance coverage will be in accordance with the insurance policy and any changes offered in this Written Agreement are null and void. This may result in reduced or no crop insurance coverage. I further agree that any administrative review or appeal on this Written Agreement will not be applicable since I am rejecting the Written Agreement.

_____/_____/_____
 Insured's Signature for Rejection Date

_____/_____/_____
 Signature of Authorized AIP Representative Date

=====USDA RMA APPROVAL=====

_____/_____/_____
 (Approving Person's Name) Date
 (Approving Person's Title)

(Statement 161) RMA approves the use of this Written Agreement. Any modification to the Written Agreement voids RMA approval.

(Statement 162) DISTRIBUTION: Original to the Insurance Provider; copy to the agent, insured, and Risk Management Regional Office.

Include the Collection of Information and Data (Privacy Act) Statement and the Non-Discrimination Statement. Refer to the DSSH for the applicable statements.

WUA, Addendum, and Map/Photo Examples

A. WUA

WRITTEN AGREEMENT

Month XX, 20XX

Page X of X

AIP Name
 Address
 City, State, Zip

Agent: Agent's Name (optional)

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXX	POLICY:	XXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Request Type: (WA request type code with brief description)

Crop(s)

(code) CROP (code) CROP
 (code) CROP

(WUA Policy Endorsement Statement) Under the above insurance policy for the respective insured crop(s), the undersigned parties expressly agree that the following is an endorsement to section 34(c) of the Common Crop Insurance Policy, Basic Provisions. Crops for which the written unit agreement is submitted after the acreage reporting date will need to be requested the subsequent crop year. The policy is revised as follows:

(Policy Terms Change Statements) Refer to B for the applicable statements per WUA type.

(Statement 112) This Written Agreement applies to the 20XX Crop Year only.
(Use Statement 111 if specified range of years or 113 if multi-year with no specified end year)

(Statement 115) This agreement does not apply to any acreage insured under the Catastrophic Risk Protection (CAT) Plan Endorsement or insurance choices/plans and pilot crops for which this type of written agreement is not authorized.

(Statement 120) This offer expires at 11:59 p.m. on MM/DD/20XX.

WUA, Addendum, and Map/Photo Examples (Continued)

A. WUA (continued)

WRITTEN AGREEMENT

Month XX, 20XX

Page X of X

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXXX	POLICY:	XXXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

(Statement 150)=====ACCEPTANCE=====

(Include Certification Statement; refer to the DSSH for the applicable statement.) I have reviewed this endorsement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the terms or conditions of the policy.

_____/_____/_____
 Insured's Signature for Acceptance Date

_____/_____/_____
 Signature of Authorized AIP Representative Date

(Statement 150)=====REJECTION=====

By signing below this statement I am rejecting the insurance offer made in this Written Agreement. I agree that my insurance coverage will be in accordance with the insurance policy and any changes offered in this Written Agreement are null and void. This may result in reduced or no crop insurance coverage. I further agree that any administrative review or appeal on this Written Agreement will not be applicable since I am rejecting the Written Agreement.

_____/_____/_____
 Insured's Signature for Rejection Date

_____/_____/_____
 Signature of Authorized AIP Representative Date

=====USDA RMA APPROVAL=====

_____/_____/_____
 (Approving Person's Name) Date
 (Approving Person's Title)

(Statement 161) RMA approves the use of this Written Agreement. Any modification to the Written Agreement voids RMA approval.

(Statement 162) DISTRIBUTION: Original to the Insurance Provider; copy to the agent, insured, and Risk Management Regional Office.

Include the Collection of Information and Data (Privacy Act) Statement and the Non-Discrimination Statement. Refer to the DSSH for the applicable statements.

WUA, Addendum, and Map/Photo Examples (Continued)

B. WUA Policy Terms Change Statements

The statements following each type of WUA listed below are to be used in the policy terms change statements section of the applicable WUA type. These will be freeform statements.

(1) Oversized Section, Section Equivalent, and FSA FN Optional Units.

“All of the insured crops listed above that are allowed optional units must adhere to the unit structure as provided by this written unit agreement. You agree to establish the same optional units for all insured crops listed above with the approved insurance provider with which you have a contract in the county. If it is determined you have two or more unit structures for the same crop in the same county, the written unit agreement with the earliest date will be applicable to the crop and the other unit structure(s) for the crop will be void.

Your farming operation must contain at least 640 cropland acres and you must delineate optional units that contain at least 320 contiguous cropland acres. Each optional unit must be contained within permanent boundaries. The maximum number of optional units allowed under this written unit agreement will not exceed the total cropland acres in which the insured has an interest, divided by 640 and rounded up to the next whole number.

The optional unit division applicable to **[identify the section, section, equivalent, or FSA FN]** is modified as shown on the attached map(s) or photo(s) dated **[enter date of map/photo]** and summarized on the addendum dated **[enter date of addendum]**. Any acreage within the **[section, section equivalent, or FSA FN]** that is not identified and assigned to a specific optional unit in the attachment will be assigned to the closest optional unit approved by this agreement. Any other optional units under this policy will be determined in accordance with the policy provisions.

You must comply with all applicable policy provisions to qualify for optional units. All other provisions of the policy not in conflict with this agreement are applicable.

Optional units allowed by this agreement will not be applicable if the original unit being divided contains land currently classified as high-risk, unless a High-Risk Land Exclusion Option is in effect. Any acreage excluded by the High-Risk Land Exclusion Option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This written unit agreement will be in effect provided no significant changes occur to the farming operation that invalidates the approved unit structure. If significant changes occur, this written agreement is null and void. This agreement may be cancelled in writing by the earliest crop cancellation date applicable under the agreement.

Any information certified by you that is incomplete, incorrect, or otherwise deficient, and is used to qualify for this agreement or to determine the terms and conditions of insurance, will cause this agreement to be voided for the crop year and succeeding crop years.”

WUA, Addendum, and Map/Photo Examples (Continued)

B. WUA Policy Terms Change Statements (continued)

(2) Annual Crops with Topographic/Irrigation Features.

“All of the insured crops listed above that are allowed optional units must adhere to the unit structure as provided by this written unit agreement. You agree to establish the same optional units for all insured crops listed above with the approved insurance provider with which you have a contract in the county. If it is determined you have two or more unit structures for the same crop in the same county, the written unit agreement with the earliest date will be applicable to the crop and the other unit structure(s) for the crop will be void.

Your farming operation must contain at least 640 annual cropland acres and you must delineate optional units that contain at least 320 annual cropland acres. Each optional unit must be contained within permanent boundaries. You may not have more units than would be allowed by standard optional unit division guidelines.

Optional units are identified using permanent field identifications on the attached map(s) or photo(s) dated **[enter date of map/photo]** and summarized on the addendum dated **[enter date of addendum]**. Any acreage within the **[section, section equivalent, or FSA FN]** that is not identified and assigned to a specific optional unit in the attachment will be assigned to the closest optional unit approved by this agreement.

You must comply with all applicable policy provisions to qualify for optional units. All other provisions of the policy not in conflict with this agreement are applicable.

Optional units allowed by this agreement will not be applicable if the original unit being divided contains land currently classified as high-risk, unless a High-Risk Land Exclusion Option is in effect. Any acreage excluded by the High-Risk Land Exclusion Option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This written unit agreement will be in effect provided no significant changes occur to the farming operation that invalidates the approved unit structure. If significant changes occur, this written agreement is null and void. This agreement may be cancelled in writing by the earliest crop cancellation date applicable under the agreement.

Any information certified by you that is incomplete, incorrect, or otherwise deficient, and is used to qualify for this agreement or to determine the terms and conditions of insurance, will cause this agreement to be voided for the crop year and succeeding crop years. If an insurable share in the insurable acreage/crop is acquired after the earliest acreage reporting date for the insured annual crop, the acreage will be combined with the closest optional or basic unit.”

WUA, Addendum, and Map/Photo Examples (Continued)

B. WUA Policy Terms Change Statements (continued)

(3) Perennial (Tree, Vine, and Bush) Crops with Topographic/Irrigation Features.

“All of the insured crops listed above that are allowed optional units must adhere to the unit structure as provided by this written unit agreement. You agree to establish the same optional units for all insured crops listed above with the approved insurance provider with which you have a contract in the county. If it is determined you have two or more unit structures for the same crop in the same county, the written unit agreement with the earliest date will be applicable to the crop and the other unit structure(s) for the crop will be void.

Your farming operation must contain at least 160 perennial cropland acres and you must delineate optional units that contain at least 80 perennial cropland acres. Each optional unit must be contained within permanent boundaries.

Optional units are identified using permanent field identifications on the attached map(s) or photo(s) dated [**enter date of map/photo**] and summarized on the addendum dated [**enter date of addendum**]. Any acreage within the [**section, section equivalent, or FSA FN**] that is not identified and assigned to a specific optional unit in the attachment will be assigned to the closest optional unit approved by this agreement.

You must comply with all applicable policy provisions to qualify for optional units. All other provisions of the policy not in conflict with this agreement are applicable.

Optional units allowed by this agreement will not be applicable if the original unit being divided contains land currently classified as high-risk, unless a High-Risk Land Exclusion Option is in effect. Any acreage excluded by the High-Risk Land Exclusion Option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This written unit agreement will be in effect provided no significant changes occur to the farming operation that invalidates the approved unit structure. If significant changes occur, this written agreement is null and void. This agreement may be cancelled in writing by the earliest crop cancellation date applicable under the agreement.

Any information certified by you that is incomplete, incorrect, or otherwise deficient, and is used to qualify for this agreement or to determine the terms and conditions of insurance, will cause this agreement to be voided for the crop year and succeeding crop years. If an insurable share in the insurable acreage/crop is acquired after the earliest acreage reporting date for the insured perennial crop, the acreage will be combined with the closest optional or basic unit.”

WUA, Addendum, and Map/Photo Examples (Continued)

B. WUA Policy Terms Change Statements (continued)

(4) Annual Crops with Geographic Dispersion.

“All of the insured crops listed above that are allowed optional units must adhere to the unit structure as provided by this written unit agreement. You agree to establish the same optional units for all insured crops listed above with the approved insurance provider with which you have a contract in the county. If it is determined you have two or more unit structures for the same crop in the same county, the written unit agreement with the earliest date will be applicable to the crop and the other unit structure(s) for the crop will be void.

Your state must rely on the metes and bounds land survey system and the Common Crop Insurance Policy Basic Provisions must require optional unit establishment on a FSA Farm Number (FN) basis with no alternative method of optional unit establishment under the policy. Your FN is geographically dispersed throughout the county [**Add statement “**, there is at least three miles between the sectional equivalent boundaries,**” here for all states other than the underserved states of Maine, New York, Pennsylvania, Massachusetts, Maryland, New Hampshire, New Jersey, Connecticut, Delaware, Rhode Island, Vermont, and West Virginia, which require no additional statement.**] and climatic conditions vary dramatically within a three- to five-mile range due to topographic features (excluding irrigation systems). Your optional units may be established as follows:

A section equivalent must contain a block of land at least one-square-mile determined by placing a one-square-mile square grid, to scale, on the map. The acreage contained in the sectional equivalent may be comprised of multiple owners as long as the majority of the insured’s fields are as close as possible to the center of the one-square-mile grid, with the grid oriented in the same direction as the map.

Each optional unit must be contained within permanent boundaries. Optional units are identified using permanent field identifications on the attached map(s) or photo(s) dated [**enter date of map/photo**] and summarized on the addendum dated [**enter date of addendum**].

You must comply with all applicable policy provisions to qualify for optional units. All other provisions of the policy not in conflict with this agreement are applicable.

Optional units allowed by this agreement will not be applicable if the original unit being divided contains land currently classified as high-risk, unless a High-Risk Land Exclusion Option is in effect.

This written unit agreement will be in effect provided no significant changes occur to the farming operation that invalidates the approved unit structure. If significant changes occur, this written agreement is null and void. This agreement may be cancelled in writing by the earliest crop cancellation date applicable under the agreement.

WUA, Addendum, and Map/Photo Examples (Continued)

B. WUA Policy Terms Change Statements (continued)

Any information certified by you that is incomplete, incorrect, or otherwise deficient, and is used to qualify for this agreement or to determine the terms and conditions of insurance, will cause this agreement to be voided for the crop year and succeeding crop years. If an insurable share in the insurable acreage/crop is acquired after the earliest acreage reporting date for the insured annual crop, the acreage will be combined with the closest optional or basic unit.”

C. Addendums

(1) Generic Example

(Producer’s Name) Month XX, 20XX
 Request: XXXXXXXX Policy: XXXXXXXX

(Unit Number) XXXX-XXXXUA (Description of Land Location) Section/Township/Range (if applicable) west of main Farm Road (may include block numbers for perennial crops)			
FSA FN	Tract	Previous Tract (if applicable)	Field(s)
Total cropland acres in unit: (acres)			

(Unit Number) XXXX-XXXXUA (Description of Land Location) Section/Township/Range (if applicable) east of main Farm Road west of Creek Road (may include block numbers for perennial crops)			
FSA FN	Tract	Previous Tract (if applicable)	Field(s)
Total cropland acres in unit: (acres)			

(Unit Number) XXXX-XXXXUA (Description of Land Location) Section/Township/Range (if applicable) east of Creek Road west of Brown Road (may include block numbers for perennial crops)			
FSA FN	Tract	Previous Tract (if applicable)	Field(s)
Total cropland acres in unit: (acres)			

(Addendum Statement) Other land in the farming operation not identified within this addendum will have its unit structure constructed in accordance with the Basic Provisions. Further unit division provided by the Basic Provisions (such as irrigated practice vs. non-irrigated practice or conventional practice vs. organic practice) or the crop provisions may be applicable for all land in the farming operation.

WUA, Addendum, and Map/Photo Examples (Continued)

C. Addendums (continued)

John Smith
Request: XXXXXXXX

Month XX, 20XX
Policy: XXX4567

Unit: 0002-0004UA Sec. 3-T34N-R4W & Sec. 33-T35N-R4W; Smith 426				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992320	992705		2	208.4
992320	992704		1	51.6
992320	991705		3	63.7
Total cropland acres in unit: 323.7 acres				

Unit: 0003-0001UA (J. Smith, BIA, and Smith Family; Operated by Western Farms) Sec. 6, 7-T34N-R5W; Smith Jones				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992311	992525	991971	1	34.2
992311	992525	991790	2	8.6
992311	992525	99490	3	169.8
992311	992525	991788	4	1.2
992311	992525	991799	5	4.7
992311	992525	991804	6	22.0
992311	992525	991796	7, 8	31.4
992311	992525	991797	9	49.5
992311	992525	991972	10	18.0 pasture
Total cropland acres in unit: 339.4 acres (321.4 farmed)				

Unit: 0004-0001UA (J. Smith; Operated by Joseph J. Johnson) Sec. 28, 33-T35N-R4W; Johnson/Best Place				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992323	99474		1, 2	268.9
992323	99475		1	56.7
Total cropland acres in unit: 325.6 acres				

Other land in the farming operation not identified within this addendum will have its unit structure constructed in accordance with the Basic Provisions. Further unit division provided by the Basic Provisions (such as irrigated practice vs. non-irrigated practice or conventional practice vs. organic practice) or the crop provisions may be applicable for all land in the farming operation.

WUA, Addendum, and Map/Photo Examples (Continued)

C. Addendums (continued)

(3) Specific Perennial Crop Example

John Smith
Request: XXXXXXXXX

Month XX, 20XX
Policy: XXX0123

Navel Oranges	
Unit: 0001-0001UA (Acreage associated with irrigation turn-out #002H58 and #003H58 for the listed blocks of Navel Oranges on Ranch 1) Sec. 22-T15S-R24E	
Block	Acres
1A	18.7
1B	12.2
1C	32.8
1D	9.3
1E	18.7
1F	20.0
1G	23.0
1H	10.0
1I	8.1
1J	9.0
1K	8.6
1L	19.4
Total cropland acres in unit: 189.8 acres	

Unit: 0001-0002UA (Acreage associated with irrigation turn-out #001J45 for the listed blocks of Navel Oranges on Ranch 2) Sec. 27-T15S-R24E	
Block	Acres
2A	29.0
2B	17.5
2C	15.7
2D	21.3
2E	15.6
2F	11.0
2G	12.9
2H	21.2
2I	31.0
Total cropland acres in unit: 175.2 acres	

WUA, Addendum, and Map/Photo Examples (Continued)

C. Addendums (continued)

John Smith
Request: XXXXXXXXX

Month XX, 20XX
Policy: XXX0123

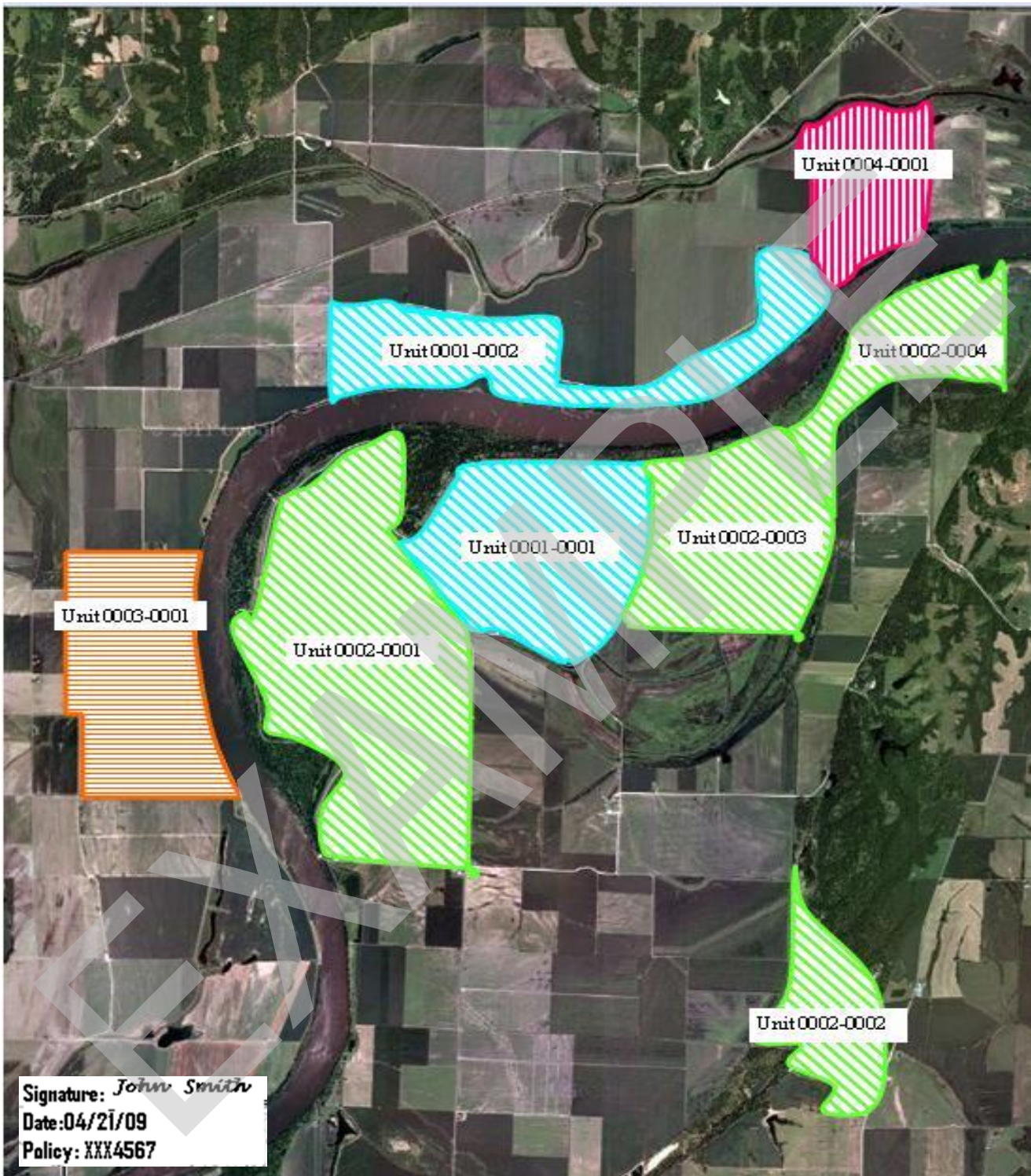
Valencia Oranges	
Unit: 0002-0001UA (Acreage associated with irrigation turn-out #002H58 and #003H58 for the listed blocks of Valencia Oranges on Ranch 1) Sec. 22-T15S-R24E	
Block	Acres
1M	17.6
1N	19.8
1O	12.2
1P	27.4
1Q	24.7
1R	15.9
Total cropland acres in unit: 117.6 acres	

Unit: 0002-0002UA (Acreage associated with irrigation turn-out #001J45 for the listed blocks of Valencia Oranges on Ranch 2) Sec. 27-T15S-R24E	
Block	Acres
2J	21.8
2K	32.1
2L	26.7
2M	17.5
Total cropland acres in unit: 98.1 acres	

Other land in the farming operation not identified within this addendum will have its unit structure constructed in accordance with the Basic Provisions. Further unit division provided by the Basic Provisions (such as irrigated practice vs. non-irrigated practice or conventional practice vs. organic practice) or the crop provisions may be applicable for all land in the farming operation.

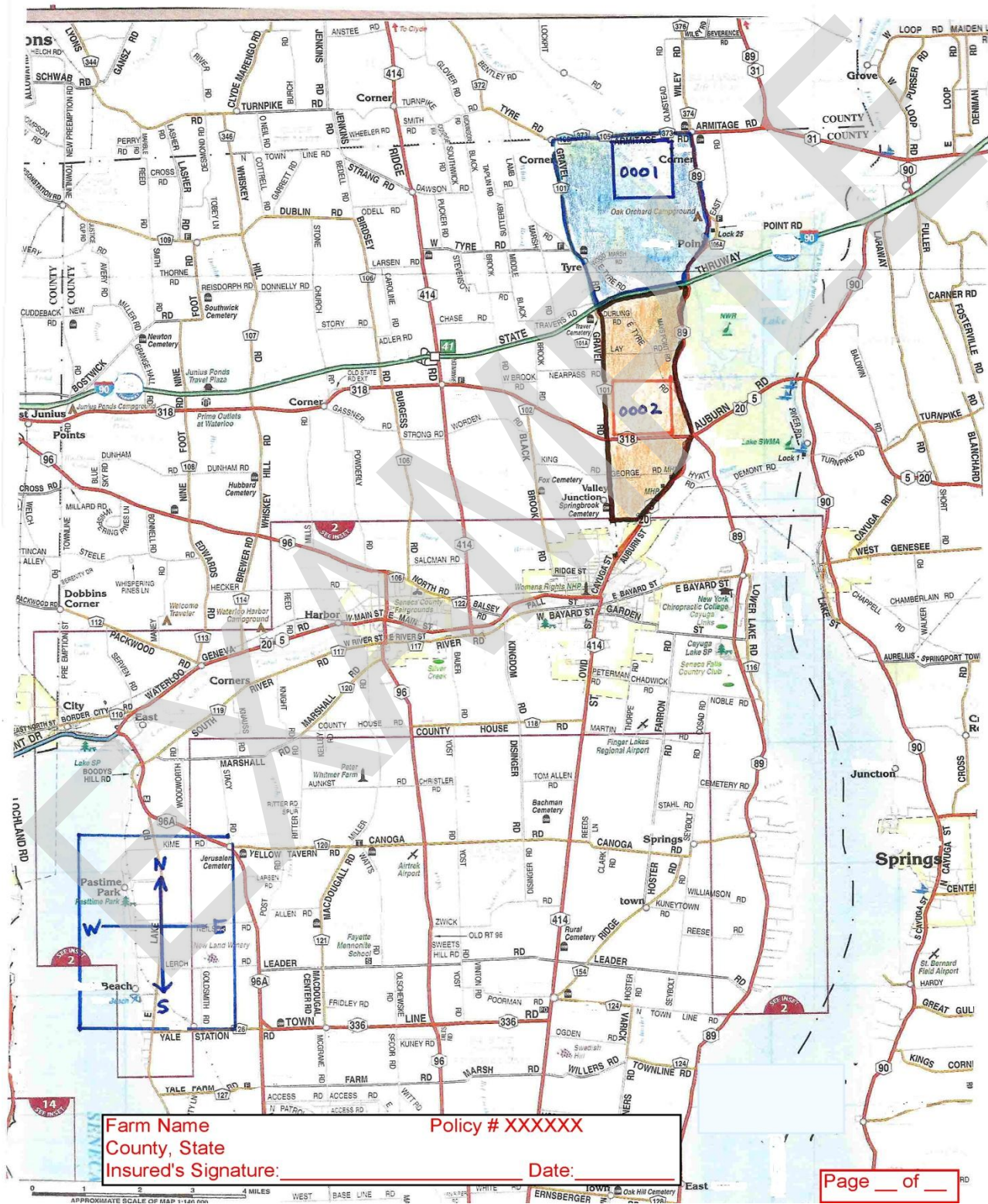
WUA, Addendum, and Map/Photo Examples (Continued)

D. WUA Map/Photo Delineating Optional Unit Boundaries



WUA, Addendum, and Map/Photo Examples (Continued)

D. WUA Map/Photo Delineating Optional Unit Boundaries (continued)



Withdrawal and Denial Letter Examples

A. Withdrawal Letter



United States
Department of
Agriculture

Risk
Management
Agency

Regional
Office

RO Address
City, State, Zip
Phone Number
Fax Number



Month XX, 20XX

Producer Name
Address
City, State, Zip

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXX	POLICY:	XXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Crop(s)

(code) CROP
(code) CROP

(code) CROP

(Add freeform entry where necessary.)

A written agreement previously issued to you for your insurance policy was not returned to this office within 30 calendar days after the expiration date. For this reason, the offer made in the written agreement is now considered withdrawn. It is understood that your insurance coverage will be in accordance with the insurance policy and any changes previously offered in the issued written agreement are not applicable.

If you did sign this written agreement indicating your acceptance of the offered terms and can provide evidence that it was timely signed and sent to the approved insurance provider, this office may reconsider withdrawal of the written agreement. Please provide this office with any supporting evidence (such evidence may include a certified mail receipt or other delivery receipt) within 30 calendar days of the date of this notice.

If you have any questions, please contact this office.

(Approving Person's Name)
(Approving Person's Title)

CC: (AIP NAME)

The Risk Management Agency Administers and Oversees
All Programs Authorized Under the Federal Crop Insurance Corporation
An Equal Opportunity Employer

Withdrawal and Denial Letter Examples (Continued)

B. Denial Letter Due to Failed CI



United States
Department of
Agriculture

Risk
Management
Agency

Regional
Office

RO Address
City, State, Zip
Phone Number
Fax Number



Month XX, 20XX

Producer Name
Address
City, State, Zip

Certified Mail # XXXX XXXX XXXX XXXX

Return Receipt Requested

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXXX	POLICY:	XXXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Crop(s)

(code) CROP
(code) CROP

(code) CROP

(Add freeform entry where necessary.)

This written agreement offered by our office is not in effect because an appraisal of the crop indicated it does not meet the required minimum potential yield established in the Common Crop Insurance Policy Basic Provisions. If you disagree with the results of the appraisal, you may seek arbitration with your insurance provider in accordance with section 20 of the Common Crop Insurance Policy Basic Provisions within one year of the date this appraisal was performed.

If you have any questions, please contact this office.

(Approving Person's Name)
(Approving Person's Title)

CC: (AIP NAME)

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All Programs Authorized Under the Federal Crop Insurance Corporation
An Equal Opportunity Employer

Withdrawal and Denial Letter Examples (Continued)

C. General Applicability Letter



United States
Department of
Agriculture

Risk
Management
Agency

Regional
Office

RO Address
City, State, Zip
Phone Number
Fax Number



Month XX, 20XX

Producer Name
Address
City, State, Zip

Certified Mail # XXXX XXXX XXXX XXXX

Return Receipt Requested

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXX	POLICY:	XXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Crop(s)

(code) CROP
(code) CROP

(code) CROP

(Add freeform entry where necessary.)

Generally, producers have a right to appeal adverse decisions. However, when the adverse decision applies to all similarly situated participants, the decision is not appealable under the National Appeals Division (NAD) regulations nor is administrative review by the Risk Management Agency an option.

If you do not agree with this decision, you may request a determination of appealability by writing directly to NAD within 30 calendar days from receipt of this letter. Mail your request to the following address:

(Entry will be dependent on state)
USDA-National Appeals Division
(Applicable Name) Regional Office
(Address)
(City, State, Zip Code)

If you have any questions, please contact this office.

(Approving Person's Name)
(Approving Person's Title)

CC: (AIP NAME)

The Risk Management Agency Administers and Oversees
All Programs Authorized Under the Federal Crop Insurance Corporation
An Equal Opportunity Employer

Withdrawal and Denial Letter Examples (Continued)

D. Administrative Review, Mediation, and Appeal Rights Letter



United States
Department of
Agriculture

Risk
Management
Agency

Regional
Office

RO Address
City, State, Zip
Phone Number
Fax Number



Month XX, 20XX

Producer Name
Address
City, State, Zip

Certified Mail # XXXX XXXX XXXX XXXX

Return Receipt Requested

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXXX	POLICY:	XXXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

Crop(s)

(code) CROP
(code) CROP

(code) CROP

(Add freeform entry where necessary.)

We regret that a more favorable decision could not be made. If you do not agree with this decision, you may choose from the following options within 30 calendar days of receipt of this letter. You may make a written request, signed by you, to:

- (1) Request an administrative review by the agency and/or mediation, through a state certified service or other acceptable mediation service. When you are notified of the results of the administrative review and/or mediation, you have the balance of the 30-day period to file an appeal with the National Appeals Division (NAD). The 30-day timeframe does not include the time your request was in review by the applicable agency. If you choose to request both administrative review and mediation, the administrative review must be completed prior to requesting mediation.
- (2) Appeal this determination in writing directly to the National Appeals Division (NAD). Once you appeal the determination to NAD you cannot request an administrative review or mediation.

The Risk Management Agency Administers and Oversees
All Programs Authorized Under the Federal Crop Insurance Corporation
An Equal Opportunity Employer

Withdrawal and Denial Letter Examples (Continued)

D. Administrative Review, Mediation, and Appeal Rights Letter (continued)

Page X of X

STATE:	State [code]	COUNTY:	County [code]
REQUEST:	XXXXXXXXX	POLICY:	XXXXXXXXX
INSURED:	Producer's name		
ADDRESS:	Address, City, State, Zip		
SSN/TAX ID NO:	#####1234	CROP YEAR:	20XX

To request an agency administrative review of this determination, please send a written request, signed by you, to the address shown below stating the basis you believe the determination was incorrect, any material facts that you believe may not have been properly considered, and any additional information you wish to supply or have considered. You are encouraged to send your information by a delivery service that records pickup or postmark delivery and guarantees delivery.

(Entry will be dependent on state)
 (Name), Director
 USDA Risk Management Agency
 (Applicable Name) Regional Office
 (Address)
 (City, State, Zip Code)
 (Phone/Fax)

To request mediation, send a written request to the address below and provide this office with a copy of that request. Mediation may enable us to narrow and resolve these issues and reach a mutual agreement. Mediation does not replace or limit your right to further appeal to NAD.

(Entry will be dependent on state)
 (Mediation Provider Name)
 (Mediation Provider Address)
 (City, State, Zip Code)

To request an appeal of this determination to the NAD, send a written request to the following address:

(Entry will be dependent on state)
 USDA-National Appeals Division
 (Applicable Name) Regional Office
 (Address)
 (City, State, Zip Code)

If you have any questions, please contact this office.

 (Approving Person's Name)
 (Approving Person's Title)

CC: (AIP NAME)

Non-Irrigated Corn Grain Request (TC) Worksheet Example

Producer Name _____ State _____ Other Information _____ _____ _____	Policy Number _____ County _____
---	-------------------------------------

Producer's Data (include only non-irrigated corn acreage and production):							
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Most Recent 3 or 4 Years of Corn Planted By Year (Minimum 3 Years)	County Planted Acres	Acres Harvested as Grain	Acres Appraised as Grain	Acres Harvested or Appraised as Silage, or Grazed	Percent Grain of Total	Producer's County Wide Grain Production	Producer's County Wide Grain Yield

Instructions for filling out this worksheet:

Column 1: Crop year of acreage and production. For a more detailed description, see Paragraph 82 of the Written Agreement Handbook.

Column 2: All non-irrigated corn acreage planted in the county for the year. This should equal the total of columns 3, 4, and 5.

Column 3: All corn acreage harvested as grain, including ear corn for the crop year. Note: If the acreage was both appraised and harvested as grain, put the acreage in this column only (see column 4 instructions below).

Column 4: All acreage appraised as grain for the crop year and not harvested as grain.

Column 5: All acreage harvested or appraised as silage or grazed for the crop year (that is not in columns 3 or 4).

Column 6: Add columns 3 and 4 together, then divide by column 2, then multiply by 100 to get percent grain.

Column 7: Total bushels of grain harvested and appraised in the county for the crop year.

Column 8: Divide Column 7 by the sum of columns 3 and 4 (round to whole bushels).

Include the Certification Statement prior to the producer's signature (refer to the DSSH for the applicable statement).

Producer Signature: _____ Date: _____

Include Collection of Information and Data (Privacy Act) Statement and Non-Discrimination Statement (refer to the DSSH for the applicable statements).

Similar Crop Chart

Category	Requested Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop
1	Buckwheat	All Cat. 1 Crops	Dry Beans		
1	Flax	All Cat. 1 Crops	All Cat. 2 Crops		
1	Dry Peas	All Cat. 1 Crops	All Cat. 2 Crops ⁵		
1	Millet	All Cat. 1 Crops	All Cat. 2 Crops		
1	Mustard	All Cat. 1 Crops	All Cat. 2 Crops		
1	Rapeseed	All Cat. 1 Crops	All Cat. 2 Crops		
1	Spring Barley	All Cat. 1 Crops	All Cat. 2 Crops		
1	Spring Canola	All Cat. 1 Crops	All Cat. 2 Crops		
1	Spring Oats	All Cat. 1 Crops	All Cat. 2 Crops		
1	Spring Rye	All Cat. 1 Crops	All Cat. 2 Crops		
1	Spring Wheat	All Cat. 1 Crops	All Cat. 2 Crops		
1	Green Peas	Dry Peas			
1	Safflower ²	Spring Wheat	Spring Barley	Spring Oats	Winter Wheat
2	Winter Rye	All Cat. 2 Crops	All Cat. 1 Crops		
2	Winter Barley	All Cat. 2 Crops	All Cat. 1 Crops		
2	Winter Canola	All Cat. 2 Crops	All Cat. 1 Crops		
2	Winter Oats	All Cat. 2 Crops	All Cat. 1 Crops		
2	Winter Rapeseed	All Cat. 2 Crops	All Cat. 1 Crops		
2	Winter Wheat	All Cat. 2 Crops	All Cat. 1 Crops		
3	Onions	All Cat. 3 Crops	Sweet Potato ¹		
3	Potatoes	All Cat. 3 Crops	Sweet Potato ¹		
3	Sugarbeets	All Cat. 3 Crops	Sweet Potato ¹		
4	Corn	All Cat. 4 Crops			
4	Cotton (Including ELS)	All Cat. 4 Crops			
4	Dry Beans ³	All Cat. 4 Crops			
4	Grain Sorghum	All Cat. 4 Crops			
4	Hybrid Seed Corn	All Cat. 4 Crops			
4	Hybrid Sorghum Seed	All Cat. 4 Crops			
4	Peanuts	All Cat. 4 Crops			
4	Popcorn	All Cat. 4 Crops			
4	Soybeans	All Cat. 4 Crops			
4	Sunflower	All Cat. 4 Crops			

Similar Crop Chart (Continued)

Category	Requested Crop	Similar Crop	Similar Crop	Similar Crop	Similar Crop
5	Fresh Market (FM) Tomatoes	Peppers	Chili Peppers ¹	Processing Tomatoes	
5	FM Sweet Corn	Peppers	Chili Peppers ¹	FM Tomatoes	Processing Sweet Corn
5	Peppers	Processing Tomatoes	Chili Peppers ¹	FM Tomatoes	
5	Processing Beans	Processing Tomatoes	Snap Beans	Peppers	Processing Sweet Corn
5	Processing Sweet Corn	FM Sweet Corn	Peppers	Processing Tomatoes	Processing Beans
5	Processing Tomatoes	FM Tomatoes	FM Sweet Corn	Peppers	
6	Apples	All Cat. 6 Crops	Cherries ¹		
6	Peaches	All Cat. 6 Crops	Cherries ¹		
6	Pears	All Cat. 6 Crops	Cherries ¹		
6	Prunes	All Cat. 6 Crops	Cherries ¹		
6	Stonefruit ⁴	All Cat. 6 Crops	Cherries ¹		
	Alfalfa Seed ¹	Contact RO			
	Almonds	Walnuts			
	Blueberries	Stonefruit ⁴	Peaches	Brambles	Cranberries
	Citrus Fruit	All Citrus			
	Cranberries	Blueberries			
	Figs	Contact RO			
	Forage Production	Contact RO			
	Grapes	Raisins			
	Macadamia Nuts	Contact RO			
	Rice	Cultivated Wild Rice			
	Sugarcane	Contact RO			
	Tobacco	All Tobacco Crop Codes			
	Walnuts	Almonds			

¹ Pilot crops are not eligible for XC WAs (unless allowed by the pilot CP), however may qualify as a similar crop for other crops as indicated.

² For non-irrigated Safflower only.

³ Garbanzo Beans are also qualified by Category 1 crops.

⁴ Stonefruit includes fresh and processing apricots, fresh and processing freestone peaches, processing cling peaches, fresh nectarines, and fresh plums.

⁵ Excluding Winter Wheat for the Topeka RO.

Policy requirements for insurability must be met when considering a request. For example, the entity requesting a WA for FM sweet corn must have grown FM sweet corn in at least one of the three previous years for commercial sale or participated in managing a FM sweet corn farming operation.

Check the RO website at www.rma.usda.gov/aboutrma/fields/rsos.html for approved supplemental additions to this list.