United States
Department of
Agriculture

Federal Crop
Insurance
Corporation

Risk Management
Agency

Product
Administration
and Standards
Division

FCIC 24020
(05-2013)

FCIC 24020-01
(11-2013)

WRITTEN AGREEMENT HANDBOOK

2014 and Succeeding Crop Years

THIS PAGE IS INTENTIONALLY LEFT BLANK

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

TITLE: WRITTEN AGREEMENT HANDBOOK	**NUMBER: 24020-01**
EFFECTIVE DATE: 2014 and succeeding crop years.	**ISSUE DATE: November 1, 2013**
SUBJECT: **Provides the standards, criteria, and instructions to the Risk Management Agency Regional Offices and Approved Insurance Providers for the handling of actuarial change requests and written agreements.**	**OPI: Product Administration and Standards Division** **APPROVED:** ***/s/ Tim B. Witt*** **Deputy Administrator for Product Management**

REASON FOR AMENDMENT

Listed below are significant changes for the 2014 FCIC 24020-01 WAH. Highlighted text throughout the WAH represents changes or additions, and three stars (***) identify removal of information.

1. Removed throughout this handbook references to Group Risk Plan (GRP) and Group Risk Income Protection (GRIP) as these are no longer valid due to the approval of the Area Risk Protection Insurance (ARPI) plan.

2. In Subparagraph 34C, language was added back that was removed from a previous version. This language was added due to the removal of the language unintentionally changing the meaning of the paragraph.

3. Removed Paragraph 86 (GP Type – Group Risk Plans) and references throughout this handbook to the GP Type written agreement as ARPI does not allow for written agreements.

4. In Paragraph 92, language was added to clarify that the written unit agreement requirement of identifying all cropland acreage included in the producer's operation in the county and the intended crops to be grown on the acreage is for annual crop requests only.

5. In Exhibit 6, added RO Decision Reason Codes in accordance with the WA ROE system. Removed the WDN Process Status Code and added it to the Decision Reason Codes.

CONTROL CHART

	TP Page(s)	TC Page(s)	Text Page(s)	Exhibit Number	Exhibit Page(s)	Date	Directive Number
Remove	1-2	1-4	17-18			05-2013	FCIC 24020
			27-28			05-2013	
			83-86			05-2013	
			95			05-2013	
				1	96	05-2013	
				5	111-113	05-2013	
				6	114-119	05-2013	
				7	120	05-2013	
				7	123	05-2013	
				8	124	05-2013	
				14	163-164	05-2013	
				14	179-180	05-2013	
Insert	1-2	1-4	17-18			11-2013	FCIC 24020-01
			27-28			11-2013	
			83-86			11-2013	
			95			11-2013	
				1	96	11-2013	
				5	111-113	11-2013	
				6	114-119.1	11-2013	
				7	120-120.1	11-2013	
				7	123	11-2013	
				8	124	11-2013	
				14	163-164	11-2013	
				14	179-180	11-2013	

FILING INSTRUCTIONS

These slipsheets replace the pages listed above in FCIC-24020 Written Agreement Handbook, dated May 29, 2013. These slipsheets are effective upon approval and until obsoleted.

WRITTEN AGREEMENT HANDBOOK
TABLE OF CONTENTS

PAGE NO.

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information 1

2 Responsibilities 3

3 Title VI of the Civil Rights Act of 1964 3

4-10 (Reserved)

PART 2 PROCESSING WA REQUESTS

Section 1 General Information and Rules

11 General Information 4

12 General Rules 4

13 Request for Actuarial Change Form 6

14-20 (Reserved)

Section 2 WA Submission Requirements

21 Deadlines for Producer to Request a WA 7

22 Required Information for WA Requests 8

23 Receipt of Requests for a WA and Missing Information 11

24-30 (Reserved)

Section 3 RO Review for WA Consideration

31 Requests for WA Logging Instructions 14

32 RO Review Timeline 14

33 Non-Acceptance for Review of Request for a WA 14

34 RO Review for Approval or Denial of a Request for a WA 16

35 WA Experience Determination 18

36 Determining ADM Source (Reference) Counties 22

37 RO Review Documentation and Checklist 23

38-40 (Reserved)

PAGE NO.

Section 4 Requirements for a WA Offer

41 General Guidelines 24

42 CI Appraisal Requirement 24

43 Provision Requirements 25

44-50 (Reserved)

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

51 WA Expiration Dates 28

52 AIP Acceptance or Non-Acceptance of WA Offer 28

53 When AIP Accepts WA Offer 29

54 AIP WA Response Timeline 30

55 AIP Alert Mechanisms 30

56 RO WA Withdrawal 30

57 Producer Rejection of WA Offer 31

58-60 (Reserved)

Section 6 Additional WA Information

61 WA Cancellation, Errors, and Changes 32

62 Incorporation of WAs into AD 35

63 Administrative Review, Mediation, and Appeal 35

64 Transmitting WAs to RMA 37

65-70 (Reserved)

PART 3 SPECIFIC GUIDELINES FOR WA TYPES

71 General Information 39

72 HR and UC Types – High-Risk Areas and Unrated Land 39

73 NB Type – New Breaking 44

74 NL Type – Nursery Plant List 48

PAGE NO.

75 OP Type – Unrated Insurance Option 51

76 PE Type – Policy Exceptions 53

77 RE Type – Rotation Exceptions 58

78 SC Type – Special Purpose Corn 60

79 SG Type – Interplanted With Another Crop 63

80 SM Type – Strip-Mined Land 64

81 SP Type – Seed Potato Acreage 65

82 TC Type – Non-Irrigated Corn Grain 66

83 TD Type – Dry Bean Types 68

84 TP Type – Unrated P/T 71

85 XC Type – County Without AD 76

86-90 (Reserved)

PART 4 SPECIFIC WUA (UA TYPE) GUIDELINES

91 General Information and Availability 86

92 Additional Request Requirements 86

93 WUA Offer Requirements 87

94 Topographic and Irrigation Features 88

95 Cropland Changes 89

96 Additional Responsibilities 89

97 Additional Requirements for WUA Types 91

98 Continuation of WUAs 94

PAGE NO.

EXHIBITS

Exhibit 1 Acronyms and Abbreviations 96

Exhibit 2 Definitions 98

Exhibit 3 Form Standards 99

Exhibit 4 Request for Actuarial Change Form Example 105

Exhibit 5 Deadlines and Documentation Summary 108

Exhibit 6 RO Logging Codes/Appeal Rights 114

Exhibit 7 RO Actuarial Request Checklist Example 120

Exhibit 8 RO Document Standards 124

Exhibit 9 Standard WA (Excludes WUA) Template Including Cover Letter 131

Exhibit 10 WUA Template Including Cover Letter, Addendum, and Map/Photo Examples 134

Exhibit 11 Request for Information Letter Template 145

Exhibit 12 Withdrawal Letter Template and Example 146

Exhibit 13 Denial Letter Template and Examples 149

Exhibit 14 Statements 158

Exhibit 15 Non-Irrigated Corn Grain Request (TC) Worksheet Example 183

Exhibit 16 Similar Crop Chart 184

PART 1 GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose and Objective

FCIC is established by the Federal Crop Insurance Act, 7 U.S.C. 1501, to promote the national welfare by improving the economic stability of agriculture through a sound system of crop insurance and providing the means for the research and experience helpful in devising and establishing insurance. The RMA is the administering USDA agency on behalf of FCIC.

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

B. Source of Authority

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

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

Authority for administration of the Federal crop insurance program is authorized by:

(1) The Federal Crop Insurance Act, 7 U.S.C. 1501;

(2) The Food Security Act of 1985, 16 U.S.C. 3801 et seq.;

(3) Controlled Substance Act of 1970, 21 U.S.C. 801 et seq.;

(4) Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 42 U.S.C. 653a;

(5) 7 CFR part 400; and

(6) Standard Reinsurance Agreement.

C. Related Handbooks

The following table provides handbooks related to this handbook. However, other RMA approved handbooks may refer to this handbook and be applicable.

Handbook	Relation/Purpose
CIH	Provides the official approved underwriting standards for policies administered under the Common Crop Insurance Policy BP and the APH administrative regulation.
CSH	Provides RO standards and instructions for determining and assigning coverage and rate classifications.
DSSH	Provides form standards for use in the sales and service of crop insurance policies. AIP forms must meet the form standards as provided in the DSSH. The DSSH provides the substantive elements for AIP form development.

D. Procedural Conflict

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

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

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

E. Procedural Issuance Authority

This handbook is written and maintained by:

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

F. Procedural Questions

(1) Questions regarding underwriting procedures in this handbook are to be directed first to the AIP, then through appropriate channels within the AIP to RMA.

(2) If a perceived error is identified, notify RMA in writing at the address contained in the preceding paragraph or by email at rma.kc.wah@rma.usda.gov. The notification must clearly identify the error and provide the proposed correction.

If RMA determines the perceived error is not an actual error, RMA will make no changes. However, if RMA determines the identified error is an actual error and is significant, RMA will issue a correction in the existing crop year either through a slip-sheet to the WAH or a memorandum/bulletin. Conversely, if RMA determines the identified error is an actual error and is not significant, the correction will be included in the subsequent issuance of the WAH.

2 Responsibilities

A. AIP Responsibilities

Each AIP is responsible for following the procedures and instructions contained in this handbook when developing the submission of Requests for Actuarial Change for a WA and handling WA offers.

B. RO Responsibilities

Each RO is responsible for following the procedures and instructions contained in this handbook when receiving Requests for Actuarial Change submissions for a WA and issuing WA offers.

3 Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that "No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or active receiving Federal financial assistance." Therefore, programs and activities that receive Federal financial assistance must operate in a non-discriminatory manner. Also, a recipient of RMA funding may not retaliate against any person because he or she opposed an unlawful practice or policy, or made charges, testified or participated in a complaint under Title VI.

It is the AIP's responsibility to ensure that standards, procedures, methods and instructions, as authorized by FCIC in the sale and service of crop insurance contracts, are implemented in a manner compliant with Title VI. Information regarding Title VI of the Civil Rights Act of 1964 and the program discrimination complaint process is available on the RMA public website at www.rma.usda.gov/aboutrma/civilrights/complaint.html.

4-10 (Reserved)

PART 2 PROCESSING WA REQUESTS

Section 1 General Information and Rules

11 General Information

A WA is a document designed to provide crop insurance for insurable crops when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy. ROs are authorized to conduct the underwriting and approve or deny requests for WAs on behalf of FCIC.

This handbook is not applicable to added land requests or determined yield requests (except for determined yield requests authorized in Paragraph 76), and the term WA does not apply to added land requests or determined yield requests (refer to CIH Part 14, Sections 6 and 9; CIH Part 15, Section 9; CIH Part 17, Section 3; and CIH Part 20 for added land and determined yield procedures).

12 General Rules

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

(1) A separate request for a WA must be submitted for each producer and for each county in which the producer is requesting a change. If multiple producers, or multiple counties, are included on a request for a WA, the RO will return the request to the AIP as unacceptable.

(2) A request for a WA must not contain crops with different filing dates (for example, a request for a 6/30 filed crop, such as winter wheat, must be separate from an 11/30 filed crop, such as corn or soybeans). If a request contains crops with multiple filing periods, the RO will review the crops on the request that have been filed, and reject the crops that have yet to be filed. The AIP/producer will need to send in a separate request for a WA for the rejected crops to be considered.

(3) Requests for a WA must include all information required in Paragraph 13 and Paragraph 22 unless specified otherwise.

(4) Requests for a WA will not be accepted for crops that do not have a policy for the crop.

(5) Requests for a WA will not be accepted when the CP specifically prohibits WAs, or the WA would alter policy provisions not specifically designated for alteration by WA in the policy.

(6) Policy provisions that refer to “agree in writing” mean the same as “written agreement”. A WA is not required when it states in Paragraph 76 of this handbook, “Instead of requesting a WA”.

(7) WAs cannot be issued for the sole purpose of altering price/price elections, dates, T-Yields, rate map areas, etc., unless specifically authorized in the policy and provided for in this handbook.

(8) WAs are not authorized for any policies insured under CAT.

(9) Multiple requests for a WA submitted on or before the applicable deadline in Paragraph 21 for the same condition, or for the same crop, may be treated as one request by the RO (such as, to insure corn on ten legal descriptions where there are no AD in the county, or the request is to lower high-risk premium rates).

(10) Separate WA offers for different conditions, or for different crops, may be issued by the RO when multiple requests for a WA are submitted, regardless of when submitted (as long as submission is on or before the applicable deadline in Paragraph 21).

(11) The producer must accept or reject the WA offer in its entirety regardless of how many requests for changes are contained on the request (the producer cannot reject specific terms of the WA offer and accept others).

(12) 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.

(13) Each WA will only be valid for the number of crop years specified in the WA. The WA will not apply for the crop year if the:

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

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

(c) WA is cancelled by the AIP, insured, or RMA;

(d) insured's policy that the WA pertains to is cancelled (if the insured or AIP cancels a policy that contains a WA, the WA is in effect cancelled);

(e) WA is cancelled as a result of a transfer of the insured's policy to another AIP (a transfer between two different policy issuing companies with the same AIP would not result in the cancellation of the WA). When the WA applies to more than one crop, the WA will remain in effect for the crops not transferred and cancelled. Only the WA terms for the cancelled crop policy are no longer in effect;

(f) WA is cancelled as a result of a change in entity (a new WA request is needed for the new entity; a renewal request is not applicable in this situation); or

(g) conditions under which the WA was issued have changed prior to the beginning of the insurance period.

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

(a) request for a WA is denied or not accepted by the RO or AIP;
(b) WA offer is not accepted by the AIP or producer;
(c) WA offer is accepted by the producer after the expiration date; or
(d) crop's minimum potential yield per acre specified in Paragraph 42 is not met.

12 General Rules (Continued)

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

(16) Insurance agents are not considered to be authorized AIP representatives when AIP signatures are required.

(17) In accordance with 7 CFR Part 400, Subpart G, the AIP (not the RO) is the verifier authorized by the FCIC to calculate approved APH yields. Accordingly, it is the AIP's responsibility to ensure that production records are acceptable and accurately entered on the APH database form or production report in accordance with applicable procedure contained in the CIH for yield based plans of insurance. If the production records are not acceptable or are not accurately entered on the APH database form or APH production report, the RO may contact the AIP for resolution or reject the request for a WA. If the potential for fraud, waste, or abuse exists, or inadequate APH information is a consistent issue for a particular agent/AIP, the RO must notify the applicable CFO and RSD.

13 Request for Actuarial Change Form

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

14-20 (Reserved)

Section 2 WA Submission Requirements

21 Deadlines for Producer to Request a WA

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

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

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

(1) Requests for a WA, or renewal of a WA, must be submitted on or before the SCD except as provided in (2), (3), and (4) of this paragraph.

(2) Requests for a WA must be submitted on or before the ARD if the producer can prove his or her physical inability to apply prior to the SCD (such as, the producer was hospitalized or a blizzard has made it impossible to timely submit a request for a WA).

(3) For the first year the WA will be in effect, requests for a WA must be submitted:

(a) on or before the ARD, unless specified otherwise in the CP or Special Provisions, to:

(i) insure unrated land (UC type) or an unrated P/T of a crop (SG Type, TC type, and TP type), including those specified in Paragraph 78 (SC Type);

(ii) establish optional units that otherwise would not be allowed (UA type), as specified in Part 4; or

(iii) change the premium rate or T-Yield for designated high-risk land (HR type) as specified in Paragraph 72.

(b) on or before the cancellation date contained in the CP or Special Provisions, if applicable, to insure a crop in a county that does not have AD available for the crop (XC Type), as specified in Paragraph 85. If the CP or Special Provisions do not provide a cancellation date for the county:

(i) use the cancellation date for other insurable crops in the same state that have similar final planting and harvesting dates; or

(ii) use the cancellation date in the closest county or state where the crop is insurable, if there are no other insurable crops with similar final planting and harvesting dates in the state.

(c) on or before the date contained in the CP or Special Provisions for any type of situation or WA not specified in (2), (3)(a), or (3)(b) of this paragraph.

(4) Nursery (NL type) WA requests must be requested with the nursery application for the initial crop year. Requests for renewal of a nursery (NL type) WA must be submitted by the cancellation date preceding the beginning of the insurance period unless:

(a) the producer can demonstrate his or her physical inability to have applied timely; and

(b) after physical examination of the nursery plant inventory, it is determined the inventory will be marketable at the value shown on the Plant Inventory Value Report.

22 Required Information for WA Requests

A. New WA Requests

All new requests for a WA must include:

(1) a completed Request for Actuarial Change form;

(2) the current year's completed APH database form signed and dated by the producer (if the most recent year's production is unavailable at the WA request deadline, such as due to an open claim, complete the APH database using the temporary yield and note this on the request; see CIH Part 12, Section 1, Subparagraph 1203A for temporary yield procedures), based on records previously certified to the AIP for the crop and county for which the WA is being requested (except for WAs that do not require APH in accordance with the provisions of Part 3);

(a) The current year's completed unsigned APH database form, based on records previously certified to the AIP, may be submitted and accepted only if the current year's applicable production reports, signed and dated by the producer, are also submitted. The production reports must be based on verifiable records (see CIH Part 11, Section 2) or farm management records (see CIH Part 11, Section 3) of actual yields for the crop and county for which the WA is being requested, for at least the most recent crop year during the base period (see CIH Part 12, Section 1, Paragraph 1208 for use of another person's acreage and production history).

Example: For a 2014 crop year corn request, the AIP would submit a report of the producer's 2013 production and acres signed and dated by the producer with a copy of the unsigned, completed APH database form for the 2014 crop year policy which contains production previously certified to the AIP.

(b) If required by the RO, acceptable verifiable production records of actual yields must be submitted. Production records provided to or requested by the RO that are subsequently determined to be unacceptable may result in a request for a WA being incomplete.

A. New WA Requests (continued)

(c) If the producer has not produced the requested crop or P/T in the county, an APH database form must still contain the requested crop or P/T, however show zero acres and production.

*** (3) evidence of adaptability from agricultural experts that the crop/P/T or variety can be produced in the county (including planting and harvesting dates) if the request for a WA is to provide insurance for a crop/P/T or variety that is not insurable, unless such evidence is not required by the RO (Duplicate university or other information that show adaptability is not needed for repeat requests from the same area. Contact RO to determine if evidence of adaptability is required.);

(4) the legal description of the land, where available (such as, section, township, range);

(5) FSA FN, tract number, and field numbers, when provided by FSA;

(6) FSA aerial photograph, acceptable GIS or GPS maps, or other legible maps delineating field boundaries where the producer intends to plant the crop, or where the crop is planted, for which a WA is requested. When available, use (4) and (5) of this subparagraph to identify the requested fields. If the location of the land cannot be identified by legal description:

(a) the maps must contain information which allows the RO to identify the location of the land (such as, street or road names); or

(b) an addendum must be provided describing the location of the land relative to the location of a nearby identifiable landmark, address, or crossroads.

(7) NRCS soil surveys, if required by the RO [see footnote (1) of Exhibit 5];

(8) for perennial crops only, an acceptable PAIR for each unit completed by the AIP (PAIR must have been completed within the last five years) and, if required by the CIH, a producer's PAW; and

*** (9) additional information as specified in Part 3, Part 4, the CP, the Special Provisions, or as required by the RO.

B. Renewal WA Requests

(1) A renewal WA request is a request to renew a WA, or parts of a WA (for example, a previous WA contained land that is no longer in the producer's farming operation, thus is not requested for a renewal WA), which has expired or been cancelled that was in effect for the crop year prior to the current crop year. All other requests for a WA (such as new land locations, new crops, new WA situations, etc.) are new requests.

Example: A producer received a single year WA in 2013 for fields 1, 2, and 3. For 2014, the producer picked up fields 4 and 5, no longer has field 2, and requests a WA for fields 1, 3, 4, and 5. In 2014, fields 1 and 3 are renewal requests because they had a WA in 2013 and must follow the renewal request requirements (such as dates, documentation, etc.). In 2014, fields 4 and 5 are new requests because they were not part of the WA in 2013 and must follow the new request requirements (such as dates, documentation, etc.).

Example: A producer received a WA in 2013 for fields 6 and 7 while with AIP X. For 2014, the producer transferred to AIP Y and requests a WA for fields 6 and 7. In 2014, fields 6 and 7 are renewal requests because they had a WA in 2013 (even though with another AIP) and must follow the renewal request requirements (such as dates, documentation, etc.).

Example: A producer received a NB type WA in 2013 for new breaking acreage in fields 8, 9, and 10. Fields 8, 9, and 10 are located in a high-risk area; however, the producer did not have a HR type WA for 2013 to reduce the high-risk area rate. For 2014, the producer requests a HR type WA for fields 8, 9, and 10. In 2014, the request for a HR type WA for fields 8, 9, and 10 is a new request because a HR type WA for these fields was not in place in 2013 and must follow the new request requirements (such as dates, documentation, etc.). See Exhibit 6A for WA type code definitions.

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

Example: For a WA that was approved for the 2013 crop year and has expired, a renewal WA request must be submitted, approved, and accepted timely for the 2014 crop year to continue the terms of the WA. If the WA is not renewed for the 2014 crop year, any subsequent request will be considered a new WA request and must meet the submission requirements of a new WA request.

22 Required Information for WA Requests (Continued)

B. Renewal WA Requests (continued)

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

(a) a completed Request for Actuarial Change form;

(b) the current year's completed APH database form signed and dated by the producer (if the most recent year's production is unavailable at the WA request deadline, such as due to an open claim, complete the APH database using the temporary yield and note this on the request; see CIH Part 12, Section 1, Subparagraph 1203A for temporary yield procedures), or an unsigned current year's completed APH database form with the current year's applicable production report signed and dated by the producer (except for WAs that do not require APH in accordance with the provisions of Part 3);

(c) for perennial crops only, a producer's PAW if required by the CIH;

(d) for perennial crops only, a PAIR for each unit (PAIR must have been completed within the last five years) unless waived by the RO; and

(e) any additional data that may be required in Part 3, Part 4, or as requested by the RO.

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

23 Receipt of Requests for a WA and Missing Information

A. AIP Responsibilities

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

A. AIP Responsibilities (continued)

*** (2) If all information is timely submitted to the AIP, the AIP must transmit the Request for Actuarial Change form electronically through the WA ROE system, by facsimile, or postmark a hard copy to the RO, no later than 15 business days after the applicable deadlines in Paragraph 21. If the Request for Actuarial Change form is submitted in hard copy format (by facsimile or postmark), the RO will enter the information from the request form into the WA ROE system, and the AIP will be notified by the WA ROE system when the WA request folder is available to upload supporting documentation electronically. Do not submit supporting documentation in hard copy format to the RO unless arrangements have been made with the RO, as stated in (3)(c) of this subparagraph. If a method of transmission the AIP normally uses is unavailable, the AIP is expected to use one of the other available methods of transmission to meet the applicable deadlines.

(a) For Request for Actuarial Change forms submitted in hard copy format to the RO, the official transmission date of the WA request to the RO is the date the RO receives the Request for Actuarial Change form.

(b) For Request for Actuarial Change forms submitted electronically through the WA ROE system, the official transmission date of the WA request to the RO is the date the AIP uploads the first document containing supporting documentation to the WA ROE system.

*** (3) The AIP must upload legible supporting documentation to the WA ROE system folder created for the associated WA request no later than 15 business days after the applicable deadlines in Paragraph 21 to avoid having the WA request be incomplete. If the submitted Request for Actuarial Change form is in hard copy format, and the date of the WA ROE system notification (that the WA request folder is available) does not provide the AIP with at least three business days to upload supporting documentation to meet the 15 business day deadline, the AIP will be granted three business days to upload supporting documentation before the WA request is automatically considered as incomplete. If technical issues exist that prevent uploading the supporting documentation, contact the RO.

(a) Scan the supporting documentation such that the electronic copy is clearly legible in Adobe (.pdf) format. If color is critical to the interpretation of the image, provide color images.

(b) The AIP should keep screen shots of the uploaded information to substantiate the date, time, supporting documentation, etc., of the attempted delivery in case of failure of the delivery attempt.

(c) If an unusual case arises where the AIP cannot meet the requirement to submit the supporting documentation through the WA ROE system, the AIP must document why the requirement cannot be met and make other arrangements with the RO to submit (such as by facsimile, postal delivery, etc.) the supporting documentation no later than the 15 business day deadline.

B. RO Responsibilities

(1) The RO or ROE application will record the date the request for a WA is considered received by the RO and the RO must determine or confirm the type of request for a WA.

(2) The RO must determine whether the request for a WA is timely submitted and all the required information is included and legible.

(3) For WA requests that are received by the RO earlier than 15 business days after the applicable deadlines in Paragraph 21 and have missing information (see Subparagraph 23A), the RO may:

(a) determine whether the missing information is contained in the office or otherwise available (such as, if production records were provided by the tenant and were not included in the request for the landlord, the tenant's records may be used); and

*** (b) attempt to notify the AIP of the missing information through the WA ROE system, by telephone, by facsimile, by encrypted email, or by mail if the RO discovers the missing information before the expiration of the 15 business day period. The RO will communicate to the AIP that the AIP must upload the missing information to the WA ROE system no later than 15 business days after the applicable deadlines contained in Paragraph 21.

(4) A request for additional information (more than minimum required information) by the RO in accordance with Subparagraphs 22A(9) and 22B(3)(e), may be sent to the AIP if such information is necessary to evaluate the request for a WA or determine actuarially sound premium rates.

(a) Any request for additional information must state the date by which such information must be received by the RO. For information that must be received within 24 hours, the request for information can be oral and 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 HLD Process Status Code with the RFI Process Status Code Reason (see Exhibit 6B).

24-30 (Reserved)

Section 3 RO Review for WA Consideration

31 Requests for WA Logging Instructions

A. Receipt of Request for a WA

*** The RO will log any hard copy Request for Actuarial Change form no later than five business days after the date of receipt. The RO must log the appropriate WA Type Code (Exhibit 6A) and the applicable information from the Request for Actuarial Change form. If information required by the WA ROE system is missing from the Request for Actuarial Change form, the RO must obtain this information either from the AIP or internal sources.

B. Issuance of WA

*** When issuing a WA offer, record the WA prepared date as the issued date. If a CI appraisal is required, the RO will issue the WA offer unsigned as specified in Paragraph 42.

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

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

32 RO Review Timeline

The RO will issue a WA offer, provide notice that the request for a WA has not been accepted, deny the request for a WA, or provide notice of a delay in completing the WA request within 15 business days of receiving all required information. If there has been a delay (such as a WA ROE system failure, etc.), the RO will provide a response to the request for a WA (WA offer, not accepted letter, or denial) within 30 calendar days after the receipt of all required information.

33 Non-Acceptance for Review of Request for a WA

A. All Requests for WA

*** The RO will send notice to the producer by regular mail and provide the AIP a copy electronically through the WA ROE system. When a request is not acceptable, general applicability rights are not included in this notice.

Requests for a WA will not be accepted if:

(1) requests for a WA were not submitted by the producer in accordance with the deadlines in Paragraph 21;

*** (2) requests for a WA were transmitted electronically through the WA ROE system (including supporting documentation) to the RO later than 15 business days after the applicable deadlines in Paragraph 21 [see Subparagraph 23A(3) for exception to the 15 business days, if applicable];

A. All Requests for WA (continued)

(3) a hard copy Request for Actuarial Change form was transmitted by facsimile or postmarked to the RO later than 15 business days after the applicable deadlines in Paragraph 21;

(4) minimum required information that was missing from a timely submitted request for a WA is not provided by the applicable deadline;

(5) additional information (more than minimum required information) requested by the RO is not received by the date established by the RO [see Subparagraph 23B(4)];

(6) the supporting documentation does not meet the requirements in Subparagraph 23A(3);

(7) the request for a WA is to add new land location(s) or new crop(s) to an existing WA or to an existing request for a WA, unless the request for a WA to add the new land location(s) or new crop(s) is submitted by the deadlines specified in Paragraph 21;

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

(9) requirements in the policy and this handbook (including form standards in Exhibit 3) are not met;

(10) a single request for a WA is submitted that covers more than one producer or more than one county;

(11) the requested changes to the terms and conditions of insurance are not permitted by the Act, as amended; or

(12) the request for a WA is not authorized when the CP specifically prohibit WAs or the requested changes to the terms and conditions of insurance are not permitted by the policy (for example, where provisions, such as a pilot CP, expressly exclude WAs or to alter provisions not specifically designated in the policy for alteration).

B. Renewal WA Requests

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

(1) it is determined the original WA was issued in error (for example, the WA was not authorized by the policy);

(2) the WA terms and conditions have been incorporated into county AD;

(3) the WA is no longer applicable or consistent with the Act, the regulations published at 7 CFR chapter IV; or

B. Renewal WA Requests (continued)

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

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

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

A. Requirements to Permit Approval

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

(1) insurance would not violate sound insurance principles (such as, over-insuring the crop, inappropriate premium rates, etc.) or create program vulnerabilities (such as increasing the possibility of fraud, waste, and abuse);

(2) actuarially sound premium rates and yields can be determined;

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

(4) the specified criteria in Part 3 and Part 4, as applicable, are met; and

(5) no grounds for denial exist.

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

B. Multi-Year WAs

If the request for a WA warrants approval, the RO may, at its sole discretion, issue the following types of WAs (except for pecans) as multi-year WAs (see Exhibit 6A for WA type code definitions):

*** (1) HR;
(2) TP (as long as the WA does not remove or modify any Special Provisions statement);
(3) UA;
(4) UC; and
(5) XC (as long as the WA does not remove or modify any Special Provisions statement).

C. Basis for Denial

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

The RO will deny a request for a WA if any of the following apply:

(1) the RO determines that adequate information is not available to establish an actuarially sound premium rate and insurance coverage for the insurable crop and acreage;

(2) the crop/P/T or variety is determined not to be adapted to prevalent production conditions of the county by agricultural experts;

(3) the crop or type is not commercially grown in the county and there is inadequate evidence that a viable marketing outlet for the crop or type is available based on sales receipts, contemporaneous feeding records or contracts to purchase the crop (for example, if the price of safflowers is $0.08, it costs $0.04 to ship the crop to market, and it costs more than $0.04 to produce the crop, then there is no viable marketing outlet);

(4) the risks are determined to be excessive in accordance with Paragraph 35;

(5) the requested change to the terms of insurance is determined by RMA to violate sound insurance principles or create program vulnerabilities;

(6) the producer (requesting entity) cannot show that at least 50 percent of the T-Yield (obtained from a county with similar agronomic conditions and risk exposure) has ever been grown by the producer (requesting entity) for the crop/P/T or variety for which the WA is requested, when the producer (requesting entity) has grown the requested crop/P/T or variety;

C. Basis for Denial (continued)

*** (7) the producer (requesting entity) cannot show that at least 50 percent of the T-Yield (obtained from a county with similar agronomic conditions and risk exposure) has ever been grown by the producer (requesting entity) for the similar crop(s) that is used to qualify the crop for which the WA is requested, when the producer (requesting entity) has not grown the requested crop; or

(8) conditions set forth in Part 3 or Part 4 are not met.

D. WA Experience Requirement for Approval of Renewal WA Requests

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

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

35 WA Experience Determination

A. Applicability

Subparagraphs 35B and 35C are applicable to these WA types (see Exhibit 6A for WA type code definitions):

(1) OP;
(2) PE (except Arizona/California grape price elections);
(3) RE;
(4) SC;
(5) SG;
(6) SM;
(7) TC;
(8) TD:
(9) TP;
(10) UC; and
(11) XC.

For all other WA types, if an insured is unable to finish harvest (due to an insurable cause), or records are unavailable from the processor, marketing outlets, etc., use the prior year's production for dollar crops and the temporary yield for APH based crops (see CIH Part 12, Section 1, Subparagraph 1203A for temporary yield procedures) to determine the experience under the WA. The RO may, at its sole discretion, hold the request for processing until current production records are available for the WA experience determination (the RO must notify the AIP why the request is being held, and document in the office request file the reason why the RO held the WA request).

A. Applicability (continued)

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

B. Determination of WA Experience

(1) The WA experience is unfavorable if all of the following apply:

(a) an indemnity payment exceeded total premium paid on the acreage insured by the WA in the most recent crop year premium was earned;

(b) an indemnity was paid and exceeded total premium earned in the crop year the indemnity was paid for the acreage for a minimum of two crop years;

(c) the cumulative excess LCR [see (2)(b) of this subparagraph] for the acreage insured by the WA, for all crop years the WA was in effect, is greater than 0.15; and

(d) the cumulative loss ratio for the acreage insured by the WA, for all crop years that a WA was in effect for the acreage, is:

(i) equal to or greater than 1.5 times the cumulative loss ratio for the county, when the cumulative excess LCR for the acreage insured by the WA is less than 0.40; or

(ii) equal to or greater than 1.0 times the cumulative loss ratio for the county, when the cumulative excess LCR for the acreage insured by the WA is 0.40 or greater.

(2) Use the following steps to determine if the WA experience is unfavorable in accordance with (1) of this subparagraph:

(a) examine the loss experience of the acreage insured by the WA for all years that a WA was in effect for the acreage, which must include a review of the AIP submitted data to RMA to ensure the data was transmitted in accordance with the terms provided in the approved WA;

B. Determination of WA Experience (continued)

(b) calculate the cumulative excess LCR (rounded to two decimals) for all acreage insured by the WA;

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

*** (ii) The excess LCR is total indemnity minus total premium divided by total liability.

Example: The total liability is $100,000, the total premium is $15,000, and the total indemnity is $40,000. The excess LCR is ($40,000 - $15,000) ÷ $100,000 = 0.25.

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

(d) calculate the cumulative loss ratio for additional (buy-up) coverage in the county for all crop years the WA was in effect. Use the following, in order, to determine the cumulative loss ratio for additional (buy-up) coverage in the county:

(i) the same crop, including different P/T or varieties, if applicable, if insurance for the commodity is otherwise available in the county;

(ii) the same crop, including different P/T or varieties, if applicable, produced in a nearby county similarly affected by the cause and time of loss, if insurance for the commodity is available in a nearby county; or

*** (iii) if (i) or (ii) above are not appropriate, a different crop in the county that would be similarly affected by the cause and time of loss. Use the crop with the most similar risk exposures to the crop insured by the WA, which has the most insured acreage in the county during the most recent crop year.

C. Unfavorable WA Experience

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

(1) a subsequent request for a WA will not be approved unless the producer can show no loss would have occurred (including any options, such as a fresh fruit option, etc., that were in effect the most recent year the crop and acreage was insured by WA) for two consecutive crop years following the unfavorable experience determination (for example, if the request was denied for the 2012 crop year, the insured would need to show no loss would have occurred for two consecutive crop years after 2011) and provides additional acceptable information on the insured crop/P/T/variety or acreage that can be used to establish a premium rate more appropriate for the crop/P/T/variety or acreage in the county. A determination of a loss is as follows:

(a) for insurance plans based on APH, a loss is an actual yield (determined from records supplied by the producer) that is less than the highest coverage level available for the applicable policy in the county multiplied by what would have been the updated approved APH yield for acreage that would have been covered by the WA during each crop year; and

(b) for insurance plans offering a dollar amount of coverage per acre, multiply planted acres that would have been covered by the WA for each crop year (determined from records supplied by the producer) times the maximum dollar amount of coverage available for the applicable policy in the county. A loss is a crop year in which this amount exceeds the dollars received by the producer (determined from records supplied by the producer) for acreage that would have been covered by the WA.

(2) if a new WA is approved and the producer subsequently has a loss (total indemnity is greater than total premium), the WA will be cancelled, or not renewed, if the producer's experience is unfavorable in accordance with Subparagraph 35B based solely on the producer's experience under the WA for all years a WA was in effect; and

(3) each subsequent unfavorable experience determination under (2) of this subparagraph is subject to the requirements of Paragraph 35.

36 Determining ADM Source (Reference) Counties

If the RO cannot use the ADM for the Location County to develop the WA offer, the RO can change the ADM Source State and/or ADM Source County associated with the WA in ROE. To determine the appropriate ADM Source County to use, the RO must use the criteria listed below. If the ADM Source County does not match the Location County, it will be printed on the WA as a Reference State/County.

(1) Select the closest county (if the commodity already exists in the location county, then the location county ADM may be modified to accommodate the change in P/T) that has the most similar agronomic conditions where the crop is insured with the same P/T, varieties, or insurance plans (see example below), to the maximum extent practicable. Resources to consider include plant hardiness zone maps, land grant universities, CES, state agriculture departments, crop production guides published by USDA, universities, etc. Use the T-Yields, premium rates, price/price elections, program dates, crop/P/T codes, AD, and Special Provisions statements from that county to the extent that such terms and conditions are appropriate for the crop within the location county.

Example: For a commodity that exists within the county that contains insurance plans 01, 02, and 03 the source county must also contain insurance plans 01, 02, and 03.

(2) In the absence of a county with similar agronomic conditions for the crop, or if certain terms are not appropriate for the crop (such as, Special Provisions statements, dates, price/price elections, etc.):

*** (a) select a county (if the commodity already exists in the location county, then the location county ADM may be modified to accommodate the change in P/T) where the crop is produced to determine the price/price elections and Special Provisions statements, if applicable (price/price elections will not exceed the price/price election contained in the AD for the county that is used to establish the other terms of the WA); and

(b) determine the premium rate, T-Yield, and other applicable terms in accordance with Part 3.

(3) A WA shall not be used to alter dates or statements specified in the CP used from a reference county, unless allowed by the policy.

(4) If there is no county where AD for the crop exists, deny the request. If there is no county where the P/T is the same, the terms of insurance will be determined in accordance with Paragraph 84.

37 RO Review Documentation and Checklist

*** The RO must document the reason for the RO decision in the RO Actuarial Change Request Checklist section of the ROE request and sub request screens (see Exhibit 7) for each WA request received, determine the appropriate WA request type(s) (see Exhibit 6A), and complete all checklist entries. The RO must review the documentation submitted with the WA request and identify for each checklist item if the documentation is complete, incomplete, or not applicable, for each applicable WA request type. Provide any additional comments in the comments section.

The checklist is considered verified complete and accurate by the first reviewer and second reviewer once the WA is certified by the second reviewer. The first reviewer is the RO specialist that made the determination and originated the WA. The second reviewer is the approving authority designated by the RO Director. Designated approving authorities should be limited to RO Director, RO Deputy Director, and Senior Risk Management Specialists. The RO Director may designate staff other than those previously listed as the second reviewer only when the RO Director, RO Deputy Director, and a Senior Risk Management Specialist are not available.

38-40 (Reserved)

Section 4 Requirements for a WA Offer

41 General Guidelines

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

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

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

42 CI Appraisal Requirement

The RO must require CI appraisals for WA requests that establish insurability with submission deadlines after the SCD unless the request for WA is accepted and a WA offer is made by the RO before the crop is planted, or the RO does not require a CI appraisal for fall planted crops. The RO may also require CI appraisals when planting practices, farming practices, etc., may impact the production of the crop or for other situations as provided in (3) of this paragraph.

When a CI appraisal is required, the RO will issue the WA offer unsigned and, if an acceptable CI appraisal showing all fields meet the potential yield in (1) of this paragraph is returned timely (see Paragraphs 54 and 56) with the WA, the RO will sign and issue the approved WA to the AIP. If no fields on the WA offer meet the potential yield in (1) of this paragraph, the RO must withdraw the WA offer and provide arbitration rights in accordance with Subparagraph 63D.

If an acceptable CI appraisal is returned timely with the WA, however some of the fields do not meet the potential yield in (1) of this paragraph, the RO will sign and issue a modified approved WA containing only those fields that are insurable (the modified approved WA shall not change the terms of the insurable fields that were offered on the original WA, and shall not contain an insured's signature area as the insured's signature from the original WA offer accepting the terms of the WA is binding). The cover letter for the modified approved WA will provide the reason that not all of the fields on the originally issued WA are insurable. For the fields that do not meet the potential yield in (1) of this paragraph, the RO must withdraw the WA offer for those fields and provide arbitration rights in accordance with Subparagraph 63D.

The AIP must perform a CI appraisal in accordance with the procedures listed below.

(1) The AIP must conduct a CI appraisal of the crop for which a WA is requested to determine the crop's potential yield by field for the acreage specified in the WA offer. The CI appraisal must comply with all applicable procedures in the LAM, with the exception that comparisons are made on a field basis for WA offers, not on a unit basis. For any field that 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.

(2) The WA offer must be signed by the producer on or before the earlier of the first CI appraisal date (if there are to be multiple fields with different CI appraisal dates), or the expiration date stated in the WA offer.

(3) RMA may require a CI appraisal:

(a) to occur at a specific stage of growth as determined by the RO;
(b) to determine crop conditions for prevented planting coverage; or
(c) when otherwise determined necessary by the RO.

43 Provision Requirements

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

(1) For WAs providing coverage in counties without AD, the WA offer will include (if changes are made to the source ADM):

(a) T-Yields, classifications, or any other basis of insurance coverage as appropriate for the crop, or as contained on the AD of the ADM source state and county determined in accordance with Paragraph 36;

(b) the premium rates as determined in accordance with Subparagraph 85D(2)(b), quoted at the 65 percent coverage level;

*** (c) the ADM source state and county determined in accordance with Paragraph 36 for determining the Special Provisions and other AD provisions;

(d) terms and conditions of the ADM source state and county determined in accordance with Paragraph 36;

(e) the expiration date for the insured to accept the WA offer established in accordance with Paragraph 51;

(f) other necessary administrative statements as provided in this handbook or other statements as approved by the Deputy Administrator for Insurance Services and the Deputy Administrator for Product Management;

(g) the P/T or variety, as applicable;

*** (h) the price/price election or amount of insurance. Except as provided in Paragraphs 74, 76, 83, 84, and 85, the WA offer will contain a price/price election or amount of insurance that does not exceed the price/price election or amount of insurance contained in the AD for the county that is used to establish the other terms of the WA offer, unless otherwise authorized by the CP (for crops where choices of protection include both revenue protection and yield protection, the projected price and harvest price are set by the CEPP);

(i) if revenue protection is not available for the crop in the state, and is available in other states, the WA offer is available for yield protection only, and will contain the information needed to determine the projected price for the crop from another state as determined by FCIC; and

(j) if revenue protection is available in the state for the crop, the WA offer will contain the information used to establish the projected price and harvest price, as applicable, for that state.

(2) For all other WAs, all contract changes will be specified in the WA offer and determined in accordance with the following, or Paragraph 36 and Part 3, if applicable. These include (if changes are made to the source ADM):

(a) the AD, including applicable Special Provisions, forms, terms, or conditions amended by the WA;

*** (b) WA offers for a county that require the establishment of a price/price election or amount of insurance (except as provided in Paragraphs 74, 76, 83, 84, and 85) will contain a price/price election or amount of insurance that does not exceed the price/price election or amount of insurance contained in the AD for the county that is used to establish the other terms of the WA offer, unless otherwise authorized by the CP (for crops where choices of protection include both revenue protection and yield protection, the projected price and harvest price are set by the CEPP);

*** (c) WA offers for counties that have a price/price election or amount of insurance for the crop stated in the AD will contain the price/price election or amount of insurance stated in the AD for the crop, or if available in the county, the price/price election for the P/T or variety;

(d) if revenue protection is not available for the crop in the state, and is available in other states, the WA offer is available for yield protection only, and will contain the information needed to determine the projected price for the crop from another state as determined by FCIC;

(e) if revenue protection is available in the state for the crop, the WA offer will contain the information used to establish the projected price and harvest price, as applicable, for that state;

(f) the terms and conditions of the WA offer including, as applicable, premium rates, yields, and exceptions to the CP or Special Provisions of the reference state and county determined in accordance with Paragraph 36;

(g) the expiration date for the insured to accept the WA offer established in accordance with Paragraph 51; and

(h) other necessary administrative statements as provided in this handbook, other statements, or directives as approved by the Deputy Administrator for Insurance Services and the Deputy Administrator for Product Management.

44-50 (Reserved)

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

51 WA Expiration Dates

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

(1) WA offers issued by the RO 30 calendar days or more before the SCD remain valid offers until 11:59 pm local time of the RO issuing the WA offer on the SCD.

(2) WA offers issued by the RO less than 30 calendar days before the SCD, or after the SCD, are valid offers until 11:59 pm local time of the RO issuing the WA offer for 30 calendar days from the date the WA offer is issued by the RO.

(3) WA offers issued by the RO where CI appraisals are required to occur at a specific stage of growth are valid offers until the earlier of the date of the CI appraisal or the expiration date provided in the WA offer.

(4) WA offers are considered issued on the WA prepared date by the RO (the issued date will be provided on the WA offer).

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

52 AIP Acceptance or Non-Acceptance of WA Offer

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

(1) accepts the WA offer, the AIP must provide a copy of the WA offer to the producer as expeditiously as possible to permit the producer to review and either accept or reject the WA offer by the expiration date (once the WA offer is provided to the producer, it is presumed to be accepted by the AIP); or

(2) elects not to accept the WA offer:

(a) the AIP must not sign the WA offer and must return the original WA offer to the RO with the applicable reason for non-acceptance;

*** (b) the AIP must notify the producer by certified mail that the WA offer is not accepted and state the reason for such non-acceptance (the notice must also provide the producer with a right to arbitrate or mediate the non-acceptance in accordance with Section 20 of the Common Crop Insurance Policy BP);

(c) the AIP must retain a copy of the WA offer (including the stated reason the WA is not in effect) as a permanent part of the producer's file folder; and

(d) the RO must record the Exception Request Release Reason Code 12 as to why the WA is not effective (see Exhibit 6E).

53 When AIP Accepts WA Offer

(1) For WAs that require a CI appraisal to establish insurability:

(a) the AIP will perform a CI appraisal, as required in Paragraph 42, and obtain the producer's signature. If the CI appraisal requirements are not met on a field basis, the AIP must notify the producer that the fields that failed the CI appraisal are not insurable;

*** (b) for WAs timely signed by the producer, the AIP must sign the WA and transmit the WA electronically through the WA ROE system to the RO no later than 15 business days after the expiration date;

*** (c) the RO will record the dates the WA was signed by the RO, signed by the producer, and transmitted electronically through the WA ROE system from the AIP to the RO; and

*** (d) the RO will retain a copy of the WA for their records. The RO will send the approved WA to the AIP for distribution. The AIP must place the approved WA in the producer's file folder, forward a copy to the producer and, if applicable, to the agent.

(2) For WAs that do not require a CI appraisal to establish insurability:

(a) the AIP will obtain the producer's signature for acceptance or rejection of the WA offer by the expiration date;

(b) the AIP shall only sign the acceptance area of those WAs that are timely signed and submitted by the producer;

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

*** (d) the RO will record the dates the WA was signed by the RO, signed by the producer, and transmitted electronically through the WA ROE system from the AIP to the RO.

54 AIP WA Response Timeline

*** If the timely signed WA and the corresponding CI appraisal or applicable signed and dated statement from the producer that the crop was not planted as of the date of the WA offer (see Exhibit 14B), if applicable, are returned to the RO by the AIP, and not transmitted electronically through the WA ROE system within 15 business days of the expiration date, the RO will accept the WA. The RO will refer the issue to the applicable CFO for failure to follow RMA approved procedures.

*** If the AIP does not electronically transmit the WA and corresponding CI appraisal or statement, if applicable, to the RO through the WA ROE system within 30 calendar days after the expiration date of the WA offer, the WA will be withdrawn in accordance with Paragraph 56.

55 AIP Alert Mechanisms

The electronic WA ROE system automatically sends an email notification to an AIP-provided distribution email account when the RMA RO makes electronic documents available for the AIP to retrieve. Additionally, when RMA releases a WA to the AIP, or when a WA request is not accepted or denied, the electronic WA ROE system will post a record to the FTP site to document this action. These alert mechanisms are provided as a courtesy to the AIP and any failure of these alert mechanisms does not exempt the AIP from the responsibility of timely retrieving documents and notifying the appropriate parties. The AIP should periodically perform a search on the SharePoint site to identify new document postings (such as requests for information) by the RO to ensure that the alert mechanisms did not fail to notify the AIP of available documents. RMA will also provide daily releases of preliminary and final decisions for submitted requests for WA as part of the WA ADM /ICE that should be monitored by the AIP. RMA will not extend deadlines due to an alert mechanism failure.

56 RO WA Withdrawal

When the WA and the corresponding CI appraisal or applicable signed and dated statement from the producer that the crop was not planted as of the date of the WA offer (see Exhibit 14B), if applicable, is not electronically transmitted to the RO through the WA ROE system within 30 calendar days after the expiration date, the WA offer must be withdrawn in accordance with Subparagraph 57(3), unless the producer can provide acceptable documentary evidence (such as a certified mail receipt or similar evidence) that the producer timely signed the WA offer and submitted it and any applicable CI appraisal or statement to the AIP.

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

57 Producer Rejection of WA Offer

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

(1) the AIP must return the original WA offer to the RO with the applicable reason that it is not in effect;

(2) the AIP must retain a copy of the WA offer (with stated reason the WA is not in effect) as a permanent part of the producer's file folder; and

(3) the RO Director, or a designated authorized representative, will withdraw the WA offer (see Exhibit 12).

(a) Notification of a withdrawal must be made via regular mail to the producer with a copy to the AIP electronically through the WA ROE system. No mediation, appeal, or administrative review rights are included.

(b) When the producer has clearly signed the rejection statement of the WA offer indicating the producer rejected the terms of the WA offer, no notification of withdrawal is required. If the producer's signature appears questionable (such as the signature on the rejection statement doesn't appear to match the producer's signatures on other submitted documents) the RO should provide a notification of withdrawal to the producer with a copy to the AIP.

(c) If the producer has not signed the rejection statement, but the AIP signed on the producer's behalf in the allotted space for the AIP's signature, notification of a withdrawal to the producer is still required.

(d) For WA offers that were rejected by the insured, retain the Exception Request Release Reason Code 8 (see Exhibit 6E).

58-60 (Reserved)

61 WA Cancellation, Errors, and Changes

A. Multi-Year WA Cancellation

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

(1) Multi-year WAs may be cancelled for any crop year by the producer or the AIP by providing written notification to the RO by the cancellation date specified in the policy or the WA, as applicable. In addition, when an insured cancels the policy:

(a) to transfer to a policy/plan that is covered under different BP, the insured effectively cancelled the WA by initiating the cancel and transfer even when insured with the same AIP. If the insured switches coverage within different plans under the same BP with the same AIP, the WA remains effective under the current plan of insurance;

Example: In 2011 the producer accepted a multi-year WA for revenue protection, the insured may transfer coverage (including the WA) to yield protection in 2014 by changing insurance plans; however, if the insured transfers to an area plan which is under a different BP, the insured effectively cancelled the 2011 multi-year WA.

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

Example: An insured accepted a multi-year WA in 2008 while under an individual policy with a SSN. In 2014 the insured cancels the individual policy and begins a policy as a corporation with a different tax identification number. The 2008 multi-year WA does not transfer to the corporation and the WA is cancelled along with the cancellation of the individual policy in which the WA was written for.

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

A. Multi-Year WA Cancellation (continued)

(2) Multi-year WAs must be reviewed annually to verify the determinations made are still appropriate for the situation for which the WA was developed (WUAs, as provided in Part 4, are reviewed by the AIP and all other WAs are reviewed by the RO). Upon review the RO will provide written notice to the producer and AIP that the WA is cancelled no later than 30 calendar days prior to the cancellation date specified in the policy or WA, as applicable, if:

(a) it is determined the WA experience determined in Paragraph 35 is not favorable;

(b) policy changes no longer permit the WA (such as the potato policy no longer allows WAs for certain practices);

(c) it is determined the original WA was issued in error (for example, the WA was not authorized by the policy);

(d) the policy provisions or AD provide coverage that was previously provided under the WA; or

(e) the WA is no longer appropriate.

B. WA Error Corrections

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

(1) If single year or multi-year WAs contain errors that are open and obvious (such as the T-Yield is written as 1,000 bushels instead of 100 bushels, legal description recorded incorrectly, etc.), for the current crop year only:

(a) corrections will be made by providing a modified approved WA to the producer and AIP; and

(b) the producer and AIP cannot reject RO corrections to modified approved WAs for obvious errors.

(2) If single year or multi-year WAs contain errors that are not obvious (such as, the premium rate is written as 0.11 instead of the proper rate of 0.10):

(a) insurance will continue under the terms of the WA for the current crop year, unless the error is adverse to the producer and the RO is notified of such error prior to the end of the insurance period (if the error is adverse to the producer and the RO is notified prior to the end of insurance period, the RO will issue a modified approved WA correcting the error for the current crop year only); and

(b) for all subsequent WAs, the RO will include the correct information.

B. WA Error Corrections (continued)

(3) For a multi-year WA that contains an error, the WA must be cancelled in writing with notice to the producer and AIP for the subsequent crop year. A new WA offer shall be issued containing the modified terms at least 30 days prior to the cancellation date. For the new WA offer:

(a) to be effective, it must be signed by the producer by the expiration date contained in the WA offer;

(b) the producer has the right to reject the modification by the applicable cancellation date for the crop by signing the rejection statement on the new WA offer; and

(c) if the producer rejects the WA offer, however does not sign the rejection statement, the AIP must sign the rejection statement attesting that the WA offer was presented to the producer and the producer rejected.

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

C. WA Offer Issued in Error

If the RO issues a WA offer in error (such as the WA was not authorized by the policy) and the insured accepts the offer, the WA will be in effect for the current crop year. For single-year WAs, the RO will not accept a renewal request the following year (see Subparagraph 33B). For multi-year WAs, the RO will cancel the WA no later than 30 calendar days prior to the cancellation date specified in the policy or WA [see Subparagraph 61A(2)].

D. Farming Operation Changes

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

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

E. Non-Substantive Changes

The AIP may notify the RO with supporting documentation of non-substantive changes to the WA. The WA may be modified by the RO when the modification does not change the conditions, rates, or other information applicable to the terms of the WA. Non-substantive changes that may be made include changing the policy number under the same AIP, a change in the FSA FN/tract/field numbers, etc. The RO will issue a modified approved WA to the AIP providing an explanation of the original and the corrected information on the WA cover letter. The original WA dates of acceptance will be retained.

F. Person Status Changes

When policies affected by person status changes have WAs, the procedure for person status changes in CIH Part 4, Section 3 will dictate when WAs will remain in effect or be cancelled (such as, if the policy is cancelled the WA will be cancelled, if the policy remains in effect the WA will remain in effect).

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

62 Incorporation of WAs into AD

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

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

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

63 Administrative Review, Mediation, and Appeal

A. Terms Different than Requested

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

A. Terms Different than Requested (continued)

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

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

(a) a request for administrative review does not affect the producer's responsibility to accept or reject the WA offer on or before the expiration date;

(b) if the producer rejects or fails to sign the WA offer by the expiration date, the producer will not be able to receive insurance under the terms of the WA if the producer does not prevail on the request for administrative review, mediation, or any subsequent appeal request; and

(c) if the producer accepts the offer by the expiration date, the producer will receive insurance under the terms of the WA unless the producer prevails on the request for administrative review, mediation, or any subsequent appeal.

(3) If the producer seeks administrative review and does not receive what was requested, the RO must provide notice to the producer of the right to mediation and appeal.

(4) If the producer seeks administrative review, subsequently appeals in accordance with 7 CFR Part 11, and later drops the appeal, the RO does not have to provide notice of the right to administrative review, mediation, or appeal for any subsequently filed request for a WA that requests the same terms and conditions that were the subject of the appeal, unless additional information is submitted in support of the request.

(5) The RO does not have to provide notice of the right to administrative review, mediation, or appeal for any subsequently filed request for a WA that requests the same terms and conditions that were previously denied, unless additional information is submitted in support of the request. Additional information must address the reason(s) the RO did not provide what the insured had requested in a previous year.

B. Not Authorized By Policy

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

C. Denial

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

D. Failed CI Appraisal

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

E. Additional Resources

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

64 Transmitting WAs to RMA

A. Transmission of WA Terms and Conditions

The AIP must:

(1) transmit to RMA the appropriate terms and conditions under which the WA was approved;

(2) transmit the WA data to RMA in accordance with Appendix III of the SRA, including the applicable WA number; and

(3) timely submit the WA data with the same terms as issued by the RO and ensure that the RO approved WAs are reconciled, or the AIP may be subject to the sanctions contained in the SRA.

B. Reconciliation

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

(1) If WAs cannot be reconciled, the AIP must provide a reasonable justification as to why the WAs cannot be reconciled, the appropriate reason code, and sufficient notes to explain the WAs that are not reconciled (such as, the producer elected CAT coverage and the WA was not applicable, the producer did not plant the crop for the applicable crop year in which the WA was approved, etc.).

B. Reconciliation (continued)

(a) If a multi-year WA is no longer applicable, it needs to be cancelled and the AIP must indicate this reason in the notes.

(b) The WA number needs to be reported on the zero acreage records where applicable (can be reported at a crop, unit, or field level).

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

(3) RMA PAAD, Data Quality Branch will provide the AIP with the applicable WA reconciliation reports through the RMA web based application WARPT. AIPs must inform RMA when their employees no longer require access to WARPT.

(4) The AIP should complete the WA reconciliation process by February 1 following the applicable reinsurance year (such as February 1, 2014, for the 2013 reinsurance year).

(5) Each applicable RO must complete the review of the AIP reconciliation by July 1 following the applicable reinsurance year (such as July 1, 2014, for the 2013 reinsurance year). Applicable reconciliation reports will be available through WARPT.

(a) The RO will review the AIP reconciliation determination and, if the RO agrees with the AIP reconciliation determination, identify the WA as verified.

(b) If the RO disagrees with a WA reconciliation determination, the RO should contact the AIP to resolve the discrepancy.

(c) If the RO discovers a discrepancy that has not been reconciled and the AIP has not provided an adequate explanation (for example, crop not planted) or the AIP did not submit the WA data with the same terms issued by the RO, the RO must notify RMSD. RMSD will report all discrepancies identified by the applicable RO, by AIP, to the CFO and RSD.

65-70 (Reserved)

PART 3 SPECIFIC GUIDELINES FOR WA TYPES

71 General Information

The following information in Part 3 contains specific WA request requirements, RO review criteria, and additional information for the identified WA request type. This information is in addition to Part 2, unless specified otherwise. See Exhibit 6A for WA type code definitions.

72 HR and UC Types – High-Risk Areas and Unrated Land

A. Additional RO Review Criteria

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

(1) review any available information applying to the risk classification applicable to the land;

(2) estimate the frequency and severity of probable loss from all perils in accordance with the CSH; and

(3) evaluate the adequacy of peril control or management practices as part of the rating process.

B. Unrated Wildlife Protection or Management Area Land

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

(1) the producer must provide a copy of the current contract between the wildlife management agency and the producer, in addition to meeting the requirements of Subparagraph 22A; and

(2) in addition to the requirements of Subparagraph 34A, the RO must:

(a) review the contract between the wildlife management agency and the producer, and identify the acreage or percent of acreage intended for harvest on the WA offer;

(b) consider the risk associated with the terms of the contract between the wildlife management agency and the producer and the physical conditions on the acreage when determining rates; and

(c) deny the request for a WA if the contract between the wildlife management agency and the producer specifies that the producer is not eligible for USDA farm program benefits.

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

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

(1) To determine a rate for land that is not rated, or land that is rated as high-risk and a lower rate is requested, the RO should consider the following, as applicable:

(a) the rate listed in the AD and whether the insured's risks are less than the underlying risk the rate established in the AD is based on;

(b) the location of the cropland [as outlined on aerial photos or other maps in accordance with Subparagraph 22A(6)];

(c) the frequency and severity of the peril on the cropland;

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

(e) insurance experience for the individual and/or the acreage, if available (insurance experience will not be used to prove the absence of a potential cause of loss); and

(f) favorable overall insurance experience on all or a portion of the land in the farming operation is not a basis to reduce the premium rate on high-risk land.

(2) If all other data sources suggest that the requested land is prone to the risk, the producer has the option to provide hard copy acceptable verifiable production records of all planted crops for at least the most recent twenty years in which the crops were planted to justify a lower rate. The producer should only submit records that apply to the specific cropland for which the lower rate is being requested that demonstrates the acreage has experienced the risk less frequently and severely than the frequency and severity of the risk upon which the rate was based.

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

(4) Using the considerations required in (1) of this subparagraph, use the CSH to determine an appropriate rate.

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

This subparagraph applies to individual rating of fragile or HEL.

(1) The RO must determine if the soil survey units comprising the cropland of the requested acreage meet the guidelines of the map area as established in accordance with the CSH. If the requested cropland consists of:

(a) land with a lower percentage of soils meeting the high-risk or unrated area criteria than the established standard for the county, approve the request; or

(b) soils typical of the land in the high-risk or unrated area, then in addition to the requirements of Subparagraph 22A:

(i) obtain five or more years of insurance experience for the crop on the high-risk or unrated land, if available; or

(ii) have the producer provide at least five years of yield history for the crop on the high-risk or unrated land, and proceed to (2) of this subparagraph.

(2) In addition to the requirements of Subparagraph 34A, to determine if the requested land should be removed from the high-risk or unrated area, the RO must:

(a) compare the SLCR for the requested high-risk or unrated land (if insurance experience is available) to the county insurance experience for the closest P/T for the crop for the same years, to determine the producer difference; or

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

Year	Producer (LCR)	County (LCR)
2009	0.00	0.05
2010	0.00	0.10
2011	0.60	0.25
2012	0.40	0.15
2013	0.80	0.50
SLCR	0.36	0.21

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

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

(i) average the producer's actual yields and the county actual yields by summing all years' yields and dividing by the number of crop years;

Example:

Year	Producer (bushel/acre)	County (bushel/acre)
2009	36	42
2010	38	38
2011	10	20
2012	16	28
2013	5	12
Total	105	140
Average	21	28

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

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

Producer: 21 bushel/acre x 0.85 = 17.9 bushel/acre
County: 28 bushel/acre x 0.85 = 23.8 bushel/acre

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

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

Example:

Year	Producer (bushel/acre)	County (bushel/acre)
2009	0 (17.9 – 36)	0 (23.8 – 42)
2010	0 (17.9 – 38)	0 (23.8 – 38)
2011	7.9 (17.9 – 10)	3.8 (23.8 – 20)
2012	1.9 (17.9 – 16)	0 (23.8 – 28)
2013	12.9 (17.9 – 5)	11.8 (23.8 – 12)
Total	22.7 bushels of loss	15.6 bushels of loss

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

Example: Producer: 22.7 total bushels of loss ÷ 5 crop years = 4.5
County: 15.6 total bushels of loss ÷ 5 crop years = 3.1

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

Example: Producer: 4.5 ÷ 17.9 bushel/acre = 0.25 SLCR
County: 3.1 ÷ 23.8 bushel/acre = 0.13 SLCR

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

Example: 0.25 producer SLCR – 0.13 county SLCR = 0.12 producer difference

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

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

(4) In accordance with the requirements of Paragraph 43, the RO will establish the rate as follows:

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

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

(b) if the producer's experience or yield suggests the standard rates would not be appropriate and there is an intermediate rate area (a rate area between the producer's current rate area and the standard rate area) in the county, determine whether the intermediate rate area is similar to the producer's acreage based on soil, topography and climatic conditions, and yield. If the intermediate rate area is similar, use the intermediate rate area to determine premium rates contained in the AD;

(c) if a rate cannot be determined in accordance with (a) or (b) above, use the CSH to determine an appropriate rate; or

(d) if an appropriate rate cannot be determined, deny the request for a WA.

E. Land with Extreme Risks

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

73 NB Type – New Breaking

A. Additional Request Requirements

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

(1) the FSA FN, tract number, and field numbers, when provided by FSA. If the newly broken ground does not have an assigned FSA FN, the producer must obtain one from FSA as soon as possible in order to meet the reporting requirements set forth in CIH Part 14, Section 8, Paragraph 1464. The producer does not need to participate in a FSA program to be assigned a FSA FN;

(2) the method used (or intended to be used) and date the land was (or intends to be) cleared, chemically cleared, or broken out of sod, pasture, perennial legume, or other vegetation prior to planting the crop (such as, the producer intends to spray the ground with chemical on April 1 to kill vegetation prior to planting). If the intended date of breakout is used, it should be as specific as possible, however may not be any broader than the expected month (for example, stating that this land will be broken in the spring is not acceptable, however stating the land will be broken in late March or early April would be acceptable);

A. Additional Request Requirements (continued)

(3) the reason a WA is needed for the new breaking acreage (only required if the requirements of a Special Provisions statement available in the county to provide insurability for the new breaking acreage of the crop are not met, such as the new breaking acreage did not meet the soils requirement of the Special Provisions statement, the producer did not meet the breakout date of the Special Provisions statement, the producer does not have a Conservation Plan from NRCS when one is required by the Special Provisions statement, the acreage requested for WA is the acreage that exceeded the 320 acres maximum that the AIP can approve under the Special Provisions statement, etc.); and

(4) documentation that the acreage has been previously broken and planted to a crop, if available. When using FSA documentation, if the requested FSA FN/tract/field numbers do not match the submitted FSA documentation because the FSA FN/tract/field numbers have been reconstituted, additional documentation (such as reconstitution paperwork) must be submitted to identify the reconstituted FSA FN/tract/field numbers. Acceptable documentation may include, but is not limited to:

(a) a FSA-578 document showing the crop that the requested acreage was planted to prior;

(b) a prior crop year's FSA-578 document showing that the requested acreage is classified as cropland;

(c) a prior year's CLU Schema (this is provided to the AIP's by RMA), presented in a map format that contains the FARMNUM, TRACTNUM, FIELDNUM, CLUCLASS, CALCACRE, and CIMSFILE information by field; or

(d) receipts/invoices from custom planters or custom harvesters detailing the fields that were planted or harvested.

B. Additional RO Review Criteria

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

(1) use NRCS soil surveys or the NRCS WSS along with the maps of the acreage to determine soil types that will be farmed under the new breaking (each field is individually reviewed). Soil surveys may be used to identify additional risks including salinity, drainage and moisture problems, etc. The RO will deny the request for a WA for the acreage if:

(a) the majority of the acreage consists of soil types that are not suited to the requested crop; or

(b) the expected yields for the acreage are less than 50 percent of the applicable T-Yield.

B. Additional RO Review Criteria (continued)

(2) consider the date the land was, or will be, cleared or broken out;

(a) Agricultural experts must determine that there has been sufficient time for the organic matter to break down and to allow the soil moisture to regenerate.

(b) If the date of breakout makes moisture a limiting factor or other additional risks exist (such as salinity), assigned T-Yields should be reduced by up to 50 percent.

(c) Deny the request for a WA if the expected yields for the acreage are less than 50 percent of the applicable T-Yield.

(3) consider the documentation that the acreage has previously been broken and planted to a crop (this is not limited to row crops, however the crop must have required the ground to be broken to plant the crop, such as land broken and planted to corn, alfalfa, etc.). If the producer is unable to provide documentation that the acreage has previously been broken and planted to a crop, a maximum of 65 percent of the applicable published T-Yield will be assigned;

(4) not assign a yield that exceeds 80 percent of the applicable published T-Yield for the new breaking acreage; and

(5) consider the APH databases for the same crops the producer intends to plant on the newly broken ground. If the APH databases suggest a yield 50 percent or higher of the applicable published T-Yield, and less than 80 percent of the applicable published T-Yield, a yield shall be assigned on the WA offer that is reflective of the producer's past production history for the requested crop, if (2) or (3) of this subparagraph do not further limit the yield that can be offered. Deny the request for a WA if the expected yields for the acreage are less than 50 percent of the applicable published T-Yield.

C. WA Not Required for Insurability

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

(1) was not planted in at least two of the three previous crop years to comply with any other USDA program (such as FSA Conservation Reserve Program). If acreage is not planted within two crop years of emerging from a USDA program, the acreage is treated the same as new breaking acreage that did not emerge from a USDA program for insurability (such as, it would have to be five percent or less of the insured planted acreage in the unit, meet the requirements of any applicable Special Provisions statement for insurability, receive a NB WA, etc.);

C. WA Not Required for Insurability (continued)

(2) due to the crop rotation, the acreage would not have been planted in the previous three years (for example, a crop rotation of corn, soybeans, and alfalfa in which the alfalfa remained for four years before the acreage was planted to corn again). The alfalfa or other rotational crop (hay or forage crop in accordance with Section 9 of the Common Crop Insurance Policy BP) is not limited to a certain number of years;

(3) had a perennial tree, vine, or bush crop on the acreage in at least two of the previous three crop years;

(4) constitutes five percent or less of the insured planted acreage in the unit; or

(5) is insurable as provided in the Special Provisions.

D. Prairie Pothole National Priority Area

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

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

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

(3) the Governor of the applicable State elected to make Section 508(o) of the Act effective.

E. New Breaking Land APH Databases

Separate APH Databases will be required for all new breaking land the year the new breaking ground is under the WA (see CIH Part 14, Section 8, Paragraph 1464). Simple Average T-Yields, new producer T-Yields, and variable T-Yield percentages do not apply the year the new breaking ground is under the WA. The AIP must establish the guarantee on the basis provided in the WA (such as four years of the T-Yields assigned 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 CIH Part 14, Section 8, Paragraph 1464 (for example, one year of actual yields while insured under the WA and three variable T-yields; or if Simple Average T-Yields apply, then one year of actual yields while insured under the WA and three Simple Average T-Yields).

F. Required WA Statements

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

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

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

74 NL Type – Nursery Plant List

A. Additional Request Requirements

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

(1) a list of exact names of genus, species, subspecies, variety, cultivar (such as scientific name), common name (if available), patented name (if applicable), plant or container sizes, and number of plants requested to be insured by WA, as appropriate;

(2) the practice (such as container or field grown);

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

(4) two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales. Requirements for the wholesale catalogs/price lists are:

(a) the crop year and name, address, and phone number of the nursery must be shown on all the catalogs/price lists;

(b) the name of the AIP, the name of the insured, and the policy number must be shown on the applicable catalog; and

(c) a crop Inventory Valuation Report cannot be used as a substitute for a catalog/price list.

B. Availability

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

C. Additional RO Review Criteria

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

(1) If the plants are found in another EPL/PPS listing, the RO may approve a request for a WA if it determines that the:

(a) assigned storage keys are appropriate for the region or the assigned storage key can be adjusted to meet the regional requirement; and

(b) plants are being grown in a hardiness zone that generally has temperatures suitable for growth and meets the:

(i) minimum hardiness zone limitations for field grown or container grown material, as applicable; and

(A) Field grown hardiness zone limitations cannot be adjusted for regional requirements if they are obtained from another RO's EPL/PPS.

(B) Container hardiness zone limitations may be adjusted if an appropriate regional storage key is assigned.

(ii) storage key requirements.

(2) If the plants are not on another EPL/PPS listing, or they fail to meet the standards in (1) of this subparagraph, the RO will:

(a) request assistance from a designated consultant or use hardiness zone publications, if available, to verify the minimum hardiness zone for field grown plants;

C. Additional RO Review Criteria (continued)

(b) with respect to assistance from designated consultants, submit the plant names for determination of:

(i) correct nomenclature for the plants;
(ii) plant types;
(iii) required hardiness zone limitations; and
(iv) appropriate cold protection measures and storage keys.

(c) deny the request for a WA if the designated consultant is unable to provide assistance with any of these determinations, or hardiness zone publications do not provide the minimum hardiness zones; and

(d) if the requirements of (a) or (b) above are met, determine whether the catalogs/price lists provide adequate information to price the plants. If an average price cannot be developed for the plant using the information in the catalog(s):

(i) compare the prices with other like plant material (such as plants in the same genus/species) in the EPL/PPS;

(ii) if the prices in the catalog or pricelist are comparable (within 10 percent) to other like plants, establish the price at 90 percent of the catalog or pricelist price; or

(iii) if there are no like plants, or the like plants do not have comparable prices as listed in (ii) above, the request for a WA must be denied.

D. Additional WA Offer Provision Requirements

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

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

(2) the price by P/T and size;

(3) the hardiness zones for each plant and practice; and

(4) the applicable storage key for each plant and practice.

E. Required WA Statement

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

F. Additional RO Instructions

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

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

75 OP Type – Unrated Insurance Option

A. Availability

OP type WAs will only be available when an option or endorsement allows WAs to establish coverage for an insurance option in a county that does not have a premium rate on the AD.

B. Additional Request Requirements

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

(1) evidence the crop is commercially grown in the area;

(2) evidence a viable marketing outlet is available; and

(3) for any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop and its adequacy.

C. Additional RO Review Criteria

(1) In addition to the requirements of Subparagraph 34A, to approve a request for a WA, all of the following conditions applicable for the specific request must be met. If any condition is not met, the request for a WA must be denied. The conditions that must be met are:

(a) the AD in another county permits coverage for the specific insurance option for which a WA is requested;

C. Additional RO Review Criteria (continued)

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

(c) all other policy terms are appropriate for insuring the unrated insurance option;

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

*** (e) the agricultural experts agree the requested type is adapted to the area, or the required quality is readily attainable in the county.

(2) In accordance with Paragraph 43, to determine proper statements, rates, and other appropriate provisions, the RO must determine:

(a) the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop using the unrated insurance option that could affect the risk; and

(b) premium rates for all plans of insurance as follows:

(i) use the premium rates or factors from the reference county determined in accordance with Paragraph 36;

(ii) if the reference county premium rate for the insurance option varies by coverage level, use the premium rate for the 65 percent coverage level and specify in the WA offer to multiply the rate by the differential in the AD for the reference county if the producer's coverage level is different; or

(iii) if the premium rates or factors from the reference county are not appropriate because there are additional risks, or the risks are different for the unrated insurance option:

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

(B) review the base premium rate and factor for the insurance option in the reference county; and

(C) increase or decrease the factor for the insurance option as necessary to cover the expected losses.

C. Additional RO Review Criteria (continued)

(3) In addition to Subparagraph 34C, the RO must deny requests for WAs if:

(a) there is inadequate water for an irrigated practice, if known at the time of processing the request; or

(b) for perennial crops, the PAIR recommends the acreage not be insured.

76 PE Type – Policy Exceptions

A. Availability

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

B. Underage Citrus (Arizona and California)

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

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

(a) a current PAIR on the requested underage acres; and

(b) actual production from the third growing season and fourth growing season for acreage that has reached the fifth growing season after being set out.

(2) In addition to the requirements of Subparagraph 34A, requests for a WA:

(a) may be approved, subject to (b) below, if the citrus trees have produced fruit in at least the previous growing season; or

(b) must be denied if:

(i) the request is for trees entering the first, second, third, or fourth growing season; or

(ii) the actual production from the fourth growing season determined under (1)(b) of this subparagraph is zero for acreage that has reached the fifth growing season.

B. Underage Citrus (Arizona and California) (continued)

(3) In accordance with Paragraph 43, the RO must:

(a) assign the T-Yield for the crop; or

(b) assign an adjusted T-Yield based on an evaluation of the previous year's production and the historical trend of yields based on the age of the tree, if the T-Yield is not appropriate.

C. Establishing a Price Election for Arizona and California Grapes

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

(1) In addition to the requirements of Paragraph 22, the request for a WA must also include:

(a) the number of tons of each variety of grapes sold for at least the two most recent crop years; and

(b) the price received for all production of each variety in the years for which production records are provided.

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

(2) In accordance with Paragraph 43, the RO must determine the price election as follows:

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

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

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

(b) if the specific variety requested by the insured does not have an established price anywhere in the state, choose a similar variety in the producer's county and use that variety's price election for the requested variety; and

(c) the price established for any unlisted variety will be the lower of the price actually received by the producer in the past year or the highest price established for an existing similar variety in the county/state.

D. Underage Peaches

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

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

(a) the current crop year's APH database form and production evidence that show at least 100 bushels per acre have been produced on the acreage for which the WA is being requested;

(b) a county map showing the location of the orchard; and

(c) an explanation of why the orchard is producing high yields at a young age.

(2) In addition to the requirements of Subparagraph 34C, the RO must deny requests for WAs if:

(a) the applicable acreage has not produced at least 100 bushels per acre in the prior year; or

(b) the reason for the high yields at a young orchard age is not sustainable.

D. Underage Peaches (continued)

(3) In accordance with Paragraph 43, the RO must assign the producer's actual yield obtained from the acreage during the most recent crop year as the T-Yield. The assigned T-Yield should not exceed the appropriate county T-Yield for trees of a similar planted density that are of insurable age.

E. Insurance Allowed by CP if Specified Yield Potential Met

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

(1) Instead of requesting a WA, the AIP must only perform a CI appraisal to determine if the yield potential specified in the CP has been met.

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

(3) If insurance is denied by the AIP after performing the CI appraisal, the notice to the producer must state that the producer has a right to arbitrate or mediate the decision in accordance with Section 20 of the Common Crop Insurance Policy BP.

F. Raisin Reconditioning

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

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

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

(1) Requests involving pecans must contain at least two years of production and gross sales records. The pecan revenue policy is a two-year coverage module, therefore WA offers must be written in two-year increments with two years of production history.

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

(2) Instead of requesting a WA:

(a) the AIP must conduct a current PAIR and determine whether it is willing to insure the crop. If the AIP is willing to insure the crop, the AIP must provide the following to the RO no later than 30 calendar days after the production reporting date, unless extended by the RO:

(i) a copy of the signed and dated RO Determined Yield form requesting the assignment of an appropriate yield (see CIH Part 15, Section 9, Paragraph 1581);

(ii) the APH database form and the production records for the crop; and

(iii) a copy of the PAIR completed in accordance with CIH Part 15, Section5.

(b) the RO must evaluate the information provided to determine the effect of the current condition of the crop or acreage on the yield and make the appropriate adjustment to the yield; and

(c) the RO must send a copy of the determined yield, or the rejection, to the AIP and include producer rights in accordance with Paragraph 63.

H. Direct Marketing

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

(1) In addition to the requirements of Subparagraph 22A, the producer must provide:

(a) the AIP the records supporting the producer's reported income on the Schedule F Tax Form; and

(b) a copy of the Schedule F Tax Form, if requested by the RO, for the crop that is direct marketed.

(2) The pecan revenue policy is a two-year coverage module, therefore WA offers must be written in two-year increments with four years of production history.

I. Insurance Date Changes

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

*** (1) examine the information from agricultural experts to determine whether the end of the insurance period, cancellation, termination or other dates are consistent with the growing season for the crop in the county. If there is a question regarding an opinion of appropriate dates, the RO should consult another agricultural expert; and

(2) use acceptable verifiable records of actual yields to determine whether the dates of harvest support the requested end of the insurance period, or to determine whether other terms of insurance or dates are appropriate.

J. Mint Stands

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

77 RE Type – Rotation Exceptions

A. Availability

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

B. Additional Request Requirements

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

(1) a written and detailed recommendation from an agricultural expert indicating the acceptability of any rotation deviation based on the crop and soil types;

(2) all related APH history for the crop; and

(3) if disease control is recommended by agricultural experts, evidence that the recommended disease control (such as fumigation) has been applied, or the means of application are available if application of the disease control was not required when the WA was requested.

C. Additional RO Review Criteria

(1) In accordance with Subparagraph 34A, the RO must assess the impact of the requested rotation deviation on yield and risk, and the RO must make appropriate adjustments in the WA offer. If the data suggests:

(a) no reasonable disease mitigation measures exist and no recommendation indicating the acceptability of any rotation deviation from experts that will offset the risks associated with the crop sequence is provided, deny the request; or

(b) reasonable disease mitigation measures exist or there is a recommendation of adaptability indicating the acceptability of any rotation deviation from agricultural experts, approve the request.

(2) If the request for a WA can be approved under (1)(b) of this subparagraph, and:

(a) the yields will be significantly different than the typical rotation, the RO must:

(i) use the producer's APH history and production history for other producers in the area using the same or similar rotation practices and calculate a T-Yield for the rotation exception;

(ii) determine the expected losses associated with the rotation exception based on information from the agricultural experts and available yield history;

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

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

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

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

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

C. Additional RO Review Criteria (continued)

(c) there is an increased risk due to additional disease pressure with no likely effect on the yield, assign a rate commensurate with the additional risk in accordance with (2)(a)(ii) and (2)(a)(iii) above.

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

78 SC Type – Special Purpose Corn

A. Availability

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

B. Additional Request Requirements

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

(1) the dates the producer normally plants and harvests the crop in the county;

*** (2) evidence the crop is commercially grown in the area;

(3) evidence a viable marketing outlet is available; and

(4) for any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop and its adequacy.

C. Additional RO Review Criteria

(1) In addition to the requirements in Subparagraph 34A, the RO must:

(a) compare the dates the producer normally plants and harvests the crop to the county and those recommended by an agricultural expert, and adjust the appropriate dates as necessary;

(b) examine the information regarding irrigation to ensure that the producer has adequate water at the appropriate times, if insurance is sought for an irrigated practice. If there is inadequate water for an irrigated practice, the request for a WA must be denied;

(c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;

C. Additional RO Review Criteria (continued)

*** (d) examine the information from agricultural experts to determine whether all experts are in agreement regarding adaptability of the crop to the area or acreage; and

(i) NRCS maps must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.

(ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.

(iii) If there is any opinion from an expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.

(e) determine if all of the following conditions are met. If one or more of the conditions are not met, determine whether the condition can be modified to meet the conditions of the acreage to be insured under the WA. If the condition cannot be modified, the request for a WA must be denied. The conditions that must be met are:

(i) the policy must permit coverage for the specific P/T or option of the crop for which insurance is requested;

(ii) the end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county;

(iii) quality adjustment, moisture adjustment, or other special loss adjustment provisions can be applied consistently;

(iv) the intended use of the crop is defined as acceptable in the policy;

(v) all other policy terms are appropriate for insuring the crop and acreage; and

(vi) the crop is commercially grown in the county and a viable marketing outlet is available.

C. Additional RO Review Criteria (continued)

(2) In accordance with Paragraph 43, to determine proper dates, statements, rates, and other appropriate provisions, the RO must:

(a) determine the T-Yield for special purpose corn by;

(i) obtaining yield information from unbiased third parties (such as, the CES, university or private plant geneticists, processors, any publications for special purpose corn in the area, and any published yield data) to determine the yield potential of the special purpose corn as compared to conventional corn (calculate a percentage). Potential yields of different special purpose corn varieties may be 40-85 percent of conventional varieties;

(ii) multiplying the result of (i) above and the T-Yield that would be applicable for conventional corn for the appropriate farming practice, to determine the special purpose corn T-Yield (under no circumstances will the special purpose corn T-Yield be higher than the T-Yield for conventional corn); and

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

(iii) using the APH history for the special purpose corn provided with the request for a WA to determine whether the T-Yield determined in (ii) above is appropriate. If the simple average of the APH actual yields for the special purpose corn varies more than 10 percent from the T-Yield determined in (ii) above, the T-Yield determined in (ii) above is not appropriate.

(A) Except as provided in Subparagraph 34C(6), if the simple average of the APH actual yields for the special purpose corn is less than 90 percent of the T-Yield determined in (ii) above, assign the simple average as the new T-Yield.

(B) If the simple average of the APH actual yields for the special purpose corn is greater than 110 percent of the T-Yield determined in (ii) above, assign the simple average not to exceed 120 percent of the T-Yield determined in (ii) above.

(b) base the special purpose corn premium rates on the conventional corn premium rates for the county for the approved yield; and

*** (c) apply price/price elections published in the Special Provisions for conventional field corn to special purpose corn varieties.

D. Additional WA Offer Provision Requirements

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

79 SG Type – Interplanted With Another Crop

A. Additional Request Requirements

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

(1) a written and detailed recommendation from the CES on the acceptability of the practice on the producer's acreage based on the crops and soil types;

(2) all production history for the crop for the acreage that had previously been interplanted (the producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop); and

(3) if disease or weed control is recommended by the CES, evidence that the:

(a) recommended disease or weed control was applied; or

(b) means of application is available, if application of the disease or weed control was not required when the WA was requested.

B. Additional RO Review Criteria

In addition to the requirements of Subparagraph 34A:

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

(2) the recommendation from the CES must have determined the practice is acceptable for the producer's acreage; and

(3) the producer's production records for the interplanted practice for the small grain or other insured crop must demonstrate that the producer's APH approved yield for the small grain or other insured crop can be produced.

A. Availability

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

B. Additional Request Requirements

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

(1) a description of the Reclamation Process Report;
(2) the date the reclamation was completed; and
(3) all APH databases for the reclaimed acreage.

C. Additional RO Review Criteria

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

(1) deny the request for a WA if no yields are available;

(2) assign the standard rates for the county if the yields and variability of the yields are comparable; or

(3) if the yields and variability of the yields are not comparable:

(a) assign a rate that is appropriate for the risk, if it is possible to determine;

(b) assign a rate comparable to a high-risk area in the county; or

(c) deny the request for a WA if it is impossible to accurately determine the risk and appropriate rates, or the risk is excessive.

A. Additional Request Requirements

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

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

B. Additional RO Review Criteria

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

(1) the WA is to retain the capping of liability at no greater than that determined from 125 percent of the average acreage of seed potatoes previously entered into and passing certification in the potato certified seed program for the previous three crop years (under no circumstance can the WA override the liability cap determined from 125 percent of past average acres); and

(2) there is a change in the farming operation that results in a change in the acreage being farmed in a county or the insured entity, such as:

(a) a revised entity, dissolution of partnership, etc.; or

(b) a change in location of the operation, which includes:

(i) expansion to another county; or
(ii) planting acreage in fewer counties.

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

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

82 TC Type – Non-Irrigated Corn Grain

A. Availability

A TC type WA is required to establish coverage for non-irrigated corn grain where the AD for the requesting county contains only:

(1) irrigated corn grain; and
(2) irrigated corn silage and/or non-irrigated corn silage.

B. Additional Request Requirements

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

(a) a completed Non-Irrigated Corn Grain Request Worksheet (see Exhibit 3B for form standards and Exhibit 15 for an example) signed by the producer under the Certification Statement. The RO may request production and/or acreage evidence to substantiate the entries on the worksheet; and

(b) at least three crop years of all non-irrigated corn acreage planted for grain in the county, or area, on an APH database form. The AIP must ensure that:

(i) the production history is not based on conversion from corn silage records to corn grain records. Records must show that at least 50 percent of all planted corn acreage in which the insured has an interest in the county, or area, are based on harvested grain production, or grain appraisals, in three of the four most recent years;

(ii) only records for the years the producer actually shared in the non-irrigated corn grain crop are considered as a year of records to qualify the producer (however, an operator with three or more years of acceptable records will qualify a sharing landlord, and entities that qualify for transfer of APH may qualify); and

(iii) in at least one of the years, 50 percent or more of the producer's acreage in the county, or area, was harvested as grain.

(2) In addition to the requirements of Subparagraph 22A, but instead of the documentation required in (1) of this subparagraph, the producer may provide a fully executed processor contract for grain corn. The processor contract:

(a) is an agreement with a business enterprise, or a buyer/agent under contract with a business enterprise, regularly engaged in processing grain corn for ethanol that possesses all licenses and permits for processing corn as required by the state in which it operates, and that possesses facilities, or has contractual access to such facilities, with enough equipment to accept and process contracted corn; and

(b) must be submitted with the request, fully executed, and acceptable to the RO.

C. Additional RO Review Criteria

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

(a) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk; and

*** (b) examine information from agricultural experts to determine whether all experts are in agreement regarding adaptability of the crop to the county.

(i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.

(ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.

(iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the county or acreage, the request for a WA must be denied.

(2) In accordance with Paragraph 43:

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

(i) the non-irrigated corn silage T-Yield divided by 0.15; or

(ii) the simple average of the yearly sum of the producer's grain production, or appraisals, divided by the yearly sum of the producer's acreage planted for grain (for up to the last 10 years).

C. Additional RO Review Criteria (continued)

(b) the premium rates must be determined by the RO as follows:

(i) use the premium rates from the reference county determined in accordance with Paragraph 36; or

(ii) if the premium rates or factors from the reference county are not appropriate because there are additional risks, or the risks are different for the non-irrigated corn grain P/T:

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

(B) review the base premium rate and factor for the non-irrigated corn grain P/T in the reference county; and

(C) increase or decrease the factor for non-irrigated corn grain P/T as necessary to cover the expected losses.

D. Additional Renewal Request Requirement

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

83 TD Type – Dry Bean Types

A. Additional Request Requirements

In addition to the requirements of Subparagraph 22A, the request for a WA must include evidence of adaptability for each type of dry bean requested. Evidence of adaptability must include either:

(1) two years of applicable production reports and at least one year of prices received; or

(2) two years of university or seed company test plot results and recommendations (duplicate university or seed company information that show adaptability is not needed for repeat requests from the same area for the same dry bean types, contact the RO to determine if this information is needed), and evidence of market potential including the price buyers are willing to pay for the class (sales records of the producer, a contract, or statements from the buyer can be used as evidence of market potential).

B. Additional RO Review Criteria

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

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

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

(2) In accordance with Paragraph 43:

(a) the RO must determine the T-Yield as follows:

(i) if the production history for the type is equal to or greater than the current T-Yield of the major type in the county, use the current T-Yield (the major type of dry bean in the county is based on the type that historically has the highest number of acres in the county based on NASS data, or FSA data if NASS data is not available); or

(ii) if the current T-Yield of the major type in the county is higher than the average of the actual history for the type, the current T-Yield must be reduced to reflect the expected yield for the type in the county (determine the expected yield for the type in the county based on all available production history in the county or other counties with similar agricultural conditions, yield trials, or the advice of agricultural experts).

(b) if the dry bean type is not listed on the AD for the county and:

(i) is listed in other counties, the RO must use the price election RMA has established for that type unless the producer's highest available contract price is lower than the price election RMA has established for that type, in which case the producer's highest available contract price shall be the price election for that type; or

Exception: For counties where Dry Bean Revenue Protection is available for specific types, use the RMA projected price regardless of the producer's contract price.

B. Additional RO Review Criteria (continued)

(ii) is not insurable in any county (the RO must contact RMA APDD, Actuarial Branch to determine the appropriate code to use for types of dry beans that are not available in the AD), the price election will be determined based on the following hierarchy:

(A) the contract price if the dry beans are under contract;

*** (B) for those crops where the contract prices in the county/area are lower than the lowest dry bean price election (for any type of dry bean) published by RMA in the AD, the contract price even if the beans are not under contract; or

*** (C) the lowest dry bean price (for any type of dry bean) established by RMA and published in the AD.

(c) when the RO determines the premium rate:

(i) the records by P/T must be combined and standard APH rules utilized to obtain an average yield;

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

Year	Acres	Yield
2010	-	N 900
2011	-	N 900
2012	-	A 1500
2013	-	A 800
2014 Approved Yield	-	1025

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

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

B. Additional RO Review Criteria (continued)

(iii) if the requested type was not insurable in a type group that is insurable, determine the type group most comparable to the requested type and use the standard rate for that type. Use the average yield for the requested type determined in (i) above and the standard rates of the comparable type for the current year to arrive at the applicable rate; and

(iv) T-Yields must be identified as standard T-Yields or T-Yields for high-risk or unrated areas.

C. Additional WA Offer Provision Requirement

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

84 TP Type – Unrated P/T

A. Additional Information

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

For WA requests where other crop types are insurable in the county which have later planting and harvesting dates than the type requested for a WA, the producer/AIP must submit the request prior to, or during, the planting period to allow for coverage by WA during the growing season. Contact the appropriate RO for the required submission date of a WA request for this situation.

Example: Spring Forage is insurable and the ARD is April 2014, fall forage is only insurable by WA. In this situation, if the producer waits until the spring ARD, a WA cannot provide coverage as the insurance period (growing season) has passed, and causes of loss may have occurred.

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

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

(2) the production is not destroyed before harvest or used for experimental purposes;

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

A. Additional Information (continued)

(4) the crop must not be labeled as experimental according to regulatory authorities (that is, a seed that has been genetically modified and carries the seed tag label "experimental" will not be insurable); and

(5) all requirements as specified under the applicable WA type are met.

B. Additional Request Requirements

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

(1) an APH database form containing the requested P/T, if the requested P/T has been previously grown;

(2) the dates the producer normally plants and harvests the crop using the unrated P/T in the county;

*** (3) evidence the crop is commercially grown in the area;

(4) evidence a viable marketing outlet is available; and

(5) for any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop and its adequacy.

C. Additional RO Review Criteria

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

(a) compare the dates the producer normally plants and harvests the crop using the unrated P/T to the reference county and those recommended by agricultural experts, and adjust the appropriate dates as necessary;

(b) examine the information regarding irrigation to ensure that the producer has adequate irrigation facilities and water to irrigate the crop at the appropriate times if insurance is sought for irrigated practice. If it is known at the time of processing the request for a WA there are inadequate irrigation facilities and/or water for an irrigated practice, deny the request for a WA;

(c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;

C. Additional RO Review Criteria (continued)

*** (d) examine the information from agricultural experts to determine whether all experts are in agreement regarding adaptability of the unrated P/T to the area;

(i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the unrated P/T is adapted to the soil and agronomic conditions on the acreage.

(ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.

(iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.

(e) use the PAIR for perennial crops to determine insurable acreage, the age of the stand, if the inspector recommends insurance for the acreage, or any noted perils or hazards unique to the acreage. If the inspector recommends the acreage should not be insured, the request for a WA must be denied; and

(f) determine if all of the following conditions are met. If one or more of the conditions are not met, the request for a WA must be denied. The conditions that must be met are:

(i) quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently;

(ii) the intended use of the crop is defined as acceptable in the policy;

(iii) all other policy terms are appropriate for insuring the unrated P/T and acreage;

(iv) the unrated P/T is commercially grown in the area and a viable marketing outlet is available;

*** (v) all the agricultural experts agree the unrated P/T is adapted to the area; and

(vi) if the unrated P/T has been planted previously, the same production practices must be used and the same agronomic conditions must exist for the acreage to be covered under the WA.

C. Additional RO Review Criteria (continued)

(2) In accordance with Paragraph 43:

(a) the RO must determine the T-Yield as follows:

(i) for an unrated P/T using county T-Yields:

(A) use the T-Yield of an identified reference county; or

(B) if the reference county T-Yield is not appropriate or available, determine a T-Yield using NASS, the producer's yield history, or other yield data from unbiased third parties (such as, the CES, university or private plant geneticist, processors, any publications for the P/T in the area, and any published yield data) to determine the yield potential of the unrated P/T as compared to insurable P/T of the crop in the county. Also refer to the procedures provided in the CSH;

(ii) for counties with T-Yield maps (not county T-Yields), or high-risk areas with separate T-Yields, determine an appropriate T-Yield by multiplying the T-Yield determined in (i) above by the area factor applicable to the area where the acreage to be insured under the WA is located. For acreage located in more than one area, separate T-Yields must be determined;

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

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

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

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

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

C. Additional RO Review Criteria (continued)

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

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

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

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

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

(c) for dollar plans of insurance:

(i) the amount of insurance is obtained from the AD of the reference county determined in accordance with Paragraph 36; or

(ii) if the amount of insurance in the AD in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated P/T was sold for in the county from NASS or other similar sources and subtract any post-harvest costs, if applicable.

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

D. Additional RO Instructions

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

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

A. Additional Information

Landlords with less than the three most recent years of crop history required in Subparagraph 85B may qualify by submitting a request for a WA and providing documentation that supports their tenant meets the applicable qualification requirements (see CIH Part 12, Section 1, Paragraph 1208).

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

B. Additional Request Requirements

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

(1) the dates the producer and other growers in the area normally plant and harvest the crop, if applicable;

(2) the name, location of, and approximate distance to the place the crop will be sold or used by the producer;

(3) for any irrigated practice, the water source, method of irrigation, and the amount of water needed for an irrigated practice for the crop and its adequacy;

(4) if the requested crop has been previously planted in the county or area for at least three years by the producer (requesting entity):

(a) a completed APH database form (only for crops that require APH), signed and dated by the producer, based on verifiable production records for at least the three most recent crop years in which the crop was planted; and

(b) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans) in which the crop was planted. Refer to CIH Part 11, Section 2 for acceptable verifiable production records (farm management records are not acceptable for an XC WA request and acceptable verifiable production records are not limited to the identified crops listed in CIH Part 11, Section 2, Paragraph 1115).

(i) The acceptable verifiable production records do not necessarily have to be from the same physical acreage for which a WA is being requested.

B. Additional Request Requirements (continued)

(ii) Acceptable verifiable production records do not have to be submitted if the producer has insured the crop in the county or area for at least the previous three crop years and has certified the yields on the applicable production reports, or if the yields are based on a previous insurance claim.

Example: For the 2014 crop year, the producer would have had to insured the crop in the county or area for at least the 2013, 2012, and 2011 crop years to be able to substitute insurance experience for acceptable verifiable records.

(iii) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (such as forage seeding).

(5) if the producer (requesting entity) has only one or two years of production records for the requested crop in the county or area, and has production records for a similar crop in the county or area such that the combination of both sets of records results in at least three different years of production records, the producer must provide the information required in (4) of this subparagraph for the years the producer grew the crop in the county or area and the information required in (6) of this subparagraph regarding the similar crop for the remaining years; and

(a) Similar crop production records cannot be submitted instead of the requested crop production records, if the requested crop has been produced in the county or area (for example, 2013 similar crop production records cannot be used if the requested crop was grown in 2013).

*** (b) The similar crop production records must be submitted beginning with the most recent crop year that the similar crop was produced, unless (5)(a) of this subparagraph applies.

Example: A producer requests an XC WA for corn in County A for the 2014 crop year. The producer has 2008 and 2013 corn production records in County A and 2008 through 2013 production records for a similar crop in County A. The producer must submit an APH database form containing the corn records for 2008 and 2013, and an APH database form containing the similar crop records for at least 2012. The two APH databases must collectively represent production and acreage from at least three APH crop years. The producer must also submit acceptable verifiable records for corn in County A in 2008 and 2013, and, if the similar crop was not insured the three previous crop years (2013, 2012, and 2011), acceptable verifiable records for the similar crop in County A for at least 2012.

B. Additional Request Requirements (continued)

*** (6) if the requested crop has not been previously planted in the county or area by the producer (requesting entity):

(a) the producer must sign a certification statement attesting that he/she has never planted the crop in the county or area (see Exhibit 14A);

(b) a completed APH database form (only for crops that require APH), signed and dated by the producer, based on verifiable production records for at least the three most recent crop years in which a similar crop was planted from acreage in the county, or in the area if the producer has not produced the crop in the county for at least three years; and

(c) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans) in which the similar crop was planted. Refer to CIH Part 11, Section 2 for acceptable verifiable production records (farm management records are not acceptable for an XC WA request and acceptable verifiable production records are not limited to the identified crops listed in CIH Part 11, Section 2, Paragraph 1115).

(i) The acceptable verifiable production records for the similar crop do not necessarily have to be from the same physical acreage for which a WA is being requested.

(ii) Acceptable verifiable production records do not have to be submitted if the producer has insured the similar crop for at least the three previous crop years and has certified the yields on the applicable production reports, or if the yields are based on a previous insurance claim.

Example: For the 2014 crop year, the producer would have had to insured the similar crop in the county or area for at least the 2013, 2012, and 2011 crop years to be able to substitute insurance experience for acceptable verifiable records.

(iii) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (such as forage seeding).

C. Similar Crop

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

(a) be included in the same category of crops (such as, row crops including, but not limited to, small grains, coarse grains, and oil seed crops; vegetable crops grown in rows; tree crops; vine crops; bush crops; etc.);

C. Similar Crop (continued)

(b) have substantially the same growing season (that is normally planted around the same dates and harvested around the same dates);

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

(c) require comparable agronomic conditions (such as, comparable needs for water, soil, etc.); and

(i) The similar crop should have comparable agronomic conditions so that management and machinery would be familiar to the requesting producer (such as, comparable water requirements/soil attributes, tolerance to heat/cold/frost, fertilizer, pesticides, tillage, special equipment, management expertise, harvesting and handling requirements, etc.).

(ii) CES recommendations and expected yield data from soil surveys should be reviewed by the RO when evaluating similar agronomic conditions.

(iii) If both crops (the crop in which the WA is requested and the similar crop) can be grown successfully when normal weather is received for the area, then the crops can be considered to have comparable agronomic conditions. The fact that one crop is somewhat more tolerant to drought conditions than another (such as corn versus sunflowers), should not mean that they are not similar crops because a period of extended drought will result in lowered yields for both crops when grown without irrigation.

(d) be subject to substantially the same risks (frequency and severity of loss would be expected to be comparable from the same cause of loss).

(i) The RO should determine whether the similar crop's loss would be substantially comparable to the requested crop (such as, sunflowers may fare better than corn in drought, a determination should be made whether the severity of loss would be comparable in both crops). The RO should evaluate CES and loss data to adjust the rates and coverage level accordingly for the requested crop.

C. Similar Crop (continued)

(ii) If the crops within a category have similar planting and harvesting dates, they are expected to be subject to the same risks (that is exposure to weather events would be the same).

(iii) Crops in the other categories should be evaluated based on the timing of different stages critical to crop production (such as, some vegetable row crops are planted only in the spring in an area, while multiple planting periods may be utilized in other areas).

(2) The Similar Crop Chart (see Exhibit 16), and supplemental additions provided on the RO website, may be used as a guide to identify similar crops.

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

(b) When no similar crop is identified, the RO will consider these crops on a case-by-case basis. In determining which crop to use as a similar crop, the RO must consult with:

(i) the Director of RMSD; and
(ii) other ROs in the same area(s) where the crop is already insured.

(3) Records for more than one similar crop may be provided to qualify for an XC WA. However, if records for more than one similar crop must be used to qualify, the crop that is most similar to the requested crop must be used prior to using additional similar crop records.

D. Additional RO Review Criteria

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

(a) compare the dates the producer normally plants and harvests the crop to the reference county and those recommended by agricultural experts, and adjust the appropriate dates as necessary;

(b) examine the information regarding irrigation to ensure that the producer has adequate irrigation facilities and water to irrigate the crop at the appropriate times if insurance is sought for irrigated practice. If it is known at the time of processing the request for a WA there are inadequate irrigation facilities and/or water for an irrigated practice, deny the request for a WA;

D. Additional RO Review Criteria (continued)

(c) determine the soil types, topography, and other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk;

*** (d) examine the information from agricultural experts to determine whether all experts are in agreement regarding adaptability of the crop to the area;

(i) The NRCS soil surveys or the NRCS WSS must be consulted to determine whether the crop is adapted to the soil and agronomic conditions on the acreage.

(ii) If there is a question regarding an opinion of adaptability received, the RO should consult another agricultural expert.

(iii) If there is any opinion from an agricultural expert that says the crop is not adaptable to the area or acreage, the request for a WA must be denied.

(e) use the PAIR for perennial crops to determine insurable acreage, the age of the stand, if the inspector recommends insurance for the acreage, or any noted perils or hazards unique to the acreage. If the inspector recommends the acreage should not be insured, the request for a WA must be denied;

(f) use acceptable verifiable records of actual yields to determine whether the approved APH yield or the reference maximum dollar amount for dollar plan insurance is supported, whether there are any quality or moisture issues that require an adjustment in policy terms, whether the dates of harvest support the end of the insurance period, or to determine whether other terms of insurance are appropriate; and

(g) determine if all of the following conditions are met. If one or more of the conditions are not met, the request for a WA must be denied. The conditions that must be met are:

(i) the policy must permit coverage for the specific P/T or option of the crop for which insurance is requested;

(ii) the causes of loss provided for in the policy must be consistent with those conditions that may reasonably be expected to occur in the county;

(iii) the end of the insurance period, cancellation, termination or other dates must be consistent with the growing season for the crop in the county;

(iv) quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently;

D. Additional RO Review Criteria (continued)

(v) the intended use of the crop is defined as acceptable in the policy;

(vi) all other policy terms are appropriate for insuring the crop and acreage;

(vii) the crop is commercially grown in the area and a viable marketing outlet is available or a legal marketing contract is in effect for the crop produced;

*** (viii) all the agricultural experts agree the crop is adapted to the area;

(ix) if the crop has been planted previously, the same production practices must be used, and the same agronomic conditions must exist for the acreage to be covered under the WA; and

(x) an actuarially sound premium rate can be established to cover the anticipated losses and a reasonable reserve determined in accordance with RMA's standard premium rating methodology for the crop for which a WA is being sought.

(2) In accordance with Paragraph 43:

(a) the RO must determine the T-Yield as follows:

(i) for crops using county T-Yields:

(A) use the T-Yield of the reference county; or

(B) if the reference county T-Yield is not appropriate, determine a T-Yield using NASS, the producer's yield history, or other yield data from unbiased third parties (such as, the CES, university or private plant geneticist, processors, any publications for the P/T in the area, and any published yield data) to determine the yield potential for the crop in the county. Also refer to the procedures provided in the CSH.

(ii) for counties with T-Yield maps (not county T-Yields) or high-risk areas with separate T-Yields, determine an appropriate T-Yield by multiplying the T-Yield determined in (i) above by the area factor applicable to the area where the acreage to be insured under the WA is located. For acreage located in more than one area, separate T-Yields must be determined;

D. Additional RO Review Criteria (continued)

(iii) APH history of the requested crop provided with the request should be used to determine whether the reference county T-Yields are appropriate. If the simple average of the producer's average yields for all reported crop years is less than 90 percent of the reference county T-Yield, the reference county T-Yield is not appropriate. The RO may utilize this procedure for the provided similar crop(s) APH history when applicable; and

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

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

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

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

(iii) if the premium rates from the reference county are not appropriate because there are additional risks or the risks are different:

(A) compare the premium rates of a crop with similar risk exposure in the reference county and county where the acreage to be covered under the WA is located;

(B) determine the differential between the two rates; and

(C) multiply the differential by the premium rate or rates from the reference county, as appropriate (if there is no crop with a similar risk exposure, deny the request for a WA).

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

D. Additional RO Review Criteria (continued)

(c) for dollar plans of insurance:

(i) the amount of insurance is obtained from the AD of the reference county determined in accordance with Paragraph 36; or

(ii) if the amount of insurance in the AD in the reference county is not appropriate, determine the dollar amounts for which the crop using the unrated P/T was sold for in the county from NASS or other similar sources and subtract any post-harvest costs, if applicable.

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

E. Additional RO Instructions

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

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

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

***

86-90 (Reserved)

(Reserved)

PART 4 SPECIFIC WUA (UA TYPE) GUIDELINES

91 General Information and Availability

(1) WUAs (UA Type WAs) fall under the guidelines and requirements provided in Part 2, unless otherwise specified.

(2) WUAs are not available for high-risk land.

(3) WUAs will be issued by crop policy. Multiple crops may be issued on a WUA and/or multiple WUAs may be issued per producer.

(4) WUAs are only available to establish optional units for crops where the CP allow for optional units by WA, provided all other optional unit requirements are met, and only for the specific situations covered by the procedures contained in Part 4 of this handbook.

(5) Optional units established by WUAs may be used in accordance with the applicable policy provisions to qualify for enterprise units. When optional units are elected, the insured must follow optional unit structure and the applicable guidelines provided by the WUA.

(6) Any acreage within the section (section equivalent) that is not identified and assigned to a specific optional unit will be assigned to the closest optional unit approved by the WUA.

(7) Individuals sharing in the same acreage under separate policies will have separate WUAs, and are not required to have the same optional units designated under each WUA. Each policy will have its own approved APH yield and file acceptable production reports accordingly.

92 Additional Request Requirements

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

(1) at least the most recent year of acceptable APH production records separated according to the proposed optional unit structure using the specifications in CIH Part 10;

(2) submitted aerial photographs or legible maps that:

(a) contain information which allows the RO to identify the location of the land;

(b) for annual crop requests, identify all cropland acreage included in the producer's operation in the county and the intended crops to be grown on the acreage;

(c) identify the boundaries of each proposed optional unit;

(d) identify the sections, section equivalents, and such other information as may be required to identify each parcel of land;

(e) for perennial crops with irrigation features, identify the irrigation feature (use pump, well number, location, or other method of identifying the feature on the map) and the relationship to the proposed unit structure;

(f) are of a reproducible size and quality (otherwise three copies need to be provided) for attachment to each copy of the WUA; and

(g) are signed and dated by the producer for the current crop year.

(3) a dated draft WUA addendum (see Exhibit 10B) clearly summarizing the:

(a) optional units to be established by the WUA;

(b) legal descriptions of the land for each unit;

(c) FSA FN, tract number, and field numbers, when provided by FSA;

(d) cropland acreage associated with each unit; and

(e) for perennial crops with irrigation features, the associated irrigation feature (use pump, well number, location, or other method of identifying the feature that was used on the map) for each proposed unit.

(4) the WA request number(s) of any existing WUA(s) that are in effect, if any, for an annual crop if the WUA request involves an annual crop, or a perennial crop if the WUA request involves a perennial crop. If requested by the RO, the insured must be able to provide a copy of any existing WUA, along with any addendum(s) or associated map(s)/photo(s). For unit division purposes, annual crops include alfalfa seed (forage seed), forage production, mint, and sugarcane; and

(5) additional requirements contained in Paragraph 97 based upon the type of WUA requested.

93 WUA Offer Requirements

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

(1) the map(s)/photo(s) attached to the WUA (the map/photo is considered part of the WUA) clearly showing the optional unit boundaries and specifically referenced in the WUA (see Exhibit 10C and 10D);

(2) optional unit's created by identifiable boundaries such as:

(a) permanent field boundaries;

(b) fences;

(c) permanent waterways;

(d) woodlands; and

(e) physical features (canyons, lakes, rivers, mountains, reclamation ditches), roadways, or similar features that are not readily movable.

(3) the addendum (see Exhibit 8C and Exhibit 10B) attached to the WUA (also considered part of the WUA) clearly summarizing the:

(a) optional units established by the WUA;

(b) descriptions of where the land for each unit is located;

(c) FSA FN, tract number (include previous tract number if applicable), and field numbers, when provided by FSA; and

(d) cropland acreage associated with each unit.

(4) boundaries consistent with prior WUA(s), if any, unless the location of acreage on the subsequent request(s) prevents the use of the prior WUA issued boundaries; and

(5) the format and statements contained in Exhibit 8 and Exhibit 10, as applicable.

94 Topographic and Irrigation Features

Topographic features used to qualify for WUAs in Subparagraphs 97B and 97C include natural features such as, mountains, rivers, lakes, canyons, steep slopes, etc. Topographic features may also include constructed features prohibiting immediate field access (such as, interstates, highways, and railroads). Minor creeks, field drainage ditches, fences, field roads, or interstates, highways, and railroads with immediate cross traffic access, are not topographic features for the purposes of Subparagraphs 97B and 97C, although some of these features may be used to delineate proposed unit boundaries.

Acceptable irrigation features for use in distinguishing separate optional units in Subparagraphs 97B and 97C include permanent irrigation systems that are not subject to alteration or change (such as center pivot, drip, or rill/furrow irrigated parcels that are serviced by canal systems). Fields and parcels associated with specific wells, lift pumps, or canal turnouts are also acceptable identifying features for Subparagraph 97C. Wheel lines, movable gun irrigation, gated pipe, and other irrigation systems which are temporary or readily modified, are not irrigation features outside the control of the insured.

95 Cropland Changes

(1) Request for revision must be submitted by the SCD for WUAs already in place when:

(a) land is removed from a farming operation and the impacted unit no longer meets the minimum acreage size requirement (the affected acreage which the insured continues to farm will be combined with the insured's closest optional or basic unit); or

(b) land added to the farming operation qualifies as a new optional unit.

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

(3) If land is added to the operation after the ARD for the insured crop, or if land was added prior to the ARD but no WUA was submitted timely:

(a) a new WUA request to create a new optional unit to include such land may be approved for the following crop year, if requested timely (APH production records must be kept separated according to the proposed optional unit structure intended for the following crop year); and

(b) for the current crop year, it will be added to the closest optional or basic unit in accordance with added land procedures contained within the CIH.

96 Additional Responsibilities

A. Producer

The producer must:

(1) comply with the production reporting and record-keeping requirements specified in the applicable crop policy, or AD, and procedures for optional units; and

(a) For each succeeding crop year the WUA is in effect, the producer must file acceptable production reports by the production reporting date to support the designated optional units for each crop; and

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

(2) assist the AIP/agent in drafting the addendum and other supporting documentation for the WUA.

B. AIP

The AIP must:

(1) conduct the underwriting review and evaluate all the information submitted with the request for a WUA and determine whether the applicable requirements in this section have been met. If the producer fails to submit all the necessary information by the applicable deadline:

(a) deny the request for a WUA; and

(b) notify the producer by certified mail that the WUA request is denied and state the reason for denial. The notice must provide the producer with a right to arbitrate the denial in accordance with Section 20 of the Common Crop Insurance Policy BP.

(2) sign and date the WUA offer issued by the RO, if accepting the WUA offer. Submission of a signed WUA by the AIP to the RO will be considered as acceptance by the AIP of such WUA;

(3) maintain a copy of the WUA and supporting documents (such as, WUA request, addendum, maps which clearly identify the location of the acreage, etc.); and

(4) review multi-year WUAs yearly to verify the determinations made are still appropriate for the situation for which the agreement was developed (such as, identify any land added or removed from the farming operation, etc.).

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

C. RO

The RO must:

(1) not accept any WUA request if the request for a WUA is incomplete (such as, not signed, inadequate map, etc.). The RO will send notice to the producer and the AIP when the request for a WUA is not accepted (no general appeal rights included);

(2) deny the WUA if the requirements of Part 4 have not been met (such as, minimum acreage requirements, more units than authorized, the boundaries are not acceptable, etc.);

(3) sign the WUA and approve the terms of such WUA for the WUA to be effective. The RO will return all approved and unapproved WUAs to the AIP;

C. RO (continued)

(4) provide the basis for disapproval and provide the producer with the right to appeal, if the WUA is not approved by the RO; and

(5) provide written notice to the producer and AIP that the WUA is cancelled no later than 30 calendar days prior to the cancellation date specified in the policy or WUA, as applicable, if it is determined policy changes no longer permit the WUA.

97 Additional Requirements for WUA Types

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

(1) Acreage in an oversized section or section equivalent (where units are authorized by sections), or FSA FN (where optional units are authorized by FSA FN), may qualify for a WUA if:

(a) the oversized section, section equivalent, or FSA FN contains more than 640 acres of cropland in which the producer has an interest; and

(b) each proposed optional unit contains at least 320 contiguous acres of cropland in which the producer has an interest.

(2) Any non-contiguous acreage within the oversized section, section equivalent, or FSA FN in which the producer has an interest that does not qualify as a separate unit under the guidelines in (1) of this subparagraph, will be assigned to the closest qualifying unit.

(3) The maximum number of optional units allowed by WUA will not exceed the total cropland acres divided by 640 and rounded up to the next whole number.

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

B. Annual Crops with Topographic or Irrigation Features

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

(1) the insured must clearly document permanent, topographic, or irrigation system features which present a significant obstacle to the farming operation and such features are not under the insured's control. Under these conditions it is impractical to comply with the optional unit division by section (for example, the planting pattern continues across the section lines due to the location of the center pivot irrigation system);

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

(2) minimum annual cropland acreage requirements;

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

(b) Each optional unit established under the WUA must contain a minimum of 320 annual cropland acres in which the producer has an interest.

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

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

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

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

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

(1) the insured must clearly document permanent, topographic, or irrigation system features that present a significant obstacle to the farming operation and such features are not under the insured's control. Under these conditions it is impractical to comply with the optional unit division as currently defined in the policy;

(2) minimum perennial crop acreage requirements; and

(a) The insured's farming operation must contain at least 160 acres of each of the specific perennial crop(s) requested; and

*** (b) Each optional unit established under the WUA must contain a minimum of 80 acres of the specific perennial crop insured.

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

Example: An insured farms a total of 400 acres of lemons and 120 acres of Valencia Oranges. Due to irrigation systems, the acreage can be divided into five separate fields of lemons and three separate fields of Valencia Oranges. The acreage of lemons, which would otherwise be one unit, may be divided into separate optional units provided each resulting optional unit consists of at least 80 acres of lemons. Since the Valencia Oranges do not contain at least 160 acres, Valencia Oranges do not qualify for separate optional units. The maximum number of optional units allowable in this example is five for lemons.

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

D. Annual Crops with Geographic Dispersion

(1) An insured may qualify for a WUA for an annual crop when authorized by the CP to create optional units on a section equivalent basis if all of the following conditions are met:

(a) acreage must be in states that rely on the metes and bounds land survey system and where the Common Crop Insurance Policy BP require optional unit establishment on a FSA FN basis;

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

(ii) The producer does not have the option of establishing units on any annual/eligible crop by FSA FN while the WUA is in effect.

(b) the acreage within the FSA FN is geographically dispersed throughout the county; and

(i) For underserved states (Connecticut, Maryland, Pennsylvania, New York, Maine, Delaware, Massachusetts, New Hampshire, New Jersey, Rhode Island, Vermont and West Virginia) the sectional equivalent boundaries may be shared.

(ii) For all other states not listed in (i) above, at least three miles must separate proposed sectional equivalent boundaries.

(c) the topographic features (excluding irrigation systems defined in Paragraph 94), create climatic conditions that vary dramatically within a three- to five-mile range (such as, frost or flooding regularly occurs in a patchwork pattern missing one area while seriously impacting others).

D. Annual Crops with Geographic Dispersion (continued)

(2) Each simulated section equivalent must contain a block of land at least one-square-mile (such as 640-acre simulated section). Land within the block may have multiple owners. A block is determined by overlaying the map with a one-square-mile grid to scale with the map, to determine the minimum amount of land that must be included within the simulated section equivalent.

(a) The one-square-mile grid (block) must be drawn on the map to place the majority of the producer's fields near, or as close as possible, to the center of the one-square-mile grid.

(b) Maps will not depict an area larger than the county and must accurately indicate the scale of the map.

(c) The grid must be oriented (north/south) in the same direction as the map.

(d) The grid may cross permanent boundaries; however, it may not extend into another county.

(e) After the grid is drawn on the map to encompass some or all of the producer's acreage, the boundaries of the simulated section equivalent are determined by finding the closest permanent, easily identifiable physical boundary outside of the grid.

(3) Once the simulated section equivalents are established for a producer, such simulated section equivalents cannot be changed unless acreage has been added from outside the simulated section equivalent. See Paragraph 95 for rules involving cropland changes.

(4) The simulated section equivalents must be clearly indicated on a map using identifiable boundaries. The boundaries must be established in accordance with Subparagraph 93(2), excluding fences, field boundaries, and woodlands. Boundaries may touch the one-square-mile block; however, they may not overlap the block.

98 Continuation of WUAs

(1) WUAs in effect at the time of the release of this handbook will continue in effect, provided there is no break in continuity (cancellation of WUA by RMA is considered a break in continuity). Insureds wanting to terminate the WUA must request cancellation of the WUA by the cancellation date.

(2) RMA will consider WUAs for renewal for the following conditions:

(a) the WUA is no longer appropriate;

(b) the producer transfers the policy to a different AIP;

(c) RMA cancels the WUA to comply with operating procedures; or

(d) changes are made to the cropland acreage covered by the WUA.

(i) Optional units established under the WUA in effect prior to release of this handbook 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.

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

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

(3) Renewal requests for situations described in (2)(a), (2)(b), and (2)(c) must meet the requirements in Subparagraph 22B. If the renewal request meets these requirements, the WUA may be issued under the same terms as the original WUA was issued. Requests for renewal of a WUA should include in the narrative of the Request for Actuarial Change form the status of the WUA (such as acreage is being added or amended, there is no change from the previous WUA, etc.). If a renewal request is not submitted by the producer, or is not accepted because it does not meet the requirements in Subparagraph 22B, any WUA request in subsequent years will be a new request and must meet the current procedures of this handbook.

Acronyms and Abbreviations

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

Acronym/Abbreviation ***	Term ***
Act	Federal Crop Insurance Act
AD	Actuarial Documents
ADM	Actuarial Data Master
AIB	Actuarial Information Browser
AIP	Approved Insurance Provider
APDD	RMA, Product Management, Actuarial and Product Design Division
APH	Actual Production History
ARD	Acreage Reporting Date
BIA	Bureau of Indian Affairs
BP	Basic Provisions ***
CAT	Catastrophic Risk Protection Endorsement
CES	Cooperative Extension Service
CEPP	Commodity Exchange Price Provisions
CFO	RMA Compliance Field Office
CFR	Code of Federal Regulations
CI	Crop Inspection
CIH	FCIC 18010 Crop Insurance Handbook
CP	Crop Provisions
CSH	FCIC 24010 Classification Standards Handbook
DSSH	FCIC 24040 Document and Supplemental Standards Handbook
EIN	Employer Identification Number
EPL/PPS	Eligible Plant Listing and Plant Price Schedule
FCIC	USDA Federal Crop Insurance Corporation
FN	Farm Number
FSA	USDA Farm Service Agency
FTP	File Transfer Protocol
GIS	Geographical Information System
GPS	Global Positioning System
HEL	Highly Erodible Land
ICE	Insurance Control Element
LAM	FCIC 25010 Loss Adjustment Manual Standards Handbook
LCR	Loss Cost Ratio
NAD	National Appeals Division
NASS	National Agricultural Statistics Service
NRCS	USDA Natural Resources Conservation Service
P/T	Practice(s)/Type(s)
PAAD	RMA, Product Management, Policy Analysis and Accounting Division
PAIR	Perennial Crop Pre-Acceptance Inspection Report

Acronyms and Abbreviations (Continued)

Acronym/Abbreviation	Term
PASD	RMA, Product Management, Product Administration and Standards Division
PAW	Pre-Acceptance Worksheet
RAN	RMA Assigned Number
RMA	USDA Risk Management Agency
RMSD	RMA, Insurance Services, Risk Management Services Division
RO	RMA, Insurance Services, Regional Office
ROE	Regional Office Exceptions
RSD	RMA, Insurance Services, Reinsurance Services Division
SCD	Sales Closing Date
SLCR	Simple Loss Cost Ratio
SRA	Standard Reinsurance Agreement
SSN	Social Security Number
T-Yield	Transitional Yield
USDA	United States Department of Agriculture
WA	Written Agreement
WAH	FCIC 24020 Written Agreement Handbook
WARPT	Written Agreement Report Application
WUA	Written Unit Agreement
WSS	NRCS Web Soil Survey

Definitions

Actuarial Change – the change(s) that a WA is being requested for (such as when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy).

ADM Source County – the county used as a starting point to build the WA ADM/ICE.

Agricultural experts – for the purposes of this handbook, the term "agricultural experts" incorporates both of the terms "agricultural experts" and "organic agricultural experts" as defined by the Common Crop Insurance Policy BP, and should be applied as applicable (such as for organic crops the "organic agricultural experts" term in the BP would be applied and for conventionally grown crops the "agricultural experts" term in the BP would be applied).

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

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

FTP site – where ADM records and ICE files are posted for the AIPs to retrieve.

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

Sub Request – a decision path applied to an initial AIP request. A request for a WA will contain a minimum of one sub request with the potential of additional sub requests resulting from multiple decisions (such as a denial and a WA) made by the RO.

Viable marketing outlet – 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.

WA ADM/ICE – the actuarial data master and insurance control elements associated with the WA.

Form Standards

All affected forms and statements must be updated by December 31, 2013.

A. Request for Actuarial Change Form

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

Item	Requirements
General Information	The general information section should be included first on the form, but does not need to have the general information designation. The items that must be included are: (1) identification of renewal request or new request; (2) identification if the producer requests a multi-year WA; (3) crop year; (4) insurance plan; (5) coverage level; (6) statement: "All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO"; (7) WA request type code; (8) insurance agent's agency or service office name and address, agent code, phone number, and email address; and (9) AIP's name and address, AIP code, phone number, and AIP distribution list email address for the field office that submitted the request.
1.	Producer's name and address as shown on the application.
2.	State and county of the requested land.
3.	Producer's policy number.
4.	Identification number of producer and type of identification number (SSN, EIN, RAN, or BIA).
5.	Identification of producer as landlord, operator, or owner/operator.
6.	Identification and information of the land on which the actuarial change is requested. This may be included on the form itself (if space is available) or as an appendix to the form. The required blocks of information for item 6 are: (1) line number; (2) FSA FN, tract number, and field number; (3) section, township, range, and subsection; (4) name of crop;

A. Request for Actuarial Change Form (continued)

Item	Requirements
6. (continued)	(5) whole acres; (6) practice; (7) type; (8) sub county area; (9) producer's insured share; and (10) name of other person(s) sharing crop. If an appendix to the form is being used, then the appendix should include the producer's name, state, county, and policy number.
7.	Explanation of actuarial change for which a WA is requested. If additional space is needed, attach a separate page to the form containing the producer's name, state, county, and policy number on the additional page(s) for identification. For UA type WA requests only, this section must also require the identification of the request numbers of any existing WUAs.
8.	Certain additional information for the land. The area of additional information must include: The 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, FSA FN/tract/field, and/ or farm location; (e) has the crop been planted, Yes ___ No ___; (f) is a High-Risk Land Exclusion Option in effect, Yes ___ No ___; and (g) is a High-Risk Alternate Coverage Endorsement in effect, Yes ___ No ___.
9.	This item must include space for any other applicable information. Where a, b, or c are applicable, list the line number from item 6 for which the required information is applicable. (a) Date land cleared (include method used for NB) or reclamation complete. (b) If irrigated: water source, method of irrigation, amount of water/adequacy. (c) Dry bean variety.
10.	Explanation of any pending losses on the requested crop and acreage must be identified in this item.

A. Request for Actuarial Change Form (continued)

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

A. Request for Actuarial Change Form (continued)

Item	Requirements
Producer Acceptance Statements (continued)	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."
Producer Signature Area	The producer signature area must contain: (1) the Certification Statement above the producer's signature (refer to the DSSH for the applicable statement); (2) an area for the signature of the producer and date signed; and (3) an area for producer's printed name.
Insurance Agent Signature Area	The insurance agent signature area must contain: (1) the following statement above the agent's signature: "I have reviewed the above information and to the best of my knowledge and belief it represents accurate information"; (2) an area for the signature of the agent and date signed; and (3) an area for the agent's printed name.
AIP/Company Representative Signature Area	The AIP/company representative signature area must contain: (1) the following statement above the AIP/company representative's signature: "I recommend that the requested actuarial change be approved"; (2) an area for the signature of the AIP/company representative and date signed; and (3) an area for the AIP/company representative's printed name.

A. Request for Actuarial Change Form (continued)

Item	Requirements
Additional Statements	Additional statements that must be included on the form are the: (1) Collection of Information and Data (Privacy Act) Statement; and (2) USDA Non-Discrimination Statement. Refer to the DSSH for the applicable statements.

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

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

Item	Requirements
General Information	The general information section should be included first on the form, however does not need to have the general information designation. The items that must be included are: (1) producer's name; (2) policy number; (3) state; (4) county; and (5) other information area.
Producer's Data	The producer's data area is for only non-irrigated corn acreage and production and must include: (1) the most recent three (minimum) or four years of corn planted by year; (2) county planted acres; (3) acres harvested as grain; (4) acres appraised as grain; (5) acres harvested or appraised as silage or grazed; (6) the percent grain of total; (7) producer's county wide grain production; and (8) producer's county wide grain yield.
Worksheet Instructions	The worksheet instructions must reference the producer's data information (such as the producer's data in column 1 must have the corresponding instructions reference of column 1). (1) Crop year of acreage and production. For a more detailed description, see Paragraph 82 of the Written Agreement Handbook. (2) All non-irrigated corn acreage planted in the county for the year. This should equal the total of columns 3, 4, and 5.

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

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

Request for Actuarial Change Form Example

A. Request Form

(Please Type or Print Legibly)		☐ Renewal Request ☐ New Request	Crop Year:
Insurance Plan:			All applicable information below must be completed, along with attaching any required documentation, before submitting to RMA/RO.
Coverage Level:		☐ Producer Requests a Multi-Year WA, if applicable	
Request Type Code:			

Agency or Service Office Name and Address			Approved Insurance Provider Name and Address		
City:	State:	Zip Code:	City:	State:	Zip Code:
Agent Code:	Phone:		AIP Code:	Phone:	
Agent Email:			AIP Field Office Distribution List Email:		
1. Producer name and address (as shown on the application)			2. State:	County:	
			3. Policy Number:		
			4. Identification Number: Type: ☐ SSN ☐ EIN ☐ RAN ☐ BIA		
City:	State:	Zip Code:	5. Producer is: ☐ Landlord ☐ Operator ☐ Owner/Operator		

6. Identification and information of the land on which the actuarial change is requested (see appendix).

7. Explanation of requested actuarial change. Be specific and provide reasons which support this actuarial change. If additional space is needed, attach a separate page to this form containing the producer's name, state, county, and policy number. For UA type WA requests only, identify the request numbers of any existing WUAs.

8. Land identified in item 6:	9. Any other applicable information (thoroughly describe any land improvements such as, drainage, levee elevation, pump capacities, etc.). If additional space is needed attach a separate page to this form. Where a, b, or c is applicable, list the line number from item 6 for which the required information is applicable.
a) Has been in crop production for ____ years.	
b) Has been operated ____ years by the present operator.	
c) Comprises an entire unit? Yes ____ No____	
d) If no, what other land is included in the unit? (section/township/range, FSA FN/Tract/Field, and/or farm location)	a) Date land cleared (include method used for NB) or reclamation complete:
	b) If irrigated: water souce, method of irrigation, amount of water/adequacy.
	c) Dry bean variety:
e) Has the crop been planted? Yes ____ No ____	10. Do any pending losses for the requested crop and acreage exist? If so, explain (if additional space is needed attach a separate page to this form):
f) Is a High-Risk Land Exclusion Option in effect? Yes ____ No ____	
g) Is a High-Risk Alternate Coverage Endorsement in effect? Yes ____ No ____	

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

EXAMPLE

B. Checklist (optional), Statements, and Signatures

Renewal Requests: (SCD deadline for all WA types except NL, see WAH for NL renewal deadline)

___Completed, signed, and dated Request for Actuarial Change form (required for all types). Separate forms and supporting documentation must be submitted by county.

___The current year's completed APH database signed and dated by the producer, or unsigned APH database with the current year's applicable production reports signed and dated by the producer, if applicable.

___For perennial crops, when required by the CIH for the crop requesting a WA, a PAIR and Producer's PAW.

Initial Requests:

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

I have read and understand the following:

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

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

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

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

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

1. If insurance is available in the county for the crop, I must accept the rate and coverage from the policy and actuarial documents; or
2. If this request is to initially establish a rate and coverage not otherwise available in the county, no insurance will be provided.

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

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

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

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

EXAMPLE

C. Appendix

Appendix

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

Producer Name _____ Policy Number _____

State _____ County _____

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

EXAMPLE

Deadlines and Documentation Summary

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

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

(1) a completed Request for Actuarial Change form (refer to Exhibit 3A and Exhibit 4);

(2) if applicable, the current year's completed APH database form signed and dated by the producer, or an unsigned completed APH database form with the current year's applicable production report signed and dated by the producer in accordance with Subparagraph 22A;

(3) evidence of adaptability from agricultural experts (including planting and harvesting dates) for the crop/P/T or variety being requested, unless not required by the RO;

(4) the legal description of the land, where available (such as, section, township, range);

(5) FSA FN, tract number, and field numbers, when provided by FSA;

(6) FSA aerial photograph, acceptable GIS or GPS maps, or other legible maps delineating field boundaries where the producer intends to plant the crop, or where the crop is planted;

(7) NRCS soil surveys, if required by the RO [see footnote (1)]; and

(8) if the request for a WA involves a perennial crop, an acceptable PAIR completed by the AIP (PAIR must have been completed within the last five years) and, if required by the CIH, a producer's PAW.

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

(1) a completed Request for Actuarial Change form;

(2) if applicable, the current year's completed APH database form signed and dated by the producer, or an unsigned APH database form with the current year's applicable production report signed and dated by the producer; and

(3) if the request for a WA involves a perennial crop, an acceptable PAIR (if existing PAIR exceeds five years) unless waived by the RO and, if required by the CIH, a producer's PAW.

Deadlines and Documentation Summary (Continued)

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

Request Type	Submission Deadline	Minimum Supporting Documentation
HR – High-Risk Areas	Initial Year: ARD Subsequent Years: SCD	• For fragile or HEL, five years of records may be required. • Current wildlife management agency contract, if applicable. • Refer to Paragraph 72.
NB – New Breaking	Initial Year: Special Provisions provide SCD Subsequent Years: SCD (Renewals are not required unless the acreage covered by the prior WA was not planted.)	• The method and date land was/will be cleared, chemically cleared, or broken out of sod, pasture, perennial legume, or other vegetation. • Documentation ground has been previously broken and planted to a crop, if available. • Reason WA is needed (only required if the requirements of a Special Provisions statement available in the county to provide insurability for the new breaking acreage of the crop are not met). • Refer to Paragraph 73.
NL – Nursery Plant List	New Insured: With application Carryovers/Subsequent Years: Cancellation Date	• A list of exact names of genus, species, subspecies, variety, cultivar (such as scientific name), common name (if available), patented name (if applicable), plant or container sizes, and number of plants requested to be insured by WA. • The practice (such as container or field grown). • Two copies of all current wholesale catalogs/price lists that are used by the nursery for its sales containing the crop year and name, address, and phone number of the nursery. • Refer to Paragraph 74.
OP – Unrated Insurance Option	Initial and Subsequent Years: SCD	• Evidence that the crop's optional coverage being requested is commercially grown in the area with a viable marketing outlet. • Water source, method of irrigation, amount of water needed and its adequacy for an irrigated practice. • Refer to Paragraph 75.
PE – Policy Exceptions	Initial Year: SCD or Date specified in CP or Special Provisions Subsequent Years: SCD	• Contact the appropriate RO. • Refer to requirements in Paragraph 76 for each PE situation. • See footnote (2).

Deadlines and Documentation Summary (Continued)

Request Type	Submission Deadline	Minimum Supporting Documentation
RE – Rotation Exceptions	Initial and Subsequent Years: SCD	• Written and detailed recommendation from an agricultural expert indicating the acceptability of any rotation deviation based on the crop and soil types. • All APH history for the crop. • If disease control is recommended by agricultural experts, evidence that the recommended disease control has been applied, or the means of application are available if application of the disease control was not required when the WA was requested. • Refer to Paragraph 77.
SC – Special Purpose Corn	Initial Year: ARD Subsequent Years: SCD	• Producer's normal planting and harvesting dates. • Evidence that the crop being requested is commercially grown in the area with a viable marketing outlet. • Water source, method of irrigation, amount of water needed and its adequacy for an irrigated practice. • Refer to Paragraph 78.
SG – Interplanted With Another Crop	Initial Year: ARD Subsequent Years: SCD	• Written and detailed recommendation from the CES on the acceptability of the practice on the producer's acreage based on the crops and soil types. • All production history for the crop for the acreage that had previously been interplanted (producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop). • If disease or weed control is recommended by the CES, evidence that the recommended disease control has been applied, or the means of application are available if application of the disease control was not required when the WA was requested. • Refer to Paragraph 79.
SM – Strip-Mined Land	Initial and Subsequent Years: SCD	• Description of the Reclamation Process Report. • Date the reclamation was completed. • All APH databases for the reclaimed acreage. • Refer to Paragraph 80.
SP – Seed Potato Acreage	Initial and Subsequent Years: SCD	• Reason for the acreage increase. • Certification that all requested acreage will be managed according to state standards. • Refer to Paragraph 81.

Deadlines and Documentation Summary (Continued)

Request Type	Submission Deadline	Minimum Supporting Documentation
TC – Non-Irrigated Corn Grain	Initial Year: ARD (Unless otherwise stated in the Special Provisions) Subsequent Years: SCD	• A completed Non-Irrigated Corn Grain Request Worksheet (see Exhibit 3B and Exhibit 15) substantiating actual corn grain production in at least three out of the most recent four years; or • A fully executed contract for corn grain production for ethanol production. • Renewal requests must complete the worksheet including the most recent crop year (contact the appropriate RO if more crop years are required). • Refer to Paragraph 82.
TD – Dry Bean Types	Initial and Subsequent Years: SCD	• Two years of applicable production reports and min. one year of prices received for the specific type; or • Two years of university or seed company test plot data, recommendations, and evidence of market potential. • Refer to Paragraph 83.
TP – Unrated P/T	Initial Year: ARD [see footnote (3)] Subsequent Years: SCD	• APH containing the requested P/T, if grown prior. • Producer's normal planting and harvesting dates. • Evidence that the P/T is commercially grown with a viable marketing outlet. • Water source, method of irrigation, amount of water needed and its adequacy for an irrigated practice. • Additional requirements exist if request is for organic certified or organic transitional practices not on AD. • Refer to Paragraph 84.
UA – Written Unit Agreement	Initial Year: ARD Subsequent Years: SCD	• At least the most recent year of acceptable APH production records separated according to the proposed optional unit structure. • Aerial photographs or legible maps that meet the specified requirements. • Draft WUA addendum that meets the specified requirements. • The WA request numbers of any existing WUA(s) that are in effect. • Any additional requirements by WUA request type in Paragraph 97. • Refer to Part 4.
UC – Unrated Land	Initial Year: ARD Subsequent Years: SCD	• For unrated land located in a wildlife protection or management area, a copy of the current contract between the wildlife management agency and the producer. • Refer to Paragraph 72.

Deadlines and Documentation Summary (Continued)

Request Type ***	Submission Deadline	Minimum Supporting Documentation
XC – County Without AD	Initial Year: Cancellation Date contained in the CP or Special Provisions [refer to footnote (4)] Subsequent Years: SCD	• Producer's normal planting and harvesting dates. • Name, location of, and approximate distance to the place the crop will be sold or used by the producer. • Water source, method of irrigation, amount of water needed and its adequacy for an irrigated practice. • Applicable APH databases and verifiable production records [see footnote (2)]. • Signed certification statement (see Exhibit 14A), if the producer has never planted the requested crop in the county or area. • Refer to Paragraph 85.

*** All plans under the Common Crop Insurance Policy BP are available for all WAs, except as designated below.

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

Footnotes:

(1) An RO may not need soil survey maps submitted. Check the applicable RO web site at http://www.rma.usda.gov/aboutrma/fields/rsos.html for requirements when soil surveys need to be submitted with the request.

(2) For the Pecan Revenue Policy only: At least four years of production and gross sales records are required for XC request types. All other request types involving pecans must contain at least two years of production and gross sales records. The pecan revenue policy is a two-year coverage module, therefore WAs must be written in two-year increments.

(3) For WAs where other crop types are insurable in the county which have later planting and harvesting dates than the type requested on the WA, the producer/AIP must submit the request for a WA prior to, or during, the planting period to allow for coverage by WA during the growing season. Contact the appropriate RO for the required submission date of a WA request for this situation.

Example: Spring Forage is insurable and the ARD is April 2014, fall forage is only insurable by WA. In this situation, if the producer waits until the spring ARD, coverage cannot be provided by WA as the insurance period (growing season for the fall planted forage) has passed and causes of loss may have occurred, thus the WA would not be authorized.

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

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

(a) Use the cancellation date for other insurable crops in the same state that have similar final planting and harvesting dates; or

(b) If there are no other insurable crops with similar final planting and harvesting dates in the state, use the cancellation date in the closest county or state where the crop is insurable.

A. WA Type Codes

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

B. RO Process Status Codes

The ROE system tracks the status of the request within the process in the Process Status, which is visible for the request within the ROE application. (The ROE user manual will have illustrations on how this information can be accessed.) The Process Status Reason is used to provide additional information on why a request was put in a specific process status.

Process Status Type	Process Status	Process Status Code	Process Status Reason	Process Status Reason Code
Exception Request ***	Not Assigned	NAS		
	Assigned	ASN	Unacknowledged	UAC
	Specialist Review	SPR	Acknowledged	ACK
	Hold	HLD	High Volume	HVL
			Pandemic	PAN
			ADM Unavailable	ADM
			Production/Experience Data Not Available	EXP
			Request for Information Sent	RFI
	Prepared	PRE		
	Secondary Review	SCR	Acknowledged	ACK
	Completed	CMP		
Sub Request	More Information Requested	MIR		
	Specialist Review	SPR		
	Prepared	PRE		
	Needs Revision	NRV		
	Certified	CRT	Queued for Distribution	QFD
			Released	REL

C. Decision Codes

Every request will be associated with at least one sub request, which are created by setting a decision reason to the commodity-type-practice-legal records that are part of the request. The Undecided Decision code is only used because the ROE needs a Decision code in order to launch the Document Builder module.

Decision	Decision Code	Decision Output
Denied	DEN	Document
Not Accepted	NOT	Document
Offer	OFF	WA Offer
Undecided	UND	Document
Withdrawal	WOA	Document

D. RO Decision Reason Codes

Decision Reason Code	Description of Condition when Applicable
411	Used when it is discovered more information is required after creation of a sub request.
50%	Used when producer has never produced at least 50 percent of the T-Yield (see Subparagraph 34C).
ACT	Used when the requested changes to the terms and conditions of insurance are not permitted by the Act, or the WA is no longer applicable or consistent with the Act (see Paragraph 33).
ADM	Used when the ADM for the requested crop has not yet been filed (see Paragraph 12).
COR	Used when a renewal WA request is made and the WA terms and conditions have been incorporated into the county AD (see Subparagraph 33B).
CTP	Used when the crop/P/T or variety is determined not to be adapted to prevalent production conditions of the county by agricultural experts (see Subparagraph 34C).
DUP	Used when duplicate WA requests are submitted and a WA request(s) is not accepted because it is a duplicate.
ERR	Used when a renewal WA request is made and it is determined the original WA was issued in error (see Subparagraph 33B).
EXP	Used when a renewal WA request is made and the request for a WA is denied due to unfavorable insurance experience (see Subparagraph 35B).
FCI	Used when a CI appraisal is returned timely and only some of the fields do not meet the required potential yield and those fields are withdrawn (see Paragraph 42).
HAV	Used when a request for a WA requests terms and conditions that the producer already has in place (for example, a request for a WA requests standard rates on ground that is already rated standard).
INC	Used when a request for a WA does not contain the required information. Also used when the RO requested additional or missing information and it was not provided by the deadline (see Subparagraph 33A).
LAT	Used to record requests for a WA received in the RO office after the applicable deadline (see Paragraph 21 and Subparagraph 33A).
MAR	Used when a crop or type is not commercially grown in the county and there is inadequate evidence that a market for the crop or type is available (see Subparagraph 34C).
MMM	Used when a single request for a WA is submitted that covers more than one producer or county (see Paragraph 12 and Subparagraph 33A).
MRG	Used when a producer submits multiple WA requests for different types of WAs at the same time in the same county containing the same acreage locations and these requests are merged into one WA.
N2Y	Used when a subsequent request for a WA that has been denied or cancelled because of unfavorable insurance experience is submitted and the request cannot show that no loss would have occurred for two consecutive succeeding crop years (see Subparagraph 35C).

D. RO Decision Reason Codes (continued)

Decision Reason Code	Description of Condition when Applicable
NBN	Used when a subsequent request for a WA that has been denied or cancelled because of unfavorable insurance experience is submitted and the request shows that no loss would have occurred for two consecutive succeeding crop years, however does not provide information that can be used to establish a premium rate more appropriate for the crop/P/T or acreage in the county (see Subparagraph 35C).
NFV	Used when the type of loss incurred or loss experience under the WA indicates the factual basis relied upon to issue the WA or the assigned premium rate is not valid (see Subparagraph 33B).
NIM	Used when a prior request for a WA was denied and a new request for a WA for a subsequent crop year fails to address the original basis for denying the request (see Subparagraphs 33A and 63A).
NPE	Used when a request for a WA is for a crop that does not have a crop policy (see Paragraph 12).
NPP	Used when the request for a WA is not authorized by the policy (see Paragraph 12 and Subparagraphs 33A and 63B).
NWY	Used when a request for a WA doesn't warrant approval in accordance with Part 3.
RAT	Used when it is determined that adequate information is not available to establish an actuarially sound rate and insurance coverage (see Subparagraph 34C).
SIP	Used when it is determined the requested change to the terms of insurance will not conform to sound insurance principles (see Subparagraph 34C).
UAG	Used when the request for a WUA does not meet the WUA guidelines (see Part 4).
WA	Used when the RO issues a WA offer and the terms and conditions of the WA offer are what the producer requested, or the producer requested general terms and conditions (such as requesting lower rates, best available rate, etc.).
WDN	Used when the AIP or producer withdraws a request for a WA.

E. RO Exception Request Release Reason Codes

Each time the ADM/ICE data for the WA is provided to the AIP, the Exception Request Status and Exception Request Release Reason Codes will be provided in the ICE Exception Request table.

Exception Request Release Reason Code	Exception Request Release Reason Name	Exception Request Status
1	Initial Release	Preliminary
2	Insured's Acceptance Received	Final
3	New Version	Final
4	ADM Prices Update	Final
5	ADM Revised	Superseded
6	Multi-Year Rebuild	Final
7	Modified to Correct Error	Superseded
8	Insured Rejected	Withdrawn
9	Failed Experience Determination	Cancellation
10	Program Change	Cancellation
11	No Offer	Final
12	Offer Not Accepted by AIP	Withdrawn
13	Late Response	Withdrawn
14	Offer Expired	Withdrawn
15	Partial Crop Inspection Failure	Superseded
16	Complete Crop Inspection Failure	Withdrawn
17	Changes Resulting from Admin Review/NAD/Mediation	Superseded
18	Changes to the Cropland Acreage by the WUA	Cancellation
19	Premium Debt/Ineligible	Cancellation
20	Reissuance to New AIP	Cancellation
21	Other	Cancellation
22	Requests Merged	Superseded

F. Appeal Rights Applicability Chart

Decision Code	Decision Reason Code	Appeal Rights	Certified Letter
DEN	50%	General Applicability	Yes
	CTP	Administrative Review, Mediation, and Appeal	Yes
	EXP	Administrative Review, Mediation, and Appeal	Yes
	MAR	Administrative Review, Mediation, and Appeal	Yes
	NBN	Administrative Review, Mediation, and Appeal	Yes
	NWY	Administrative Review, Mediation, and Appeal	Yes
	RAT	Administrative Review, Mediation, and Appeal	Yes
	SIP	Administrative Review, Mediation, and Appeal	Yes
	UAG	General Applicability	Yes
NOT	ACT	No Appeal Rights	No
	ADM	No Appeal Rights	No
	COR	No Appeal Rights	No
	DUP	No Appeal Rights	No
	ERR	No Appeal Rights	No
	HAV	No Appeal Rights	No
	INC	No Appeal Rights	No
	LAT	No Appeal Rights	No
	MMM	No Appeal Rights	No
	MRG	No Appeal Rights	No
	N2Y	No Appeal Rights	No
	NFV	No Appeal Rights	No
	NIM	No Appeal Rights	No
	NPE	No Appeal Rights	No
	NPP	No Appeal Rights	No
	WDN	No Appeal Rights	No
OFF	WA[1]	No Appeal Rights	No
	WA[2]	Administrative Review (if producer requests Administrative Review that results in no change, then Mediation and Appeal are provided by Certified Letter)	No
UND	411	Not Applicable	No
WOA	FCI	Arbitration	Yes
[1]Exception Request Offer Type 1 – Producer receives WA for what was asked for or the request was general			
[2]Exception Request Offer Type 2 – Producer receives WA for terms different than requested			
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.			

F. Appeal Rights Applicability Chart (continued)

Exception Request Release Reason Code	Appeal Rights	Certified Letter
1-7, 9, 10, 17-22	Not Applicable	No
8, 13-15	No Appeal Rights	No
11	Dependent upon situation (see Decision Codes DEN and NOT)	
12	Arbitration and Mediation provided by AIP; no action required by RO	Yes, sent by AIP
16	Arbitration	Yes
Note: The insured has the right to administrative review, mediation and the right to appeal as applicable. For more assistance see www.nad.usda.gov/contact_us.html.		

RO Actuarial Request Checklist Example

Checklist

Request Deadline	(Enter Date)		
Request for Actuarial Change Form	(Choose Complete, Incomplete, or Not Applicable)	New/Renewal	(Choose New, Renewal, or Mixed)
Request for Actuarial Change Form Signed Date	(Enter Date)	History in File	(Choose Yes or Not Applicable)
APH if applicable for the crop	(Choose Complete, Incomplete, or Not Applicable)	Map and Legal Descriptions – Crop Year Submitted	(Enter Crop Year Submitted or Not Applicable)
APH (if applicable for the crop) signed date	(Enter Date)	Map and Legal Descriptions – Folder Location	(Choose Insured or Shareholder)
Other Information			
Insurance Experience			
Timeliness Comments			
Follow Up			

Checklist Items

☐	Checklist Item Section	Checklist Item Description	Checklist Item Result	Modified On	Modified By	Checklist Item Sequence
Include applicable Checklist Information (see following pages) for the request type here.						

EXAMPLE

(Reserved)

RO Actuarial Request Checklist Example (Continued)

For All Request Types:

(1) Evidence of adaptability for the crop/P/T/etc., if required by RO.

(2) The legal description of the land, FN/Tract/Field, and FSA aerial photographs or legible maps delineating field boundaries where the applicant intends to plant the crop for which insurance is requested.

(3) If applicable, all required inspections if the request involves a perennial crop.

For Renewal Requests:

(1) (For TC type only) Non-Irrigated corn grain worksheet containing previous year(s).
(2) Not required: evidence of adaptability, legal, or aerial photos.

HR Type: High-Risk Areas

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

NB Type: New Breaking

(1) Intended planted acres.

(2) Date land broken out of sod, pasture, perennial legume, or other vegetation and method used.

(3) Documentation that acreage has been previously broken and planted to a crop (only required to receive maximum percent of the T-Yield).

(4) Reason WA is needed (required only if crop and county contains Special Provisions statement available for insurability).

NL Type: Nursery Plant List

(1) Price catalog or list.
(2) A separate list of the plants for which the agreement is requested.

OP Type: Unrated Insurance Option

(1) Evidence of crop being commercially grown and with a viable marketing outlet.
(2) APH must be specific for acreage under option.
(3) Information on irrigated practice.

PE Type: Policy Exceptions

(1) Established by the RMA RO.

RE Type: Rotation Exceptions

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

SC Type: Special Purpose Corn

(1) Producer's normal planting and harvesting dates.
(2) Evidence of crop being commercially grown and with a viable marketing outlet.
(3) Information on irrigated practice.

SG Type: Interplanted with Another Crop

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

SM Type: Strip Mined Land

(1) Description of reclamation report process and date reclamation completed.
(2) All APH history for reclaimed acreage.

SP Type: Seed Potato Acreage

(1) Reason for increase (entity or county changes).
(2) Certification that all acreage will be managed according to state standards.

TC Type: Non-Irrigated Corn Grain

(1) Non-Irrigated corn grain worksheet and APH history or fully executed corn grain processor contract.

(2) Determined by the Special Provisions.

TD Type: Dry Bean Types

(1) APH must be for all dry beans.

(2) Two years of production reports and min. one year of prices received for the requested type; or two years of university or seed company test plot results and recommendations and evidence of market potential.

TP Type: Unrated P/T

(1) APH containing the requested P/T, if grown previously.
(2) Producer's normal planting and harvesting dates.
(3) Evidence of crop being commercially grown and with a viable marketing outlet.
(4) Information on irrigated practice.
(5) Organic requirements, if applicable.

UA Type: Written Unit Agreement

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

UC Type: Unrated Land

(1) Current wildlife management agency contract, if applicable.

XC Type: County Without AD

(1) Acceptable production records, if applicable.
(2) Producer's normal planting and harvesting dates.
(3) Name, location, distance to market or use of the crop.
(4) Information on irrigated practice.
(5) Signed certification statement that producer has never planted crop in county or area, if required.

***

A. WA Cover Letter

The following table indicates the required components that are to be included on the WA Cover Letter. See Exhibit 9 and Exhibit 10A for a template of the WA Cover Letter with a standard WA and WUA, respectively.

Item	Requirements
General Information	The general information must include the: (1) USDA logo; (2) phrase "United States Department of Agriculture"; (3) phrase "Farm and Foreign Agricultural Services"; (4) phrase "Risk Management Agency"; (5) phrase "Regional Office" preceded by the applicable RO City and RO State; and (6) address, phone number, and fax number of the applicable RO.
Heading Information	The heading information must include the: (1) cover letter date; and (2) AIP Field Office's name and address.
Request Information	The request information must include the: (1) commodity year; (2) RMA request number; (3) AIP request number; (4) producer's name; (5) policy number (if known); (6) county where the crop to be insured is located; and (7) state where the crop to be insured is located. The request information must appear on each page of the WA cover letter.
Request Type(s)	Identify the request type(s) the WA pertains too.
Letter Introduction	Use freeform statements in the introduction as necessary.
Letter Body	In the body of the cover letter use applicable statements based on the situation. Provide general instructions to the AIP for processing the WA. When a WA offer provides terms and conditions that are different than requested, the right to request an administrative review and mediation and applicable instructions will be provided in the body. The body is also used to inform the AIP when a CI appraisal is required. Include any additional freeform comments, statements, or instructions, as necessary.

A. WA Cover Letter (continued)

Item	Requirements
Letter Closing	Include the: (1) contact office statement, which instructs to contact the applicable RO for questions (this statement is optional); and (2) enclosure(s) statement.
Additional Statement(s)	Include the following statement(s): "USDA is an Equal Opportunity Provider and Employer."

B. WAs

The following table indicates the required components that are to be included on a WA. See Exhibit 9 for a template of a standard WA and Exhibit 10 for a template of a WUA.

Item	Requirements
Heading Information	The heading information must include the (1) title "Written Agreement"; (2) the WA offer date; and (3) page number (in page current of total format).
Sub-heading Information ***	The sub-heading follows the heading and must include the: (1) AIP Field Office's name and address; and (2) AIP Branch Office Contact.
Request Information ***	The request information must include the: (1) state (including state code) where the crop to be insured is located; (2) county (including county code) where the crop to be insured is located; (3) insured's name; (4) policy number (if known); (5) AIP request number; (6) WA number; and (7) insured's address.
Request Type(s)	Enter the WA request type code(s) and name(s) as shown on the Request for Actuarial Change form if verified to be correct, otherwise enter the corrected WA request type code(s) and name(s). The WA request type logging codes may be found in Exhibit 6A.

B. WAs (continued)

Item	Requirements
Reference State/County (if applicable)	Identify the appropriate reference state (including state code) and reference county (including county code) if used to establish terms and conditions in the WA.
Crop Year(s)	Identify the commodity year(s) the WA is valid.
Commodity and Insurance Plan	Identify the commodity code(s) and name(s), and the applicable insurance plan(s) for each commodity the WA pertains to.
Scope of Change and Source of Base ADM	Identify and define the type of changes applied by the WA (such as addition of coverage, modification of standard policy terms and conditions, etc.). For WUAs, include the WUA policy endorsement statement.
Limits on Application of Changes	Identify the location(s) for which the WA offer can be applied (such as section/township/range, FN/tract/field, etc.), if locations are restricted to less than a county designation. Include the required CAT statement.
Instructional Statements (if applicable)	Provide instructions on how to interpret or apply the changes defined in the WA offer.
Amendments Made to the Policy – Detailed	Identify the changes made to any actuarial components (such as unit structure allowed, base rates, dates, options, prices, sub-county rates, and T-Yields). The ROE WA system will automatically generate tables to display any modifications (unmodified values will not be displayed).
Amendments Made to the Policy – Summary (if applicable)	Identify additional modifications (such as Special Provisions type modifications that are part of the WA offer, removal of rotation statements, removal of prevented planting coverage, cause of loss coverage exclusion, changes to maximum replant payment, and any changes to data embedded in Special Provisions statement). For WUAs, include the applicable specific language provided for each WUA type in Exhibit 13 to define the changes and fill in dates and applicable statements as indicated.
Closing	The closing must include the: (1) statement that parties agree to accept the WA changes; (2) duration of the WA; (3) expiration statement including the expiration date; (4) RMA approval statement; (5) producer's signature section, when required; (6) RMA second level approving authority signature section, when required; (7) distribution statement; (8) Collection of Information and Data (Privacy Act) Statement; and (9) USDA Non-Discrimination Statement. Refer to the DSSH for the Collection of Information and Data (Privacy Act) Statement and USDA Non-Discrimination Statement.

C. WUA Addendum

The following table indicates the required components that are to be included on a WUA addendum. See Exhibit 10B for examples of WUA addendums.

Item	Requirements
Heading Information	The heading information must include the (1) name of producer; (2) date the addendum was prepared; (3) WA number; and (4) policy number (if known).
Unit Identification	Each unit created under the WUA must be identified on the addendum by: (1) the unit number (use XXXX-XXXXUA numbering); (2) descriptions of where the land for each unit is located (such as, section/township/range, west of main farm road, etc.) (3) FSA FN, tract number (include previous tract number if applicable), and field number(s), when provided by FSA; and (4) cropland acreage associated with each unit.
Addendum Statement	The following statement must be included on WUA addendums: "Other land in the farming operation not identified within this addendum will have its unit structure constructed in accordance with the Basic Provisions. Further unit division provided by the Basic Provisions (such as irrigated practice vs. non-irrigated practice or conventional practice vs. organic practice) or the crop provisions may be applicable for all land in the farming operation."

D. Request for Information Letter

The following table indicates the required components that are to be included on a Request for Information Letter. See Exhibit 11 for a Request for Information Letter template.

Item	Requirements
General Information	The general information must include the: (1) USDA logo; (2) phrase "United States Department of Agriculture"; (3) phrase "Farm and Foreign Agricultural Services"; (4) phrase "Risk Management Agency"; (5) phrase "Regional Office" preceded by the applicable RO City and RO State; and (6) address, phone number, and fax number of the applicable RO.
Heading Information	The heading information must include the: (1) letter date; (2) AIP Field Office's name and address; and (3) AIP Field Office Contact.
Request Information	The request information must include the: (1) commodity year; (2) RMA request number; (3) AIP request number; (4) producer's name; (5) policy number (if known); (6) county where the crop to be insured is located; and (7) state where the crop to be insured is located. The request information must appear on each page of the letter.
Request Type(s)	Identify the request type(s) the request pertains too.
Letter Introduction	Use freeform statements in the introduction as necessary.
Letter Body	In the body of the letter clearly explain what information is needed. The date that the information is needed by should be identified (the request must identify the dates the information is needed by if the request is for additional information beyond the minimum supporting documentation).

D. Request for Information Letter (continued)

Item	Requirements
Letter Closing	Include the: (1) contact office statement, which instructs to contact the applicable RO for questions (this statement is optional); (2) enclosure(s) statement, if applicable; (3) RMA second level approving authority signature section; and (4) USDA Non-Discrimination Statement. Refer to the DSSH for the USDA Non-Discrimination Statement.
Additional Statement(s)	Include the following statement(s): "USDA is an Equal Opportunity Provider and Employer."

E. Withdrawal and Denial Letters

The following table indicates the required components that are to be included on a withdrawal or denial letter. See Exhibit 12 for withdrawal letter templates and examples and Exhibit 13 for denial letter templates and examples.

Item	Requirements
General Information	The general information must include the: (1) USDA logo; (2) phrase "United States Department of Agriculture"; (3) phrase "Farm and Foreign Agricultural Services"; (4) phrase "Risk Management Agency"; (5) phrase "Regional Office" preceded by the applicable RO City and RO State; and (6) address, phone number, and fax number of the applicable RO.
Heading Information ***	The heading information must include the: (1) letter date; (2) requestor's name and address; and (3) if applicable, certified mail number.

E. Withdrawal and Denial Letters (continued)

Item	Requirements
Request Information ***	The request information must include the: (1) commodity year; (2) RMA request number; (3) AIP request number; (4) producer's name; (5) policy number (if known); (6) county where the crop to be insured is located; and (7) state where the crop to be insured is located. The request information must appear on each page of the letter.
Request Type(s)	Identify the request type(s) the letter pertains too.
Letter Introduction	Use freeform statements in the introduction as necessary.
Letter Body	In the body of the cover letter, provide a detailed explanation of the basis for withdrawal or denial. If denying only a portion of the WA request, clearly identify the crops, land locations, etc., that are denied. Include the appropriate arbitration, administrative review, mediation, and appeal rights, if applicable. Include any additional freeform comments, statements, or instructions, as necessary.
Letter Closing	Include the: (1) contact office statement, which instructs to contact the applicable RO for questions (this statement is optional); (2) enclosure(s) statement, if applicable; (3) RMA second level approving authority signature section; (4) other associated parties, such as the AIP, that receive a copy of the letter; and (5) USDA Non-Discrimination Statement. Refer to the DSSH for the USDA Non-Discrimination Statement.
Additional Statement(s)	Include the following statement(s): "USDA is an Equal Opportunity Provider and Employer."

Standard WA (Excludes WUA) Template Including Cover Letter

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

{AIP Field Office's Name}
{AIP Field Office's Street Address 1}
{AIP Field Office's Street Address 2}
{AIP Field Office's City}, {AIP Field Office's State Postal Code} {AIP Field Office's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Introduction with Freeform Statements}

{Body with Freeform Statements}

[Use the applicable statements based on the situation, such as, general instructions when approved as requested, instructions when the WA offer provides terms and conditions that are different than requested, and instructions when a CI appraisal is required. See Exhibit 14B for cover letter statements.]

[Include any additional freeform comments, statements, or instructions, as necessary.]

{Closing with Freeform Statements}

[Contact Office Statement is optional.]
[Enclosure(s) Statement.]

EXAMPLE

USDA is an Equal Opportunity Provider and Employer

WRITTEN AGREEMENT

{Offer Date} Page {Current} of {Total}

{AIP Field Office Name}
{AIP Field Office Street Address 1}
{AIP Field Office Street Address 2}
{AIP Field Office City}, {AIP Field Office State Postal Code} {AIP Field Office Zip & Zip Extension}
Attn: {AIP Field Office Contact}

State: {Location State Code – Name}
County: {Location County Code – Name}
Insured: {Requestor's Name}

Policy Nbr: {Policy Number}
AIP Request Nbr: {AIP Request Number}
WA Number: {WA Number}

Address: {Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

Request Type(s): {Request Type Code & Name 1} {Request Type Code & Name 2}
{Request Type Code & Name 3} {Request Type Code & Name 4}

Reference State/County: {ADM Reference State Name (Code)} / {ADM Reference County Name (Code)}

Crop Year(s): {Commodity Year(s) Valid}

Commodity	Insurance Plan
{Commodity Code and Name 1}	{Insurance Plan 1} {Insurance Plan 2} {Insurance Plan 3}
{Commodity Code and Name 2}	{Insurance Plan 1} {Insurance Plan 2} {Insurance Plan 3}

{Scope of Change & Source of Base ADM with Freeform} See Exhibit 14C.

In this section define the type of changes applied by this WA at a high level (such as addition of coverage, modification of standard policy terms and conditions, etc.).

{Limits on Application of Changes with Freeform} See Exhibit 14D.

This section defines:

- *the land locations for which the offer can be applied; and*
- *that the WA does not apply to any acreage insured under CAT or insurance plans and pilot options for which the type of WA is not authorized.*

EXAMPLE

{Offer Date}
WA Number: {WA Number} Page {Current} of {Total}

{Instructional Statements with Freeform} (Optional) See Exhibit 14E.

This section provides instructions on how to interpret or apply the changes defined in the WA offer.

{Amendments Made to the Policy – Detailed} See Exhibit 14F.

The ROE system will generate tables to display the modifications of changes made to any of the following actuarial components in the WA offer (unmodified values are not displayed).

- *Unit structure allowed (optional)*
- *Base rates (optional)*
- *Dates (optional)*
- *Options (optional)*
- *Prices (optional)*
- *Sub-county rates (optional)*
- *T-Yields (optional)*

{Amendments Made to the Policy – Summary with Freeform} (Optional) See Exhibit 14G.

This section notes the following types of modifications (this section will be provided to the AIPs as part of the WA ADM/ICE records).

- *Special Provisions type modification that are part of the WA offer*
- *Removal of rotation statements*
- *Prevented planting coverage removal*
- *Cause of loss coverage exclusion*
- *Changes to the Maximum Replant payment (specialist makes changes in the ICE record)*
- *Any changes to data embedded in Special Provisions*

{Closing with Freeform} See Exhibit 14H.

This section contains the following.

- *Statement that parties agree to accept the changes defined by the WA*
- *Duration of the WA (for multi-year WAs, the situations that will void the WA)*
- *Expiration date*
- *Notification that any modifications will void RMA's approval*
- *Signature section (when required)*
- *Distribution requirements*
- *Collection of Information and Data (Privacy Act) Statement and USDA Non-Discrimination Statement*

EXAMPLE

A. WUA Template Including Cover Letter

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

{AIP Field Office's Name}
{AIP Field Office's Street Address 1}
{AIP Field Office's Street Address 2}
{AIP Field Office's City}, {AIP Field Office's State Postal Code} {AIP Field Office's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Introduction with Freeform Statements}

{Body with Freeform Statements}

[Use the applicable statements based on the situation, such as, general instructions when approved as requested or instructions when the WA offer provides terms and conditions that are different than requested. See Exhibit 14B for cover letter statements.]

[Include any additional freeform comments, statements, or instructions, as necessary.]

{Closing with Freeform Statements}

[Contact Office Statement is optional.]
[Enclosure(s) Statement.]

USDA is an Equal Opportunity Provider and Employer

EXAMPLE

A. WUA Template Including Cover Letter (continued)

WRITTEN AGREEMENT

{Offer Date} Page {Current} of {Total}

{AIP Field Office Name}
{AIP Field Office Street Address 1}
{AIP Field Office Street Address 2}
{AIP Field Office City}, {AIP Field Office State Postal Code} {AIP Field Office Zip & Zip Extension}
Attn: {AIP Field Office Contact}

State: {Location State Code – Name}
County: {Location County Code – Name}
Insured: {Requestor's Name}

Policy Nbr: {Policy Number}
AIP Request Nbr: {AIP Request Number}
WA Number: {WA Number}

Address: {Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

Request Type(s): {Request Type Code & Name 1} {Request Type Code & Name 2}
{Request Type Code & Name 3} {Request Type Code & Name 4}

Reference State/County: {ADM Reference State Name (Code)} / {ADM Reference County Name (Code)}

Crop Year(s): {Commodity Year(s) Valid}

Commodity	Insurance Plan
{Commodity Code and Name 1}	{Insurance Plan 1} {Insurance Plan 2} {Insurance Plan 3}
{Commodity Code and Name 2}	{Insurance Plan 1} {Insurance Plan 2} {Insurance Plan 3}

{Scope of Change & Source of Base ADM with Freeform} See Exhibit 14C.

In this section define the type of changes applied by this WA at a high level (such as addition of coverage, modification of standard policy terms and conditions, etc.).

{Limits on Application of Changes with Freeform} See Exhibit 14D.

This section defines:

- *the land locations for which the offer can be applied; and*
- *that the WA does not apply to any acreage insured under CAT or insurance plans and pilot options for which the type of WA is not authorized.*

EXAMPLE

A. WUA Template Including Cover Letter (continued)

{Offer Date}
WA Number: {WA Number} Page {Current} of {Total}

{Amendments Made to the Policy – Summary with Freeform} See Exhibit 14G.

This section notes the instructions and changes to the unit structure for the following types of WUA (use the appropriate freeform statement identified in Exhibit 14G for each type of WUA).

- *Oversized Sections, Section Equivalents, and FSA FN Optional Units*
- *Annual Crops with Topographic or Irrigation Features*
- *Perennial (Tree, Vine, and Bush) Crops with Topographic or Irrigation Features*
- *Annual Crops with Geographic Dispersion*

{Closing with Freeform} See Exhibit 14H.

This section contains the following.

- *Statement that parties agree to accept the changes defined by the WA*
- *Duration of the WA (for multi-year WAs, the situations that will void the WA)*
- *Expiration date*
- *Notification that any modifications will void RMA's approval*
- *Signature section (when required)*
- *Distribution requirements*
- *Collection of Information and Data (Privacy Act) Statement and USDA Non-Discrimination Statement*

EXAMPLE

B. WUA Addendums

(1) Generic Example

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

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

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

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

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

EXAMPLE

B. WUA Addendums (continued)

(2) Specific Annual Crop Example (FSA FN, tract number, and field numbers are examples and are not representative of any person)

John Smith
Request: XXXXXXXX

Month XX, 20XX
Policy: XXX4567

Unit: 0001-0001UA (J. Smith; Operated by Pacific Acres and Western Farms) Section 1, 2-T34N-R4W; Dry Run				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992320	991708		1	133.1
992320	992705		1	189.3
Total cropland acres in unit: 322.4 acres				

Unit: 0001-0002UA (J. Smith; Operated by Pacific Acres and Western Farms) Section 31, 32, 33-T35N-R4W; Sandy Creek				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992321	992705		5	165.0
992321	991873	991870	1	100.3
992321	991873	991860	2	27.2
992321	991873	991857	3	41.4
Total cropland acres in unit: 333.9 acres				

Unit: 0002-0001UA (J. Smith; Operated by Western Farms) Section 1, 12-T34N-R4W; Waters Ridge				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992322	99511		1, 2	70.9
992322	99510		1, 2, 3	508.8
Total cropland acres in unit: 579.7 acres				

Unit: 0002-0002UA (J. Smith; Operated by Western Farms) Section 15-T34N-R4W; Potts Field				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992320	992709	99385	1	158.4
992320	992707	991802	2	163.3
Total cropland acres in unit: 321.7 acres				

Unit: 0002-0003UA Section 2, 3-T34N-R4W; Shady Slope				
FSA FN	Tract	Previous Tract (if applicable)	Field(s)	Acres
992320	991801		1, 2	226.5
992320	99495		1	111.0
Total cropland acres in unit: 337.5 acres				

EXAMPLE

B. WUA Addendums (continued)

John Smith
Request: XXXXXXXX

Month XX, 20XX
Policy: XXX4567

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

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

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

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

EXAMPLE

B. WUA Addendums (continued)

(3) Specific Perennial Crop Example

John Smith
Request: XXXXXXXX

Month XX, 20XX
Policy: XXX0123

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

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

EXAMPLE

B. WUA Addendums (continued)

John Smith
Request: XXXXXXXX

Month XX, 20XX
Policy: XXX0123

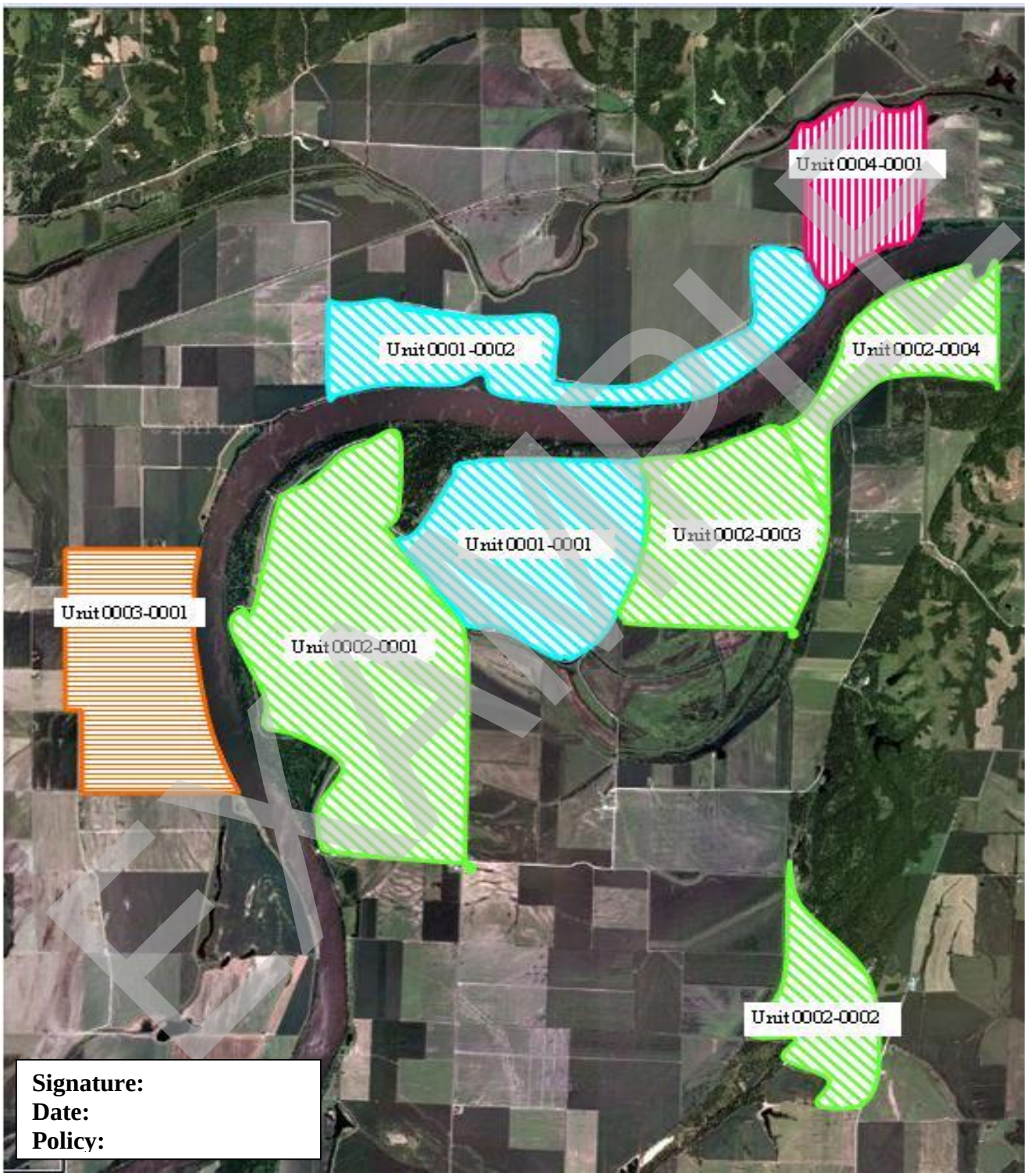
Valencia Oranges	
Unit: 0002-0001UA (Acreage associated with irrigation turn-out #002H58 and #003H58 for the listed blocks of Valencia Oranges on Ranch 1) Section 22-T15S-R24E	
Block	Acres
1M	17.6
1N	19.8
1O	12.2
1P	27.4
1Q	24.7
1R	15.9
Total cropland acres in unit: 117.6 acres	

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

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

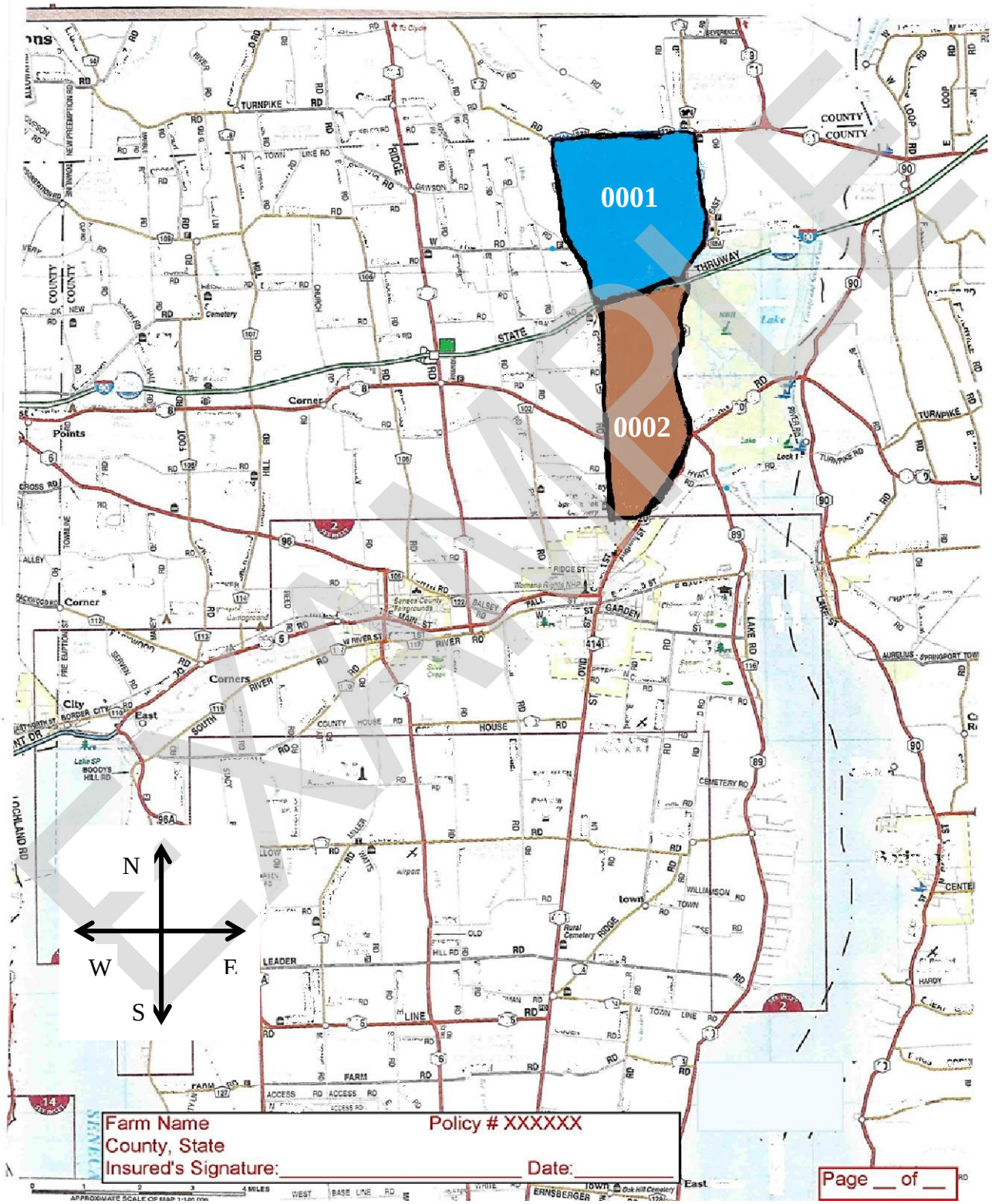
EXAMPLE

C. WUA Map/Photo Delineating Optional Unit Boundaries



EXHIBIT

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



EXAMPLE

D. WUA Map/Photo Delineating Perennial Irrigation Features for Optional Unit Boundaries (Reserved)

Request for Information Letter Template

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk Management
Agency
{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}
{RO Phone Number}
{RO Fax Number}

{Date}

{AIP Field Office's Name}
{AIP Field Office's Street Address 1}
{AIP Field Office's Street Address 2}
{AIP Field Office's City}, {AIP Field Office's State Postal Code} {AIP Field Office's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Introduction with Freeform Statements}

{Body with Freeform Statements}

[Clearly explain what information is needed. Identify the date that the information is needed by (the request must identify the dates the information is needed by if the request is for additional information beyond the minimum supporting documentation). Include any additional freeform comments, statements, or instructions, as necessary.]

{Closing with Freeform Statements}
[Contact Office Statement is optional.]
[Enclosure(s) Statement, if applicable.]

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

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

USDA is an Equal Opportunity Provider and Employer

EXAMPLE

Withdrawal Letter Template and Example

A. Withdrawal Letter Template

United States Department of Agriculture

Farm and Foreign Agricultural Services

Risk Management Agency

{RO City, RO State} Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Introduction with Freeform Statements}

{Body with Freeform Statements}

[Provide a detailed explanation of the basis for withdrawal. Include any additional freeform comments, statements, or instructions, as necessary.]
{Closing with Freeform Statements}

[Contact Office Statement is optional.]
[Enclosure(s) Statement, if applicable.]

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

USDA is an Equal Opportunity Provider and Employer

EXAMPLE

B. Withdrawal Letter Example

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

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

If you did sign this written agreement indicating your acceptance of the offered terms and can provide evidence that it was timely signed and sent to your insurance company, 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.

EXAMPLE

USDA is an Equal Opportunity Provider and Employer

B. Withdrawal Letter Example (continued)

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

If you have any questions, please contact this office.

_____

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

EXAMPLE

A. Denial Letter Template

United States Department of Agriculture

Farm and Foreign Agricultural Services

Risk Management Agency

{RO City, RO State} Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

CERTIFIED MAIL # {Certified Mail Number} – RETURN RECEIPT REQUESTED

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Introduction with Freeform Statements}

{Body with Freeform Statements}

[Provide a detailed explanation of the basis for denial. If denying only a portion of the WA request, clearly identify the crops, land locations, etc., that are denied. Include the appropriate arbitration, administrative review, mediation, and appeal rights, if applicable. Include any additional freeform comments, statements, or instructions, as necessary.]

{Closing with Freeform Statements}

USDA is an Equal Opportunity Provider and Employer

EXAMPLE

A. Denial Letter Template (continued)

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

[Contact Office Statement is optional.]
[Enclosure(s) Statement, if applicable.]

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

EXAMPLE

B. Denial Letter Due to Failed CI Example

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

CERTIFIED MAIL # {Certified Mail Number} – RETURN RECEIPT REQUESTED

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

Your crop appraisal does not meet the requirements for the potential yield set in the Basic Provisions of the Common Crop Insurance Policy. Therefore, we withdrew the agreement.

If you disagree with the results of the appraisal, you may seek arbitration with your insurance company, per section 20 in the Basic Provisions of the Common Crop Insurance Policy. You have one year from the date of the appraisal to seek arbitration.

EXAMPLE

USDA is an Equal Opportunity Provider and Employer

B. Denial Letter Due to Failed CI Example (continued)

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

If you have any questions, please contact this office.

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

EXAMPLE

C. General Applicability Letter Example

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

CERTIFIED MAIL # {Certified Mail Number} – RETURN RECEIPT REQUESTED

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Add freeform entry where necessary.}

Our decision is not appealable; however, to request a determination of appealability write to the National Appeals Division. Send your request to the following address within 30 calendar days of receiving this letter:

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

USDA is an Equal Opportunity Provider and Employer

EXAMPLE

C. General Applicability Letter Example (continued)

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

If you have any questions, please contact this office.

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

EXAMPLE

D. Administrative Review, Mediation, and Appeal Rights Letter Example

United States
Department of
Agriculture

Farm and Foreign
Agricultural
Services

Risk
Management
Agency

{RO City, RO State}
Regional Office

{RO Street Address 1}
{RO Street Address 2}
{RO City, State}
{RO Zip – Zip Ext}

{RO Phone Number}
{RO Fax Number}

{Date}

CERTIFIED MAIL # {Certified Mail Number} – RETURN RECEIPT REQUESTED

{Requestor's Name}
{Requestor's Street Address 1}
{Requestor's Street Address 2}
{Requestor's City}, {Requestor's State Postal Code} {Requestor's Zip & Zip Extension}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

Request Type(s):
{Request Type Name 1} {Request Type Name 2}
{Request Type Name 3} {Request Type Name 4}

{Add freeform entry where necessary.}
If you do not agree with our decision, you may choose from the following options within 30 calendar days of receiving this letter:

- Administrative review by the agency
- Mediation through a state certified service or other acceptable mediation service
- Appeal through the National Appeals Division (NAD)

If you choose to request both administrative review and mediation, wait until the administrative review is complete before you request mediation. Once you appeal the decision to NAD you cannot request an administrative review or mediation.

EXAMPLE

USDA is an Equal Opportunity Provider and Employer

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

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

When you receive the results of the administrative review or mediation, you have the balance of the 30-day period to file an appeal with NAD. The 30-day timeframe does not include the time your request was in review by the applicable agency.

To request an administrative review, send a written request, signed by you, to the address below. We suggest sending your information by a delivery service that records pickup or postmark delivery and guarantees delivery. Please include why you believe our decision is incorrect, any material facts you believe we may not have properly considered, and any other information you'd like us to consider.

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

To request mediation, send a written request, signed by you, to the address below. Please send a copy of your request to our office. Mediation may help us narrow and resolve these issues and reach a mutual agreement. Mediation does not replace or limit your right to further appeal to NAD.

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

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

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

If you do not file a timely request for one of these options, this notice will be the final administrative determination.

EXAMPLE

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

{Page Number}

RE: {Commodity Year} NBR: {RMA Request Number} (RMA); {AIP Request Number} (AIP) For {Producer's Name}, Policy: {Policy Number} In {Location County Name} County, {Location State Name}

If you have any questions, please contact this office.

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

CC: {AIP Field Office Name} {AIP Field Office City}, {AIP Field Office State Postal Code}

USDA Non-Discrimination Statement (Refer to DSSH for the applicable statement)

EXAMPLE

A. Crop Never Planted Certification Statement

*** I certify that I have never planted (enter crop requested for insurance) in (enter county name) County or the area.

Producer Signature: _____ Date: _____

B. Cover Letter Statements

(1) Basic Instructions

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

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

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

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the "Rejection" area of the agreement.

The company must return a signed accepted or rejected copy of this agreement, postmarked no later than 15 business days after the expiration date, to the RMA Regional Office.

See the Written Agreement Handbook Part 2 for further instructions.

(2) Basic Instructions with CI Appraisal Required

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

A crop appraisal is required if acreage of the crop was planted on or before the date of this agreement. If the crop was not planted on this acreage as of the date of this agreement, a statement of this fact, signed and dated by the producer, is required if the producer accepts the offer. If an appraisal is needed, in order to be considered for approval, the producer must accept the written agreement on or before the earlier of the first appraisal date (if there are multiple fields with different appraisal dates) or the expiration date of the agreement.

If this written agreement is acceptable to the insured and the insurance company and is timely signed by the insured, the company needs to sign in the designated place by the expiration date.

B. Cover Letter Statements (continued)

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the "Rejection" area of the agreement.

The company must return a signed accepted written agreement and the appraisal (or signed statement that the acreage was not planted) or rejected written agreement, postmarked no later than 15 business days after the expiration date, to the RMA Regional Office.

See the Written Agreement Handbook Part 2 for further instructions.

(3) Basic Instructions and Administrative Review when terms different than requested

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

1) A request for administrative review does not affect the insured's responsibility to accept or reject the agreement by the expiration date.

2) If the insured does not sign the agreement by the expiration date, the insured will not receive insurance under the terms of this agreement if a different determination under administrative review or appeal is denied.

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

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

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

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the "Rejection" area of the agreement.

The company must return a signed accepted or rejected copy of this agreement, postmarked no later than 15 business days after the expiration date, to the RMA Regional Office.

See the Written Agreement Handbook Part 2 for further instructions.

B. Cover Letter Statements (continued)

(4) Basic Instructions and Administrative Review when terms different than requested with CI Appraisal Required

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

1) A request for administrative review does not affect the insured's responsibility to accept or reject the agreement by the expiration date.

2) If the insured does not sign the agreement by the expiration date, the insured will not receive insurance under the terms of this agreement if a different determination under administrative review or appeal is denied.

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

A crop appraisal is required if acreage of the crop was planted on or before the date of this agreement. If the crop was not planted on this acreage as of the date of this agreement, a statement of this fact, signed and dated by the producer, is required if the producer accepts the offer. If an appraisal is needed, in order to be considered for approval, the producer must accept the written agreement on or before the earlier of the first appraisal date (if there are multiple fields with different appraisal dates) or the expiration date of the agreement.

If this written agreement is acceptable to the insured and the insurance company and is timely signed by the insured, the company needs to sign in the designated place by the expiration date.

If the terms of the agreement are not acceptable to the insured, please have the insured sign and date in the "Rejection" area of the agreement.

The company must return a signed accepted written agreement and the appraisal (or signed statement that the acreage was not planted) or rejected written agreement, postmarked no later than 15 business days after the expiration date, to the RMA Regional Office.

See the Written Agreement Handbook Part 2 for further instructions.

B. Cover Letter Statements (continued)

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

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

C. Scope of Change and Source of Base ADM Statements

The following are statements recommended (unless identified as required) by request type. A freeform option is available to allow the RO to develop customized scope of change statements to better fit the situation covered by the WA.

(1) XC, TC, TP, TD Types (Reference County with no changes)

This agreement adds coverage for the commodity(s), type(s), and practice(s) shown above in {Location County Name} County, {(Location State Name}. The offered standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those established for this same commodity(s), type(s), practice(s), and insurance plan(s) in the indicated reference county.

(2) XC, TC, TP, TD Types (Reference County with changes)

This agreement adds coverage for the commodity(s), type(s), and practice(s) shown above in {Location County Name} County, {Location State Name}. The offered standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those established for this same commodity(s), type(s), practice(s), and insurance plan(s) in the indicated reference county, except for the amendments specified in this agreement.

(3) TC, TP, TD Types (No Reference County with changes)

This agreement adds coverage for the commodity(s), type(s), and practice(s) shown above in {Location County Name} County, {Location State Name}. The offered standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those established for the reference type and/or reference practice in the location county as designated below, except for the amendments specified in this agreement.

C. Scope of Change and Source of Base ADM Statements (continued)

(4) TP, TD Types (New Type and/or Practice Combination Created)

A new type and/or practice combination has been developed to cover your request. This agreement adds coverage for the commodity(s), type(s), and practice(s) shown below in {Location County Name} County, {Location State Name}. The offered standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those established for the reference type and/or reference practice in the location county as designated below, except for the amendments specified in this agreement.

(5) HR, NB, PE, RE, SC, SG, SM, SP, UC Types

Standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those of {Location County Name} County, {Location State Name}, except for the amendments specified in this agreement.

(6) UA Type (required for WUAs)

For the above named insured and insured commodity(s), the undersigned parties expressly agree that the following is an endorsement to section 34(c) of the Common Crop Insurance Policy, Basic Provisions. Commodities for which the written unit agreement is submitted after the acreage reporting date will need to be requested the subsequent crop year. The policy is revised as specified in this agreement.

(7) NL Type

For the above named insured and insured commodity, the undersigned parties expressly agree that the following is an endorsement to the {Crop Year} Nursery Eligible Plant List/Plant Price Schedule (EPL/PPS).

(8) OP Type

Standard policy terms and conditions for the commodity(s), type(s), practice(s), and insurance plan(s) specified in this written agreement shall be those of {Location County Name} County, {Location State Name}, except for the addition of the Insurance Options specified in this agreement.

***

D. Limits on Application of Changes Statements

Each WA offer must contain one of the statements below.

(1) All Land in County Statement with CAT Statement

Amendments provided by this written agreement will be limited to the commodity(s) and insurance plan(s) listed on this agreement. Application of the amendments is further restricted to the insured listed on this agreement, but can be applied to any land the entity insures for the listed commodity(s) in {Location County Name} County, {Location State Name}. This agreement does not apply to any acreage insured under the Catastrophic Risk Protection (CAT) Plan Endorsement or insurance plans and pilot crop programs or options for which this type of written agreement is not authorized.

(2) Land Location(s) Restriction Statement (such as section/township/range, FN/tract/field, sub-county area, etc.) with CAT Statement

Amendments provided by this written agreement will be limited to the commodity(s) and insurance plan(s) listed on this agreement. Application of the amendments is further restricted to the insured listed on this agreement and the land descriptions specified below. This agreement does not apply to any acreage insured under the Catastrophic Risk Protection (CAT) Plan Endorsement or insurance plans and pilot crop programs or options for which this type of written agreement is not authorized.

{Land Location Details}

Example: WA Land ID – 1
FSA FN 1 Tract 2 Field 3 Section 1-T002S-R006E (not to exceed 23.0 acres)

(3) CAT Statement

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

E. Instructional Statements

Use instructional statements to interpret changes or to explain how to apply changes defined in the WA offer. The following statements are basic guides only and are not intended to fit every situation addressed by a WA. These statements may need further refined by the RO and new ones developed as needed to address local situations and insurance program changes from year to year.

For situations where the producer has signed a High-Risk Land Exclusion Option, any high-risk acreage identified on a WA which is assigned a rate other than standard rates is not insurable under the terms and conditions of the WA. This acreage will remain uninsurable or insurable under the CAT policy, as applicable (see CIH Part 5, Subparagraph 503E).

(1) General

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

(2) HR Type

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

(3) NB Type

Recommended Instructional Statement
Acreage that has not been planted and harvested within one of the three previous crop years will be insurable at the rate determined in accordance with the continuous rating rules applicable for the crop using the APH yield. Acreage covered by this agreement will not be eligible for prevented planting coverage for the 2014 crop year.

Recommended Instructional Statement
The T-Yield offered herein is in effect for only the crop year covered by this Written Agreement. Separate APH databases will be required for all new breaking land the year the new breaking ground is under the Written Agreement.

E. Instructional Statements (continued)

(4) NL Type

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

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

(5) OP Type

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

(6) RE Type

Recommended Instructional Statement
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.

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

E. Instructional Statements (continued)

(7) SC Type

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

1. A separate APH database will be established and maintained for High-Amylose corn acreage and for field corn acreage.

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

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

(8) TC Type

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

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

(9) TP Type

Recommended Instructional Statement
Separate production records and a separate APH yield database for *{enter the practice}* acreage will be established and maintained.

E. Instructional Statements (continued)

(10) XC Type

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

F. Amendments Made to the Policy – Detailed

The following items reflect the ROE system generated presentation of changes made to actuarial components (the order provided below will be the order of the changes presented on the WA offer). If any actuarial component contains no changes, that component field will not be included on the WA offer.

(1) Commodities – Types and Practices Covered by the WA

(a) The following format will display when the P/T codes for which the WA offer is issued match what can be viewed on the AIB for the Location State and County or the Reference State and County. If the WA offer does not change the source ADM, the specialist can choose not to display this header section on the WA.

Commodities – Types and Practices Covered by this Written Agreement				
	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
Commodity				
Type				
Practice				
Commodity Type				
Class				
Sub Class				
Intended Use				
Irrigation Practice				
Cropping Practice				
Organic Practice				
Interval				

EXAMPLE

F. Amendments Made to the Policy – Detailed (continued)

(b) The following format will display when the P/T combination for which the WA offer is issued does not exist for any filed ADM for the commodity.

Commodities – Types and Practices Covered by this Written Agreement		
	Offer (WTP1)	Reference
State	30 Montana	30 Montana
County	091 Sheridan	091 Sheridan
Commodity	0067 Dry Peas	0067 Dry Peas
Type	094 Marrow Fat	097 Spring Smooth Green or Yellow
Practice	997 No Practice Specified	997 No Practice Specified
Commodity Type	019 Marrow Fat	997 No Commodity Type Specified
Class	053 Spring	997 No Class Specified
Sub Class	997 No Sub Class Specified	997 No Sub Class Specified
Intended Use	997 No Intended Use Specified	997 No Intended Use Specified
Irrigation Practice	997 No Irrigation Practice Specified	997 No Irrigation Practice Specified
Cropping Practice	997 No Cropping Practice Specified	997 No Cropping Practice Specified
Organic Practice	997 No Organic Practice Specified	997 No Organic Practice Specified
Interval	997 No Interval Specified	997 No Interval Specified

(2) Unit Structure Allowed

Insurance Offer				
	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
{Optional Unit Allowed Flag} *{Basic Unit Allowed Flag}* *{Enterprise Unit Allowed Flag}* *{Whole Farm Unit Allowed Flag}* *{Beta ID}* *{Unit Discount ID}*				

EXAMPLE

F. Amendments Made to the Policy – Detailed (continued)

(3) Prices

(a) The following will display when the values for Crush District, Insurance Option Code, and Range Class are all null.

Prices				
Sub County: *{sub county code}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
{Additional Price} *{Allowable Cost Price}* *{Established Price}* *{Maximum Protection Per Acre}* *{Minimum Dollar Amount}* *{Maximum Dollar Amount}* *{Minimum Value Price}* *{Reference Maximum Dollar Amount}* *{Sucrose Factor}* *{Additional Value Percent}* *{Maximum Additional Value Price}* *{Certified Seed Price}* *{Price Volatility Factor}*				

(b) The following header will display when the value for Insurance Option Code is not null and the values for Crush District and Range Class are null. The rest of the table in (3)(a), excluding the header, will continue to display.

Prices – Options				
Insurance Option: *{Insurance Option Code/Name*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*

(c) The following header will display when the value for Crush District is not null. The rest of the table in (3)(a), excluding the header, will continue to display.

Prices – Crush District				
Sub County: *{sub county code}*				
Crush District: *{crush district}*	WTP	*{WTP2}*	*{WTP3}*	*{WTP4}*

EXAMPLE

F. Amendments Made to the Policy – Detailed (continued)

(d) The following header will display when the value for Range Class is not null and the value for Insurance Option Code is null. The rest of the table in (3)(a), excluding the header, will continue to display.

Prices – Base County				
Range Class Code: *{range class}* *{additional display string*}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*

*Additional display string shows the age or growth stage (for example, Age: 6-8; Growth Stage: II; etc.)

(e) The following header will display when the values for Range Class and Insurance Option Code are not null. The rest of the table in (3)(a), excluding the header, will continue to display.

Prices – Options				
Insurance Option: *{Insurance Option Code/Name*				
Range Class Code: *{range class}* *{additional display string*}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*

*Additional display string shows the age or growth stage (for example, Age: 6-8; Growth Stage: II; etc.)

(4) T-Yields

(a) The following will display when the value for Leaf Year is null.

Transitional Yields (Only most recent 4 years displayed)					
WA Land ID – 1		WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
Sub County: *{sub county code}*	Year	*{T-Yield unit of measure}*			
	{commodity year}	*{T-Yield}*			

(b) The following will display when the value for Leaf Year is not null.

Transitional Yields (Only most recent 4 years displayed)									
WA Land ID – 1									
Year	Sub County	Characteristic	Density		Leaf Year	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
			Low	High		*{T-Yield unit of measure}*			
{Commodity Year}	*{Sub County Code}*	*{Characteristic Code}*	*{Density Low Quantity}*	*{Density High Quantity}*	*{Leaf Year}*	*{T-Yield}*			

EXAMPLE

F. Amendments Made to the Policy – Detailed (continued)

(5) Dates

(a) The following will display when the value for Insurance Option Code is null.

Dates				
Sub County: *{sub county code}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
{Sales Closing Date} *{Earliest Planting Date}* *{Final Planting Date}* *{Acreage Reporting Date}* *{End Of Insurance Date}*				

(b) The following will display when the value for Insurance Option Code is not null.

Dates - Options					
Insurance Option	*{(Insurance Option Code) Insurance Option Name}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
	{Sales Closing Date} *{Earliest Planting Date}* *{Final Planting Date}* *{Acreage Reporting Date}* *{End Of Insurance Date}*				

(6) Base Rates

(a) The following will display when the values for Base Rate and Range Class Code are null.

Base County Rates				
Coverage Level Percent: *{coverage level}*	WTP1	*{WTP2*	*{WTP3}*	*{WTP4}*
Exponent Value Reference Rate Fixed Rate				

(b) The following will display when the value for Base Rate is not null and the value for Range Class Code is null.

Base County Rates				
Coverage Level Percent: *{coverage level}*	WTP	*{WTP2}*	*{WTP3}*	*{WTP4}*
Base Rate				

EXAMPLE

F. Amendments Made to the Policy – Detailed (continued)

(7) Sub County Rates

For standard rates, print "Std" in Sub County Rate Adjustment column and do not print the Rate Method Column. For rates other than standard, fill in accordingly.

High Risk / Map Area Rate(s)				
Sub County: *{sub county code}*				WA Land ID – 1
Coverage Level Percent: *{coverage level}*	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
Rate Method Rate Adjustments	*{Rate Method Code}* *{Sub County Rate}*			

(8) Option Rates

Optional Coverage Rate(s)					
Sub County: *{sub county code}*					WA Land ID – 1
Coverage Level Percent: *{coverage level}*		WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
Insurance Option: *{(insurance option code) insurance option name}*	Rate Method Rate Adjustment *{Option Conversion Factor}*	*{rate method}* *{rate adjustment}* *{option conversion factor}*			

(9) Maximum Replant Guarantee per Acre

Maximum Replant Guarantee Per Acre				
	WTP1	*{WTP2}*	*{WTP3}*	*{WTP4}*
Maximum Replant Guarantee Per Acre	*{Maximum Replant Guarantee Per Acre Amount}*			

EXAMPLE

G. Amendments Made to the Policy – Summary Statements

Use amendment statements to note changes made to the policy by the WA offer (such as Special Provision type modifications that are part of the WA offer, removal of rotation statements, removal of prevented planting coverage, cause of loss coverage exclusion, changes to the maximum replant payment, any changes to data embedded in Special Provisions statements, etc.). The following statements are basic guides only and are not intended to fit every situation addressed by a WA. These statements may need further refined by the RO and new ones developed as needed to address local situations and insurance program changes from year to year.

(1) NB Type

Prevented Planting Special Provisions Statement
No prevented planting liability will attach to any acreage insured by this agreement.

(2) RE Type

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

(3) SC Type

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

(4) SG Type

Special Provisions Statement
Wheat which is frost seeded with red clover is insurable on the above described land for the *{applicable}* crop year.

(5) SM Type

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

G. Amendments Made to the Policy – Summary Statements (continued)

(6) SP Type

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

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

(7) TP Type

Special Provisions Statement
The practice of *{enter the practice, such as broadcast seeding}* will be considered an insurable farming practice when the following criteria are met:

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

(8) UC Type

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

Prevented Planting Special Provisions Statement
No prevented planting liability will attach to any acreage insured by this agreement.

G. Amendments Made to the Policy – Summary Statements (continued)

(9) UA Type

Oversized Section, Section Equivalents, and FSA FN Optional Units Special Provisions Statement

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

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

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

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

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

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

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

G. Amendments Made to the Policy – Summary Statements (continued)

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

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

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

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

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

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

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

G. Amendments Made to the Policy – Summary Statements (continued)

Perennial (Tree, Vine, and Bush) Crops with Topographic or Irrigation Features Special Provisions Statement

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

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

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

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

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

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

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

G. Amendments Made to the Policy – Summary Statements (continued)

Annual Crops with Geographic Dispersion Special Provisions Statement

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

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

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

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

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

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

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

G. Amendments Made to the Policy – Summary Statements (continued)

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

***

H. WA Closing Statements

The WA statements listed below are required, as applicable (such as, a crop year statement is required, but not all three crop year statements are applicable in all situations), in accordance with Exhibit 8.

(1) Crop Year Statement – Single-Year WA

This Written Agreement applies to the _____ Crop Year only.

H. WA Closing Statements (continued)

(2) Crop Year Statement – Multi-Year WA

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

1) The written agreement will only apply to a specific crop year if all terms and conditions of the written agreement are applicable for the crop year and any conditions under which the written agreement has been provided have not changed prior to the beginning of the insurance period.

2) The written agreement may be cancelled in writing for any crop year by FCIC not less than 30 days before the cancellation date; or cancelled by you or your insurance provider on or before the cancellation date for any specific crop year.

3) The agreement will be automatically cancelled if you transfer your insurance policy to another insurance provider. No notice terminating the written agreement will be provided to you. For a written agreement to be effective, you must timely request renewal of the written agreement in accordance with Section 18 of the Common Crop Policy, Basic Provisions.

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

(3) Crop Year Statement – Multi-Year WA with Specified Date Range

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

1) The written agreement will only apply to a specific crop year if all terms and conditions of the written agreement are applicable for the crop year and any conditions under which the written agreement has been provided have not changed prior to the beginning of the insurance period.

2) The written agreement may be cancelled in writing for any crop year by FCIC not less than 30 days before the cancellation date; or cancelled by you or your insurance provider on or before the cancellation date for any specific crop year.

3) The agreement will be automatically cancelled if you transfer your insurance policy to another insurance provider. No notice terminating the written agreement will be provided to you. For a written agreement to be effective, you must timely request renewal of the written agreement in accordance with Section 18 of the Common Crop Policy, Basic Provisions.

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

H. WA Closing Statements (continued)

(4) Expiration Statement

This offer expires at 11:59 p.m. on {Expiration Date}.

(5) Parties Agree Statement

The undersigned parties agree the above changes will apply to the insured's policy for the crop(s) and insurance plan(s) as identified herein. These changes are an endorsement to the applicable policy materials. This written agreement does not change any terms and conditions of the applicable policy/provisions or actuarial UNLESS specifically stated in this agreement.

(6) Producer's Signature Statement (not required in all situations)

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

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

_____ _____/_____/_____
Signature of Authorized AIP Representative Date

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

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

_____ _____/_____/_____
Signature of Authorized AIP Representative Date

(7) RMA Second Level Approving Authority Signature Section

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

H. WA Closing Statements (continued)

(8) RMA Approval Statement

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

(9) Distribution Statement

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

(10) Collection of Information and Data (Privacy Act) Statement

(Refer to the DSSH for applicable statement.)

(11) USDA Non-Discrimination Statement

(Refer to the DSSH for applicable statement.)

Non-Irrigated Corn Grain Request (TC) Worksheet Example

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

Producer's Data (include only non-irrigated corn acreage and production):

Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8
Most Recent 3 or 4 Years of Corn Planted By Year (Minimum 3 Years)	County Planted Acres	Acres Harvested as Grain	Acres Appraised as Grain	Acres Harvested or Appraised as Silage, or Grazed	Percent Grain of Total	Producer's County Wide Grain Production	Producer's County Wide Grain Yield

Instructions for filling out this worksheet:

Column 1: Crop year of acreage and production. For a more detailed description, see Paragraph 82 of the Written Agreement Handbook.
Column 2: All non-irrigated corn acreage planted in the county for the year. This should equal the total of columns 3, 4, and 5.
Column 3: All corn acreage harvested as grain, including ear corn for the crop year. Note: If the acreage was both appraised and harvested as grain, put the acreage in this column only (see column 4 instructions below).
Column 4: All acreage appraised as grain for the crop year and not harvested as grain.
Column 5: All acreage harvested or appraised as silage or grazed for the crop year (that is not in columns 3 or 4).
Column 6: Add columns 3 and 4 together, then divide by column 2, then multiply by 100 to get percent grain.
Column 7: Total bushels of grain harvested and appraised in the county for the crop year.
Column 8: Divide Column 7 by the sum of columns 3 and 4 (round to whole bushels).

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

Producer Signature: _____ Date: _____

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

EXAMPLE

Similar Crop Chart

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

Similar Crop Chart (Continued)

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

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

[2] For non-irrigated Safflower only.

[3] Category 1 crops also qualify Garbanzo Beans.

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

***

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

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