



United States
Department of
Agriculture



Federal Crop Insurance
Corporation

FCIC-24020-01
(12-2024)

WRITTEN AGREEMENT HANDBOOK

2025 and Succeeding Crop Years

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

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| TITLE: WRITTEN AGREEMENT HANDBOOK | NUMBER: FCIC – 24020-01 OPI: RISK MANAGEMENT SERVICES DIVISION |
| EFFECTIVE DATE: Effective Upon Approval and Until Obsoleted | ISSUE DATE: December 13, 2024 |
| SUBJECT: Provides the standards and criteria for written agreements, and instructions for each Risk Management Agency Regional Office and Approved Insurance Provider to process written agreements requests. | APPROVED: <i>/s/ Delores Dean</i> Deputy Administrator for Insurance Services |

REASON FOR REISSUANCE

This handbook is being reissued to provide procedures for the request and issuance of written agreements for the 2025 and succeeding crop years.

This issuance updates procedures in accordance with Crop Policy changes made after the June 28, 2024, handbook issuance.

SUMMARY OF CHANGES

Listed below are the changes to the 2025 FCIC 24020 Written Agreement Handbook with significant content change. Changes are identified as having been made in the initial issuance (Directive Number 24020) or in this updated edition (Directive Number 24020-01). All changes and additions are **highlighted**. Minor changes and corrections are not included in this listing. ******* used throughout the handbook indicate where major deletions occurred.

| Reference | Description of Change |
|------------------------------------|--|
| Par 21 (3) (a) (i) | Included TD type. |
| Par 21 (4) | Removed NL Type - Nursery Plant List as Nursery FG&C final sales closing date was May 1, 2024, and will no longer be available for future crop years. |
| Par 74 | |
| Exhibit 4 A | |
| Exhibit 4 A | Updated the submission deadline for TD types to ARD for initial year. |
| Exhibit 4 C | Added Controlled Environment to the list in Exhibit 4 C. Crops Which Do Not Allow WA. |
| Exhibit 4 C | Removed Nursery Value Select from the list in Exhibit 4 C. Crops Which Do Not Allow WA. Nursery Value Select has been expanded to all states and counties. |
| Exhibit 6 A | Removed NL from the chart in Exhibit 6 A. WA Type Codes. |
| Exhibit 10 | Removed Exhibit 10 as all statements are currently addressed through other procedure. |

RISK MANAGEMENT AGENCY WRITTEN AGREEMENT HANDBOOK

FILING INSTRUCTIONS

This handbook replaces FCIC 24020 Written Agreement Handbook, dated June 28, 2024, for all crops with a contract change date of November 30, 2024, or later, and is not retroactive to any prior determinations. FCIC 24020 Written Agreement Handbooks, remain in effect for 2025 crops with a contract change date prior to November 30, 2024. This handbook is effective upon approval and until obsolete.

WRITTEN AGREEMENT 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 official FCIC-approved standards and criteria for WAs, and instructions for RMA and AIPs to process WA requests. 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 authority for program and administrative operations and the basis for RMA directives. Administration of the Federal crop insurance program is authorized by the following:

- (1) The Federal Crop Insurance Act, 7 U.S.C. 1501 et seq.;
- (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) PRWORA of 1996, 8 U.S.C. 1601 et seq.;
- (5) Privacy Act of 1974, 7 U.S.C. 552a;
- (6) Agriculture General Administrative Regulation, 7 CFR Part 400;
- (7) Standard Reinsurance Agreement; and
- (8) Highly Erodible Land Conservation and Wetland Conservation, 7 CFR Part 12.

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 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 USDA public website at www.usda.gov/oascr. For more information on the RMA Non-Discrimination Statement, see the DSSH.

D. 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 | This handbook provides the official FCIC-approved underwriting standards for policies administered by AIPs for the General Administration Regulations, CCIP BP, and Area Risk Protection Insurance Regulations. |
| DSSH | This handbook provides the official FCIC-approved form standards and procedures for use in the sales and service of any eligible Federal crop insurance policy; required statements and disclosures; and the standards for submission and review of non-reinsured supplemental policies in accordance with the SRA. |
| GSH | This handbook provides the official FCIC-approved standards for policies administered by AIPs under the General Administrative Regulations; CCIP BP, including the Catastrophic Risk Protection Endorsement; the Area Risk Protection Insurance Regulations BP; the Stacked Income Protection Plan of insurance; the Rainfall Index Plans; 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. |

E. 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 and FCIC 18190 GSH. With respect to other procedures not related to WAs, the CIH or GSH will control, as appropriate.

F. Procedural Issuance Authority

This handbook is written and maintained by:

Risk Management Services Division
Office of the Deputy Administrator for Insurance Services
Risk Management Agency

G. 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.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 WAH.

H. RMA RO and Compliance Field Office Contact Information

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

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.

3-10 (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 approve, deny, or not accept WA requests on behalf of FCIC.

This handbook is not applicable to RO determined yield requests (except for RO determined yield requests authorized in [Para. 76](#)), and the term WA does not apply to RO determined yield requests (refer to CIH Part 17, Section 4; CIH Part 18, Section 8; CIH Part 21, Section 6; and CIH Part 22 for determined yield procedures).

12 General Rules

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

- (1) A separate WA request must be submitted for each producer and for each county in which the producer is requesting a change.
- (2) A WA request must not contain crops with different filing dates (e.g., a WA 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 WA request contains crops with multiple filing dates, the RO will review the crops on the request that have been filed and not accept the crops that have yet to be filed. The AIP/producer will need to send in a separate WA request for the crops that were not accepted to be considered. The RO cannot include crops with different filing dates on the same WA.

Exception: If multiple filing dates are typically filed together (e.g., the 11/30 and 12/31 filing dates), different crops with those filing dates may be contained on the same WA request and issued on the same WA. However, if the WA is issued as a multi-year WA, the crops with different filing dates must be issued as separate WAs.

- (3) WA requests must include all information required in [Para. 13](#) and [22](#) unless specified otherwise. AIPs must not submit WAs to the RO if the minimum required information contained in [Para. 13](#) and [22](#) is not received by the appropriate deadline.
- (4) WA requests will not be accepted for crops that do not have a policy for the crop. This includes hybrid seed crops when no hybrid policy is available for the crop.
- (5) WA requests will not be accepted when the CP specifically prohibit WAs, or the WA would alter policy provisions not specifically designated for alteration by WA in the policy.

12 General Rules (Continued)

- (6) A WA request for acreage that was covered by the terms of a WA the prior crop year is a renewal request. See [Para. 22](#) for detailed information and requirements for new and renewal WA requests.
- (7) Policy provisions that refer to “agree in writing” mean the same as “written agreement”. A WA is not required when it states in [Para. 76](#) of this handbook, “Instead of requesting a WA”.
- (8) 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 or by the Special Provisions in the AD and provided for in this handbook.
- (9) WAs are not authorized for any policies insured under CAT.
- (10) Multiple WA requests submitted on or before the applicable deadline in [Para. 21](#) for the same condition, or for the same crop, may be treated as one WA request by the RO (e.g., to insure corn on ten legal descriptions where there are no AD in the county, or the WA request is to lower high-risk premium rates).
- (11) Separate WA offers for different conditions, or for different crops, may be issued by the RO when multiple WA requests are submitted, regardless of when submitted (if submission is on or before the applicable deadline in [Para. 21](#)). To be eligible for separate WA offers, separate WA requests must be submitted for the different conditions, or for different crops (e.g., if a producer wants separate WA offers for corn and soybeans, then a WA request for corn and a WA request for soybeans must both be submitted, even if for the same acreage, to be considered for separate WA offer).
- (12) The producer must accept or reject the WA offer in its entirety regardless of how many requests for changes are contained on the WA request (the producer cannot reject specific terms of the WA offer and accept others).
- (13) A WA is only in effect when all appropriate parties sign the WA offer, and all applicable deadlines are met.
- (14) If differences occur between terms of the hard copy WA offer (e.g., the offer that the insured signs and accepts, a modified approved WA, etc.) and the underlying WA ADM, the hard copy WA offer takes precedence. When this situation occurs, the RO will modify the WA ADM to match the hard copy WA offer (the RO does not need to re-send the WA offer).
- (15) 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 FPD.
- (16) When a WA assigns a yield, that yield must be used as the T-Yield when building the APH database unless a Master Yield has been approved for the crop. The insured may use the approved Master Yield when applicable.

12 General Rules (Continued)

- (17) 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 canceled;
 - (b) WA is not applicable for the crop year specified in the WA;
 - (c) WA is canceled by the AIP, insured, or RMA;
 - (d) insured's policy that the WA pertains to is canceled (if the insured or AIP cancels a policy that contains a WA, the WA is in effect canceled);
 - (e) WA is canceled because 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 canceled. Only the WA terms for the canceled crop policy are no longer in effect;
 - (f) WA is canceled because of a change in entity (a new WA request is needed for the new entity; a renewal WA 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.
- (18) Any existing policy and actuarial requirements will remain in effect if the:
- (a) WA request 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, unless the producer signed after the expiration date due to a physical inability (see [Para. 51](#)); or
 - (d) crop's minimum potential yield per acre specified in [Para. 42](#) is not met.
- (19) AIPs must be able to substantiate submission dates of all electronically submitted documents required for WA requests.
- (20) When the deadline date is based on a business day, the entirety of the business day counts as the same day even if submitted after typical working hours. However, the WA ROE system operates on CST, thus the business day ends at 11:59 PM CST and anything submitted after this time is counted as the next business day.

12 General Rules (Continued)

- (21) Insurance agents are not considered to be authorized AIP representatives when AIP signatures are required.
- (22) In accordance with 7 CFR Part 457, the AIP (not the RO) is the verifier authorized by the FCIC to calculate approved yields. Accordingly, it is the AIP's responsibility to ensure that production records are acceptable and accurately entered in the APH database 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 in the APH database or APH production report, the RO may contact the AIP for resolution or reject the WA request. If the potential for fraud, waste, or abuse exists, or inadequate APH information is a consistent issue for an agent/AIP, the RO must notify the applicable RMA Compliance Field Office and RMA Reinsurance Services Division.

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 is correct. See the DSSH Exh. 101 for the Request for Actuarial Change form standards and [Exh. 7](#) 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 Actuarial Change form for a WA, or renewal of a WA, in writing to the agent no later than the applicable WA request deadline below. Any Request for Actuarial Change form that is signed, dated, or submitted later than the applicable deadline will not be accepted by the RO. The Request for Actuarial Change form 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. The agent should expeditiously submit the Request for Actuarial Change form, and all required supporting documentation to the AIP to allow the AIP time to submit the WA request to the RO within the specified deadlines identified in [Para. 23](#).

Note: If the date by which the producer is required to sign, date, and submit a Request for Actuarial Change form for a WA, or a renewal of a WA, falls on a Saturday, Sunday, or a Federal legal holiday, such documentation must be signed, dated, and 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 Actuarial Change form 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) A completed Request for Actuarial Change form for a WA, or renewal of a WA, must be submitted on or before the SCD for the crop/P/T except as provided in (2), (3), and (4) of this paragraph (also see [Exh. 4](#)).
- (2) A completed Request for Actuarial Change form must be submitted on or before the ARD if the producer can prove a physical inability existed to apply prior to the SCD (e.g., the producer was hospitalized, or a blizzard has made it impossible to timely submit a Request for Actuarial Change form; see GSH Para. 715 for documentation items).
- (3) For the first year the WA will be in effect, a completed Request for Actuarial Change form 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, **TD type**, and TP type), including those specified in [Para. 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 rated land (HR type) as specified in [Para. 72](#).

21 Deadlines for Producer to Request a WA (Continued)

- (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 [Para. 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 FPD 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 FPD 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.

22 Required Information for WA Requests

A. New WA Requests

All new WA requests must include:

- (1) a completed Request for Actuarial Change form (including information in the DSSH Exh. 101; see [Exh. 7](#) for an example);
- (2) the current year's completed APH (only for crop policies that require APH) based on records previously certified to the AIP for the crop and county for which the WA is being requested (if the most recent year's production is unavailable at the WA request deadline, e.g., due to an open claim, complete the APH using the temporary yield and note this on the WA request; see CIH Subpara. 1503A for temporary yield procedures and CIH Part 21 for Pecan Revenue);
 - (a) If required by the RO, acceptable verifiable production records of actual yields must be submitted (these records will be requested as additional required information from the RO if necessary). Production records required by the RO that are subsequently determined to be unacceptable may result in a WA request being incomplete.
 - (b) If the producer has not produced the requested crop or P/T in the county, the producer must either:
 - (i) notate on the WA request that the crop or P/T has not been produced in the county; or

A. New WA Requests (Continued)

- (ii) provide an APH containing the requested crop or P/T showing zero acres and production with the corresponding crop years.

Example: Excerpt from APH database with a T-Yield of 100.

| Crop Year | Total Production | Acres | Yield |
|------------------------|---------------------|-------|-------|
| 20XX | 0 | 0 | 1100 |
| 20XX | 0 | 0 | 1100 |
| 20XX | 0 | 0 | 1100 |
| 20XX | 0 | 0 | 1100 |
| Average Yield: | Total: | | 400 |
| | Approved APH Yield: | | 100 |
| Preliminary Yield: 100 | Rate Yield: | | |
| | Prior Year Yield: | | N/A |

- (c) A completed APH must include all APH databases for the requested crop(s) in the county. If the producer has not produced the requested P/T, but has produced the crop in the county, APH databases for the crop must still be included with the WA request.
 - (d) If a producer is transferring APH history from another producer/entity or utilizing an APH database from an SBI, the APH database must be designated as such. The AIP must disclose the name of the SBI or transferor and the associated identification number, when available to the AIP. If the identification number of the SBI or transferor is not available to the AIP, the AIP must ensure that accurate names of the SBI or transferor are provided to the RO to identify the SBI or transferor.
- (3) evidence of adaptability from local agricultural experts that the crop/P/T or variety can be produced in the county if the WA request is to provide insurance for a crop/P/T or variety that is not insurable, unless such evidence is not required by the RO. Evidence of adaptability must include:
- (a) recommended planting and harvesting dates;
 - (b) area conditions conducive to growing the crop/P/T, including if the crop/P/T or variety is adapted to the area or acreage;
 - (c) area research and/or area yield data for the crop/P/T; and

A. New WA Requests (Continued)

- (d) other information specific to the WA types in [Part 3](#) when local agricultural expert information is required (e.g., rotation exception agricultural expert information).

Note: Duplicate university or other information that shows adaptability is not needed for repeat WA requests from the same area. Prior to submitting the WA request to the WA ROE system, the AIP should contact the RO to determine if evidence of adaptability is required. If the AIP is unable to confirm the need for evidence of adaptability with the RO, it should be provided with the WA request.

- (4) the legal description of the land, where available (e.g., section, township, range);
- (5) FSA FN, Tract number, and Field numbers, when provided by FSA (resource land units, or RLUs, are not allowed for WA requests);
- (6) FSA aerial photograph, acceptable GIS or GPS maps, or other legible maps delineating field boundaries (including the legal description of the land and FSA FN, Tract number, and Field numbers) 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 (e.g., 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 Exh. 4A](#)];
- (8) for any Category C or perennial Category D crop, an acceptable and complete producer's PAW if required by the CIH;
- (9) for any Category C or perennial Category D crop, an acceptable inspection report (e.g., a PAIR) for each unit completed by the AIP (a PAIR must have been completed within the last five years or more frequently if required by the CIH); and
- (10) information as specified in [Part 3](#) and [Part 4](#) of this handbook, 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 (e.g., a previous WA contained land no longer in the producer’s farming operation, therefore a renewal for this land is not needed), which has expired or been canceled that was in effect for the crop year prior to the current crop year (even if the WA that was in effect for the prior crop year was with a different AIP). In addition, if a producer requests changes to a current multi-year WA, that request is considered a renewal request and must meet the renewal requirements. All other WA requests (e.g., new land locations not included as part of the previous WA, new crops, new P/T, new WA types, etc.) are new requests.

Note: If a WA is issued at a broader level designation than the field or CLU level (e.g., county level, section level, etc.), all fields within that level designation are considered insurable under the terms of the WA for that producer, even if not specifically requested by the producer. Therefore, all fields within that level designation are considered a renewal WA request in the subsequent year. For example, a producer requests fields 1 and 2 in County A and a single-year WA is issued at the county level for County A, thus making all fields in County A insurable. If a producer requests fields 1, 2, and 3 in County A the subsequent year, all these fields fall under a renewal WA request since all were insurable on the initial WA, even though the producer did not specifically request field 3 the initial year.

Example: A producer received a single-year WA in 2024 for fields 1, 2, and 3. For 2025, 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 2025, the request for fields 1 and 3 is a renewal WA request because these fields had a WA in 2024 and therefore must follow the renewal request requirements (e.g., dates, documentation, etc.). However, in 2025, the request for fields 4 and 5 is a new WA request because these fields were not part of the WA in 2024 and must follow the new request requirements (e.g., dates, documentation, etc.).

Example: A producer with AIP X received a WA in 2024 for fields 6 and 7. For 2025, the producer transferred to AIP Y and requests a WA for fields 6 and 7. In 2025, the request for fields 6 and 7 is considered a renewal WA request because these fields had a WA in 2024 (even though the WA was with another AIP) and must follow the renewal request requirements (e.g., dates, documentation, etc.).

Example: A producer has a multi-year HR WA in effect until 2028. In 2025, the producer requests lower rates than what is on the HR WA for the acreage covered by the HR WA. This request is a renewal request and must meet the renewal requirements to be considered for lower rates.

B. Renewal WA Requests (Continued)

- (2) If a renewal WA request was not submitted, 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 2024 crop year and has expired, a renewal WA request must be submitted, approved, and accepted timely for the 2025 crop year to continue the terms of the WA. If the WA is not renewed for the 2025 crop year, any subsequent request will be considered a new WA request and must meet the submission requirements of a new WA request.

- (3) The following information is required for all renewal WA requests, as applicable:
- (a) a completed Request for Actuarial Change form (including information in the DSSH Exh. 101; see [Exh. 7](#) for an example);
 - (b) the current year's completed APH (only for crop policies that require APH) based on records previously certified to the AIP for the crop/P/T and county for which the WA is being requested (if the most recent year's production is unavailable at the WA request deadline, e.g., due to an open claim, complete the APH database using the temporary yield and note this on the WA request; see CIH Subpara. 1503A for temporary yield procedures and CIH Part 21 for Pecan Revenue);
 - (i) If required by the RO, acceptable verifiable production records of actual yields must be submitted (these records will be requested as additional required information from the RO if necessary). Production records provided required by the RO that are subsequently determined to be unacceptable may result in a WA request being incomplete.
 - (ii) If the producer has not produced the requested crop or P/T in the county, the producer must either:
 - (A) notate on the WA request that the crop or P/T has not been produced in the county; or
 - (B) provide an APH containing the requested crop or P/T showing zero acres and production with the corresponding crop years (see CIH Exh. 15B and 15F).
 - (iii) A completed APH must include all APH databases for the requested crop(s) in the county. If the producer has not produced the requested P/T, but has produced the crop in the county, APH databases for the crop must still be included with the WA request.

B. Renewal WA Requests (Continued)

- (c) the legal description of the land, where available (e.g., section, township, range);
 - (d) FSA FN, Tract number, and Field numbers, when provided by FSA;
 - (e) for any Category C or perennial Category D crop, a producer's PAW if required by the CIH;
 - (f) for any Category C or perennial Category D crop, an acceptable inspection report for each unit (e.g., a PAIR), unless waived by the RO (a PAIR must have been completed within the last five years or more frequently if required by the CIH); and
 - (g) any additional data that may be required in [Part 3](#) and [Part 4](#) of this handbook, or as requested by the RO.
- (4) The RO will evaluate the WA 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.

C. New/Renewal Combined WA Requests

If the insured has both a renewal WA request and a new WA request, both may be submitted on the same Request for Actuarial Change form (mark both the new request and renewal request boxes on the Request for Actuarial Change form). A combined WA request does not change the applicable deadlines and documentation requirements that apply to the renewal and new WA requests independently. Information that can be used for both a new and renewal request (e.g., an APH), needs to be submitted once for a combined WA request. The combined WA request must be submitted by the earliest of the renewal request deadline or new request deadline to avoid any part of the WA request being considered late.

Example: A new WA request and a renewal WA request are combined on the same Request for Actuarial Change form. The new WA request has a deadline of the ARD, and the renewal WA request has a deadline of the SCD. The combined WA request must be submitted based on the SCD deadline as this is the earliest deadline that applies to this request. If the combined WA request is not submitted until the ARD, the renewal portion of this request will not be renewed due to being submitted after the deadline.

A. AIP Responsibilities

- (1) It is the AIP's responsibility to review all WA requests to determine whether all the required information is provided. A WA request and all required supporting 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 minimum required information is not received by such deadline, the WA request must not be sent to the RO and the producer should be notified in writing by the AIP that the WA request is not acceptable.

Note: The AIP must not send the RO a WA request for a producer that is identified in the ineligible tracking system at the deadline date for which a WA request must be submitted by the producer. For example, a producer requests a WA that has a deadline date of March 15. If that producer is listed in the ineligible tracking system on March 15, the AIP must not send the WA request for that producer to the RO.

- (2) If all information is timely submitted to the AIP, the AIP must transmit/log the information from the Request for Actuarial Change form electronically through the WA ROE system no later than 15 business days after the applicable deadlines in [Para. 21](#). Once the applicable information is transmitted/logged into the WA ROE system, a folder is created for uploading the supporting documentation.

Note: The official submission 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.

If an unforeseen circumstance (e.g., the unavailability of the WA ROE system, AIP outage, etc.) occurs that prevents the AIP from transmitting/logging the Request for Actuarial Change form information electronically through the WA ROE system within 15 business days after the applicable deadline, the AIP should contact the RO prior to the end of the 15 business day deadline to make other arrangements with the RO to submit the Request for Actuarial Change form and any supporting documentation. The RO must approve the AIPs request for the alternative method of submission prior to using the alternative method (this approval must be documented in the WA ROE system), and the Request for Actuarial Change form and any supporting documentation must still be submitted to the RO no later than 15 business days after the applicable deadlines.

Note: In this event, the official submission date of the WA request to the RO is the date the RO receives the WA request.

A. AIP Responsibilities (Continued)

Note: The WA ROE system's failure to send an email alert about the creation of a request folder is not an unforeseen circumstance. When the WA ROE system fails to send the email alert of the creation of the request folder, the AIP must still submit all required information by the applicable deadlines.

- (3) The AIP must upload legible supporting documentation, including the Request for Actuarial Change form, to the WA ROE system folder created for the associated WA request no later than 15 business days after the applicable deadlines in [Para. 21](#) to avoid having the WA request be incomplete. If technical issues exist that prevent uploading the supporting documentation, contact the RO. Do not submit supporting documentation in hard copy format to the RO unless arrangements have been made with the RO, as stated in (c) below. Any documentation submitted to the WA ROE system folder later than 15 business days after the applicable deadlines provided in [Para. 21](#) will be considered late.
 - (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. The AIP should scan the supporting documentation where all pages can be viewed upright, to the extent possible.
 - (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 (e.g., an oversized WUA map) 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 the supporting documentation no later than the 15-business day deadline.

B. RO Responsibilities

- (1) The RO or the WA ROE system application will record the date the WA request is considered received by the RO and the RO must determine or confirm the type of WA request.
- (2) The RO must determine whether the WA request is appropriate, 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 [Para. 21](#) and have missing information (see [Subpara. 23A](#)), the RO may:

B. RO Responsibilities (Continued)

- (a) determine whether the missing information is contained in the office or otherwise available (e.g., if production records were provided by the tenant and were not included in the WA request for the landlord, the tenant's records may be used);
 - (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 [Para. 21](#); and
 - (c) place the WA request on hold using the HLD Process Status Code with the RFI Process Status Reason Code, as necessary. The WA request should remain on hold until the AIP uploads all required supporting documentation or until the deadline for the AIP to upload the supporting documentation has passed. Once the AIP uploads the supporting documentation, or the deadline for submission has passed, change the WA request to the SPR Process Status Code and continue the review process.
- (4) A request for additional required information (more than minimum required information) by the RO in accordance with [Subpara. 22A\(10\)](#) and [22B\(3\)\(g\)](#), may be sent to the AIP if such information is necessary to evaluate the WA request or determine actuarially sound premium rates.
- (a) Any request for additional required information must state, in writing, the information that is being requested and the date by which such information must be received by the RO. The RO must provide a minimum of 5 business days from the date of the request for additional required information to allow the AIP adequate time to provide the additional required information to the RO. The RO will communicate to the AIP that the AIP must upload the additional required information to the WA ROE system no later than the date identified in the request for additional required information.
 - (b) The RO must record the date of the request for additional required information, the date such information must be provided to the RO and put the request on hold using the HLD Process Status Code with the RFI Process Status Reason Code. The request should remain on hold until the AIP uploads the additional required information or until the deadline for the AIP to upload the additional required information has passed.

23 Receipt of WA Requests and Missing Information (Continued)

B. RO Responsibilities (Continued)

- (5) If a WA ROE system folder is created, as requested by the AIP, but no documentation is uploaded to the folder by 15 business days after the applicable deadlines in [Para. 21](#), the RO will request the ROE Administrator remove the folder from the WA ROE system.

24 Electronic Transmission Errors

Electronic transmission errors include errors committed by the AIP, or any USDA agency, in the information provided by the insured (e.g., transposed numbers, etc.). The AIP may correct electronic transmission errors made by the crop insurance agent, or any USDA agency, to the extent an agent or AIP relied upon the erroneous information for crop insurance purposes.

Electronic transmission errors do not include the failure of the AIP to create a request in the WA ROE system or upload supporting documentation, including the Request for Actuarial Change form, by the deadline in [Para. 23](#) of this handbook.

25-30 (Reserved)

Section 3: RO Review for WA Consideration

31 WA Request Logging Instructions

A. Receipt of a WA Request

The RO will assign the WA request to the appropriate specialist after the date of receipt.

B. Issuance of WA

When issuing a WA offer, the issued date is the date the secondary reviewer reviews the WA offer. If a CI appraisal is required, the RO will issue the WA offer unsigned as specified in [Para. 42](#).

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

The issued date of the notice of denial, non-acceptance, or withdrawal is the date the secondary reviewer reviews the notice of denial, non-acceptance, or withdrawal. The appropriate logging codes are in [Exh. 6](#).

D. Duplicate WA Requests

When the AIP sends in a duplicate WA request, the RO will verify with the AIP that the request is a duplicate request. The RO will request the duplicate be deleted by an ROE administrator (a notice of the deletion will not be sent to the AIP as the verification process is the notice to the AIP). The originally submitted WA request will be reviewed (unless it is not accepted based on the criteria in [Subpara. 33A](#)).

32 RO Review Timeline

The RO will issue a WA offer, provide notice that the WA request has not been accepted, or deny the WA request within 15 business days of receiving all required information (or within 15 business days of the deadline to submit the required information if not all required information is provided). If there has been a delay (e.g., a WA ROE system failure, etc.), the RO will provide a response to the WA request (WA offer, not accepted letter, or denial) as quickly as possible once the delay has been resolved.

33 Non-Acceptance for Review of a WA Request

A. All WA Requests

The RO will send notice addressed to the producer to the AIP through the WA ROE system folder when a WA request is not acceptable, and the AIP must provide the RMA-generated notice to the producer. The notice of non-acceptance must state the reasons for not accepting the WA request and provide rights in accordance with [Para. 63](#), as applicable.

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

A. All WA Requests (Continued)

If the AIP does not provide the notice to the producer within 7 calendar days of issuance from the RO, the RO will document this as a scorecard error in accordance with [Para. 66](#). See [Exh. 6D](#) for when appeal rights are applicable.

Note: The AIP must record in the WA ROE system the date the producer was notified of the non-acceptance decision.

WA requests will not be accepted if:

- (1) the WA request was not submitted by the producer in accordance with the deadlines in [Para. 21](#);
- (2) the WA request was submitted electronically through the WA ROE system (including supporting documentation) to the RO later than 15 business days after the applicable deadlines in [Para. 21](#);
- (3) the WA request or supporting documentation were submitted in a method other than through the WA ROE system [unless arrangements with the RO were made in accordance with [Subpara. 23A\(2\)](#) or [23A\(3\)\(c\)](#)];
- (4) minimum required information that was missing from a timely submitted WA request (including information required for a specific WA type as identified in [Part 3](#)) is not provided, or not provided by the applicable deadline;
- (5) additional required information (more than minimum required information) requested by the RO is not received by the date established by the RO [see [Subpara. 22A\(10\)](#) and [Subpara. 23B\(4\)](#)];
- (6) the supporting documentation does not meet the requirements in [Subpara. 23A\(3\)](#);
- (7) a prior WA request was denied, and a new WA request for a current or subsequent crop year fails to address the original basis for denying the request (providing an updated APH from subsequent crop years following the original denial is not considered addressing the original basis for denying the request);
- (8) requirements in the policy and this handbook for a completed WA request (including form standards in the DSSH Exh. 101) are not met;
- (9) a single WA request is submitted that covers more than one producer or more than one county;

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

A. All WA Requests (Continued)

- (10) the requested changes to the terms and conditions of insurance are not permitted by the Act, as amended;
- (11) the WA request 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 (e.g., where provisions, such as a pilot CP, expressly exclude WAs or to alter provisions not specifically designated in the policy for alteration);
- (12) a crop policy is not available for the crop; or
- (13) the WA request requests terms and conditions the producer already has in place (e.g., a request for a HR WA requesting standard rates of insurance for ground that already receives standard rates of insurance).

B. Renewal WA Requests

In addition to [Subpara. 33A](#), requests for a renewal WA will not be accepted if:

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

34 RO Review for Approval or Denial of a WA Request

A. Requirements to Permit Approval

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

- (1) insurance would not violate sound insurance principles (e.g., over-insuring the crop, inappropriate premium rates, etc.) or create program vulnerabilities (e.g., 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

A. Requirements to Permit Approval (Continued)

- (5) no grounds for denial exist.

B. Multi-Year WAs

If the WA request warrants approval, the RO may, at its sole discretion (except for pecans and pistachios, as pecan and pistachio WAs are required to be issued in two-year increments), issue the following types of WAs as multi-year WAs, if the WA does not remove or modify any Special Provisions statement (see [Exh. 6A](#) for WA type code definitions):

- (1) HR;
- (2) OP;
- (3) SC;
- (4) SG;
- (5) SM (maximum of four years);
- (6) TD;
- (7) TP;
- (8) UA;
- (9) UC; and
- (10) XC.

C. Basis for Denial

The RO will send notice addressed to the producer to the AIP through the WA ROE system folder when a WA request is denied, and the AIP must provide the RMA generated notice to the producer. The notice of denial must state the reasons for denial and provide rights in accordance with [Para. 63](#), as applicable. If the AIP does not provide the notice to the producer within 7 calendar days of issuance from the RO, the RO will document this as a scorecard error in accordance with [Para. 66](#). See [Exh. 6D](#) for when appeal rights are applicable.

Note: The AIP must record in the WA ROE system the date the producer was notified of the denial.

C. Basis for Denial (Continued)

The RO will deny a WA request 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 local agricultural experts;
- (3) the crop, or similar crop, was not previously grown in the county or area, or there is no evidence that a viable marketing outlet is available for the requested crop or type (e.g., 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 [Para. 35](#);
- (5) the requested change to the terms of insurance is determined by the RO to violate sound insurance principles or create program vulnerabilities;
- (6) when the producer has grown the requested crop/P/T or variety, or has grown the requested crop but not the requested P/T or variety, and cannot show that at least 50 percent of the T-Yield (obtained from the requested county or a county with similar agronomic conditions and risk exposure) has ever been grown by the producer for the crop/P/T or variety for which the WA is requested, or for the crop when the crop has been grown but not the requested P/T or variety (if the T-Yield used is typically factored, the factored county T-Yield is used for the 50 percent determination);
- (7) when the producer has not grown the requested crop and cannot show that at least 50 percent of the T-Yield (obtained from the requested county or a county with similar agronomic conditions and risk exposure) has ever been grown by the producer for the similar crop(s) that is used to qualify the crop for which the WA is requested (if the T-Yield used is typically factored, the factored county T-Yield is used for the 50 percent determination);
- (8) 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 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 WA Request (Continued)

C. Basis for Denial (Continued)

- (9) for WA requests where a rate must be determined for a WA offer, except UC type requests [see [Subpara. 72E\(4\)](#) and [72F\(4\)](#) for UC rate limits], the base premium rate (excluding options or endorsements) exceeds 0.700 when calculated at the 65 percent coverage level; or

Note: To calculate the base premium rate at the 65 percent coverage level, use the following equations:

Additive Rate: $[(\text{Rate Yield}/\text{Reference Yield})^{\text{Exponent}}] \times \text{Reference Rate} + \text{Fixed Rate} + \text{Additive Rate}$ (if applicable)

Multiplicative Rate: $\{[(\text{Rate Yield}/\text{Reference Yield})^{\text{Exponent}}] \times \text{Reference Rate} + \text{Fixed Rate}\} \times \text{Multiplicative Rate}$ (if applicable)

- (10) conditions set forth in [Part 3](#) or [Part 4](#) are not met.

35 WA Experience Determination

A. Applicability

- (1) [Subpara. 35B](#) and [35C](#) are applicable to these WA types (see [Exh. 6A](#) for WA type code definitions):
- (a) OP;
 - (b) PE (except Arizona/California grape price elections);
 - (c) RE;
 - (d) SC;
 - (e) SG;
 - (f) SM;
 - (g) TC;
 - (h) TD;
 - (i) TP;

A. Applicability (Continued)

(j) UC; and

(k) XC.

- (2) 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 Category D (dollar plan) crops and the temporary yield for APH based crops (see CIH Subpara. 1503A for temporary yield procedures) to determine the experience under the WA.

The RO may, at its sole discretion, hold the WA request for processing until current production records are available for the WA experience determination (the RO must notify the AIP why the WA request is being held, and document in the WA ROE system the reason why the RO held the WA request). In circumstances where the loss adjustment rules typically result in a settlement of claims being delayed until after a producer would reasonably need to make insurance decisions (e.g., apples waiting on the final disposition of the crop), production experience may be reviewed using a lag year.

- (3) For a multi-year WA, if a loss has occurred and records are not available to allow the RO to determine if the WA needs to be canceled by 30 days prior to the cancellation date, the WA will continue for the current crop year and the WA experience determination that would have taken place with the loss records will be completed the following crop year. If in the following crop year, it is determined that the WA would have been canceled the prior crop year if all information were available, the WA will then be canceled.

Example: A producer has a multi-year WA but did not have 2024 crop year loss records available timely for the RO to determine if the WA needed to be canceled for the 2025 crop year. For the 2026 crop year, the WA experience determination that would have been completed for the 2025 crop year if all information were available at that time will be completed to determine if the WA needs to be canceled for the 2026 crop year.

- (4) If a request for a new WA contains a crop or acreage previously insured by a WA in the requested county for the producer, but a break in continuity occurred that required the request to be considered a new request, the requirements in [Subpara. 35B](#) and [35C](#) still apply.

A. Applicability (Continued)

Example: A producer had a TP WA in 2022 and 2023 in a county but did not have a TP WA in 2024, causing a request for a TP WA in 2025 to be a new request. The determination of WA experience still needs to be utilized for the 2025 request.

- (5) If the RO discovers a request for a new WA, or an existing multi-year WA, contains a crop or acreage previously insured by a WA in the requested county under a different entity, and the person participated in the previous operation, the requirements in [Subpara. 35B](#) and [35C](#) will apply.

B. Determination of WA Experience

Examine the loss experience (both revenue and production losses) of the acreage insured by the WA for all years that a WA was in effect for the crop or acreage, including 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.

Note: For a WA type that is crop or P/T based (e.g., XC, TP, TD, etc.), review the loss experience for the crop or P/T for all years that a WA was in effect in the county even if the experience is from different acreage. For a WA type that is acreage based (e.g., UC, SM, etc.), review the loss experience for all years that a WA was in effect for the requested acreage only.

The WA experience is unfavorable if all the following apply:

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

Exception: If the WA experience determination is being reviewed based on [Subpara. 35A\(3\)](#), the crop year preceding the most recent crop year is used in lieu of the most recent crop year to determine if the indemnity payment exceeded total premium paid on the acreage insured by the WA.

- (2) an indemnity payment exceeded total premium earned in the crop year the indemnity was paid on the acreage insured by the WA for a minimum of two crop years;
- (3) the cumulative ELCR (rounded to two decimals) for the acreage insured by the WA, for all crop years the WA was in effect, is greater than 0.15; and
- (a) Cumulative means the total for all liability, premium, and indemnity for all years a WA is in effect.
- (b) The ELCR is total indemnity minus total premium divided by total liability.

B. Determination of WA Experience (Continued)

Example: The total liability is \$100,000, the total premium is \$15,000, and the total indemnity is \$40,000. The ELCR is $(\$40,000 - \$15,000) \div \$100,000 = 0.25$.

- (4) the cumulative LR (total indemnity divided by total premium) for the acreage insured by the WA, for all crop years that a WA was in effect for the crop or acreage, is:
- (a) equal to or greater than 1.5 times the cumulative LR for the county (over the same timeframe as the WA), when the cumulative ELCR for the acreage insured by the WA is less than 0.40; or
 - (b) equal to or greater than 1.0 times the cumulative LR for the county (over the same timeframe as the WA), when the cumulative ELCR for the acreage insured by the WA is 0.40 or greater.

Note: Use the most appropriate of the following situations to determine the cumulative LR for additional (buy-up) coverage in the county (if little or no experience is available for a situation below, it would not be appropriate to use that situation):

- (i) the same crop/P/T or variety if insurance for the crop/P/T or variety is otherwise available in the county;
- (ii) the same crop, including different P/T or varieties, if applicable, if insurance for the crop is otherwise available in the county;
- (iii) the same crop/P/T or variety produced in a nearby county similarly affected by the same cause of loss, if insurance for the crop/P/T or variety is available in a nearby county;
- (iv) the same crop, including different P/T or varieties, if applicable, produced in a nearby county similarly affected by the same cause of loss, if insurance for the crop is available in a nearby county; or
- (v) a different crop in the county that would be similarly affected by the same cause 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 [Subpara. 35B](#), the following will apply:

- (1) a subsequent WA request will not be approved unless the producer can show no loss would have occurred (including any options, e.g., a fresh fruit option, etc., that were in effect the most recent year the crop and acreage was insured by WA) for any two consecutive crop years following the unfavorable experience determination (e.g., if the WA request was denied for the 2024 crop year, the insured would need to show no loss would have occurred for two consecutive crop years after 2023) 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.

Note: How a determination of no loss for two consecutive crop years is made depends on the type of WA that is being requested. For acreage based WAs (e.g., the UC type, etc.), no loss could have occurred on that acreage for two consecutive crop years to be approved. For crop/P/T based WAs (e.g., the XC type, TP type, TD type, etc.), no loss could have occurred on that crop/P/T (whichever the WA was for) in the county for two consecutive crop years to be approved.

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 yield for acreage that would have been covered by the WA during each crop year;
- (b) for insurance plans offering a dollar amount of coverage per acre (except forage seeding), 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; and

C. Unfavorable WA Experience (Continued)

- (c) for forage seeding only, conduct a CI appraisal of all forage seeding acreage within 30 days prior to the initial harvest, but no later than the applicable end of insurance date provided in Section 9(g) of the Forage Seeding CP. The CI appraisal must be completed in accordance with the Forage LASH. A loss is defined as a crop year in which the forage seeding acreage falls below 75 percent of a normal stand for the acreage that would have been covered by the WA (obtain the normal stand from the Special Provisions for the ADM source county used on the producer's previous forage seeding WA; if the previous ADM source county no longer has the forage seeding program, use the most practical ADM source county in accordance with [Para. 36](#) to obtain the applicable normal stand).
- (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 canceled, or not renewed, if the producer's experience is unfavorable in accordance with [Subpara. 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 [Para. 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 the WA ROE system. 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.

36 Determining ADM Source (Reference) Counties (Continued)

- (2) In the absence of a county with similar agronomic conditions for the crop, or if certain terms are not appropriate for the crop (e.g., 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 an ADM source county, unless allowed by the policy.
- (4) If there is no county where AD for the crop exists, do not accept the WA request. If there is no county where the P/T is the same, the terms of insurance will be determined in accordance with [Para. 84](#).

37 RO Review Documentation and Checklist

The RO must:

- (1) document the reason for the RO decision in the RO Actuarial Change Request Checklist Comments and Checklist Items section of the WA ROE system request for each WA request received;
- (2) determine the appropriate WA request type(s) (see [Exh. 6A](#));
- (3) complete all applicable checklist entries;
- (4) 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; and
- (5) provide RO decision documentation in the comments section. Upload any RO generated documents (e.g., internal RO checklist, policyholder information, spreadsheets, etc.) used to formulate the RO decision to the request documents folder.

37 RO Review Documentation and Checklist (Continued)

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

The RO must use consistent terms and conditions on WAs issued in a county where there are similar WA offers (e.g., if all conditions are the same, the same rate, yield, etc., should be used for all other similar WA offers).

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

42 CI Appraisal Requirement

The RO must require CI appraisals for WA requests that establish insurability with submission deadlines after the SCD, unless the WA request 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 (4) of this paragraph.

When the RO identifies that a CI appraisal is required and the WA offer is made by the RO before the crop is planted, no CI appraisal is required for any field that was not planted on or before the date of the WA offer [unless the RO requires a CI appraisal in accordance with (4) of this paragraph]. The producer must sign and date a statement attesting that the field(s) was not planted on or before the date of the WA offer if the producer accepts the WA offer.

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 [Para. 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 [Subpara. 63E](#). If no fields on the WA offer were planted and it is after the FPD (or the Late Planting Period when applicable) for the applicable crop(s), the RO must withdraw the WA offer and provide notification to the insured and AIP.

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 WA with no signature required containing only those fields that are insurable (the modified WA with no signature required 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 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 [Subpara. 63E](#).

If an acceptable CI appraisal is returned timely with the WA but some of the fields were not planted and it is after the FPD (or the Late Planting Period when applicable) for the applicable crop(s), the RO will sign and issue a modified WA (as described above) and withdraw the WA offer for the fields that were not planted.

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.

Note: Generally, the CI appraisal is completed by FSA FN, Tract number, and Field number(s) as identified on the WA offer. However, in some situations a CI appraisal is extremely difficult to complete for each Field number identified on the WA offer (e.g., a producer's acreage contains several small fields with separate Field numbers and the producer plants across these fields with no discernable break or boundary between the fields). For these situations, a CI appraisal may combine the Field numbers that cannot be easily separated to determine the potential yield as a single field. If multiple Field numbers are combined into a single field to complete the CI appraisal and that field does not meet the required potential yield, the WA offer for all Field numbers that make up that field will be withdrawn.

- (2) When the crop is in dormancy and the applicable procedures do not allow appraisals to be completed while the crop is dormant, the RO may accept Special Reports completed by the AIP in place of a CI appraisal. Special Reports may only be utilized in lieu of a CI appraisal if specifically authorized by the RO. The Special Report is ONLY to be used for crops in dormancy and must include the following:
 - (a) documentation that indicates whether there is an adequate stand to reasonably produce a potential yield equal to or greater than 90 percent of the yield used to determine the production guarantee or the amount of insurance (e.g., plant count information, etc.);
 - (b) conditions of the acreage at the time of inspection; and
 - (c) any additional information required by the RO as specified on the cover page of the WA offer.
- (3) 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.

42 CI Appraisal Requirement (Continued)

- (4) The RO 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

All WA offers must contain the Collection of Information and Data (Privacy Act) Statement, and the USDA Non-Discrimination Statement (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 [Para. 36](#);
 - (b) the premium rates as determined in accordance with [Subpara. 85E\(2\)\(b\)](#), quoted at the 65 percent coverage level;
 - (c) the ADM source state and county determined in accordance with [Para. 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 [Para. 36](#);
 - (e) the expiration date for the insured to accept the WA offer established in accordance with [Para. 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 [Para. 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, contract changes will be specified in the WA offer and determined in accordance with the following, or [Para. 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 [Para. 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 ADM source state and ADM source county determined in accordance with [Para. 36](#);
 - (g) the expiration date for the insured to accept the WA offer established in accordance with [Para. 51](#); and

43 Provision Requirements (Continued)

- (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.
- (3) A WA offer shall not allow, exclude, or change any terms of the policy (e.g., excluding causes of loss), unless authorized by the Act, CCIP BP, CP, or Special Provisions.

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 date the secondary reviewer reviews the WA offer (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.

Exception: The producer's signature will be accepted after the expiration date if the producer can prove a physical inability existed to sign the WA offer by the expiration date identified in the WA.

The physical inability must be due to an unforeseeable and unavoidable situation which prevented the producer from timely signing the WA offer, including, but not limited to, a weather event (e.g., a blizzard or hurricane), medical event (e.g., serious illness or hospitalization), or an active-duty United States military obligation. The producer must provide documentation (i.e., those items identified in GSH Para. 715) and an explanation of how the physical inability prevented the producer from signing the WA offer by the expiration date.

The RO may authorize up to an additional 30 calendar days to accept a signature after the expiration date with the proper documentation. If the producer is physically unable to sign the WA offer within the additional 30 calendar days, the AIP may request additional time from the RO on behalf of the producer by explaining the situation and providing an estimated time by which the producer will be able to sign. The RO will review these on a case-by-case basis to determine if additional time is warranted and how much time, if any, will be provided.

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 timeframes specified in [Para. 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 CCIP 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.

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 [Para. 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 [or 15 business days after the producer signature date if the producer signs after the expiration date due to a physical inability, see [Para. 51\(5\)](#)];
 - (c) the RO will record the dates the WA was signed by the RO, signed by the producer (or signed by the AIP if the producer rejected the WA but did not sign), 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 and forward a copy to the producer and, if applicable, to the agent.

53 When AIP Accepts WA Offer (Continued)

- (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 [the AIP must transmit the WA electronically through the WA ROE system to the RO no later than 15 business days after the expiration date, or 15 business days after the producer signature date if the producer signs after the expiration date due to a physical inability, see [Para. 51\(5\)](#)]; and
 - (d) the RO will record the dates the WA was signed by the RO, signed by the producer (or signed by the AIP if the producer rejected the WA but did not sign) and transmitted electronically through the WA ROE system from the AIP to the RO.

54 AIP WA Response Timeline

If the timely-signed WA (including any applicable corresponding CI appraisal or signed and dated statement from the producer that the crop was not planted as of the date of the WA offer) is not transmitted electronically through the WA ROE system within 15 business days of the expiration date, the RO will withdraw the WA in accordance with [Para. 56](#).

55 AIP Alert Mechanisms

The electronic WA ROE system automatically sends an email notification to an AIP-provided distribution email account when the RO makes electronic documents available for the AIP to retrieve. Additionally, when the RO releases a WA to the AIP, or when a WA request is not accepted or denied, the electronic WA ROE system will send an alert email to the associated AIP field office email 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 in the electronic WA ROE system to identify new document postings (e.g., requests for information) by the RO to ensure that the alert mechanisms did not fail to notify the AIP of available documents (a WA ROE system User Guide is available on the Extranet SharePoint site, which includes detailed instructions on how to search for document changes). RMA will also provide daily releases of preliminary and final decisions for submitted WA requests as part of the WA ADM in the 'iceexceptionrequest' table that should be monitored by the AIP.

55 AIP Alert Mechanisms (Continued)

The electronic WA ROE system also automatically sends reminder email notifications to an AIP-provided distribution email account when:

- (1) supporting documentation for a WA request has not been uploaded within a certain timeframe after the WA request folder has been created; and
- (2) a WA offer is nearing the expiration date, and a signed copy of the WA has not been received by the RO.

The RO will not extend deadlines due to an alert mechanism failure.

56 RO WA Withdrawal

- (1) When the WA (including any corresponding CI appraisal or signed and dated statement from the producer that the crop was not planted as of the date of the WA offer, if applicable) is not electronically transmitted to the RO through the WA ROE system within 15 business days after the expiration date, the WA offer must be withdrawn in accordance with [Para. 57\(3\)](#), unless the producer can provide acceptable documentary evidence (e.g., a certified mail receipt or similar evidence) that the producer timely signed the WA offer and submitted the WA offer (including any applicable CI appraisal or statement) to the AIP.
- (2) If the WA is electronically transmitted to the RO through the WA ROE system timely, but a required CI appraisal (see [Para. 42](#)) or applicable statement is not electronically transmitted to the RO through the WA ROE system within 15 business days after the expiration date of the WA offer, the WA offer must be withdrawn unless the producer can provide acceptable documentary evidence (e.g., 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 [Subpara. 63E](#).
- (3) In situations where the RO allows additional time to complete the CI appraisal, the WA must still be transmitted to the RO through the WA ROE system within 15 business days after the expiration date of the WA offer, however, the CI appraisal must be transmitted through the WA ROE system by the date required by the RO.
- (4) For situations where the producer has a physical inability to sign by the expiration date, the RO will still withdraw the WA offer in accordance with the above paragraphs unless the RO is notified by the AIP a physical inability exists prior to the withdrawal.
 - (a) If the producer provides the required documentation and the WA offer was withdrawn, the RO will accept the WA offer and remove the withdrawal. The WA will be in effect.
 - (b) If the WA is not electronically transmitted to the RO through the WA ROE system within 15 business days after the producer signs the WA offer when a physical inability exemption exists, the RO will withdraw the WA offer. If the WA offer had already been withdrawn, the withdrawal will remain in effect.

56 RO WA Withdrawal (Continued)

- (c) If a producer claims a physical inability but does not provide the required documentation, the WA offer will be withdrawn. If the WA offer had already been withdrawn, the withdrawal will remain in effect.
- (d) If a WA offer requires a CI per [Para. 42](#), the CI must be electronically transmitted to the RO through the WA ROE system within 15 business days after the producer signs the WA offer when a physical inability exemption exists, unless the WA offer specifies otherwise.

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 in the allotted space for the AIP's signature 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 through the WA ROE system;
- (2) the AIP must retain a copy of the WA offer 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.
 - (a) Notification of a withdrawal must be provided to the AIP electronically through the WA ROE system, and the AIP must provide a copy of the withdrawal notification to the producer. 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 (e.g., the signature on the rejection statement doesn't appear to match the producer's signatures on other submitted documents) the RO must provide a notification of withdrawal to the AIP, and the AIP must provide a copy of the withdrawal notification to the producer.
 - (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, the RO must provide notification of a withdrawal to the AIP and the AIP must provide a copy of the withdrawal notification to the producer. Use the Exception Request Release Reason Code 12.
 - (d) For WA offers that were rejected by the insured, retain the Exception Request Release Reason Code 8.

58-60 (Reserved)

Section 6: Additional WA Information

61 WA Cancellation, Errors, and Changes

A. Multi-Year WA Cancellation

If a multi-year WA is canceled due to an action of the insured indicated in (1) of this subparagraph, the AIP which canceled the policy shall notify the appropriate RO of the WA cancellation in writing (e.g., e-mail, through the WA ROE system, etc.). 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 canceled for any crop year by the insured or the AIP by providing written notification to the RO. The written notification to the RO must show that the request to cancel the WA was requested by the cancellation date specified in the policy or the WA, as applicable. In addition, the insured cancels the policy when:

(a) the policy is transferred to a policy/plan covered under a different BP. In this case, the insured has effectively canceled the WA by initiating the cancellation and transfer even when the insured remains with the same AIP. If the insured switches coverage plans but remains under the same BP with the same AIP, the WA remains effective under the current plan of insurance if that plan of insurance was approved on the multi-year WA;

Example: In 2021, a producer accepted a multi-year WA (in effect until canceled) which contained yield protection, revenue protection, and revenue protection with harvest price exclusion plans of insurance available. The producer had a revenue protection insurance plan in effect from 2021 to 2024. The insured transfers coverage from revenue protection to yield protection in 2025. Since both insurance plans are covered under the same BP the multi-year WA is still in effect. If the insured transfers to an area plan which is under a different BP, the insured effectively cancels the 2021 multi-year WA.

(b) there is a change in entity with a different tax identification number. The new entity would need a new WA (i.e., must submit a new WA request, since a renewal WA request is not applicable in this situation), or the original terms of the policy and actuarial documents without a WA will remain in effect; or

Example: An insured accepted a multi-year WA in 2021 while under an individual policy with an SSN. In 2025, the insured cancels the individual policy and begins a policy as a corporation with a different tax identification number. The 2021 multi-year WA does not transfer to the corporation and the WA is canceled along with the cancellation of the individual policy in which the WA was written for.

A. Multi-Year WA Cancellation (Continued)

- (c) the policy is transferred to another AIP. A request for renewal of the WA must be submitted in accordance with [Para. 21](#) and [Subpara. 22B](#), or the original terms of the policy and actuarial documents without a WA will remain in effect. When the WA applies to more than one crop, the WA will remain in effect for the crops not canceled. Only the WA terms for the canceled crop policy are no longer in effect.
- (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). The RO will cancel a multi-year WA if:
 - (a) it is determined the WA experience determined in [Para. 35](#) or [72F\(2\)](#) is not favorable;
 - (b) policy changes no longer permit the WA (e.g., the potato policy no longer allows WAs for certain practices);
 - (c) it is determined the original WA was issued in error (e.g., 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.

When a multi-year WA is canceled, the RO will send notice addressed to the producer to the AIP electronically through the WA ROE system no later than 30 calendar days prior to the cancellation date specified in the policy or WA, as applicable, that the multi-year WA is canceled, and the AIP must provide the RMA generated notice to the producer. See [Exh. 6D](#) for when appeal rights are applicable.

B. WA Error Corrections

If a WA offer approved by the RO and accepted by the producer contains an error, such error may be superseded by the RO for the situations indicated below in (1) and (2). If a WA offer approved by the RO contains an error and the error is discovered prior to the producer's acceptance of the WA offer, the error may be corrected as indicated below in (3).

- (1) If a single-year or multi-year WA contains an error that is obviously incorrect (e.g., the T-Yield is written as 1,000 bushels instead of 100 bushels, legal description recorded incorrectly, etc.):

B. WA Error Corrections (Continued)

- (a) the RO will supersede the original WA and issue a modified WA with no signature required to the producer and AIP correcting the error (for a multi-year WA, the modified WA with no signature required may be issued as a multi-year WA); and
 - (b) the producer and AIP cannot reject RO corrections to modified WAs with no signature required for obvious errors.
- (2) If a single-year or multi-year WA contains an error that is not obvious (e.g., 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); and
 - (i) If the error is adverse to the producer and the RO is notified prior to the end of insurance period, the RO will supersede the original WA and issue a modified WA with no signature required to the producer and AIP correcting the error (for a multi-year WA, the modified WA with no signature required may be issued as a multi-year WA).
 - (ii) For a multi-year WA that contains an error that is not obvious and is not adverse to the producer (or the RO was not notified of the adverse error prior to the end of insurance period), the WA must be canceled in writing with notice addressed to the producer and sent to the AIP for the subsequent crop year, and the AIP must provide the RMA-generated notice to the producer. A new WA offer shall be issued containing the modified terms at least 30 calendar 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 in the allotted space for the AIP's signature attesting that the WA offer was presented to the producer and the producer rejected.
 - (b) for all subsequent WAs, the RO will include the correct information.

B. WA Error Corrections (Continued)

- (3) If a single-year or multi-year WA offer contains an error (either obvious or not), and the error is discovered prior to the producer's acceptance of the WA offer, the RO will:
- (a) notify the AIP to:
 - (i) not present the WA offer to the producer; or
 - (ii) not have the producer sign the WA offer, if the WA offer has been presented to the producer; and
 - (b) reissue the WA offer with the correct information.

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 (e.g., 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 WA request the following year (see [Subpara. 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 [Subpara. 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 rated area 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 request a modification to the WA due to non-substantive changes by submitting supporting documentation through the WA ROE system no later than the end of insurance date for the reinsurance year affected. The AIP does not need to resubmit the entire WA request; only the supporting documentation of the non-substantive change is needed.

E. Non-Substantive Changes (Continued)

The AIP should contact the RO by phone or e-mail to verify the information is received and to expedite the modification request.

The WA may be modified by the RO when the modification does not change the conditions, rates, or terms of the WA. When the RO determines a modification will be made:

- (1) The RO will supersede the original WA and issue a modified WA with no signature required to the AIP providing an explanation of the original and the corrected information on the WA cover letter; and
 - (a) The original WA must be superseded and a modified WA with no signature required must be issued for:
 - (i) a change in the FSA FN/Tract/Field numbers when the original WA was issued at the CLU or the FSA FN/Tract/Field land level and the associated CLU identification number changes; or
 - (ii) non-substantive changes that require validation for RMA systems.
 - (b) Superseding the original WA and providing a modified WA is not required for:
 - (i) a change in the FSA FN/Tract/Field numbers when the CLU identification number has not changed (the RO may supersede the original WA and issue a modified WA with no signature required at the RO's discretion); or
 - (ii) non-substantive changes that do not require validation for RMA systems.
- (2) The original WA dates of acceptance will be retained.

Note: If a non-substantive change occurs but a request to modify the WA is not submitted timely, the AIP must use the information in effect at the time the WA was originally issued (or a previously issued modified WA) for proper validation of the WA to occur. For example, if an FSA reconstitution occurs changing the FSA FN/Tract/Field and/or CLU identification number but a modification request is not submitted timely, the AIP must use the CLU information in effect at the time the WA was originally issued (or the WA was previously modified).

F. Person Status Changes

When policies affected by person status changes have WAs, the procedure for person status changes in GSH Part 2, Section 3 will dictate when WAs will remain in effect or be canceled (e.g., if the policy is canceled the WA will be canceled, 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 and 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 and the WA would automatically be canceled.

G. AIP Acquisitions/Mergers

In the event an AIP acquires the policies of another AIP through an acquisition of the ceding AIP's entire crop insurance book of business, or through a merger of two or more AIPs, multi-year WAs in effect can be reissued to the new AIP without requiring the insureds to complete and submit renewal requests. The new AIP does not need to submit renewal WA requests for the multi-year WAs if no changes to the WA terms are being requested; however, a list of previous multi-year WAs and the corresponding new policy numbers is required. The existing terms of the multi-year WA will remain in effect. The AIP should contact the RO's email address to verify the information is received and to expedite the modification request.

The RO will not issue modified WAs under the new AIP until after the SCD, which allows the new AIP to verify that the insured maintained the policy with the new AIP.

62 Incorporation of WAs into AD

The RO will maintain a working log of all WA requests 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. When an RO incorporates the classifications, terms, or conditions into the AD, any multi-year WAs affected by these changes (e.g., adding a crop to the county AD that was previously insured by a multi-year XC WA, or incorporating a multi-year HR WA into the standard rated area on the county high-risk map, etc.) must be canceled by the RO. The RO will send notice (without appeal rights) of the cancellation to the AIP electronically through the WA ROE system explaining that the multi-year WA is no longer needed due to the terms and conditions of the WA being incorporated into the county AD. The AIP must provide a copy of the notice to the producer. See [Exh. 6D](#) for when appeal rights are applicable.

To the maximum extent practicable, the RO must correct errors and update insurance experience, and rework AD, if necessary, before sending notice of cancellation.

A. General Information

- (1) WA requests that contain general requests (e.g., 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, no appeal rights should be given.
- (2) The duration of a WA is not appealable. If the RO issues a WA with a different duration than what was requested by the producer (i.e., the RO issues a single year offer instead of a multi-year offer, or vice-versa), appeal rights should not be given. However, other decision factors associated with the WA may require appeal rights in accordance with this paragraph. The duration of a WA offer does not affect the application of the terms and conditions of the issued WA offer.
- (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 NAD appeal. The RO will send the notice addressed to the producer to the AIP and the AIP must provide the RMA-generated notice to the producer. The administrative review response must be signed by the RO Director, or a designated representative, when the RO decision is upheld. If the AIP does not provide the notice to the producer within 7 calendar days of issuance from the RO, the RO will document this as a scorecard error in accordance with [Para. 66](#).
- (4) If the producer appeals to NAD and later drops the NAD appeal, the RO does not have to provide notice of the right to administrative review, mediation, or NAD appeal for any subsequently filed WA request in the same crop year which requests the same terms and conditions that were the subject of the NAD appeal, 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 initially.
- (5) See [Exh. 6D](#) for which decisions require a notice of the right to administrative review, mediation, and NAD appeal. The rights to administrative review and mediation are in accordance with 7 CFR Part 400, Subpart J, and the right to NAD appeal is in accordance with 7 CFR Part 11.

B. WA Offer Terms Different than Requested

- (1) If the RO offers a WA to the producer, and the WA offer provides terms and conditions that are different from those requested by the producer (including renewal requests), the RO must provide notice of the right to administrative review, mediation, or NAD appeal. The RO will send notice of these rights via cover letter attached to the RO-issued WA offer and the AIP must provide the RMA-generated notice to the producer. If the AIP does not provide the notice to the producer within 7 calendar days of issuance from the RO, the RO will document this as a scorecard error in accordance with [Para. 66](#).

B. WA Offer Terms Different than Requested (Continued)

- (2) For WA offers where administrative review, mediation, and NAD appeal rights have been provided, the RO will also notify the producer that:
- (a) a request for administrative review, mediation, or NAD appeal 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 a request for administrative review, mediation, or NAD appeal; 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 NAD appeal. If the producer prevails, the determination resulting from the administrative review, mediation, or NAD appeal will be in effect.

C. RO “Not Accept” Decisions

For certain RO “Not Accept” decisions, notification that a WA request, or part of a WA request, cannot be accepted must provide a notice of the right to administrative review, mediation, and NAD appeal for the part of the WA request that is not accepted. Some RO “Not Accept” decisions do not require notice of administrative review, mediation, or NAD appeal; however, those decisions must provide general applicability rights to notify the producer of their ability to request a determination of appealability from NAD (e.g., when the policy does not allow alteration by WA). See [Exh. 6D](#) for which RO “Not Accept” decisions require a notice of the right to administrative review, mediation, and NAD appeal.

D. RO Denial Decisions

Notification that a WA request, or part of a WA request, is denied must include a notice of the right to administrative review, mediation, and NAD appeal for the part of the WA request that is denied.

E. Failed CI Appraisal

A notice of the right to arbitration in accordance with Section 20 of the CCIP BP must be provided when the originally issued WA offer is withdrawn:

- (1) due to a failed CI appraisal of all fields (see [Para. 42](#));

E. Failed CI Appraisal (Continued)

- (2) because only some fields failed the CI appraisal and a modified approved WA is issued; or
- (3) because the AIP failed to do a CI appraisal when required or failed to comply with the applicable CI appraisal procedure.

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.

F. General Applicability

Any WA determination made that is a matter of general applicability is not appealable. The RO will notify the producer of the ability to request a determination of appealability from NAD when general applicability applies. See [Exh. 6D](#) for a complete list of when general applicability applies.

G. Producer Submission of Administrative Review Requests

A producer may submit an administrative review request directly to the applicable RO by email or through the AIP. When the request is submitted through the AIP, the AIP must transmit the administrative review request electronically through the WA ROE system (use the AR Document Upload Code) as expeditiously as possible to meet the applicable deadline identified in the letter to the insured. When transmitted through the WA ROE system, the date the administrative review request is uploaded is the date the administrative review request is considered received by the RO.

H. Determined Yields

If the RO, in accordance with [Subpara. 76E](#), denies a determined yield request, the denial must include a notice of the right to administrative review, mediation, and NAD appeal.

I. Additional Resources

Refer to [Exh. 6D](#) and the following website: "www.usda.gov/oha/nad/appeals" for Appeal Rights Applicability.

64 Transmitting WAs to RMA

The AIP must:

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

64 Transmitting WAs to RMA (Continued)

- (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.

Note: If it is determined that the AIP did not submit the WA data with the same terms as issued by the RO, the RO will refer the issue to the applicable RMA Compliance Field Office.

65 Government Shutdown

In the event of a government shutdown, any business days that the WA ROE system is not available do not count against the business day deadlines in [Para. 23A](#), [32](#), [33A\(2\)](#), [53\(1\)\(b\)](#), [53\(2\)\(c\)](#), and [54](#). These deadlines will be extended by the same number of business days that the government was shut down.

Example: A WA request has a deadline date of Monday, March 15. The AIP has 15 business days to submit the WA request and minimum supporting documentation to the RO, which falls on Monday, April 5. During this 15-business day deadline the government shuts down for 3 business days making the WA ROE system inaccessible. The AIP deadline to submit the supporting documentation is extended by 3 business days to April 8 to allow the AIP the full allotted 15 business days.

Any producer deadline dates to sign and submit a WA request or sign a WA offer remain unchanged. If the RO provides a WA offer and the AIP does not retrieve the WA offer from the WA ROE system prior to a government shutdown, it will be determined by the RO on a case-by-case basis how to proceed.

66 AIP Scorecard Errors

An error will be counted on the AIP Scorecard for the following situations (see [Exh. 6D](#)):

- (1) WA requests that fail to initially provide the correct required minimum documentation, or fail to provide additional documentation as requested from the RO through an Underwriting Guideline/Information Memorandum;
- (2) WA requests that are submitted after the applicable deadlines for the insured to request a WA or the AIP to submit the WA request to the RO;
- (3) any WA request that is deemed inappropriate and should not have been submitted to the RO for review;
- (4) the AIP fails to notify the producer of a denial or not accept determination within 7 calendar days of issuance from the RO to the AIP;

66 AIP Scorecard Errors (Continued)

- (5) within 14 calendar days of issuance of a denial or not accept determination from the RO, the AIP fails to acknowledge in the WA ROE system that the producer was notified of that determination; and
- (6) when a CI appraisal, if applicable, contains any of the following errors:
 - (a) producer signature is missing from the CI appraisal;
 - (b) AIP's loss adjuster signature is missing from the CI appraisal;
 - (c) field information is missing from the CI appraisal;
 - (d) the CI appraisal is unclear if the field met the guarantee;
 - (e) the AIP makes an inappropriate withdrawal request; or
 - (f) any other terms of the CI appraisal are not completed appropriately.

67-70 (Reserved)

PART 3: SPECIFIC GUIDELINES FOR WA TYPES

71 General Information

The information in this part contains specific WA request requirements, RO review criteria, and information required for the identified WA request type. This information is in addition to [Part 2](#), unless specified otherwise. See [Exh. 6A](#) for WA type code definitions.

For WA types that require a minimum amount of production history to qualify (e.g., the TC type, XC type, etc.), landlords with less than the minimum amount of production history required may qualify by submitting a WA request and providing documentation that supports their tenant meets the applicable qualification requirements (i.e., the requirements of the WAH and CIH Para. 1509). If the tenant does not meet all the applicable qualification requirements to qualify for the WA type requested (new or renewal), then the landlord cannot use the tenant's history. If the landlord has production history, that production history must be provided prior to utilizing the tenant's production history.

For WA types that require a minimum amount of production history to qualify (e.g., the TC type, XC type, etc.), tenants with less than the minimum amount of production history required cannot use the landlord's history to qualify for the WA requested.

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

A. Availability

An HR type WA is required to reduce the high-risk area premium rate or change a high-risk area T-Yield. Only T-Yields that are designated as high-risk can be changed by an HR type WA.

A UC type WA is required to insure acreage which is identified as being unrated on maps in the AD.

B. Additional Request Requirements

- (1) If a reason the producer is requesting coverage for unrated land or requesting a reduction of an existing high-risk rated area premium rate involves the protection of a levee(s), in addition to [Subpara. 22A](#), the WA request must:
 - (a) provide a map showing the location of the levee(s);
 - (b) provide the date (month and year) construction of the levee(s) was completed;

B. Additional Request Requirements (Continued)

- (c) provide documentation from the Federal Emergency Management Agency, US Army Corps of Engineers, Department of Natural Resources, NRCS, a licensed professional engineer (must be licensed and registered in the state where the levee is located), or a survey from a licensed surveyor that supports the levee(s) location and indicates the:
 - (i) minimum overtopping height of the levee(s) using a gage on the tributary, and location and size of drainage pipes; or
 - (ii) height of the levee(s) (in feet at mean sea level in 100 ft. intervals), width of the levee(s) at the base and the top of the levee(s), and location and size of drainage pipes.
- (d) identify if pumps are available, if yes, provide the location of the pumps and the pumping capacity; and
- (e) identify if the land is intentionally flooded and drained, if yes, provide the dates the land is flooded and drained.

Note: The supporting documentation listed above is not required for US Army Corps of Engineers sponsored levee(s), or if the information is not required by the RO (e.g., duplicate information for a levee(s) is not needed for repeat WA requests). Contact the RO to determine if levee information is required.

- (2) If any minimum supporting documentation listed in (1) above is missing from the WA request, the RO:
 - (a) can process the request without considering the existence of any levee(s) protection; or
 - (b) will not accept the request if the sole basis of the request is the levee(s) protection.
- (3) If a producer is requesting a determination for fragile land or HEL (see [Subpara. 72F](#)) and the requested field, CLU, or unit was uninsured, unplanted, or partially planted each year, the producer must submit acreage history for the last 5 years of production on the field, CLU, or unit that was partially planted showing the acres planted, or the acres that were uninsured, unplanted, or prevented from planting. Acceptable acreage history would be an FSA-578 for each year or a written narrative describing the planted acres, the harvested acres, fallow acres, and/or acres that were prevented from planting each year. If the APH indicates the entire field, CLU, or unit was planted each year, no additional information is required for the field, CLU, or unit that was entirely planted.

C. Additional RO Review Criteria

When producers request coverage for unrated land or request a reduction of an existing high-risk rated area premium rate, an evaluation of the WA request based on the risk involved must be performed. In addition to the requirements of [Subpara. 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 the peril(s) for which the unrated or high-risk rated area was established; and
- (3) evaluate the adequacy of peril control or management practices as part of the rating process.

D. Wildlife Protection or Management Area Land

For high-risk rated or 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 [Subpara. 22A](#); and
- (2) in addition to the requirements of [Subpara. 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 WA request if the contract between the wildlife management agency and the producer specifies that the producer is not eligible for USDA farm program benefits.

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

This subparagraph applies to individual rating of land prone to flood, prone to excessive moisture, that is poorly drained, or other perils which may cause excessive losses because of too much water. In areas with water drainage issues (e.g., as poorly drained areas), that do not have adequate resources available to determine an appropriate rate using the following procedure, the procedure in [Subpara. 72F](#) shall be used.

**E. Individual Rating of High-Risk Rated or Unrated Land (Excluding Fragile Land or HEL)
(Continued)**

- (1) To determine a rate for land that is not rated, or land that is rated in a high-risk area and a lower rate is requested, the RO should consider the following, as applicable:
 - (a) whether the insured's risk(s) is less than the underlying risk considered in the AD rate;
 - (b) the location of the cropland [as outlined on aerial photos or other maps in accordance with [Subpara. 22A\(6\)](#)];
 - (c) the frequency and severity of the peril on the cropland;
 - (d) the presence of risk reduction measures, farming practices (e.g., irrigation, fallowing, unique tillage methods, etc.), or other land improvements that prevent or reduce the risk on the land; and
 - (e) insurance experience for the individual and/or the acreage, if available. However, favorable insurance experience will not be used to prove the absence of a potential cause of loss and cannot be used as a sole basis to reduce a premium rate.
- (2) If all other data sources suggest that the requested land is prone to the risk, the producer has the option to provide acceptable and verifiable production records (submitted through the WA ROE system) 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. Those records must demonstrate 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 WA request is not a consideration when determining appropriate rates.
- (4) For unrated land, if an appropriate rate is an additive rate of 0.500 or higher calculated at the 65 percent coverage level, the WA request must be denied.
- (5) For land that is rated in a high-risk area, if an appropriate rate is equal to or higher than the high-risk rate listed on the AD, the WA request must be denied.

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

This subparagraph applies to individual rating of fragile or HEL and areas with water drainage issues that do not have adequate tools to determine an appropriate rate under [Subpara. 72E](#).

(1) The RO must determine if the characteristics of the requested acreage (e.g., soils, climate, etc.) meet the characteristics of the map area. If the requested cropland consists of:

(a) land that does not meet the established criteria for the high-risk rated or unrated area, approve the WA request;

Note: If multiple rated areas exist in the county and the requested cropland is more suited for a rated area other than standard, apply the appropriate rated area.

(b) characteristics typical of the land in the current high-risk rated area, then in addition to the requirements of [Subpara. 22A](#):

(i) review five or more years of insurance experience for the crop(s) on the high-risk rated land (only crops currently designated as high-risk are eligible for review), if available, and proceed to (2)(a) below; or

(ii) if insurance experience is not available for at least five years, review five years or more of yield history for the requested crop on the high-risk rated land provided with the WA request (only crops currently designated as high-risk are eligible for review), and proceed to (2)(b) of this subparagraph

Note: When five or more years of insurance experience is not available per (1)(b)(i) above and five years or more of yield history for the requested crop are not provided with the WA request per (1)(b)(ii) above, the RO will presume yield history is not available and review the WA request in accordance with (1)(a) above. If five years or more of yield history is not provided, the request will not be considered incomplete solely due to (1)(b)(ii), as the WA request will not be reviewed using (1)(b)(ii) above.

F. Individual Rating of High-Risk Rated or Unrated Land (Fragile Land or HEL) (Continued)

Note: If there is small acreage(s) within a larger field that does not contain five or more years of insurance experience or yield history (e.g., potholes, tree lines, etc.), and a standard or reduced rate is being offered for the larger field, then the same standard or reduced rate may also be offered for the small acreage(s) if the soils of the small acreage(s) are similar to the larger field, the entire field [small acreage(s) and larger field] is planted to a single crop, and the small acreage(s) do not expand the field boundaries.

(c) characteristics typical of the land in the current unrated area, then proceed to (4) below.

Note: If the unrated land on the WA request contains insurance experience or yield history, (2) and (3) below may be used by the RO to assist in the determination if it is practical to do so.

(2) In addition to the requirements of [Subpara. 34A](#), to determine if a lower rate can be approved for the requested high-risk rated land, the RO must:

(a) if insurance experience is available per (1)(b)(i) above, compare the SLCR for the requested high-risk rated land to the county insurance experience for the closest P/T and plan of insurance for the crop(s) for the same years, to determine the producer difference [if multiple crops are used to meet the five years of insurance experience, only compare the crop(s) grown for the specific year on the high-risk rated land to the county experience for the same crop(s) in the same year; the SLCR will include all of the crops' LCR in the calculation, rounded to two decimals]; 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) |
|------|----------------|--------------|
| 20XX | 0.00 | 0.05 |
| 20XX | 0.00 | 0.10 |
| 20XX | 0.60 | 0.25 |
| 20XX | 0.40 | 0.15 |
| 20XX | 0.80 | 0.50 |
| SLCR | 0.36 | 0.21 |

F. Individual Rating of High-Risk Rated or Unrated Land (Fragile Land or HEL) (Continued)

(b) if insurance experience is not available per (1)(b)(i) above and (1)(b)(ii) is being used, compare the producer’s yield for the requested high-risk rated land only to the county policy data (or NASS yield data if county policy 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 the requested crop. 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) |
|---------|------------------------|----------------------|
| 20XX | 36 | 42 |
| 20XX | 38 | 38 |
| 20XX | 10 | 20 |
| 20XX | 16 | 28 |
| 20XX | 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 × 0.85 = 17.9 bushel/acre
 County: 28 bushel/acre × 0.85 = 23.8 bushel/acre

F. Individual Rating of High-Risk Rated 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) |
|-------|------------------------|----------------------|
| 20XX | 0 (17.9 – 36) | 0 (23.8 – 42) |
| 20XX | 0 (17.9 – 38) | 0 (23.8 – 38) |
| 20XX | 7.9 (17.9 – 10) | 3.8 (23.8 – 20) |
| 20XX | 1.9 (17.9 – 16) | 0 (23.8 – 28) |
| 20XX | 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, rounded to two decimal places; 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 at standard rates; or

- (b) greater than zero, continue to (4) of this subparagraph.

F. Individual Rating of High-Risk Rated or Unrated Land (Fragile Land or HEL) (Continued)

- (4) In accordance with the requirements of [Para. 43](#), the RO will establish the rate as follows:
- (a) if the producer’s experience or yield suggests the standard rates would not be appropriate as determined in (3)(b), and there is a published 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 like 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;
 - (b) for unrated land, if an appropriate rate is an additive rate of 0.500 or higher calculated at the 65 percent coverage level, the WA request must be denied; or
 - (c) for land that is rated in a high-risk area, if an appropriate rate is equal to or higher than the high-risk rate listed on the AD, the WA request must be denied.

G. Rating Individual Fields

- (1) If a new or reduced rate can be determined, the rate must be applied to an entire field, or CLU (the RO cannot apply the rate to only a portion of a field).
- (2) Premium rates must reflect the expected risks associated with the high-risk rated land and unrated land.
- (3) If coverage is restricted by the WA (e.g., prevented planting coverage), then the WA offer must contain a statement explaining the restriction.

H. Determining T-Yields for Unrated Land

In accordance with [Para. 43](#), the RO must determine the T-Yield as follows:

- (1) for crops using county T-Yields:
 - (a) use the T-Yield of the county; or
 - (b) if the county T-Yield is not appropriate, determine a T-Yield using the producer’s yield history or other yield data from unbiased third parties (e.g., NRCS yields identified based on the soil).

H. Determining T-Yields for Unrated Land (Continued)

- (2) for counties with T-Yield maps (not county T-Yields) or high-risk rated areas with separate T-Yields:
 - (a) use an appropriate T-Yield available in the county; or
 - (b) if no available T-Yields are appropriate, determine a T-Yield using the producer’s yield history or other yield data from unbiased third parties (e.g., NRCS yields identified based on the soil).
- (3) APH history of the requested crop provided with the WA request should be used to determine whether the T-Yields available in the county are appropriate. If the simple average of the producer’s average yields for all reported crop years is less than 90 percent of the T-Yield, that T-Yield is not appropriate; and
- (4) under no circumstances will the assigned T-Yield be higher than any T-Yield from the county.

I. High-Risk Rated Areas with Separate High-Risk T-Yields

When a high-risk rated area also contains high-risk T-Yields (not county T-Yields), a WA offer shall not adjust both the high-risk rate and the high-risk T-Yield. Only the high-risk rate or the high-risk T-Yield may be adjusted on the WA offer.

Exception: If the WA offer is providing terms that are the same as the standard county rate and the standard county or subcounty area T-Yield, then the WA offer may contain adjustments to both the high-risk rate and high-risk T-Yield.

Exception: If the WA offer requires an adjustment to the high-risk T-Yield due to the requirements of another type of submitted WA request on the same acreage, the high-risk T-Yield may be adjusted in accordance with those requirements.

73-74 (Reserved)

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 [Subpara. 22A](#), the WA request 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 if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice.

C. Additional RO Review Criteria

- (1) In addition to the requirements of [Subpara. 34A](#), to approve a WA request, all the following conditions applicable for the specific request must be met. If any condition is not met, the WA request must be denied. The conditions that must be met are:
 - (a) the AD in another county permits coverage for the specific insurance option for which a WA is requested;
 - (b) if the unrated insurance option involves quality, any quality adjustment coverage or other special loss adjustment provisions must be able to be applied accurately and consistently according to the provisions of the insurance option. If the quality adjustment standard applied by the crop industry in the area for which the insurance option is being requested is different from the quality adjustment standards in the insurance option, the WA request 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) a consensus amongst local agricultural experts that the requested type is adapted to the area, or the required quality is readily attainable in the county.
- (2) In accordance with [Para. 43](#), to determine proper statements, rates, and other appropriate provisions, the RO must determine:
 - (a) the soil types, topography, and/or 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 adaptability of the crop (RMA actuarial maps may be used as appropriate); and

C. Additional RO Review Criteria (Continued)

- (b) premium rates for all plans of insurance as follows:
 - (i) use the premium rates or factors from the ADM source county determined in accordance with [Para. 36](#);
 - (ii) if the ADM source 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 ADM source county if the producer’s coverage level is different; or
 - (iii) if the premium rates or factors from the ADM source 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 ADM source 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 [Subpara. 34C](#), the RO must deny WA requests if:
 - (a) there is inadequate water for an irrigated practice, if known at the time of processing the WA request; or
 - (b) for any Category C or perennial Category D crop, an inspection report (e.g., a PAIR) recommends the acreage not be insured.

A. Availability

WAs are classified as a PE type only when they cannot be classified as another type (e.g., 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. Establishing a Price Election for Arizona and California Grapes

The Grape 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 [Para. 22](#), the WA request 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 [Para. 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 (e.g., same juice/concentrate grape varieties or the same color variety; e.g., compare red grapes to red grapes) that has an established price election in the county. Use the ratio between the two varieties and apply it to the variety with an established price election to derive the price for the requested variety;

Example: A producer requests a price election established for Petite Sirah grapes, 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

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

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

C. 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 (e.g., 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 CCIP BP.

D. 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 raisin LASH.

E. Underage Trees or Vines, Insufficient Stands, 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.

- (1) Requests involving pecans must contain at least two years of production and gross sales records.
- (2) Instead of requesting a WA:
 - (a) the AIP must conduct a PAIR for the current crop year 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 60 calendar days after the production reporting date:

E. Underage Trees or Vines, Insufficient Stands, or Similar Situations (Continued)

- (i) a copy of the signed and dated RO Determined Yield Request form (this must be signed by the insured no later than 30 calendar days after the production reporting date) requesting the assignment of an appropriate yield (see CIH Para. 1881, 2013, or 2171);
 - (ii) the APH and the production records for the crop; and
 - (iii) a copy of the PAIR completed in accordance with CIH Part 18, Section 5.
- (b) the RO will evaluate the information provided to determine the effect of the current condition of the crop or acreage and assign an appropriate yield; and
 - (c) the RO must send a copy of the determined yield, or the denial, to the AIP and include producer rights in accordance with [Subpara. 63H](#).

F. Insufficient Pecan Production

The Pecan Revenue CP allow a WA to insure pecan acreage that has not produced 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre in at least one of the previous four crop years. WAs will only be available for situations when a special circumstance (e.g., a prolonged weather event that continues to limit the production below the minimum, multiple specific weather events that limit the production below the minimum each year, etc.) has caused the pecan acreage to not meet the minimum production per acre for the previous four crop years. The pecan acreage must have otherwise been able to meet the minimum production per acre if the special circumstance did not exist.

Note: The pecan revenue policy is a two-year coverage module, therefore WA offers must be written in two-year increments.

Note: The determination as to whether a WA is needed to insure insufficient pecan production is made prior to the start of the two-year coverage module. If the producer meets the minimum production requirement at the start of a two-year coverage module, then the producer has met the minimum production requirement for the duration of the two-year coverage module.

Example: A producer requests insurance on pecan tree acreage for a two-year coverage module spanning the 2025-2026 crop years. This pecan tree acreage last met the 600-pound requirement in the 2021 crop year. Since 2021 is one of the previous four crop years at the start of the two-year coverage module, the pecan tree acreage is insurable under the terms of the policy for the entire two-year coverage module and does not need a WA to insure this acreage. *(Continued on next page.)*

F. Insufficient Pecan Production (Continued)

Even if the 2025 crop year production is less than the 600-pound requirement, making it where the producer does not have at least 600 pounds of pecans in-shell in at least one of the previous four crop years, insurance will continue for the 2026 crop year as the two-year coverage module spans the 2025-2026 crop years.

- (1) In addition to the requirements of [Subpara. 22A](#), the WA request must provide:
- (a) at least two years of production and gross sales records for the requested pecan acreage;
 - (b) a copy of a PAIR completed for the current crop year on the requested pecan acreage (AIP must conduct a PAIR completed in accordance with CIH Para. 2159 and 2160);
 - (c) evidence that the requested pecan acreage has previously produced 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre in any crop year (evidence may be provided through insurance history or production evidence);
 - (d) the date(s) that any topwork has occurred, if applicable, for the requested pecan acreage (if no topwork has occurred, note that on the request). The evidence in (c) above must be achieved after any topwork that occurred; and
 - (e) documentation of the special circumstance(s) that has limited the production to less than 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre for the previous four crop years on the requested pecan acreage.

Example: The producer was affected by a prolonged drought for multiple years that has reduced the production below the minimum required by the CP for the previous four crop years. The producer must provide evidence (e.g., drought monitoring information) that the requested pecan acreage was located within the drought area and that the drought was long enough to affect the yield for the previous four crop years.

Example: The producer was affected by a drought, subsequently affected by a late freeze, and then affected by another drought, where the combination of these events limited the production below the minimum required by the CP for the previous four crop years.
(Continued on the next page.)

F. Insufficient Pecan Production (Continued)

The producer must provide evidence that the requested pecan acreage was located within the drought area and the late freeze area.

- (2) In addition to the requirements of [Subpara. 34A](#), the RO must review the submitted information to determine if:
 - (a) the requested pecan acreage was affected by the identified special circumstance(s); and
 - (b) the requested pecan acreage would have otherwise produced 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre had the identified special circumstance(s) not existed.

- (3) In addition to the requirements of [Subpara. 34C](#), the RO must deny WA requests if:
 - (a) the requested pecan acreage has not previously produced 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre in any crop year;
 - (b) the requested pecan acreage has not produced 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre since topwork has occurred, if applicable;
 - (c) the PAIR indicates issues that would limit the requested pecan acreage from producing 600 pounds (or the amount specified in the Special Provisions) of pecans in-shell per acre in subsequent years; or
 - (d) the submitted documentation for the special circumstance(s) does not adequately provide evidence that the reason the requested pecan acreage did not meet the minimum production requirement in the CP was due to the special circumstance(s).

G. Direct Marketing

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

- (1) In addition to the requirements of [Subpara. 22A](#), the producer must provide:
 - (a) the AIP the records supporting the producer's reported income on the Schedule F Tax Form;

G. Direct Marketing (Continued)

- (b) a copy of the Schedule F Tax Form, if requested by the RO, for the crop that is direct marketed; and
 - (c) a Marketing Certification.
- (2) 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.

H. Insurance Date Changes

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

- (1) examine the information from local 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 local agricultural expert; and
- (2) use acceptable verifiable records of actual yields to determine whether the dates of harvest support the requested end of the insurance period, or to determine whether other terms of insurance or dates are appropriate.

I. Mint Stands

Mint stands exceeding maximum age limitations are only insurable by WA.

- (1) In addition to the requirements of [Subpara. 22](#), the WA request must provide:
 - (a) the total amount of mint oil produced from insurable acreage for all cuttings for each unit;
 - (b) any damage to or removal of mint plants or stolons, any change in practices, or any other circumstance that may reduce the expected yield below the yield upon which the production guarantee is based, and the number of affected acres;
 - (c) the stand age;
 - (d) the date existing mint acreage was planted;
 - (e) the date new mint acreage was initially planted;
 - (f) the type of mint; and

76 PE Type – Policy Exceptions (Continued)

I. Mint Stands (Continued)

- (g) an explanation of the preventative measures the producer uses to avoid disease (e.g., Verticillium Wilt), if required by the RO.
- (2) If the information and yields provided with the WA request indicate that the stand can produce the yield that the production guarantee is based upon, approve the WA request. Otherwise, the WA request must be denied.

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 (e.g., onions and safflowers). The potential for types of exceptions is highly variable across the country due to climate, disease, soil characteristics, and customary farming practices.

B. Additional Request Requirements

In addition to [Subpara. 22A](#), the WA request must provide:

- (1) a written and detailed recommendation from a local 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 local agricultural experts, evidence that the recommended disease control (e.g., 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 [Subpara. 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 local agricultural experts that will offset the risks associated with the crop sequence is provided, deny the request; or

C. Additional RO Review Criteria (Continued)

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

(2) If the WA request 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 local 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) 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.

A. Availability

Special purpose corn is defined in the Coarse Grains CP as high-amylose, high-oil or high-protein not authorized by the Coarse Grains CP, flint, flour, Indian, blue corn, wildlife-adapted, or any other open-pollinated varieties. Special purpose corn also includes types identified by a Special Provisions statement making the types insurable by WA (e.g., purple or pink hybrid corn varieties). An SC type WA is required to establish coverage when the AD for the requesting county does not contain these special purpose types.

High-amylose corn and corn types identified in the Coarse Grains CP as yellow dent or white corn, waxy or high-lysine corn, high-oil corn blends containing mixtures of at least 90 percent high yielding yellow dent female plants with high-oil pollinator plants, or commercial varieties of high-protein hybrids are insurable under the corn grain type, unless the specific type is identified on the AD; then that type may be insured as the specific type. Corn types already able to be insured per the AD are not eligible for an SC type WA.

B. Additional Request Requirements

In addition to the requirements in [Subpara. 22A](#), the WA request must provide:

- (1) the dates the producer normally plants and harvests the special purpose corn in the county;
- (2) evidence the special purpose corn 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 if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice.

C. Additional RO Review Criteria

- (1) In addition to the requirements in [Subpara. 34A](#), the RO must:
 - (a) compare the dates the producer normally plants and harvests the special purpose corn to the county and those recommended by a local 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 WA request must be denied;

C. Additional RO Review Criteria (Continued)

- (c) determine the soil types, topography, and/or other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk and adaptability of the special purpose corn (RMA actuarial maps may be used as appropriate);
- (d) examine the information from local agricultural experts to determine whether a consensus amongst experts exists regarding adaptability of the special purpose corn to the area or acreage; and
 - (i) If there is a question regarding evidence of adaptability received, the RO should consult another local agricultural expert.
 - (ii) If a consensus amongst local agricultural experts says the special purpose corn is not adaptable to the area or acreage, the WA request must be denied.
- (e) determine if all 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 WA request 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 special purpose corn 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 special purpose corn in the county;
 - (iii) quality adjustment, moisture adjustment, or other special loss adjustment provisions can be applied consistently;
 - (iv) the intended use of the special purpose corn is defined as acceptable in the policy;
 - (v) all other policy terms are appropriate for insuring the special purpose corn and acreage; and
 - (vi) the special purpose corn is commercially grown in the county and a viable marketing outlet is available.

C. Additional RO Review Criteria (Continued)

- (2) In accordance with [Para. 43](#), to determine proper dates, statements, rates, and other appropriate provisions, the RO must:
- (a) determine the T-Yield for the special purpose corn by:
 - (i) obtaining yield information from unbiased third parties (e.g., 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);
 - (A) Potential yields of different special purpose corn varieties may be 40-85 percent of conventional varieties.
 - (B) If a type of special purpose corn is on the AD for another county (e.g., blue corn), the RO may use a percentage calculated from the other county, if appropriate.
 - (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 non-irrigated T-Yield that is 45 percent of the non-irrigated T-Yield for conventional corn in a county that has blue corn on the AD. The requested county T-Yield for non-irrigated corn is 150 bushels per acre. The requested county non-irrigated blue corn T-Yield calculates to be 68 bushels (0.45 x 150).
 - (iii) if the producer has previously grown the special purpose corn, use the APH history for the special purpose corn provided with the WA request 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 [Subpara. 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.

C. Additional RO Review Criteria (Continued)

- (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 as the new T-Yield.
 - (C) If both the irrigated and non-irrigated practices are requested for the special purpose corn, the non-irrigated T-Yield cannot be higher than the irrigated T-Yield.
- (b) determine the special purpose corn premium rates as follows:
- (i) when the special purpose corn is not on the AD for any county, use the conventional corn premium rates for the ADM source county (location county); or
 - (ii) when the special purpose corn is available on the AD for another county:
 - (A) compare the special purpose corn premium rates and reference yields for a county with similar risk exposure to the conventional corn premium rates and reference yields for that county;
 - (B) determine the differential between the two rates and reference yields; and
 - (C) multiply the differentials by the conventional corn premium rates and reference yields for the ADM source county (location county).

Example: Special purpose corn is requested in County A and available on the AD in County B. The premium rate for the special purpose corn in County B is 146 percent of the premium rate for conventional corn in County B. The reference yield for the special purpose corn in County B is 45 percent of the reference yield for conventional corn in County B.

County A's special purpose corn premium rate will be 146 percent of the premium rate for conventional corn in County A and the special purpose corn reference yield will be 45 percent of the conventional corn reference yield in County A.

C. Additional RO Review Criteria (Continued)

- (c) apply price/price elections published in the AD for conventional corn to special purpose corn varieties.

Note: The contract price for special purpose corn identified on the AD (e.g., blue corn) is not available by WA. The Maximum Contract Price and Maximum Contract Price Factor may need to be updated in the Prices Delta in the WA ROE system, so the Contract Price is not available on the WA. The organic contract price based on the conventional corn for the county can still be applied to the special purpose corn.

D. Additional WA Offer Provision Requirements

In addition to the requirements of [Para. 43](#), the WA offer must contain the P/T. If the P/T is not shown on any county AD for the crop, the RO must contact RMA APFD AB to determine the appropriate code to assign to the P/T.

79 SG Type – Interplanted with Another Crop

A. Availability

For crops to be considered interplanted, separate agronomic maintenance or separate harvest of the insured crop must not be able to occur. If two or more crops are planted in a manner that allows for separate agronomic maintenance or separate harvest of the insured crop, those crops are not considered interplanted and an SG request is not applicable. Only one of the interplanted crops may be considered for insurance under an SG WA. The other interplanted crop(s) remains uninsurable.

B. Additional Request Requirements

In addition to the requirements of [Subpara. 22A](#), the WA request 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) the recommended seeding rate from the CES for the crops being interplanted;
- (3) at least two years of acreage reports or FSA-578s showing that interplanted crops were previously grown (i.e., two or more crops were grown on the same acreage at the same time) and included the requested crop;

B. Additional Request Requirements (Continued)

- (4) the producer’s seeding rate for the crops each year of the interplanted practice (the interplanted crop requested to be insured by the SG WA must have been seeded at the full rate necessary to achieve the Approved Yield);
- (5) all production reports for the interplanted practice for the requested crop to be insured (the producer must have at least two years of production reports for the interplanted practice for the requested crop); and
- (6) 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.

C. Additional RO Review Criteria

In addition to the requirements of [Subpara. 34A](#):

- (1) when one of the crops is 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 and seeding rates are acceptable for the producer’s acreage;
- (3) the interplanted practice APH should only include the requested interplanted crop’s production; and
- (4) the producer’s production history for the interplanted practice for the requested crop to be insured must demonstrate that the producer’s approved yield for that crop can be produced.

Example: A producer has grown Large Kabuli Chickpeas as a monocrop for 10 years with an approved yield of 1400 lbs/acre. Interplanted Large Kabuli Chickpea production history must show that the approved yield of 1400 lbs/acre has been produced using the interplanted practice.

A. Availability

A producer may qualify for a WA on uninsurable strip-mined land when an agricultural commodity other than a cover, hay (except wheat harvested for hay), or forage crop (except insurable silage) has been harvested from the acreage for less than five crop years (with a minimum of one crop year harvested) 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.

To qualify for a WA, separate APH database(s) must be maintained for strip-mined land until an agricultural commodity other than a cover, hay (except wheat harvested for hay), or forage crop (except insurable silage) has been harvested from the acreage for at least five crop years after the strip-mined land was reclaimed.

B. Additional Request Requirements

- (1) In addition to the requirements of [Subpara. 22A](#), the WA request must include:
 - (a) a description of the Reclamation Process Report;
 - (b) the date the reclamation was completed; and
 - (c) all APH databases for the reclaimed acreage.
- (2) If the requested field, CLU, or unit was partially planted each year, submit acreage history for each year of production on the field, CLU, or unit that was partially planted showing the acres planted, or the acres that were prevented from planting. Acceptable acreage history would be an FSA-578 for each year or a written narrative describing the planted acres, the harvested acres, fallow acres, and/or acres that were prevented from planting each year. If the APH indicates the entire field, CLU, or unit was planted each year, no additional information is required for the field, CLU, or unit that was entirely planted.

C. Additional RO Review Criteria

In addition to the requirements of [Subpara. 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 WA request if no yields are available;
- (2) assign the standard rates for the county if the yields and variability of the yields are comparable; or

C. Additional RO Review Criteria (Continued)

- (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 rated area in the county; or
 - (c) deny the WA request if accurate risk and/or appropriate rates cannot be determined, or the risk is excessive.

A. Availability

A producer may qualify for a WA:

- (1) to retain the capping liability at no greater than that determined from 125 percent of the average acreage of seed potatoes previously entered and passing certification in the potato certified seed program for the previous three crop years; and
- (2) if 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 passed certification for the past three crop years. Under a WA, the partnership's liability would be capped at a value corresponding to 250 acres of certified seed potatoes $[(100 \times 1.25) + (100 \times 1.25)]$.

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

81 SP Type – Seed Potato Acreage

B. Additional Request Requirements

In addition to [Subpara. 22A](#), the WA request must include:

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

C. Additional RO Review Criteria

In accordance with [Subpara. 34A](#), the WA request can only be approved if the situation in [Subpara. 81A](#) is met. Under no circumstance can the WA override the liability cap determined from 125 percent past average acres.

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:

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

B. Additional Request Requirements

- (1) In addition to the requirements of [Subpara. 22A](#), the WA request must include:
 - (a) a completed Non-Irrigated Corn Grain Request Worksheet (see the DSSH Exh. 102 for form standards; see [Exh. 8](#) 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. 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 that corn was planted;

B. Additional Request Requirements (Continued)

- (ii) only records for the years the producer shared in the non-irrigated corn grain crop are considered as a year of records to qualify the producer (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 [Subpara. 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 WA request, fully executed, and acceptable to the RO.

C. Additional RO Review Criteria

- (1) In addition to the requirements of [Subpara. 34A](#), the RO must:
 - (a) determine the soil types, topography, and/or other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk and adaptability of the crop (RMA actuarial maps may be used as appropriate); and
 - (b) examine information from local agricultural experts to determine whether a consensus amongst experts exists regarding adaptability of the crop to the county.
 - (i) If there is a question regarding evidence of adaptability received, the RO should consult another local agricultural expert.
 - (ii) If a consensus amongst local agricultural experts says the crop is not adaptable to the county or acreage, the WA request must be denied.

C. Additional RO Review Criteria (Continued)

(2) In accordance with [Para. 43](#):

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

- (i) use the T-Yield from the ADM source county determined in accordance with [Para. 36](#); or
- (ii) if the T-Yield from the ADM source county is not appropriate, the T-Yield will be the lower of:
 - (A) the non-irrigated corn silage T-Yield of the requesting county divided by 0.15; or
 - (B) the simple average of the yearly sum of the producer's non-irrigated grain production, or appraisals, divided by the yearly sum of the producer's acreage planted for grain (for up to the last 10 years).

Note: Under no circumstances will the assigned T-Yield be higher than the T-Yield for the ADM source county.

(b) the RO must determine the premium rates as follows:

- (i) use the premium rates from the ADM source county determined in accordance with [Para. 36](#); or
- (ii) if the premium rates or factors from the ADM source 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 ADM source county; and
 - (C) increase or decrease the factor for non-irrigated corn grain P/T as necessary to cover the expected losses.

82 TC Type – Non-Irrigated Corn Grain (Continued)

D. Additional Renewal Request Requirement

In addition to the requirements of [Subpara. 22B](#), requests for renewal of a WA must include the Non-Irrigated Corn Grain Request Worksheet (see [Exh. 8](#)) 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. Availability

- (1) If insurance for dry beans is available in the county, a TD type WA is required to establish coverage for dry bean types (including practices) not designated in the AD or Special Provisions.
- (2) If insurance for dry beans is not available in the county, an XC type WA is required for insurability.

B. Additional Request Requirements

In addition to the requirements of [Subpara. 22A](#), the WA request must provide:

- (1) a completed APH containing the requested dry bean type, if the requested dry bean type has been previously grown [if the requested dry bean type has not been previously grown, provide an APH in accordance with [Subpara. 22A\(2\)\(b\)](#)];
- (2) the dates the producer normally plants and harvests the dry bean type in the county;
- (3) for any irrigated practice, the water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice; and
- (4) evidence of adaptability for each type of dry bean requested by irrigation practice. Evidence of adaptability for a non-irrigated practice can qualify an irrigated practice, but evidence of adaptability for an irrigated practice cannot qualify a non-irrigated practice. Evidence of adaptability by irrigation practice must include either:
 - (a) two years of applicable production reports and at least one year of prices received; or

B. Additional Request Requirements (Continued)

- (b) both of the following:
 - (i) 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
 - (ii) 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).

C. Additional RO Review Criteria

- (1) In addition to the requirements of [Subpara. 34A](#):
 - (a) a WA request may be approved for dry bean types not designated in the AD or Special Provisions, if insurance for dry beans is available in the county (if dry beans are not available in the county, an XC WA type is required for insurability); and
 - (b) the RO must:
 - (i) compare the dates the producer normally plants and harvests the requested dry bean type to the ADM source county and those recommended by local agricultural experts, and adjust the appropriate dates as necessary;
 - (ii) 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 WA request there are inadequate irrigation facilities and/or water for an irrigated practice, deny the WA request;
 - (iii) determine the soil types, topography, and/or other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk and adaptability of the dry bean type (RMA actuarial maps may be used as appropriate);

C. Additional RO Review Criteria (Continued)

- (iv) examine the evidence of adaptability provided (if university or seed company recommendations are received as evidence of adaptability, and these recommendations say the dry bean type is not adapted to the area or acreage, the WA request must be denied); and
 - (v) determine if all the following conditions are met. If one or more of the conditions are not met, the WA request must be denied. The conditions that must be met are:
 - (A) quality adjustment, moisture adjustment or other special loss adjustment provisions can be applied consistently;
 - (B) the intended use of the crop is defined as acceptable in the policy;
 - (C) all other policy terms are appropriate for insuring the dry bean type;
 - (D) the dry bean type is commercially grown in the area and a viable marketing outlet is available; and
 - (E) the dry bean type is adapted to the area.
- (2) In accordance with [Para. 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 local agricultural experts).

C. Additional RO Review Criteria (Continued)

(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.

(ii) is not insurable in any county (the RO must contact RMA APFD AB 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 three years of records for dry bean type 305 Dark Red Kidney, practice 003. The T-Yield is 1000 pounds.

| Year | Acres | Yield |
|---------------------|-------|-------|
| 20XX | - | 1000T |
| 20XX | - | 1100A |
| 20XX | - | 1500A |
| 20XX | - | 800A |
| 20XX Approved Yield | - | 1100 |

C. Additional RO Review Criteria (Continued)

- (ii) if the requested type was insurable in the same type group as a type still insurable, or the requested type is in a rate group with other types as established in a recent actuarial rate review, use the standard rate for that type or rate group;

Example: The requested dry bean type is 305 Dark Red Kidney and is either in the same type group as type 309 Navy as established from a recent rate review or was in the same type group as type 309 Navy in a previous year(s). Use the average yield for the requested type determined in (i) above, and type 309 standard rates for the current year to arrive at the applicable rate.

- (iii) if the requested type is not insurable in either a rate group with other types as established in a recent rate review or 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 rated or unrated areas.

D. Additional WA Offer Provision Requirement

In addition to the requirements of [Para. 43](#), the WA offer must contain the P/T and/or variety.

A. Availability

A TP WA is required to establish coverage for unrated P/T not designated in the AD or Special Provisions in the county.

B. Additional Information

- (1) 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 (e.g., soybeans insured under type 997 in one county and more specific specialty type codes of soybeans are available in another county).

B. Additional Information (Continued)

Exception: The CP or Special Provisions allow a WA to insure a specific P/T that would otherwise be insurable under a more general P/T, without a WA.

- (2) 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 June 2025, 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.

Note: For situations where the requested crop type is planted after the insurable crop type(s) in the county, the WA request deadline is based on the requested crop type.

Example: County A only has the winter wheat type insurable on the AD. A WA request to insure the spring wheat type would need to be submitted by the ARD of the spring wheat type (the ARD of the spring wheat type is obtained from counties containing spring wheat on the AD).

- (3) In accordance with the CCIP BP, an experimental crop may be insured under an unrated P/T, or other applicable WA type, if the crop meets all the following:
- (a) the crop is planted for reasons other than test purposes conducted under the direct supervision of a state experiment station or commercial company;
 - (b) the production is not destroyed before harvest or used for experimental purposes;
 - (c) production will be marketed and evidence of sold production must be provided after the sale of the commodity before any indemnity will be paid;
 - (d) the crop must not be labeled as experimental according to regulatory authorities (i.e., a seed that has been genetically modified and carries the seed tag label “experimental” will not be insurable); and
 - (e) all requirements as specified under the applicable WA type are met.

C. Additional Request Requirements

- (1) In addition to the requirements of [Subpara. 22A](#), the WA request must provide:
 - (a) a completed APH containing the requested P/T, if the requested P/T has been previously grown and that history will be used in the APH database [if the requested P/T has not been previously grown, or the uninsurable history will not be used in the APH, provide an APH in accordance with [Subpara. 22A\(2\)](#)];

Note: If the CP or Special Provisions require a minimum number of years of producing the requested P/T to qualify for a WA, the APH must contain the minimum number of years required.
 - (b) the dates the producer normally plants and harvests the crop using the unrated P/T in the county;
 - (c) evidence the P/T is commercially grown in the area;
 - (d) evidence a viable marketing outlet is available; and
 - (e) for any irrigated practice, the water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice.
- (2) In addition to the requirements of (1) above, if the WA request is to insure organic certified or organic transitional practices that are not contained in the AD, the WA request must provide:
 - (a) for certified organic acreage, a written certification in effect from a certifying agent indicating the name of the entity certified, effective date of certification, certificate number, types of commodities certified, and the name and address of the certifying agent;
 - (b) for transitional acreage, a certificate described in (a) above, or written documentation from a certifying agent indicating an organic plan is in effect for the acreage; and
 - (c) records from the certifying agent showing the specific location of each field of certified organic, transitional, buffer zone, and acreage not maintained under organic management.

D. Additional RO Review Criteria

- (1) In addition to the requirements of [Subpara. 34A](#), the RO must:

D. Additional RO Review Criteria (Continued)

- (a) compare the dates the producer normally plants and harvests the crop using the unrated P/T to the ADM source county and those recommended by local 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 WA request there are inadequate irrigation facilities and/or water for an irrigated practice, deny the WA request;
- (c) determine the soil types, topography, and/or other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk and adaptability of the unrated P/T (RMA actuarial maps may be used as appropriate);
- (d) examine the information from local agricultural experts to determine whether a consensus amongst experts exists regarding adaptability of the unrated P/T to the area;
 - (i) If there is a question regarding evidence of adaptability received, the RO should consult another local agricultural expert.
 - (ii) If a consensus amongst local agricultural experts says the crop is not adaptable to the area or acreage, the WA request must be denied.
- (e) use the inspection report (e.g., a PAIR) for Category C or perennial Category D 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 WA request must be denied; and
- (f) determine if all the following conditions are met. If one or more of the conditions are not met, the WA request 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 P/T is defined as acceptable in the policy;
 - (iii) all other policy terms are appropriate for insuring the unrated P/T and acreage;

D. Additional RO Review Criteria (Continued)

- (iv) the unrated P/T is commercially grown in the area and a viable marketing outlet is available;
 - (v) a consensus amongst local agricultural experts that the unrated P/T is adapted to the area; and
 - (vi) if the unrated P/T has been planted previously, the same production practices must be used, and the same agronomic conditions must exist for the acreage to be covered under the WA.
- (2) In accordance with [Para. 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 ADM source county or location county ADM type; or
 - (B) if the ADM source county or location county ADM type T-Yield is not appropriate or available, determine a T-Yield using NASS, the producer's yield history (i.e., producer yield history provided with the WA request and/or obtained from other sources of information, e.g., FSA documents), RMA WA yield data from the requesting county, or other yield data from unbiased third parties (e.g., 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.
 - (ii) for counties with T-Yield maps (not county T-Yields), or high-risk rated 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) the producer’s yield history should be used to determine whether the ADM source county or location county ADM type 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 ADM source county or location county ADM type T-Yield, the ADM source county or location county ADM type T-Yield is not appropriate; and
 - (iv) under no circumstances will the assigned T-Yield be higher than the T-Yield for the ADM source county or location county ADM type, unless allowed by the ADM source county’s or location county’s Special Provisions.
- (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 ADM source county determined in accordance with [Para. 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 ADM source county if the producer’s coverage level is different;
 - (iii) for (i) and (ii) above, determine if the premium rates from the ADM source county are appropriate. If additional risks exist, if the risks are different for the unrated P/T, or if there is no appropriate ADM source 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 ADM source 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 rated land determine the add-on rate in accordance with [Para. 72](#).

D. Additional RO Review Criteria (Continued)

- (c) for dollar plans of insurance:
 - (i) the amount of insurance is obtained from the AD of the ADM source county determined in accordance with [Para. 36](#); or
 - (ii) if the amount of insurance in the AD in the ADM source 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 WA request must be denied.

E. Additional RO Instructions

- (1) If the unrated P/T is not shown on any AD for the crop, the RO must contact RMA APFD AB to determine the appropriate code to assign to the P/T.
- (2) 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. Availability

An XC WA is required to establish coverage for crops not designated in the AD in the county. An XC WA cannot establish coverage for crops for which no policy exists or where coverage is not allowed by WA.

B. Additional Information

- (1) For the purposes of this paragraph, the word “producer” refers to the requesting entity and the word “planted” (or a variation thereof) also means produced if the crop is a perennial crop.
- (2) Production records required by the RO that are subsequently determined to be unacceptable may result in a WA request being incomplete.

B. Additional Information (Continued)

- (3) When the producer does not have the required three years of records (four years for pecans and pistachios) for an XC request, the producer may use acceptable verifiable production records or insurance records from an SBI(s) of the producer to meet the requirements in [Subpara. 85C](#). Records from an SBI(s) can only be used if the producer does not have the required three years of records (i.e., the requested crop, similar crop, or a combination thereof), but the producer must use their own records prior to utilizing any SBI(s) records.

Example: A producer has grown the requested crop in 2022 and 2024. The producer has not grown a similar crop; thus, the producer only has two years of production records that can be used. No SBI of the producer has grown the requested crop; however, an SBI of the producer has grown a similar crop from 2018 to 2024. The producer can use the 2023 similar crop records of the SBI to qualify for an XC WA since the three-year record requirement can now be met.

- (4) The order of precedence on which records are to be used for an XC WA request are as follows:
- (a) the producer’s requested crop records from the county or area;
 - (b) the producer’s similar crop records from the county or area;
 - (c) an SBI(s) requested crop records from the county or area; or
 - (d) an SBI(s) similar crop records from the county or area.
- (5) The producer may use acceptable verifiable records of the previous producer when the requirements of CIH Para. 1507, 1508, or 1862 are met. The producer cannot use the previous producer’s insurance experience in lieu of acceptable verifiable records even if these requirements are met.
- (6) If the producer utilizes verifiable records of the previous producer or utilizes SBI records, this must be identified on the WA request and the APH database must be designated as such. The AIP must disclose the name of the SBI or transferor and the associated identification number, when available to the AIP. If the identification number of the SBI or transferor is not available to the AIP, the AIP must ensure that accurate names of the SBI or transferor are provided to the RO to identify the SBI or transferor.
- (7) When the requested crop is not insurable in the county, the requested crop type is not insurable in the State, and the cancellation date is based on crop types with later planting and harvesting dates, the producer/AIP must submit the request prior to, or during, the planting period to allow for coverage by WA during the growing season.

B. Additional Information (Continued)

Contact the appropriate RO for the required submission date of a WA request for this situation.

Example: A producer requests winter malting barley in a county that does not have barley on the AD. In addition, only spring barley is available in the State, therefore the cancellation date is based on spring barley for that State. This request must be submitted prior to, or during, the planting period for winter malting barley.

C. Additional Request Requirements

In addition to the requirements of [Subpara. 22A](#), except [Subpara. 22A\(2\)](#), the WA request 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 (showing evidence that a viable marketing outlet is available);
- (3) for any irrigated practice, the water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice;
- (4) if the requested crop has been previously planted in the county or area for at least three years by the producer:
 - (a) a completed APH (only for crops that require APH) based on acceptable verifiable production records of actual yields for the crop for at least the three most recent crop years in which the crop was planted from acreage in the county, or in the area if the producer has not produced the crop in the county for at least three years;
 - (b) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans and pistachios) in which the crop was planted. Refer to CIH Part 14, Sections 2, 4, and 5 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 Para. 1411); and
 - (i) The acceptable verifiable production records do not necessarily have to be from the same physical acreage for which a WA is being requested.

C. Additional Request Requirements (Continued)

- (ii) Acceptable verifiable production records do not have to be submitted for any year the producer has insured the crop in the county or area (i.e., premium was earned) and has certified the yields on the applicable production reports, or if the yields are based on a previous insurance claim. To utilize the crop's insurance records under an area plan, proof must be provided that the yields were certified on the production report(s) (e.g., the application notating the payment factor), otherwise acceptable verifiable production records are required.
 - (iii) Any year in which the producer planted the crop outside of the most recent 10 crop years will not be considered a year of previously planting the crop, unless the producer provides acceptable verifiable production records, or the crop was insured, for that crop year. If the producer has zero years of planting the requested crop within the most recent 10 crop years and is not using any years outside of the most recent 10 crop years, refer to (6) of this subparagraph.
 - (iv) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (e.g., forage seeding).
- (c) a Marketing Certification when the insured direct-marketed any portion of their crop or when acceptable verifiable production records are required but do not exist because records are controlled by the insured or are not from a disinterested third party because they, or a person related to them, generates the supporting records (e.g., vertically integrated).
- (i) When an insured's production records will not be acceptable because they are not from a disinterested third party, the insured must submit a Marketing Certification for each year being used to qualify for an XC WA in which the production records are not acceptable (see CIH Para. 1442).

Note: For an XC WA, the Marketing Certification may be completed for the requested crop any time prior to the request deadline. The Marketing Certification is used to identify non-disinterested third-party records which meet other requirements.

C. Additional Request Requirements (Continued)

Example: A producer is vertically integrated and has records from 2022, 2023, and 2024. Since the crop is uninsurable, the producer did not previously complete a Marketing Certification for each year. To request a 2025 XC WA, the producer must fill out a Marketing Certification for 2022, 2023, and 2024 prior to submitting an XC WA request, even though the Marketing Certification is completed after the ARD for each year.

- (ii) The insured must still provide production records in addition to the Marketing Certification, unless not required in (b) above.
- (5) if the producer has only one or two years of production records for the requested crop in the county or area, and has production records for a similar crop(s) 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 planted the crop in the county or area and the information required in (6) of this subparagraph regarding the similar crop(s) for the remaining years;
- (a) Similar crop production records cannot be submitted instead of the requested crop production records, if the requested crop was produced in the county or area the same year the similar crop was produced (e.g., 2024 similar crop production records cannot be used if the requested crop was grown in 2024).
 - (b) The similar crop production records must be submitted beginning with the most recent crop year that the similar crop(s) was produced, unless (5)(a) of this subparagraph applies.

Example: A producer requests an XC WA for corn in County A for the 2025 crop year. The producer has 2016 and 2024 corn production records in County A and 2016 through 2024 production records for a similar crop in County A. The producer must submit an APH containing the corn records for 2016 and 2024, and an APH containing the similar crop records for at least 2023. The two APHs 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 2016 and 2024 if corn was not insured in either of those years, and acceptable verifiable records for the similar crop in County A if the similar crop was not insured. *(Continued onto the next page).*

C. Additional Request Requirements (Continued)

Example: If the corn was insured in 2016 or 2024, or the similar crop was insured in 2023, acceptable verifiable records do not have to be submitted for the year that the crop or similar crop was insured.

- (c) If the producer has not planted the requested crop for at least three crop years within the last 10 crop years but has planted the requested crop outside of the last 10 crop years, the producer must provide the information required in (4) of this subparagraph for the years the producer planted the crop in the county or area in the most recent 10 crop years and the information required in (6) of this subparagraph regarding the similar crop(s) for the remaining years.
 - (i) Notate on the WA request that the requested crop has been planted outside of the most recent 10 crop years if insurance records are not available and the producer is not providing acceptable verifiable records.
 - (ii) If the producer has planted the requested crop in the county or area within the most recent 10 crop years, do not sign the certification statement in (6)(a) below.
- (6) if the requested crop has not been previously planted in the county or area by the producer or the producer has not planted the crop in the county or area within the most recent 10 crop years and is not using any years outside of the most recent 10 crop years:
 - (a) a signed certification statement attesting that the producer has never planted the requested crop in the county or area or has not planted the requested crop in the county or area within the most recent 10 crop years (see the DSSH Exh. 103);
 - (b) a completed APH (only for crops that require APH) based on acceptable verifiable production records of actual yields for the crop for at least the three most recent crop years in which a similar crop(s) was planted from acreage in the county, or in the area if the producer has not produced the similar crop(s) in the county for at least three years (if the most recent year's production is unavailable at the WA request deadline, e.g., due to an open claim, complete the APH using the temporary yield and note this on the request; see CIH Subpara. 1503A for temporary yield procedures);
 - (c) acceptable verifiable production records for at least the three most recent crop years (four crop years for pecans) in which the similar crop(s) was planted. Refer to CIH Part 14, Sections 2, 4, and 5 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 Para. 1411); and

C. Additional Request Requirements (Continued)

- (i) The acceptable verifiable production records for the similar crop(s) 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 for any year the producer has insured the similar crop(s) in the county or area (i.e., premium was earned) and has certified the yields on the applicable production reports, or if the yields are based on a previous insurance claim. To utilize similar crop(s) insurance records under an area plan, proof must be provided that the yields were certified on the production report(s) (e.g., the application notating the payment factor), otherwise acceptable verifiable production records are required.
 - (iii) Any year in which the producer planted the similar crop(s) outside of the most recent 10 crop years will not be considered a year of previously planting the similar crop(s), unless the producer provides acceptable verifiable records, or the similar crop(s) was insured, for that crop year.
 - (iv) Production records are not required if records of crop production are not used to establish either insurance coverage or losses paid under the policy (e.g., forage seeding).
- (d) a Marketing Certification when the insured direct markets any portion of their crop or when acceptable verifiable production records are required but do not exist because records are controlled by the insured or are not from a disinterested third party because they, or a person related to them, generates the supporting records (e.g., vertically integrated).
- (i) When an insured's production records will not be acceptable because they are not from a disinterested third party, the insured must submit a Marketing Certification for each year being used to qualify for an XC WA in which the production records are not acceptable (see CIH Para. 1442).

Note: For an XC WA, the Marketing Certification may be completed for the similar crop any time prior to the request deadline for years being used prior to the availability of the Marketing Certification as the Marketing Certification is used to identify non-disinterested third-party records which meet other requirements.

C. Additional Request Requirements (Continued)

Example: A producer is vertically integrated and has similar crop records from 2022, 2023, and 2024. Since the Marketing Certification was first eligible to be used for the 2023 crop year, the producer did not previously complete a Marketing Certification for the 2022 crop year. To request a 2025 XC WA, the producer must fill out a Marketing Certification for the 2022 crop year prior to submitting an XC WA request, even though the Marketing Certification is completed after the ARD for the 2022 crop year. The 2023 and 2024 crop years would have already had a Marketing Certification completed for that crop year.

(ii) The insured must still provide production records in addition to the Marketing Certification, unless not required in (b) above.

(7) if the producer is utilizing any SBI(s) records to qualify under (4), (5), or (6) above:

(a) the producer must use their own records prior to utilizing any SBI(s) records;

(b) the SBI(s) records are considered the producer's records for the purposes of (4), (5), or (6) above to complete the three-year record requirement; and

Example: The producer planted the requested crop in 2019 and 2020, and an SBI planted the requested crop in 2018, the producer is considered to have three years of planting the crop and would fall under (4) above.

(c) a completed APH for the requested crop [or any similar crop(s) if an SBI(s) similar crop(s) records are being used] must be submitted for each SBI that planted the requested crop (or similar crop), even if the producer has multiple SBIs and not all the SBI's records are being used to qualify. If multiple similar crops are being used in accordance with [Subpara. 85D\(3\)](#), a completed APH for each similar crop being used must be submitted for each SBI that has grown the similar crop.

Example: A producer has three SBIs. The producer has not planted the requested crop or a similar crop, however, SBI 1 planted the requested crop in 2023 and 2024, SBI 2 planted the requested crop in 2021, and SBI 3 planted the requested crop in 2020 and 2022. *(Continued onto the next page.)*

C. Additional Request Requirements (Continued)

Example: The producer is using SBI 3 records from 2022, and SBI 1 records from 2023 and 2024. Even though the producer is not using SBI 2 records, a completed APH must still be submitted for the requested crop for SBI 2.

Example: A producer has four SBIs. The producer has planted a similar crop in 2024 and the requested crop in 2023. None of the SBIs have planted the requested crop, and all four SBIs planted the same similar crop from 2017 to 2022. The producer must use the producer's records for 2023 and 2024 and chooses to use the records of SBI 1 for the similar crop for 2022. All four SBIs must still provide a completed APH for the similar crop.

D. Similar Crop

- (1) The Similar Crop Chart (see [Exh. 5](#)), and supplemental additions provided on the RO website, must 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 (e.g., growth and storage/shelf-life, etc.) or are specialty crops (i.e., vegetables, fruits, and other plants grown for human consumption). Generally, specialty crops require either a contract to insure, or are marketed through limited markets.
 - (b) When no similar crop is identified, or a crop not identified on the Similar Crop Chart as a similar crop is requested to be used as a similar crop, the RO will consider these crops on a case-by-case basis. In determining if a crop can be used as a similar crop, the RO must consult with other ROs where the crop is already insured.
 - (c) If the RO recommends using a similar crop per (b) above, the RO will submit the similar crop addition request through an Informational Memorandum addressed to the Director of RMSD for approval or denial. The Director of RMSD will consult with the Deputy Administrator of Insurance Services prior to approval or denial.
- (2) A similar crop to the crop for which a WA is being requested must:
 - (a) be included in the same category of crops (e.g., row crops including, but not limited to, small grains, coarse grains, and oil seed crops; vegetable crops grown in rows; tree crops; vine crops; bush crops; etc.);

D. Similar Crop (Continued)

- (b) have substantially the same growing season (i.e., normally planted around the same dates and harvested around the same dates);

Exception: A fall planted crop may be considered a similar crop to a spring planted crop or vice versa. Although they are not planted at the same time, they are grown during a similar 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 (e.g., 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 (e.g., comparable water requirements/soil attributes, tolerance to heat/cold/frost, fertilizer, pesticides, tillage, special equipment, management expertise, harvesting and handling requirements, etc.).
 - (ii) CES recommendations and expected yield data from soil surveys should be reviewed by the RO when evaluating similar agronomic conditions.
 - (iii) If both crops (the crop in which the WA is requested and the similar crop) can be grown successfully when normal weather is received for the area, then the crops can be considered to have comparable agronomic conditions. The fact that one crop is somewhat more tolerant to drought conditions than another (e.g., corn 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 (e.g., 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.

D. 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 (i.e., 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 (e.g., some vegetable row crops are planted only in the spring in an area, while multiple planting periods may be utilized in other areas).
- (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 like the requested crop must be used prior to using additional similar crop records.

E. Additional RO Review Criteria

- (1) In addition to the requirements of [Subpara. 34A](#), the RO must:
- (a) compare the dates the producer normally plants and harvests the crop to the ADM source county and those recommended by local 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 WA request there are inadequate irrigation facilities and/or water for an irrigated practice, deny the WA request;
 - (c) determine the soil types, topography, and/or other relevant agronomic conditions on the acreage where the producer intends to plant the crop that could affect the risk and adaptability of the crop (RMA actuarial maps may be used as appropriate);
 - (d) examine the information from local agricultural experts to determine whether a consensus amongst experts exists regarding adaptability of the crop to the area;
 - (i) If there is a question regarding evidence of adaptability received, the RO should consult another local agricultural expert.
 - (ii) If a consensus amongst local agricultural experts says the crop is not adaptable to the area or acreage, the WA request must be denied.

E. Additional RO Review Criteria (Continued)

- (e) use the inspection report (e.g., a PAIR) for Category C or perennial Category D 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. Use the inspection report to determine any necessary adjustments to the rates and/or T-Yields (i.e., if rate increases and/or lower T-Yields than standard coverage are necessary), or if the request should be denied. If the inspector recommends the acreage should not be insured, the WA request must be denied;
- (f) use acceptable verifiable records of actual yields, or actual yields obtained from insurance experience, to determine whether the approved yield or the reference maximum dollar amount for dollar plan insurance is supported (do not use zero production from prevented planting acreage; however, zero production from planted acreage should be used), 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 the following conditions are met. If one or more of the conditions are not met, the WA request 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;
 - (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;

E. Additional RO Review Criteria (Continued)

- (viii) a consensus amongst local agricultural experts that the crop is adapted to the area; and
 - (ix) 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 [Para. 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 ADM source county; or
 - (B) if the ADM source county T-Yield is not appropriate, determine a T-Yield using NASS, the producer's yield history, RMA WA yield data from the requesting county, or other yield data from unbiased third parties (e.g., 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.
 - (ii) for counties with T-Yield maps (not county T-Yields) or high-risk rated 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 of the requested crop provided with the WA request should be used to determine whether the ADM source 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 ADM source county T-Yield, the ADM source 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 ADM source county, unless allowed by the ADM source county's Special Provisions.

E. Additional RO Review Criteria (Continued)

- (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 ADM source county determined in accordance with [Para. 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 ADM source county if the producer's coverage level is different;
 - (iii) if the premium rates from the ADM source 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 ADM source 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 ADM source county, as appropriate (if there is no crop with a similar risk exposure, deny the WA request).
 - (iv) in addition to the rates determined in (i) through (iii) above, for high-risk rated land, determine the add-on rate in accordance with [Para. 72](#).
- (c) for dollar plans of insurance:
 - (i) the amount of insurance is obtained from the AD of the ADM source county determined in accordance with [Para. 36](#); or
 - (ii) if the amount of insurance in the AD in the ADM source county is not appropriate, determine the dollar amounts for which the crop 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 WA request must be denied.

F. Additional RO Instructions

- (1) If the P/T is not shown on any county AD for the crop, the RO must contact RMA APFD AB to determine the appropriate code to assign to the P/T.

F. Additional RO Instructions (Continued)

- (2) For crops which must meet specific requirements to qualify as fresh (e.g., apples, peaches, and Florida citrus fruit), any WA issued containing the fresh type must also contain the appropriate processing type or juice type.
- (3) 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.
- (4) The pecan revenue policy uses a two-year coverage module; therefore, pecan XC WAs must be written in two-year increments with four years of production and gross sales records.
- (5) The pistachio crop policy uses a two-year coverage module; therefore, pistachio XC WAs must be written in two-year increments with four years of production records.
- (6) If revenue protection is not available for the crop in the state (including if the crop is not included on the AD anywhere in the state), an XC WA cannot be written to allow revenue protection (an XC WA can only contain yield protection).

Note: If the request for an XC WA only has revenue protection requested and revenue protection cannot be allowed, an XC WA may still be issued for yield protection provided all other requirements for an XC WA are met.

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 rated or unrated land.
- (3) WUAs are only available for the situations identified in [Para. 97](#). Producers must meet the applicable criteria of the WUA type requested to be eligible for a WUA.
- (4) WUAs will be issued by crop policy. Multiple crops may be issued on a WUA and/or multiple WUAs may be issued per producer.
- (5) WUAs are only available to establish optional units for crops when the CP do not limit 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.
- (6) A producer cannot have a WUA based on FSA FNs in a county where the Unit Division Option is being used (see CIH Para. 1011, for the optional unit order of precedence). A producer can have a WUA for oversized sections or section equivalents in a county where the Unit Division Option is being used if the WUA and Unit Division Option are not in the same oversized section or section equivalent.
- (7) 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.
- (8) 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.
- (9) 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 yield and file acceptable production reports accordingly.

92 Additional Request Requirements

In addition to [Para. 22](#) (both new and renewal WUA requests), the request for a WUA must provide:

- (1) at least the most recent year of acceptable APH databases separated according to the proposed optional unit structure using the specifications in CIH Part 13;

Exception: The most recent year of acceptable APH databases is not required for Category D crops.

- (2) submitted aerial photographs or legible maps (see [Exh. 9B](#) and [9C](#)) that:
- (a) contain information which allows the RO to identify the location of the land;
Note: Multiple maps are allowed to be submitted for better visibility and scale to identify the location of the land; however, an overview map(s) showing where the proposed units and location of the land are in proximity to each other must be provided when multiple maps are submitted.
 - (b) for annual crop WUA requests, identify all cropland acreage (acreage intended to be planted to an annual crop) included in the producer's operation subject to the WUA and the intended crops to be grown on that acreage;
 - (c) identify the boundaries of each proposed optional unit and the associated proposed optional unit numbers;
 - (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 for attachment to each copy of the WUA;
 - (g) are signed and dated by the producer for the current crop year [when multiple maps are submitted in accordance with (a) above, only the overview map(s) must be signed and dated]; and
 - (h) for renewal WUA requests, if the unit structure has not changed from the initial WUA, the request may use the existing signed and dated maps used for the initial WUA (new maps and signatures are not required).
- (3) a dated draft WUA addendum (see [Exh. 9A](#)) clearly summarizing the:
- (a) optional units to be established by the WUA;
 - (b) descriptions of where the land for each unit is located (e.g., section/township/range, west of main farm road, etc.);
 - (c) FSA FN, Tract number, and Field numbers, when provided by FSA;

92 Additional Request Requirements (Continued)

- (d) cropland acreage associated with each unit (not required for annual crops with geographic dispersion or annual crops in oversized sections resulting from Spanish Land Grants WUA requests, [Subpara. 97D](#) and [97E](#)); 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 [Para. 97](#) based upon the type of WUA requested.

Note: Providing the reason for the new or renewal WUA (e.g., an entirely new WUA, a new crop, land added to qualify for a new unit, etc.) in the narrative of the Request for Actuarial Change form will aid in the RO review of the WUA request and accelerate the review process. Also, if additional units are being requested for an existing WUA, specifically identifying the new units will accelerate the RO review process.

93 WUA Offer Requirements

In addition to [Para. 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 (see [Exh. 9BC](#) and [9C](#)) and specifically referenced in the WUA. The optional units are defined by identifiable boundaries such as:
 - (a) permanent field boundaries;
 - (b) fences;
 - (c) permanent waterways;
 - (d) woodlands; or
 - (e) physical features (canyons, lakes, rivers, mountains, reclamation ditches), roadways, or similar features that are not readily movable.

93 WUA Offer Requirements (Continued)

- (2) the addendum (see [Exh. 9A](#)) 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 (e.g., section/township/range, west of main farm road, etc.);
 - (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 (not required for annual crops with geographic dispersion or annual crops in oversized sections resulting from Spanish Land Grants WUA requests, [Subpara. 97D](#) and [97E](#)).
- (3) 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
- (4) the approved letter format and statements, as applicable.

94 Topographic and Irrigation Features

Topographic features used to qualify for WUAs in [Subpara. 97B](#) and [97C](#) include natural features e.g., mountains, rivers, lakes, canyons, steep slopes, etc. Topographic features may also include constructed features prohibiting field access (e.g., interstates, highways, and railroads). Minor creeks, field drainage ditches, fences, field roads, high volume of traffic, roads dividing sections, small fields that break planting patterns, or interstates, highways, and railroads with cross traffic access, are not topographic features for the purposes of [Subpara. 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 [Subpara. 97B](#) and [97C](#) include permanent irrigation systems that are not subject to alteration or change (e.g., center pivot, drip, microjet, 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 [Subpara. 97C](#). Wheel lines, movable gun irrigation, gated pipe, filter stations and valves, 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 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).

95 Cropland Changes (Continued)

- (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. AIP (Continued)

- (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 CCIP 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 (e.g., WUA request, addendum, maps which clearly identify the location of the acreage, etc.);
- (4) review multi-year WUAs yearly to verify the determinations made are still appropriate for the situation for which the agreement was developed (e.g., identify any land added or removed from the farming operation, etc.); and
- (5) provide RMA-generated “Not Accept” or denial notices to the producer. If the AIP does not provide the notice to the producer within 7 calendar days of issuance from the RO, the RO will document this as a scorecard error in accordance with [Para. 66](#). See [Exh. 6D](#) for when appeal rights are applicable.

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 (e.g., not signed, inadequate map, etc.). The RO will send notice addressed to the producer to the AIP when the request for a WUA is not accepted, and the AIP must provide the RMA-generated notice to the producer;
- (2) deny the WUA if the requirements of [Part 4](#) have not been met (e.g., minimum acreage requirements, more units than authorized, the boundaries are not acceptable, etc.). The RO will send notice addressed to the producer to the AIP when the request for a WUA is denied, and the AIP must provide the RMA-generated notice to the producer;
- (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;

96 Additional Responsibilities (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 AIP that the WUA is canceled 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.

Note: For perennial crops, the acreage requirements must be met for each crop.

- (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 from the WUA request 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 ($2200 \div 640 = 3.4$, 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 the following requirements are met:

B. Annual Crops with Topographic or Irrigation Features (Continued)

- (1) the insured must clearly document topographic or irrigation system features which present a significant obstacle to the farming operation and such features are not under the insured's control (see [Para. 94](#)). Under these conditions it is impractical to comply with the optional unit division by section (e.g., the planting pattern continues across the section lines due to the location of the center pivot irrigation system);
- (2) minimum annual cropland acreage requirements (for irrigation features, only the irrigated acreage is used to determine the minimum 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 (e.g., 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 the CP do not limit optional units by WA and, based on the information contained in the request for a WUA and other applicable documentation, all the following requirements are met:

- (1) the insured must clearly document topographic or irrigation system features that present a significant obstacle to the farming operation and such features are not under the insured's control (see [Para. 94](#)). Under these conditions it is impractical to comply with the optional unit division as currently defined in the policy;

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

- (2) minimum perennial cropland acreage requirements (for irrigation features, only the irrigated acreage is used to determine the minimum acreage requirements). The minimum perennial crop acreage can include both insurable and uninsurable acreage (e.g., acreage that has not met the specified growing season as determined by the applicable CP); 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.

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 the CP do not limit optional units by WA, to create optional units on a section equivalent basis if all the following conditions are met:
 - (a) acreage must be in states that rely on the metes and bounds land survey system and where the CCIP BP require optional unit establishment on an FSA FN basis;
 - (i) If producers have an alternate method of optional unit establishment under the policy (e.g., 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.

D. Annual Crops with Geographic Dispersion (Continued)

- (b) the acreage within the FSA FN is geographically dispersed throughout the county;
 - (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 [Para. 94](#)), create climatic conditions that vary dramatically within a three- to five-mile range (e.g., frost or flooding regularly occurs in a patchwork pattern missing one area while seriously impacting others); and
 - (d) in addition to [Para. 92\(1\)](#), the crop requested must have at least the most recent year of acceptable APH production reports separated according to the proposed optional unit structure (both new and renewal requests).
- (2) Each simulated section equivalent must contain a block of land at least one-square-mile (e.g., 640-acre simulated section). Land within the block may have multiple owners. A block is determined by overlaying the map with a one-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 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.

D. Annual Crops with Geographic Dispersion (Continued)

- (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. For acreage that lies outside of the established simulated section equivalent(s) where a new simulated section equivalent cannot be created for the additional acreage per the requirements in (2) above, or where the producer chooses not to create an additional simulated section equivalent, that acreage will be added to the closest unit created by the existing simulated section equivalent(s) (these do not need to be submitted to the RO for approval). See [Para. 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 [Para. 93\(1\)](#), excluding fences, field boundaries, and woodlands. Boundaries may touch the one-square-mile block; however, they may not overlap the block.

E. Annual Crops in Oversized Sections Resulting from Spanish Land Grants

- (1) An insured may qualify for a WUA for an annual crop, when the CP do not limit optional units by WA, to create optional units on a simulated section equivalent basis if all the following conditions are met (the producer does not have the option of establishing units on any annual/eligible crop by FSA FN while the WUA is in effect):
 - (a) the acreage must be in states that rely on the PLSS; and
 - (b) the acreage must be contained within an oversized section created by the recognition of historic Spanish Land Grants and the producer submits acceptable documentation to support this. Acceptable documentation includes:
 - (i) historic land records (e.g., deeds or land sale records);
 - (ii) Federal records recognizing the land's exemption from the PLSS;
 - (iii) tax assessor records indicating which historical Spanish Land Grant the acreage requested is in; or
 - (iv) any other documentation the state or county government would consider acceptable to support the land's status as being in a Spanish Land Grant.

E. Annual Crops in Oversized Sections Resulting from Spanish Land Grants (Continued)

- (2) Each simulated section equivalent must be drawn on the map by continuing the natural flow and progression of the PLSS grid lines through the area included in the oversized section created by the Spanish Land Grant. The natural flow and progression will typically contain a block of land at least one-square-mile (e.g., 640-acre simulated section equivalent), however the PLSS occasionally contains sections larger or smaller due to correction lines to account for the curvature of the earth. Based on this, the resulting simulated section equivalents from continuing the PLSS grid lines may contain less than or greater than the typical 640-acre simulated section equivalent. Land within the simulated section equivalent may have multiple owners.
 - (a) Maps will not depict an area larger than the county and must accurately indicate the scale of the map.
 - (b) The grid must be oriented (north/south) in the same direction as the map.
 - (c) The grid may cross permanent boundaries; however, it may not extend into another county.
 - (d) The grid must be drawn on the map to encompass all the producer's requested acreage.
- (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 [Para. 95](#) for rules involving cropland changes.
- (4) The simulated section equivalents must be clearly indicated on a map using the continuation of the PLSS grid lines as the boundary of the simulated section equivalents.

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 the RO is considered a break in continuity). Insureds wanting to terminate the WUA must request cancellation of the WUA by the cancellation date.
- (2) The RO will consider WUAs for renewal for the following conditions:
 - (a) the current WUA structure is no longer appropriate;

Note: 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.

- (b) the insured transfers the policy to a different AIP;
 - (c) the insured wants to cancel the WUA for a certain crop(s) from a WUA containing multiple crops, but does not want to cancel the entirety of the WUA;
or
 - (d) the RO cancels the WUA to comply with operating procedures.
- (3) Renewal WUA requests for situations described in (2) must meet the requirements in [Subpara. 22B](#) and [Para. 92](#). If the renewal WUA 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 the status of the WUA (e.g., acreage is being amended, there is no change from the original WUA, etc.) in the narrative of the Request for Actuarial Change form. If a renewal WUA request is not submitted by the producer or is not accepted because it does not meet the requirements in [Subpara. 22B](#) and [Para. 92](#), any WUA request in subsequent years will be a new request and must meet the current procedures of this handbook.
- (4) When land is added to the farming operation with the intent of making the acreage a separate unit, the RO will consider these WUA requests as new requests. This allows these requests to come in under the new WUA request deadline of the ARD. For the acreage under the new WUA request, the current procedures in this handbook must be met, or the new acreage will be added to the closest optional/basic unit. Both the new WUA request and existing WUA(s) 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. This written unit agreement will replace the previously issued written unit agreement {*enter previous written unit agreement number*} for the {*enter crop year*} and subsequent crop years.”

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

Common acronyms and abbreviations (e.g., lbs., min, max, etc.) are not listed below unless they are being used in a manner different than otherwise commonly used. The following table provides the acronyms and abbreviations specific to this handbook. Explanation of WA type codes are in [Exh. 6A](#).

| Approved Acronym/Abbreviation | Term |
|-------------------------------|--|
| AB | Actuarial Branch |
| Act | Federal Crop Insurance Act |
| AD | Actuarial Documents |
| ADM | Actuarial Data Master |
| AIP | Approved Insurance Provider |
| APFD | Actuarial, Prices, and Filing Division |
| APH | Actual Production History |
| ARD | Acreage Reporting Date |
| BIA | Bureau of Indian Affairs |
| BP | Basic Provisions |
| CAT | Catastrophic Risk Protection Endorsement |
| CCIP | Common Crop Insurance Policy |
| CEPP | Commodity Exchange Price Provisions |
| CES | Cooperative Extension Service |
| CFR | Code of Federal Regulations |
| CI | Crop Inspection |
| CIH | Crop Insurance Handbook |
| CLU | Common Land Unit |
| CP | Crop Provisions |
| CST | Central Standard Time |
| DSSH | Document and Supplemental Standards Handbook |
| EIN | Employer Identification Number |
| ELCR | Excess Loss Cost Ratio |
| EPLPPS | Eligible Plant List and Plant Price Schedule |
| Exh. | Exhibit |
| FCIC | Federal Crop Insurance Corporation |
| FN | Farm Number |
| FPD | Final Planting Date |
| FSA | Farm Service Agency |
| GIS | Geographical Information System |
| GPS | Global Positioning System |
| GSH | General Standards Handbook |
| HEL | Highly Erodible Land |
| LAM | Loss Adjustment Manual |
| LASH | Loss Adjustment Standards Handbook |
| LCR | Loss Cost Ratio |

Exhibit 1 Acronyms and Abbreviations

| Approved Acronym/Abbreviation | Term |
|--------------------------------------|--|
| LR | Loss Ratio |
| NAD | National Appeals Division |
| NASS | National Agricultural Statistics Service |
| NRCS | Natural Resources Conservation Service |
| PAIR | Pre-Acceptance Inspection Report |
| Para. | Paragraph |
| PAW | Pre-Acceptance Worksheet |
| PLSS | Public Land Survey System |
| P/T | Practice(s)/Type(s) |
| RAN | RMA Assigned Number |
| RLU | Resource Land Unit |
| RMA | Risk Management Agency |
| RMSD | Risk Management Services Division |
| RO | Regional Office |
| ROE | Regional Office Exceptions |
| SBI | Substantial Beneficial Interest |
| SCD | Sales Closing Date |
| SLCR | Simple Loss Cost Ratio |
| SRA | Standard Reinsurance Agreement |
| SSN | Social Security Number |
| Subpara. | Subparagraph |
| T-Yield | Transitional Yield |
| U.S.C. | United States Code |
| USDA | United States Department of Agriculture |
| WA | Written Agreement |
| WAH | Written Agreement Handbook |
| WUA | Written Unit Agreement |

Exhibit 2 Definitions

Definitions not specific to this handbook can be found in the GSH Exh. 2.

Actuarial Change: The change(s) that a WA is being requested for (e.g., when coverage or rates are unavailable, or to modify existing terms and conditions in the crop insurance policy when specifically permitted by the policy).

Additional Required Information: Information requested by the RO, which is not already identified in the WAH as being required, that is necessary to evaluate the WA request or determine actuarially sound premium rates.

ADM Source County: The county used as a starting point to build the WA ADM. Commonly referred to as the reference county, however, may also refer to the location county.

Agricultural Experts: For the purposes of this handbook, the term “agricultural experts” incorporates both terms “agricultural experts” and “organic agricultural experts” as defined by the CCIP BP and should be applied as applicable (e.g., for organic crops the “organic agricultural experts” term in the CCIP BP would be applied and for conventionally grown crops the “agricultural experts” term in the CCIP BP would be applied). Also see Agricultural Expert definition contained in the Good Farming Practice Determination Standards Handbook.

Appropriate Rate: A rate that will cover expected losses.

Area: For the purposes of this handbook, land surrounding the acreage with geographic characteristics, topography, soil types, and climatic conditions similar to the acreage in which the WA is requested (the term area is not limited to only adjoining counties, and in some instances, may not include the entirety of a county; the RO determines if non-adjoining counties or the entirety of a county meet the definition of area).

Commercially Grown: The crop is produced for sale in the retail or wholesale market.

Completed APH: The collection of all APH databases for the requested crop(s) in the county based on acceptable verifiable records of actual yields for the crop. APH databases must meet the GSH definition of APH Database and the CIH procedures for completing an APH database.

Location County: The county that the WA is requested for.

Minimum Required Information/Supporting Documentation: Information identified by the WAH as being required for a WA request, including request requirements identified for specific WA types.

Price/Price Election: The price used in the applicable policy to determine liability (e.g., projected price, contract price, etc.).

Exhibit 2 Definitions (Continued)

Sub Request: A decision path applied to an initial AIP request. A WA request will contain a minimum of one sub request with the potential of additional sub requests resulting from multiple decisions (e.g., 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: The actuarial data master and insurance control elements associated with the WA.

Exhibit 3 Form Standards

A. Request for Actuarial Change Form

The form standards for the Request for Actuarial Change Form have been moved to the DSSH Exh. 101. See [Exh. 7](#) for an example of the Request for Actuarial Change form.

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

The form standards for the Non-Irrigated Corn Grain Request (TC) Worksheet have been moved to the DSSH Exh. 102. See [Exh. 8](#) for an example of the Non-Irrigated Corn Grain Request Worksheet.

A. Deadlines and Documentation Summary

The following is a summary of the applicable submission deadlines and required supporting documentation for a WA request. If any discrepancies exist between procedure and this summary, the procedure takes precedence. [Part 2](#), [Part 3](#), and [Part 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 (e.g., additional guidelines used to determine adaptability, etc.) and additional time may be granted.

- (1) All new WA requests (see [Subpara. 22A](#)) must include the following documentation, unless otherwise specified:
 - (a) a completed Request for Actuarial Change form (refer to the DSSH Exh. 101 for form standards; see [Exh. 7](#) for an example);
 - (b) if applicable, the current year's completed APH in accordance with [Subpara. 22A](#);
 - (c) evidence of adaptability from local agricultural experts for the crop/P/T or variety being requested, unless not required by the RO;
 - (d) the legal description of the land, where available (e.g., section, township, range);
 - (e) FSA FN, Tract number, and Field numbers, when provided by FSA;
 - (f) 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;
 - (g) NRCS soil surveys, if required by the RO [see footnote (1)]; and
 - (h) if the WA request involves a Category C or perennial Category D crop, an acceptable inspection report (e.g., a 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.

- (2) All renewal WA requests (see [Subpara. 22B](#)) must include the following documentation, unless otherwise specified:
 - (a) a completed Request for Actuarial Change form;
 - (b) if applicable, the current year's completed APH in accordance with [Subpara. 22B](#);
 - (c) the legal description of the land, where available (e.g., section, township, range);
 - (d) FSA FN, Tract number, and Field numbers, when provided by FSA; and

Exhibit 4 **Deadlines, Documentation, and WA Availability Summary (Continued)**

A. Deadlines and Documentation Summary (Continued)

- (e) if the WA request involves a Category C or perennial Category D crop, an acceptable inspection report (e.g., a PAIR, if existing PAIR exceeds five years) unless waived by the RO and, if required by the CIH, a producer’s PAW.

- (3) 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 Rated Areas See Para. 72 | Initial Year: ARD Subsequent Years: SCD | (1) Levee information, if applicable. (2) For fragile or HEL, five years of records may be required, if applicable. (3) For land located in a wildlife protection or management area, a copy of the current contract between the wildlife management agency and the producer. |
| *** | *** | *** |
| OP – Unrated Insurance Option See Para. 75 | Initial and Subsequent Years: SCD | (1) Evidence that the crop’s optional coverage being requested is commercially grown in the area with a viable marketing outlet. (2) If irrigated, water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice. |
| PE – Policy Exceptions See Para. 76 | Unless otherwise specified in Para. 76 : Initial Year: SCD or Date specified in CP or Special Provisions Subsequent Years: SCD | (1) Contact the appropriate RO. (2) Refer to requirements in Para. 76 for each PE situation. (3) See footnote (2) . |

Exhibit 4 **Deadlines, Documentation, and WA Availability Summary (Continued)**

A. Deadlines and Documentation Summary (Continued)

| Request Type | Submission Deadline | Minimum Supporting Documentation |
|--|--|---|
| RE – Rotation Exceptions See Para. 77 | Initial and Subsequent Years: SCD | (1) Written and detailed recommendation from a local agricultural expert indicating the acceptability of any rotation deviation based on the crop and soil types. (2) All APH history for the crop. (3) If disease control is recommended by local 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. |
| SC – Special Purpose Corn See Para. 78 | Initial Year: ARD Subsequent Years: SCD | (1) Producer’s normal planting and harvesting dates. (2) Evidence that the crop being requested is commercially grown in the area with a viable marketing outlet. (3) If irrigated, water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice. |
| SG – Interplanted with Another Crop See Para. 79 | Initial Year: ARD Subsequent Years: SCD | (1) 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 (producer must have at least two years of production records for the interplanted practice for the small grain or other insured crop). (3) 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. |
| SM – Strip-Mined Land See Para. 80 | Initial and Subsequent Years: SCD | (1) Description of the Reclamation Process Report. (2) Date the reclamation was completed. (3) All APH databases for the reclaimed acreage. |

Exhibit 4 Deadlines, Documentation, and WA Availability Summary (Continued)

A. Deadlines and Documentation Summary (Continued)

| Request Type | Submission Deadline | Minimum Supporting Documentation |
|---|--|--|
| SP – Seed Potato Acreage See Para. 81 | Initial and Subsequent Years: SCD | (1) Reason for the acreage increase. (2) Certification that all requested acreage will be managed according to state standards. |
| TC – Non-Irrigated Corn Grain See Para. 82 | Initial Year: ARD (Unless otherwise stated in the Special Provisions.) Subsequent Years: SCD | (1) A completed Non-Irrigated Corn Grain Request Worksheet (see the DSSH Exh. 102 for form standards; see Exh. 8 for an example) substantiating actual corn grain production in at least three out of the most recent four years; or (2) A fully executed contract for corn grain production for ethanol production. (3) Renewal requests must complete the worksheet including the most recent crop year (contact the appropriate RO if more crop years are required). |
| TD – Dry Bean Types See Para. 83 | Initial Year: ARD Subsequent Years: SCD | (1) APH containing the requested dry bean type, if grown prior. (2) Producer’s normal planting and harvesting dates. (3) If irrigated, water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice. (4) Two years of applicable production reports and minimum 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. |
| TP – Unrated P/T See Para. 84 | Initial Year: ARD [see footnote (3)] Subsequent Years: SCD | (1) APH containing the requested P/T, if grown prior. (2) Producer’s normal planting and harvesting dates. (3) Evidence that the P/T is commercially grown with a viable marketing outlet. (4) If irrigated, water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice. (5) Additional requirements exist if request is for organic certified or organic transitional practices not on AD. |

Exhibit 4 **Deadlines, Documentation, and WA Availability Summary (Continued)**

A. Deadlines and Documentation Summary (Continued)

| Request Type | Submission Deadline | Minimum Supporting Documentation |
|---|--|---|
| UA – Written Unit Agreement See Part 4 | Initial Year: ARD Subsequent Years: SCD | (1) At least the most recent year of acceptable APH production reports separated according to the proposed optional unit structure. (2) Aerial photographs or legible maps that meet the specified requirements. (3) Draft WUA addendum that meets the specified requirements. (4) The WA request numbers of any existing WUA(s) that are in effect. (5) Any additional requirements by WUA request type in Para. 97 . |
| UC – Unrated Land See Para. 72 | Initial Year: ARD Subsequent Years: SCD | (1) Levee information, if applicable. (2) For land located in a wildlife protection or management area, a copy of the current contract between the wildlife management agency and the producer. |
| XC – County Without AD See Para. 85 | Initial Year: Cancellation Date contained in the CP or Special Provisions [refer to footnote (4) and (5)] Subsequent Years: SCD | (1) Producer’s normal planting and harvesting dates. (2) Name, location of, and approximate distance to the place the crop will be sold or used by the producer. (3) If irrigated, water source, method of irrigation, and if there is a reasonable expectation of receiving adequate water to carry out a good irrigation practice. (4) Applicable APH databases and verifiable production records [see footnote (2) and (6)]. (5) Signed certification statement (see the DSSH Exh. 103) if the producer has never planted the requested crop in the county or area. |

A. Deadlines and Documentation Summary (Continued)

Footnotes:

- (1) An RO may not need soil survey maps submitted. Check the applicable RO web site at www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices for requirements when soil surveys need to be submitted with the WA request.
- (2) For the Pecan Revenue Policy: At least four years of production and gross sales records are required for XC WA request types. All other request types involving pecans must contain at least two years of production and gross sales records. The pecan revenue policy uses 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 WA 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 June 2025, 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 WA requests, the policy designates that if the CP provides a cancellation date it is the deadline for WA requests (e.g., 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 FPD and harvesting dates; or
 - (b) if there are no other insurable crops with similar FPD and harvesting dates in the state, use the cancellation date in the closest county or state where the crop is insurable.
- (5) When the requested crop is not insurable in the county, the requested crop type is not insurable in the State, and the cancellation date is based on crop types with later planting and harvesting dates, the producer/AIP must submit the WA 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.

Exhibit 4 **Deadlines, Documentation, and WA Availability Summary (Continued)**

A. Deadlines and Documentation Summary (Continued)

Example: A producer requests winter malting barley in a county that does not have barley on the AD. In addition, only spring barley is available in the State, therefore the cancellation date is based on spring barley for that State. This request must be submitted prior to, or during, the planting period for winter malting barley.

- (6) For the Pistachio Crop Policy: At least four years of production records are required for XC WA request types. The pistachio crop policy uses a two-year coverage module; therefore, WAs must be written in two-year increments.

B. WA Availability by Policy, Plan, Option, and Endorsement

All plans under the CCIP BP are available for all WAs, except as designated below.

| Policies/Plans | Request Type |
|--|--|
| Margin Protection | Margin protection is not available by WA. |
| Revenue Protection | If revenue protection is not available for the crop in the state (including if the crop is not included on the AD anywhere in the state), an XC WA cannot be written to allow revenue protection (yield protection available only). |
| | Revenue protection is not available for dry bean or dry pea types insurable by written agreement when the requested county AD does not contain dry beans or dry peas (XC WA), or the requested county AD does not contain revenue protection for existing dry bean or dry pea types (TD or TP WA). |
| | Revenue protection for popcorn is not available by WA. |
| Stacked Income Protection (STAX) | Only applicable to OP, SM, TP, UC, and XC WA types. |
| Options/ Endorsements | |
| APH Yield Exclusion (YE) | Not applicable to TC and TP WA types that make an irrigation practice (either irrigated, non-irrigated, or limited irrigation) insurable in the county that is not already an insurable practice listed on the actuarial documents for the crop (see CIH Para. 1615). |
| | Not applicable to OP and XC WA types. |
| Enhanced Coverage Option (ECO) | If a WA request contains a crop/county/P/T that does not already contain ECO in the AD for the crop/county/P/T, then a WA cannot contain ECO (see ECO Endorsement Insurance Standards Handbook Subpara. 1J). |
| Enterprise Unit by Practice (EI/EC/ET) | Can only be included on a WA if the requested county actuarial documents already contain the option (EI, EC, or ET) for the crop (see CIH Para. 1031). |
| Hurricane Insurance Protection – Wind Index (HIP-WI) | If a WA request contains a crop/county/P/T that does not already contain HIP-WI in the AD for the crop/county/P/T, then a WA cannot contain HIP-WI (see HIP-WI Handbook Para. 16). |
| Multi-County Enterprise Unit (MCEU) | Not applicable to OP and XC WA types. |

Exhibit 4 **Deadlines, Documentation, and WA Availability Summary (Continued)**

B. WA Availability by Policy, Plan, Option, and Endorsement (Continued)

All plans under the CCIP BP are available for all WAs, except as designated below.

| Options/ Endorsements | |
|------------------------------------|--|
| Quality Loss Option (QL) | Not applicable to TC and TP WA types that make an irrigation practice (either irrigated, non-irrigated, or limited irrigation) insurable in the county that is not already an insurable practice listed on the actuarial documents for the crop (see CIH Para. 1635). Not applicable to OP and XC WA types. |
| Supplemental Coverage Option (SCO) | If a WA request contains a crop/county/P/T that does not already contain SCO in the AD for the crop/county/P/T, then a WA cannot contain SCO (see CIH Subpara. 916H). |
| Trend-Adjusted APH (TA) | Only applicable to HR and UA WA types. |
| Yield Cups (YC) | Can only be included on a WA if the location county or ADM source county already contains the YC option for the crop (see CIH Para. 1654). |

C. Crops Which Do Not Allow WA

WAs are available under the CCIP BP for most crops. The list below is to help identify those crops for which WAs are not available as of the release date of this handbook; however, changes to policies may change the availability of WAs for certain crops after this handbook release. Therefore, the CP take precedence over this list to determine when WAs are available for certain crops. In addition to the list below, WAs are not available for any crop insured under ARPI or CAT policies.

- | | |
|------------------------|-------------------------------------|
| Apple Tree | California Citrus Tree |
| Chile Pepper | Citrus – Actual Revenue History |
| Clary Sage | Controlled Environment |
| Fresh Market Caneberry | Grapevine |
| Hemp | Hybrid Specialty Seed |
| Hybrid Vegetable Seed | Kiwifruit |
| Macadamia Tree | Machine Harvested Pickling Cucumber |
| Pecan Tree | Pomegranate |
| Popcorn Revenue | Processing Pumpkins |
| Strawberries | Sprinkler Irrigated Rice |
| Sweet Potato | Texas Citrus Tree |
| Triticale | |

Exhibit 5 Similar Crop Chart

A. General Information

- (1) Policy requirements for insurability must be met when considering a request.

Example: The entity requesting a WA for fresh market sweet corn must have grown fresh market sweet corn in at least one of the three previous years for commercial sale or participated in managing a fresh market sweet corn farming operation.

- (2) If a crop is not listed, check the specific RO website for your area of interest at www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices for potential exceptions or additions to this list.

B. Nationwide Similar Crops

| Category | Requested Crop | Similar Crop | Similar Crop | Similar Crop | Similar Crop |
|----------|------------------------|------------------|---------------------------|--------------------------------------|--------------|
| 1 | Buckwheat | All Cat. 1 Crops | Dry Beans | Triticale ¹ – Spring Only | |
| 1 | Flax | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Dry Peas ³ | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Millet | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Mustard | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Rapeseed | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Spring Barley | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Spring Canola | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Spring Oats | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Spring Rye | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Spring Wheat | All Cat. 1 Crops | All Cat. 2 Crops | Triticale ¹ | |
| 1 | Safflower ² | Spring Wheat | Spring Barley | Spring Oats | Winter Wheat |
| 2 | Winter Rye | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 2 | Winter Barley | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 2 | Winter Canola | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 2 | Winter Oats | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 2 | Winter Rapeseed | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 2 | Winter Wheat | All Cat. 2 Crops | All Cat. 1 Crops | Triticale ¹ | |
| 3 | Onions | All Cat. 3 Crops | Sweet Potato ¹ | | |
| 3 | Potatoes | All Cat. 3 Crops | Sweet Potato ¹ | | |
| 3 | Sugar Beets | All Cat. 3 Crops | Sweet Potato ¹ | | |

Exhibit 5 Similar Crop Chart (Continued)

B. Nationwide Similar Crops (Continued)

| Category | Requested Crop | Similar Crop | Similar Crop | Similar Crop | Similar Crop | Similar Crop |
|----------|----------------------------|---------------------|------------------------------------|-----------------------|-----------------------|--------------|
| 4 | Corn | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Cotton (Including ELS) | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Dry Beans | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Grain Sorghum | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Hybrid Seed Corn | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Hybrid Sorghum Seed | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Peanuts | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Popcorn | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Soybeans | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| 4 | Sunflower | All Cat. 4 Crops | Hybrid Specialty Seed ¹ | | | |
| | | | | | | |
| 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 | Processing Beans | Processing Sweet Corn | Peppers |
| 5 | Green Peas | Dry Peas | Processing Beans | Processing Sweet Corn | Processing Tomatoes | |
| | | | | | | |
| 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 | | | |

Exhibit 5 Similar Crop Chart (Continued)

B. Nationwide Similar Crops (Continued)

| Category | Requested Crop | Similar Crop | Similar Crop | Similar Crop | Similar Crop |
|----------|------------------|-------------------------|-----------------------------|--------------|--------------|
| | Almonds | Walnuts | | | |
| | Blueberries | Stonefruit ⁴ | Peaches | Brambles | Cranberries |
| | Blueberries | Cherries ¹ | | | |
| | Camelina | Canola | Mustard | | |
| | Citrus Fruit | All Citrus | | | |
| | Cranberries | Blueberries | | | |
| | Figs | Contact RO | | | |
| | Grapes | Raisins | | | |
| | Hybrid Seed Rice | Rice | | | |
| | Macadamia Nuts | Contact RO | | | |
| | Rice | Cultivated Wild Rice | | | |
| | Sesame | All Cat. 4 Crops | Spring-Planted Cat. 1 Crops | | |
| | Sugarcane | Contact RO | | | |
| | Tobacco | All Tobacco Crop Codes | | | |
| | Walnuts | Almonds | | | |

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

² For non-irrigated Safflower only.

³ Garbanzo Beans are insured as Chickpeas under the Dry Peas policy.

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

C. Region Specific Similar Crops

The following similar crop situations are limited to only those areas identified within the listed RO region.

- (1) Davis RO. For the states of Arizona and California, Dry Peas may be used as a qualifying similar crop for Dry Beans, and Dry Beans may be used as a qualifying similar crop for Dry Peas.

C. Region Specific Similar Crops (Continued)

(2) Raleigh RO.

- (a) For the states of Connecticut, Delaware, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, Vermont, Virginia, and West Virginia, Soybeans may be used as a qualifying similar crop for the Green And Other Unlisted Types, Italian, Petite, and Wax types of Processing Beans.
- (b) For the state of North Carolina, Fresh Market Beans may be used as a qualifying similar crop for Fresh Market Sweet Corn.

(3) Spokane RO.

- (a) For the states of Idaho, Oregon, and Washington, Dry Peas may be used as a qualifying similar crop for the Chickpeas/Garbanzo, Large Kabuli type of Processing Beans.
- (b) For the Southeastern Idaho counties only, Barley may be used as a qualifying similar crop for Green Peas.
- (c) For the states of Alaska, Idaho, Oregon, and Washington, Processing Sweet Corn may be used as a qualifying similar crop for Dry Beans.
- (d) For the states of Idaho, Oregon, and Washington, Dry Peas may be used as a qualifying similar crop for Dry Beans, and Dry Beans may be used as a qualifying similar crop for Dry Peas.

Exhibit 6 RO and AIP Logging Codes/Appeal Rights**A. WA Type Codes**

| WA Type Code | Short Description | Description |
|---------------------|--------------------------------|--|
| HR | High-Risk Rated Areas | Used when a request is submitted to change an existing high-risk rated area premium rate or an existing high-risk rated area T-Yield. |
| *** | *** | *** |
| 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 where separate agronomic maintenance or separate harvest cannot occur. |
| 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 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. |

Exhibit 6 RO and AIP Logging Codes/Appeal Rights (Continued)

B. 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 WA ROE system needs a Decision code 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 |

C. 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 the producer has never produced at least 50 percent of the T-Yield [see Subpara. 34C(6) and (7)]. |
| 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 Subpara. 33A(10) and 33B(3)]. |
| ADM | Used when the ADM for the requested crop has not yet been filed [see Para. 12(2)]. |
| COR | Used when a renewal WA request is made and the WA terms and conditions have been incorporated into the county AD [see Subpara. 33B(2) and Para. 62]. |
| CTP | Used when the crop/P/T or variety is determined not to be adapted to prevalent production conditions of the county by local agricultural experts [see Subpara. 34C(2)]. |
| ERR | Used when a renewal WA request is made and it is determined the original WA was issued in error [see Subpara. 33B(1)]. |
| EXP | Used when a WA request is denied, or a multi-year WA is canceled due to unfavorable insurance experience [see Subpara. 34C(4) and 35B]. |
| FCI | Used when a CI appraisal is returned timely and either all fields on the WA offer or only some of the fields on the WA offer do not meet the required potential yield and those fields are withdrawn. Also used when a CI appraisal is not completed when required, not returned timely, or when all or some of the fields on the WA offer were not planted and it is after the FPD for the crop. [see Para. 42 and 56 and Subpara. 63E]. |
| HAV | Used when a WA request requests terms and conditions that the producer already has in place [see Subpara. 33A(13)]. |
| INC | Used when a WA request does not contain the required information, when the RO requested additional or missing information and it was not provided by the deadline, or when the information provided is not legible. Also used when a WA request, or supporting documentation, was provided in an unauthorized method [see Para. 13 , Subpara. 23A(1) , and 33A(3), (4), (5), (6) and (8)]. |

Exhibit 6 RO and AIP Logging Codes/Appeal Rights (Continued)

C. RO Decision Reason Codes (Continued)

| Decision Reason Code | Description of Condition when Applicable |
|----------------------|--|
| LAT | Used to record WA requests signed, dated, submitted by the insured, or received in the RO office after the applicable deadline [see Para. 21 and Subpara. 33A(1) and (2)]. |
| MAR | Used when a crop, similar 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 Subpara. 34C(3)]. |
| MMM | Used when a single WA request is submitted that covers more than one producer or county [see Para. 12(1) and Subpara. 33A(9)]. |
| 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 [see Para. 12(10)]. |
| N2Y | Used when a subsequent WA request that has been denied or canceled 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 Subpara. 35C). |
| NBN | Used when a subsequent WA request that has been denied or canceled 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 Subpara. 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 Subpara. 34C(8)]. |
| NIM | Used when a prior WA request was denied and a new WA request for a subsequent crop year fails to address the original basis for denying the request [see Subpara. 33A(7)]. |
| NPE | Used when a WA request is for a crop that does not have a crop policy [see Para. 12(4) and 36(4) and Subapara. 33A(12)]. |
| NPP | Used when the WA request is not authorized by the policy [see Para. 12(5) and Subpara. 33A(11)]. |
| NWY | Used when a WA request 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, or an appropriate base premium rate exceeds 0.700 at the 65 percent coverage level [see Subpara. 34C(1) and (9)]. |
| SIP | Used when it is determined the requested change to the terms of insurance will not conform to sound insurance principles [see Subpara. 34C(5)]. |
| 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. |
| WDN | Used when the AIP or producer withdraws a WA request. |

Exhibit 6 RO and AIP Logging Codes/Appeal Rights (Continued)

D. Appeal Rights and AIP Scorecard Error Applicability Chart

| Decision Code | Decision Reason Code | Appeal Rights (AR – Administrative Review, M – Mediation, A – Appeal/NAD) | Notification to AIP Through WA ROE System | AIP Notification to Insured | AIP Scorecard Error |
|---------------|----------------------|---|---|-----------------------------|---------------------|
| DEN | 50% | AR, M, and A | Yes | Yes | No |
| | CTP | AR, M, and A | Yes | Yes | No |
| | EXP | AR, M, and A | Yes | Yes | No |
| | FCI | Arbitration | Yes | Yes | No |
| | MAR | AR, M, and A | Yes | Yes | No |
| | NBN | AR, M, and A | Yes | Yes | Yes |
| | NFV | AR, M, and A | Yes | Yes | No |
| | NWY | AR, M, and A | Yes | Yes | No |
| | RAT | AR, M, and A | Yes | Yes | No |
| | SIP | AR, M, and A | Yes | Yes | No |
| | UAG | AR, M, and A | Yes | Yes | Yes |
| NOT | ACT | General Applicability | Yes | Yes | Yes |
| | ADM | No Appeal Rights | Yes | Yes | Yes |
| | COR | No Appeal Rights | Yes | Yes | Yes |
| | ERR | AR, M, and A | Yes | Yes | No |
| | HAV | AR, M, and A | Yes | Yes | Yes |
| | INC | AR, M, and A | Yes | Yes | Yes |
| | LAT | AR, M, and A | Yes | Yes | Yes |
| | MMM | AR, M, and A | Yes | Yes | Yes |
| | MRG | No Appeal Rights | Yes | No | No |
| | N2Y | AR, M, and A | Yes | Yes | Yes |
| | NIM | AR, M, and A | Yes | Yes | Yes |
| | NPE | General Applicability | Yes | Yes | Yes |
| | NPP | General Applicability | Yes | Yes | Yes |
| | WDN | No Appeal Rights | Yes/No ¹ | Yes/No ¹ | Yes/No ² |
| OFF | WA ³ | No Appeal Rights | Yes | Yes | |
| | WA ⁴ | AR, M, and A | Yes | Yes | |
| UND | 411 | Not Applicable | Yes | Yes/No ⁵ | |

¹For situations such as withdrawing duplicate requests, empty folders, or other like situations, no notification to the AIP or insured is needed.

²If the AIP withdraws the WA request prior to contact from the RO, there will be no scorecard error. If the AIP withdraws the WA request after discussion with the RO about deficiencies, a scorecard error will apply.

³Exception Request Offer Type 1 – Producer receives WA offer for what was asked for or the request was general. Includes if issued WA offer duration is different than requested duration (see [Subpara. 63A](#)).

⁴Exception Request Offer Type 2 – Producer receives WA offer for terms different than requested. Appeal rights provided with the WA offer.

Exhibit 6 RO and AIP Logging Codes/Appeal Rights (Continued)

D. Appeal Rights and AIP Scorecard Error Applicability Chart (Continued)

| |
|--|
| <p>⁵If the AIP can provide the requested information without contacting the insured, then no notification to the insured is needed.</p> |
| <p>Note: The AIP must notify the insured of any appeal rights given by the RO within 7 calendar days of issuance from the RO. The AIP must record in the WA ROE system the date when the insured was notified of the appeal rights within 14 calendar days of issuance from the RO.</p> |
| <p>Note: The insured has the right to administrative review, mediation, and the right to appeal as applicable. For more assistance see www.usda.gov/oha/nad/appeals.</p> |

E. AIP Document Upload Codes

| Document Upload Code | Description of Condition When Applicable |
|-----------------------------|--|
| AC | Request form and supporting documentation for the actuarial change request. |
| AR | Administrative review request. |
| DY | Determined yield request associated with the actuarial change request. |
| IAC | Pre-approved WA offer is accepted by the insured. |
| INP | CI appraisal results. |
| IPR | AIP does not accept the WA offer. |
| IRJ | WA offer was rejected by the insured. |
| RIR | AIP response to the RO request for information. |
| WAA | WA offer is signed by the insured and contingent upon CI appraisal results. |
| WDN | Notification to the RO that the AIP or producer has withdrawn an actuarial change request. |

Note: When uploading supporting documentation, responses to RO requests for information, signed WA offers, administrative review requests, or any other relevant documentation, it is important to use the correct document type.

Exhibit 7 Request for Actuarial Change Form Example

A. Request Form

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

Exhibit 7 Request for Actuarial Change Form Example (Continued)

B. Checklist (optional), Statements, and Signatures

Renewal Requests: (SCD deadline for all WA types except NL, see WAH for NL renewal deadline)

Completed, signed, and dated Request for Actuarial Change form (required for all types). Separate forms and supporting documentation must be submitted by county.

The current year's completed APH, 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). | | | | | |

Exhibit 7 Request for Actuarial Change Form Example (Continued)

C. Appendix

Appendix

6. Provide the following information for the land on which the actuarial change is requested.

| Description of farm. | | | | | | | | Name of Crop | Whole Acres | Prac. | Type | Sub County Area | Insured Share | Name of Other Person(s) Sharing Crop |
|----------------------|--------|---------------|---------------|------|----------|-------|----------|--------------|-------------|-------|------|-----------------|---------------|--------------------------------------|
| Line No. | FSA FN | FSA Tract No. | FSA Field No. | Sec. | Township | 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.

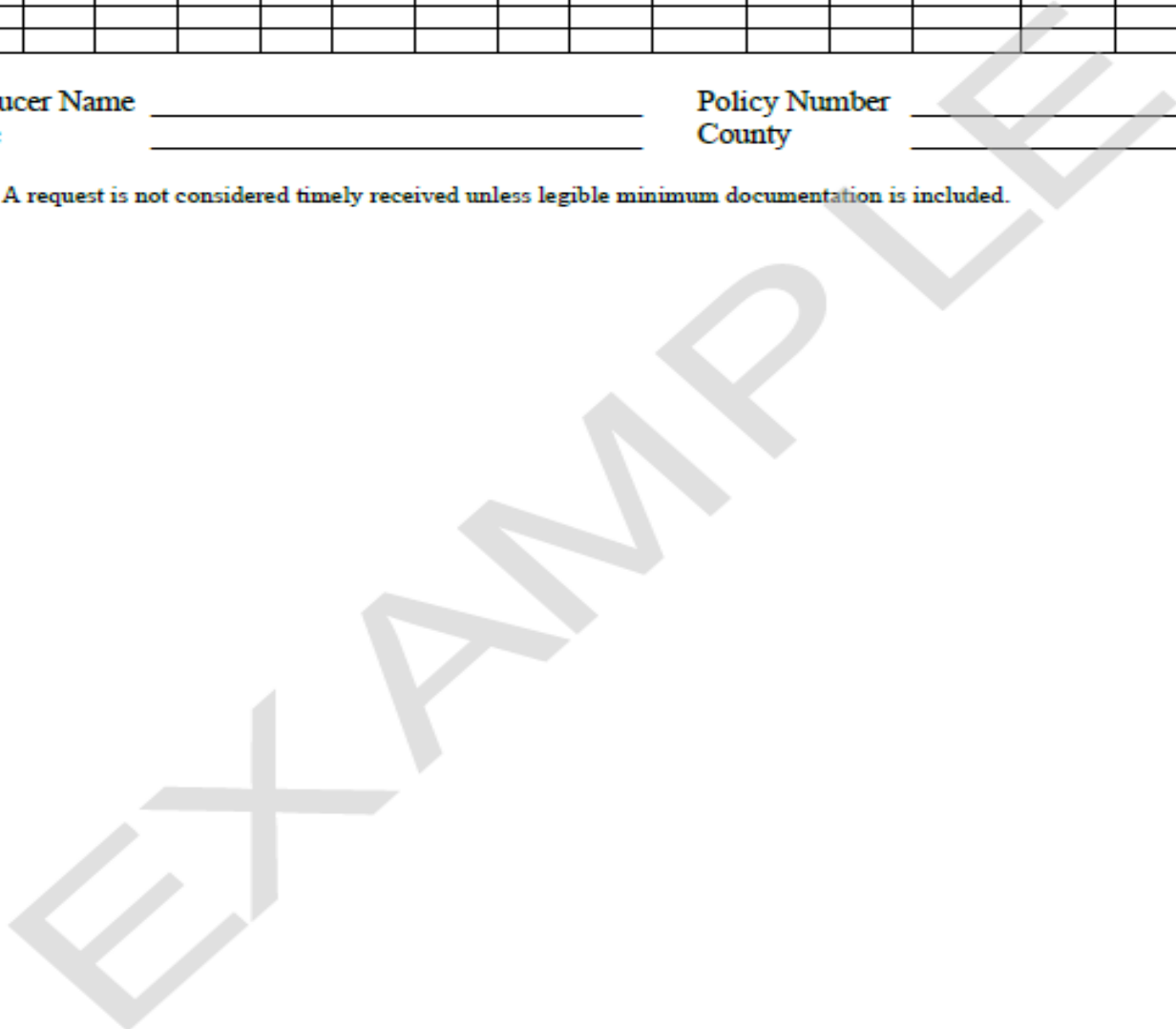


Exhibit 8 Non-Irrigated Corn Grain Request (TC) Worksheet Example

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

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

Instructions for filling out this worksheet:

Column 1: Crop year of acreage and production. For a more detailed description, see the Written Agreement Handbook procedure for TC written agreements.

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).

Exhibit 9 WUA Addendum and Map/Photo Examples

A. WUA Addendums

(1) Generic Example

(Producer's Name)

Month XX, 20XX

Request: XXXXXXXX

Policy: XXXXXXXX

(Unit Number) XXXX-XXXXUA

(Description of Land Location) Section/Township/Range (if applicable) west of main Farm Road (may include block numbers for perennial crops)

| FSA FN | Tract | Previous Tract (if applicable) | Field(s) | Acres |
|--------|-------|--------------------------------|----------|-------|
| | | | | |
| | | | | |

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) | Acres |
|--------|-------|--------------------------------|----------|-------|
| | | | | |
| | | | | |

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) | Acres |
|--------|-------|--------------------------------|----------|-------|
| | | | | |
| | | | | |

Total cropland acres in unit: (acres)

Exhibit 9 WUA Addendum and Map/Photo Examples (Continued)

A. 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

Month XX, 20XX

Request: XXXXXXXX

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

Exhibit 9 WUA Addendum and Map/Photo Examples (Continued)

A. 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 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

Exhibit 9 WUA Addendum and Map/Photo Examples (Continued)

A. 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

Exhibit 9 WUA Addendum and Map/Photo Examples (Continued)

A. 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 |

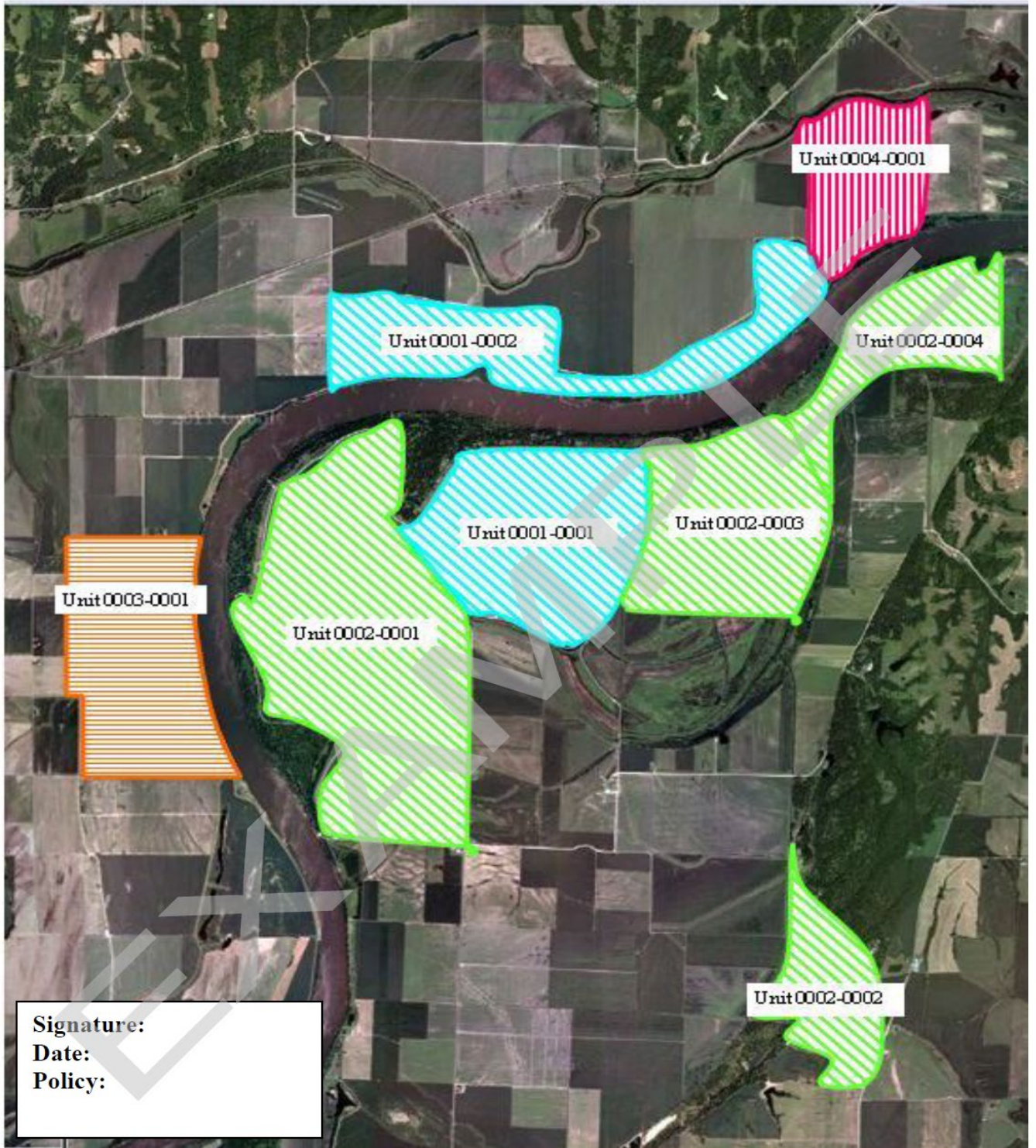
Total cropland acres in unit: 117.6 acres

Unit: 0002-0002UA (Acreage associated with irrigation turn-out #001J45 for the listed blocks of Valencia Oranges on Ranch 2)
Section 27-T15S-R24E

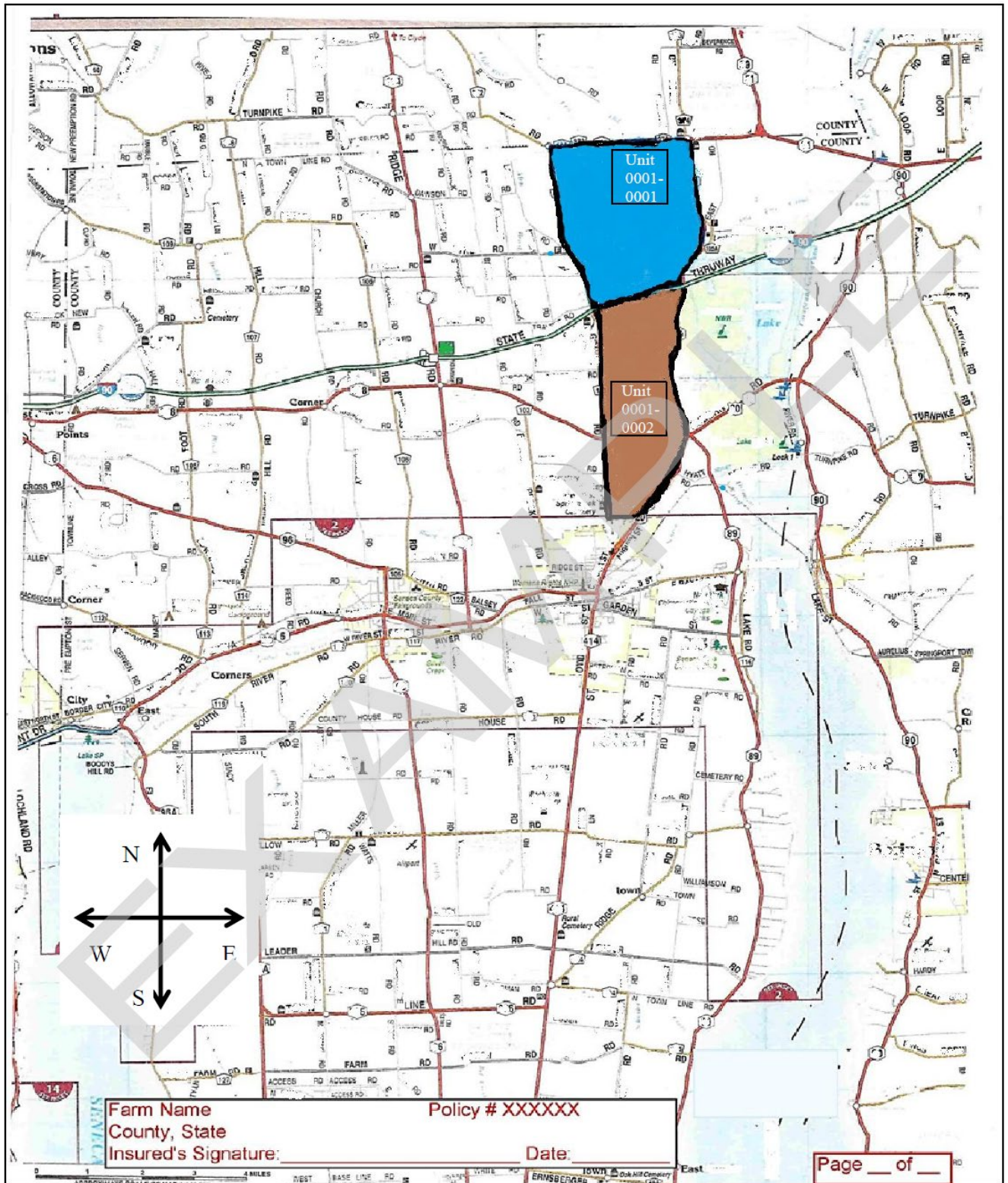
| Block | Acres |
|-------|-------|
| 2J | 21.8 |
| 2K | 32.1 |
| 2L | 26.7 |
| 2M | 17.5 |

Total cropland acres in unit: 98.1 acres

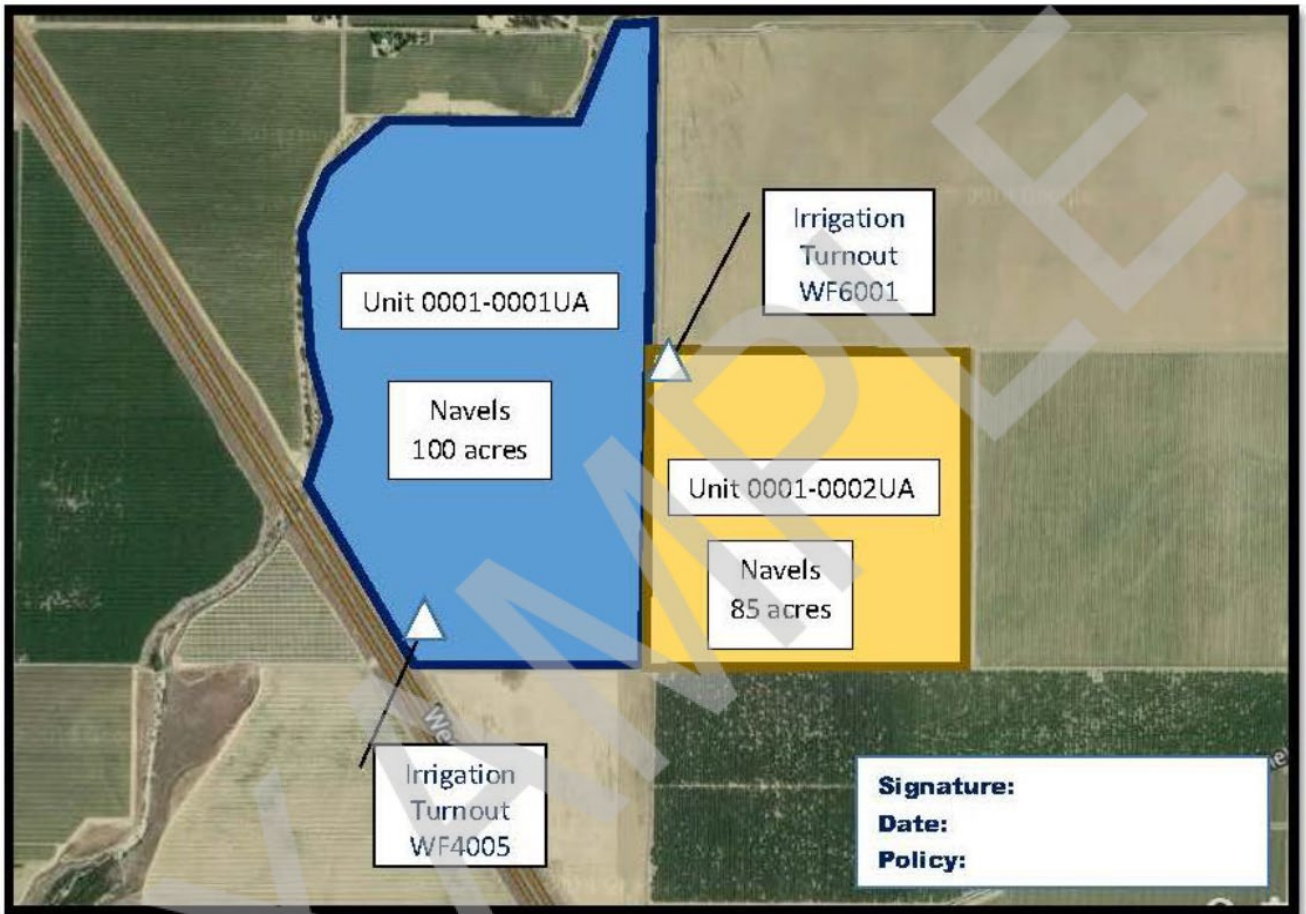
B. WUA Map/Photo Delineating Optional Unit Boundaries



B. WUA Map/Photo Delineating Optional Unit Boundaries (Continued)



C. WUA Map/Photo Delineating Optional Unit Boundaries for a Perennial Crop with Irrigation Features



D. Annual Crops Residing in Oversized Sections Resulting from Spanish Land Grants Proposed Grid Example

