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of Agriculture



Federal Crop
Insurance
Corporation

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PROGRAM PERFORMANCE ASSESSMENT (PPA) STANDARDS HANDBOOK

2026 and Succeeding Crop
Years

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

TITLE: PROGRAM PERFORMANCE ASSESSMENT STANDARDS HANDBOOK	NUMBER: FCIC-14080 (External Version) OPI: RISK MANAGEMENT SERVICES DIVISION
EFFECTIVE DATE: Effective Upon Approval and Until Obsoleted	ISSUE DATE: 1/30/2026
SUBJECT: Provides the standards, criteria, and instructions to the RMA Insurance Services and Approved Insurance Providers for handling the Program Performance Assessment Process.	APPROVED: /s/ Delores Dean Deputy Administrator for Insurance Services

REASON FOR ISSUANCE

This handbook provides FCIC-approved standards, criteria, and instructions for the program performance assessment process. Insurance Services, including all Regional Offices, will use these standards and procedures during crop and program reviews and when making intra-agency referrals. AIPs will use this handbook when administering their duties for the program performance assessment. **This handbook replaces FCIC-14080 Program Performance Assessment Standards Handbook, dated September 13, 2024.** This handbook is effective upon approval and until obsoleted.

SUMMARY OF CHANGES

Listed below are the changes to the 2025 FCIC 14080 Program Performance Assessment (PPA) Standards Handbook with significant content change. 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
Para. 11A	Clarified annually selected crops.
Para. 21B	Updated the checklist categories. *** Removed the duplicate checklist language included in Exhibit 3 but added the handbook references to Exhibit 3.
Para. 21D	Clarified language.
Para. 21E(2)(c)	Clarified language.
Para. 21E(3)(b)	Corrected the number reference to 4 from 7.
Para. 21E(4)	*** Removed previous reference to internal procedure.
Para. 23	Updated paragraph heading to clarify procedure.
Para. 23A	*** Removed previous reference to internal procedure.
Para. 23B	Clarified language.
Para. 23A(4)	Corrected the number reference to 3 from 4.
Para. 24	Clarified language. Updated the date GSOs are to be completed to August 15 from September 30.
Para. 31	Clarified language.
Exhibit 2	Updated PPA Review Year definition.
Exhibit 3	Updated the exhibit heading to PPA Technical Guides. Added the handbook references to the checklist items from Para. 21B. Added vulnerability to the response options.

**PROGRAM PERFORMANCE ASSESSMENT STANDARDS HANDBOOK
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PART 1: GENERAL INFORMATION AND RESPONSIBILITIES

1 General Information

A. Purpose

This handbook identifies FCIC’s official standards and procedures for conducting a Program Performance Assessment, including:

- (1) training;
- (2) selection plan criteria;
- (3) AIP notification of PPAs;
- (4) completion of PPA reviews; and
- (5) referrals of identified program vulnerabilities and suspected cases of fraud, waste, and abuse.

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

B. Mission and Goals

USDA	Provide leadership on agriculture, food, natural resources, rural infrastructure, nutrition, and related issues through fact-based, data-driven, and customer-focused decisions.
RMA	RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.
PPA	Provide a fact-based assessment process to evaluate policy language, AIP performance, loss adjustment activities, and general policy and procedure implementation is adaptive, effective, and actuarially sound and that RMA is being a good steward of taxpayer dollars.

C. Process Goals and Key Performance Indicators

- (1) Provide leadership on agriculture, food, natural resources, rural infrastructure, nutrition, and related issues through fact-based, data-driven, and customer-focused decisions.

What makes policies and programs Fact-based?	Stress-tested decisions that are based upon verified information.
Data-driven?	Language, pricing, policy details, etc., that are informed by accurately and consistently recorded data.
Customer-focused?	Ensure that programs and policies are designed to meet specific customer needs.

- (2) RMA is committed to increasing the availability and effectiveness of Federal crop insurance as a risk management tool.

What makes Federal crop insurance more available?	Understanding and responding to customer participation to provide targeted crop insurance offerings where most appropriate: (a) Marketing (b) Policy Limitations (c) Crop Production Methods
What makes Federal crop insurance more effective?	Ensuring the program is: (a) Accurate - Policy and procedures are working as intended (b) Consistent - Policy and procedures are interpreted and applied in a similar manner for similar situations (c) Current - Policy and procedures are reviewed regularly to address the current challenges (d) Clear - Policy and procedure allow for an accurate determination to individual circumstances. (e) Fair – Policy and procedure are applied in a manner that conforms with the established rules

C. Process Goals and Key Performance Indicators (Continued)

- (3) Provide a fact-based assessment process to evaluate policy language, AIP performance, loss adjustment activities, and general policy implementation is adaptive, effective, actuarially sound, and that RMA is being a good steward of taxpayer dollars.

How can the effectiveness of the items above be increased?	(a) Take a holistic look at the overall health of policies and options being offered (b) Ensure that data is gathered and disseminated consistently, completely, accurately, and clearly (c) Follow up on changes and recommendations
How can the adaptivity of the items above be increased?	(a) Share knowledge with relevant stakeholders (b) Ensure that scheduled touchpoints are taking place and that all outputs are produced (c) Assess selection plans and final reports for trends that warrant adaptations to the items above

- (4) Key Performance Indicators – RMA will utilize the following measurements to help evaluate the performance of crop insurance policies and procedures.

Underwriting Error Rate	Measures the trend of the annual overall underwriting error rates by crop, location, and procedural references
Percentage of crops reviewed	Measures the spread of RMA’s underwriting reviews on a three-year basis that follows the crop review cycle
Liability Footprint	Measures the total liability of all underwriting reviews completed on an annual basis
Crop policy recommended and implemented changes	Measures recommended and implemented changes. Impacts from changes are evaluated three years after implementation
Program and procedural recommended and implemented changes	Measures recommended and implemented changes. Impacts from changes are evaluated and implemented three years after the review period

2 Source of Authority

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

- (1) The Federal Crop Insurance Act, 7 U.S.C. 1501
- (2) Controlled Substance Act of 1970, 21 U.S.C. 801 et seq.
- (3) Personal Responsibility and Work Opportunity Reconciliation Act of 1996, 42 U.S.C. 653a
- (4) Privacy Act of 1974, 7 U.S.C. 552a
- (5) 7 CFR Part 400 Administrative Regulations
- (6) Standard Reinsurance Agreement, Livestock Price Reinsurance Agreement
- (7) FCIC Policy Provisions

3 Title VI of the Civil Rights Act of 1964

The USDA prohibits discrimination against its customers. Title VI of the Civil Rights Act of 1964 provides that “No person in the United States shall, on the ground of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or 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.

4 General Roles and Responsibilities

A. AIP Responsibilities

Each AIP is responsible for following the procedures and instructions contained in this handbook when participating in the PPA National Review Plan in accordance with Part 3.

B. IS Responsibilities

RMSD and each RO are responsible for following the procedures and instructions contained in this handbook for implementing the PPA National Selection Plan.

5-10 (Reserved)

PART 2: RMA SELECTION PROCESS

11 National Selection Plan

The National Selection Plan is an IS assessment of crop programs, growing season observations, and underwriting reviews of applicable policies for the selected programs under review. The National Selection Plan will identify the crop(s) and program(s) for review for the upcoming PPA review year.

A. PPA Crop Review Schedule (tentative)

Below is the PPA Crop Review Schedule. This schedule is a tentative look ahead to what crops will be coming up for review on the 6-year PPA cycle. This schedule is subject to change with Insurance Services Management approval **and the final crops selected will be published annually in the National Selection Plan.** New crops will be added to the cycle as they become permanent programs on the furthest review time for that cycle.

2025 PPA Review		2026 PPA Review		2027 PPA Review		2028 PPA Review		2029 PPA Review		2030 PPA Review	
Cycle 1		Cycle 2		Cycle 3		Cycle 1		Cycle 2		Cycle 3	
Alfalfa Seed	Tangelos		Processing Cling Peaches	Avocados	Macadamia Nuts	Buckwheat	Papaya Tree	Almonds	Tomatoes	Blueberries	Grapes
		Sugar Beets									
Banana Tree	Caneberries	Apples	Processing Freestone	Burley Tobacco	Maryland Tobacco	Clams	Peaches	Banana	All Other Citrus Trees	Cabbage	Millet
Barley	FL Grapefruit (P)	Chile Peppers	Rice	Camelina	Mustard	Coffee Tree	Pears	Cherries	Grapefruit Trees	Canola	Mint
Corn	FL Lemons (P)	Coffee	Sesame	Cigar Binder Tobacco	Potatoes	Forage Seeding	Pistachios	Cranberrie s	Lemon Trees	Cotton	Onions
FM Sweet Corn	FL Mandarins/T angerines (P)	Flax	Table Grapes	Cigar Filler Tobacco	Prunes	Green Peas	Raisins	Dry Beans	Lime Trees	ELS Cotton	Strawberries
FM Tomatoes	FL Oranges (P)	FM Beans	Walnuts	Cigar Wrapper Tobacco	Sugarcane	Hybrid Corn Seed	Safflower	Fresh Apricots	Orange Trees	Cultivated Wild Rice	Clary Sage (p)
Grain Sorghum	FL Tangelos (P)	Fresh Freestone Peaches	Wheat	Dark Air Tobacco	Sunflowers	Hybrid Popcorn Seed	Silage Sorghum	Grass Seed	Grapefruit Trees	Dry Peas	
Grapefruit	FL Tangors (P)	Fresh Nectarines	Avocado Trees	Figs	Macadamia Trees	Hybrid Sorghum Seed	Tangors	Oats	Lemon Trees		
Mandarins/T angerines	CA Grapefruit Trees (P)	Hybrid Seed Rice	Carambola Trees	Fire Cured Tobacco	Nursery	Hybrid Sweet Corn Seed	Hybrid Veg Seed	Papaya	Lime Trees		
Oranges	CA Lemon Trees (P)	Pecans	Mango Trees	Flue Cured Tobacco	Olives	Lemons	Hemp	Processin g Apricots	Orange Trees		
Peanuts	CA Mandarin/Ta ngerine Trees (P)	Plums	Apple Trees	Forage Production	Sweet Potatoes	Limes		Pumpkins	Tangerine Trees		
Peppers	CA Orange Trees (P)	Processing Beans	Pecan Trees		Cucumbers (p)			Rye	Triticale		
Popcorn	CA Tangelo Trees (P)							Soybeans			
Sweet Corn											

PART 3: PPA PARTICIPATION

21 Underwriting Reviews

A. Policy Selection Process for Underwriting Review

As part of the National Selection Plan, IS will conduct underwriting reviews of current year crop policies.

- (1) IS will identify a selection pool of potential policies no later than September 30.
 - (a) RMSD will notify AIPs when the policy selection pool is available in ROE. This notice will also identify the National Review Plan crop/program(s), policy documentation that must be submitted through ROE by the AIP; provide RMA points of contact; and request AIP point of contact.
- (2) RMSD will load the pool of potential PPA policies into ROE and notify AIPs via flat file through ROE of the policy pool no later than September 30. The AIP is not required to upload the file for policies in the selection pool that have not been selected for participation.
- (3) RMSD will hold an informational teleconference with AIPs by November 15 to review the underwriting review selection process and required documentation submission. ROs at their discretion may set up conference calls with an individual AIP to discuss underwriting review documentation and other identified topics as needed.
- (4) Policies for an underwriting review are selected in ROE. When the RO chooses "UW Open" the AIP is notified of the policies selected for underwriting review and an email will be generated requesting the underwriting review file. AIPs will provide a working point of contact and upload the complete file in ROE within 30 calendar days from the crop policy's applicable ARD, unless extended in writing by the RO.
 - (a) For crops with split ARD (fall/spring), the RO will notify the AIP by the ARD for the type the RO plans to review. If the RO plans to review all types associated or only the earliest type with a policy, they will notify the AIP by the earliest ARD. For crops with no ARD the RO will work with the AIP to identify an underwriting review file submission date no later than August 15.
 - (b) The ROs will occasionally select policies that do not have acres planted for the PPA review year, transfer AIPs, or other policy changes that limit the ability to complete a review of the complete file. ROs will update the RO Response in ROE to cancelled which will close out the review and, if before the selection deadline, identify a replacement policy to count toward RO participation numbers.

B. Underwriting Review Participation

For APH and ARH, **WFRP, and Index Plan** policies, the RO will review the checklist in Exhibit 3 as applicable.

C. Underwriting Review Production Records

The AIP will submit records used to support the APH for new insureds and carryover insureds (CIH Para. 1681) unless a mandatory APH review was previously completed.

- (1) The RO will review production records for new or carryover insureds, following the standards required by the SRA Appendix IV or FCIC issued procedure. (CIH Part 16 Section 6)
 - (a) The RO will use the production report certified by the insured and the production evidence used to certify to verify the production on the insured's APH is within tolerance. Examples are provided in the CIH Para. 1684.
 - (b) The AIP is not required to review acreage on the APH during the yearly review process. They are required to review acreage and revise the acreage report in a loss situation using the LAM Part 4. If acreage discrepancies are identified on the current APH, they should be identified as a vulnerability on the AIP scorecard.
- (2) For policies with a mandatory APH review. The RO will review production records for any mandatory APH review completed by the AIP for the selected policy as required by the SRA or FCIC issued procedure. (CIH Part 16 Section 6)
 - (a) For example, if the AIP file contains only one year of APH records, because no error was found, then the RO will review only this information.
 - (b) If an error is identified as part of this PPA review, the RO will inform the AIP so that they may make the necessary corrections, however, no further follow-up is required by the RO.
 - (c) Alternatively, if an AIP review found errors on a policy, and conducted a review of the prior three years, the RO should also review these records.

D. Underwriting Reviews Requests for Information

The RO will notify the AIP of any minimum required information that is missing or has not been provided with the initial request. If the documentation is still missing information after the second request, and the information is not provided within 10 business days, the RO will identify checklist items which are incomplete, leading to a scorecard error. Scorecard error will note that the documentation was not provided by the AIP.

E. Underwriting Review Documentation and Completion

This paragraph provides guidance for the RO's completion of the underwriting review scorecard and documentation requirements.

- (1) Once ROs receive all the required information from the AIP, the RO will work to complete the UW Review scorecard as provided in Exhibit 3.
- (2) Prior to completing the scorecard, ROs will discuss any vulnerabilities, errors, or missing information that was found during the review with the applicable AIP contact.
 - (a) This will allow the RO and AIP to identify if there is a difference in how procedure was interpreted and applied prior to completing the scorecard.
 - (b) While this should be an informal process, ROs must provide specific policy and procedural support for the vulnerability and errors.
 - (c) If AIP disagrees and thinks the policy and procedure are unclear or confusing for the situation, the ROs will summarize the situation and the applicable policy or procedure, then send it to RMSD for resolution.
 - (d) The RO will complete the scorecard and mark any errors or vulnerabilities identified, as applicable.
- (3) Any vulnerabilities or errors identified during the PPA underwriting review will be documented on the scorecard, or as an attachment to the scorecard, and shared with the AIP when the review is complete.
 - (a) ROs must provide specific policy and procedural support in writing for the vulnerability(ies) and error(s).
 - (b) If the AIP still disagrees with the reported error, this may be appealed through the AIP's National Underwriting Representative and RMSD in accordance with Part 4 – Administrative Reviews.

21 Underwriting Reviews (Continued)

- (c) Any vulnerabilities identified will be shared with RMSD to be compiled and shared with RMA divisions as applicable.
- (4) If ROs identify instances of fraud, the RO will notify RMSD of the concerns. RMSD will review the circumstances with the RO and other applicable parties to determine if PM, RCO, or RSD should be involved. ***

22 Crop Assessment

Crop assessments are a review of the overall performance of a specific crop or policy, for example: corn, wheat, pumpkins, or avocado policies. This evaluation includes, but is not limited to, addressing program participation and policy elections, opportunities and concerns with the current program, and grower satisfaction with the current policy. ROs may contact AIPs as the crop's assessment is completed with applicable crop questions.

23 National Program Performance Assessment

RMA performs National Program Performance Assessments to evaluate the overall performance of a specific policy or procedure that is cross cutting and covers multiple policies, such as contract price addendum, organics practice, prevent plant, unit structure, etc. This evaluation includes, but is not limited to, addressing options and policy elections; opportunities and concerns with the current program; and identifying inconsistencies and misunderstandings.

A. National Program Performance Assessment Review Process

- (1) Program assessments cover cross cutting policy, procedural, and loss adjustment activities that impact multiple policies. Program assessments shall be completed based on the finalized national selection plan. ROs may also complete a program assessment based on natural disasters or other opportunities or vulnerabilities identified during the reinsurance year in the region.
- (2) If the RO needs to review individual policies as part of their program assessment, the RO, through ROE, will notify the AIP of selected policies and locations for review. The assessment process may include all activities associated with policies including file review, policy review, claims activities, etc.
 - (b) AIP will provide a complete field of information.
- (3) Once the complete file is submitted, ROs will conduct a thorough review of documentation submitted. Results will be documented on PPA Program Assessment Scorecard Exhibit 3B.

- (4) ROs should document any corrective actions taken, (i.e., Special Provision statements added, or removed, added/removed type/practices, date changes, etc.) in the Crop/Program Assessment Report. Any errors, vulnerabilities, or concerns identified during the PPA Program Assessment Review will be documented on the scorecard and final Program Assessment Report. ROs should provide clear, concise recommendations related to procedural changes in the Program Assessment Report.
- (5) If ROs identify instances of common errors in policy or procedure, the RO will notify RMSD. RMSD will work with the RO to determine if PM should become directly involved in the reviews.

B. Program Assessment Individual Policy Review

When an individual policy is selected for a program assessment, the RO must notify **and communicate verbally** with the AIP. The RO will:

- (1) participate in a meeting with AIP representatives to review the National Program Performance Assessment process and provide a list of any documentation that the RO will need to complete their review;
- (2) explain that this review will cover the targeted assessment information only and that the AIP should not have any delays in working with the producer unless notified otherwise;
- (3) request information from the AIP be uploaded to the ROE to complete the program assessment review; and
- (4) work to complete the National Program Performance Assessment Review as provided in Exhibit **3B**.

24 Growing Season Observations

Growing season observations are a cooperative effort between the RO, AIP, and producer to gather information about the crop risks at different growth stages, identify local markets for the commodity sales, monitor farming practices, and address and identify producer/AIP concerns and feedback. RO may choose **to complete in-person or virtual** GSO **visits** as they participate in crop and program assessments.

A. GSO Selection

- (1) RO will select individual producer policies to complete GSO reviews in ROE 30 Days or more before the planned GSO. When a policy is selected the AIP will receive an ROE generated email.
- (2) ROs will work with AIPs to complete GSO reviews by **the PPA assessment deadline unless extended by the crop growing season**. When circumstances exist that require a later season review, the RO will work with the AIP to complete the GSO no later than **August 15**. Please notify the PPA team lead if a GSO will be completed after August 15.
- (3) If the selected policy did not plant acres or is unavailable for a GSO review, the RO and AIP may work together to determine another policy with the selected AIP to complete the GSO on, if available.
- (4) ROs may select GSO policies to review before the PPA review year starts on October 1. This allows ROs the opportunity to review policies during summer harvest and to gain early insight into producer recommendations for the crop program review.
- (5) The RO must notify **and communicate verbally with** the AIP. The RO will:
 - (a) participate in a meeting with the AIP representative(s) to explain the process and provide a list of any documentation that the RO will need to complete their review; and
 - (b) explain that this review will cover the targeted assessment information only and that the AIP should not have any delays in working with the producer, unless notified otherwise.
- (6) AIPs will upload any applicable documents as requested by the RO, such as the schedule of insurance and acreage report to ROE. The AIP will help coordinate and participate in field visits with RMA and the producer.

PART 4: ADMINISTRATIVE REVIEW AND APPEALS

31 Reconsideration and Final Administrative Determinations

This paragraph provides the procedure for AIPs to dispute error determinations by RMA in accordance with 7 CFR 400.169(a).

- (1) In the event an AIP disagrees with an RO's **finding** that a request submitted was incomplete or the PPA review **identified** errors, the AIP may request reconsideration in writing (through email) that RMA review the determination.
- (2) The AIP must send the review request to RMSD at rma.rmsd@usda.gov within 30 calendar days from the date the review was marked complete and include, at a minimum, the policy number and the reason for the disagreement.
- (3) RMSD will review the request and provide a written response no later than 30 calendar days from receipt of the review request, unless extended in writing.
- (4) If the AIP disagrees with the reconsideration, they may request a final administrative determination in accordance with 7 CFR 400.169(a).

32-40 (Reserved)

EXHIBITS

Exhibit 1 Acronyms and Abbreviations

The following table provides approved acronyms and abbreviations that may be used in this handbook or other PPA procedure.

Acronym/Abbreviation	Term
AIB	Actuarial Information Browser
AIP	Approved Insurance Provider
APH	Actual Production History
ARD	Acreage Reporting Date
ARH	Actual Revenue History
ARPI	Area Risk Protection Insurance Policy Basic Provisions
AUSA	Assistant United States Attorney
BP	Basic Provisions
CAE	Center for Agribusiness Excellence
CAT	Catastrophic Risk Protection Endorsement
CFR	Code of Federal Regulations
CIH	FCIC 18010 Crop Insurance Handbook
CP	Crop Provisions
CSR	C.R.O.P. Service Record
DAC	Deputy Administrator of Compliance
DAIS	Deputy Administrator of Insurance Services
DAPM	Deputy Administrator of Product Management
DSSH	FCIC 24040 Document and Supplemental Standards Handbook
ECIC	Eligible Crop Insurance Contract
FAD	Final Agency Determination
FCIC	USDA Federal Crop Insurance Corporation
FSA	USDA Farm Service Agency
GFP	Good Farming Practices
GIS	Geographical Information System
GSH	FCIC 18190 General Standards Handbook
GSO	Growing Season Observation
IS	RMA, Insurance Services
LAM	FCIC 25010 Loss Adjustment Manual
LASH	Loss Adjustment Standards Handbook
LPRA	Livestock Price Reinsurance Agreement
NAD	National Appeals Division
NCIS	National Crop Insurance Services
NRCS	Natural Resources Conservation Service
OGC	Office of General Counsel
OIG	Office of Inspector General
PAIR	Perennial Crop Pre-Acceptance Inspection Report
PASS	Policy Acceptance and Storage System

Exhibit 1 Acronyms and Abbreviations (Continued)

Acronym/Abbreviation	Term
PAW	Pre-Acceptance Worksheet
PII	Personally Identifiable Information
PIVR	Plant Inventory Value Report
PM	RMA, Product Management
PPA	Program Performance Assessment
PRISM	Parameter elevation Regressions on Independent Slopes Model
PRL	Program Review Log
RCO	Regional Compliance Office
RMA	USDA Risk Management Agency
RMSD	RMA, Insurance Services, Risk Management Services Division
RO	RMA, Insurance Services, Regional Office
ROE	Regional Office Exceptions
RSD	RMA, Reinsurance Services Division
SIS	Special Investigations Staff
SP	Special Provisions
SRA	Standard Reinsurance Agreement
USDA	United States Department of Agriculture
WA	Written Agreement
WFRP	Whole Farm Revenue Protection

Exhibit 2 Definitions

Terms that are not defined in this handbook may be found in the GSH.

Authorized Representative: Any person, whether or not an attorney, who is authorized in writing by the policyholder to act for the policyholder.

Inspection: The verification:

- (1) As to whether the application, production report, acreage report, or other relevant documents (such as a Farm Operation Report for WFRP eligible crop insurance contracts) were timely submitted in accordance with FCIC procedures;
- (2) That policy documents, including but not limited to actuarial documents, have been properly used and applied;
- (3) That the reported practice is being carried out in accordance with GFP;
- (4) That the crop has been planted, or replanted, as applicable;
- (5) That the policyholder qualifies as an eligible producer; and
- (6) That the agent and underwriter have complied with FCIC procedures.

National Selection Plan: An IS assessment of crop programs, growing season observation and underwriting reviews of applicable policies for the selected program under review. The National Selection Plan will identify the crop(s) and program(s) for review, assessment questions, PPA Team Lead and Team Members, a minimum number of underwriting review requirements by RO specialist, and anticipated timeline to implement program recommendations, e.g., crop year target.

PPA Review Year: The PPA review year begins on October 1st and ends the following September 30th unless extended in writing by the DAIS. **The PPA Review Year contains individual timelines of the selected crops listed in the National Selection Plan.** This does not include the implementation phase.

Verification: The determination of whether information submitted is true and accurate through independent third parties or independent documentation in accordance with FCIC procedures. With respect to certifications, asking the policyholder whether the information is true and accurate does not constitute verification.

Written documentation: Any written information in hard copy or compatible electronic format, including facsimile and email.

Exhibit 3 **PPA Technical Guides**

A. Underwriting Review Scorecard

(1) APH and ARH Underwriting Review Scorecard

Application	Subject	Response	Notes
Application (GSH 831)	Was the application signed by an authorized person? (GSH 854, 855, 202)	Yes/No/NA/Vulnerability	
Application Signature	Was the application signed timely? (GSH 832)	Yes/No/NA/Vulnerability	
Application Transfer	If applicable, was the transfer of a policy to another AIP completed correctly and timely? (GSH 846)	Yes/No/NA/Vulnerability	
Transfer of Coverage	If applicable, was the transfer of coverage completed correctly? (GSH 853)	Yes/No/NA/Vulnerability	
Persons/Entities	Have the Person(s)/Entities been recorded correctly and documented properly? (GSH Part 2 Section 4)	Yes/No/NA/Vulnerability	
Persons Signature	Does the signature on the application match the signature type? (GSH 854)	Yes/No/NA/Vulnerability	
Substantial Beneficial Interest (SBI) (includes spouse)	Have all SBI(s) been recorded on the application correctly? (GSH 212)	Yes/No/NA/Vulnerability	
Identification Number (SSN, EIN, etc.)	Have all tax ID numbers been recorded correctly on the application or corrected timely? (GSH 213, 214, 215)	Yes/No/NA/Vulnerability	
Correction of Errors	If other errors were corrected, were they corrected in accordance with Section 25 of the BP? (GSH Part 5)	Yes/No/NA/Vulnerability	
Crop/County Insured	Does the county/crop combinations being reviewed appear on the application? (GSH 844)	Yes/No/NA/Vulnerability	

Insurance Choices	Subject	Response	Notes
County/Crop Elections	Do the insurance elections on the application match the Schedule of Insurance? Are they allowed? (GSH 834)	Yes/No/NA/Vulnerability	
Options/Endorsements	Did the producer qualify for the options and endorsements, and were they administered correctly? (CIH 901)	Yes/No/NA/Vulnerability	
New Producer	If New Producer is elected, are requirements met and implemented correctly? (CIH 1721, 1724, 1725)	Yes/No/NA/Vulnerability	
Beginning Farmer and Rancher	If Beginning Farmer and Rancher is elected, are requirements met and implemented correctly? (GSH 301, 306)	Yes/No/NA/Vulnerability	
Veteran Farmer and Rancher	If Veteran Farmer and Rancher is elected, are requirements met and implemented correctly? (GSH 302, 306)	Yes/No/NA/Vulnerability	
Other Contract Elections	If the producer had other contract elections, are requirements met and implemented correctly? (CIH Part 9)	Yes/No/NA/Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(1) APH and ARH Underwriting Review Scorecard (Continued)

Acreage Reports / Approved Schedule of Insurance / Inspections	Subject	Response	Notes
Acreage Report	Does the Acreage Report include a valid and timely dated signature? (CIH 1202)	Yes/No/NA/Vulnerability	
Acreage Report Signature	Is the acreage report signed by an authorized person or, if not, did the AIP follow procedures for unsigned acreage reports? (CIH 1202, 1203)	Yes/No/NA/Vulnerability	
Acreage Report Accuracy	Were all acres reported accurately? (CIH 1201, 1202, 1203)	Yes/No/NA/Vulnerability	
Revised Acreage Report	Were the conditions allowing a Revised Acreage Report met? (CIH 1202, 1203, 1204)	Yes/No/NA/Vulnerability	
PAW Requirements	Was the PAW completed and administered correctly? (CIH, Inspection Report)	Yes/No/NA/Vulnerability	
PAIR Requirements	If a PAIR (Pre-acceptance Inspection Report) was required, was it completed timely and correctly? (CIH, Inspection Report)	Yes/No/NA/Vulnerability	
Written Agreement (WA)	Were the terms of the WA applied correctly? (ROE, Schedule of Insurance, PHI, AIB)	Yes/No/NA/Vulnerability	
Determined Yield (DY)	Were the terms of the DY applied correctly? (ROE, CAE, CIH Exhibits 15V and 15W)	Yes/No/NA/Vulnerability	
Practice/Type (P/T) Match	Does the P/T certified match the P/T planted? (Schedule of Insurance, Producer acreage reports)	Yes/No/NA/Vulnerability	
Practice/Type (P/T) Insurability	Is the certified P/T insurable per the actuarial documents or WA? (CP, SP, WA)	Yes/No/NA/Vulnerability	
Crop/Practice/Type Insurability Conditions met	Were conditions that establish insurability (rotation, age, plant population, or production) met? (CP, SP)	Yes/No/NA/Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(1) APH and ARH Underwriting Review Scorecard (Continued)

Acreage Reports / Approved Schedule of Insurance / Inspections (continued)	Subject	Response	Notes
Land Classification	Were land classifications, correct? (CAE)	Yes/No/NA/Vulnerability	
Planting Dates	Were guarantee reductions based on planting dates assessed as required? (AIB, SP)	Yes/No/NA/Vulnerability	
Share	Was the share for each unit reported correctly? (GSH 1211)	Yes/No/NA/Vulnerability	
Unit Structure	Does the unit structure selected meet the unit structure requirements? (CIH Part 10)	Yes/No/NA/Vulnerability	
New Breaking/Native Sod	Were the criteria for New Breaking with or without a Written Agreement met and applied correctly? (SP, ROE, PHI, CIH Part 17 Section 6, CIH 1866)	Yes/No/NA/Vulnerability	
Conservation Compliance	Was the producer in compliance with conservation compliance provisions by the required date? (GSH Part 4 Section 2)	Yes/No/NA/Vulnerability	

Production Reporting and Actual Production History	Subject	Response	Notes
Production Records – Acceptability	Are the production records used to support the production certification acceptable? (CIH 1302)	Yes/No/NA/Vulnerability	
Production Records – Support Units	Do the production records submitted support the unit structure? (CIH 1303)	Yes/No/NA/Vulnerability	
Production Report Signature	Does the Production Report include a valid and timely dated signature? (CIH 1302)	Yes/No/NA/Vulnerability	
APH Yield Verification	Do APH databases contain the correct yields (actual, assigned, non-actual, etc.)? (CIH Part 16)	Yes/No/NA/Vulnerability	
Audit of Actual Production History	Did the approved APH(s) or the Rate Yield stay the same? (CIH Part 16 Section 6)	Yes/No/NA/Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(2) WFRP Underwriting Review Scorecard

Whole-Farm Revenue Protection Review Checklist	Subject	Response	Notes
Application/Entity/Contract Selections Review			
County/Crop Selections	Does the county/crop combination being reviewed appear on the Application/Contract Change/Transfer form?	Yes/No/NA/Vulnerability	
Application Signature	Does the Application/Contract Change/Transfer form include a valid and timely dated signature?	Yes/No/NA/Vulnerability	
Person Type	Is the person type correct?	Yes/No/NA/Vulnerability	
Signature Type	Does the signature meet the requirements for the person type?	Yes/No/NA/Vulnerability	
Identification Number (SSN, EIN, etc.)	Is the identification number correct?	Yes/No/NA/Vulnerability	
Substantial Beneficial Interest (SBI) (includes spouse)	Do the SBI(s) listed on the Application/Contract Change/Transfer form match those listed in the Policy Interest Holders Report?	Yes/No/NA/Vulnerability	
Contract Selections	Does the policy contain the selected plans, options, endorsements, coverage levels, and type of tax filer requested on the Application/Contract Change/Transfer form?	Yes/No/NA/Vulnerability	
Qualifications of Contract Selections	Were all requirements of the selected options and endorsements met (BFR, VFR, SCO, Fresh Fruit Quality Adjustment Option, WCO, etc.)?	Yes/No/NA/Vulnerability	
New Producer	If New Producer is indicated, are requirements met?	Yes/No/NA/Vulnerability	
Qualifying Person	Were the qualifying person criteria met?	Yes/No/NA/Vulnerability	
Whole Farm History Report	Was the Whole Farm Historic Average on Whole Farm History Report computed correctly and supported by Schedule Fs, Allowable Revenue Worksheets, and Allowable Expense Worksheets?	Yes/No/NA/Vulnerability	
Intended Farm History Report – Approved Revenue	Was the Approved Revenue determined correctly?	Yes/No/NA/Vulnerability	
Intended Farm History Report – Expected Values	Were the expected values supported by verifiable records?	Yes/No/NA/Vulnerability	
Intended Farm History Report – Expected Yields	Were the expected yields supported by verifiable records?	Yes/No/NA/Vulnerability	
Intended Farm History Report – Revenue Indexed	Was the whole-farm simple average allowable revenue indexed properly?	Yes/No/NA/Vulnerability	
Intended Farm History Report – Expanding Operation	Was the whole farm expanding operation factor applied properly to the simple average allowable revenue?	Yes/No/NA/Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(2) WFRP Underwriting Review Scorecard (Continued)

Acreage Report / Revised Farm Operation Report for WFRP Review	Subject	Response	Notes
Revised Farm Operation Report Signature	Does the Revised Farm Operation Report include a valid and timely dated signature?	Yes/No/NA/ Vulnerability	
Authorized Signatures	Is the Revised Farm Operation Report signed by an authorized person?	Yes/No/NA/ Vulnerability	
Conservation Compliance	Was the producer in compliance with conservation compliance provisions by the required date?	Yes/No/NA/ Vulnerability	
Revised Farm Operation Report	Did Revised Farm Operation Report contain all required information?	Yes/No/NA/ Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(3) Index Plans Underwriting Review Scorecard

Rainfall Index Underwriting Review Checklist	Subject	Response	Notes
Application Review			
County/Crop Selections	Are the county, grid ID, coverage level, productivity factor, crop, index intervals, and percent of value listed on the Application/Contract Change/Transfer form?	Yes/No/NA/Vulnerability	
Signature Date	Does the Application/Contract Change/Transfer form include a valid and timely dated signature?	Yes/No/NA/Vulnerability	
Person Type	Is the person type correct?	Yes/No/NA/Vulnerability	
Signature Type	Does the signature meet the requirements for the person type?	Yes/No/NA/Vulnerability	
Identification Number (SSN, EIN, etc.)	Is the identification number correct?	Yes/No/NA/Vulnerability	
Substantial Beneficial Interest (SBI) (includes spouse)	Do the SBI(s) listed on the Application/Contract Change/Transfers form match those listed in the Policy Interest Holders Report?	Yes/No/NA/Vulnerability	
Beginning Farmer and Rancher (BFR)	If Beginning Farmer and Rancher is selected by the producer, were the requirements to qualify for BFR met?	Yes/No/NA/Vulnerability	
Disclaimer Statements	Is the applicable disclaimer statement completed and signed by the applicable date?	Yes/No/NA/Vulnerability	
Selecting a Grid	Does the grid ID listed for the insured acreage/colonies match the grid ID number shown in the actuarial documents? Do the total number of insured colonies exceed the total number of all insurable colonies?	Yes/No/NA/Vulnerability	
Coverage Level	Is the coverage level identified correctly as provided in the policy and Actuarial documents/SPOIs?	Yes/No/NA/Vulnerability	
Productivity Factor	Is the productivity factor identified correctly as provided in the policy and Actuarial documents/SPOIs?	Yes/No/NA/Vulnerability	
Percent of Value (Index Intervals)	Are the index intervals selected listed correctly and acceptable under applicable policy requirements?	Yes/No/NA/Vulnerability	
Insurability	Do the acres/colonies insured meet insurability requirements for the selected intent?	Yes/No/NA/Vulnerability	

Exhibit 3 PPA Technical Guides (Continued)

A. Underwriting Review Scorecard (Continued)

(3) Index Plans Underwriting Review Scorecard (Continued)

Acreage Review Report	Subject	Response	Notes
Acreage Report Signature	Does the Acreage/Colony Report include a valid and timely dated signature?	Yes/No/NA/Vulnerability	
Authorized Signatures	Is the acreage report signed by an authorized person or did the AIP follow procedures for unsigned acreage reports?	Yes/No/NA/Vulnerability	
Practice/Type (P/T) Match	Does the P/T certified match the P/T planted?	Yes/No/NA/Vulnerability	
Practice/Type (P/T) Insurability:	Is the certified P/T insurable per the actuarial documents?	Yes/No/NA/Vulnerability	
Were Insurability Conditions Met:	Were conditions that establish insurability (rotation, age, plant population, or production) met?	Yes/No/NA/Vulnerability	
Acreage/Colony Reporting	Were all acres/colonies reported accurately and within allowed tolerances?	Yes/No/NA/Vulnerability	
Planting Dates	Was the crop planted prior to the Final Planting Date?	Yes/No/NA/Vulnerability	
Share	Was the share for each unit reported correctly?	Yes/No/NA/Vulnerability	
Revised Acreage Report	Were the conditions allowing a Revised Acreage Report met?	Yes/No/NA/Vulnerability	
Conservation Compliance	Was the producer in compliance with conservation compliance provisions by the required date?	Yes/No/NA/Vulnerability	
Point of Reference	Were separate points of reference provided for all non-contiguous and contiguous insured acreage in a grid, by crop and intended use, using the maps contained on RMA's web site?	Yes/No/NA/Vulnerability	
Report of Colonies	Were all conditions met per the colony report?	Yes/No/NA/Vulnerability	
Livestock Records	When the intended use is grazing, were adequate verifiable livestock records provided to support the policyholder's interest in livestock?	Yes/No/NA/Vulnerability	

B. AIP Participation Documentation/Information Guide

AIPs should upload a complete file including, but not limited to, the following:

- (1) Most recently signed Application/Contract Change/Transfer form;
- (2) Schedule of Insurance;
- (3) Summary of Coverage;
- (4) Power of Attorney or other legally sufficient document (Exhibit 2 of the GSH);
- (5) Signed Acreage Reporting form (or AIP documentation of alternative procedures);
- (6) Exception information, Written Agreement or Determined Yield (if applicable);
- (7) PAW, PAIR, Fresh Acre Verification supporting documents (i.e., apples, peaches, etc.),
and any additional producer or AIP documentation as required. (if applicable);
- (8) FSA 578 or other FSA data (if applicable);
- (9) Precision farming records, GPS or other measurement services as needed;
- (10) Revised Acreage Report, documentation supporting the reason for revision;
- (11) Completed APH form;
- (12) Production Reporting form;
- (13) Most recent year records used to support the APH, records must be obtained from the
producer if not already included in the AIP underwriting file. (CIH Part 14);
- (14) **A \$200,000 indemnity review must be provided for the prior crop year if completed by
the current AIP. If the AIP did not complete, then an explanation must be submitted;**
and
- (15) Other documents as requested by the RO.