United States Department of Agriculture

Federal Crop Insurance Corporation

FCIC-14060 (12-2024)

GOOD FARMING PRACTICE DETERMINATION STANDARDS HANDBOOK

2025 and Succeeding Crop Years

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UNITED STATES DEPARTMENT OF AGRICULTURE
FARM PRODUCTION AND CONSERVATION
RISK MANAGEMENT AGENCY

TITLE: GOOD FARMING PRACTICE DETERMINATION STANDARDS HANDBOOK	**NUMBER: FCIC – 14060** **OPI: RISK MANAGEMENT SERVICES DIVISION**
EFFECTIVE DATE: 2025 and Succeeding Crop Years	**ISSUE DATE: December 3, 2024**
SUBJECT: **Provides the Standards and Procedures for Administering Good Farming Practice Decisions, Determinations, and Reconsiderations**	**APPROVED:** ***/S/ Delores Dean*** **Deputy Administrator for Insurance Services**

REASON FOR ISSUANCE

This handbook contains the FCIC-issued standards and procedures that AIPs and RMA use to administer and issue good farming practice Decisions, Determinations, and Reconsiderations. This handbook replaces FCIC-14060 Good Farming Practice Determination Standards Handbook dated November 20, 2023. This handbook is effective for the 2025 and succeeding crop years and is not retroactive to any 2024 or prior crop year with the following exception: Any GFP Determination or Reconsideration request received after the publication date of this handbook will follow the procedures found in this handbook.

SUMMARY OF CHANGES

Listed below are significant changes for the 2025 FCIC-14060 Good Farming Practice Determination Standards Handbook. Highlighted text throughout the GFP handbook represents changes or additions, and three stars (***) identify removal of information.

Reference	Description of Change
Throughout	Updated to meet the new External Handbook Standards requirements.
Reason for Issuance	Added GFP handbook Applicability statement.
Para.1D	Updated the order of precedence
Para. 2	Revised and simplified the Responsibilities paragraph to point to the procedure within the handbook for duties.
Para. 11	Updated the training proficiencies required to make GFP Determinations or Reconsiderations.
Para. 23 B	The requests for RMA GFP Determinations section were broken into a list form to make it easier to read and added language that allows for late submission due to physical inability to submit the request on time.
Para. 24	Updated the Determination/Reconsideration delivery method options allowing for mail and electronic delivery options for producers. AIPs will receive their copy through ROE.
Para. 31 A (6)	Updated to provide a list of documents the AIP must include with a GFP Decision file and consolidated the list in this section of the handbook.
Para. 31 B	Updated the GFP Decision letter procedure to provide additional clarification on the information that should be included in an AIP Decision letter.
Para. 32 A (1)	Updated the screening request for GFP Determination to include additional information and deadlines for an AIP re-issuing GFP decision.

Para. 32 A (2)	Updated the RMA acceptance process for GFPs including the screening process steps and guidance for requesting an AIP to re-issue their GFP decision.
Para. 32 A (3)	Updated the Determination process and acknowledgment letter section to provide information regarding establishing a delivery method for GFP documentation and granting extension days for additional producer information.
Para. 52	Reconsideration of a GFP Determination will be limited to a review of the closed Administrative record, in accordance with 7 C.F.R § 400.98.
Para 52 B	Updated the processing requests for Reconsideration by RMA section to provide timelines and guidance for the Reconsideration process.
Exhibit 2	Removed all definitions that are not GFP or agricultural expert related.
Exhibit 4C	Added a template for RO Request for New GFP Decision Letter from the AIP.
Exhibit 4D	Added a template for RO Producer Notification of New AIP Decision Letter.

GOOD FARMING PRACTICE DETERMINATION STANDARDS HANDBOOK

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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. RMA administers the crop and livestock insurance programs on behalf of FCIC.

This handbook provides the standards and procedures for RMA and AIPs for participation in GFP actions, including:

(1) training;

(2) AIP responsibility in GFP Decisions;

(3) RMA GFP Determinations and Reconsiderations;

(4) referral of identified program vulnerabilities and suspected cases of fraud, waste, and abuse; and

(5) dispute resolution.

This handbook remains in effect until superseded by reissuance of either the entire handbook or selected portions (through amendments, Manager's Bulletins, or FADs). If amendments are issued for a handbook, the original handbook as amended shall constitute the handbook. A Manager's Bulletin or FAD can supersede either the original handbook or subsequent amendments.

B. Source of Authority

Federal programs enacted by Congress and the regulations and policies developed by RMA, USDA, and other Federal agencies provide the authority for program and administrative operations, and basis for RMA directives. Administration of the Federal crop insurance program is authorized by the following:

(1) Federal Crop Insurance Act (Act), Section 1508(a)(3)(B)(i):

"A producer shall have the right to a review of a Determination regarding good farming practices…in accordance with an informal administrative process to be established by [FCIC]."

(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.

B. Source of Authority (Continued)

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

(5) Agriculture General Administrative Regulation, 7 CFR Part 400

(6) 2025 SRA, Section I. Definitions

"'Inspection' means verification: (4) that the reported practice is being carried out in accordance with good farming practices."

and

Appendix IV, Section III (a) (3):

"(a) The Company is responsible for: (3) conducting an inspection."

(7) FCIC Policy Provisions:

(a) Common Crop Insurance Policy Basic Provisions (25-BR), Sections 12 and 20.

(b) ARPI Basic Provisions (25-ARPI), Section 23.

(c) WFRP Pilot Policy (25-0076), Section 21.

(d) Rainfall Index Common Policy Basic Provisions (24-RI), Section 6 and 15.

(e) LRP Insurance Policy (25-LRP-Basic), Section 11.

(f) Other crop provisions as applicable.

C. 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 activity 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 they opposed an unlawful practice or policy, or made charges, testified, or participated in a complaint under Title VI.

It is the AIPs' 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 USDA public website at www.ascr.usda.gov. For more information on the RMA Non-Discrimination Statement see the DSSH.

D. Order of Precedence

If there is a conflict between the procedure in this handbook and other documents issued by RMA, the following order of precedence will apply.

(1) The Federal Crop Insurance Act and any FAD interpreting the Act.

(2) The CAT Endorsement, as applicable, and any FAD interpreting the CAT Endorsement.

(3) Written Agreement, as applicable.

(4) The Special Provisions and other actuarial documents.

(5) Crop endorsements/options and any FAD interpreting the crop endorsement/option if published at 7 CFR part 457.

(6) Crop Provisions and any FAD interpreting the Crop Provisions.

(7) Basic Provisions and any FAD interpreting the Basic Provisions.

(8) Administrative regulations (7 CFR part 400) and any FAD interpreting the administrative regulations.

(9) Manager's Bulletins and Product Management Bulletins.

(10) Plan specific directives such as the Crop Insurance Handbook/WFRP Pilot Handbook/STAX Underwriting Standards Handbook/Rainfall and Vegetative Index Insurance Standards Handbook, as applicable to the policy's plan of insurance.

(11) General Standards Handbook.

(12) Prevented Planting Standards Handbook.

(13) Crop LASH Handbooks.

(14) Loss Adjustment Manual.

(15) GFP Determination Standards Handbook (FCIC-14060).

***

E. Related Handbooks

The following table provides handbooks related to this handbook.

Handbook/Manual	Purpose
CIH	This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administrative Regulations, Common Crop Insurance Policy Basic Provisions, and Area Risk Protection Regulations.
GSH	This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations, Common Crop Insurance Policy Regulations Basic Provisions, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations Basic Provisions; the Stacked Income Protection Plan of Insurance; the Rainfall Index Plan; and the Whole-Farm Revenue Protection Pilot Policy.
LAM	This handbook provides the official FCIC-approved general loss adjustment standards for all levels of insurance provided under FCIC unless a publication specifies that none or only specified parts of this handbook apply.
PPSH	This handbook provides the official FCIC-approved standards requirements for adjusting losses related to prevented planting in a uniform and timely manner.

F. Procedural Issuance Authority

This handbook is written and maintained by:

USDA-Risk Management Agency
Office of Deputy Administrator for Insurance Services
Risk Management Services Division

1 General Information (Continued)

G. Procedural Questions

(1) Questions regarding procedures in this handbook are to be directed first to the AIP. If not resolved, then through appropriate channels within the AIP to RMA by email at rma.rmsd@usda.gov.

(2) If a perceived error is identified, notify RMA by email at rma.rmsd@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. 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 GFP handbook.

H. RMA Regional Office Contact Information

For the applicable RMA RO and the associated contact information, refer to www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices

***

2 Responsibilities

A. AIP Responsibilities

Each AIP is responsible for following the procedures and instructions contained in this handbook when processing GFP decision and utilizing the agricultural expert procedure when determining whether a production method is a GFP.

B. RMA Responsibilities

RMA is responsible for following the procedures and instructions contained in this handbook when reviewing requests for Determinations and Reconsiderations, providing approval for agricultural experts, and maintaining this handbook.

3-10 (Reserved)

PART 2: TRAINING

11 RMA Employee Training Requirements

A. Training Curriculum

To obtain the proficiency required to make GFP Determinations or Reconsiderations, each IS staff working on GFP reviews must initially complete a structured training program. These training requirements align with industry standards outlined in the SRA, Appendix IV, Section II – Training of Agents, Loss Adjusters, and Other Personnel.

B. GFP Certification

Staff members should complete the GFP New Specialist Training to become certified. RMA employees who are already certified are exempt from further recertification requirements. Following initial training to conduct GFP reviews, an annual refresher training, as identified by IS Leadership.

RO Directors will:

(1) assign a GFP mentor to the RMA employee to complete their first GFP Determination;

(2) review completed GFP Determinations and identify competencies for improvement for the employee; and

(3) ensure follow-up training initiatives are provided and completed for competencies identified for improvement on the part of an employee working with GFP Determinations.

The training curriculum should cover the following areas:

(1) Policy Provisions;

(2) Procedures;

(3) Program Assessment Tools;

(4) ROE;

(5) Claim File; and

(6) Farming Practices, including:

(a) Pesticide Usage;

(b) Fertilization Usage;

(c) Planting and seeding;

(d) Irrigation;

11 RMA Employee Training Requirements (Continued)

B. GFP Certification (Continued)

(e) Organic Farming; and

(f) Other farming practices, as necessary.

12-20 (Reserved)

PART 3: GENERAL REQUIREMENTS

21 Agricultural Experts

The opinions and published materials by agricultural experts are an integral part of determining whether a production method is a GFP.

A. Agricultural Experts Currently Approved by RMA

Approved Agricultural Experts include personnel whose research or occupation is related to the specific crop and practice, in the region for which such expertise is sought, have demonstrated expertise in the production practice in question, does not have a personal or financial interest in the insured or the crop, and are:

(1) employed by Cooperative Extension Service or USDA National Institute of Food and Agriculture (NIFA), formerly Cooperative State Research, Education, and Extension Service (CSREES);

(2) employed by the agricultural departments of universities;

(3) certified by the American Society of Agronomy (ASA) as Certified Crop Advisers and Certified Professional Agronomists, www.agronomy.org;

(4) certified by the National Alliance of Independent Crop Consultants (NAICC) as Certified Professional Crop Consultants, www.naicc.org;

(5) certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists;

(6) certified by the International Society of Arboriculture as Certified Arborists; or

(7) an employee certified by the Natural Resources Conservation Service (NRCS) to make Determinations regarding good cover cropping practices.

For the organic industry, in addition to the experts listed above, approved Organic Agricultural Experts include persons employed by:

(a) the Appropriate Technology Transfer for Rural Areas National Sustainable Agriculture Information Service www.attra.ncat.org;

(b) the Sustainable Agriculture Research and Education organization, www.sare.org; or

(c) USDA Accredited Certifying Agents (ACA), third party agents who certify operations under USDA organic standards, for example Transition to Organic Partnership Program. A list of ACAs is available on the AMS website.

NOTE: Both Organic Agricultural Experts and Agricultural Experts are referred to as “Agricultural Experts” in this Handbook for simplicity.

21 Agricultural Experts (Continued)

B. RMA Approval for Other Experts

Persons certified through other programs may be recognized as agricultural experts by RMA if their research or occupation is related to the specific crop, and practice, in the region for which such expertise is sought and has demonstrated expertise in the production practice in question.

To obtain approval for such persons, contact RMA's Deputy Administrator for Insurance Services by email to rma.rmsd@usda.gov. ***

22 General Basis for GFP Decisions, Determinations, and Reconsiderations

The purpose of the GFP provisions is to ensure that a policyholder's production methods do not adversely affect the quantity and/or quality of the production. Consider any practice that could affect the amount and quality of the crop, from ground preparation through harvest. In the case of perennials, consider practices from post-harvest of the previous crop year through harvest of the current crop year that could affect the amount and quality of the crop. Policyholders are responsible for establishing that the farming practice in question was a good farming practice.

A. Basis for GFP Decisions, Determinations, and Reconsiderations

Base GFP Decisions, Determinations, and Reconsiderations on the following:

(1) Agronomic situation of the policyholder, including:

(a) material facts about the production methods that were used or will be used to produce the crop;

(b) weather and climate factors;

(c) pest or disease risks; and

(d) other factors affecting the crop.

(2) Expert opinion;

You must use the opinion from at least one agricultural expert, who meets the standards in Para. 21- Agricultural Experts, regarding the production method(s) used by the policyholder to support the decision. The opinion must be in one of the following forms:

(a) published material; or

A. Basis for GFP Decisions, Determinations, and Reconsiderations (Continued)

(b) a written opinion or recommendation which complies with the following:

(i) An agricultural expert who provides a written opinion or recommendation on farming practices should submit it on letterhead or include evidence of their certification, as appropriate.

(ii) A statement disclosing that the expert does not have any familial, business, or other relationship(s) with the policyholder, AIP, agent, or loss adjuster is required.

Note: If the agricultural expert is not qualified to render an objective, unbiased opinion of the production methods, crop, or areas at issue, the opinion cannot be considered in the GFP Decision, Determination or Reconsideration.

(3) Additional expert opinions, if required.

The recommendation of at least one additional agricultural expert is required if:

(a) the expert providing an opinion has a business relationship with the policyholder, such as providing advice and/or sale of inputs to the policyholder's operation, or is employed by a firm that provided such advice or inputs;

(b) the expert providing an opinion has a familial relationship with the policyholder, loss adjuster, or agent, or will benefit financially from the outcome of the opinion (other than the amount paid to provide a written opinion); or

(c) the written opinion is not supported by published material.

(4) Review of the production method;

(a) Determine whether the production method(s) used by the policyholder conforms with the requirements of the policy held. For example, does the production method:

(i) allow the insured crop to make normal progress toward maturity;

(ii) produce at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late planted acreage;

(iii) not reduce or adversely affect the yield; or

(iv) stand as a generally recognized good farming practice by agricultural experts or organic agricultural experts, depending on the practice, for the area.

22 General Basis for GFP Decisions, Determinations, and Reconsiderations (Continued)

A. Basis for GFP Decisions, Determinations, and Reconsiderations (Continued)

Note: Any other objective supporting statements provided by a disinterested third-party may be considered and included to support any basis for GFP Decisions, Determinations, and Reconsiderations.

B. Determining if a Production Method May be Considered a GFP

The production method will not be considered a GFP if:

(1) the production method fails to meet the standards in Para. 22A(4); or

(2) there are no published materials supporting the recommendation, unless two or more agricultural experts specifically support the production method as meeting all the criteria in Para. 22A(4).

23 Requirements for an RMA GFP Determination

A. What Does Not Qualify for GFP Determination

A GFP Determination is used to determine whether a particular production practice meets the criteria set forth as a GFP. It is not to be used for situations that fall outside of the GFP authority and definition in the Basic Provisions. As such, RMA will not accept requests related to:

(1) GFP Determination or Reconsideration requests that are not made in accordance with the timeline established in Para. 31 (B(7).

(2) the amount of production or value assessed to crop acreage for uninsured causes of loss due to a failure to follow GFP;

(3) the expansion of coverage to states, counties, crop, practices, types, or varieties where coverage is not available;

(4) establishing insurability;

(5) the denial of requests for written agreements;

(6) identifying or determining that an insured cause of loss was present; or

(7) any other decisions related to a claim determination including but not limited to:

(a) interpretations of policy and procedure;

(b) emerging crop disease issues;

(c) whether or not a production method was used;

23 Requirements for an RMA GFP Determination (Continued)

A. What Does Not Qualify for GFP Determination (Continued)

(d) when the production method in question is not clearly defined;

(e) whether or not a cause of loss impacted a production method; or

(f) whether or not wildlife control measures were followed.

B. Requests for RMA GFP Determinations

(1) If the policyholder disagrees with the AIP's GFP Decision:

(a) The policyholder may request a GFP Determination.

(b) The request must be made in writing through the AIP within 30 calendar days of receiving the AIP's GFP Decision;

(c) Requests that do not meet the deadline requirements will be rejected, unless the policyholder can prove their physical inability to submit the request on time (e.g., due to hospitalization or extreme weather conditions like a blizzard),

(2) The AIP must:

(a) notify the appropriate RMA RO of a request for a GFP Determination within 5 business days;

(b) once a folder is created in ROE the AIP must upload the complete request and GFP Decision file to ROE within 10 business days providing the documentation in Par 31 A (6), the policyholder's written request, and any attachments provided with the request, if applicable.

24 GFP Applicability

GFP Decisions, Determinations, and Reconsiderations apply to all Shareholders on the acreage for which a decision is made. The requesting policyholder(s) will receive a copy of the final Determination or Reconsideration by encrypted email or alternate electronic encrypted method for files that exceed email limits as authorized by RMA, if available, or by certified mail or overnight delivery. AIPs will receive a copy of the Determination or Reconsideration through ROE.

25 GFP and Cover Crops

Cover Cropping – The voluntary practice of cover cropping shall be considered a good farming practice if the cover crop is terminated in accordance with the NRCS Cover Crop Guidelines.

(1) Policyholders can obtain an exception to the NRCS Cover Crop Guidelines following the guidance and meeting the requirements found in Para. 21 and 22.

(2) It is recommended that exceptions be provided to the AIP by the crop's applicable acreage report date.

26-30 (Reserved)

PART 4: GFP PROCESS

31 AIP Duties

A. GFP Decision Process

The AIP makes an initial decision of whether the production methods used by a policyholder constitute GFP according to the terms of the policy and these procedures and determines whether the policyholder carried out generally recognized GFPs. These procedures apply to all GFP Decisions, regardless of the origination of the review, i.e., RCO review requests, loss adjustment process, growing season inspection, etc., when the AIP or RMA has a reason to question whether GFP were followed by the policyholder.

The AIP shall provide a precise description of the production methods employed by the policyholder that adversely impacted the yield from making normal progress towards maturity. The AIP is responsible for providing sufficient documentation that supports all failure to follow GFP Determinations.

(1) To decide if GFP were followed, the AIP may ask policyholders to demonstrate they complied with the policy provisions and followed generally recognized GFP. The policyholder must provide the AIP with all the relevant facts relating to their agronomic situation, including but not limited to:

(a) receipts;

(b) farm records;

(c) third party verification;

(d) Organic Plan, if applicable; and

(e) any other documentation to show the practice is or is not a recognized GFP, as requested.

(2) The AIP may request the policyholder provide, as applicable, published material relating to the production method or a written opinion directly from an agricultural expert:

(a) that the production method used by the policyholder meets the standards contained in Para. 22A(4); or

(b) recommending the production methods that would meet the standards contained in Para. 22A(4).

(3) The AIP should also document the condition in the field through adjuster reports, photographs (following the LAM Para. 2B(25) requirements), and other means, as applicable. The AIP may also consider including photographs from neighboring fields for comparison.

A. GFP Decision Process (Continued)

(4) Economic conditions are not a valid consideration for deciding if a production method is a GFP or if a policyholder is justified in not following GFP. Accordingly, the policyholder will not be exempt from following a recommended GFP because a policyholder does not want to or cannot afford to incur the costs associated with following the recommendations of agricultural experts or published materials.

(5) The AIP must decide if:

(a) the production method is a GFP in accordance with Para. 22 – General Basis for GFP Decisions; and

(b) there is a genuine dispute among agricultural experts or between the opinion of an agricultural expert and published materials, consider whether:

(i) there is longstanding general agreement among experts in an area that the practice is a GFP for the agronomic circumstances particular to the policyholder's acreage, but a minority of experts disagree;

(ii) policyholders can prove that they, or similarly situated policyholders, have used the production method in the same manner over an extended period and produced levels consistent with at least the yield used to determine the production guarantee or amount of insurance;

(iii) the opposing opinion or published material is more general in applicability to the specific crop, area, or practice than the opinion or materials relied on by the policyholder;

(iv) the opposing opinion or published material is issued by an expert whose experience is less directly applicable to the specific practice, area, or crop than the opinion or materials relied on by the policyholder;

(v) the opposing opinion or published material is not supported by substantiated scientific or experiential data to a sufficiently equivalent degree as the opinion or materials relied on by the policyholder; or

(vi) other relevant factors would lead a reasonable person to conclude that one expert opinion or set of published materials is more applicable, credible, or reliable than the other.

(6) The AIP must include the following in a GFP Decision file:

(a) the GFP Decision letter;

A. GFP Decision Process (Continued)

(b) all supporting documentation, including, agricultural expert opinion(s) and RMA procedures or other published material to support the AIP Decision that the policyholder failed to follow GFP;

(c) description of the production methods employed by the policyholder;

(d) analysis of production methods employed by the policyholder compared to the recommendations of the experts or published material;

(e) complete underwriting file and complete claim file;

(f) recommendations and research conducted by the AIP;

(g) AIP analysis of the policyholder's actions compared to the recommended practices; and

(h) certified mail or overnight delivery receipt of the Decision letter.

B. GFP Decision Letter

The GFP Decision letter provided from the AIP to a policyholder must:

(1) be in writing, dated, and mailed via certified mail or overnight delivery;

NOTE: In situations where a policyholder refuses to sign for certified mail containing a GFP Decision, the date an attempt was made by the postal service to obtain the signature is the date the policyholder received the Decision.

(2) state that the letter is a GFP Decision, include clearly identified issues in which the policyholder failed to follow GFP, and provide to the producer all relevant documentation used to make the GFP Decision;

(3) identify the specific cultural practice(s) the AIP determined did not constitute a GFP;

(4) state the facts relating to the production method, identify what methods that should have been followed that would be considered GFP based on the expert evidence cited;

(5) contain or reference RMA procedures, written opinions, recommendations used to make the decision;

(6) the opinion/recommendation of at least one agricultural expert or other published materials from approved agricultural experts identified in Para. 21 of this handbook;

31 AIP Duties (Continued)

B. GFP Decision Letter (Continued)

(7) state why the production method does or does not meet the requirements in Para. 22 B – General Bases for GFP Decisions; and

(8) inform the policyholder of the specific AIP Decision(s) that is (are) appealable under Section 20(d) of the BP and their appeal rights therein:

(a) the necessary steps to request a GFP Determination from RMA in writing, **through the AIP to the appropriate RO**, within 30 calendar days from the date the policyholder received the GFP Decision; and

(b) the written request must state the basis upon which the policyholder relies to show that the Determination was not proper and not made in accordance with the program regulations and procedure; or all material facts were not properly considered in the AIP's Decision.

C. Routing Policyholder Requests for GFP Determination

When a request for a GFP Determination is received from the policyholder, AIPs must:

(1) date stamp the request on the date it was received to verify timeliness;

(2) follow the procedures in Para. 23B – Requests for a GFP Determination; and

(3) notify the RMA RO within 5 business days of receipt of the request. Upon notification, upload the policyholder's request, with all required AIP documentation identified in Para. 31 A (6), through ROE within 10 business days.

D. Uninsured Cause of Loss

If an AIP's GFP Decision finds the policyholder failed to follow GFP, only the AIP can assign production or value as uninsured causes of loss for such failure.

According to the BP Section 20(d)(ii), if the policyholder disagrees with the AIP's finding of the amount of assigned production or value, the dispute must be resolved through the arbitration or mediation process contained in the BP. A GFP Determination from the RMA RO will not address the amount of assigned production or value or any other claim determination.

32 RMA RO Duties

A. GFP Determination Process

If the policyholder disagrees with the AIP Decision, the policyholder (**through the AIP**) may make a written request that the RMA RO serving the location of the insured acreage make a GFP Determination.

A. GFP Determination Process (Continued)

(1) Screening Requests for GFP Determination

(a) A complete request must be in writing and comply with Para. 23B – Requests for RMA GFP Determinations. If the request does not comply with the requirements Para. 23B, RMA will inform the AIP and policyholder within 10 business days the reason why the request has been rejected.

(b) Verify with the AIP the crop acreage is insurable and if there are any pending insurability issues. If insurability is questionable, require the AIP to provide clarification within 10 business days. If this results in a change to the AIP's GFP Decision, require the AIP to issue a new GFP or insurability Decision letter within 10 business days. The policyholder will be given an additional 30 calendar days to request a new RMA RO GFP Determination after the GFP Decision letter is reissued by the AIP.

(c) The RMA RO will review the AIP Decision letter to ensure it complies with requirements in Para. 22. If the letter is not compliant, RMA will require the AIP to correct the letter and provide the reissued letter to the policyholder, and a copy to RMA within 10 business days, see exhibit 4C for an example letter. The policyholder will be given an additional 30 calendar days to request a new GFP Determination after the letter is reissued by the AIP. The policy holder will be notified that the AIP has re-issued the Decision letter, see exhibit 4 D for an example letter.

(d) RMA will not consider any hypothetical situations, as those could be construed as a finding of fact.

(e) RMA will not consider conflicting reports unless they are supported by substantiated evidence other than opposing accounts or narratives of the same issue.

(f) If there is no response from the AIP or the GFP Decision letter still fails to meet the criteria in Para. 22, the RO will refer the AIP in accordance with Para. 32 A (2) (c) and will issue a GFP Determination.

(g) Do not make GFP Determinations on requests outside the authority of GFP in accordance with Para. 23A – What Does not Qualify for GFP Determination. ***

(2) Screening Process for GFP Determination

(a) The RO and RMSD will jointly screen all GFP Decision letters for adherence to the procedure identified in Para. 32 A (1)

A. GFP Determination Process (Continued)

(b) The RO will complete the acceptance checklist in ROE. This completion will initiate an automated email to RMSD staff, RMSD will set up a conference call to discuss accepting the GFP. RMSD must approve the acceptance process in ROE before the letter can be accepted.

(c) Issues identified by the RO will be tracked using the acceptance checklist in ROE and scorecard results will be provided to RSD.

(d) If the GFP letter does not meet the requirements in Par. 31B the RO will require the AIP to correct the letter and re-issue the GFP Decision within 10 business days using the templates in Exhibit 4 C. The RO will send the producer a letter explaining the re-issue process using the template in Exhibit 4 D. The RO will summarize the issues and email the RMSD Director, this email will be forwarded to RSD for follow-up with the AIP.

(3) Determination Process

When the RMA RO accepts a request for GFP Determination, the RO:

(a) will contact the producer to establish a delivery method for GFP documentation.

(b) will issue an Acknowledgement letter to the producer identifying when the RO will begin the GFP Determination process. The RO will allow the producer 10 calendar days to provide additional documentation.

(i) ROs may approve an extension of up to an additional 20 calendar days upon request by letter or email.

(ii) For extensions beyond the 30 days, the producer must provide extenuating circumstances that require the additional extension. The extenuating circumstance must have been unforeseeable, unavoidable, or created a situation or event that prevented the producer from providing additional documentation. The RO will submit the need for an extension beyond 30 days to the RMSD Director who will work with DAIS for approval.

(c) may contact agricultural experts who provided written opinions, or have prepared published materials, to clarify their opinions.

(d) may seek other published materials or opinions not cited by the AIP or policyholder regarding the crop production methods used to confirm or refute the AIP or policyholder's position. However, the AIP's Decision should be sufficiently supported by the AIP's own documentation.

(e) will prepare a GFP Determination of the issues identified by the AIP in accordance with Para. 22 based on:

A. GFP Determination Process (Continued)

(i) the information provided by the AIP and policyholder in the AIP Decision file; and

(ii) other generally available published material or opinions identified by the RMA RO which is pertinent to the case.

(f) will issue a GFP Determination letter and send it to the requesting party (with a copy to the policyholder, shareholders, or AIP, as appropriate) by encrypted email or alternate electronic encrypted method for files that exceed email limits as authorized by RMA, if available, or by certified mail or overnight delivery within 60 days of the date the complete file was received unless otherwise extended in writing.

(i) GFP Determination letters issued by the RMA RO will include a notice of the policyholder's appeal rights and will state the policyholder cannot bring suit against the AIP for GFP Determinations made by RMA.

(ii) A GFP Determination letter issued by the RMA RO that determines that GFP were followed is not considered adverse and will not include appeal rights.

B. GFP Determination Applicability

Any GFP Determination issued by the RMA RO is not retroactive and may not be used to reopen claims that were settled in prior crop years.

33-40 (Reserved)

PART 5: REFERRALS

41 Procedures for Written Referrals

A. Background

In the normal course of performing RO duties and responsibilities related to the review of GFPs, situations arise that require referral to various functional units within RMA for additional follow-up. This part establishes the process and requirements for written referrals when program vulnerabilities are identified, an AIP systemically fails to follow FCIC-issued policy and procedures, and/or program fraud, waste and abuse is identified. These referrals should be made to the RMSD and RMSD will forward the referral to the appropriate division within RMA.

Complaints received from outside sources of alleged fraud, waste, and abuse of the crop insurance program must be immediately documented and referred in writing to RMSD for consideration.

B. Referrals of Program Vulnerabilities for Policy or Procedural Changes

ROs are in a unique position to review policies, standards, and procedures in actual farming situations. ROs can identify program vulnerabilities or the misunderstanding and misapplication of policies and/or procedures and suggest program improvements that protect program integrity and provide the appropriate risk protection to policyholders.

Referrals of program vulnerabilities for policy or procedural changes that arise from participation in GFP Determinations are to be submitted to RMSD for consideration and coordination of cross-regional issues. If in agreement, RMSD will forward the referral to DAPM through DAIS.

To be effective, referrals must include, to the extent possible:

(1) Condition – the situation or problem itself:

(a) describe the condition; and

(b) include documents as exhibits only if necessary.

(2) Current criteria

Cite and reference the FCIC issued policy or procedure at issue, if applicable.

(3) Effect of the condition

(a) state the negative program impact that is occurring due to the condition; and

(b) state the consequence of not correcting the problem (i.e., loss of time, accuracy, monetary, etc.), quantified, if possible.

B. Referrals of Program Vulnerabilities for Policy or Procedural Changes (Continued)

(4) Recommendation

State a suggested solution for the problem or improvement for the situation. Include specific language, if possible.

(5) Analysis and assessment

(a) Consider and describe the effect of the condition and the recommendation on any other programs, rates, coverage, regions, etc., to the extent possible.

(b) Consider and describe the effect of the recommendation on stake holders (e.g., increased field inspections for AIPs, workload changes for AIPs or RMA, benefits, etc.).

(6) Support for recommendation

(a) State whether the recommendation has been discussed with other ROs, AIPs, NCIS, and/or Product Management staff; and

(b) state any support or concerns raised regarding the recommendation.

C. Referrals for AIP Performance Issues

Referrals for failure to follow FCIC-issued policies, standards, and procedures that arise out of the normal conduct of RO activities or operations which can be fully documented and require further review must be submitted in writing to RMSD for consideration and coordination of cross regional issues. If in agreement with the referral, RMSD will forward the referral to RSD through the DAIS.

(1) AIP performance issues include non-compliance with the SRA and Appendix IV, including but not limited to:

(a) failure to respond to specific agency directions;

(b) failure to correct identified discrepancies;

(c) failure to reconcile identified errors; and

(d) failure to respond to RMA inquiries, etc.

(2) Written referrals must include:

(a) Party(ies) of the alleged wrongdoing:

Include full name, address, phone number, AIP, agent, policy number, crops, etc., for all parties involved.

C. Referrals for AIP Performance Issues (Continued)

(b) Condition – the situation or problem itself:

(i) describe the discrepancy and who is alleged to be responsible; and

(ii) include documents relevant to the discrepancy as exhibits.

(c) Cause:

The RO should state the underlying reasons why the condition occurred (e.g., lack of training, absence of quality controls, AIP reluctance to research cause of loss, etc.).

(d) Criteria:

(i) Provide the policy provision or procedure that establishes the standard.

(ii) Cite, quote, and exhibit FCIC-issued policies, procedures, SRA, etc., to clearly identify the standard to be applied or followed.

(e) Impact:

(i) State the logical quantified result of correcting the discrepancy, or applying FCIC issued policies and procedures, i.e., bushels, tons, etc., of APH correction, amount of reduced indemnity, etc.

(ii) State the consequences of not correcting the discrepancies or problem.

(f) AIP response:

(i) include the manner, date, etc., the AIP was made aware of the discrepancy; and

(ii) detail the AIP reaction, reply, actions they are taking or plan to take, or disagreements.

D. Referrals for Suspected Cases of Fraud, Waste and Abuse

While conducting GFP Determinations, instances of suspected fraud, waste, or abuse and suspected wrongdoing in the use of FCIC-issued policies, standards, and procedures may be identified and should be discussed initially with RMSD and the appropriate RCO. All referrals originating out of this process must be in writing to RMSD for consideration and coordination of cross regional issues. If in agreement, RMSD will forward the referral to the DAC through the DAIS.

D. Referrals for Suspected Cases of Fraud, Waste and Abuse

(1) A referral must include:

(a) Copies of all relevant documentation such as acreage Determinations, appraisals, verification of entity, documented interviews, telephone interview records, contact information, etc., that the RO has obtained or completed prior to referral;

(b) Party(ies) of alleged wrongdoing;

Include full name, address, phone number, AIP, agent, FSA county office, policy number, crops, etc., for all parties involved.

(c) Condition – the situation or problem itself:

(i) describe the discrepancy and who is alleged to be responsible; and

(ii) include documents including the discrepancy as exhibits.

(d) Cause:

The RO must state the underlying reasons why the condition occurred (e.g., lack of training, absence of quality controls, AIP reluctance to research cause of loss, etc.).

(e) Criteria:

(i) Provide the policy provision or procedure that establishes the standard.

(ii) Cite, quote, and exhibit FCIC-issued policies, procedures, SRA, etc. to clearly identify the standard to be applied or followed.

(f) Impact:

(i) State the logical quantified result of correcting the discrepancy, or applying FCIC issued policies and procedures, i.e., bushels, tons, etc. of APH correction, amount of reduced indemnity, etc.,

(ii) Describe impacts such as potential widespread misunderstanding or misapplication of procedure or claim administration.

(iii) Include the cost avoidance when RMA participation avoids or corrects a monetary discrepancy.

D. Referrals for Suspected Cases of Fraud, Waste and Abuse (Continue)

(g) Recommendation:

The RO should state their recommendation to correct the problem, i.e., more specific training needed, AIP conduct further claim review, etc.

E. RMA Regional Compliance Office Responsibilities

(1) ROs will provide written updates to the referral when additional information becomes available.

(2) Cases referred by RMSD to the DAC must be recorded and tracked according to established procedures. RCOs will send an email to the referring RO and RMSD acknowledging their receipt of information within 30 calendar days of receipt. If the referral has been accepted for review, RCO will provide the assigned case number.

(3) RCOs will provide written information and updates to referring parties every 30 calendar days, or sooner when necessary, and when RCO action is complete. The RCO will provide valid information that could affect the GFP Determination or other RO function as soon as it becomes available.

(4) DAC is responsible for referring appropriate cases to the OIG. The RCO will refer cases appearing to have reasonable cause for investigation to the appropriate OIG office. The RCO will notify referring parties of any open OIG investigation(s) related to the referral to ensure that RMA administrative action does not interfere with the OIG case(s).

(5) Cases must be referred to the OIG if fraudulent activity is known, suspected, or alleged, including:

(a) the submission of false claims or false or fraudulent statements by employees, policy holders, contractors, or others; and

(b) any violations of agricultural programs involving contractors, policy holders, employees, or others.

(6) OIG involvement:

(a) The OIG determines whether to accept the case for investigation based on consultation with the Department of Justice. Once a case is accepted by the OIG, all subsequent administrative actions pertaining to the case must be coordinated with the OIG.

(b) RCO Directors will inform the referring parties of any actions deemed necessary by the OIG and ensure administrative actions do not interfere with the OIG's investigation.

42-50 (Reserved)

PART 6 DISPUTE RESOLUTION

51 Dispute Resolution

General Information – This paragraph provides the avenues to dispute unresolved issued between the AIP and RMA, or between policyholders and RMA, with respect to RMA's Determination or Reconsideration of a GFP.

(1) For the AIP:

(a) If there are any disputed or unresolved issues between RMA and the AIP regarding a GFP Determination during the RMA RO's review or participation in such Determination, such disputes, or unresolved issues:

(i) will be elevated to the AIP's National Claims Manager and to RMA's DAIS via email at rma.rmsd@usda.gov.

(ii) will not, without RMA concurrence, be discussed in the presence of the policyholder or anyone else outside of RMA or the AIP.

(b) If there is a dispute between RMA and the AIP, with respect to RMA's Determination of a GFP, the AIP will apply RMA's written GFP Determination or Reconsideration according to RMA's policy and procedures. The AIP retains the right to dispute RMA's actions in accordance with administrative appeals procedures found in 7 C.F.R. § 400.169.

(2) For the policyholder:

If the policyholder does not agree with the GFP Determination, the policyholder has a right to request a Reconsideration (see Para. 52) within 30 calendar days from the receipt of the GFP Determination letter. The policyholder may also file suit in United States District Court for the district in which their farm is located within one year of the date of the GFP Determination letter or the Reconsideration letter (see Para. 53).

(a) There is no option for mediation or appeal to NAD for GFP Determinations or Reconsiderations, in accordance with 7 C.F.R § 400.98.

(b) The policyholder is not required to request Reconsideration of the GFP Determination before filing suit against FCIC for GFP Determinations, however, the policyholder must request a GFP Determination from the RO before requesting Reconsideration or filing suit.

52 Reconsideration

Reconsideration of a GFP Determination will be limited to a review of the closed administrative record, in accordance with 7 C.F.R § 400.98.

52 Reconsideration (Continued)

A. General Information

If the policyholder does not agree with the GFP Determination, the policyholder has a right to request a Reconsideration of the RMA GFP Determination within 30 calendar days of receipt of GFP Determination letter, by timely sending a request to RMA by email to rma.rmsd@usda.gov, or by mail at:

Deputy Administrator for Insurance Services
USDA/RMA/Stop 0801/Room 2004-South
ATTN: GFP RECONSIDERATION
1400 Independence Avenue SW
Washington, D.C. 20250-0801

(1) The request must state the basis upon which the policyholder relies to show that:

(a) the Determination was not proper and not made in accordance with the program regulations and procedure; or

(b) the previously provided material facts were not properly considered in such Determination.

(2) First class mail to Washington, D.C. is often delayed for security measures. Participants are encouraged to send the Reconsideration request letter by email to rma.rmsd@usda.gov or a delivery service (e.g., overnight or 2-day certified mail) that records pickup or postmark and tracks and guarantees delivery.

B. Processing Requests for Reconsideration by RMA

(1) RMA will accept a request for Reconsideration of a GFP Determination if the request:

(a) complies with the requirements in 7 C.F.R. § 400.98;

(b) is in response to an RO GFP Determination;

(c) is not related to the items described in Para. 22A – What Does Not Qualify for GFP Determination; and

(d) is postmarked or timestamped within 30 calendar days of the policyholder's receipt of the GFP Determination letter, unless the policyholder can demonstrate an inability to timely request the Reconsideration.

(2) If the request does not meet the criteria in Para. 32B(1), RMA will notify the policyholder and RO in writing that the request was not accepted, including the reason for non-acceptance, and will provide a copy of the letter to the AIP.

B. Processing Requests for Reconsideration by RMA (Continued)

(3) If the request meets the criteria in Para. 32B(1), RMA will:

(a) notify the RO of the request for Reconsideration;

(b) provide a letter to the policyholder within 10 business days acknowledging receipt of the request for Reconsideration;

(c) review the GFP case documents within the closed administrative record;

(d) request information in the event that RMSD finds the RO has no documentation of requesting specific records required to make the GFP Determination,

(e) render a written Reconsideration within 60 calendar days of the date the Reconsideration was accepted of whether the GFP Determination was properly made by the RO under the standards in Para. 22, unless extended in writing;

(i) the Reconsideration applies to all the crop acreage insured under Shareholder policies or companion policies (e.g., landlord/tenant operations, a policyholder with a policy as an individual entity and a separate policy for a partnership or corporation, etc.).

(ii) RMA may issue one decision for multiple requests on the same acreage, crop, and production method in the same crop year or for policyholders who are making the same request.

(4) Reconsiderations that uphold an RMA Determination that GFP were not followed will include a notice of the policyholder's right to bring suit against FCIC in United States District Court and will state the policyholder cannot bring suit against the AIP for GFP Decisions once a Determination or Reconsideration has been made by RMA.

(5) RMA will send the GFP Reconsideration letter and exhibits (if applicable), to the policyholder in accordance with PII requirements as a PDF copy encrypted email or alternate electronic encrypted method for files that exceed email limits as authorized by RMA, if available, or by certified mail or overnight delivery. The RO, RCO, and AIP will also receive an email PDF copy of the Reconsideration letter (no exhibits).

(6) RMSD will upload the signed GFP Reconsideration letter and new additional information generated or received during the review to the ROE Program Review Log.

C. Reconsideration Applicability

GFP Reconsiderations issued by RMA are not retroactive and may not be used to reopen claims that were settled in prior crop years.

53 Filing Suit Against FCIC

General Information – This paragraph provides the steps that policyholders should take to file suit against FCIC/RMA in United States district court when the policyholder does not agree with FCIC's Determination or Reconsideration.

(1) If the policyholder does not agree with the GFP Determination or Reconsideration, they have a right to file suit against FCIC in United States district court for the district in which the insured acreage is located.

(2) Any GFP Determination or Reconsideration shall not be reversed or modified as a result of judicial review unless found to be arbitrary or capricious.

54-60 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Approved Acronyms and Abbreviations	Term
AD	Actuarial Documents
AIP	Approved Insurance Provider
AMS	Agricultural Marketing Service
APH	Actual Production History
ARD	Acreage Reporting Date
ARH	Actual Revenue History
ARPI	Area Risk Protection Insurance
BP	Basic Provisions
CES	Cooperative Extension Service
CFR	Code of Federal Regulations
CIH	Crop Insurance Handbook
CP	Crop Provisions
DAC	Deputy Administrator for Compliance
DAIS	Deputy Administrator for Insurance Services
DAPM	Deputy Administrator for Product Management
ECIC	Eligible Crop Insurance Contract
EHS	External Handbook Standards
Exh.	Exhibit
FAD	Final Agency Determination
FCIC	Federal Crop Insurance Corporation
FPAC	Farm Production and Conservation
FSA	Farm Service Agency
GFP	Good Farming Practice
GIP	Good Irrigation Practices
GNP	Good Nursery Practices
GSH	General Standards Handbook
IS	Insurance Services
LAM	Loss Adjustment Manual
LASH	Loss Adjustment Standard Handbook
LRP	Livestock Risk Protection
MPCI	Multiple Peril Crop Insurance
NAD	National Appeals Division
NCIS	National Crop Insurance Services
NIFA	National Institute of Food and Agriculture
NOP	National Organic Program
NRCS	Natural Resources Conservation Service
OGC	Office of General Counsel
OIG	Office of Inspector General

Para.	Paragraph
PASS	Policy Acceptance Storage System
PDF	Portable Document Format
PII	Personal Identifiable Information
PPA	Program Performance Assessment
PPASH	Program Performance Assessment Standards Handbook
PPSH	Prevented Planting Standards Handbook
RCO	Regional Compliance Office
RMA	Risk Management Agency
RMSD	Risk Management Services Division
RSD	Reinsurance Services Division
RO	Regional Office
ROE	Regional Office Exception System
SP	Special Provisions
SRA	Standard Reinsurance Agreement
Subpara.	Subparagraph
USDA	United States Department of Agriculture
WFRP	Whole- Farm Revenue Protection

The following are definitions of terms related to good farming practices or are used in this handbook.

Administrative record: A compilation of all materials and correspondence (written and electronic) provided to, or generated by, RMA used to make the GFP Determination and/or Reconsideration.

Agricultural Expert: Person(s) who are employed by the Cooperative Extension System or the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific crop or practice for which such expertise is sought. Persons who have a personal or financial interest in the insured or the crop will not qualify as an agricultural expert. For example, contracting with a person for consulting would be considered to have a financial interest and a person who is a neighbor would be considered to have a personal interest. See also Organic Agricultural Experts.

Note: Agricultural experts currently approved by RMA include persons employed by the Cooperative Extension System, the agricultural departments of States and universities, an employee certified by the Natural Resources Conservation Service (NRCS) to make determinations regarding good cover cropping practices, and persons certified by the ASA as Certified Crop Advisers and Certified Professional Agronomists, persons certified by the NAICC as Certified Professional Crop Consultants, persons certified by the American Society for Horticultural Sciences as Certified Professional Horticulturists, and persons certified by the International Society of Arboriculture as Certified Arborists. Persons certified by other certification programs may be recognized as agricultural experts by RMA if their participant's research or occupation is related to the specific crop or practice for which such expertise is sought.

Generally Recognized: When agricultural experts or organic agricultural experts, as applicable, are aware of the production method or practice and there is no genuine dispute regarding whether the production method or practice allows the crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee or amount of insurance.

Good Farming Practices: The production methods utilized to produce the insured crop and allow it to make normal progress toward maturity and produce at least the yield used to determine the production guarantee or amount of insurance, including any adjustments for late planted acreage, which are those generally recognized by agricultural experts or organic agricultural experts, depending on the practice, for the area. The AIP may, or the policyholder may request the AIP to, contact FCIC to determine whether or not production methods will be considered to be "good farming practices."

Note: The use of NRCS Conservation Practice Standards will be recognized by agricultural experts for the area as considered good farming practices. Therefore, the appropriate use of NRCS Conservation Practice Standards will have no impact on Federal crop insurance coverage.

Good Nursery Practices: In lieu of the definition of "good farming practices" contained in section 1 of the Basic Provisions, the horticultural practices generally in use in the area for nursery plants to make normal progress toward the stage of growth at which marketing can occur and: (1) for conventional practices, generally recognized by agricultural experts for the area as compatible with the nursery plant production practices and weather conditions in the county; or (2) for organic practices, generally recognized by the organic agricultural industry for the area as compatible with the nursery plant production practices and weather conditions in the county or contained in the organic plan. The AIP may, or you may request the AIP to, contact FCIC to determine whether or not production methods will be considered to be "good nursery practices."

NRCS Conservation Practice Standards: Practice standards recognized and published by Natural Resource and Conservation Services (NRCS) which contain technical information about the conservation of soil, water, air, and related plant and animal resources. Technical guides used in each field office are localized so that they apply specifically to the geographic area for which they are prepared. More information regarding these practices can be found at www.nrcs.usda.gov/resources/guides-and-instructions/field-office-technical-guides.

Organic Agricultural Experts: Persons who are employed by the following organizations: Appropriate Technology Transfer for Rural Areas, Sustainable Agriculture Research and Education or the Cooperative Extension System, the agricultural departments of universities, or other persons approved by FCIC, whose research or occupation is related to the specific organic crop or practice for which such expertise is sought.

Note: Pre-approval from FCIC is recommended before using organic experts that do not fall into the listed organizations.

A. The ROE Program Review Log

All GFP participation and associated case files will be stored in the ROE Program Review Log. ROs should upload documentation when received or generated. This Database is the only approved electronic storage location for finalized GFP files.

B. Organization and Contents

Each electronic GFP file must contain the complete GFP Decision, and all documents related to the decision must be uploaded to the ROE Program Review Log.

(1) GFP Record (Notice Screen) in the ROE Program Review Log

Upon receiving notice of a request for GFP Determination, ROs must ensure all data fields in the ROE Program Review Log that are not already filled, are completed where applicable. ***

(2) Chronology

Utilize the chronology to track the status of the review including but not limited to:

(a) GFP received date;

(b) GFP RO acceptance;

(c) Producer interactions;

(d) AIP interactions;

(e) 45-day check-in update;

(f) RO Decision date; and

(g) Other important RO/producer interactions and events.

(3) Documents

ROs must use the Documents folder in the ROE Program Review Log to upload all documents related to the GFP as soon as available. The main document folder is accessible by both RMA and the AIP. The RO Documentation Folder is only accessible by RMA. ***

(4) ROE Program Review Log Appeal Record

(a) Add a new appeal record in the GFP file in ROE whenever a policyholder requests Mediation, Reconsideration, or files a lawsuit.

(b) Only one appeal type may be active at any one time. Therefore, it is important to update the dates and files immediately when several appeal types are elected and are held in abeyance until completion of another. Any new appeal shall be added.

(5) Additional Information

(a) Duplicate Materials. The same (exact) information may be received from different sources. Use one set for the exhibit(s) and store all duplicated materials. This material should be separated with a label stating "Duplicate Materials."

Exhibit 4 RO GFP Letter Templates

A. General Rules for Writing the Letter

Note: Letters and exhibits sent to the policyholder must be processed according to PII requirements.

(1) Follow the format to the extent possible. Address each section as indicated in the example.

(2) Write using plain language guidelines.

(3) Write in a logical manner.

(4) Write to follow the exhibits in sequential order to the extent possible.

(5) Use spell check and grammar check.

(6) Watch for tone and personal bias.

(a) State facts without asserting personal opinion.

(b) Refrain from stating personal opinions or observations assumed but not supported by facts.

(7) Use non-controversial terms.

(8) Double check all references and quotations.

(9) Make certain that you use the correct version (applicable crop year and plan of insurance) of the crop provisions, BP, CIH, Manager's Bulletins, etc., used as exhibits.

(10) Update the header to reflect the policyholder's name and crop year.

(11) The template letter may not be in the exact font and margin size of the approved letter format used by RMA for correspondence. Please format accordingly in terms of letterhead, font, and margins.

(12) Include exhibits for any GFP Determination.

(13) Include an Exhibit Index at the end of the letter.

B. RO Policyholder Acknowledgement Letter Template

The following templates are suggested formats for RO GFP Determinations. ROs may adjust language as appropriate for each particular case.

United States Department of Agriculture

Farm Production and Conservation

Risk Management Agency

RO Address

(DATE)

(Policyholder or Legal Representative Name/Title)

(Address)

(Address)

Re: Good Farming Practice Determination for (Name of Insured)
(Crop Year), (Crop), (Policy #XXXX), (County, State)

Dear Policyholder or Legal Representative Name/Title:

The XXX Regional Office (RO) received your (Date of Request) request for a Good Farming Practice (GFP) Determination. According to your letter, you disagree with the GFP Decision made by (Name of AIP) on (Date of AIP Decision letter).

Unless an extension is approved in writing, the (XXX RO) will begin the review on (Date 10 days from receipt of this letter). The 10-day delay allows you to provide additional documentation that you want to be considered in the review. If the (XXX RO) does not receive additional documentation from you by this date, it will use the information provided by (Name of AIP) and information you provided in your request.

You may send additional documentation by email (RO email address) or to the following address:

(Name)
RO Director
USDA, Risk Management Agency
(Name of Regional Office)
(Address)

If you prefer to send electronic documents, please make sure they are legible. We will provide a status of the review every forty-five (45) calendar days from (date the review begins). Once our review is complete, you will receive the RMA GFP Determination letter by encrypted email or via overnight mail or certified mail.

B. RO Policyholder Acknowledgement Letter Template (Continued)

If you have any questions, please contact me at (Phone number).

Sincerely,

(Name)
Director
(Regional Office Name)

C. RO Request for Re-Issue GFP Decision Letter From the AIP

United States Department of Agriculture

Farm Production and Conservation

Risk Management Agency

RO Address

(date)

Via Encrypted Email

(AIP Address)

Re: Good Farming Practice Determination for (name of Insured) (Crop Year), (Crop), (Policy #XXXX), (County, State)

Dear (name of insured):

The XXX Regional Office (RO) received a copy of the Good Farming Practice (GFP) Decision letter sent to (policyholder) on (date). The Policyholder(s) contacted (AIP) on (date), to request a GFP Determination. Upon reviewing the GFP Decision letter issued by (AIP), the RO has determined it does not meet the requirements set forth in the 2025 GFP Determination Standards Handbook.

The 2025 GFP Handbook contains the standards and procedures that Approved Insurance Providers (AIPs) and the Risk Management Agency (RMA) will follow when handling GFP Decisions and Determinations. Paragraph 31 of the GFP Handbook outlines the AIP duties, the steps that must be followed during the GFP Decision process, and what must be included in a GFP Decision letter.

The GFP Decision letter issued (date), states the GFP reason as:

(list the AIP GFP Decision Issues)

The following items listed in Paragraph 31B were not clearly addressed or provided in the GFP Decision letter:

(List the identified Para. 31B issues not followed by the AIP in the GFP Decision)

C. RO Request for Re-Issue GFP Decision Letter From the AIP (Continued)

While the Decision letter states GFPs were not followed, the absence of the items listed above makes it difficult for the RO to determine if the policyholder followed good farming practices in the cultural practices and production methods used. (RO may add additional detail if needed) After reviewing the GFP Decision letter sent to (policyholder), the RO has determined that (AIP) did not make a GFP Decision in accordance with the GFP Handbook.

In accordance with paragraph 32A(1)(b), we require (AIP to reissue a corrected GFP Decision letter to the policyholder on or before (date, provide 10 business days), that meets the requirements of the GFP Handbook. Provide a copy of the new decision to the producer with a 30-day appeal rights period and copy the RO when sending the corrected GFP Decision Letter.

If you have any questions, please contact (RO Contact).

Sincerely,

(director name)
Regional Office Director
(name) Regional Office

cc: (as needed)

D. RO Producer Notification of Re-Issue of AIP Decision Letter

United States Department of Agriculture

Farm Production and Conservation

Risk Management Agency

RO Address

(date)

Via Encrypted Email

(AIP Address)

Re: Good Farming Practice Determination for (name of Insured) (Crop Year), (Crop), (Policy #XXXX), (County, State)

Dear (name of insured):

On (date), the XXX Regional Office (RO) requested (AIP) reissue their Good Farming Practice Decision letter to conform with standards in the 2025 Good Farming Practice Determination Standards Handbook (AIP) notified the RO that they re-issued their Decision letter on (date). According to the new Decision letter, you have 30 days from the date of receipt of the letter to request a Good Farming Practice (GFP) Determination from the RO.

The request to review the GFP Decision must be made to the RO in writing. You may also provide any additional documentation you want to be considered for the review. Examples of documentation include soil tests and invoices, payments, or pick-up/delivery tickets for seed, fertilizer, herbicides, fungicides, or other inputs. If you do not provide documentation with your written request for a GFP review, you will be given an additional 10 days to submit documentation after receiving an Acknowledgement letter from the RO.

You may send the GFP review request and documentation to the following address:

(RO Address)

Or you may send the request and documentation by e-mail to (RO email).

If you have any questions, please contact (RO contact).

Sincerely,

(director name)
Regional Office Director
(name) Regional Office

E RO GFP Determination Letter Template

United States Department of Agriculture

Farm Production and Conservation

Risk Management Agency

RO Address

(Date)

VIA CERTIFIED MAIL/EMAIL – XXXX XXXX XXXX XXXX XXXX

(Policyholder or Legal Representative Name/Title)
Address)
(Address)
(Address)

RE: Good Farming Practices Determination for (Name of Policyholder)
(Crop Year) (Crop) (Policy #XXXXXXX)
(County Name), (State Name)

Dear Policyholder or Legal Representative Name/Title:

This Good Farming Practice (GFP) Determination originates from your Approved Insurance Provider (AIP), ABC Insurance's [DATE] GFP decision concerning the production methods you used for your 20XX Corn Crop.

Based on our review of reference materials submitted by you and ABC Insurance, the Risk Management Agency (RMA), has determined that your weed control and fertilization practices were not GFPs.

(Add a brief summary of the RO Determination. Placing the Determination at the top of the letter provides an immediate answer to the reader.). Example:

Issues to be Determined

(State the issues that you must determine in the format below.). Example:

In accordance with the 2023 Good Farming Practice Determination Standards Handbook and the Common Crop Insurance Policy (Basic Provisions), RMA, on behalf of the Federal Crop Insurance Corporation (FCIC), is required to make a GFP Determination.

E. RO GFP Determination Letter Template (Continued)

The issues that must be resolved in this case are:

1. Whether you applied adequate herbicide on your corn crop in a timely manner to control weeds which would allow your crop to make normal progress toward maturity and produce at least the yield used to determine the production guarantee.

2. Whether you applied adequate fertilizer on your corn which would allow your crop to make a normal progress toward maturity and produce at least the yield used to determine the production guarantee.

Background

(These paragraphs summarize the events that led to the GFP Determination. If any pertinent documents relate to the event or were created due to the event, cite the document as an exhibit using footnotes. List events in chronological order. Use the Analysis section to reference Expert Opinions and discussion about them. Summarize the opinions without quoting large chunks of the opinion.). Example:

On [DATE], Mr. Looker, the Loss Adjuster for ABC Insurance, issued an Adjuster Special Report which documents the conditions of the fields in [Name] County, [State].

On [DATE], you had a conversation with Mr. Looker at your farm in which it was requested fertilizer, seed, and herbicide receipts. This request was documented on an Adjuster's Special Report.

On [DATE] you prepaid for your purchase of fertilizer and herbicides from the Feed and Seed Store in [location]. ABC Insurance provided copies of these receipts, which showed [DATE] as the date of invoice.

Analysis

(In this section, break out the issues separately and begin the RO analysis of each issue in this order: Basis for AIP's decision; Appellant's position; RMA reasoning and finding; Conclusion. Do not place these headings in the Analysis. Repeat the analysis for each issue.) Example:

To complete this GFP Determination, RMA carefully reviewed the ABC Insurance decision file and documentation provided by you. RMA also reviewed published documents as outlined below to determine if the practices you used would generally allow you to reach the production guarantee.

---

[1]See Exhibit A
[2]See Exhibit A
[3]See Exhibit B

E. RO GFP Determination Letter Template (Continued)

Issue 1: Whether you applied adequate herbicide on your corn crop in a timely manner to control weeds which would allow your crops to make a normal progress toward maturity and produce at least the yield used to determine the production guarantee.

To complete this GFP Determination, RMA carefully reviewed the ABC Insurance GFP decision file and documentation provided by you. RMA also reviewed published documents as outlined below to determine if the practices you used would generally allow you to reach the production guarantee.

In your request for a GFP Determination, you assert that ABC Insurance's decision that you failed to carry out GFPs is erroneous. Contrary to ABC Insurance's contentions, you argue that the actual cause for your low yields was weather conditions (rain and wind), prior to and during the growing season, that delayed the effectiveness of your weed control and fertilizer practices. In support of your position, you cited expert Dr. Pro's opinion, that the crops' poor results were caused by circumstances beyond your control, namely, adverse weather conditions. However, RMA does not find any merit in your argument. **(Continue RMA Analysis for this issue).**

Example: Because of the above-mentioned reasons, RMA has determined that your herbicide application practice failed to follow generally recognized GFP for the corn crop and is not an insurable cause of loss. **(Continue Analysis with Issue 2.)**

Conclusion

(Summarize the RO findings and include the last two sentences below).

Example: RMA finds that you failed to follow generally recognized good farming practices for your corn crop which is not an insurable cause of loss. This GFP Determination does not determine whether an insured cause of loss was or was not present, or reconsider any other decision made for your policy. In addition, this Determination applies to all insured shareholders, landlords, and tenants with an interest in the 20XX corn crop on all acreage for which this Determination is made.

Appeal Rights

If you do not agree with FCIC's GFP Determination, you may:

(1) Request Reconsideration of the RO GFP Determination within 30 calendar days of receipt of written notice of the adverse decision by providing the required information to the RMA Deputy Administrator for Insurance Services at:

(a) Email rma.rmsd@usda.gov, or;

(b) By mail to:

[4] Exhibit D

E. RO GFP Determination Letter Template (Continued)

Deputy Administrator for Insurance Services
USDA/RMA/Stop 0801/Room 2004-South
ATTN: GFP RECONSIDERATION
1400 Independence Avenue SW
Washington, DC 20250-0801

The written request must state the basis upon which you rely to show that the Determination was not proper and not made in accordance with the program regulations and procedure, or that all material facts were not properly considered in such Determination.

First class mail to Washington, DC is often delayed for security measures. Participants are encouraged to send information by email or by a delivery service (e.g., overnight or 2-day certified mail) that records pickup or postmark and records and guarantees delivery.

OR

File suit in United States District Court for the district in which your farm is located in accordance with section 20 of the Basic Provisions within one year of the date of this letter, or the date of your Reconsideration Determination if you request Reconsideration. You are not required to request Reconsideration from FCIC before filing suit.

Arbitration or Mediation Rights:

If you do not agree with the amount your insurance company assessed for your failure to follow good farming practices, you may choose to arbitrate or mediate the dispute in accordance with section 20(d) of the Basic Provisions. You may not appeal such amount to FCIC.

If you have any questions about this GFP Determination, you may contact (name of contact) at (contact's telephone number).

Sincerely,

_____
Name
[RO] Regional Office Director
Risk Management Agency
Email

cc: (Name of AIP Point of Contact)
(AIP Address)
cc: (Policyholder's Legal Representative)
(Address)
cc: Director, (Name of Compliance Office)

E. RO GFP Determination Letter Template (Continued)

The Exhibit Index and exhibits are attachments to the RO Determination Letter and must be included at the end of the letter. **(List exhibits in numeric order using the Exhibit Index. Make sure the exhibit list follows the exhibit order as they appear in footnotes. Send each referenced exhibit to the policyholder with the Determination letter if not already provided.)**

Example:

Exhibits:

A. Mr. Looker's Adjuster's Special Report, [DATE]

B. Feed and Seed Store Receipts, [DATE]

C. Photographs of neighboring fields, [DATE]

D. Policyholder's Statement, [DATE]

E. Feed and Seed Store Work Statement, [DATE]

F. ABC Insurance GFP Decision, [DATE]

G. Policyholder's Request for GFP Determination, [DATE]

H. Dr. Pro's Expert Opinion, [DATE]

I. NOAA Data, [DATE]

J. Extension Reference Bulletin, [DATE]

K. AD-2007 FSA/RMA Compliance Referral, [DATE]

L. Ms. Expert's Expert Opinion, [DATE]

M. [NAME] Coop Statement of Work, [DATE]

Exhibit 5 RMSD Reconsideration Letter Template

A. RMSD Reconsideration Letter Template Language

RMSD must use the same basic format as the RO GFP Determination letter and follow all general rules for writing the letter in Exhibits 4 and 5, except:

(1) the first page of the RMSD Reconsideration letter will add in all caps and bold text if the RO's GFP Determination has been **UPHELD or NOT; and**

(2) the letter will be written in first person and contain the language in Exhibit 6B.

B. RMSD Reconsideration Letter Template

VIA OVERNIGHT MAIL/EMAIL

(Policyholder or Legal Representative Name/Title)
(Address)
(Address)
(Address)

RE: Good Farming Practices Reconsideration
for (Name of Policyholder)
(Crop Year) (Crop) (Policy #XXXXXXX)
(County Name), (State Name)

Dear Policyholder or Legal Representative Name/Title

On behalf of the Federal Crop Insurance Corporation (FCIC), I have completed my Reconsideration review of the [RO Name]'s good farming practice (GFP) Determination for your [Crop Year] [Crop Name]. This Reconsideration only applies to Determinations of GFP and does not determine that an insured cause of loss was or was not present, nor does it reconsider any other decision made for your policy.

To complete this GFP Reconsideration, I have carefully reviewed the [RO Name] RO Determination file, related information you submitted, and documentation provided by your Approved Insurance Provider (AIP), [AIP Name]. After careful review, I (concur with the [RO name]) (concur in part with the [RO name])(disagree with the [RO name]) that GFP were not followed and the Determination (**IS UPHELD**)(**IS NOT UPHELD**).

(For more examples, and sample template letters, see the GFP SharePoint Site.)
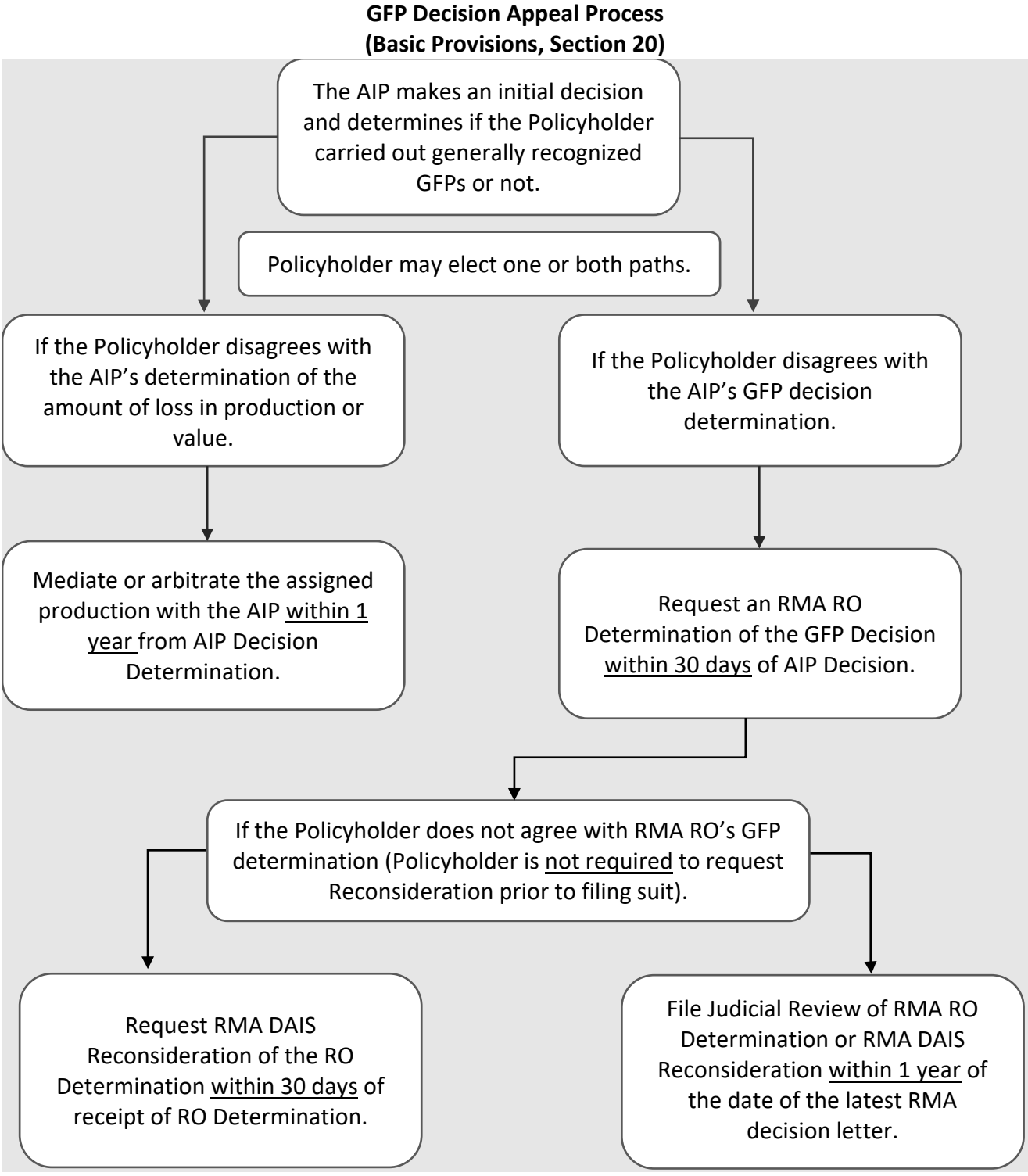
Exhibit 6 GFP Decision Appeal Process