

REVISED 2023 SRA APPENDIX IV REVIEW REQUIREMENTS

Insurance Plans & Endorsements	Applicable Reviews						Inspection Element									
	Data Mining	Individual Policy (d)	Conflict of Interest	Consec Loss Adjuster	\$200K Indemnity **	Rainfall & Veg Index	1	2	3	4	5	6	7	8	9	10 (a)
<i>Stand-Alone Insurance Plans</i>																
Individual Yield Based	y	y	y	y	y		y	y	y	y	y	y	y	y	y	
Asset Based	y	y	y	y	y		y	y	y	y	y	y	y	y		
Area Based		y	*		y		y	y	y	y	y	y	y	y		
Rainfall Index & Vegetation Index		y	y		y	y	y		y	y	y	y	y	y		y
Actual Revenue History	y	y	y	y	y		y	y	y	y	y	y	y	y	y	
Whole Farm Revenue Protection	y	y	y	y	y		y	y	y	y	y	y	y	y		
Margin Protection		y	*		y		y	y	y	y	y	y	y	y		
Stacked Income Protection		y	*		y		y	y	y	y	y	y	y	y		
<i>Two Insurance Plans</i>																
Individual Yield \ Margin Protection	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ n	
Individual Yield \ Stacked Income Protection	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ n	
Whole Farm \ Stacked Income Protection	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y		
Whole Farm \ Individual Yield	y \ y	y \ y	y \ y	y \ y	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	n \ y	
Whole Farm \ Area Based	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y		
Whole Farm \ Asset Based	y \ y	y \ y	y \ y	y \ y	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y		
Whole Farm \ Actual Revenue History	y \ y	y \ y	y \ y	y \ y	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	n \ y	
Whole Farm \ Margin Protection	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y		
<i>Underlying Plan + Separate Endorsement</i>																
Individual Yield + MUP	m	m	m	m	m		m	m	m	m	m	m	m	m	m	
Asset Based + MUP	m	m	m	m	m		m	m	m	m	m	m	m	m		
Actual Revenue + MUP	m	m	m	m	m		m	m	m	m	m	m	m	m		
Individual Yield \ Endorsements with an Insurance Plan Code	y \ n	y \ y	y \ *	y \ n	y \ y		y \ y	y \ n	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ n	
Individual Yield \ Endorsements with an Option Code	y \ y	y \ y	y \ y	b	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	
Individual Yield \ Downed Rice Endorsement	y \ y	y \ y	y \ y	b	y \ y		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ n	
<i>Underlying Plan + Factored Endorsement</i>																
Individual Yield \ Cottonseed Pilot	y \ n	y \ y	y \ n	y \ n	c		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	
Stacked Income Protection \ Cottonseed Pilot		y \ y	* \ n		c		y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y	y \ y		

Notes:
 Individual Yield \ Margin Protection: Ind Yield subject to all review requirements and inspection elements 1-9; Margin Protection subject to Individual Policy and \$200K Indemnity reviews with inspection elements 1-8. Do not combine indemnities for purposes of \$200K Indemnity review.

Insurance Plan Category	Insurance plans included in category	Insurance Plan Category	Insurance plans included in category
Individual Yield Based	01, 02, 03, 21, 22, 23, 41, 90	Actual Revenue History Endorsement	47
Asset Based	40, 43, 50, 51, 55	Whole Farm Revenue Protection	76
Area Based	04, 05, 06	Margin Protection	16, 17
Rainfall Index	13	Stacked Income Protection	35, 36

Codes used in review matrix

a: Three percent random sample requirement applies to PRF, Apiculture, and Annual Forage.

b : Triggered if same loss adjuster signs claim for indemnity for the underlying plan and/or endorsement in 3 consecutive years. For example, if adjuster A only signed the claim form for Individual Yield in year 1, the Downed Rice claim form in year 2, and the Individual Yield claim form in year 3, that would qualify for a Consec Loss Adjuster review.

c : Cumulative indemnity (\$200K Indemnity Review triggered if cumulative indemnity > \$200K)

d : A review of an ECIC specifically assigned by RMA to an AIP and denoted as such in the correspondence (email, letter) directing the AIP to conduct the review.

m : Yes, review requirement applicable to underlying plan as modified by endorsement

n : No, review requirement is not applicable to plan/endorsement

y : Yes, review requirement is applicable to plan/endorsement

y \ n : Yes, applicable to first plan independent of second plan \ No, not applicable to second plan (or endorsement)

y \ y : Yes, applicable to first plan independent of second plan \ Yes, applicable to second plan (or endorsement) independent of first plan

* : Currently not subject to a Conflict of Interest review as data mining does not identify anomalies among the individual ECICs for the indicated plans of insurance.

** : Only for cells denoted with a "c" are the first and second plan indemnities summed for \$200K Indemnity Review purposes. For all other entries, the indemnity triggers are independent.

Gray cell : Does not apply

Inspection elements as defined in the SRA

SRA Section I. Definitions

"Inspection" means verification:

- 1 As to whether the application, production report, acreage report, notice of claim, or other relevant documents in accordance with FCIC procedures (such as a Farm Report for AGR eligible crop insurance contracts) were timely submitted; [Note: Whole Farm has replaced AGR]
- 2 Of the information reported on the documents:
 - A Referenced in (1) above, and related to the claim, including preliminary and final loss adjustment (Verification of the approved yields will consist of examination of the records supporting the last three years certified for the crop); and
 - B Related to pre-harvest, growing season, or pre-acceptance examination of the crop;
- 3 That policy documents, including, but not limited to, actuarial documents, have been properly used and applied;
- 4 That the reported practice is being carried out in accordance with good farming practices;
- 5 That the crop has been planted, or replanted as applicable; [Note: This is not applicable for PRF or Apiculture, but does apply for Annual Forage]
- 6 That the policy constitutes an eligible crop insurance contract;
- 7 That the producer qualifies as an eligible producer; and
- 8 That the agent or loss adjuster has complied with FCIC procedures."

SRA Appendix IV, Section III(c)

- 9 APH record reviews are required for all eligible crop insurance contracts reviewed under Appendix IV for which APH forms the basis for all or part of the guarantee.

SRA Appendix IV, Section III(b)(3)(D)

- 10 Review requirements for Rainfall Index and Vegetation Index plans of insurance. Three percent random sample requirement applies to PRF, Apiculture, and Annual Forage.

Individual Yield \ Endorsements with an Insurance Plan Code - Do not combine indemnities for purposes of \$200K Indemnity Review

Enhanced Coverage Option (87, 88, 89)

Hurricane Insurance Protection - Wind Index (37)

Post Application Coverage Endorsement (26, 27, 28)

Supplemental Coverage Option (31, 32, 33)

Individual Yield \ Endorsements with an Option Code

High-Risk Alternate Coverage (HB)

MUP: Endorsement that <u>Modifies Underlying Plan of Insurance</u>	
Dry Bean Revenue Endorsement	Adds revenue coverage to underlying policy
Dry Pea Revenue Endorsement	Adds revenue coverage to underlying policy
Florida Fruit Tree Comp Tree Value Endorsement	Adds CTV to underlying policy
Hawaiian Tropical Tree Pilot Crop Endorsement	Adds CTV to underlying policy
Hybrid Seed Price Endorsement	Adds alternative pricing mechanism for underlying policy
Malting Barley Endorsement	Adds alternative pricing mechanism for underlying policy
Northern Potato Certified Seed Endorsement	Provides coverage for certified seed potato production
Northern Potato Processing Quality Endorsement	Modifies production to count for underlying policy for quality adjustments for processing purposes
Northern Potato Quality Endorsement	Modifies production to count for underlying policy for quality adjustments
Northern Potato Storage Endorsement	Extends period for discovering insured losses for underlying policy
Nursery Price Endorsement	Adds alternative pricing mechanism for underlying policy
Nursery Rehabilitation Endorsement	Adds coverage for rehabilitation costs incurred to recover from injuries due to an insured cause of loss
Nursery Peak Inventory Endorsement	Adds coverage to increase liability during peak inventory period
Onion Pilot Stage Removal Option	Eliminates stage-based guarantees for underlying policy
Quarantine Endorsement	Adds quarantine as an insured cause of loss to underlying policy
Silage Sorghum Pilot Endorsement	Adds new crop to underlying policy
Sprinkler Irrigated Rice Endorsement	Adds new insurable practice to underlying policy
Sugar Beet Stage Removal Option	Eliminates stage-based guarantees for underlying policy
Sweet Potato Storage Endorsement	Extends period for discovering insured losses for underlying policy
Texas Citrus Tree Comp Tree Value Endorsement	Adds CTV to underlying policy
Texas Citrus Tree Coverage Enhancement Option	Adds CEO for underlying policy
Winter Coverage Endorsement	Adds options to underlying policy for winter kill of fall-planted wheat and barley