Listed below are significant changes to the 2011 WAH, minor changes and grammatical corrections are not included in this summary.

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<td>Revised procedure to incorporate the Common Crop Insurance Policy Basic Provisions.</td>
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<td>Changed references from FCI 32, FCI 33, etc. to refer to the actuarial documents.</td>
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<td>No longer request the Common Land Unit but are now requesting the FSN, including the tract and Field number, if available.</td>
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<td>Section 3C(1)(b)2</td>
<td>Revised language to provide plan selection for similar crop provisions when revenue protection is/is not available for the crop/state.</td>
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<td>Section 3D(6)</td>
<td>Removed Successor-In-Interest procedure as procedure was removed from the 2011 CIH</td>
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<td>Section 3H(1)(b)</td>
<td>Clarified applicable price elections for various plans of insurance.</td>
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<tr>
<td>Section 3I(a)</td>
<td>Added charts which include written agreement logging codes.</td>
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<tr>
<td>Section 3J</td>
<td>Removed reference that revenue insurance is a separate policy.</td>
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<tr>
<td>Section 3M(7)</td>
<td>Added reference to person status changes to replace successor in interest changes.</td>
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<tr>
<td>Section 3M(1)(a)</td>
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2011 WRITTEN AGREEMENT HANDBOOK

Standards and Instructions for the Processing of Actuarial Requests and Written Agreements
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1 PURPOSE

To provide standards, criteria, and instructions to the Risk Management Agency (RMA) Regional Offices (RO) and approved insurance providers (AIP) for the processing of actuarial requests and written agreements. The procedures contained in this handbook are consistent with applicable regulations affecting the issuance of written agreements. No written agreement will be issued unless expressly authorized by the policy.

Note: if there is a conflict between the Federal Crop Insurance Act, the regulations published at 7 CFR Chapter IV, and this handbook, the order of priority is as follows: (1) the Federal Crop Insurance Act; (2) the regulations in 7 CFR chapter IV; and (3) this handbook, with (1) controlling (2), etc. This handbook will control those provisions related to written agreements in the FCIC 18010 Crop Insurance Handbook (CIH). With respect to other procedures not related to written agreements, the CIH will control.

2 CANCELLATION

A Effective Date. The FCIC 24020 Written Agreement Handbook is effective upon issuance for the 2011 crop year and succeeding crop years.

B Issuances Rescinded. This handbook replaces Transmittal No. 24020 dated July 23, 2009

C Filing Instructions.

Remove Insert


DISTRIBUTION:
Directors, Washington, D.C., Kansas City, Regional and Compliance Offices; National Appeals Division; Approved Insurance Providers, and National Crop Insurance Services.
3 PROCESSING ACTUARIAL REQUESTS AND WRITTEN AGREEMENTS

A written agreement (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. ROs are authorized to conduct the underwriting and approve or deny requests for WAs on behalf of the Federal Crop Insurance Corporation (FCIC).

ACRONYMS AND DEFINITIONS

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<td>AIP</td>
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<td>ARD</td>
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<td>CES</td>
<td>Cooperative Extension System</td>
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<td>Price/price election</td>
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3A GENERAL RULES

Unless otherwise specified, the following requirements are applicable to all WAs:

(1) 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 any of the following are applicable.

   (a) The WA is not renewed in writing in accordance with the terms of the WA or applicable procedures after it expires or is cancelled;

   (b) The WA is not applicable for the crop year specified in the agreement;

   (c) The WA is cancelled by the AIP, producer, or RMA; or
(d) The conditions under which the WA was issued have changed prior to the beginning of the insurance period.

(2) Requests for WAs must include all information required in Secs. 3B and 3C unless specified otherwise. WA requests will not be accepted for crops that do not have a policy for the crop. WAs will not be accepted when CP specifically preclude WAs or the WA alters policy provisions not specifically designated for alteration by WA in the policy. WAs cannot be issued for the sole purpose of altering price/price elections, dates, transitional yields (T-Yield), rate map areas, etc., unless specifically authorized in the policy and provided for in this handbook.

(3) Any existing policy and actuarial requirements will remain in effect if:

(a) The request is denied or not accepted by the RO or AIP;
(b) The WA offer is not accepted by the producer;
(c) The WA offer is accepted by the producer after the expiration date; or
(d) The crop’s minimum potential yield per acre specified in Sec. 3C(1)(a) is not met.

(4) WAs are not authorized for any policies insured under the Catastrophic Risk Protection Endorsement (CAT).

(5) Policy provisions that refer to “agree in writing” mean the same as “written agreement”. A WA is not required when it states in Sec. 4G of this handbook, “In lieu of Sec. 3”.

(6) AIPs must be able to substantiate transmission dates of all electronically transmitted documents required for WA requests.

3B REQUESTS FOR WRITTEN AGREEMENTS: REQUIRED STATEMENTS

(1) ALL REQUESTS must be signed by the producer and the authorized representative of the AIP and contain the producer’s acceptance of the following statements:

“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 WA 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 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, or 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.

3C NEW REQUEST REQUIRED INFORMATION

(1) To be accepted by FCIC, a request for a new WA must contain:

(a) For all new WA requests, as applicable:

1. A completed “Request for Actuarial Change” form;

2. Except for WAs that do not require APH, in accordance with the provisions of Sec. 4:

   a. A completed APH database, based on records previously certified to the AIP, or with a production report certifying records not previously certified by the producer. The APH production report must be signed and dated by the producer based on verifiable records of actual yields for the crop and county for which the producer is requesting a WA (e.g., For a 2011 crop year request, the AIP would submit the producer’s 2010 production report signed and dated by the producer with a copy of the unsigned, completed APH database for the 2011
crop year policy which contains production previously certified to the AIP); and

b Verifiable records (as defined in the CIH) of actual yields if required by the RO;

3 CIs are required as minimum supporting documentation for requests that establish insurability with submission deadlines after the SCD; unless, the request is accepted by the RO before the crop is planted or the RO does not require an inspection for fall planted crops. RMA may also require CIs when planting practices, farming practices, etc., may impact the production of the crop or for other situations as provided in paragraph c. A CI must be performed in accordance with the following procedures.

a The AIP must conduct a CI (complying with all applicable procedures in the FCIC 25010 Loss Adjustment Manual Standards Handbook, with the exception that for WAs comparisons are made on a field basis, not on a unit basis) 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. 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.

b The WA must be signed by the producer no later than the earlier of the first appraisal date (if there are to be multiple fields with different appraisal dates) or the expiration date stated in the WA.

c RMA may require a CI:

i To occur at a specific stage of growth as determined by RMA (e.g., broadcast soybeans, crops seeded by airplane, etc.);

ii To determine crop conditions for prevented planting coverage; or

iii When otherwise determined necessary by RMA.

4 Evidence from agricultural experts or the organic agricultural experts, as applicable, that the crop, practice, type, or variety can be produced in the county if the request is to provide insurance for crop, practices, types, or varieties that are not insurable, unless such evidence is not required by the RO;

5 All of the following:

a The legal description of the land (in areas where legal descriptions are available);

b Farm tract, and field number, if available, and

c FSA aerial photo or field boundaries derived by an acceptable Geographic Information System (GIS), Global Positioning System
For any perennial crop, an acceptable inspection report completed by the AIP and if required by the CIH, a Producer’s Pre-Acceptance Worksheet

(b) For new WA requests for counties without actuarial documents for the crop (XC):

1 The requirements in Sec. 3C(1)(a), except Sec. 3C(1)(a)2 and:

a The dates the producer and other growers in the area normally plant and harvest the crop, if applicable;

b The name, location of, and approximate distance to the place the crop will be sold or used by the producer;

c For any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop;

d An APH database (only for crops that require APH) based on verifiable records of actual yields, signed and dated by the producer (or the applicable production reports signed and dated by the producer based on verifiable records of actual yields in the county or area for the crop for which the WA is being requested for at least the three most recent crop years (four crop years for pecans) in the base period as follows:

i For the requested crop that was previously planted in the county; or in the area (land surrounding the acreage with geographic characteristics, topography, soil types, and climatic conditions similar to the acreage in which the WA is requested) if the producer has not produced the crop in the county;

ii If the requested crop has not been previously planted in the county or area for at least three years, a similar crop (refer to paragraph 3 below) that was previously planted in the county or in the area if the similar crop was not planted in the county; or

iii If the producer has at least one year of records, but less than three years for the crop in the county or area but has records for a similar crop (refer to paragraph 3) 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 APH for the years the producer grew the crop and an APH for the years the similar crop was grown.

For example: The producer requests an XC WA for corn in County A, the producer has 2001 and 2005 corn production records in County A and 2001 through 2005 production records for a similar crop in County A. The producer must submit an APH database containing the corn records for 2005 and 2010, and an APH database for the similar crop records 2005 thru

For example: The producer requests an XC WA for corn in County A, the producer has 2001 and 2005 corn production records in County A and 2001 through 2005 production records for a similar crop in County A. The producer must submit an APH database containing the corn records for 2005 and 2010, and an APH database for the similar crop records 2005 thru
SECTION 3

2010. The two APH databases must collectively represent production and acreage from at least three different APH crop years; and

iv When the requested crop has not been planted in the county or area for at least three years (since the producer began farming), the producer must provide a certification statement or a signed APH production report indicating the year(s) the requested crop was planted or was not planted. (Exhibit 11 item D)

Verifiable production records for at least the three most recent crop years (four crop years for pecans) in the base period in which the crop or similar crop, as determined in paragraph 3C(1)(b)1 d i – iii, was planted.

For example: The producer requests an XC WA for corn in County A, the producer has 2001 and 2005 production records in County A, and 2001 through 2005 production records for the similar crop in County A. The producer would provide 2001 and 2005 corn production records in County A, and 2004 similar crop production records in County A.

i Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (e.g., forage seeding);

ii The actual yields for the crop or similar crop in the county do not necessarily have to be from the same physical acreage for which the producer is requesting a WA;

iii Acceptable production records of actual yields as specified in the CIH or, if not specified in CIH, records from a disinterested third party; and

iv Verifiable production records do not have to be submitted if the producer has insured the crop in the area (e.g., the crop in which the WA was requested is insurable in the adjacent county) or similar crop in the county or area (e.g., the similar crop was insured in the requested county) for at least the previous three crop years, and certified the yields on the applicable production reports or the yields were based on a previous insurance claim.

2 Similar CP for XC WAs is applicable to the Common Crop Insurance Policy Basic Provisions.

3 To be considered a similar crop to the crop for which a WA is being requested, such crop must:

a Be included in the same category of crops, e.g., 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.;
Have substantially the same growing season (e.g., normally planted around the same dates and harvested around the same dates);

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.

Require comparable agronomic conditions;

i The similar crop should have comparable agronomic conditions so that management and machinery would be familiar to the requesting producer (e.g., 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; and

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 (e.g., corn vs. 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; and

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. For example, although sunflowers may fare better than corn in drought, determine 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;

ii If the crops within a category have similar planting and harvesting dates, they are expected to be subject to the same risks (e.g., 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. For
example, some vegetable row crops are planted only in the spring in an area while multiple planting periods may be utilized in other areas; and

iv Other criteria such as a viable market for the crop, having the ability to irrigate crops that will be insured under irrigated practice, and the ability to determine actuarially sound premium rates and yields, etc. must also be considered. Rates for crops that are similar in category, growing season, agronomic requirements, and exposure to risk may vary greatly, even within the same county.

e The Similar Crop Chart, exhibit 13 and supplemental additions provided on the RO website may be used as a guide to identify similar crops.

i Crops are grouped by those that exhibit similar husbandry and handling requirements due to their inherent physiological attributes (e.g., growth and storage/shelf-life etc.) or are specialty crops (i.e., vegetables, fruits, and other plants grown for human consumption). Generally specialty crops require either a contract to insure or are marketed through limited markets.

ii 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:

aa The Director of the Risk Management Services Division; and

bb Other ROs in the same area(s) where the crop is already insured.

(c) Information as specified in Secs. 4 and 5 of this handbook, the CP, the SPOI, or required by the RO.

3D SUBMISSION DEADLINES FOR REQUESTS

(1) Submission deadlines for WA requests are listed below. The producer must sign, date, and submit a request for a WA, or renewal of a WA, in writing to the agent no later than the applicable deadline. 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.

(2) Any WA request that is submitted later than the applicable deadline will not be accepted by the RO.

(3) If the date by which the producer or AIP is required to submit and postmark an actuarial request for issuance or re-issuance 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 (i.e.,
submission date falls on July 4, a Monday, the submission deadline date is then July 5. The deadline date for any subsequent deadline is calculated from July 4, not July 5.).

(4) Requests for WAs must be submitted not later than the SCD except as provided in Sec. 3D(5)(a) and (b).

(5) Requests for WA may be submitted:

(a) After the SCD, but on or before the ARD, except as provided in (b), if the producer can prove his or her physical inability to apply prior to the SCD. For example, the producer was hospitalized or a blizzard has made it impossible to submit the WA request timely;

(b) For the first year the WA will be in effect only:

1 On or before the ARD, unless specified otherwise in the SPOI, to:
   a) Insure unrated land, or an unrated practice, type or variety of a crop including those specified in Sec. 4E and 4I;
   b) Establish optional units that otherwise would not be allowed, as specified in Sec. 5;
   c) Change the premium rate or T-Yield for designated high-risk land as specified in Sec. 4B; or
   d) Insure acreage that is greater than 5 percent of the planted acreage in the unit where the acreage has not been planted and harvested or insured in at least one of the three previous crop years as specified in Sec. 4C; or

2 On or before the cancellation date contained in the CP or SPOI, if applicable, to insure a crop in a county that does not have actuarial documents for the crop. If the CP or SPOI 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.

3 On or before the date contained in the CP or SPOI for any type of WAs not specified in paragraphs (a) or (b)1 and (b)2; or

(c) On or before the SCD for all requests (except Nursery) for renewal of WAs:

1 Where an existing WA was cancelled for any reason; or

2 For which the period of an existing WA is valid ends, except as provided in paragraph (a).
(d) Nursery WA renewals must be submitted by the cancellation date preceding the beginning of the insurance period.

3E INDIVIDUAL/MULTIPLE REQUESTS

(1) A separate “Request for Actuarial Change” form with all information required by this handbook must be submitted for each producer for each county in which the producer is requesting a change;

(2) If multiple producers are included on a request, the RO will return the request to the AIP as unacceptable;

(3) The producer must accept or reject the WA in its entirety (the producer cannot reject specific terms of the WA and accept others) when a single Request for Actuarial Change is submitted, regardless of how many requests for changes are contained on the request;

(4) Multiple Requests for Actuarial Change submitted on or before the applicable deadline in Sec. 3D, 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), will be treated as one request by the RO. The producer must accept or reject the WA in its entirety (the producer cannot reject specific terms of the WA and accept others); and

(5) Separate agreements (for different conditions (e.g. high-risk land and normal land in crop rotation exception) or for different crops) may be issued by the RO and the producer will have the option to accept or reject each WA when multiple Requests for Actuarial Change are submitted regardless of when submitted (as long as submission is on or before to the applicable deadline in Sec. 3D).

3F RECEIPT OF REQUESTS AND MISSING INFORMATION

(1) It is the AIP’s responsibility to review all requests for WAs to determine whether all the required information is provided. If any information is missing and there is still time before the deadline contained in paragraph (2) below, the AIP must request the missing information from the producer. If the required information is not received by such deadline, the request for WA cannot be sent to the RO and the producer should be notified in writing by the AIP that the request for WA is not acceptable.

(2) If all information is timely submitted, the AIP must postmark/transmit the request for WA and all required information to the RO not later than 15 business days after the applicable deadlines in Sec. 3D or as provided in Sec. 5C.

(3) The RO will record the date the request is received by the RO.

(4) The RO must determine or confirm the type of WA request.

(5) The RO must determine whether the request is timely submitted and all the required information is included. For WA requests that are received by the RO earlier than 15 business days after the applicable deadlines in Sec. 3D or as provided in Sec. 5A(1)(b)1 and have missing information, the RO:
(a) Determine whether the missing information is contained in the office (e.g., if production records have been provided by the tenant but were not included in the request for the landlord, the tenant’s records may be used).

(b) May attempt to obtain the missing information by telephone, facsimile, e-mail or mail if the RO discovers the missing information before the expiration of the 15-day period. Communicate to the AIP that the missing information must be postmarked by the United States Post Office, or a similar organization, telephoned, e-mailed, transmitted or faxed to the RO not later than 15 business days after the applicable deadlines contained in Sec. 3D.

(6) When not accepting a request for a WA, the RO will send notice to the producer with a copy to the AIP via regular mail (general applicability rights are not included in this notice).

(7) A request for additional information (e.g., more information than what minimum supporting documentation provides) by the RO in accordance with Sec. 3C(1)(c) may be sent to the AIP if such information is necessary to evaluate the request for WA or determine actuarially sound premium rates.

(a) Any request for additional information must state the date that such information must be received by the RO. For information that must be received within 24 hours, the request for information can be oral, but 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 “pending more information” code.

(c) Failure of the producer or AIP to timely provide the additional requested information will result in the RO not accepting the request.

(8) For those requests for WAs that are accepted for review by the RO, evaluate the request to determine whether it meets all the conditions in Sec. 3G and Sec. 4 or 5, as applicable.

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

(10) When denying an actuarial request for a WA, the RO must use certified mail to send notice to the producer in accordance with Sec. 3P(2), if applicable, with a copy to the AIP.

3G RO CONSIDERATION OF REQUESTS

(1) Requests for WAs will not be accepted if:

(a) Requests for WAs were not submitted in accordance with the deadlines in Sec. 3D;

(b) Requests for WAs were postmarked/transmitted to the RO later than 15 business days after the applicable deadlines in Sec. 3D that may or may not be missing required information unless the producer was physically unable to submit a request in accordance with the Basic Provisions;
(c) Required information requested by the RO that was missing from a timely submitted request is not provided by the deadline in Sec. 3F(5)(b);

(d) Additional information (more than minimum required documentation) requested by the RO is not received by the RO by the date established by the RO (see Sec. 3F(7));

(e) The request is to add land or crops to an existing WA or to a request for a written agreement unless the request to add the land or crops is submitted by the deadlines specified in Sec. 3D or Sec. 5C;

(f) A prior request for a WA was denied and a new request for a subsequent crop year fails to address the original basis for denying the request;

(g) Requirements in the policy and this handbook are not met;

(h) A single request for a WA is submitted that covers more than one producer;

(i) The requested changes to the terms and conditions of insurance are not permitted by the Federal Crop Insurance Act, as amended; or

(j) The request is not authorized by the policy.

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

(3) 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 Sec. 3N.

(4) A request for WA may be accepted for review if, based on an evaluation of all the information provided with the request for WA and the criteria specified in this handbook, all the following apply:

(a) 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;

(b) Actuarially sound premium rates and yields can be determined;

(c) Price/price elections and other terms of insurance are appropriate for the crop in the area it is being produced; and

(d) No grounds for denial exist.

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

(a) 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;

(b) The crops, types, practices, or varieties are determined not to be adapted to prevalent production conditions of the county by agricultural experts or the organic agricultural experts;
(c) The 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 based on sales receipts, contemporaneous feeding records or contracts to purchase the crop. (For the purpose of this handbook, “commercially grown” means the crop is produced for sale in the retail or wholesale market. “Viable marketing outlet” means there is 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. For example, if the price of safflowers is $.08, it costs $.04 to ship the crop to market, and it costs more than $.04 to produce the crop, there is no viable marketing outlet.);

(d) The risks are determined to be excessive in accordance with Sec. 3N;

(e) The requested change to the terms of insurance is determined by RMA not to conform to sound insurance principles (such as over-insuring or under-insuring the crop, insuring an existing loss, increased potential for fraud, waste or abuse, etc.);

(f) The requested changes to the terms and conditions of insurance are not permitted by the policy (e.g., where provisions expressly exclude WAs or to alter provisions not specifically designated in the policy for alteration); or

(g) 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, type, and practice for which the WA is requested when the producer has grown the crop.

(6) The RO must provide notice of denial of the request for WA by certified mail to the producer, with a copy to the AIP. The notice of denial must state the reasons for denial and provide rights in accordance with Sec. 3P, as applicable.

(7) The RO must ensure consistent terms and conditions are issued in a county for all similar WAs (e.g., If all conditions are the same, the same rate, yield, etc, should be used for all other similar WAs).

3H WRITTEN AGREEMENT PROVISIONS, EXPIRATION DATES, AND ERROR CORRECTIONS

(1) WAs must be issued containing the substantive form entries contained in the Exhibits in this handbook. All WAs must contain the Collection of Information, and Data (Privacy Act), and the Nondiscrimination statements (Refer to the FCIC 24040 Document and Supplemental Standards Handbook).

(a) For WAs providing coverage in counties without actuarial documents, the agreement will include:

1 T-Yields or classifications or any other basis of insurance coverage as appropriate for the crop or as contained on the actuarial documents of the reference state and county determined in accordance with Sec. 3O.

2 The premium rates as determined in accordance with Sec. 4P(2)(b), quoted at the 65 percent coverage level.

3 The reference state and county determined in accordance with Sec. 3O for determining the SPOI and other actuarial documents. The RO may attach a copy of the SPOI of the reference county to the WA.
4 Terms and conditions of the reference state and county determined in accordance with Sec. 3O.

5 The expiration date established in accordance with Sec. 3H(3).

6 Other necessary administrative statements as provided in this handbook or other statements as approved by the Deputy Administrators of Insurance Services (DAIS) and Product Management (DAPM).

7 The practice, type, or variety, as applicable.

8 The price/price election or amount of insurance. Except as provided in Sec. 4D, 4G, 4N, 4O, and 4P, the WA 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 SPOI or an addendum thereto for the county that is used to establish the other terms of the WA, unless otherwise authorized by the CP.

9 If revenue protection is not available for the crop in the state, but is available in other states, the written agreement 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;

10 If revenue protection is available in the state for the crop, the WA will contain the information used to establish the projected price and harvest price, as applicable, for that state;

(b) For all other WAs, all contract changes will be specified in the WA and determined in accordance with this paragraph or Sec. 3O and 4, if applicable. These include:

1 The actuarial documents, including applicable SPOI, forms, terms, or conditions amended by the agreement.

2 WAs for a county that require the establishment of a price/price election or amount of insurance (except as provided in Sec. 4D, G, N, O, and P) 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 actuarial documents, the SPOI or an addendum thereto for the county that is used to establish the other terms of the WA, unless otherwise authorized by the CP.

3 WAs for counties that have a price/price election or amount of insurance for the crop stated in the SPOI, or an addendum will contain the price/price election or amount of insurance stated in such actuarial documents for the crop, or if available in the county, the price/price election for the practice, type or variety.

4 If revenue protection is not available for the crop in the state, but is available in other states, the WA 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;
5. If revenue protection is available in the state for the crop, the WA will contain the information used to establish the projected price and harvest price, as applicable, for that state;

6. The terms and conditions of the agreement including, as applicable, premium rates, yields, and exceptions to the SPOI of the reference state and county.

7. The expiration date established in accordance with Sec. 3H(3).

8. Other necessary administrative statements as provided in this handbook, other statements, or directives as approved by DAIS and DAPM.

(2) 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.

(3) The expiration date is the date by which the producer must accept the WA issued by the RO.

(a) A WA issued by the RO 30 calendar days or more before the SCD remains a valid offer until 12:01 am on the day following the SCD.

(b) WAs issued by the RO less than 30 calendar days before the SCD or after the SCD are valid offers for 30 calendar days from the date the agreement is issued by the RO.

(c) WAs issued by the RO where CIs are required to occur at a specific stage of growth (e.g., broadcast soybeans, crops seeded by airplane, etc.) are valid offers until the earlier of the date of inspection or the expiration date provided in the WA.

(d) WAs are considered issued on the date they are printed by the RO.

(4) For acceptance of WAs or reissued WAs, the producer must sign the WA by the expiration date stated in the WA regardless of what day of the week such date occurs.

(5) If there are any errors in a WA approved by RMA, such errors may be corrected by RMA as follows:

(a) For single year or multi-year agreements, for the current crop year only, if such errors are open and obvious (e.g., T-Yield is written as 1,000 bushels instead of 100 bushels, legal description recorded incorrectly, etc.):

1. A notice of the modification of the agreement must be sent to the producer and AIP; and

2. The producer and AIP cannot reject RO corrections to approved WAs for obvious errors.

(b) For single and multi-year agreements for the current crop year, if the error is not obvious (i.e., premium rate is written as 0.11 instead of the proper rate of 0.10):

1. Insurance will continue under the terms of the WA for the current crop year unless:

   a. The error is adverse to the producer; and
b The RO is notified of such error prior to the end of the insurance period.

2 For all subsequent requests for a WA, the RO will make sure the correct information is included.

(c) For multi-year agreements, the subsequent crop year if the error is not obvious (i.e., T-Yield is written as 7 tons instead of 8 tons).

1 The WA with the error must be cancelled in writing, with notice to the producer and AIP, and a new WA issued containing the modified terms at least 30 days prior to the cancellation date.

2 For the new WA to be effective, it must be signed by the producer by the expiration date contained in the WA.

3 The producer has the right to reject the modification by the applicable cancellation date for the crop by not signing the new agreement. If rejected, the WA is no longer in effect.

(6) 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 agreement, etc. (e.g., changing the policy number, under the same AIP). The RO will issue a letter of modification to the AIP providing the original and the corrected information. The original WA dates of acceptance, etc. will be retained.

3I WRITTEN AGREEMENT LOGGING CODES

(1) RO Requirements. The RO will record the type of WA, the date the WA is signed by the RO, as applicable, and the logging codes in the WA log.

(a) WA Code. The chart below identifies the WA code and its description:

<table>
<thead>
<tr>
<th>WA Code</th>
<th>WA Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>GP</td>
<td>GRP and GRIP policies request.</td>
</tr>
<tr>
<td>HR</td>
<td>High rate areas, if the agreement is to change the rate on high-risk land.</td>
</tr>
<tr>
<td>NB</td>
<td>Acreage (If greater than five percent of the planted acres in the unit) not planted and harvested or insured in one of the three previous crop years.</td>
</tr>
<tr>
<td>NL</td>
<td>Establish coverage for unlisted nursery plant materials.</td>
</tr>
<tr>
<td>OC</td>
<td>Provide coverage for organic crops</td>
</tr>
<tr>
<td>OP</td>
<td>Rate Class Option that does not have a premium rate on the actuarial documents.</td>
</tr>
<tr>
<td>PE</td>
<td>Other policy changes specifically permitted by the crop policy that is not otherwise referred to herein.</td>
</tr>
<tr>
<td>RE</td>
<td>Authorize rotation exceptions.</td>
</tr>
<tr>
<td>SC</td>
<td>Establish coverage for special purpose corn.</td>
</tr>
<tr>
<td>SG</td>
<td>Establish coverage for crops that are interplanted.</td>
</tr>
<tr>
<td>SM</td>
<td>Establish coverage for strip-mined land where the crop has</td>
</tr>
</tbody>
</table>
### August 2010

#### FCIC 24020

#### SECTION 3

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>SP</td>
<td>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.</td>
</tr>
<tr>
<td>TC</td>
<td>Establish coverage for non-irrigated corn grain where only irrigated corn grain and silage and non-irrigated corn silage are listed on the AD.</td>
</tr>
<tr>
<td>TD</td>
<td>Types of dry beans not on the AD.</td>
</tr>
<tr>
<td>TP</td>
<td>Unrated practice, type or variety.</td>
</tr>
<tr>
<td>UA</td>
<td>Establish a different unit structure by WA in accordance with the policy.</td>
</tr>
<tr>
<td>UC</td>
<td>Acreage designated as unrated, unclassified, or uninsurable on the ADs.</td>
</tr>
<tr>
<td>XC</td>
<td>County with no ADs for the crop.</td>
</tr>
</tbody>
</table>

#### (b) Logging Important Flow Dates and Codes:

1. **Receipt**: The RO must log any WA timely executed by the producer and AIP not later than 5 days after receipt of the WA.

2. **Acceptance**: When accepting the WA request, record the date the WA is printed in the RO office as the issued date.

3. **Denial/Non-Acceptance/Withdrawn**: The chart below identifies the applicable RO logging code for non-acceptance, withdrawn, and/or denied requests for WA. The date the notice is mailed to the producer will be entered by the RO as the date of denial, withdrawn or non-acceptance.

<table>
<thead>
<tr>
<th>RO LOGGING CODES</th>
<th>Description of Condition when Applicable</th>
</tr>
</thead>
<tbody>
<tr>
<td>LAT</td>
<td>This code is used to record requests received in the RO office after the applicable deadline in Sec. 3D.</td>
</tr>
<tr>
<td>INC</td>
<td>This code is used to record request for WAs that do 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 (See Sec. 3G(1)(c) and 3F(5) and (7)).</td>
</tr>
<tr>
<td>INA</td>
<td>This code is used to record requests that do not require a WA (e.g., a WA was issued the preceding year and changes are now included in the actuarial documents).</td>
</tr>
<tr>
<td>WDN</td>
<td>This code is used when the AIP or producer withdraws a request.</td>
</tr>
<tr>
<td>DEN</td>
<td>This code is used to record cases in which the RO declines to make the requested change (e.g., the inability to determine an actuarially sound premium rate or the policy does not authorize the WA requested).</td>
</tr>
<tr>
<td>EXP</td>
<td>This code is used for adverse insurance experience when a WA request is denied due to excessive risk. (See Sec. 3N).</td>
</tr>
<tr>
<td>DWA</td>
<td>This code is used to record cases in which the RO issues a</td>
</tr>
</tbody>
</table>
### SECTION 3

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>WA</td>
<td>WA that requires a CI but the crop did not pass inspection (e.g., broadcast soybeans, or crops planted when the WA is presented to the insured, but acceptance of insurance is conditional based on a CI at a later date). Do not use when an inspection is part of the minimum required documentation for a WA.</td>
</tr>
<tr>
<td>WOA</td>
<td>This code is used when the WA has been approved by the RO but has not been returned or timely executed by the producer.</td>
</tr>
<tr>
<td>IRJ</td>
<td>This code is used when the producer has rejected the WA.</td>
</tr>
<tr>
<td>IPR</td>
<td>This code is used when the AIP has rejected the WA.</td>
</tr>
</tbody>
</table>

### 3J ISSUING THE WRITTEN AGREEMENT

(1) When a WA 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 this paragraph.

(2) The RO must postmark/transmit the WA directly to the AIP within the time frames specified in Sec. 3F(9).

(a) If the AIP accepts the WA, the AIP must provide a copy of the WA to the producer as expeditiously as possible to permit the producer to accept the WA by the expiration date.

(b) If the AIP elects not to accept the WA:

1. The AIP must not sign the WA and must return the original WA to the RO with the applicable reason for non-acceptance;

2. The AIP must notify the producer by certified mail that the WA 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 Basic Provisions or Sec. 16 of the Group Risk and Group Risk Income Protection Basic Provisions);

3. The AIP must retain a copy of the WA (including the stated reason the WA is not in effect) as a permanent part of the producer’s file folder; and

4. The RO must record the code why the WA is not effective (see Sec. 3I(5)).

(c) Once the WA is provided to the producer, it is presumed to be accepted by the AIP.

(3) In addition to the requirements in paragraphs (1) and (2), for WAs that have submission deadlines after the SCD which establish insurability:

(a) The AIP will perform a CI, as required in Sec. 3C(1)(a)3, and obtain the producer’s signature. IF the CI requirements are not met on a field basis, the AIP must notify the producer that those fields are not insurable.

(b) For WAs timely signed by the producer, the AIP must sign the WA and postmark/transmit it to the RO not later than 10 calendar days after the expiration date.
(c) The RO will record the date the WA was signed by the RO and the date the agreement was postmarked/transmitted from the AIP to the RO.

(d) If approved, 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. The RO will send the original agreement to the AIP for distribution. The AIP must place the original in the producer's file folder, forward a copy to the producer and, if applicable, to the agent.

(4) In addition to the requirements in paragraphs (1) and (2), for WAs requested by the SCD or requested after the SCD not establishing insurability that is acceptable to the AIP:

(a) The AIP will obtain the producer's signature if the producer is accepting the offer for the WA by the expiration date.

(b) The AIP shall only sign those WAs that are timely signed and submitted by the producer.

(c) After signing, the AIP will retain the original of the WA in the producer's file. A copy will be forwarded to the producer, agent, and the RO.

(d) The RO will record the date the WA was signed by the RO, the producer, and the date the agreement was postmarked/transmitted from the AIP to the RO.

(5) If the RO offers a WA to the producer but the offer is not exactly what the producer requested on the Request for Actuarial Change, the producer must be given the opportunity to request an administrative review and mediation. The producer must be notified that the administrative review and mediation is only applicable if the producer accepts the WA by the applicable deadline. If after the administrative review, the producer does not receive what was requested, the producer must be given mediation and appeal rights. Refer to 3P for additional information.

(6) If the producer rejects the WA or the producer did not sign the WA by the expiration date:

(a) The AIP must return the original WA to the RO with the applicable reason that it is not in effect. The AIP must retain a copy of the WA (with stated reason the WA is not in effect) as a permanent part of the producer’s file folder.

(b) The RO Director, or a designated authorized representative, will withdraw (see Exhibit 9) the issued WA. Notification of a withdrawal must be made via regular mail to the producer with a copy to the AIP. No mediation, appeal, or administrative review rights are included. For WAs that were rejected by the insured retain the IRJ code.

(7) If the WA is returned to the RO by the AIP, but not postmarked/transmitted within 15 calendar days of the expiration date, the RO will accept the WA and refer the issue to the Compliance Office for failure to follow RMA approved procedures.

(8) When the WA is not returned to the RO within 30 calendar days after the expiration date, approval for the WA must be withdrawn in accordance with paragraph (6)(b), unless the producer can provide acceptable documentary evidence that the producer timely signed the WA and submitted it to the AIP. Acceptable documentary evidence includes certified mail receipt or similar evidence.
INCORPORATION OF WRITTEN AGREEMENTS INTO ACTUARIAL DOCUMENTS

(1) The RO will maintain a working log of all requests for WAs and use the information to update the actuarial documents so that repeated requests are minimized.

(2) The RO should review the WAs to determine when the classifications, terms, or conditions can be incorporated into the actuarial documents.

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

RENEWAL REQUEST FOR EXPIRED OR CANCELLED WRITTEN AGREEMENTS

(1) Renewal requests:

(a) A renewal request is a request for a WA that was approved and accepted for the crop year preceding the current crop year;

(b) Once the period for which an existing WA is valid ends or the WA is cancelled for any reason, a request to renew the WA must be submitted by the producer or insurance coverage will be in accordance with the policy;

(c) The request to renew a WA must be completed by the producer and submitted to the AIP in accordance with Sec. 3D;

(d) A request to renew a WA must contain:

1. A copy of the previous WA;

2. If applicable, the current year’s completed APH database or the current year’s applicable production report signed and dated by the producer;

3. A new Request for Actuarial Change form, which has been signed and dated by the producer and the AIP’s authorized representative;

4. For perennial crops only, a Producer’s Pre-Acceptance Worksheet (if applicable); and

5. Any additional data that may be required in Sec. 4 or as requested by the RO.

(e) The AIP must submit the request for renewal of a WA, including any required documentation, to the RO in accordance with Sec. 3F(2). If the request for renewal of the WA is postmarked/transmitted after the applicable deadline, the RO will not accept the request for renewal.

(2) Approval Process for Requests for Renewal:

(a) Except as provided in paragraph (b), timely submitted requests for renewal of a WA will be denied if the insurance experience for the crop, unit, or acreage covered by the agreement is not favorable as determined in accordance with Sec. 3N. Refer to Sec. 3P(2) for insured’s administrative review, mediation, and appeal rights.
SECTION 3

(b) The insurance experience tests in Sec. 3N are not applicable to requests for renewal for the following types of WAs:

1. Nursery Plant List (NL);
2. Written Unit Agreements (UA);
3. High-risk land (HR);
4. GRP and GRIP (GP);
5. New Breaking (NB);
6. Seed potato acreage greater than 125 percent of past average acres (SP); and

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

1. It is determined the WA was issued in error (e.g., was not authorized by the policy, etc.);
2. The WA terms and conditions have been incorporated into county actuarial documents;
3. The WA is no longer applicable or consistent with the Act, the regulations published at 7 CFR chapter IV; or
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. For example, 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 to the peril still exists and the claim that the levee will prevent flooding or ponding is not valid.

(d) Producers who have had their request for renewal of their WA denied under paragraph (a) cannot apply for a new WA in a subsequent crop year until the requirements in Sec. 3N(4) have been met.

(3) If the previous agreement needs updating because of a new FSN, legal description, etc., note this information on the copy. The RO will evaluate the request and reissue the agreement if it is appropriate. The agreement may be modified. The AIP must be notified of the change. If more information is needed, the RO will contact the AIP.

3M MULTl-YEAR WRITTEN AGREEMENTS

(1) Multi-year WAs may be cancelled for any crop year by the producer or the AIP by providing written notification by the cancellation date specified in the policy or the agreement, as applicable.
(a) The Crop Revenue Coverage, Indexed Income Protection, and the Revenue Assurance are no longer available. One Basic Provisions now provides revenue protection, revenue protection with the harvest price exclusion, yield protection, APH, and dollar plans of insurance. When an insured switches coverage within different plans with the same AIP, under the same Basic Provisions, the WA remains effective under the current plan of insurance.

For example, if an insured changes from yield protection to revenue protection, with the same AIP, the WA is not cancelled because both plans are under the same Basic Provisions.

(b) If a producer cancels the policy to transfer to a policy/plan that is covered under different Basic Provisions, then the producer effectively cancelled the WA by initiating the cancel and transfer even when insured with the same AIP.

For 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 2012 by changing insurance plans; however, if the insured transfers to GRP which is under a different set of policy provisions (Basic Provisions), the insured effectively cancelled the 2011 multi-year WA.

(2) If the farming operation changes with respect to the basis for the agreement, the agreement will not be effective for that crop year. For example, the producer receives a WA to reduce the 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 producer repairs the levee prior to the next crop year, the WA would again be in effect and the producer could receive the reduced premium rate.

(3) Multi-year WAs must be reviewed annually to verify the determinations made are still appropriate for the situation for which the agreement was developed. Unit agreements as provided in Sec. 5 are reviewed by the AIP. All other WAs are reviewed by the RO.

(4) 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 3N is not favorable;

(b) Policy changes no longer permit the agreement (e.g., the potato policy no longer allows WAs for certain practices);

(c) The policy provisions or actuarial documents provide coverage that was previously provided under the WA; or

(d) The WA is no longer appropriate.

(5) The RO may, at its sole discretion, issue the following types of WAs, (except for pecans) as multi-year agreements:

(a) High-risk land (HR).
(b) Unrated, unclassified, or uninsurable acreage (UC).

(c) Unrated practice, type, variety, or rate class option (TP).

(d) Insurance of hybrid seed corn, popcorn, sweet corn, or other specialty corn as GRP/GRIP corn (unless not allowed by the policy) (GP).

(e) Rotation exceptions (RE).

(f) Crops in counties without actuarial documents (XC).

(g) Unit agreements (UA).

(6) If the policy is cancelled and transferred to another AIP, any multi-year agreement in effect is also cancelled. A request for re-issuance of the agreement must be submitted in accordance with Sec. 3L or Sec. 5C. 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.

(7) For person status changes refer to the CIH Sec. 5C.

3N WRITTEN AGREEMENT EXPERIENCE

This paragraph is not applicable to WAs for Nursery Plant List (NL); Written Unit Agreements (UA); High-risk land (HR); GRP and GRIP (GP); New Breaking (NB); Seed potato acreage greater than 125 percent of past average acres (SP); and price election establishment for Arizona and California Grapes (PE). For all other WAs 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 crops to determine the experience under the WA.

(1) To determine whether the WA experience is favorable, the RO must:

(a) Examine the loss experience of the acreage covered by the WA for all years the WA was in effect, 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 covered by the WA:

1 Cumulative means the total for all liability, premium, and indemnity for all years a WA is in effect.

2 The excess loss cost ratio is: \([(\text{indemnity divided by liability}) \text{ minus } (\text{the total premium divided by liability})]\). For example, the liability is $100,000, the total premium is $15,000, and the indemnity is $40,000. The excess loss cost ratio is \(.40($40,000 \div $100,000) - .15($15,000 \div $100,000) = .25;\)

(c) For all years the WA was in effect, calculate the cumulative loss ratio for all acreage covered by the WA (the loss ratio is indemnity divided by total premium); and

(d) For all years the WA was in effect, calculate the cumulative loss ratio for additional coverage (buy-up) in the county as specified in paragraph (3).
(2) **WA** experience will NOT be considered favorable 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 each of the crop years in which an indemnity was paid for the acreage; and

(d) 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.

(3) If the **WA** experience is deemed not favorable as specified in paragraph (2) above:

(a) Compare the cumulative loss ratio for all acreage insured by the **WA** for additional coverage (buy-up) the same years, to the cumulative loss ratio for the county for:

1. The same crop, including different varieties or types, if insurance for the commodity is otherwise available in the county;

2. A different crop that would be similarly affected by the cause and time of loss. If insurance for the commodity is unavailable, use the crop with the most similar risk exposures to that insured by the **WA**, which has the most insured acreage in the county during the most recent crop year; or

3. If comparisons in 1 or 2 above are not appropriate, the same crop produced in a nearby county similarly affected by the cause and time of loss.

(b) The experience will remain not favorable only if the cumulative loss ratio for the **WA** acreage is:

1. Equal to or greater than 1.5 times higher than the cumulative loss ratio for the county, when the cumulative excess loss cost ratio is less than .40; or

2. Equal to or greater than 1.0 times higher than the cumulative loss ratio for the county, when the cumulative excess loss cost ratio is .40 or greater.

(4) Once a producer has been determined to have unfavorable experience under paragraph (2) and, if applicable, (3):

(a) A subsequent request for a **WA** will not be approved unless the producer can show no loss would have occurred for two succeeding crop years following the unfavorable experience determination and provides additional acceptable information on the insured crop, practice or type or acreage that can be used to establish a premium rate more appropriate for the crop, practice or type or acreage in the county. To determine if a loss would have occurred:

1. 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.
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.

(b) 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 paragraphs (2) and, if applicable, (3) based solely on the producer’s experience under the WA for all years a WA was in effect.

(c) Each subsequent unfavorable experience determination under paragraph (b) is subject to the requirements of this section.

3O REFERENCE COUNTIES

Reference counties must be selected using the following criteria:

(1) Select the closest county that has the most similar agronomic conditions where the crop is insured, with the same practices, types, 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, type, practice codes, and SPOI 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 (i.e., SPOI statements, dates, etc.):

(a) Select a county where the crop is produced to determine the crop, type, and practice codes, price/price elections and SPOI statements, if applicable (Price/price elections will not exceed the price/price election contained in the SPOI, 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 Sec. 4.

(3) A WA must 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 practice, type, or variety is the same, the terms of insurance will be determined in accordance with Sec. 4O.
3P ADMINISTRATIVE REVIEW, MEDIATION, AND APPEAL

(1) If the **WA** offer provides terms and conditions that are different from those contained in the request for **WA**, the **RO** will issue a letter to the producer (attached to the **RO** issued **WA**). The letter will provide that the producer has a right to request an administrative review and mediation in accordance with 7 CFR part 400, subpart J.

(a) Requests for **WA** that just contain general requests (such as the “best available rates”, “requesting lower rates”, or a request for a change that does not state what is being requested) or the **WA** offer provides what is requested, there is no right to administrative review, mediation, or appeal.

(b) For those **WA** offers where administrative review rights have been provided, the **RO** will also notify the producer that:

1. 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;

2. If the producer rejects or fails to sign the **WA** by the expiration date, the producer will not be able to receive insurance under the terms of the **WA** if the request for administrative review, and any subsequent appeal is denied; and

3. 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 or any subsequent appeal.

(c) 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 **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.

(d) The **RO** does not have to provide notice of the right to administrative review, mediation, or appeal for any subsequently filed request for **WAs** that request the same terms and conditions that were previously denied unless additional information is submitted in support of the request.

(2) Except as provided in paragraphs (3) and (4) below, notification that a request for **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.

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

(4) If the issued **WA** is denied due to a failed CI required in Sec. 3C(1)(a)3 or the AIP failed to do a CI when required or failed to comply with the applicable CI procedures, the notice of denial of the **WA** must state that if the producer disagrees with this determination, it may be arbitrated in accordance with Sec. 20 of the Basic Provisions. The AIP must return the original **WA** to the **RO** with the applicable reason that it is not in effect. The AIP must retain a copy of the **WA** (with stated reason the **WA** is not in effect) as a permanent part of the producer’s file folder.
(5) Refer to Exhibit 12 and the following website: “www.nad.usda.gov/contact_us.html” for Appeal Rights Applicability.

3Q TRANSMITTING WRITTEN AGREEMENTS TO RMA

(1) The AIP must transmit to RMA the appropriate terms and conditions under which the WA was approved. These transmissions must be formatted and transmitted to RMA in accordance with Appendix III of the Standard Reinsurance Agreement (SRA) and include the applicable WA number.

(2) The AIP must 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.

(3) AIPs must reconcile the information contained in the RMA-provided WA reconciliation reports/web application to ensure that all RMA approved WAs are transmitted to RMA or the AIP must provide a reasonable justification for unreconciled WAs, appropriate reason code and sufficient notes to explain unreconciled WAs (e.g., producer elected CAT coverage and the WA was not applicable, or the producer did not plant the crop for the applicable crop year in which the WA was approved). If a multi-year WA is no longer applicable, it needs to be cancelled and AIP must indicate this reason in the notes. The WA number needs to be reported on the zero acreage records where applicable (can be reported at a crop, unit or field level).

(4) If there are any issues with reconciliation, they must be directed to the RO that issued the WA.

(5) The RMA Program Automation Branch will provide the AIP with the applicable WA reconciliation reports through the RMA web based application, named the WA Report (WARPT).

(6) AIPs must inform RMA when their employees no longer require access to this web application.

(7) The AIP should complete the WA reconciliation process by the applicable reinsurance year final settlement date (e.g., reinsurance year 2006 final settlement date is February 1, 2007).

(8) The RO must review the AIP reconciliation beginning March 1 of the reinsurance year. Applicable reconciliation reports will be available through the web based application, 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.

(9) Each applicable RO must complete the review of the AIP reconciliation by July 1. If the RO discovers a discrepancy that has not been reconciled and the AIP has not provided an adequate explanation (e.g., crop not planted) or the AIP did not submit the WA data with the same terms issued by the RO, the RO must notify Risk Management Services Division (RMSD). RMSD will report all discrepancies identified by the applicable RO, by AIP, to the Compliance Office and Reinsurance Services Divisions.
RESERVED
GUIDELINES FOR WRITTEN AGREEMENT DETERMINATIONS

4A GP TYPE: INSURANCE OF HYBRID CORN, SORGHUM SEED UNDER GROUP RISK INSURANCE

Hybrid seed corn, popcorn, sweet corn, and other specialty corn (e.g., high-amylose, flint, flour, Indian, blue corn, wildlife-adapted, or any open-pollinated varieties) may be insured by WA under the Group Risk Plan (GRP) or Group Risk Income Protection (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 WA issued may include both GRP and GRIP and apply to whichever policy the insured elects.

(1) The requirements of Sec. 3C(1) apply, except the producer does not need to provide:

(a) A completed APH database and applicable production reports;

(b) Aerial photos or other maps of the land including legal description (section/township and range or other land number) and the FSN, including, tract and field number, if available; or

(c) Evidence of adaptability, unless required by the RO.

(2) Hybrid seed corn, hybrid sorghum seed, popcorn, sweet corn, or other specialty 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. For 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 Sec. 3G, the WA must indicate that only acreage intended for production of the hybrid seed corn, popcorn, sweet corn, or other specialty 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. For 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 Sec. 3G, 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, a WA will make the hybrid sorghum seed, hybrid seed corn, popcorn, sweet corn, or other specialty corn crop insurable as field corn/grain sorghum (as applicable, i.e. crop code 0041 for popcorn) under the GRP or GRIP provisions. All rates and coverage applicable to GRP or GRIP will be assigned by the WA to insurable acreage of such crop.
(1) When producers request coverage for unrated land or request reconsideration of an existing high-risk area premium rate, in addition to the requirements of Sec. 3G, evaluate the request based on the risk involved.

(a) Review any available information pertaining to the risk classification applicable to the land. Estimate the frequency and severity of probable loss from all perils in accordance with the Classification Standards Handbook. Make these estimates using the Natural Resource Conservation Service (NRCS) soil surveys, Army Corp of Engineers data, topographical maps, river-level readings, or other sources of available information.

(b) Evaluate the adequacy of peril control or management practices as part of the rating process.

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

(a) In addition to the requirements of Sec. 3C, the producer must provide a copy of the current contract between the wildlife management agency and the producer.

(b) In addition to the requirements of Sec. 3G:

1. 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.

2. 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.

3. If the contract between the wildlife management agency and the producer stipulates that the producer is not eligible for USDA farm program benefits, deny the request for WA.

(3) For individual rating of land prone to flood, excessive moisture, high salinity, sandy, poorly drained, toxicity, etc., or land with differing frost/freeze potential:

(a) To determine a rate for land that is not rated or land that is rated and a lower rate is requested, all of the following should be considered:

1. The rate listed in the actuarial documents.

2. Whether the insured risks are less than the risk underlying the rate established on the actuarial documents.

3. The location of the cropland as outlined on aerial photos (include a highway map) or other maps which clearly identifies and shows the location of acreage. Use section, township, and range if available, and provide the FSN, including tract, and field numbers, if available, to identify the fields, where the producer intends to plant the crop, or where the crop is planted, for a WA request.
The frequency and severity of the peril on the cropland.

The presence of risk abatement measures, farming practices (such as irrigation, fallowing, unique tillage methods, etc.), or other land improvements that prevent or reduce the risk on the land.

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.

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.

(b) If all the data suggests that the land is prone to the risk, a lower rate may be provided if the producer can provide verifiable hardcopy records of all planted crops for at least the most recent twenty years in which the crops were planted. Only submit records that apply to the specific cropland for which the lower rate is being requested which 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.

(c) Timing of the request for WA is NOT a consideration when determining appropriate rates.

(d) Using the considerations required in paragraph (a), apply the Classification Standards Handbook to determine an appropriate rate.

(4) For individual rating of fragile or highly erodible land:

(a) 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 Classification Standards Handbook.

1 If the cropland in question consists of land with a lower percentage of soils meeting the High-Risk Area criteria than the established standard for the county, approve the request; or

2 If the requested land consists of soils typical of the land in the high rate area, then in addition to the requirements of Sec. 3C, obtain five or more years of insurance experience for the crop on the high rate land, or have the producer provide at least five years of yield history for the crop on the high rate land, and proceed to (b).

(b) In addition to the requirements of Sec. 3G:

1 To determine if the land should be removed from the high rate area, consider the following:

a If insurance experience is available, compare the simple loss cost ratio (SLCR) for the high rate land to the county insurance experience for the closest type or practice for the crop for the same years to determine the variability.
EXAMPLE

Experience (LCR)

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b If insurance experience is not available, compare the producer’s yield for the high rate land only to the county National Agricultural Statistical Service (NASS) yield for the closest type or practice for the crop for the same years to determine the variability using a theoretical loss cost ratio (LCR) approach at the highest coverage level for any of the requested crops, which 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 loss cost ratio:

i Average the producer’s actual yields and the county actual yields for all crop years;

ii Multiply the producer’s and county average yield by the highest coverage level available in the county to determine the theoretical loss points;

iii For each crop year, determine whether the producer’s and the county’s actual yields fell below the theoretical loss points and the amount of production under;

iv Total the amounts in iii;

v Divide the result in iv by the number of crop years of yields; and

vi Divide the result in v by the theoretical loss point.
EXAMPLE

Step (j)  Determine average actual yields (bu/ac) by summing all years' yields and dividing by the number of years

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<th>County</th>
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<td>5</td>
<td>12</td>
</tr>
<tr>
<td>Total</td>
<td>105</td>
<td>140</td>
</tr>
</tbody>
</table>

Average 105/5=21 bu producer, 140/5=28 bu county

Step (ii) Theoretical loss point for the:
Producer:
\[21 \times 0.85 \text{ highest coverage level} = 17.9 \text{ bushel};\]
County:
\[28 \times 0.85 = 23.8 \text{ bushel}.\]

Step (iii) Add together the number of bushels that the actual yield fell below the theoretical loss point for each, the producer and the county

<table>
<thead>
<tr>
<th>Year</th>
<th>Producer</th>
<th>County</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>17.9 - 36 = 0</td>
<td>23.8 - 42 = 0</td>
</tr>
<tr>
<td>2001</td>
<td>17.9 - 38 = 0</td>
<td>23.8 - 38 = 0</td>
</tr>
<tr>
<td>2002</td>
<td>17.9 - 10 = 7.9</td>
<td>23.8 - 20 = 3.8</td>
</tr>
<tr>
<td>2003</td>
<td>17.9 - 16 = 1.9</td>
<td>23.8 - 28 = 0</td>
</tr>
<tr>
<td>2004</td>
<td>17.9 - 5 = 12.9</td>
<td>23.8 - 12 = 11.8</td>
</tr>
</tbody>
</table>

Step (iv) Total bushels of loss 22.7  15.6

Step (v) Divide the total bushels loss by number of years.
For the producer 22.7 ÷ 5= 4.5 and
For the county 15.6 ÷ 5 = 3.1

Step (vi) The theoretical simple loss cost ratio is 4.5 ÷ 17.9 = .25 for the producer variability and 3.1 ÷ 23.8 = .13 for the county variability.

If the producer variability:

i  Is equal to or less than the county variability, approve the request.

ii  Is greater than the county, reject the request.
d If the standard rate, the rate determined in accordance with paragraph (c), or the rate determined using the Classification Standards Handbook is not appropriate, deny the request.

(c) In accordance with the requirements of Sec. 3H, the rate will be established as follows:

1 If the producer’s experience or yield suggests the standard rates would be appropriate, apply the standard rates; or

2 If the producer’s experience or yield suggests the standard rates would not be appropriate and there is an intermediate 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 the Range Class Option for premium rates contained in the actuarial documents.

(5) 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.

4C NB TYPE: ACREAGE NOT PLANTED AND HARVESTED OR INSURED IN ONE OF THE THREE PREVIOUS CROP YEARS

(1) In addition to the requirements of Sec. 3C:

(a) The request must clearly identify the acreage on which coverage is requested and for what crops.

(b) The producer must provide:

1 The location of the cropland as outlined on FSA aerial photos (include a highway map) or other maps which clearly identifies and shows the location of the acreage. Use section, township, and range if available, and provide the FarmSN, including tract, and field numbers, if available, to identify the fields, where the producer intends to plant the crop for a WA request.

2 The date the land was cleared, chemically cleared, or broken out of sod, pasture, or perennial legume.

3 The APH database for the same crop(s) the producer intends to plant on the newly broken ground.

(2) In addition to the requirements of Sec. 3G:

(a) Use NRCS soil surveys with the maps to determine soil types that will be farmed under the new breaking. Soil surveys may be used to identify additional risks including salinity, drainage and moisture problems, etc.

(b) The RO must consider the following:

1 The date the land was cleared or broken out. Agricultural experts must determine that there has been sufficient time for the organic matter to break
SECTION 4

down and to allow the soil moisture to regenerate. If the date of breakout makes moisture a limiting factor or other additional risks such as salinity exist, T-Yields should be reduced by 50 percent. If the expected yields for the acreage are less than 50 percent of the T-Yield, the request must be denied;

2 That prevented planting coverage is not available for any WA approved under this paragraph and the WA must contain a statement to this effect; and

3 Land with soil types not suited to the requested crop must be denied.

(3) The RO will not accept requests 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:

(a) Plant cover on the acreage is composed principally of native grasses, grass-like plants, forbs, or shrubs suitable for grazing and browsing;

(b) The acreage has no record of being tilled for the production of an annual crop prior to May 22, 2008; and

(c) The Governor of the applicable State elected to make Sec. 508(o) of the Federal Crop Insurance Act effective.

(4) The WA offer must provide a statement that the yield offered by WA is in effect for only the crop year in which the acreage is insured by WA. 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 the CIH (e.g., one year of actual yields, (while insured under the WA) and three variable T-yields).

4D NL TYPE: WRITTEN AGREEMENTS FOR UNRATED NURSERY PLANT MATERIALS

(1) In addition to Sec. 3C, the producer must provide:

(a) A list of exact names of genus, species, subspecies, variety, cultivar (e.g., 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;

(b) The practice (e.g., container or field grown);

(c) The county in which the nursery and plants are located; and

(d) Two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales. The crop year, name, address, and phone number of the nursery must be shown on the catalogs/price lists.

1 The name of the AIP, the name of the insured, and the policy number must be shown on the applicable catalog; and

2 A crop Inventory Valuation Report cannot be used as a substitute for a catalog/price list.
(2) In addition to the requirements of Sec. 3G, a WA is available only for plants not insurable under the Eligible Plant Listing and Plant Price Schedule (EPL/PPS). Any request for WA to alter the terms of insurance of plants listed on the EPL/PPS (e.g., 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.

(a) When plants are not listed on the EPL/PPS for the area at any botanical level (i.e., types, species or cultivars), the RO will determine if the plants are listed in another RO EPL/PPS. The pricing information contained in another RO 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 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 WA if it determines:
   a. 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:
         aa. Field grown hardiness zone limitations cannot be adjusted for regional requirements if they are obtained from another RO's EPL/PPS; and
         bb. Container hardiness zone limitations may be adjusted if an appropriate regional storage key is assigned; or
      ii. Storage key requirements; and
   b. The assigned storage keys are appropriate for the region or the assigned storage key can be adjusted to meet the regional requirement.

2. If the plants are not on another EPL/PPS listing or they fail to meet the standards in paragraph (2)(a)1 a and b, 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.
   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 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.

d If the requirements of paragraph a or b 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 (e.g., 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, the request must be denied.

(b) In accordance with the requirements listed in the Sec. 3H, the WA must contain all of the following:

1 The scientific name including any commercial botanical name or identifier and, if available, the common name for each plant;

2 The price by practice, type, and size;

3 The hardiness zones for each plant and practice;

4 The applicable storage key for each plant and practice; and

5 A statement 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 SPOI and will not exceed the maximum price limits included in this WA.

(c) 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.

(d) 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 WAs in the office.

4E OC TYPE: WRITTEN AGREEMENTS FOR ORGANIC CROPS

(1) In addition to the requirements of Sec. 3C, the producer 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 paragraph (a), or written documentation from a certifying agent indicating an organic plan is in effect for the acreage.

(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.

(2) In addition to the requirements of Sec. 3H, only certified organic, transitional acreage being converted to organic in accordance with an organic plan, and buffer zone acreage are eligible for a WA under this paragraph.

(3) In accordance with the requirements of Sec. 3H, if the requirements in paragraphs (1) and (2) have been met, the producer will receive:

(a) The applicable T-Yield for the crop or an adjusted T-Yield for an organic practice if specifically contained in the actuarial documents for the county or reference county, as applicable;

(b) The price/price election established by RMA for the crop applicable to the organic practice; and

(c) A premium surcharge determined by establishing the expected losses for the organic practice and adding sufficient premium to the base premium rate to cover the expected losses and a reasonable reserve determined in accordance with RMA’s standard premium rating methodology.

4F OP TYPE: A RATE CLASS OPTION NOT RATED FOR THE COUNTY

(1) In addition to the requirements of Sec. 3C, the producer must provide evidence the crop is commercially grown in the area and a viable marketing outlet is available.

(2) In addition to the requirements of Sec. 3G, to approve a request for WA, all of the following conditions applicable for the specific request must be met. If any condition is not met the request must be denied.

(a) The actuarial documents in another county permits coverage for the specific option for which a WA is requested.

(b) If the option involves quality, any quality adjustment coverage or other special loss adjustment provisions can be applied accurately and consistently according to the provisions of the option. (If the quality adjustment standard applied by the crop industry in the area for which the option is being requested is different from the quality adjustment standards in the option, the request must be denied.)

(c) All other policy terms are appropriate for insuring the unrated option.

(d) The unrated option is for a type or quality that is commercially grown in the area and a viable marketing outlet is available.

(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.
(3) In accordance with Sec. 3H, use the following criteria to determine proper statements, rates, and other appropriate provisions:

(a) The location of where the producer intends to plant the crop, using the unrated option, outlined on aerial photos (include a highway map) or other maps; which clearly identifies and shows the location of acreage. Use section, township, and range, if available, and provide FSN including tract, and field numbers, if available, to identify the fields, for a WA request. Determine the soil types, topography, and other relevant agronomic conditions on the acreage that could affect the risk.

(b) For all plans of insurance, premium rates must be determined as follows:

1. Use the premium rates or factors from the reference county determined in accordance with Sec. 3O;

2. If the reference county premium rate for the option varies by coverage level, use the premium rate for the 65 percent coverage level and specify in the WA to multiply the rate by the differential in the actuarial documents for the reference county if the producer’s coverage level is different; or

3. 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 option:

   a. Determine the risks and expected losses in the county with the unrated 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 option in the reference county; and

   c. Increase or decrease the factor for the option as necessary to cover the expected losses.

(4) In addition to Sec. 3G, 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 Perennial Crop Pre-Acceptance Inspection Report recommends the acreage not be insured.

4G PE TYPE: OTHER POLICY CHANGES SPECIFICALLY PERMITTED BY THE CROP POLICY

WAs will be classified as a type (PE) only when they cannot be classified as another type (e.g., type of dry beans not listed cannot be done as a PE type WA but must be done as a TD type WA

(1) Underage Citrus (Arizona and California). The CP allow a WA to insure acreage that has not reached at least the 6th growing season after being set out. Only citrus trees entering the 4th or 5th growing season will be considered.
(a) In addition to the requirements of Sec. 3C, the request for WA must provide:

1. A current Perennial Crop Pre-Acceptance Inspection Report on the requested underage acres; and

2. For acreage that has reached the 5th growing season after being set out, actual or appraised production from the 3rd growing season and 4th growing season must be provided; or

3. For acreage that has reached the 4th growing season after being set out, actual or appraised production from the 3rd growing season must be provided.

(b) In addition to the requirements of Sec. 3G:

1. Requests for WA may be approved subject to paragraph 2 below, if the citrus trees have produced fruit in at least the previous growing season.

2. Deny requests for WAs if:
   a. The request is for trees entering the 1st, 2nd, or 3rd growing season;
   b. For acreage that has reached the 5th growing season, if the appraised or actual production from the 4th growing season determined under paragraph (a)2 is zero; or
   c. For acreage that has reached the 4th growing season, if the appraised or actual production from the 3rd growing season determined under paragraph (a)3 is zero.

(c) In accordance with Sec. 3H:

1. Assign the T-Yield for the crop; or

2. If the T-Yield is not appropriate, 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.

(2) Establishing a price election for Arizona/California grapes. The CP allow a WA to establish a price election in Arizona/California if the actuarial documents do not provide an election for a specific variety.

(a) In addition to the requirements of Sec. 3C, the request for WA must also include:

1. The number of tons of each variety of grapes sold for at least the two most recent crop years; and

2. The price received for all production of each variety in the years for which production records are provided.

(b) In accordance with Sec. 3H, determine the price election as follows:

1. 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 (same juice/concentrate grape varieties or the same color variety, e.g., 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; or

For example: The 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 dollars);

2 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

3 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.

(3) Texas Citrus Tree. The CP allow the use of WAs to insure trees that do not have the potential to produce at least 70 percent of the county average yield for the crop and age.

(a) In addition to the requirements of Sec. 3H, the request for WA must provide an Perennial Crop Pre-Acceptance Inspection Report describing the damage done to the trees and a prognosis for the orchard from an AIP representative, the CES, or other agricultural expert.

(b) In addition to the requirements of Sec. 3G:

1 A WA may be approved only for those situations where the tree has suffered a mild freeze that has damaged the bud wood but the tree is otherwise healthy and vigorous.

2 Deny requests for WAs if there is not adequate evidence that trees are still healthy and vigorous.

(4) Underage peaches. The CP allow use of WAs to insure peach acreage that has produced at least 100 bushels of peaches per acre but have not reached at least the fourth growing season after being set out.

(a) In addition to the requirements of Sec. 3C, the request for WA must provide:

1 The current crop year’s APH database and production evidence that show at least 100 bushels per acre have been produced on the acreage for which the WA is being requested;

2 A county map showing the location of the orchard; and

3 An explanation of why the orchard is producing high yields at a young age.
(b) In addition to the requirements of Sec. 3G, deny requests for WAs if:

1. The applicable acreage has not produced at least 100 bushels per acre in the prior year; or

2. The reason for the high yields at a young orchard age is not sustainable.

(c) In accordance with Sec. 3H, 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.

(5) Macadamia nuts, stonefruit, fall planted wheat or barley insured as spring planted or other situations where the CP allow insurance for crops if an inspection (crop appraisal) reveals that the crop will meet a specified yield potential.

(a) In lieu of Sec. 3, the AIP must only inspect the crop to determine if the yield potential specified in the CP has been met.

(b) The AIP must notify the producer in writing of whether the crop met the required yield potential.

(c) If insurance is denied by the AIP after inspection, 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.

(6) Raisin reconditioning. In lieu of Sec. 3, if the AIP agrees that it is not practical to recondition the raisins, the amount of production reading RAC standards that could be obtained if the raisins were reconditioned must be determined in accordance with the appropriate raisin handbook.

(7) Underage trees, insufficient stands, insufficient production or similar situations.

(a) Crops may be insured even if they have not reached the specified age, produced the required amount, or have an insufficient stand if expressly allowed by the CP (e.g., Figs, walnuts, almonds, etc.). 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 WAs must be written in two-year increments with four years of production history.

(b) In lieu of Sec. 3:

1. The AIP must conduct an inspection of the crop and determine whether it is willing to insure the crop. If the AIP is willing to insure the crop, it must provide to the RO not later than 30 calendar days after the production reporting date, unless extended by the RO:

   a. A copy of the signed and dated RO Determined yield form (CIH Sec. 16I) requesting the assignment of an appropriate yield;

   b. The APH database and the production records for the crop in accordance with Sec. 3C(1)(a)2; and
A copy of the **Perennial Crop Pre-Acceptance Inspection Report** completed in accordance with CIH Sec. 16E.

2. 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.

3. Send a copy of the determined yield, or the rejection, to the AIP and include appeal rights in accordance with Sec. 3P.

(8) Direct marketing where the CP specifically allow insurance by **WA** when the crop is direct marketed. In addition to the requirements of Sec. 3, the producer must provide the AIP the records supporting the producer’s reported income on the Schedule F Tax Form, and a copy of the Schedule F Tax Form if requested by the RO, for the crop that is direct marketed. The pecan revenue policy is a two-year coverage module, therefore **WAs** must be written in two-year increments with four years of production history.

(9) Insurance date changes. Policy designated dates may be modified if authorized by the CP. The RO must evaluate requests to adjust applicable dates specified in the CP using local information as follows.

  (a) 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.

  (b) Verifiable records of actual yields will be used 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.

(10) In accordance with the **Common Crop Insurance Policy** Basic Provisions, an experimental crop may be insured under an unrated practice, type or variety, or other applicable **WA** type, if the crop meets all of the following:

  (a) The crop is planted for other than test purposes conducted under the direct supervision of a State experiment station or commercial company;

  (b) The production is not destroyed before harvest or used for experimental purposes;

  (c) Production will be marketed AND evidence of sold production must be provided after the sale of the commodity before any indemnity will be paid;

  (d) The crop must not be labeled as experimental according to regulatory authorities (e.g., a seed that has been genetically modified and carries the seed tag label “experimental” will not be insurable); and

  (e) All requirements as specified under the applicable **WA** type are met.

(11) 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 must contain an assessment of the incidence of disease.
RE TYPE: ROTATION EXCEPTIONS

(1) 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 SPOI which require a WA, (e.g., 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.

(2) In addition to Sec. 3C, the request for WA must contain:
   (a) A written and detailed recommendation indicating the acceptability of any rotation deviation from the agricultural experts, based on the crop and soils;
   (b) Detailed NRCS soils surveys and map locations of exactly where the crop is planted;
   (c) All related APH history for the crop; and
   (d) If disease control is recommended by the 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.

(3) In accordance with Sec. 3G, assess the impact of the requested rotation deviation on yield and risk. Make appropriate adjustments in the agreement. If the data suggests:
   (a) There are no reasonable disease mitigation measures and there is no recommendation indicating the acceptability of any rotation deviation from experts that will offset the risks associated with the crop sequence, deny the request.
   (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.
   (c) The request can be approved under the above paragraph (b), if:
      1. The yields will be significantly different:
         a. 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;
         b. A separate APH database must be maintained for the rotation exception;
         c. Determine the expected losses associated with the rotation exception based on information from the agricultural experts and available yield history;
         d. 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. For example, for onions, based on the
increased risks and loss of yield, an additional 50 percent rate surcharge is included in the WA.

2  The crop sequence will not significantly affect the risk or the yield, assign a standard rate, and yield. For 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; or

3  There is an increased risk due to additional disease pressure but no likely effect on the yield, assign a rate commensurate with the additional risk in accordance with paragraph 1c and d. For example, for sugar beets, a slight increase in risk due to additional disease pressure is possible, but very little difference in average yield is expected. A 5 percent rate surcharge is appropriate to cover this additional frequency of loss.

4I  **SC TYPE: SPECIAL PURPOSE CORN**

Special purpose corn is defined in the Coarse Grains Provisions as high-amylose, flint, flour, Indian, blue corn, wildlife-adapted, or any open-pollinated varieties.

(1)  In addition to the requirements in Sec. 3H:

   (a) Obtain dates the producer normally plants and harvests the crop in the county and those recommended by an agricultural experts.

(2)  In addition to the requirements in Sec. 3G:

   (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 irrigated practice. If there is inadequate water for an irrigated practice, deny the WA.

   (c) Identify the location of where the producer intends to plant the crop, outlined on aerial photos (include a highway map) or other maps, which clearly identifies and shows the location of acreage. Use section, township, and range, if available and provide FSN, including tract, and field numbers, if available, to identify the fields, for a WA request. Determine the soil types, topography, and other relevant agronomic conditions on the acreage 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 county. The NRCS maps must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage. If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert. If there is any opinion from an expert that says the crop is not adaptable to the county or acreage, the request for WA must be denied.

   (e) If all of the following conditions are met, the request for WA may be approved. 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 **WA** must be denied.

1. The policy must permit coverage for the specific practice, type, variety, or option of the crop for which insurance is requested.

2. The end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county.

3. Quality adjustment/moisture adjustment or other special loss adjustment provisions can be applied consistently and the intended use of the crop is defined as acceptable in the policy.

4. All other policy terms are appropriate for insuring the crop and acreage.

5. The crop is commercially grown in the county and a viable marketing outlet is available.

(2) In accordance with **Sec. 3H**, use the following criteria to determine proper dates, statements, rates, and other appropriate provisions:

(a) Determining the T-Yield for special purpose corn.

1. Potential yields of different special purpose corn varieties may be 40-85 percent of conventional varieties. Obtain 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.

2. The special purpose corn T-Yield is determined by multiplying the result of paragraph 1 times the T-Yield that would be applicable for conventional corn for the appropriate farming practice.

Example:

Blue corn has a yield that is 40 percent of the yield for conventional corn varieties. In Adams County, Illinois, the T-Yield for corn is 150 bushels per acre for a non-irrigated practice. The special purpose blue corn T-Yield is 60 bushels (.40 x 150).

3. APH history for the special purpose corn provided with the request should be used to determine whether the T-Yield determined in paragraph 2 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 paragraph 2, the T-Yield determined in paragraph 2 is not appropriate.

a. Except as provided in **Sec. 3G(5)(g)**, if the simple average of actual yields is less than 90 percent of the T-Yield determined in 2 above, assign the simple average as the new T-Yield.

b. Except as provided in paragraph 4, if the simple average of actual yields is greater than 110 percent of the T-Yield determined in
paragraph 2, assigned the simple average not to exceed 120 percent of the T-Yield determined in paragraph 2.

4 Under no circumstances will the T-Yield determined in paragraph 2 be higher than the T-Yield for conventional corn.

(b) Premium rates will be based on the conventional corn premium rates for the county for the approved yield.

(c) Price/price elections published in the SPOI or an addendum thereto for conventional field corn will apply for special purpose corn varieties.

(3) In addition to the requirements of Sec. 3G, the WA must contain the practice, type, and/or variety.

4J SG TYPE: SMALL GRAINS: CROPS INTERPLANTED; PLANTED INTO AN ESTABLISHED GRASS, LEGUME; NURSE CROP

(1) In addition to the requirements of Sec. 3C, the producer must provide:

(a) A written and detailed recommendation on the acceptability of the practice from the CES on the producer’s acreage based on the crops and soils;

(b) Detailed soil surveys and map locations of where the crop is planted;

(c) All production history for the crop for the acreage that had been previously been interplanted; and

(d) If disease or weed control is recommended by the CES, evidence of:

   1 The application of such disease or weed control; or
   2 The means of application are available if application of the disease or weed control was not required when the WA was requested.

(2) In addition to the requirements of Sec. 3G:

(a) When planted as a nurse crop, both crops must be able to be cared for and harvested separately;

(b) The recommendation from the CES must have determined the practice is acceptable for the producer’s acreage;

(c) The producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop that demonstrates that such crop can produce the producer’s APH approved yield for such crop; and

(d) Evidence of disease control must be provided if recommended by the CES.

4K SM TYPE: STRIP-MINED LAND

A producer may qualify for a WA on uninsurable strip-mined land if 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.

(1) In addition to the requirements of Sec. 3C, the request for WAs must include:
   (a) Description of the Reclamation Process Report;
   (b) Date the reclamation was completed;
   (c) All APH for the reclaimed acreage; and
   (d) NRCS soil surveys, please note that some ROs may not need soil surveys to be submitted as they may have them on file. To see the requirements for when soil surveys are needed to be submitted with the request, check the RO website at "www.rma.usda.gov/aboutrma/fields/rsos.html".

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

4L SP TYPE: SEED POTATO ACREAGE GREATER THAN 125 PERCENT

Seed potato acreage greater than 125 percent of past average acres entered into and passing certification in the potato certified seed program in the three previous crop years.

(1) In addition to Sec. 3C, each request must include:
   (a) Reason for acreage increase.
   (b) Certification that all requested acreage will be managed according to state standards.

(2) In accordance with Sec. 3G, WAs cannot be approved unless:
   (a) 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. Changes in the farming operation include:
      1. A revised entity, dissolution of partnership, etc.
2 A change in location of the operation:
   a Expansion to another county; or
   b Planting acreage in fewer counties.

(b) 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. For 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 ($(100 \times 1.25) + (100 \times 1.25)$). 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 ($(100 \times 1.25) + (50 \times 1.25)$).

(3) Under no circumstance can the WA over-ride the liability cap determined from 125 percent of past average acres.

4M TC TYPE: NON-IRRIGATED CORN GRAIN

Non-irrigated corn grain where only irrigated corn grain and silage and non-irrigated corn silage are listed on the actuarial documents.

(1) In addition to the requirements of Sec. 3C, the request for WA must include:

(a) All of the following:

1 At least three crop years of all non-irrigated corn acreage planted for grain in the county on an APH database. The AIP must ensure that:

   a The production history is not based on conversion from corn silage records to corn grain records. Records must show that at least 50% of all planted corn acreage in which the insured has an interest in the county are based on harvested grain production or grain appraisals in 3 of the 4 most recent years;

   b 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

   c In at least one of the years, 50 percent or more of the producer’s acreage in the county was harvested as grain.

2 A completed “NON-IRRIGATED CORN GRAIN REQUEST (TC) WORKSHEET” (Exhibit 14), signed by the producer under the Certification
Statement. The RO may request production and/or acreage evidence to substantiate the entries on the worksheet.

(b) In lieu of the documentation contained in Sec. 4M(1)(a), the producer can provide a fully executed processor contract for grain corn.

1 The processor contract must be submitted with the request, fully executed, and acceptable to the RO.

2 Processor contract 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.

(2) In addition to the requirements of Sec. 3G:

(a) Identify the location of where the producer intends to plant the crop, outlined on aerial photos (include a highway map) or other maps; which clearly identifies and shows the location of acreage. Use section, township, and range and provide the FSN, including tract and field numbers, if available, to identify the fields, for a WA request. Determine the soil types, topography, and other relevant agronomic conditions on the acreage that could affect the risk.

(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 county. The NRCS soil surveys must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage. If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert. If there is any opinion from an expert that says the crop is not adaptable to the county or acreage, the request for WA must be denied.

(3) In accordance with Sec. 3H:

(a) The T-Yield will be the lower of:

1 The non-irrigated corn silage T-Yield divided by 0.15; or

2 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;

(b) Premium rates must be determined as follows:

1 Use the premium rates from the reference county determined in accordance with Sec. 3O; or

2 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 practice or type:
Determine the risks and expected losses in the county associated with the non-irrigated corn grain practice or type (sources of data to determine risks could include prior insurance experience, NASS data, climatic data, etc.);

Review the base premium rate and factor for the non-irrigated corn grain practice or type in the reference county; and

Increase or decrease the factor for non-irrigated corn grain practice or type as necessary to cover the expected losses.

In addition to the requirements of Sec. 3H, if the WA is based on producer records, the WA must contain the following statement:

"This WA 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 of the SPOI Statement and are not in accordance with RMA procedures, this agreement is null and void."

In addition to the requirements of Sec. 3L, the request for renewal must include the non-irrigated corn grain request (TC) worksheet (exhibit 14) completed including the most recent crop year.

4N TD TYPE: DRY BEAN TYPES NOT ON ACTUARIAL DOCUMENTS

In addition to the requirements of Sec. 3C, the request for WA must also include for each type of bean:

(a) Two years of production reports and prices received; or

(b) 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).

In addition to the requirements of Sec. 3G, a request for WA may be approved on dry bean types not designated in the SPOI, provided that insurance for dry beans is available in the county.

In accordance with Sec. 3H:

(a) Determine the T-Yield as follows:

1. 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 based on the type that historically has the highest number of acres in the county based on NASS data or Farm Service Agency data if NASS data is not available); or

2. 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) If the dry bean type is not listed on the actuarial documents for the county but is in other counties, use the price election RMA has established for that type. For all other types that are not insurable in any county, the price election will be:

1. The lowest dry bean price established by RMA and published in the actuarial documents;

2. The contract price if the dry beans are under contract; or

3. For those crops where the contract prices in the area are lower than the lowest dry bean price election published by RMA in the SPOI or addendum thereto, the contract price even if the beans are not under contract.

The RO must contact the Actuarial Branch to determine the appropriate code to assign for types of dry beans that are not available in the actuarial documents.

(c) When determining the premium rate:

1. Combine records by type/practice and utilize standard APH rules to obtain an average yield.

   EXAMPLE: 305 Type, 003 Practice - Producer has two years of 305 records.

   ![Table](#)

<table>
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<th>Yield</th>
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<td>2001</td>
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</table>

   APH YLD FOR 305 - 2002 Crop Year--- 2860/4 = 715

2. If the requested type was insurable in the same type group as a type still insurable, use the standard rate for that type.

   EXAMPLE: Requested type is 305, which was in the same type group as 309 Navys in 1990. Use the average yield for the requested type determined in (c) 1 and 309 standard rates for the current year to arrive at the applicable rate.

   NOTE: For carryover insureds, apply a yield limitation (10%) to the APH yield used to determine the rate in a previous crop year.

3. 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 (c) 1 and the standard rates of the comparable type for the current year to arrive at the applicable rate.
4 T-Yields must be identified as standard T-Yields or T-Yields for high-risk or unrated areas.

(d) In addition to the requirements of Sec. 3H, the WA will contain the practice, type, and/or variety.

4O TP TYPE: UNRATED PRACTICE, TYPE OR VARIETY

(1) In addition to the requirements of Sec. 3C, the producer must provide evidence the crop is commercially grown in the area and a viable marketing outlet is available. For example, the price of Austrian winter peas is $.12, it costs $.05 to ship the crop to market, and it costs less than $.07 to produce the crop.

(2) In addition to the requirements of Sec. 3G:

(a) Compare the dates the producer normally plants and harvests the crop using the unrated practice, type, or variety 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 there is inadequate irrigation water or facilities for an irrigated practice, deny the WA.

(c) Identify the location of where the producer intends to plant the crop, outlined on aerial photos (include a highway map) or other maps; which clearly identifies and shows the location of acreage. Use section, township, and range, if available and provide FSN, including tract and field numbers, if available, to identify the fields, for a WA request. Determine the soil types, topography, and other relevant agronomic conditions on the acreage 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 practice, type, or variety to area. The NRCS maps must be consulted to determine whether the unrated practice, type, or variety is adapted to the soil and agronomic conditions on the acreage. If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert. If there is any opinion from an expert that says the crop is not adaptable to the county or acreage, the request must be denied.

(e) Use the Perennial Crop Pre-Acceptance Inspection Report for perennial crops to determine insurable acreage, the age of the stand; whether the inspector recommends insurance for the acreage, any noted perils, or hazards unique to the acreage.

(f) If all of the following conditions are met, the request for WA may be approved. If one or more of the conditions are not met, the WA must be denied.

1 Quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently and the intended use of the crop is defined as acceptable in the policy.
All other policy terms are appropriate for insuring the unrated practice, type or variety and acreage.

The unrated practice, type, or variety is commercially grown in the area and a viable marketing outlet is available.

All the agricultural experts or organic agricultural experts agree the unrated practice, type or variety is adapted to the area.

If the unrated practice, type, or variety 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.

Requests for WAs must also be denied if:

- There is inadequate water for an irrigated practice, if known at the time of processing the request;
- For perennial crops, if the Perennial Crop Pre-Acceptance Inspection Report recommends the acreage not be insured; or
- It is not possible to determine an appropriate premium rate or T-Yield.

In accordance with Sec. 3H, use the following criteria to determine T-Yields, rates, and other appropriate provisions:

- Determine a T-Yield.
  - For an unrated practice, or type using county T-Yields:
    - Use the T-Yield of an identified reference county; or
    - 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 practice, type or variety in the area, and any published yield data to determine the yield potential of the unrated practice, type or variety as compared to insurable practice or type of the crop in the county. Also, refer to the procedures provided in the FCIC 24010, Classification Standards Handbook.
  - 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 paragraph 1 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.
  - 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.

4 Under no circumstances should the assigned T-Yield be higher than the T-Yield for the reference county.

(b) For all plans of insurance, premium rates must be determined as follows:

1 For counties with continuous rating, use the premium rates from the reference county determined in accordance with Sec. 30;

2 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 actuarial documents for the reference county if the producer’s coverage level is different; or

3 If the premium rates from the reference county are not appropriate because there are additional risks or the risks are different for the unrated practice, type, or variety, or there is no appropriate reference county:

   a Determine the risks and expected losses in the county associated with the unrated practice, type or variety (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 practice, type or variety 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 practice, type or variety as necessary to cover the expected losses.

4 In addition to the rates determined in paragraphs 1 through 3 for high-risk land, determine the add-on rate in accordance with Sec. 4B of this handbook and the Classification Standards Handbook.

(c) For dollar plans of insurance:

1 The amount of insurance is obtained from the actuarial documents of the reference county determined in accordance with Sec. 30; or

2 If the amount of insurance in the actuarial documents in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated practice, type or variety was sold for in the county from NASS or other similar sources and subtract any post harvest costs, if applicable.

(4) Monitor the insurance experience of the unrated practice, type, or variety to determine any necessary rate adjustments or whether to include the practice, type, or variety on the actuarial documents.

(5) If the unrated practice, type, or variety is not shown on any actuarial documents for the crop, the RO must contact the Actuarial Branch to determine the appropriate code to assign to the practice or type.
(6) 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 should submit the request prior to or during the planting period, to allow for coverage by WA during the growing season. For example: Spring Forage is insurable and the ARD is April 2005, 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.

4P XC TYPE: NO ACTUARIAL DOCUMENTS IN COUNTY FOR THE CROP

(1) In addition to the requirements of Sec. 3G:

(a) Compare the dates the producer normally plants and harvests the crop to the reference county and those recommended by agricultural expert 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 there are inadequate facilities and/or water for an irrigated practice, deny the WA, if known at the time of processing the request.

(c) Identify the location of where the producer intends to plant the crop, outlined on aerial photos (include a highway map) or other maps; which clearly identifies and shows the location of acreage. Use section, township, and range, if available and provide FSN, including tract and field numbers, if available, to identify the fields, for a WA request. Determine the soil types, topography, and other relevant agronomic conditions on the acreage 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 area. The NRCS maps must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage. If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert. If there is any opinion from an agricultural expert that says the crop is not adaptable to the area or acreage, the request for WA must be denied.

(e) Use the Perennial Crop Pre-Acceptance Inspection Report for perennial crops to determine insurable acreage, the age of the stand, whether the inspector recommends insurance for the acreage, or any noted perils or hazards unique to the acreage. If the inspector recommends the acreage not be insured, the request for WA must be denied.

(f) Verifiable records of actual yields will be used 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.

(g) If all of the following conditions are met, the request for WA may be approved. If one or more of the conditions are not met, the request for WA must be denied.
1. The policy must permit coverage for the specific practice, type, variety, or option of the crop for which insurance is requested.

2. 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.

3. The end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county.

4. Quality adjustment/moisture adjustment or other special loss adjustment provisions can be applied consistently and the intended use of the crop is defined as acceptable in the policy.

5. All other policy terms are appropriate for insuring the crop and acreage.

6. 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.

7. 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.

8. 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 Sec. 3H, use the following criteria to determine T-Yields, rates, and other appropriate provisions:

(a) Determine a T-Yield.

1. 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 CES or other unbiased sources in accordance with the Classification Standards Handbook.

2. 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 paragraph 1 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.

3. 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. Under no circumstances should the assigned T-Yield be higher than the T-Yield from the reference county.

(b) For all plans of insurance, premium rates must be determined as follows:

1. For counties with continuous rating, use the premium rates from the reference county determined in accordance with Sec. 3O;

2. 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 actuarial documents for the reference county if the producer’s coverage level is different; or

3. If the premium rates from the reference county are not appropriate because there are additional risks or the risks are different, 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, determine the differential between the two rates and 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 WA); and

4. In addition to the rates determined in paragraphs 1 through 3, for high-risk land, determine the add-on rate in accordance with Sec. 4B of this handbook and the Classification Standards Handbook.

(c) For dollar plans of insurance:

1. The amount of insurance is obtained from the actuarial documents of the reference county determined in accordance with Sec. 3O; or

2. If the amount of insurance in the actuarial documents in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated practice, type, or variety was sold for in the county from NASS or other similar sources and subtract any post-harvest costs, if applicable.

(d) If the practice, type, or variety is not shown on any county actuarial document for the crop, the RO must contact the Actuarial Branch to determine the appropriate code to assign to the practice or type.

(3) Monitor the insurance experience of the unrated crop to determine any necessary rate adjustments or whether to include the crop on the actuarial documents.
(4) 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.

(5) For WAs where the submission date is later than the planting and harvesting dates, the producer/AIP should submit the request prior to or during the planting period, to allow for coverage by WA during the growing season. For example: Spring Forage is insurable and the ARD is April 2011, fall forage is only insurable by WA. In this situation, if the producer waits until the spring SCD, 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.
Reserved
5 GUIDELINES FOR WRITTEN UNIT AGREEMENTS

5A GENERAL CONDITIONS AND ELIGIBILITY CRITERIA

Written unit agreements 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 Sec. 5 of this handbook. Written unit agreements do not limit the use of enterprise units. Optional units established by written unit agreements 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 written unit agreement.

(1) Written unit agreements are not available for high-risk land.

(2) Written unit agreements are only available on the basis of annual and perennial crops by county. If it is discovered that the insured has more than one written unit agreement for annual crops or for perennial crops for the county, the agreement(s) with the earliest signature date will apply. Any other written unit agreement will be void.

For unit division purposes, annual crops include forage production, mint, and sugarcane.

(3) The written unit agreement is not crop specific, e.g., any insured crop qualifies for optional units under the written unit agreement, provided all other optional unit requirements are met and optional units for the crop are not otherwise limited by the specific CP.

(4) If the insured is insured with two or more AIPs, (e.g., individual crops in the same county are insured with different agents):

(a) The written unit agreement(s) must be established with the same optional units for all insured (annual or perennial) crops;

1 Under any policy that allows producers to use written unit agreements;

2 By all AIPs insuring crops qualifying for optional units;

3 Including any qualifying crop subsequently added to the policy.

(b) The insured must decide which agent to work with to develop the written unit agreement.

(5) The insured must advise all other agents a written unit agreement has been requested

(6) Companion policies will have separate written unit agreements and are not required to have the same optional units designated under each agreement. If a landlord and a tenant have different optional units, each entity or policy will have its own approved APH yield and unit arrangement and keep acreage and production records and file acceptable production reports accordingly.

(7) For person status changes refer to the CIH Sec. 5C:

(8) Basic requirements for all written unit agreements:

(a) Each proposed optional unit must be delineated on a map or photo showing and identifying:
1. The boundaries of the proposed optional unit;
2. The sections, section equivalents, and such other information as may be required to identify each parcel of land; and
3. The FSN, including tract and field numbers, if available.

(b) The map should contain information which readily allows the RO to identify the location of the land. FSA aerial photo (including a highway map) or an acceptable Geographic Information System (GIS), Global Positioning System (GPS) map, or other legible map (county road map, tax map), delineating field boundaries. Use section, township, and range, if available, and provide FSN, including tract and field numbers, if available, to identify the fields, for which a WA is requested;
1. The map/photo must be of a reproducible size and quality (or 3 copies provided) for attachment to each copy of the written unit agreement.
2. The optional units must be referenced on the map in a manner that can be easily coordinated with the insured’s acreage report.
3. The map must be signed and dated by the producer.

(c) The map/photo will be specifically referenced in the written unit agreement and attached to the agreement (the map/photo is considered part of the agreement) when the RO issues the written unit agreement.

(d) Each additional optional unit, created under the written unit agreement, must be separated by identifiable boundaries such as:
1. Permanent field boundaries;
2. Fences;
3. Permanent waterways;
4. Woodlands; and
5. Physical features (canyons, lakes, rivers, mountains, reclamation ditches); roadways or similar features that are not readily movable.

(e) Comply with the requirements in Sec. 5D through 5G, as applicable.

(f) 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 written unit agreement.

(g) Use the format and statements contained in Exhibits 5A thru 5D, as applicable, for written unit agreements.

(h) For written unit agreements in Sec. 5E and 5F:
Topographic features (also referred to as special circumstances in this section) used to qualify for written unit agreements in Sec. 5C and 5D include natural features such as mountains, rivers, lakes, canyons, steep slopes, etc. Special circumstances may also include center pivot or drip irrigation systems, and constructed features prohibiting field access such as interstates, highways, and railroads. Minor creeks or field drainage ditches, field roads furrow or movable gun irrigation systems, and fences are not considered special circumstances or topographic features for the purposes of this section although some of these features may be used to delineate proposed unit boundaries.

5B ADDITIONAL RESPONSIBILITIES

(1) Producer – The AIP must make the producer aware they are responsible for the following:

(a) The producer MUST comply with the production reporting and record-keeping requirements specified in the applicable crop policy or actuarial documents and procedures for optional units.

1 At least the most recent year of acceptable APH records, separated according to the proposed units, must be provided with the requests specified in CIH Sec. 13;

2 For each succeeding crop year the written unit agreement 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

3 If the insured does not file such reports for a crop, units will be determined according to the policy provisions applicable to that crop.

(b) Provide all the information required in this section and assist the AIP in drafting the addendum and other supporting documentation for the unit agreement.

(c) Refer to deadline dates in Sec. 5C.

(d) The producer must provide copies of any approved written unit agreement to each agent for which the producer has crop insurance.

(2) AIP

(a) The AIP must conduct the underwriting review and evaluate all the information submitted with the written unit agreement and determine whether the applicable requirements in this section have been met.

(b) If the producer fails to submit all the necessary information by the applicable deadline:

1 Deny the request for a written unit agreement; and

2 Notify the producer by certified mail that the WA 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 Basic Provisions.

(c) If the applicable criteria are met, the AIP must submit the written unit agreement request and supporting documentation (e.g., maps, addendums, etc) to the RO for approval not
later than 15 calendar days after the deadline for the producer to submit the written unit agreement request to the AIP.

(d) The written unit agreement issued by the RO must be signed and dated by the AIP. Submission of a signed written unit agreement by the AIP to the RO will be considered as acceptance by the AIP of such agreement.

(d) The AIP must maintain a copy of the written unit agreement and supporting documents (written unit agreement request, addendum, maps which clearly identifies the location of the acreage, etc.).

(e) Review multi-year WAs yearly to verify the determinations made are still appropriate for the situation for which the agreement was developed (e.g., identify any land added or removed from the farming operation, etc.).

(3) RO

(a) Do not accept any written unit agreement request if the RO determines that the request for written unit agreement is incomplete (e.g., not signed, inadequate map, etc.). The RO will send notice to the producer and the AIP when the request is not accepted (no general appealability appeal rights included).

(b) Deny the written unit agreement if the requirements of this Sec. have not been met (e.g., minimum acreage requirements, more units than authorized, the boundaries are not acceptable).

(c) Search the Policyholder Tracking System for other eligible crops under the written unit agreement request that may be insured with another AIP and for which a WA request must be submitted.

(d) Written unit agreements will not be effective unless the RO approves the terms of such agreement and signs the written unit agreement. The RO will return all approved and unapproved written unit agreements to the AIP.

(e) If the written unit agreement is not approved by the RO, the RO will provide the basis for disapproval and provide the producer with the right to appeal.

(f) If it is determined policy changes no longer permit the agreement, the RO will provide written notice to the producer and AIP that the WA is canceled not later than 30 calendar days prior to the cancellation date specified in the policy or agreement, as applicable.

5C DEADLINE DATES

(1) For the initial crop year in which the written unit agreement is requested, the request for a unit agreement must be signed and dated by the producer, and submitted to the AIP by the ARD.

(2) If the applicable criteria are met, the AIP must submit the written unit agreement request and supporting documentation to the RO for approval not later than 15 days after the deadline for the producer to submit the written unit agreement request to the AIP. The approved written unit agreement will be applicable for all crops with a subsequent ARD. Crops or added land for which the written unit agreement is submitted after the applicable ARD will be included under the written unit agreement for the subsequent crop year.
(3) If the written unit agreement is canceled or the period for which the written unit agreement is effective ends, a renewal request must be submitted by the producer not later than the applicable SCD for the crop.

(4) Written unit agreements may be cancelled for any crop year by the producer or the AIP by providing written notification by the cancellation date specified in the policy or the agreement, as applicable.

(5) If the producer transfers to another AIP, the written unit agreement does not automatically transfer when a cancellation/transfer is executed by the producer. A new request for written unit agreement must be submitted to the assuming AIP by the SCD, along with a copy of the previous issued agreement, approved APH databases/records etc. The ceding AIP will provide the assuming AIP a copy of the preceding written unit agreement.

(6) Cropland changes:

(a) Request for revision must be submitted by the ARD for unit agreements already in place when:

1. 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.

2. Land added to the farming operation that qualifies as a new optional unit

(b) If land is added to an existing optional unit established under the written unit agreement, added land procedures contained in the CIH must be followed.

(c) If land is added to the operation after the earliest ARD for any insured crop:

1. A new written unit agreement request to create a new optional unit to include such land may be approved for the following crop year, if requested timely; and

2. 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.

(d) For non-significant changes, e.g., acreage re-measurements, FSN/Tract/Field number, if available, nominal land changes, etc follow added land procedures in the CIH.

5D OVERSIZED SECTION, SECTION EQUIVALENTS, AND FSN OPTIONAL UNITS

Acreage in an oversized section or section equivalent (where units are authorized by sections), or FSN (where optional units are authorized by FSN), may qualify for a written unit agreement if all the following conditions are met:

(1) The oversized section, section equivalent, or FSN contains more than 640 acres of cropland in which the producer has an interest.

(2) Each proposed optional unit contains at least 320 contiguous acres of cropland in which the producer has an interest.
Any non-contiguous acreage within the oversized section, section equivalent, or FSN in which the producer has an interest but does not qualify as a separate unit under these guidelines will be assigned to the closest qualifying unit.

The maximum number of optional units allowed by written unit agreement will not exceed the total cropland acres divided by 640 and rounded up to the next whole number.

For example, if the oversized section, section equivalent, or FSN contains 2200 cropland acres in which the producer has an interest, the maximum number of optional units allowed by written unit agreement would be 2200 / 640 = 3.4, which is rounded up to 4.

5E ANNUAL CROPS WITH TOPOGRAPHIC/IRRIGATION FEATURES

An insured may qualify for a written unit agreement for annual crops, if, based on the information contained in the request 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 (e.g., the planting pattern continues across the section lines due to the location of the center pivot irrigation system).

(2) Minimum annual crop acreage requirements:

(a) The insured’s farming operation must contain at least 640 cropland acres; and

(b) Each optional unit established under the written unit agreement must contain a minimum of 320 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.

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

For example: Assuming the producers operation consists of 960 acres in which the producer has an interest and it physically lies in 2 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 written unit agreement is 2. Each unit divided due to special circumstances must contain 320 cropland acres or greater. Units that qualify outside of the unit agreement (e.g., in a separate section but not crossing sections 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.

5F PERENNIAL (TREE, VINE AND BUSH) CROPS WITH TOPOGRAPHIC/IRRIGATION FEATURES

An insured may qualify for a written unit agreement for perennial (tree, vine, and bush) crops, if authorized by the CP, and, based on the information contained in the request and other applicable documentation, and 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 acreage requirements:

(a) The insured’s farming operation must contain at least 160 perennial crop acres; and

(b) Each optional unit established under the written unit agreement must contain a minimum of 80 perennial crop acres in which the producer has an interest.

For example: An insured farms a total of 800 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.

5G ANNUAL CROPS WITH GEOGRAPHIC DISPERSION

(1) An insured may qualify for a written unit agreement for annual crops 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 Basic Provisions require optional unit establishment on a FSN basis;

1 If producers have an alternate method of optional unit establishment under the policy (e.g., military land grants, railroad surveys, section equivalent), this section is not applicable.

2 The producer does not have the option of establishing units on any annual/eligible crop by FSN while the written unit agreement is in effect.

(b) The acreage within the FSN is geographically dispersed throughout the county:

1 For the following 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; and

2 For all other states, at least 3 miles must separate proposed sectional equivalent boundaries.

(c) The topographic features (excluding irrigation systems defined in Sec. 5A(2)(i)), create climatic conditions that vary dramatically within a 3 to 5 mile range (e.g., frost or flooding regularly occurs in a patchwork pattern missing one area but seriously impacting others).

(2) Each simulated section equivalent must contain a block of land at least one square mile (block) (e.g., 640 acre simulated section). Land within the block may have multiple owners. A block is determined by overlaying the map with a one-mile square 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-mile square 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-mile-square 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) 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 of the simulated section equivalent. See rules for cropland changes, Sec. 5C(6)

(4) The simulated section equivalents must be clearly indicated on a map using identifiable boundaries.

(a) The boundaries must be established in accordance with Sec. 5A(8)(d) excluding fences, field boundaries and woodlands. Boundaries may touch the one-mile square block; however, they may not overlap the block.

5H CONTINUATION OF WRITTEN UNIT AGREEMENTS

Continuation of Written Unit Agreements in effect as of the release of the 2006 Written Agreement Handbook:

(1) Written unit agreements in effect at the time of the release of the 2006 FCIC 24020 Written Agreement Handbook will continue in effect, provided there is no break in continuity. Insureds wanting to terminate the written unit agreement must request cancellation of the agreement prior to the cancellation date.

(2) Written unit agreements will be considered for renewal by the RO for the following conditions:

(a) Policy transfer to a different AIP; and

(b) Changes to the cropland acreage covered by the written unit agreement:

1 Optional units established under the written unit agreement in effect prior to release of the 2006 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.
2 Land added to the farming operation with the intent of making it a separate unit, must meet the current procedures in the handbook or it will be added to the closest optional/basic unit. Both the new and old agreements must be sent to the RO. The following statement must be added to the new written unit agreement when it is prepared.

“This written unit agreement is a revision of a previous written unit agreement issued prior to 2006 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 __________.”
GENERAL INSTRUCTIONS

Exhibits 3 thru 8 are for RO use to establish basic formats for WAs. It may be necessary to modify these formats and basic statements depending on the type of actuarial request, the change being made, or unique characteristics of the land or crop.
EXHIBIT 1
DEADLINES AND DOCUMENTATION

The following chart shows the types of WA requests, deadlines, and required documentation. All WAs must be approved by the RO. Insureds must sign and date a request for WA by the deadline for each request type shown below. Review Sec. 3 and 4 in this handbook for additional information on deadlines and minimum supporting documentation. Deadlines are provided in the following chart unless specified in the CP or SPOI.

In addition to the minimum supporting documentation shown below in the table, all requests for a WA must include:

a) A completed Request for Actuarial Change form (Refer to Exhibit 2 in this handbook);

b) Evidence of adaptability for the crop/type/practice/etc., being requested (unless not required by the RO);

c) The insured’s APH database and/or production report for the current crop year (if applicable, refer to Sec. 3);

d) The legal description of the land, Section/Township/Range or Other Land Number, in areas where legal descriptions are available, and the FSN, including tract and field numbers, if available;

e) FSA aerial photo or field boundaries derived by acceptable GIS, GPS map or other legible map delineating field boundaries where the producer intends to plant the crop or where the crop is planted;

f) If the request involves a perennial crop, an acceptable inspection report completed by the AIP and if required by the CIH, a Producer’s Pre-Acceptance Worksheet;

Additional documentation may be required on individual requests. In certain instances, the RO may issue additional guidelines used to determine adaptability. Additional time may be granted if additional documentation is not listed above or under "MINIMUM SUPPORTING DOCUMENTATION."

<table>
<thead>
<tr>
<th>TYPE OF AGREEMENT</th>
<th>DEADLINE</th>
<th>MINIMUM SUPPORTING DOCUMENTATION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Group risk insurance plans (GRP/GRIP) to insure hybrid grain sorghum, hybrid seed corn, popcorn, sweet corn, and other specialty corn as basic grain sorghum or basic corn.</td>
<td>SCD</td>
<td>➢ Check with the appropriate RO to see if evidence of adaptability is required. ➢ Aerial photos or maps are not required. ➢ A completed APH database is not required. ➢ Refer to Sec. 4A.</td>
</tr>
<tr>
<td>Request Type: GP</td>
<td>Initial: ARD Subsequent Years: SCD</td>
<td>➢ For fragile or highly erodible land, five years of records may be required. ➢ NRCS soil surveys; Check the RO website (footnote 5) ➢ Aerial photos (footnote 6). ➢ Refer to Sec. 4B.</td>
</tr>
<tr>
<td>High-risk or rate areas.</td>
<td>Initial: ARD Subsequent Years: SCD</td>
<td>➢ Date land was cleared, chemically cleared, or broken out of sod, pasture, or perennial legume. ➢ Aerial photos (footnote 6) must show the location and size of the farm fields. ➢ NRCS soil surveys; Check the RO website (footnote 5) ➢ Refer to Sec. 4C.</td>
</tr>
<tr>
<td>Acreage (if greater than five percent of the planted acres in the unit) not planted and harvested in one of the three previous crop years.</td>
<td>Initial: ARD Subsequent Years: SCD, re-issuance is not normally required unless the acreage covered by the prior WA was not planted.</td>
<td></td>
</tr>
<tr>
<td>Request Type: NB</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

72
<table>
<thead>
<tr>
<th>TYPE OF AGREEMENT</th>
<th>DEADLINE</th>
<th>MINIMUM SUPPORTING DOCUMENTATION</th>
</tr>
</thead>
</table>
| Unrated nursery plant materials.                          | New Insured: With application      | ➢ A list of exact names of genus, species, subspecies, variety, cultivars (e.g., scientific name), common name (if applicable), patented name (if applicable), plant or container sizes, number of plants requested to be insured by WA, practice (container or field grown).  
➤ Two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales. The crop year, name, address, and phone number of the nursery must be shown on the catalogs/price lists.  
➤ Refer to Sec. 4D. |
| Request Type: NL                                          | Carryovers/subsequent years: Cancellation Date |                                                                                                                                                                                                                      |
| Organic crops. (If coverage is not available in the actuarial documents for the organic practice.) | Initial: ARD                       | ➢ Copy of the written certification (previous year’s certification or other acceptable documentation).  
➤ See the CIH for additional information and instructions. |
| Request Type: OC                                          | Subsequent Years: SCD              |                                                                                                                                                                                                                      |
| Unrated rate class option.                                | SCD                                | ➢ APH specifically for acreage that would be under the option being requested.  
➤ Evidence that the crop optional coverage is being requested for is commercially grown with a viable marketing outlet.  
➤ Refer to Sec. 4F. |
| Request Type: OP                                          | Initial: SCD or date specified in Crop Provisions or SPOI |                                                                                                                                                                                                                      |
|                                                            | Subsequent Years: SCD              |                                                                                                                                                                                                                      |
| Policy exceptions, if authorized in Crop Policies or SPOI (Not defined in this table as another request type.) | Initial: SCD                       | ➢ Contact the appropriate RO.  
➤ Refer to Sec. 4G.  
➤ Footnote 2. |
| Request Type: PE                                          | or date specified in Crop Provisions or SPOI |                                                                                                                                                                                                                      |
|                                                            | Subsequent Years: SCD              |                                                                                                                                                                                                                      |
| Rotation exceptions, if provided for by the SPOI          | Initial: SCD                       | ➢ Written and detailed recommendation indicating the acceptability of any rotation deviation from the CES experts based on crop and soil types.  
➤ Map locations of exactly where the crop is planted.  
➤ All APH history for the crop.  
➤ If disease control is recommended by the CES 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.  
➤ NRCS Soil surveys; check the RO website (footnote 5).  
➤ Refer to Sec. 4H. |
| Request Type: RE                                          | Subsequent Years: SCD              |                                                                                                                                                                                                                      |
| Special purpose corn, if coverage is not provided by the SPOI of Insurance. | Initial: ARD                       | ➢ Normal planting and harvesting dates and marketing outlets.  
➤ Refer to Sec. 4I. |
<p>| Request Type: SC                                          | Subsequent Years: SCD              |                                                                                                                                                                                                                      |</p>
<table>
<thead>
<tr>
<th>TYPE OF AGREEMENT</th>
<th>DEADLINE</th>
<th>MINIMUM SUPPORTING DOCUMENTATION</th>
</tr>
</thead>
</table>
| Small grains or crops, if provided for in the CP: (i) interplanted with another crop; (ii) planted into an established grass or legume; or (iii) planted as a nurse Crop. | 15 calendar days after the ARD | Map locations of where the crop is planted.  
> NRCS soil surveys, Check the RO website (footnote 5).  
> All production history for the crop for the acreage that had been previously been interplanted.  
> Written and detailed recommendation on the acceptability of the practice from state extension/research specialist on the producer’s acreage based on the crops and soil types.  
> If disease or weed control is recommended, evidence of application or the means of application are available if application was not required when the WA was requested.  
> Refer to Sec. 4J. |
| Request Type: SG | | |
| Strip-mined land. (Crop produced less than five consecutive crop years.) | SCD | Description of reclamation process report.  
> Date reclamation completed.  
> All APH for the reclaimed acreage.  
> NRCS soil surveys; Check the RO website (footnote 5)  
> Refer to Sec. 4K. |
| Request Type: SM | | |
| Seed potato acreage greater than 125% of past average acres. | SCD | Reason for acreage increase.  
> Certification that all requested acreage will be managed according to state standards.  
> Refer to Sec. 4L. |
| Request Type: SP | | |
| Non-irrigated corn grain where irrigated corn (grain and silage) listed on actuarial documents only. | Initial: ARD, unless Otherwise stated in the SP01  
Subsequent Years: SCD | A completed Non-irrigated Corn Grain Request (TC) worksheet (see exhibit 14) substantiating actual corn grain production in at least 3 years out of the most recent 4 years; or  
> A fully executed contract for corn grain production for ethanol production.  
> Renewal request must complete the worksheet for the most recent crop year.  
> The RO may require additional documentation.  
> Refer to Sec. 4M. |
| Request Type: TC | | |
| Type of dry beans not on actuarial documents. (Including Chickpeas or Garbanzo Beans in states that insure dry beans but do not insure dry peas.) | SCD | Report prices received for the specific class (type) and Either,  
> (1) two years of university test plot data and its recommendations, or  
> (2) two years of seed company data supplemented by university data.  
> If items (1) or (2) are not available, then two years of production data for the requested class and prices received may be submitted.  
> The variety of the specific class (type) that will be planted.  
> Current year’s APH database certifying all dry bean records (including Chickpea/Garbanzo Bean records for those classes/types in states that insure dry beans but do not insure dry peas).  
> Refer to Sec. 4N. |
| Request Type: TD | | |
| Unrated practice, type or Variety (P/T). | Initial: ARD  
Footnote 3  
Subsequent Years: SCD | Evidence of adaptability of the P/T/V for the area.  
> APH showing the specific P/T involved with the request.  
> Evidence that the P/T is commercially grown with viable marketing outlet.  
> Refer to Sec. 4O. |
| Request Type: TP | | |
All plans under the Common Crop Insurance Policy Basic Provisions are available for all WAs except as designated below while the GRP/GRIP Basic Provisions only allow the request type designated below:

<table>
<thead>
<tr>
<th>Policies/plans</th>
<th>Request Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Revenue Protection</td>
<td>All WA except XC (only allowed if revenue protection is available for the crop in the state).</td>
</tr>
<tr>
<td>GRP/GRIP</td>
<td>GP</td>
</tr>
</tbody>
</table>

Footnotes:

1. Exception: On or before the cancellation date contained in the CP or SPOI, if applicable, to insure a crop in a county that does not have actuarial documents for the crop. If the CP or SPOI 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.

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 should submit the request prior to or during the planting period, to allow for coverage by WA during the growing season. For example: Spring Forage is insurable and the ARD is April 2005, fall forage is only insurable by WA. In this situation, if the producer waits until such date, coverage cannot be provided by WA as the insurance period (growing season) has passed and causes of loss may have occurred thus the WA would not be authorized.

4. For XC requests, the policy designates that if the CP provides a cancellation date, it is the deadline for WA requests (e.g., for Fresh Market Peppers, the cancellation date is July 31).
5 An ROs may not need maps submitted. Check the applicable RO web site at "www.rma.usda.gov/aboutrma/fields/rsos.html" for requirements when soil surveys are needed to be submitted with the request.

6 When aerial photos are used include a highway map which clearly identifies and shows the location of the acreage use section, township, and range if available, and provide the FSN, tract, and field number if available, to identify the fields, where the producer intends to plant the crop, or where the crop is planted, for a WA request.

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

Landlords with less than the three most recent years of crop history may qualify by submitting an actuarial request for WA and providing documentation that supports their tenant meets the applicable qualification requirements, (Refer to the CIH Sec. 13B).

WAs are not available for situations not listed here. WA requests will be rejected for crops for which there is no crop policy, endorsement, and crop provision; or to alter policy provisions, price/prize elections, etc., unless specifically permitted by the policy. (Contact the RO for details.)
EXHIBIT 2
REQUEST FOR ACTUARIAL CHANGE

(Please Type or Print Legibly) [ ] Renewal [ ] New Request [ ] Crop Year

<table>
<thead>
<tr>
<th>Insurance Plan</th>
<th>Coverage Level</th>
<th>Request Type Code</th>
</tr>
</thead>
</table>

All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO.

<table>
<thead>
<tr>
<th>Agency or Service Office Name and Address</th>
<th>Approved Insurance Provider Name and Address</th>
</tr>
</thead>
</table>

Agent Code: [ ] Phone: [ ]

E-mail: [ ]

1. Producer name and address as shown on the application (where two or more Entities insure the same land a request must be completed for each policy)

2. State

3. County

4. Policy number:

5. Identification No.:

6. City

7. State

8. Zip Code

5. Producer is: [ ] Landlord [ ] Operator [ ] Owner/Operator [ ]

6. Provide the information on appendix A for the land on which the actuarial change is requested:

7. Actuarial change, which is requested (Be specific - identify classification area and provide reasons which support this actuarial change for qualifying insurance plan). If additional space is needed, attach a separate page to this form.

8. Land identified in item 6:

   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, FSN(s)/arm(s)/Tract(s)/ and/or farm location)

   e) Has the crop been planted? [ ] Yes [ ] No

   f) Is a High-risk land Exclusion Option in effect? [ ] Yes [ ] No

9. Any other pertinent information? (Thoroughly describe any land improvements such as drainage, levee elevation, pump capacities, etc. Attach a separate page, if necessary) where a, b, & c are applicable show item 6 line number with required information.

Note: Initial written agreements requested to establish insurability after the Sales Closing Date may require a crop inspection, and the insured must sign no later than the earlier of the first appraisal date or the expiration date, if the crop has been planted.
6. Provide the following information for the land on which the actuarial change is requested:

<table>
<thead>
<tr>
<th>Line No</th>
<th>FSA S/N No</th>
<th>FSA Tract No</th>
<th>FSA Field No</th>
<th>Sec</th>
<th>TWP</th>
<th>Range</th>
<th>Sub Section</th>
<th>NAME OF CROP</th>
<th>WHOLE ACRES</th>
<th>PRACTICE</th>
<th>TYPE</th>
<th>CLASS</th>
<th>CURRENT AREA NO.</th>
<th>INSURED SHARE</th>
<th>NAME OF OTHER PERSON(S) SHARING CROP</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
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</tr>
</tbody>
</table>

**Note:** A request is not considered timely received unless legible minimum documentation is included.
EXHIBIT 2
Request for Actuarial Change (Reverse Side)
MINIMUM SUPPORTING DOCUMENTATION CHECKLIST

REISSUANCE’S (Always Sales Closing Date Deadline)
___ Completed, signed and dated Request for Actuarial Change (Required for all types). Separate forms and supporting documentation must be submitted by county.
___ The current year’s completed APH database or the current year’s applicable production reports signed and dated by the producer (Required for Request Types XC, TD, SC, TC, RE, SM, UA, TP, NB, HR, & UC) (if applicable)
___ Copy of the previous agreement (Required for all types)
___ For perennial crops and when required by the CIH for the crop requesting a written agreement, Perennial Crop Pre-Acceptance Inspection Report and Producer’s Pre-Acceptance Worksheet

INITIAL REQUESTS: SEE THE WRITTEN AGREEMENT HANDBOOK 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 the earlier of the first date of the appraisal or the expiration date; (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 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 Certification Statement – Refer to the “DASH” for the applicable statement that must be shown above insured signature.

<table>
<thead>
<tr>
<th>Include Certification Statement</th>
<th>I have reviewed the above information and to the best of my knowledge and belief it represents accurate information.</th>
<th>I recommend that the requested actuarial change be approved.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Signature of Producer</td>
<td>Date</td>
<td>Signature of Agent</td>
</tr>
<tr>
<td>Print Producer’s Name</td>
<td>Print Agent Name</td>
<td>Print Company Representative Name</td>
</tr>
</tbody>
</table>
EXHIBIT 3
WRITTEN AGREEMENT COVER LETTER

Instructions:

The heading contains entries for the date, AIP’s name and address, and agent’s name. Entries made for items 1-9 are transferred from the logging system to actual written agreement forms.

(1-2) Enter the state and county where crop to be insured is located.

(3) Enter the request number. The first three characters identify the Regional Office, (e.g., 001 - 010). The remaining five characters are a unique numeric number.

(4) Enter the policy number, if known.

(5-7) Enter the insured’s name, address, and social security number or tax identification as shown on the application for insurance.

(8) Enter the effective crop year.

(9) Enter the applicable crop(s) and crop code(s).

(10) List general instructions to AIPs for processing the agreement.

(11) Use “Remarks” as necessary to provide further processing instructions or identify special circumstances that apply to the written agreement. Use this space to inform the AIP when a CI is required.

(12) {Optional for cover page} Identify for signature the name of the second level approving authority designated by the RO Director.
United States Department of Agriculture

Risk Management Agency

Regional Office

Address

Phone

Written Agreement Cover Letter

{current date}

Insurance Provider Name

Address

City, State, Zip

Agent: John Doe

(1) STATE: New York (36)   (2) COUNTY: Ontario (069)

(3) REQUEST: XXXXXXXX   (4) POLICY: XXXXXXX

(5) INSURED: I. M. Insured

(6) ADDRESS: XXX S. Park, Town, ST Z

(7) SSN/TAX ID NO: XXXXXXXXX   (8) CROP YEAR: 20XX

(9) Crops

0047  Dry Beans

(10) Enclosed is a written agreement for the insured. If the terms of the agreement are acceptable to the insured:

The insured and an authorized company representative need to sign in the designated places.

The company will retain the original signed agreement.

Return a signed copy of the agreement to this office and provide copies to the insured and agent.

If the terms of this agreement are not acceptable, please write “Rejected” on the agreement and initial and date.

Please return a copy of the agreement, whether accepted or rejected to this office.

(11) Remarks :

If you have any questions, please contact this office.

John Johnson
Senior Risk Management Specialist

Enclosure(s)

The Risk Management Agency Administers
And Oversees All Programs Authorized Under
The Federal Crop Insurance Corporation
An Equal Opportunity Employer
The document heading is duplicated from the Written Agreement Cover Page.

(1-8) Items 1-8 are duplicated from the Written Agreement Cover Page.

(9) The request/written agreement type is shown as entered from the request for actuarial change form. Refer to Sec. 3I for logging codes.

(10) Enter the applicable crop(s) and crop code(s).

(11) Enter the provisions and/or actuarial document form(s) affected by the written agreement. If necessary, attach the appropriate forms.

(12) Provide changes to policy terms made by the written agreement. Use a table or specific language to identify the crop, type, practice, and land description for which the written agreement assigns different policy terms, rates, and/or yields.

(13) If a reference state and reference county are used to establish terms and conditions in the written agreement, identify the appropriate state and county here. Refer to Sec. 3O.

(14) Add statements to further define how changes identified in (12) are applied or to establish additional terms and conditions of insurance.

(15) Identify the crop year(s) the written agreement will apply to. Refer to Sec. 3L and M.

(16) This statement is required. A written agreement is void for all acreage insured under the Catastrophic Risk Protection Plan Endorsement, a pilot program (unless expressly authorized by the pilot program provisions), or insurance plan for which a specific type of written agreement is not authorized.

(17) This statement is required if the agreement assigns premium rates that are not standard in the county for crops that may be excluded by the High-risk land Exclusion Option.

(18) This statement is required for all agreements. Enter the expiration date (refer to paragraph 3H(3)).

(19) Include Certification Statement – Refer to the DSSH for the applicable statement. This statement must be before the insured’s signature.

(20) Signature of insured and date signed indicating terms and conditions in the agreement were accepted.

(21-25) AIP must complete the company name, signature of authorized representative, and company address, date the agreement was signed, and the company code.

(26-27) Enter the RO which approved the written agreement. Signature of RO Director, Deputy, or senior level staff, determined by the Director, approving the written agreement and date signed.

If a CI is required, issue the written agreement unsigned. When an acceptable CI is returned with the agreement then the RO will sign and issue the approved agreement to the AIP.

(28) This statement is required for all written agreements.

(29) Provide additional notice of how copies need to be distributed in the event a cover page is separated from the written agreement.

(30) Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.
Approved Insurance Provider  
101 East Main Street  
South Bend, IA  43434

Agent: Joe Agent

| (1) STATE: | Illinois [17] |
| (2) COUNTY: | Sangamon [167] |
| (3) REQUEST: | XXXXXXXXXXX |
| (4) POLICY: | XXXXXXX |
| (5) INSURED: | I. M. Insured |
| (6) ADDRESS: | XXX S. Park, Town, ST Zip |
| (7) SSN/TAX ID NO: | XXXXXXXXXX |
| (8) CROP YEAR: | 20XX |

(9) Request Type: HR - High-risk land

(10) Crop(s)  
(0041) CORN  
(0081) SOYBEANS

Under the above insurance policy for the respective insured crop(s), the undersigned parties expressly agree that the following is an endorsement to the (11). The policy covering the stated crop(s) is revised as follows:

(12)  

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Range Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td></td>
<td></td>
<td>0.1000</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td></td>
<td></td>
<td>0.1000</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td></td>
<td></td>
<td>0.1000</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td></td>
<td></td>
<td>0.1000</td>
<td>N</td>
<td></td>
</tr>
</tbody>
</table>

(13) Reference State: Michigan (26)  
Reference County: Lee (105)

(14)

(15) This Written Agreement applies to the 20XX Crop Year only.

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

(17) 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 rate adjustment, or designated rate is not insurable under the terms and conditions of this agreement.

(18) This offer expires at 11:59 p.m. on 04/14/20XX.
(1) STATE: Illinois [17]  (2) COUNTY: Sangamon [167]
(3) REQUEST: XXXXXXXX  (4) POLICY: XXXXXXXX
(5) INSURED: I. M. Insured  
(6) ADDRESS: XXX S. Park, Town, ST Zip
(7) SSN/TAX ID NO: XXXXXXXX  (8) CROP YEAR: 20XX

ACCEPTANCE (19) Include Certification Statement – Refer to the DSSH for the applicable statement. This statement needs to appear before the insured’s signature.

(20) ____________________________________________________________
(INSURED’S SIGNATURE for acceptance) (DATE)

(21) ____________________________
(Approved Insurance COMPANY NAME) (SIGNATURE OF COMPANY REP.)

(22) ____________________________
(COMPANY ADDRESS) (DATE)

(23) ____________________________
(COMPANY ADDRESS) (APPROVED INSURANCE PROVIDER CODE)

(24) ____________________________
(COMPANY ADDRESS) (DATE)

(25) ____________________________
(COMPANY ADDRESS) (APPROVED INSURANCE PROVIDER CODE)

(26) Approved by: Risk Management Agency, (Regional Office Name)

(27) ____________________________
John Johnson
Senior Risk Management Specialist

(28) RISK MANAGEMENT AGENCY approves the use of this Written Agreement. Any modification to the Written Agreement voids RISK MANAGEMENT AGENCY approval.

(29) DISTRIBUTION: Original to the AIP; copy to the agent, insured, and Risk Management Agency Regional Office.

(30) Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.

Original to the AIP; copy to the agent, insured, and Risk Management Regional Office.
EXHIBIT 5
WRITTEN UNIT AGREEMENTS
(Creating optional units exhibits 5A through 5D.)

Instructions:

Refer to Sec. 5 in this handbook for additional procedures that must be followed when completing these written agreements.

The written agreement heading must include all items shown in this exhibit (agent, AIP, insured, policy number, applicable crop(s), etc.).

All coverage statements in this example of the written unit agreement must be included in each applicable unit agreement prepared. To be applicable for an insured crop, the written unit agreement request must be submitted to the AIP by the ARD for that crop. Crops for which the written unit agreement is submitted after the ARD will be included under the written unit agreement for the subsequent crop year.

The document heading is duplicated from the Written Agreement Cover Page.

(1-8) Items 1-8 are duplicated from the Written Agreement Cover Page.

(9) The request/written agreement type is shown as entered from the request for actuarial change form. Refer to Sec. 3I for logging codes.

(10) Enter the applicable crop(s) and crop code(s).

(11) Enter the date as shown on the map provided for the written unit agreement.

(12) Include Certification Statement – Refer to the DSSH for the applicable statement. This statement must be before the insured’s signature.

(13-14) Signature of insured and date signed indicating terms and conditions in the agreement were accepted.

(15-19) AIP must complete the company name, signature of authorized representative, and company address, date the agreement was signed, and the company code.

(20-21) Enter RO which approved the written agreement. Signature of RO Director, Deputy, or senior level staff, determined by the Director, approving the written agreement and date signed.

Include the Certification Statement prior to insured signature. Also include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.
Filing an Addendum with exhibits 5A through 5D.

All Addendums must show:

Insured's Policy number and date of addendum.

1.) Identify the unit number (e.g., unit 111111WA),

2.) Provide a description of where the unit is located (e.g., 7N 43E Section 36, West of main Farm Rd)

3.) FSN 9999  
4.) Tract 8899  
5.) (Previous. Tract (_____), if applicable,   
6.) Fields separated by a comma if more than one. (e.g., 131,132,136,137,129,129a, 130, 127) and 7) Acres: 377.4

Please see examples following UAs
Approved Insurance Provider
101 East Main Street
South Bend, IA  43434

Agent:  Joe Agent

<table>
<thead>
<tr>
<th>(1) STATE:</th>
<th>Alabama [01]</th>
<th>(2) COUNTY:</th>
<th>Mobile [097]</th>
</tr>
</thead>
<tbody>
<tr>
<td>(3) REQUEST:</td>
<td>XXXXXXXXX</td>
<td>(4) POLICY:</td>
<td>XXXX567</td>
</tr>
<tr>
<td>(5) INSURED:</td>
<td>J. B. Harrison</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) ADDRESS:</td>
<td>XX S. Park, Town, St, Zip</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(7) SSN/TAX ID NO:</td>
<td>XXXXXXXXX</td>
<td>(8) CROP YEAR:</td>
<td>20XX</td>
</tr>
</tbody>
</table>

(9) Request Type:  UA - Written Unit Agreement

<table>
<thead>
<tr>
<th>(10) Crop(s)</th>
<th>Crop(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>(0041) CORN</td>
<td>(0081) SOYBEANS</td>
</tr>
</tbody>
</table>

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 be included under the written unit agreement for the subsequent crop year.

The policy is revised as follows:

You agree to establish the same optional units for all insured annual or perennial crops (including any qualifying crops subsequently added to the policy) with all approved insurance providers with which you have a contract in the county. If it is determined you have two or more oversized section, section equivalents, or Farm Serial Number (FSN) unit structures for the same county the written unit agreement with the earliest date will be applicable to all crops and the other unit structure(s) will be void.

The optional unit division applicable to [identify the section, section equivalent, or FSN] is modified as shown on the attached map(s) dated: _____(11)_______ and summarized on the addendum (SEE ATTACHED EXAMPLE). Any acreage within the [section, section equivalent, or FSN] 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.

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 insured must comply with all applicable policy provisions to qualify for optional units and 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 exclusion option is in effect. Any acreage excluded by the high-risk exclusion option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This agreement does not apply to any acreage identified as insured under the Catastrophic Risk Protection Endorsement, insurance plans or pilot crops for which written agreements are not authorized.

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. Any party to the agreement may cancel this agreement in writing by the earliest crop cancellation date applicable under the agreement.
This agreement is not effective until approved by the Risk Management Agency. Any information certified by you that is incomplete, incorrect, or otherwise deficient and that 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.

(12) ACCEPTANCE: Include Certification Statement – Refer to the DSSH for the applicable statement.

I have reviewed this written unit agreement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the other terms or conditions of the policy.

__________________________________________  _________________  ______________
(13) (INSURED’S SIGNATURE)  (14) (DATE)

__________________________________________  _________________  ______________
(15) (COMPANY NAME)  (16) (SIGNATURE OF COMPANY REP.)

__________________________________________  _________________  ______________
(17) (COMPANY ADDRESS)  (18) (DATE)

__________________________________________  _________________  ______________
(COMPANY ADDRESS)  (19) (APPROVED INSURANCE PROVIDER CODE)

Approved by: Risk Management Agency, XYZ Regional Office

__________________________________________  _________________  ______________
(20) John Johnson  (21) (DATE)
Senior Risk Management Specialist

RISK MANAGEMENT AGENCY approves the use of this Written Unit Agreement. Any modification to the Written Unit Agreement voids RISK MANAGEMENT AGENCY approval.

DISTRIBUTION: Original to the AIP; copy to the agent, insured, and Risk Management Agency Regional Office. Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.
J. B. Harrison  Policy XXXX567
June 30, 20XX

WUA 1
7N 43E Section 36 (if applicable)
West of main Farm Rd
FSN 9999 Tract 8899 (Previous. Tract (______)) Fields 131, 132, 136, 137, 129, 129a, 130, and 127
Acres: 377.4 cropland acres

WUA 2
7N 43E Section 36 (if applicable)
East of main Farm Rd west of Creek Rd
FSN 9999 Tract 8899 (Previous. Tract (______)) Fields 142, 141, 149, 133, 138, 134, 139 Acres 341.3
cropland acres

WUA 3
7N 43E Section 36 (if applicable)
East of Creek Rd West of Brown Rd
FSN 9999 Tract 8899 Fields 148, 231, 213, 215, 233, 221, 222, 220, and 223 Acres 331.5 cropland acres

Please note that FSN and Tract numbers are examples and are not representative of any person.
Approved Insurance Provider
101 East Main Street
Great Falls, MT 83383

Agent: Joe Agent

<table>
<thead>
<tr>
<th>(1) STATE:</th>
<th>Montana [30]</th>
<th>(2) COUNTY:</th>
<th>Chouteau [015]</th>
</tr>
</thead>
<tbody>
<tr>
<td>(3) REQUEST:</td>
<td>XXXXXXXXX</td>
<td>(4) POLICY:</td>
<td>XXX4567</td>
</tr>
<tr>
<td>(5) INSURED:</td>
<td>John Smith</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) ADDRESS:</td>
<td>XX S. Park, Town, St. Zip</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(7) SSN/TAX ID NO:</td>
<td>XXXXXXXXX</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(8) CROP YEAR:</td>
<td>20XX</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(9) Request Type: UA - Written Unit Agreement

Crop(s) (10) (0011) WHEAT

Crop(s) (0091) BARLEY

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 be included under the written unit agreement for the subsequent crop year. The policy is revised as follows:

All of your insured annual crops, per county, 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 annual crops (including any qualifying crops subsequently added to the policy) with all approved insurance providers with which you have a contract in the county. If it is determined you have two or more unit structures for the same county the written unit agreement with the earliest date will be applicable to all annual crops and the other unit structure(s) 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) and summarized on the addendum dated __ (11) ____ (SEE ATTACHED EXAMPLE BELOW). Any acreage within the [section, section equivalent] 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 exclusion option is in effect. Any acreage excluded by the high-risk exclusion option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This agreement does not apply to any acreage identified as insured under the Catastrophic Risk Protection Endorsement, insurance plans or pilot crops for which written agreements are not authorized.

This written unit agreement shall be in effect provided no significant changes occur to the farming operation, which invalidate 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.

This agreement is not effective until approved by RISK MANAGEMENT AGENCY.
EXHIBIT 5B
WRITTEN UNIT AGREEMENT
(ANNUAL CROPS WITH TOPOGRAPHIC/IRRIGATION FEATURES)

Any information certified by you that is incomplete, incorrect, or otherwise deficient and which 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 any succeeding crop years. If an insurable share in any insurable acreage/crop is acquired after the earliest acreage reporting date for any insured annual crop, the acreage will be combined with the closest optional or basic unit.

(12) ACCEPTANCE: Include Certification Statement – Refer to the DSSH for the applicable statement.

I have reviewed this written unit agreement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the other terms or conditions of the policy.

(13) (INSURED’S SIGNATURE) 
(14) (DATE)

(15) (COMPANY NAME) 
(16) (SIGNATURE OF COMPANY REP.) 

(17) (COMPANY ADDRESS) 
(18) (DATE)

(19) (APPROVED INSURANCE PROVIDER CODE)

Approved by: Risk Management Agency, XYZ Regional Office

(19) (COMPANY ADDRESS) 
(20) John Johnson 
Senior Risk Management Specialist

(21) (DATE)

RISK MANAGEMENT AGENCY approves the use of this Written Unit Agreement. Any modification to the Written Unit Agreement voids RISK MANAGEMENT AGENCY approval.

DISTRIBUTION: Original to the AIP; copy to the agent, insured, and Risk Management Agency Regional Office. Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.
EXHIBIT 5B
WRITTEN UNIT AGREEMENT
(ANNUAL CROPS WITH TOPOGRAPHIC/IRRIGATION FEATURES)
John Smith  Policy XXX4567

Geographic / Topographic Delineations Only (NWS Type/Practice)

Further Division of the following BASIC Units:

WUA of Basic Unit 99XXXXWA map id B = (CS with John Smith and Operated by Western Farms)

<table>
<thead>
<tr>
<th>B.2 Potts Field</th>
<th>T35N R4W Sec 34 &amp; T34N R4W Sec 2, 3</th>
<th>Total cropland acres for unit = 321.7 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSN 992320</td>
<td>Tract 992709— (Previous Tract 99385)</td>
<td>Field B  Acres 158.4</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 992707—(Previous Tract 991802)</td>
<td>Field B2 Acres 163.3</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B.3 Shady Slope</th>
<th>T35N R4W Sec 34, 35 &amp; T34N R4W Sec 2, 3</th>
<th>Total cropland acres for unit = 337.5 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multi-tract 991810 composed of—</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 991801, (Previous Tract _____)</td>
<td>Field B3 Acres 111.3</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 991801; (Previous Tract _____)</td>
<td>Field B3 Acres 115.2</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 99495 (Previous Tract _____)</td>
<td>Field B3 Acres 111.0</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>B.4 Smith 426</th>
<th>T34N R4W Sec 1, 2, 11, 12 -</th>
<th>Total cropland acres for unit = 323.7 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSN 992320</td>
<td>Tract 992705 (Previous Tract _____)</td>
<td>Field 2 Acres 208.4</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 992704; (Previous Tract _____)</td>
<td>Field Acres 51.6</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 991705 (Previous Tract _____)</td>
<td>Field Acres 63.7</td>
</tr>
</tbody>
</table>

Basic or Standard Optional Units [SOU] by section

SOU of Basic Unit 98XXXXWA map id A (CS with J. Smith; Operated by Pacific Acres and Western Farms)

<table>
<thead>
<tr>
<th>A.1 Dry Run</th>
<th>T34N R4W Sec 1, 2 -</th>
<th>Total cropland acres for unit = 322.4 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSN 992320</td>
<td>Tract 991708 (Previous Tract _____)</td>
<td>Field Acres 133.1</td>
</tr>
<tr>
<td>FSN 992320</td>
<td>Tract 992705 (Previous Tract _____)</td>
<td>Field North field #1 Acres 189.3</td>
</tr>
</tbody>
</table>

SOU of Basic Unit 98XXXXWA map id A (CS with J. Smith and Operated by Pacific Acres and Western Farms)

<table>
<thead>
<tr>
<th>A.2 Sandy Creek</th>
<th>T34N R4W Sec 12, 13 -</th>
<th>Total cropland acres for unit = 333.9 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSN 992321</td>
<td>Tract 992705 (Previous Tract _____)</td>
<td>Field 5- Acres 165.0 acres; and</td>
</tr>
<tr>
<td>Multi-tract 991873 composed of—</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FSN 992321</td>
<td>Tract 991873 (Previous Tract 991870)</td>
<td>Field Acres 100.3</td>
</tr>
<tr>
<td>FAN 992321</td>
<td>Tract 991873 (Previous Tract 991860)</td>
<td>Field Acres 27.2;</td>
</tr>
<tr>
<td>FSN 992321</td>
<td>Tract 991873 (Previous Tract 991857)</td>
<td>Field Acres 41.4</td>
</tr>
</tbody>
</table>

SOU of Basic Unit 99XXXXWA map id B (CS with John Smith and Operated by Western Farms)

<table>
<thead>
<tr>
<th>B.1 Waters Ridge</th>
<th>T34N R4W Sec 23, 26 -</th>
<th>Total cropland acres for unit = 579.7 acres</th>
</tr>
</thead>
<tbody>
<tr>
<td>FSN 992322</td>
<td>Tract 99511 (Previous Tract _____)</td>
<td>Field Acres 57.0</td>
</tr>
<tr>
<td>FSN 992322</td>
<td>Tract 99511 (Previous Tract _____)</td>
<td>Field TU 321 Acres 13.9</td>
</tr>
<tr>
<td>FSN 992322</td>
<td>Tract 99510 (Previous Tract _____)</td>
<td>Field Acres 177.2, (J. Smith)</td>
</tr>
<tr>
<td>FSN 992322</td>
<td>Tract 99510 (Previous Tract _____)</td>
<td>Field Acres 161.2; (J. Smith)</td>
</tr>
<tr>
<td>FSN 992322</td>
<td>Tract 99510 (Previous Tract _____)</td>
<td>Field Acres 170.4; (J. Smith)</td>
</tr>
</tbody>
</table>
EXHIBIT 5B
WRITTEN UNIT AGREEMENT
(ANNUAL CROPS WITH TOPOGRAPHIC/IRRIGATION FEATURES)

John Smith   Policy XXX4567

Basic Unit 97XXXXWA map id C (CS with J. Smith, BIA, and Smith Family; Operated by Western Farms)
C.0    Smith Jones    T34N R4W Sec 1; T35N R4W Sec 35, 36, 26, & T34N R3W Sec 6
       Total cropland acres for unit = 589.4 acres; 571.4 farmed
     Multi-tract 992525 composed of—
     FSN 992311 Tract 992525 (Previous Tract 991971) Field Acres 34.2 acres;
     FSN 992311 Tract 992525 (Previous Tract 991790) Field Acres 8.6 acres;
     FSN 992311 Tract 992525 (Previous Tract 99490) Field Acres 269.8 acres;
     FSN 992311 Tract 992525 (Previous Tract 991788) Field Acres 1.2 acres;
     FSN 992311 Tract 992525 (Previous Tract 991799) Field Acres 4.7 acres;
     FSN 992311 Tract 992525 (Previous Tract 991804) Field Acres 22.0 acres;

     FSN 992311 Tract 992525 (Previous Tract 991796) Field Acres 124.6
     FSN 992311 Tract 992525 (Previous Tract 991796) Field Acres 56.8
     FSN 992311 Tract 992525 (Previous Tract 991797) Field Acres 49.5
     FSN 992311 Tract 992525 (Previous Tract 991972) Field Acres 18.0 pasture

Basic Unit 96XXXXWA map id D (CS with J. Smith and Operated by Joseph J. Johnson)
D.0    Johnson / Best Place    T35N R4W Sec. 23, 26 - Total cropland acres for unit = 328.9
     FSN 992323, Tract 99474  (Previous Tract _______) Field Acres 328.9

Please note that FSN and Tract numbers are examples and are not representative of any person.
Approved Insurance Provider
101 East Main Street
Chelan, WA 99606

Agent: Joe Agent

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td>(1) STATE:</td>
<td>Washington [53]</td>
</tr>
<tr>
<td>(2) COUNTY:</td>
<td>Chelan [007]</td>
</tr>
<tr>
<td>(3) REQUEST:</td>
<td>XXXXXXXXX</td>
</tr>
<tr>
<td>(4) POLICY:</td>
<td>XXX4667</td>
</tr>
<tr>
<td>(5) INSURED:</td>
<td>J. B. Harris</td>
</tr>
<tr>
<td>(6) ADDRESS:</td>
<td>XXXX S. Park, City, St Zip</td>
</tr>
<tr>
<td>(7) SSN/TAX ID NO:</td>
<td>XXXXXXXXX</td>
</tr>
<tr>
<td>(8) CROP YEAR:</td>
<td>20XX</td>
</tr>
</tbody>
</table>

(9) Request Type: UA - Written Unit Agreement

Crop(s)
(10) (034) Apples

Crop(s)

Under the above insurance policy for the perennial 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 be included under the written unit agreement for the subsequent crop year. The policy is revised as follows:

All of your insured perennial crops, per county, 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 perennial crops (including any qualifying crops subsequently added to the policy) with all approved insurance providers with which you have a contract in the county. If it is determined you have two or more unit structures for the same county the written unit agreement with the earliest date will be applicable to all perennial crops and the other unit structure(s) 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) and summarized on the addendum dated (11) (SEE ATTACHED EXAMPLE). Any acreage within the [section, section equivalent, or Farm Serial Number (FSN)] 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 Unit Agreement will not be applicable if the original unit being divided contains land currently classified as high-risk unless a high-risk exclusion option is in effect. Any acreage excluded by the high-risk exclusion option will not be included in establishing the requirements for this written unit agreement minimum cropland acres.

This agreement does not apply to any acreage identified as insured under the Catastrophic Risk Protection Endorsement, insurance plans or pilot crops for which written agreements are not authorized.

This written unit agreement shall be in effect provided no significant changes occur to the farming operation, which invalidate 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.

This agreement is not effective until approved by RISK MANAGEMENT AGENCY.
Any information certified by you that is incomplete, incorrect, or otherwise deficient and which 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 any succeeding crop years. If an insurable share in any insurable acreage/crop is acquired after the earliest acreage reporting date for any insured perennial crop, the acreage will be combined with the closest optional or basic unit.

(12) ACCEPTANCE: Include Certification Statement – Refer to the DSSH for the applicable statement I have reviewed this written unit agreement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the other terms or conditions of the policy.

__________________________  ____________/_____/______  
(13) (INSURED’S SIGNATURE)  (14) (DATE)

__________________________  ______________________  
(15) (COMPANY NAME)  (16) (SIGNATURE OF COMPANY REP.)

__________________________  ____________/_____/______  
(17) (COMPANY ADDRESS)  (18) (DATE)

__________________________  ______________________  
(19) (APPROVED INSURANCE PROVIDER CODE)

Approved by: Risk Management Agency, XYZ Regional Office

__________________________  ____________/_____/______  
(20) John Johnson  (21) (DATE)
Senior Risk Management Specialist

RISK MANAGEMENT AGENCY approves the use of this Written Unit Agreement. Any modification to the Written Unit Agreement voids RISK MANAGEMENT AGENCY approval.

DISTRIBUTION: Original to the AIP; copy to the agent, insured, and Risk Management Regional Office. Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.
J. B. Harris Policy XXX4667
January 15, 20XX

WUA- XXXXX1WA
7N 43E Sections 35, 36
Blocks 9 & 10 West of main Farm Rd
FSN 9999 Tract 8899 Fields 131, 132, and 136 Acres 125.4 perennial cropland acres

WUA - XXXXX2WA
7N 43E Section 36 and Section 1 6N 43E
Blocks 1, 2, 3, 5 & 6 east of Creek Road
FSN 9999 Tract 8899 Fields 142 and 141 Acres 110 perennial cropland acres

WUA- XXXXX3WA
7N 43E Section 36
Blocks 7 & 8 West of Brown Rd
FSN 9999 Tract 8899 Fields 148 and 231 Acres 95 perennial cropland acres

Please note that FSN and Tract numbers are examples and are not representative of any person.
Approved Insurance Provider
101 East Main Street
Great Falls, ME 83383

Agent: Joe Agent

<table>
<thead>
<tr>
<th>(1) STATE:</th>
<th>Maine [23]</th>
<th>(2) COUNTY:</th>
<th>Aroostook [003]</th>
</tr>
</thead>
<tbody>
<tr>
<td>(3) REQUEST:</td>
<td>XXXXXXXX</td>
<td>(4) POLICY:</td>
<td>XXX441</td>
</tr>
<tr>
<td>(5) INSURED:</td>
<td>John Doe</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(6) ADDRESS:</td>
<td>XXXX S. Park, City, St. Zip</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(7) SSN/TAX ID NO:</td>
<td>XXXXXXXXXXX</td>
<td>(8) CROP YEAR:</td>
<td>20XX-20XX</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(multi-yr)</td>
</tr>
</tbody>
</table>

(9) Request Type: UA - Written Unit Agreement

**Crop(s)**

<table>
<thead>
<tr>
<th>(10) (0016)</th>
<th>OATS</th>
</tr>
</thead>
<tbody>
<tr>
<td>(0084)</td>
<td>POTATOES</td>
</tr>
</tbody>
</table>

Under the above insurance policy for the annual 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 be included under the written unit agreement for the subsequent crop year. The policy is revised as follows:

All of your insured annual crops, per county, 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 annual crops (including any qualifying crops subsequently added to the policy) with all approved insurance providers with which you have a contract in the county. If it is determined you have two or more unit structures for the same county the written unit agreement with the earliest date will be applicable to all annual crops and the other unit structure(s) will be void.

States must rely on the metes and bounds land survey system and the Basic Provisions require optional unit establishment on a Farm Serial Number (FSN) basis with no alternate method of optional unit establishment under the policy, (e.g., military land grants, railroad surveys, section equivalent) and your FSN is geographically dispersed throughout the county [See Note **1 to determine applicable statement here] and due to the topographic features (excluding irrigation systems), climatic conditions vary dramatically within a 3 to 5 mile range. Your optional units may be established as follows:

A section equivalent must contain a block of land at least one mile square determined by placing a 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 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) and summarized on the addendum dated ____ (11) ____ (SEE ATTACHED EXAMPLE).

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 exclusion option is in effect.

This agreement does not apply to any acreage identified as insured under the Catastrophic Risk Protection Endorsement, insurance plans or pilot crops for which written agreements are not authorized.
This written unit agreement shall be in effect provided no significant changes occur to the farming operation, which invalidate 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.

This agreement is not effective until approved by RISK MANAGEMENT AGENCY.

Any information certified by you that is incomplete, incorrect, or otherwise deficient and which 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 any succeeding crop years. If an insurable share in any insurable acreage is acquired after the earliest acreage reporting date for any insured annual crop, the acreage will be combined with the closest optional or basic unit.

(12) ACCEPTANCE: Include Certification Statement – Refer to the DSSH for the applicable statement

I have reviewed this written unit agreement and agree to its terms and conditions. I further agree and understand that nothing contained herein will otherwise change any of the other terms or conditions of the policy.

__________________________________________   __________________________
(13) (INSURED’S SIGNATURE)   (14) (DATE)

(15) COMPANY NAME)   (16) (SIGNATURE OF COMPANY REP.)

(17) (COMPANY ADDRESS)   (18) (DATE)

(19) (APPROVED INSURANCE PROVIDER CODE)

Approved by: Risk Management Agency, XYZ Regional Office

__________________________________________   __________________________
(20) John Johnson   (21) (DATE)
Senior Risk Management Specialist

RISK MANAGEMENT AGENCY approves the use of this Written Unit Agreement. Any modification to the Written Unit Agreement voids RISK MANAGEMENT AGENCY approval.

DISTRIBUTION: Original to the AIP; copy to the agent, insured, and Risk Management Regional Office. Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements. Refer to the DSSH for the applicable statements.

Note **1 applicable statement: For the following underserved states, Maine, New York, Pennsylvania, Massachusetts, Maryland, New Hampshire, New Jersey, Connecticut, Delaware, Rhode Island, Vermont, and West Virginia no additional statement is needed. For all other states add “and there is at least 3 miles between the sectional equivalent boundaries,”
John Doe  Policy XXX441  
June 30, 20XX  

WUA- 001010WA  
Hiway 1N to highway 7E to  
South of Lyons Rd  
FSN 9999 Tract 8899 Fields 131, 132, 136, 137, 129, 129a, 130, and 127  Acres 377.4 cropland acres  

WUA- 000104WA  
North of main Farm Road west of Creek Road over to 218 highway  
FSN 9999 Tract 8899 Fields 142, 141, 149, 133, 138, 134, and 139   Acres 341.3 cropland acres  

Please note that FSN and Tract numbers are examples and are not representative of any person.
EXHIBIT 6
RO REVIEW DOCUMENTATION FOR REQUEST FOR WRITTEN AGREEMENT

Instructions:

A  File documentation must be used to summarize actions taken on actuarial/written agreement requests reviewed. Use the document shown in this exhibit, or a similar version prepared by the Regional Office, or an automated version when:

(1)  A change is made to specifically modify an insured’s classification.

(2)  A written agreement is prepared or an insured’s request is denied.

(3)  A detailed review was made, but changes are pending.

B  Preparation:

(1)  Heading: Complete all entries.

(2)  Insurance Experience Review: Obtain and review all insurance experience as necessary to evaluate the type of request. Assure compliance with acceptable loss criteria as established by the RMA. Discretion should be used to avoid printing copies of any unnecessary insurance experience for file folders.

(3)  Information From Local Resource People: If applicable, reference dates and comments of local personnel and other sources contacted during the review.

(4)  Other Information Reviewed and Findings (Applicable APH, production records, soil types, maps (see item 5), etc.): Indicate the relevant information reviewed and findings.

(5)  Changes in Classification Made: Explain what change is being made, why, how it is determined, and how it will be applied (written agreement, supplement, map change, etc.)

(6)  Follow-up: Enter future actions recommended, additional comments, or specifics to watch during future reviews. Note any possible instances of non-compliance.

(7)  Sign and date the review form.

C  Retain this documentation indefinitely in the request file. A copy of this form should also be maintained in the county work folder if a specific change to the Actuarial Map or actuarial documents is made as a result of a request.
### EXHIBIT 6
RO REQUEST FOR ACTUARIAL CHANGE/Written
AGREEMENT REVIEW DOCUMENTATION

<table>
<thead>
<tr>
<th>Request Nbr:</th>
<th>XXXXXXXX</th>
<th>Crop Year:</th>
<th>20XX</th>
<th>Date Received:</th>
<th>2-3-20XX</th>
</tr>
</thead>
<tbody>
<tr>
<td>Producer ID:</td>
<td>Test Farmer 111-11-1111</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State:</td>
<td>30</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>County:</td>
<td>005 Blame</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialist:</td>
<td>APPLICABLE RO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO:</td>
<td>(AIP code) (AIP Name)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crop(s):</td>
<td>(crop code) crop name abbr.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Denial Type: [ ] Adverse Ins. Exp. [ ] Incomplete [ ] Denied [ ] Late [ ] Inappropriate. [ ] Withdrawn [ ] Crop inspection Required

#### Response Dates: Pending ____________ Issued ____________ Denied ____________

Insurance Experience Review:

Information From Local Resource People:

Other Information Reviewed And Findings (Applicable APH, production records, soil types, aerial photos, etc.):

Changes in Classification Made:

Follow-up:

Reviewer ___________________________________________ Date ____________________________

103
EXHIBIT 7
ACTUARIAL REQUEST CHECKLIST

Instructions:

A The Regional Office reviewer must complete an Actuarial Request Checklist for each request received. Use the checklist shown in this exhibit, a similar version used for specific request types, or an automated version, if available.

B Preparation:

(1) **Heading:** Complete all entries.
   
   (a) The 1st Reviewer is the originator of the written agreement.
   
   (b) The 2nd Reviewer is the designated approving authority. (Director, Deputy, or senior staff designated by the Director.)

(2) **Request Types:** Determine the type of actuarial request. Refer to Sec. 3I.

(3) **Required Documentation:** Review the minimum supporting documentation submitted with the actuarial request.

   (a) Make an appropriate mark under the request type if the information is complete.
   
   (b) If required minimum supporting information is missing, refer to Secs. 3F(5), 3F(6), and 3F(7).

C This document and the Request for Actuarial Change Review Documentation must be maintained in the office file for each request.
### ACTUARIAL REQUEST CHECKLIST

<table>
<thead>
<tr>
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<th>Crop Year: 20XX</th>
<th>Date Received: 2-3-20XX</th>
</tr>
</thead>
<tbody>
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<td>111-11-1111</td>
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</tr>
<tr>
<td>State: 30 County: 005 Blame</td>
<td>CO: (AIP code) (AIP Name)</td>
<td></td>
</tr>
<tr>
<td>Specialist: APPLICABLE RO (AIP City, ST Zip Code)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Crop(s): (crop code) crop name abbr.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Request Type:**

- __________ policy NO:
- 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 or N): __________
- Approved, Denied, Incomplete or (A, D, I or U): __________
- Maps and Legal Descriptions

**Crop Year Submitted (XXXX, N/A):__________**

**Folder Location (Insured’s or Shareholder):_________________**

**Determination (RO Specialist):_________________**

**Date: __________________________**

I, the 2nd RO Reviewer, have personally reviewed the materials and find them complete and accurate.

2nd RO Reviewer: __________________________

Date: __________________________

**Comments:**

FOR ALL REQUEST TYPES (Unless not required for a specific request type shown below):

- A completed Request for Actuarial Change form;
- Evidence of adaptability for the crop/type/practice/etc, if required by RO¹;
- A completed APH, if applicable for the crop;
- The legal description (if available), FSN including tract, and field number (if available), and FSA aerial photos or legible maps. Boundaries where the applicant intends to plant the crop for which insurance is requested; and
- If applicable, all required inspections and producer’s pre-acceptance worksheets if the request involves a perennial crop.

RENEWAL IN SUBSEQUENT YEARS

- Copy of the previous agreement,
- TC type also requires Non-Irrigated corn grain worksheet containing previous year records.
- Additional years of records for fragile/highly erodible land may be required.

NB TYPE: ACREAGE NOT PLANTED AND HARVESTED IN 1 OF THE 3 PREVIOUS POLICY CROP YEARS

- Intended planted acres.
- Date land broken out of sod, pasture or perennial legume.

NL TYPE: UNRATED PLANT MATERIALS FOR NURSERY INSURANCE

- Price catalog or list.
- A separate list of the plants for which the agreement is requested, including container size and practices.

OP TYPE: UNRATED IRANGE CLASS OPTION 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 RO.

RE TYPE: ROTATION EXCEPTION WHERE PROVIDED FOR ON THE SPEC. PROVISIONS

- Evidence of adaptability of rotation deviation.¹
- Detailed information about steps taken to mitigate disease or pest concerns.
- NRCS soils info. See “www.rma.usda.gov/aboutma/fields/rsos.htm”
- Aerial photos (Include a highway map which clearly identifies and shows location of land for areas where section, township, and range are not available. Use FSN, tract, and field number if available, to identify the fields) or legible map identifying exact field location.

SC TYPE: SPECIAL PURPOSE CORN

- Normal planting and harvesting dates and marketing outlets.
ACTUARIAL REQUEST CHECKLIST

SG TYPE: INTERPLANTED WITH ANOTHER CROP
___ NRCS soils info. See “produ.usda.gov/aboutrma/fields/rsos.html” and exact field location.
___ Recommendation from state extension/expert.
___ Weed control and proof of application, if recommended.

SM TYPE: STRIP-MINED LAND
___ Description Of Reclamation Report Process And Date Reclamation Completed.
___ NRCS soils info. See “www.rma.usda.gov/aboutrma/fields/rsos.html”.

SP TYPE: CERTIFIED SEED POTATO ACREAGE INCREASE
___ Reason for increase. [Entity or county changes]
___ Cert. that all acreage will be managed according to state standards.

TC TYPE: NON-IRRIGATED CORN GRAIN
Non-irrigated corn grain worksheet or fully executed corn grain processor contract.

TD TYPE: DRY BEAN TYPE NOT IN ACTUARIAL DOCUMENTS
___ APH must be for all dry beans.
___ 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 PRACTICE/TYPE/VARIETY
___ APH must be for the specific P/T/V.
___ Evidence of adaptability of the P/T/V to the area.¹

UA TYPE: WRITTEN UNIT AGREEMENT (OVERSIZED FSNs, SECTIONS, OR SECTION EQUIVALENTS)
___ Aerial photos (Include a highway map which clearly identifies and shows location of land for areas where section, township, and range are not available. Use FSN, tract and field number, if available. to identify the fields) or legible map must delineate permanent boundaries.

UC TYPE: UNRATED LAND
___ NRCS soils info. See “www.rma.usda.gov/aboutrma/fields/rsos.html”

XC TYPE: COUNTIES WITH NO ACTUARIAL TABLE FOR THE CROP
___ Acceptable production records, if applicable.
___ Dates normally planted and harvested, if applicable.
___ Name, location, distance to market or use of the crop.
___ Information on irrigated practice.

¹ Duplicate university or other information that show adaptability is not needed for repeat requests from the same area or for reassurances. Evidence of adaptability could include producer’s own history on the crop. RMA may also consider existing production reports from the county or companion operators for initial requests.

106
EXHIBIT 8
GENERAL COVERAGE AND PREMIUM RATING PROVISIONS

Instructions:

Under each type code in this exhibit are examples of statements included in the written agreement to define the changes it makes. These statements are inserted as Items 12-14 in the standard written agreement format. (Refer to exhibit 4.)

Use coverage and premium rating statements to establish insurability, specify terms or conditions, and to explain how appropriate changes will be applied. The statements shown below are basic guides only. They are not intended to fit every situation addressed by a written agreement. The RO will need to refine these statements and develop new ones as needed to address local situations and insurance program changes from year to year.

Premium Rating Statements:

Any acreage identified on the Written Agreement will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH yield and the 65 percent coverage level additive adjustment rate in the column identified as “Rate”.

690 Dates

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.

730 Price/price elections

Price/price elections shown will be effective for the crop practice, type, variety identified in this agreement.

740 Misc

This written agreement supersedes the written agreement dated (enter date).

555 Pecan

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

GP TYPE:  SPECIALTY CORN OR GRAIN SORGHUM REQUEST FOR GRP/GRIP

Coverage Statements:
{Specialty corn type, Ex. popcorn} will be an insurable crop within the Land Description provided you comply with all other conditions in the policy. It 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.

{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.}

{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 Corn Seed Provisions. It is further agreed and understood that male acreage planted for the commercial
production of hybrid corn seed is not insurable.

**HR TYPE: HIGH RATE AREAS**

*Basic Written Agreement Rate and Yield Table:*

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td>0.1000</td>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td>0.1000</td>
<td>N</td>
<td>20.00</td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Additive adjustment Rates*

**Coverage Statements:**

Classifications, premium rates, and yields assigned by this written agreement will only apply to high-risk land, as identified by applicable county actuarial documents, within the Land Description(s) specified by this written agreement. All other acreage will remain as classified by applicable county actuarial documents. If you have signed a High-risk Land Exclusion Option, any acreage classified with a non-standard rate on this agreement is not insurable under the terms and conditions of this agreement.

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

The “T-Yield” assigned above will be used as the Transitional Yield for the identified acreage.

**NB TYPE: ACREAGE NOT PLANTED TO ANY CROP AND HARVESTED OR INSURED IN ONE OF THE THREE PREVIOUS POLICY CROP YEARS**

530

Newly broken out acreage (land which has not been planted, harvested or insured in one of the three previous crop years) within the identified Land Description will be considered insurable acreage provided you comply with all other conditions in the policy.

No prevented planting liability will attach to acreage made insurable by this agreement.

*Basic Written Agreement Rate and Yield Table:*

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>NW1/4NE1/4 of Section 15 T18N-R1W</td>
<td></td>
<td>Y</td>
<td>20.00</td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Additive adjustment Rates*

**Coverage Statements:**

123 **T-YIELD NO ADJUSTMENT**

The reduced T-Yield assigned by this written agreement cannot be altered by APH procedure. A separate APH database must be maintained for this acreage the initial crop year it is broken out.
Coverage(s) will be based on the approved Actual Production History yield per acre.

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; the actuarial documents.

**NL TYPE:** UNRATED PLANT MATERIALS FOR NURSERY INSURANCE

**Coverage Statements:**

520

Under the above insurance policy and respective insured crop, the undersigned parties expressly agree that the following is an endorsement to the [crop year] Nursery Plant/Price Schedule. The following plant(s) are insured based on the attached listed over-winterization requirements and field grown minimum insurable hardiness zone(s) at the listed price. If the wholesale price contained on the producer’s price listing or catalog is less than the price contained on this written agreement, the producer’s wholesale price will be used to establish the plant’s inventory value for affected plants.

<table>
<thead>
<tr>
<th>Botanical Name</th>
<th>Common Name</th>
<th>Type</th>
<th>Storage Key</th>
<th>Required</th>
<th>Not Required</th>
<th>Min. Field</th>
<th>Size</th>
<th>Practice</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cattleya</td>
<td>Cattleya Hybrid Orchid</td>
<td>FO</td>
<td>G3</td>
<td>5-6</td>
<td>N/A</td>
<td>2 gal</td>
<td>Container</td>
<td>$23.47</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>3 gal</td>
<td>Container</td>
<td>$33.88</td>
<td></td>
</tr>
</tbody>
</table>

N/A = Plant is not insurable under the field grown practice

**OC TYPE:** ORGANIC FARMING PRACTICES RECOGNIZED AS GOOD FARMING PRACTICES

Basic Written Agreement Rate and Yield Table:

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td></td>
<td>N</td>
<td>120.00</td>
<td></td>
</tr>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>SE1/4 of Section 34 T17N-R6W</td>
<td></td>
<td>N</td>
<td>120.00</td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td></td>
<td>N</td>
<td>39.00</td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>SE1/4 of Section 34 T17N-R6W</td>
<td></td>
<td>N</td>
<td>39.00</td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Additive adjustment Rates

Coverage Statements:

Standard T-Yields contained in the actuarial documents apply to the transitional and certified organic acreage. Separate APH databases are required for conventional and transitional or certified organic acreage as shown on the CONVENTIONAL/ TRANSITIONAL/CERTIFIED ORGANIC APH EXAMPLE included with this written agreement. Standard APH procedures not in conflict with this agreement or the Crop Insurance Handbook will apply. Procedures for added land, new database, etc., must be applied in accordance with the same method of farming, conventional, transitional, or certified organic.
**OP TYPE:** UNRATED RATE CLASS OPTION

**Basic Written Agreement Rate and Yield Table:**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0084</td>
<td>161</td>
<td>002</td>
<td>(PRQA) Processing Quality / Quality #1</td>
<td>2.3600</td>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0084</td>
<td>161</td>
<td>002</td>
<td>(PRQA) Processing Quality / Quality #1 or Better</td>
<td>1.3700</td>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0084</td>
<td>261</td>
<td>002</td>
<td>(PRQA) Processing Quality / Quality #1</td>
<td>2.3600</td>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0084</td>
<td>261</td>
<td>002</td>
<td>(PRQA) Processing Quality / Quality #1 or Better</td>
<td>1.3700</td>
<td>N</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Multiplicative rate adjustment Rate Factors*

Coverage Statements:

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.

**Premium Rating Statements:**

The applicable Rate Class Option Factors by Type/Practice are shown in the column identified as “Rate” above.

**RE TYPE:** ROTATION EXCEPTION WHERE PROVIDED FOR ON THE SPECIAL PROVISIONS OF INSURANCE

**Basic Written Agreement Rate and Yield Table:**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0013</td>
<td>205</td>
<td>002</td>
<td>Section 26 T7N-R35E</td>
<td>0.1580</td>
<td>N</td>
<td>232.0</td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Fixed Rates*

Coverage Statements:

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

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; SPOI; or the County Actuarial Documents.

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.
All applicable actuarial documents including the SPOI, 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.

**Premium Rating Statements:**

Land described above is assigned the {Appropriate Percent} coverage level base premium rate shown in the column identified as “Rate”. Tables located on the appropriate actuarial documents will be used to calculate base premium rates at different coverage levels for unit or coverage options elected and to determine the subsidized producer premium.

**SC TYPE:** SPECIAL PURPOSE CORN IF NOT PROVIDED BY SPECIAL PROVISIONS

**Basic Written Agreement Rate and Yield Table:**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>Tippecanoe County, Indiana</td>
<td>N</td>
<td>103.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Coverage Statements:**

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. The Common Crop Insurance Policy Basic Provisions, Coarse Grain Provisions, SPOI, Price/price elections, and county insurance rates established for field corn will apply with the following exceptions:

Coverage will be based on the Approved Actual Production History (APH) yield calculated for High-Amylose acreage using the Transitional Yield (T-Yield) shown above except that:

1. A separate APH database will be established and maintained for High-Amylose acreage and for field corn acreage on the unit.

2. Yield change limitations or floors established for field corn will not be applied to APH approved Yields determined for High-Amylose acreage.

Unit division guidelines established by the Policy Provisions apply. No additional unit division for High Amylose acreage is authorized by this agreement.

**Premium Rating Statements:**

135 RATE SPECIAL CORN

A “Y” shown in the request type column means the amount of your premium will be determined in accordance with Standard APH applicable for the crop using the approved APH yield except that applicable premium rates for {High Amylose} corn acreage will be

... {The RO will show only the statement for the appropriate rate which is determined using the higher of:

............1. The standard base rate for {High-Amylose} corn acreage on the unit, or

............2. Base rate for field corn acreage on the same unit, or

............3. The high-risk rating (if such acreage is designated high-risk on the applicable county actuarial rate map effective for field corn.)}
SG TYPE: INTERPLANTED WITH ANOTHER CROP, PLANTED INTO AN ESTABLISHED GRASS OR LEGUME OR PLANTED AS A NURSE CROP

500 interplanted

(crop name) planted into established (crop) will be an insurable crop within the Land Description provided you comply with all other conditions in the policy.

SM TYPE: STRIP-MINED LAND (Crop has been produced less than five consecutive crop years)

500 STRIP MINE

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

Basic Written Agreement Rate and Yield Table:

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>SE1/4 of Section 20 T5S-R9W (that consists of reclaimed strip-mined land only)</td>
<td>0.1000</td>
<td>N</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Additive adjustment Rates

Coverage Statements:

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

Premium Rating Statements:

600 Entity Changes

In accordance with Sec. 5 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. 5 (a) and (b).

610 Multiple Counties

In accordance with Sec. 5 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. 5 (a), and this common factor shall be applied to the production guarantee of each individual county as specified in Sec. 5 (b).
**TC TYPE:** NON-IRRIGATED CORN GRAIN WHERE ONLY IRRIGATED CORN GRAIN IS INSURABLE

*Basic Written Agreement Rate and Yield Table:*

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Land located in Pennington County, South Dakota</td>
<td></td>
<td>N</td>
<td>31.00</td>
<td></td>
</tr>
</tbody>
</table>

*Coverage Statements:*

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; the SPOI; or the actuarial documents.

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 of the Special Provisions of Insurance Statement and are not in accordance with RMA procedures, this agreement is null and void.

All applicable actuarial documents including SPOIs; all statements in the actuarial documents, (excluding the Transitional Yield Table and any base premium rate information); and price/price elections effective for the identified reference state and reference county will apply to the land described above. The transitional yield and premium rates are established by this agreement.

*Premium Rating Statements:*

Any acreage identified on the written agreement with a “Y” in the “Std APH” column will have a rate determined in accordance with the continuous rating rules applicable for the crop using the APH approved yield.

**TD TYPE:** DRY BEAN TYPE NOT IN ACTUARIAL DOCUMENTS

(Including chickpeas/garbanzo beans in states that insure dry beans but do not insure peas.)

The following dry bean varieties will be insurable in the specified county only if you follow all other conditions of the policy and dry bean insurance is offered in the county.

*Basic Written Agreement Rate and Yield Table:*

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>All insurable land in St. Clair County, MI</td>
<td></td>
<td>0.4640</td>
<td>N</td>
<td>942.0</td>
</tr>
</tbody>
</table>

*Rates listed below are Fixed rate adjustment Rates

*Coverage Statements:*

Reference State/County: Minnesota (27) / Meeker (093)

730

Prices shown will be effective for the crop, practice, type, variety identified in this agreement.
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 that policy designated dates can be modified then the policy dates will be the effective dates.

**Premium Rating Statements:**

Land described above is assigned the {Appropriate Percent} percent coverage level base premium rate shown in the column identified as “Rate”. Tables located in the appropriate actuarial documents will be used to calculate base premium rates at different coverage levels, for unit or coverage options elected, and to determine subsidized producer premium.

**TP TYPE: UNRATED PRACTICE, TYPE OR VARIETY**

**Coverage Statements:**

The practice of (entry e.g., “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 (entry i.e. 9/30/2010)

A separate APH yield database for (entry with the default being "non-conventional soybean") acreage will be established and maintained. It is further understood and agreed that no replant payment will be made, but that damaged acreage will be replanted as required by the policy and that appraisals will be made for any uninsured causes in the event of a loss.

**Premium Rating Statements:**

The premium for such acreage will be determined using rates for the Irrigated Practice (002) based on your APH approved yield. High-risk Rates will apply to any acreage located in a High-risk Area on the county actuarial documents.

**UC TYPE: UNRATED LAND**

**Basic Written Agreement Rate and Yield Table:**

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td>0.1000</td>
<td>N</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0041</td>
<td>016</td>
<td>003</td>
<td>SE1/4 of Section 34 T17N-R6W</td>
<td></td>
<td>Y</td>
<td></td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>NW1/4NE1/4 of Section 26 T17N-R6W</td>
<td>0.1000</td>
<td>N</td>
<td>20.00</td>
<td></td>
</tr>
<tr>
<td>0081</td>
<td>997</td>
<td>053</td>
<td>SE1/4 of Section 34 T17N-R6W</td>
<td></td>
<td>Y</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Rates listed below are Additive adjustment Rates
Coverage Statements:

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.

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

The “T-Yield” assigned above will be used as the Transitional Yield for the identified acreage.

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; the SPOI; or the actuarial documents.

Premium Rating Statements:

Any acreage identified on the written agreement will have a rate determined in accordance with continuous rating rules applicable for the crop using the APH yield and the (Appropriate Percent) percent coverage level additive adjustment rate in the column identified as “Rate”.

Any acreage identified on the written agreement with a “Y” in the “Std APH” column will have a rate determined in accordance with the continuous rating rules applicable for the crop using the APH approved yield.

XC TYPE:  COUNTIES WITH NO ACTUARIAL TABLE FOR THE CROP

Basic Written Agreement Rate and Yield Table:

<table>
<thead>
<tr>
<th>Crop</th>
<th>Type</th>
<th>Prac</th>
<th>Narrative</th>
<th>Rate Class</th>
<th>Rate*</th>
<th>Std APH</th>
<th>T-Yield</th>
</tr>
</thead>
<tbody>
<tr>
<td>0084</td>
<td>080</td>
<td>002</td>
<td>E1/2SE1/4 Section 28 T19N-R4E</td>
<td>002</td>
<td>N</td>
<td>244.0</td>
<td></td>
</tr>
</tbody>
</table>

Coverage Statements:

Reference State/County: Indiana (18) / St. Joseph (141)

All applicable actuarial documents including the County SPOI, the Transitional Yield Table, and price/price elections effective for the identified reference state and reference county will apply to the land described above.

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

Premium Rating Statements:

Premium rates for Rate Map Area 002 will apply to all land described above.
WITHDRAWAL LETTER

{current date}

Insurance Provider Name
Address
City, State, zip

Agent: John Doe

Dear {Mr.}. {{Name}:

This office has reviewed your {get year from request} crop year Request for Actuarial Change asking {free form entry}. This office regrets it must deny this request for the following reason:

STATE: New York (36)
COUNTY: Ontario (069)
REQUEST: XXXXXXXX
POLICY: XXXXXXXX
INSURED: I. M. Insured
ADDRESS: XXX S. Park, Town, ST Zip
SSN/TAX ID NO: XXXXXXXXX
CROP YEAR: 20XX

Crops
0047  Dry Beans

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 or was rejected by you. 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.

Jane Doe

Senior Risk Management Specialist
EXHIBIT 10
DENIAL LETTER DUE TO CROP INSPECTION

{current date}

Insurance Provider Name
Address
City, State, zip

Agent: John Doe

Dear {Mr.}. {{Name}:

This office has reviewed your {get year from request} crop year Request for Actuarial Change asking {free form entry}. This office regrets it must deny this request for the following reason:

STATE: New York (36)
COUNTY: Ontario (069)
REQUEST: XXXXXXXX
POLICY: XXXXXXXX
INSURED: Joe Doe
ADDRESS: XXX East Lynn, CITY, ST Zip
SSN/TAX ID NO: XXXXXXXX
CROP YEAR: 20XX

The request to insure the respective crop is denied because it did not meet the required potential yield based on the crop inspection (or the Approved Insurance Provider failed to conduct a timely crop inspection or they failed to follow applicable approved procedures) for the specified acreage. If you disagree with this determination, it may be resolved through arbitration in accordance with section 20 of the Common Crop Insurance Policy, Basic Provisions within one year of the date we denied your request for insurance.

If you have any questions, please contact this office.

Sincerely,

{Name}
Senior Risk Management Specialist

CC: {Approved Insurance Provider}, {Address}
A. Modified requests.

Your request has been reviewed and the attached written agreement issued. As a result of this review, some terms contained in the agreement may not be exactly what you originally requested. If these terms are not acceptable, you may 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. Please include any additional supporting evidence with your request. Please note:

A request for administrative review does not affect your responsibility to accept or reject the agreement by the expiration date.

If you do not sign the agreement by the expiration date, you will not receive insurance under terms of the agreement if any request you make for administrative review or appeal is denied.

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

B. Crops planted in a non-conventional manner.

Requests for crops planted in a non-conventional manner (i.e., broadcast, airplane seeded, etc.), require a crop inspection. 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 is required __ weeks after the crop has been planted. Please provide a copy of the crop inspection when returning the written agreement. In order to be considered for approval, the insured must accept the written agreement on the earlier of the first appraisal date or the expiration date.

C. Request made after the sales closing date which establishes insurability.

This written agreement establishes insurability of the crop or crops affected by this agreement. A crop inspection of the crop 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 a crop inspection is needed, in order to be considered for approval, the producer must accept the written agreement no later than 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 crop inspection (or signed statement that the acreage was not planted) must be postmarked to the RMA Regional Office no later than 10 calendar days after the expiration date.

D. Certification that the requested crop has not been planted:

I certify that the crop requested for insurance, (enter crop name), has been planted for the previous, (enter number of years) years in the county or area.

Include Certification Statement prior to insured’s signature—Refer to the DSSH for the applicable statements.

PRODUCER SIGNATURE: _________________________________ DATE: ______________
## EXHIBIT 12
### APPEAL RIGHTS APPLICABILITY CHART

<table>
<thead>
<tr>
<th>SITUATION</th>
<th>STATUS</th>
<th>DEN CODE</th>
<th>REASON CODE</th>
<th>CERTIFIED LETTER?</th>
<th>COMMENTS</th>
</tr>
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<tbody>
<tr>
<td>NOT AUTHORIZED BY POLICY</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>NPP</td>
<td>YES</td>
<td>NO APPEAL RIGHTS 3A(2)</td>
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<tr>
<td>NO POLICY EXISTS</td>
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<td>INA</td>
<td>NPE</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3A(2)</td>
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<tr>
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<td>INA</td>
<td>ACT</td>
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<td>NO APPEAL RIGHTS 3G(1)(l)</td>
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<td>LATE</td>
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<td>LAT</td>
<td>LAT</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3G(1)(a) and 3D(2) AND 3L(1)(e)</td>
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<td>INC</td>
<td>INC</td>
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<td>NO APPEAL RIGHTS 3G(1)(b)-(e)</td>
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<tr>
<td>ACTUARILY SOUND RATES</td>
<td>DENIED</td>
<td>DEN</td>
<td>RAT</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL 3G(5)(a)</td>
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<tr>
<td>CROP/TYPE/PRACTICE/VARIETY NOT ADAPTED</td>
<td>DENIED</td>
<td>DEN</td>
<td>CTP</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL 3G(5)(b)</td>
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<tr>
<td>CROP NOT COMMERCIALY GROWN AND NO MARKET</td>
<td>DENIED</td>
<td>DEN</td>
<td>MAR</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL 3G(5)(c)</td>
</tr>
<tr>
<td>DOESN'T WARRANT APPROVAL</td>
<td>DENIED</td>
<td>DEN</td>
<td>NWY</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL</td>
</tr>
<tr>
<td>REQUEST COVERS MORE THAN ONE PRODUCER</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>MMM</td>
<td>NO</td>
<td>No APPEAL RIGHTS 3G(1)(h)</td>
</tr>
<tr>
<td>REQUESTS FOR WHAT THEY ALREADY HAVE</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>HAV</td>
<td>NO</td>
<td>NO APPEAL RIGHTS</td>
</tr>
<tr>
<td>WUA DOES NOT MEET GUIDELINES</td>
<td>DENIED</td>
<td>DEN</td>
<td>UAG</td>
<td>YES</td>
<td>GENERAL APPLICABILITY (GA) 5B(3)(b)</td>
</tr>
<tr>
<td>NOT CONFORMING TO SOUND INSURANCE PRINCIPLES</td>
<td>DENIED</td>
<td>DEN</td>
<td>SIP</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL 3G(5)(e)</td>
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<tr>
<td>NOT PRODUCED 50%</td>
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<td>DEN</td>
<td>50%</td>
<td>YES</td>
<td>GENERAL APPLICABILITY (GA) 3G(5)(g)</td>
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<td>FAILED CI OR NO CI</td>
<td>WITHDRAWN</td>
<td>DWA</td>
<td>DWA</td>
<td>YES</td>
<td>ARBITRATION 3P(4)</td>
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<tr>
<td>FACTUAL BASIS NOT VALID</td>
<td>NOT ACCEPTED</td>
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<td>NO</td>
<td>No APPEAL RIGHTS</td>
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<tr>
<td>INCOMPLETE</td>
<td>NOT ACCEPTED</td>
<td>INC</td>
<td>INC</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3G(1)(b)-(e)</td>
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<tr>
<td>REQUESTS FOR MORE THAN MINIMUM SUPPORTING DOCUMENTATION RECEIVED LATE</td>
<td>NOT ACCEPTED</td>
<td>INC</td>
<td>LAT</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3G(1)(D)</td>
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<tr>
<td>SITUATION</td>
<td>STATUS</td>
<td>Den CODE</td>
<td>Reason Code</td>
<td>CERTIFIED LETTER?</td>
<td>COMMENTS</td>
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<td>-------------</td>
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<td>Renewal</td>
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</tr>
<tr>
<td>3N EXPERIENCE Failed</td>
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<td>EXP</td>
<td>EXP</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL</td>
</tr>
<tr>
<td>3N COMING BACK DOESN’T QUALIFY UNDER THE CALCULATIONS.</td>
<td>DENIED</td>
<td>DEN</td>
<td>NBN</td>
<td>YES</td>
<td>ADMIN REVIEW MEDIATION &amp; APPEAL</td>
</tr>
<tr>
<td>INCORPORATED INTO ACTUARIAL</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>COR</td>
<td>NO</td>
<td>No APPEAL RIGHTS 3L(2)(c)</td>
</tr>
<tr>
<td>NO NEW INFORMATION SUBMITTED</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>NIM</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3G(1)(f) &amp; 3P(1)(d)</td>
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<tr>
<td>WA ISSUED IN ERROR</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>ERR</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3L(2)(c)</td>
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<tr>
<td>NO LONGER APPLICABLE OR CONSISTENT WITH ACT</td>
<td>NOT ACCEPTED</td>
<td>INA</td>
<td>ACT</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3L(2)(c)</td>
</tr>
<tr>
<td>3N COMING BACK DOESN’T MEET 2 YEAR REQUIREMENTS.</td>
<td>NOT ACCEPTED</td>
<td>INC</td>
<td>N2Y</td>
<td>NO</td>
<td>NO APPEAL RIGHTS</td>
</tr>
<tr>
<td>Written agreement offers</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Offer WITHDRAWN by RMA</td>
<td>WDN WOA</td>
<td>WDN WOA</td>
<td>RWD</td>
<td>NO</td>
<td>NO APPEAL RIGHTS 3J(6)(b) or</td>
</tr>
<tr>
<td>Request withdrawn by AIP or producer</td>
<td>WDN WDN</td>
<td>WDN WOP</td>
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<td>NO</td>
<td>NO APPEAL RIGHTS 3I(1)(b)</td>
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<td>Producer does NOT accept</td>
<td>WDN WOA</td>
<td>WOA</td>
<td>PNA</td>
<td></td>
<td></td>
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<tr>
<td>WRITTEN AGREEMENT TERMS DIFFERENT THAN REQUESTED</td>
<td>APPROVED OFFER</td>
<td>N/A</td>
<td>DTR</td>
<td>NO</td>
<td>Provide for administrative review. After RO administrative review and no change, then MEDIATION &amp; APPEAL are provided by Certified Letter 3P(1)</td>
</tr>
</tbody>
</table>

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"
## Exhibit 13
### Similar Crop Chart

<table>
<thead>
<tr>
<th>Category</th>
<th>Requested Crop</th>
<th>Similar Crop</th>
<th>Other Similar</th>
<th>Other Similar</th>
<th>Other Similar</th>
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<tbody>
<tr>
<td>1</td>
<td>BUCKWHEAT</td>
<td>ALL CAT 1 CROPS</td>
<td>DRY BEANS</td>
<td></td>
<td></td>
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<tr>
<td>1</td>
<td>FLAX</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>DRY PEAS</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>MILLET</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>MUSTARD</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
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<td></td>
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<tr>
<td>1</td>
<td>RAPESEED</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
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</tr>
<tr>
<td>1</td>
<td>SPRING BARLEY</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>SPRING CANOLA</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>SPRING RYE</td>
<td>ALL CAT 1 CROPS</td>
<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>SPRING WHEAT</td>
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<td>ALL CAT 2 CROPS</td>
<td></td>
<td></td>
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<tr>
<td>1</td>
<td>GREEN PEAS ²</td>
<td>DRY PEAS</td>
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<tr>
<td>1</td>
<td>SAFFLOWER ² ¹º</td>
<td>SPRING WHEAT</td>
<td>SPRING BARLEY</td>
<td>SPRING OATS</td>
<td>W WHEAT</td>
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<td>ALL CAT 1 CROPS</td>
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</tr>
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<td>2</td>
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<td>ALL CAT 1 CROPS</td>
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<tr>
<td>2</td>
<td>WINTER CANOLA</td>
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<td>ALL CAT 1 CROPS</td>
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<td>WINTER RAPESEED</td>
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<tr>
<td>3</td>
<td>ONIONS</td>
<td>ALL CAT 3 CROPS</td>
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<tr>
<td>3</td>
<td>POTATOES</td>
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<td>4</td>
<td>CORN</td>
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<td>4</td>
<td>COTTON (Including ELS)</td>
<td>ALL CAT 4 CROPS</td>
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<td>4</td>
<td>DRY BEANS ²⁸</td>
<td>ALL CAT 4 CROPS</td>
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<tr>
<td>4</td>
<td>GRAIN SORGHUM</td>
<td>ALL CAT 4 CROPS</td>
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<td>4</td>
<td>HYBRID SEED CORN</td>
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<tr>
<td>4</td>
<td>HYBRID SORGHUM SEED</td>
<td>ALL CAT 4 CROPS</td>
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<tr>
<td>4</td>
<td>PEANUTS</td>
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<td>POPCORN</td>
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<tr>
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<td>SUNFLOWER</td>
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<td>PEPPERS</td>
<td>CHILE PEPPERS ¹</td>
<td>FM TOMATOES</td>
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<tr>
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<td>PEPPERS</td>
<td>TOMATOES</td>
<td>CHILE PEPPERS ¹</td>
<td>FM TOMATOES</td>
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<td>SNAP BEANS</td>
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<td>FM SWEETCORN</td>
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<tr>
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<td>FM TOMATOES</td>
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<td>PEACHES</td>
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<td>PLUMS</td>
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<td>SToNE FRuIT</td>
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<td>BLUEBERRIES</td>
<td>STONEFRUIT</td>
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<td>PLUMS</td>
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<td>CITRU$ FRuIT</td>
<td>ALL CITRUS</td>
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<td>FIGS</td>
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<td></td>
<td></td>
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<tr>
<td></td>
<td>FORAGE PRODUCE</td>
<td>Contact RO</td>
<td></td>
<td></td>
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</tr>
<tr>
<td></td>
<td>GRAPES</td>
<td>RAISINS</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>MACADAMIA NUTS</td>
<td>Contact RO</td>
<td></td>
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<tr>
<td></td>
<td>RICE</td>
<td>CULT WILD RICE</td>
<td>Contact RO</td>
<td></td>
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<tr>
<td></td>
<td>SUGARCANES</td>
<td>Contact RO</td>
<td></td>
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<tr>
<td></td>
<td>TOBACCO</td>
<td>ALL TOBACCO CROP CODES</td>
<td></td>
<td></td>
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<tr>
<td></td>
<td>WALNUTS</td>
<td>ALMONDS</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

¹ Pilot crops are not eligible for XC written agreements, but can qualify as a similar crop for other crops as shown

² These crops will qualify any other crop without this footnote in the same category

³ Applicable only for Arizona and California.

³ª For non-irrigated safflower only

²ª Garbanzo Beans are qualified by Category 1 crops

⁴ Category 6 includes fresh and processing nectarines, apricots, and peaches

Check the RO web site at “www.rma.usda.gov/aboutrma/fields/rsos.html” for approved supplemental additions to this list.
PRODUCER: ___________________________  POLICY #: __________________
COUNTY: ___________________________  OTHER: ______________________

EXAMPLE OF WORKSHEET (see instructions below):
PRODUCER’S DATA (INCLUDE ONLY NON-IRRIGATED CORN ACREAGE AND PRODUCTION):

<table>
<thead>
<tr>
<th>COLUMN 1</th>
<th>COLUMN 2</th>
<th>COLUMN 3</th>
<th>COLUMN 4</th>
<th>COLUMN 5</th>
<th>COLUMN 6</th>
<th>COLUMN 7</th>
<th>COLUMN 8</th>
</tr>
</thead>
<tbody>
<tr>
<td>Most Recent 3 or 4 Years Corn Planted: Year</td>
<td>County Planted Acres</td>
<td>Acres Harvested As Grain</td>
<td>Acres Appraised As Grain</td>
<td>Acres Harvested Appraised as Silage, or Grazed</td>
<td>Percent Grain Of Total</td>
<td>Producer’s County-Wide Grain Production</td>
<td>Producer’s County-Wide Grain Yield</td>
</tr>
</tbody>
</table>

INSTRUCTIONS FOR FILLING OUT THIS WORKSHEET:

Column 1: Crop year of acreage and production. For more detailed description, see section 4M(1) 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.
Column 4: All acreage appraised as grain appraisals for the crop year (Unharvested only).
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 divided 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: Column 7 divided by the sum of columns 3 + 4 (round to whole bushels).

Note: renewals only need contain the most recent year of records.

Include Certification Statement prior to insured’s signature– Refer to the DSSH for the applicable statement

PRODUCER SIGNATURE: ___________________________  DATE: ________________

Include the Collection of Information and Data (Privacy Act) and the Nondiscrimination statements
Refer to the DSSH for the applicable statements.
{current date}

{Name}
{Address}

Re: Request for Actuarial Change in {County}, {State}

Dear {Mr.} {{Name}}:

This office has reviewed your {get year from request} crop year Request for Actuarial Change asking {free form entry}. This office regrets it must deny this request for the following reason:

{Freeform entry}

We regret that a more favorable decision could not be made. 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 reconsideration 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}
Regional Assistant Director
National Appeals Division
{Applicable Name}Regional Office
{Address}
{City, State zip code}

If you have any questions about this decision or your appeal rights, you may contact {XXXXXX} of this office at {(XXX) XXXXXXX}.

Sincerely,

{Name}
Director

CC: {Approved Insurance Provider}, {Address}
CERTIFIED MAIL {enter number}
RETURN RECEIPT REQUESTED
{current date}

{Name}
{Address}

Re: Request for Actuarial Change in {County}, {State}

Dear {Mr.} {Name}:

This office has reviewed your {get year from request} crop year Request for Actuarial Change asking {free form entry}. This office regrets it must deny this request for the following reason:

{Freeform entry}

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.

To request an agency administrative review of this determination, please send a written request 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 services that records pickup or postmark delivery and guarantees delivery.
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.

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

If you have any questions about this decision any of the findings or your rights to administrative review, mediation or your appeal rights, you may contact {XXXXXX} of this office at {(XXX) XXXXXXX}

Sincerely,

{Name}
Director

CC: {Approved Insurance Provider}, {Address}