Whole Farm Revenue Protection Checklist - 2025
Revised Farm Operation Report

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A QBE Insurance Company

Underwriting/Agent Checklist

Policy Year: ____________ **Insured:** ____________ **Policy No.:** ____________

Agency: ____________ **Agent:** ____________

Underwriter: ____________ **Date:** ____________

Deadline for all Revised Farm Operation Reports (RFOR) is July 15th.

Purpose: The purpose of a Revised Farm Operation Report (RFOR) is to report information about changes to the farm operation after the Intended Farm Operation Report (IFOR) was submitted.

Must include:

(a) intended commodities that were actually planted or purchased for resale;
(b) intended commodities that were planned to be produced or purchased for resale but will not be produced or purchased for resale, such as in the case of prevented planting, and the reason they were not produced or purchased for resale;
(c) commodities produced or purchased for resale that were not intended to be produced or purchased for resale when the IFOR was submitted;
(d) damaged intended commodities, and the reason for the damage;
(e) commodities produced to replace commodities damaged or prevented from being produced; and
(f) circumstances that will affect the expected revenue, such as changes in production or irrigation practices.

Notes:

☐Yes ☐No **Completed with all information?**

☐Yes ☐No **Signed by the insured?**

☐Yes ☐No **Does the insured have underlying MPCI on any commodity insured under WFRP?**

If Yes, is ALL the underlying MPCI with NAU? ☐Yes ☐No

If No, does the agency write the WFRP **and** the underlying MPCI? ☐Yes ☐No

If the agency writes both the WFRP and underlying MPCI policy/policies, and the underlying MPCI policy is not with NAU, a commission reduction may apply. Note in the Whole Farm MPCI Liability Detail screen in EASYwriter Pro.

Did the insured elect to exclude all FCIC Buy-up policies from becoming primary insurance? ☐Yes ☐No

Liability Check: Verify that we have entered the correct MPCI liability for premium purposes ____________

Do not include CAT Liability or MPCI Liability if the insured opts out of MPCI being **primary** insurance.

☐Yes ☐No **Did the county where the majority of revenue expected to be earned change from IFOR?**

If Yes, change to the correct county in the system so the rate is accurate.

*Note: Use Late Process Code "19 Whole Farm Revenue Protection (WFRP) Revised Coverage Level" when keying the new county in EWP.

Qualifying Person Adjustments

☐Yes ☐No **Does Revised Coverage Exceed $17 M?**

If Yes, the insured revenue limit will be <u>capped at $17M</u> and all revenue produced will be considered revenue-to-count.

☐Yes ☐No **Does the Insured exceed the $2M soft cap on animals and animal products or greenhouse/nursery?**

If Yes, the amount shown under either will be capped at the limit and all revenue produced will be considered revenue-to-count. Those limitations **must be calculated prior** to applying the Approved Revenue Limit of $17 Million? **Note:** Aquaculture commodities are excluded when calculating the revenue cup.

☐Yes ☐No **Does the insured have the minimum two commodity requirement for farms with potatoes?**

If No, the policy <u>will be void and no coverage provided.</u>

☐Yes ☐No **Does the insured have the minimum two commodity requirement when Revenue Protection (Plans 02 or 03) is available under another policy offered under the authority of the Act?**

If No, the policy <u>will be void and no coverage provided.</u>

☐Yes ☐No **Is expected revenue from commodities purchased for resale now greater than 50 percent of total expected revenue?**

If Yes, expected revenue from commodities purchased for resale will be limited to no more than the amount of expected revenue from commodities produced on your farm operation (including expected revenue from commodities lost due to insurable causes) and all revenue earned will be considered revenue-to-count. Apply the capping procedures in the WFRP Handbook.

Expanded Operation

AIP's will not consider crop rotation or planting a higher value commodity without changes to the farm's existing production capacity to be physical expansion. The insured must provide verifiable records that we agree are sufficient to determine the amount of revenue an expansion can be expected to generate **during the insurance period** and that they actually undertook their proposed expansion. If a perennial commodity refer to Par 49(f) and if livestock refer to Par 49(g) of the policy.

☐Yes ☐No **Did the insured request expanded operation for the current year?**

If Yes, verify the calculations were done correctly for the factor. Added land in 2024 - expected revenue from the commodity(ies) planted on the new ground in 2024. This information has to have been received at RFOR deadline; however, check to verify the actual commodities planted and expected revenue on the added ground.

☐Yes ☐No **Did the insured request expanded operation for the lag year?**

If Yes, just verify the calculations were done correctly for the factor. Added land in 2023 - expected revenue from the commodity(ies) planted on that ground in 2024. This information must have been received at application deadline; however, check to verify the actual commodities planted and expected revenue on the added ground. Be sure to check the total production capacity for 2023 to make sure it did not go down (Ref Par. 71E handbook).

1		**Simple Average Allowable Revenue**
2		**Policy Year expansion (Expected Revenue for commodities on the actual expanded acres in the current year)**
3		**Lag Year Expansion (Expected Revenue for the current year commodities on the actual expanded acres in the lag year)**
4		**Add Box 1, 2 and 3 and enter in Box 4**
5		**Divide Total (Box 4) by Simple Average Allowable Revenue (Box 1)**
6		**Expanding Operation Factor (Box 5) X Simple Average Allowable Revenue (Box 1)**

☐Yes ☐No **Did the insured submit only a certified organic practice expansion?**
If yes, the expansion limits are the higher of $500,000 or 35%.

Marketing Contracts

☐Yes ☐No **Are all applicable marketing contracts received? Check the Expected Value and Yield Document.**

DO NOT USE a market contract as the expected value until we receive a copy of the contract. Only apply the contract price to the portion of the expected production determined to be under contract. Industrial hemp grown without a valid marketing contract is not insurable, even if the insured's farm operation has a marketing contract for a portion of the industrial hemp planted acreage.

If a marketing contract becomes effective after the RFOR is due, the expected value may be revised to reflect the price contained in the marketing contract for the portion of production under contract.

Organic Commodities

☐Yes ☐No **Does the insured have any Organic Commodities on their FOR?**
If Yes, organic prices can ONLY be used if:

The insured provides us with a copy of their valid organic certificate or the organic certificate was verified through the Organic Integrity Database by the RFOR or a certification from insured that they have requested organic certification before the RFOR date. Check the acres to make sure they match the organic certificate. (A certificate issued to an operator/tenant may be used to qualify the same acreage for a landlord or other similar arrangement.)

NOTE: Unless a contract or Organic Certificate is received or commodities are added, Expected Values should not change from the IFOR.

Qualifying Commodities Count

☐Yes ☐No **Did the qualifying commodity count change based on management decision(s)? If yes, verify the coverage level qualifications.**

- Farms with 2 or more qualifying commodities receive a whole-farm subsidy resulting in less premium cost to the producer.
- Farms with 2 or more qualifying commodities will receive a premium rate discount based on the amount of diversification.
- Farms with one qualifying commodity receive the Enterprise Unit Subsidy.

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Commodity and/or Acreage Changes

☐Yes ☐No **Were commodities added to the RFOR that were not on the IFOR?**

If Yes, expected yields and values are determined based on the time the RFOR is submitted for commodities that are different than those submitted on the IFOR **(expected values will be carried forward from the IFOR for commodities on the IFOR).** If Yes, complete the next two sections (Expected Values and Expected Yields).

Expected Values

☐Yes ☐No Are any of the sources a Marketing Contract?
If Yes, is a copy of the contract included? ☐Yes ☐No
If No, we must obtain a copy of the contract in order to use the price.

☐Yes ☐No Do any commodities have production from the insurance year that is already sold?
If Yes, the sold price is the expected value.

☐Yes ☐No Are any of the sources Direct Marketing Sales Records?

☐Yes ☐No If none of the above 3 apply for individual commodities, is the source of the price one of the following acceptable 3rd party sources?
-Prices reported by the AMS including Market News Reports, NASS, ERS, or other government agency;
-The FCIC published price for the area (if applicable) with local basis removed if a CEPP price is used; Current local, average, cash bid price for the commodity in the area where you normally sell the commodity;
-The average price offered by at least two commercial buyers, one selected by you, and one selected by us;
-Prices from a reliable disinterested third-party source such as a commodity broker, crush district, packer/processor or marketing cooperative, and that we approve; or
-Average market price for NAP payments including direct market price, if applicable.

☐Yes ☐No Is the source the average price the insured received for the 3 most recent years of production?

☐Yes ☐No If Yes, was documentation provided in accordance with 18(b)(3)(viii) and did the insured provide the required written explanation from 18(g)(6)?

Yields

☐Yes ☐No Are the new commodities **INSURED** by another policy that provides individual yield coverage in the county?
If Yes, are the expected yields the MPCI APH or ARH policy's approved yield? ☐Yes ☐No
If No, check which applies:

☐ The insured provided detailed documentation of changes to their production practices **that we agree** demonstrates a higher or lower expected yield; or

☐ The insured produced the commodity in years prior to the first year of their whole-farm history period **that we agree** do not reflect the yield they can expect to produce during the insurance period. In this case, we can approve a yield based on only those years actual yields after their whole-farm history begins as their expected yield.

☐Yes ☐No Are the new commodities **NOT INSURED** under an individual yield coverage policy but **been produced** on the farm during the whole farm history period?

If Yes, the expected yield will be the average yield (like an APH) produced on the farm operation during the ten years preceding the insurance period. Note: If they have less than four years of production history, a replacement yield must be included for each missing year to get a four year average.

Did the insured **provide verifiable records** of yield and acreage **for all years** they produced the commodity during **four years** preceding the insurance period? ☐Yes ☐No

If no, include this note in your letter back with the Schedule of Insurance:

The information on the Expected Value and Yield Source Certification Worksheet and/or the approved Yield and Revenue History Form may be reviewed and audited if a claim is made on this policy. Inaccurate information or your failure to retain or provide, upon request, records supporting the information you reported on this form may result in denial of coverage, cancellation of my policy, ineligibility for indemnity, or recalculation of insured revenue. ***At any time*** *we determine the expected value or yield used to establish the expected revenue of a commodity does not reflect the price you could have expected to receive when the crop would be harvested when the expected value was determined in accordance with section 17(c)(4) of the WFRP policy or the yield you can expect to produce on your farm operation under normal growing conditions* ***we will correct the expected value or yield used to establish the expected revenue.***

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Yields cont'd

☐Yes ☐No **FOR ALL OTHER COMMODITIES**, check which source was used to document the expected yield:

- ☐ FCIC published transitional yields in the county or the nearest county with similar agronomic conditions to the county where the commodity will be produced;
- ☐ Yields published or used by other USDA programs (i.e., yields used to establish coverage under the NAP program administered by FSA); or
- ☐ Information provided by participants in the Cooperative Extension System that reflects the average yield the commodity can be expected to product in the county. Note: The expected yield cannot be established based on university yield trial data or crop budget reports.
- ☐ Other (explain) ________________________________

If a price or yield cannot be determined for a commodity because no acceptable price source exists, or an expected yield cannot be established, the expected value of the commodity will be zero and all revenue from that commodity will be considered revenue-to-count.

Reporting Destroyed Commodities and those Prevented from being Produced

☐Yes ☐No **Did the insured's actual commodity(ies) or quantities (acres, head, etc.) change from what was reported on the IFOR?**

If Yes, were the reasons due strictly to a farm management decision? ☐Yes ☐No

If No, were the reasons due to an uninsured cause of loss? ☐Yes ☐No

If No, were the reasons due to an insured cause of loss? ☐Yes ☐No

If Yes, was a notice of loss received timely? ☐Yes ☐No

If we can verify the commodity was not established or was destroyed due to an insurable cause, the commodity count will not be less than the commodity count reported on the IFOR even if the commodity is replaced. Refer to 17 (d) (3) of the policy.

Based on above answers, were the changes accurately captured in EWP? ☐Yes ☐No

- If the insured was unable to establish an intended commodity, or an intended commodity was destroyed prior to reaching maturity and not replanted, 60% of the expected revenue from that commodity will be included as expected revenue on the RFOR.
- When a comparable alternative commodity is established to replace the prevented commodity after the natural disaster, then an adjustment in revenue is required. The expected revenue from the intended commodity must be offset by the expected revenue of the replacement commodity.
  - Please use the following table to make adjustments when these types of things occur. The WFRP Handbook contains several good examples of the actual entries to assist (see Par 49).

Underwriter Reviewer Name Signature:	Date

IF an intended commodity on SCD…	AND…	THEN …
is planted, produced or purchased for resale, at the time the RFOR Report is submitted	AND no changes are made, and the intended report is still correct as to what is being produced and what was purchased for resale	THEN the numbers pertaining to the quantity planted, produced, or purchased for resale and expected revenue from the IFOR are carried forward to the RFOR Report.
is not planted, produced or purchased for resale at the time the RFOR Report is submitted	AND the insured still intends to plant, produce, or purchase for resale, the same amount of the commodity in the insurance period	THEN the numbers pertaining to the quantity planted, produced, or purchased for resale and expected revenue from the IFOR are carried forward to the RFOR Report.
is not planted, produced or purchased for resale at the time the RFOR Report is submitted	AND the insured does not intend to plant, produce, or purchase for resale all of the commodity due to a farm management decision or an uninsured cause of loss	THEN do not carry forward any information regarding the commodity not planted, produced, or purchased for resale.
is not planted, produced or purchased for resale at the time the RFOR Report is submitte	AND the insured intends to plant, produce, or purchase for resale only a portion of the commodity due to a farm management decision or an uninsured cause of loss	THEN (1) the actual quantity of the commodity to be planted, produced, or purchased for resale is entered on the RFOR Report; and (2) the expected revenue is calculated using the quantity from (1) and entered in the Total Expected Revenue column on the RFOR Report.
is planted, produced, or purchased for resale, at the time the RFOR is submitted	AND changes were made to the quantity planted, produced, or purchased for resale due to farm management decisions	THEN (1) the actual quantity of the commodity to be planted, produced, or purchased for resale is entered on the RFOR Report; and (2) the expected revenue is calculated using the quantity from (1) and entered in the Total Expected Revenue column on the RFOR Report.
is not planted at the time the RFOR Report is submitted	AND (1) the AIP verifies the failure to plant was due to an insured cause of loss; and (2) some or all of the acres will not be planted to the intended commodity and will or will not be replaced by a different commodity in the insurance period.	THEN: (i) the quantity of the planted acreage to the intended commodity, is entered in the “Actual Quantity” column of the RFOR for the commodity; *** (ii) the quantity of the intended commodity not planted due to insured causes and not replaced, is entered in the “Actual Quantity” column of the RFOR for the commodity; **Note**: The total of (i) and (ii) must not exceed the intended acreage of the commodity. The following applies if some or all acreage of the intended commodity not planted due to insured causes will be replaced with a replacement commodity: (iii) the actual quantity of the acreage of the intended commodity not planted due to insured causes and replaced is entered in the “Actual Quantity” column of the RFOR for the commodity; (iv) the quantity and expected revenue of the replacement commodity, with expected value calculated as of the date the Revised Farm Operation is submitted, is entered in the “Actual Quantity” and “Expected Revenue” columns, respectively, of the RFOR for the replacement commodity; (v) the expected revenue of the acreage in item (iii) is reduced by the expected revenue of the replacement commodity, and the reduced amount, if not less than zero, is entered in the “Expected Revenue” column of the RFOR for the acres of the intended commodity not planted (or with reduced production and replacement). Do not carry forward acres of the intended commodity in item (iii) if expected revenue is reduced to zero or less; (vi) the expected revenue of the acreage in item (ii) **is multiplied by 0.60** and entered in the “Expected Revenue” column of the RFOR for the acres for the acres; and (vii) the expected revenue of the replacement commodity is entered in full along with the acres/head, etc., of the replacement commodity. The expected value of the replacement commodity will be as of the date the commodity was planted or purchased for further growth or purchased for resale. **See Example below**

IF an intended commodity on SCD is …	AND…	THEN …
is planted but was damaged prior to harvest and prior to the time the RFOR Report is submitted	AND (1) the AIP verifies that the failure to produce or the damage was due to an insured cause of loss; and (2) the intended commodity will not be replaced by a different commodity in the insurance period	THEN the numbers pertaining to the quantity produced and expected revenue from the IFOR are carried forward to the RFOR Report.
is planted but was damaged prior to harvest and prior to the time the RFOR Report is submitted	AND (1) the AIP verifies failure to produce or the damage to the intended commodity was due to an insured or uninsured cause of loss; and (2) the intended commodity is or will be replaced by a different commodity in the insurance period	THEN: (i) the quantity of the planted acreage to the intended commodity damaged and not replaced is entered in the "Actual Quantity" column of the RFOR for the commodity; The following applies if some or all acreage of the intended commodity damaged will be replaced with a replacement commodity: (ii) the quantity of the acreage of the intended commodity damaged and replaced is entered in the "Actual Quantity" column of the RFOR for the commodity; (iii) the quantity and expected revenue of the replacement commodity, with expected value calculated as of the date the RFOR is submitted, is entered in the "Actual Quantity" and "Expected Revenue" columns, respectively, of the RFOR for the replacement commodity; (iv) the expected revenue of the acreage in item (ii) is reduced by the expected revenue of the replacement commodity, and the reduced amount, if not less than zero, is entered in the "Expected Revenue" column of the RFOR for the intended commodity not produced (or with reduced production and replacement). Do not carry forward acres of intended commodity in item (ii) if expected revenue is reduced to zero or less; and (v) the expected revenue of the replacement commodity is entered in full along with the acres/head, etc., of the replacement commodity. The expected value of the replacement commodity will be as of the date the commodity was planted or purchased for further growth or purchased for resale. Refer to Example 5 below. **Note**: Any expected revenue lost due to an uninsured cause of loss will be considered RTC for claims purposes.
is planted but was damaged prior to harvest and prior to the time the RFOR Report is submitted	AND (1) the AIP verifies the damage to the intended commodity was due to an uninsured cause of loss; and (2) the intended commodity was or was not replanted, or will not be replaced by a different commodity in the insurance period	THEN the numbers pertaining to the quantity and expected revenue of the damaged intended commodity from the IFOR are carried forward to the RFOR Report.
is changed after the date the RFOR Report is due, except those resulting from a covered cause of loss	AND (1) the insured reports this within 30 days, as required after the change to the AIP; and (2) the AIP consents that a revision to the RFOR should be made	THEN the AIP may revise the RFOR with the revised commodities or commodity amounts. Expected values will be as of the date the commodity was planted or purchased for further growth or purchased for resale. This change assures that the farm operation will not be over-insured and that the premium rates charged will be appropriate for what was produced.
is changed after the date the RFOR Report is due, except those resulting from a covered cause of loss	AND (1) The insured reports this within 30 days, as required after the change to the AIP; and (2) the AIP does not consent that a revision to the RFOR Report should be made	THEN no revisions are made to the RFOR and all revenue will count as RTC, even if the commodity is not listed on the RFOR.

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Example:
If you were **unable to establish an intended commodity** for which you reported expected revenue, or an **intended commodity was destroyed** prior to reaching maturity **and not replanted**, 60% of the expected revenue from that commodity may be included as expected revenue on your Revised Farm Operation Report as follows:

Intended												Revised				
6. Commodity Name	7. Commodity Code	8. Rate Code	9. Method of Establishment	10. Yield	11. Expected Value	12. Expected Revenue (10x11)	13A. Intended Quantity	13B. Cost/Basis and/or Value	13C. Share	13D. Percent Produced to Sell	13E. Total Expected Revenue [(12x13A) – 13B) x 13C] x 13D.	14A. Actual Quantity	14B. Actual Cost/Basis and/or Value	14C. Share	14D. Actual Percent Produced to Sell	14E. Total Expected Revenue
Corn NIRR	004100	1002	Acres	150 bu.	$5.00/bu.	$750.00/ac.	125 ac.		1.0000	1.0000	$93,750	75 ac.		1.0000	1.0000	$56,250
Corn NIRR	004100	1002	Acres	150 bu.	$5.00/bu.	$750.00/ac.			1.0000	1.0000		25 ac.		1.0000	1.0000	$3,750
Corn NIRR	004100	1002	Acres	150 bu.	$5.00/bu.	$750.00/ac.			1.0000	1.0000		25 ac.		1.0000	1.0000	$11,250
Soybeans NIRR	008100	1009	Acres	100 bu.	$6.00/bu.	$600.00/ac.			1.0000	1.0000		25 ac.		1.0000	1.0000	$15,000
23. ***Narrative and Report of Changes: Producer did not plant 50 acres of corn due to insured cause of loss; carried forward acres planted, and acres not planted not replaced quantity (100 ac.)., Total Expected Revenue calculated for corn acres not planted and replaced $18,750 (corn) - $15,000 (soybeans) = $3,750. Revenue calculated for corn acres not planted and not replaced $18,750 × 0.60 = $11,250. (Soybeans; 25 acres planted 15 May 2023.																

The result in this example is the revised expected revenue should equal the intended expected revenue less the 40 percent adjustment on the 25 acres not planted. $93,750 - $86,250 = $7500
25 acres x $750 = $18,750 x 0.40 = $7,500.