

Whole Farm Revenue Protection and Micro Farms 2025 Update



Agent Training
December 19, 2024



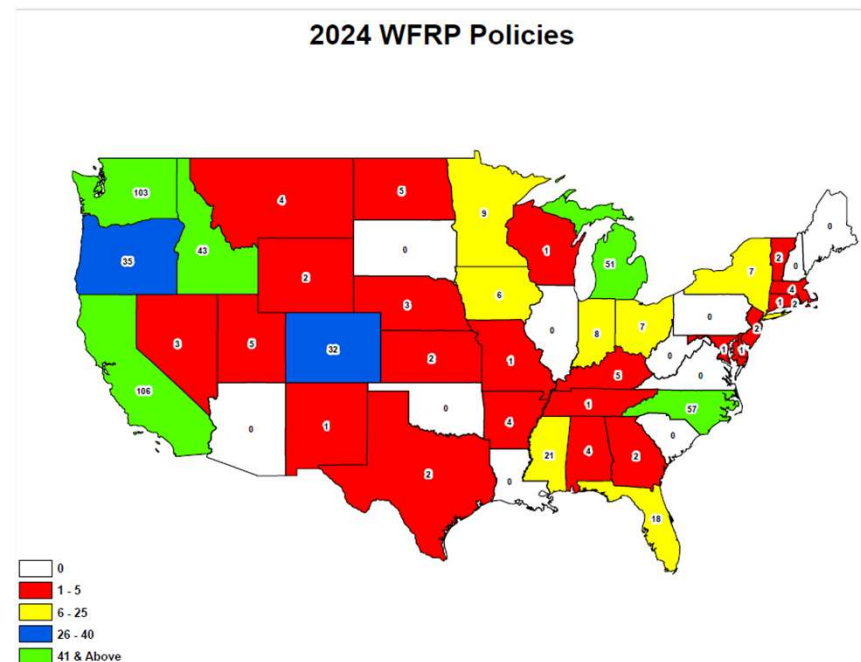
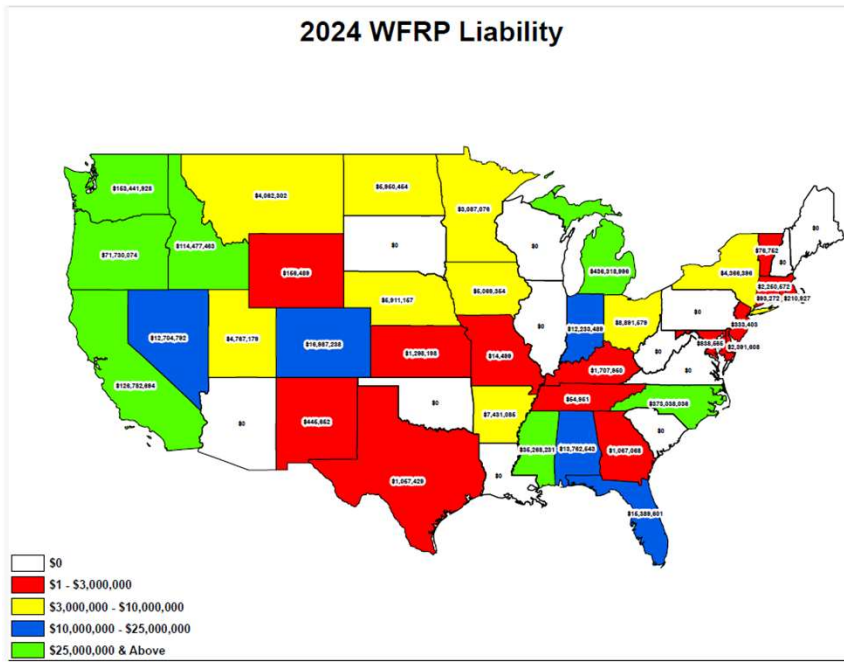
Whole Farm Revenue Protection and Micro Farms – 2025 Policy Year

Thank you for your business on WFRP in 2024. We look forward to continuing to service your WFRP accounts in 2025. We pride ourselves with quality underwriting and claims service on WFRP with team members that are trained in and understand WFRP in every branch office in the country.

Branch Office	WFRP			
Corporate Team	Dave Paul	Bill Wilson	Teresa Emerson	Joy Ratliff
	Clacey Miller	Kyle Craig	Kyle Gannon, Claims	Mark Masters
Central Branch	Jessica Wright	Hollie McKenzie	Kris Wiser	Tami Wendt
	Denise Bloome			
Great Lakes Branch	Julie Powell	Jenna Atkinson	Jennifer Gordon	Krista Drier
	Jan Johnson	Heidi Emerson	Sarah Scott	
Northern Branch - Fargo	Samantha Allmaras	Brenda Murray		
Northern Branch - Ramsey	Brian Johnson	Kara Pahl	Trenna Jeppesen	
Northwest Branch	Megan Goldhahn	Randy Frazier	Tyrell Peters	Alicia Palmer
	Kathryn Springer			
Southeast Branch	Tanner Blackburn	Sheryl Sutton	Austin Frazier	Chris Collins
	Jacob Hulker	Ki Raspberry	Sydney Randolph	
Southern Branch	Kim Durkes	Rebecca Rolin		
Western Branch - Fresno	Priscilla Soto	Ana Ramsey	Sheri Vetter	
Western Branch - Woodland	Elizabeth Dove	Cristal Esquivel	Claudia Sanchez Aria	Trisha Jull

Whole Farm Revenue Protection and Micro Farms – 2024 Summary

NAU has 553 WFRP policies on the books for 2024 which represents **over 29 percent** of the total WFRP policies and over **50 percent** of the Micro Farms policies currently earning premium in the U.S.



All AIP's	Year	Plan	Policies Sold	Pol Earning Prem	Liability	Total Prem	Subsidy
	2024	Micro Farm	138	123	\$11,228,765	\$1,425,293	\$1,106,500
	2024	WFRP	1,990	1,887	\$2,859,053,704	\$187,595,055	\$134,251,428

Sales Closing Dates (no changes) – Micro Farms and WFRP

- **Late FY Tax Filers** (beginning Sept 1 or later)
 - › November 20, 2024
- **Early FY and Calendar Year Tax Filers**
 - › WFRP - January 31, February 28, or March 15, 2025, depending on the insured's county.
 - › Micro Farms - February 28, March 31 and April 15, 2025, depending on the insured's county.

Agent Locator Changes

The 2024 WFRP/Micro Farm Agent list on the RMA Agent Locator page is being replaced.

- For 2024 the agents signed up through RMA and there was a PDF posted on the Agent Locator page of RMA's website.
- For 2025, AIP's will transmit a WF on the Agent Emphasis Code List within the P55 Agent Record to PASS.

Commission Schedule Changes

MPCI Plans of Insurance	Base Rates*	Profit Share Bonus*†	Full Potential w/ Profit Share Bonus*
APH	17.52%	4.38%	21.90%
APH-PC	12.00%	0.00%	12.00%
RP HPE	17.52%	4.38%	21.90%
RP	14.80%	3.70%	18.50%
ARPI	9.60%	2.40%	12.00%
FIP-SI	16.08%	0.00%	16.08%
Rainfall Index	16.08%	4.02%***	20.10%
Annual Forage	12.00%	0.00%	12.00%
ECO, SCO/STAX & HIP-WI	16.08%	0.00%	16.08%
WFRP**	17.52%	0.00%	17.52%
Margin Protection	16.08%	0.00%	16.08%
PACE	10.00%	0.00%	10.00%
Nursery and CAT	4.80%	1.20%	6.00%
All Others	17.52%	4.38%	21.90%

***WFRP will be paid at a commission rate of 8.76% if the agent/agency writes the underlying MPCI policy and that policy is not with NAU.*

For 2025, the circled is only applicable to WFRP, not Micro Farm

If the company does not receive WFRP and Micro Farm required underwriting forms and documentation due at sales closing that are substantially complete with required information to process and submit policy coverage within 25 days after the SCD there will be a 25% reduction in base commissions. If the company does not receive the information within 60 days, base commission will be reduced 50%.

Required forms and documentation includes but is not limited to the completed and signed Application, Whole Farm History Report, Expected Value and Yield Documentation Certification Worksheet, Farm Operation Report, Inventory and Accounts Receivable Reports, Farm Income Taxes, Revenue Worksheets, Pre-Acceptance Worksheet (PAW) and Underwriting Reports (as applicable), Yield and Revenue Reports and supporting records (if requested).

New Policy, Provisions and Handbook for 2025

25-0076 WFRP – Pilot
Released – August 2024

UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
WHOLE-FARM REVENUE PROTECTION PILOT POLICY



25-MF-WFRP
(Released August 2024)

UNITED STATES DEPARTMENT OF AGRICULTURE
FEDERAL CROP INSURANCE CORPORATION
MICRO FARM PILOT PROVISIONS



United States
Department of
Agriculture



Federal Crop
Insurance
Corporation

FCIC-18160 (10-2024)

WHOLE-FARM REVENUE PROTECTION PILOT HANDBOOK

2025 and Succeeding Policy
Years

Policy Changes

Section 1 - Added new definition for “beginning of the insurance period” to clarify when discussing length of insurance period.

Beginning of the insurance period - The date upon which your insurance coverage begins for the policy year.

The term is used in several places in the policy

For example, on the farm operation report, the insured must provide a completed IFOR to include...

*Detailed information for each intended commodity you plan to produce or purchase for resale on your farm operation during the insurance period. The information should reflect what your farm can reasonably produce given changes in your farm operation, availability of irrigation water supply, damage that occurred prior to the **beginning of the insurance period***

Policy Changes

Section 3 – In paragraph (c)(2)(ii), RMA clarified that only revenue protection plans of insurance under the Common Crop Insurance Policy Basic Provisions make single commodity producers ineligible for WFRP.

RMA clarified what constitutes a Revenue protection plan of insurance in the WFRP Handbook.

Revenue protection: A plan of insurance offered under the Common Crop Insurance Policy, reinsured by FCIC, and identified as **plan 02 or 03** in the AD.

Considered Revenue Protection for 2025

- Plan 02 Revenue Protection
- Plan 03 Revenue Protection with the Harvest Price Exclusion
- **No change to the potato limitation for single commodity insureds.**

Meaning that farms that have a commodity that has plan 02 or 03 revenue protection available must have a minimum of 2 commodities on the farm to qualify for WFRP insurance. All other revenue plans like PRH, ARH, and LRP type insurance plans will no longer cause an insured to be ineligible for WFRP for single commodity producers.

Policy Changes

Native Sod Clarification:

- Section 9 – In paragraph (i), clarified that approved revenue will be limited to 65% for native sod acres and will not be adjusted upward for policies with a coverage level below 65%;
 - (i) *In accordance with section 9(j), for native sod acreage in the states of Iowa, Minnesota, Montana, Nebraska, North Dakota, or South Dakota, your insured revenue for the first four policy years of planting an annual crop on more than five acres of native sod acreage in any county will be limited to 65 percent of the **approved revenue** for those native sod acreage.*
- Section 14 – In paragraph (n), clarified the reduction of premium subsidy for native sod acres applies to insured revenue.
 - (n) Except as provided in section 14(o), and in accordance with section 14(p), in the states of Iowa, Minnesota, Montana, Nebraska, North Dakota, or South Dakota, your premium subsidy for the portion of your **insured revenue** for native sod acreage will be reduced by 50 percentage points. If the premium subsidy applicable to that portion of your revenue is less than 50 percent before reduction, you will receive no premium subsidy.

Native Sod Handbook Clarification

The following is applicable for **native sod acreage** in the states of **Iowa, Minnesota, Montana, Nebraska, North Dakota, or South Dakota** during the first four policy years of planting on native sod acreage that has been tilled beginning on February 8, 2014, and ending on December 20, 2018; and for four cumulative policy years of insurance within the first ten years after initial tillage on native sod acreage tilled after December 20, 2018:

- Must be listed on a separate line on the IFOR.
- The premium subsidy will be reduced by 50 percentage points. If the premium subsidy applicable to that portion of insured revenue is less than 50 percent before reduction, there will be no premium subsidy.
- The insured revenue will be limited to 65 percent of the approved revenue.

Policy Change Replants

Replant Clarification: Section 24 – In paragraph (b)(5), added 60-day requirement for providing verifiable records of actual cost of replanting for replant payment purposes;

WFRP Pilot Policy Par 24 (a)

(5) You must submit verifiable records showing your actual cost of replanting within 60 days of the Revised Farm Operation Reporting date, or within 60 days after the commodity is replanted if the replanting occurs after the Revised Farm Operation Reporting date;

Handbook Change Replants

95 Replant Payment

- (g) the insured must submit verifiable records that show their actual cost of replanting within 60 days:
 - (i) of the Revised Farm Operation Reporting date; or
 - (ii) after the commodity is replanted if the replanting occurs after the Revised Farm Operation Reporting date.

Handbook Clarification

103 Changes Occurring Within Policy Year

A. Effect of Changes

- (1) At the time a claim is filed, the AIP must evaluate the effect of any unreported changes that affects the approved revenue. The AIP must obtain, from the insured, documentation indicating the reasons for discrepancies identified between the information provided on the RFOR and the Claim for Indemnity Form when a claim is filed.
- (2) Based on the documentation provided and the evaluation conducted, the AIP must determine whether the approved revenue should be reduced, or liability denied according to the WFRP policy. Reducing the approved revenue will require revising the FOR.
- (3) When a commodity is not planted due to an unavoidable natural cause, such as a flood, which prevents the crop from being planted, the expected revenue of the commodity must be reduced by 40 percent. ***

This was not a change, simply correcting this paragraph in the policy to conform to the change made a few years back.

Handbook Exhibit 10 Added Clarifying Procedure to Determine the Average Yield

FOR Line #	Commodity Name			Commodity Code	Rate Code
	Wheat			3245	3456
U of M	01 - Bushel	Practice Irr		Type / Winter	
Year Produced	Total Production	Acres	Average Yield	Net Revenue	Ave Rev
2015					
2016					
2017					
2018					
2019					
2020					
2021			95		
2022	156,230	1,500	104		
2023	145,000	1,500	97		
2024	156,230	1,500	104		
Record Type:				Replacement Yield	
<input checked="" type="checkbox"/> Farm Stored -measured by insured/AIP <input type="checkbox"/> Pick/Daily Sales Record <input type="checkbox"/> Yield Monitoring System <input type="checkbox"/> Livestock Feeding Records <input checked="" type="checkbox"/> Third-Party Record <input type="checkbox"/> Other				95	
<input type="checkbox"/> Appraisal (non-loss) <input type="checkbox"/> Field Harvest Record <input type="checkbox"/> Claim for Indemnity <input type="checkbox"/> Direct Market				Expected Yield	
Hard copy records must be provided, if requested.				100	
Remarks:				Expected Value	

14. Average Yield (1) For insured's that have production history, enter the result of dividing item 12 by item 13. Refer to the GSH for the applicable rounding rules.

(2) For insured's that have no production history or to get to the minimum four years, enter a replacement yield.

20. Expected Yield: Enter the result of adding all column 14 entries, including replacement yields, if applicable and dividing by the number of years.

Micro Farm

For Micro Farm, allow eligible producers that qualify as Beginning Farmers and Ranchers or Veteran Farmers and Ranchers to use another producer's farm operation records to establish a per acre expected value for an operation they now own or lease.

- The producer must have participated materially in the operation or management of the farm operation.
- The other producer must certify their involvement of the operation and give permission to use their records.

Micro Farms Pilot Provisions

4. Whole-Farm History Report

- (e) In addition to the provisions in section 16(g) (excluding section 16(g)(1)) of WFRP allowing use of another person's tax records when purchasing or inheriting a farm operation, you may be eligible to use the tax records of another person's farm operation if you qualify as a beginning farmer and rancher or veteran farmer and rancher and **you have materially participated in the operation or management** of that farm operation:
- (1) In addition to the requirements of section 16(g)(2) of WFRP, **the other person must be willing to certify** your participation in the operation or management of the farm operation; and
 - (2) You must **submit such certification with your written request** to use the other person's tax records required in section 16(g)(3)(i).

Micro Farms Pilot Provisions

5. Farm Operation Report and Expected Value

- (f) The expected value per acre (or other unit of measure as applicable) of commodities on your farm operation will be based on the average allowable revenue from all commodities on your farm operation for a minimum of the three years immediately prior to the insurance period, building up to a maximum of five years.
- (1) If you have provided five years of allowable revenue you may select one of the five years to exclude when calculating the expected value of commodities on your farm operation.
 - (2) If you have qualified to use another person's history as a beginning farmer and rancher or veteran farmer and rancher under section 4(e), the other person's records will be used to determine the expected value per acre (or other unit of measure as applicable) of commodities on your farm operation.**

WFRP Handbook 47 Use of a Different Person's Tax Returns

- (1) An applicant/insured may use the tax records of another person to meet the requirement of providing tax records for the years in the whole-farm history period if the requirements in the policy are met.
 - (b) For Micro Farm Only, the applicant:
 - (i) qualifies as a BFR/VFR; and
 - (ii) materially participated in the operation or management of the other person's farm operation.
 - (c) for each year of the other person's tax returns the applicant/insured use, the other person:
 - (i) Had an insurable interest in all commodities produced on the farm operation the applicant/insured obtained or if not obtained, those qualifying under (b) above;
 - (iv) For applicant's qualifying in (b), is willing to provide, in writing (i.e., notarized letter), certification of the applicant's participation or management of the operation that includes, at a minimum the following information:
 - (A) other person's name;
 - (B) other person's role on the farm operation;
 - (C) applicant's name;
 - (D) applicant's role on the other person's operation; and
 - (E) brief summary of the applicant's role.

Handbook 47 Use of a Different Person's Tax Returns

- (d) on or before the SCD, the applicant/insured submits to the AIP:
 - (i) a written request to use the other person's tax returns for the specific years;
 - (ii) copy of the other person's tax return for each year the applicant/insured uses;
 - (iii) a completed and signed WFHR that represents the combination of the applicant's/insured's allowable revenue, and the allowable revenue of the other person for the applicable tax years;
 - (iv) verifiable documentation that:
 - (A) at least 90 percent of the other person's farm operation was obtained by the applicant/insured and added to their farm operation (not applicable to insureds that qualify under (b));
 - (B) the other person whose tax returns the applicant/insured wishes to use had an insurable interest in all the commodities produced on the farm operation the applicant/insured obtained; and
 - (v) For applicant's qualifying in (b), the certification stated in (c)(iv).

Handbook 47 Use of a Different Person's Tax Returns

- (e) within 15 calendar days of a request by the AIP for the tax years the applicant/insured uses the other person's tax returns, the applicant/insured provides:
- (i) verifiable documentation that supports the income on the tax return(s) of the other person;
 - (ii) for the purpose of insureds that qualify under (b), verifiable documentation that support the number of planted acres on the other person's farm operation; and
 - (iii) verifiable documentation of all post-production operations (if applicable) related to the other person's farm operation.
- (4) If the use of a different person's tax returns is:
- (a) approved, the applicant's/insured's allowable revenue and the other person's allowable revenue will be combined for the applicable year; or

Exception:

For insureds that qualify under Subparagraph 47(1)(b), the allowable revenue of the other person cannot be combined with the insured's allowable revenue for the same applicable year. Refer to Subparagraph 161B.

Determining the Expected Value When Qualify to use a Different Person's Tax Returns

- B. Determining the Expected Value:**

(2) The insured must certify their total number of planted acres (or other unit of measure as applicable) for a minimum of three years up to a maximum of five years (without a break in continuity) preceding the policy year, of all commodities reported as micro farm commodities. The insured must submit verifiable records, if requested by the AIP, to support the certified acres. Refer to Subparagraph 47(1)(e) if the insured is using a different person's tax returns.

(3) For the purposes of the following procedures, if the insured qualifies under Subparagraph 47(1)(b), the allowable revenue and acres (or other unit of measure as applicable) of a different person's tax returns cannot be combined with the insured's allowable revenue for the same applicable year.

In other words, column 18 and 19 must stand on their own. Use the insureds records for years they farmed and filed taxes, and the other persons records for the years the insured did not farm (on their own) and file farm taxes to qualify.

Part 3: Combined Direct Marketing Commodity or Micro Farm Information				
16. Name of Market:				
17. Years Produced ¹	18. Total Planted Acres or Other Unit of Measure	19. Revenue	Exclude ²	22. Remarks:
2020	112.5	\$62,000	<input type="checkbox"/> Yes	2020-2022 records from JP Farms. 2023 and 2024 records from insured.
2021	112.5	\$71,256	<input type="checkbox"/> Yes	
2022	112.5	\$85,230	<input type="checkbox"/> Yes	
2023	12.5	\$10,250	<input type="checkbox"/> Yes	
2024	12.5	\$11,125	<input type="checkbox"/> Yes	
20. Average	72.5	\$47,972		
21. Expected Value per Acre		\$661.69		

Summary of the significant changes to WFRP and Micro Farms for 2025

WFRP

For single commodity producers with revenue protection available for their commodity, only the revenue plans under the Common Crop Insurance Policy, Basic Provisions **and** identified as Revenue Protection or Revenue Protection with Harvest Price Exclusion (**plans 02 and 03**) in the actuarial documents will trigger ineligibility.

- o This means if there is another revenue plan (e.g., Production and Revenue History, ARH, LRP, etc.) available other than plans 02 and 03, a single commodity producer will be eligible for WFRP.

No change to the potato limitation for single commodity insureds.

Micro Farm

The new policy allows eligible producers that qualify as Beginning Farmers and Ranchers or Veteran Farmers and Ranchers to use another producer's farm operation records to become eligible and establish a per acre expected value for an operation they now own or lease.

- o The producer must have participated materially in the operation or management of the farm operation.
- o The other producer must certify their involvement of the operation and give permission to use their records.

New Checklists for 2025

- New Checklists for WFRP and Micro Farms are posted on the Agent Portal and our Website. These checklists have incorporated all the changes for 2025 and add a few clarifications to make sure all policies are underwritten in accordance with RMA approved policy and procedure.

Checklist Updates

- Page 1

WFRP Packet: Mark if the packet documents were received at Sales Closing.

<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> N/A	
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1. Whole Farm App/Transfer/Change/Cancel Form
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2. Yield and Revenue Report Form (for crops w/o underlying MPCl)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	3. Expected Value & Yield Doc. Cert. Worksheet
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	4. Farm Operation Report (FOR)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	5. Whole Farm 5 Yr/1 Yr Revenue Worksheets
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	6. Whole Farm History Report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	7. Accounts Receivable Report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8. Market Animal and Nursery Inventory Report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	9. Inventory Report
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	10. Signature Page
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	11. Taxes: 5 for New; 1 for Renewal
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	12. Yield Records for crops without MPCl (submission not required, unless requested)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	13. APH/ARH for crops with MPCl (required)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	14. Pre-Acceptance Worksheet (PAW)
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	15. Underwriting Report (Mint, Forage, Grass Seed, etc.)

Notes:

Checklist Updates

- Page 2

Whole Farm Revenue Protection Checklist - 2025

Underwriting / Agent Checklist



Tax Forms and Allowable Revenue Forms

Yes No Schedule F?

If no, what tax form (number) was provided? _____

Yes No Substitute Schedule F included if the insured does not file a Schedule F?

Yes No Are required tax forms and supporting records included?

Yes No For carryovers, is the most recent tax year form (Schedule F and 1040/1120/1065 if applicable) included? For new policies, are five years of tax forms (Schedule F and 1040/1120/1065 if applicable) included? Note: Be sure we have **verified the** entity who filed the taxes this year or a prior year. (Late FY Filer's 5-year data base is one year behind CY and Early FY tax filers.)

If not, does the producer qualify for:

Yes No Entities that do not file taxes with IRS but are still eligible for federal benefits, e.g. tribal entities

Yes No Producers who were physically unable to farm for 1 year?

Yes No USDA-qualified Beginning Farmer and Rancher or Veteran Farmer or Rancher with as few as three years of tax records?

Yes No Use of another person's records (i.e. leases, inherits or purchases another farm operation)?

If Yes, then:

Yes No Is there a written request to use the other person's records?

Yes No Is there verifiable documentation submitted to ensure at least 90% of the other person's farm operation was obtained?

Yes No Is there a completed and signed WF History Report that represents a combination of revenue submitted?

We must notify the insured of approval within 15 days of receiving all the information.

Checklist Updates

- Page 4

- Yes No Are there potatoes on the FOR?
 Yes No If so, does the insured qualify for at least 2 commodities?
If no, the insured does not qualify for WFRP.
- Yes No Do the commodities on the FOR have revenue protection (Plans 02 or 03) available?
 Yes No If so, does the insured qualify with more than 1 qualifying commodity count?
If no, the insured does not qualify for WFRP.

Yes No If the answer to any of the above are no, did we verify with the agent and document there were none? a claim.

EASYwriter Pro

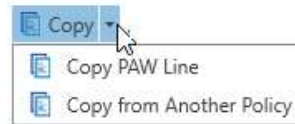
- Yes No Did you update Tracking Manager in EWP?
- Yes No Is EWP keyed correctly?

2024.01.WFCLM

documents@naucountry.com

Copy PAW Data Between Policies

- Users requested the ability to copy PAW data between policies. This functionality was implemented in May of 2024.
- The primary intention for the request was to copy PAW data between an Insured's MPCl policies and their WFRP policy. However, the functionality will work across all policy types.
- On the PAW screen, the 'Copy' button has been updated to provide two options:
 - **Copy PAW Line** – this functionality has existed for some time and copies the active PAW line directly onto the current PAW/policy.
 - **Copy from Another Policy** – This new option will allow users to copy PAW data between policies, similar to the Copy Unit functionality that exists on the Acreage/APH tab. When this option is selected, EWP will display a Wizard to walk the user through copying PAW data. The next 3 slides walk through each step of this Copy PAW Wizard.



- When copying PAW data, users will open the policy they want to copy data TO and select the Copy From Another Policy option.

Copy PAW Data Between Policies – Continued

- **Copy PAW Data Wizard Step 1**
 - Select Source Policy
 - Select Coverages from Source Policy to copy PAW data from

Source Policy: 1234567 CA-942-1234567-24

Select Coverages

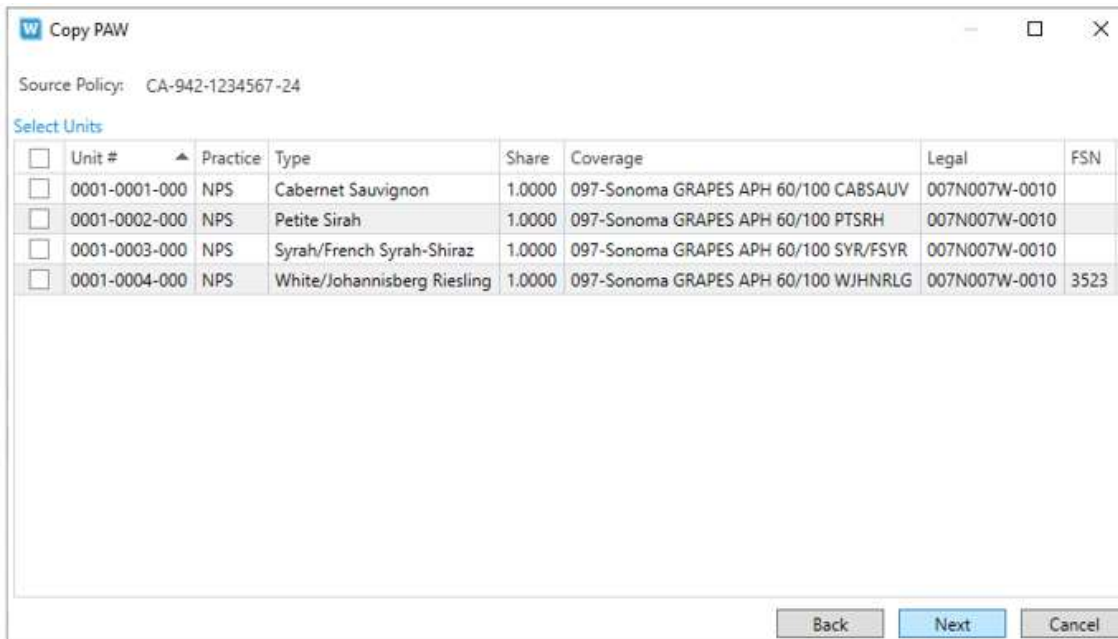
<input type="checkbox"/>	County	Crop	Plan	Level	Type
<input type="checkbox"/>	097 - Sonoma	GRAPES	APH	60	Cabernet Sauvignon
<input type="checkbox"/>	097 - Sonoma	GRAPES	APH	60	Petite Sirah
<input type="checkbox"/>	097 - Sonoma	GRAPES	APH	60	White/Johannisberg Riesling
<input type="checkbox"/>	097 - Sonoma	GRAPES	APH	60	Syrah/French Syrah-Shiraz

Back Next Cancel

Copy PAW Data Between Policies – Continued

- **Copy PAW Data Wizard Step 2**

- Select Units to copy PAW data from
- **Note:** If the user were to be copying data from a WFRP policy rather than an MPCl policy, the 'Unit #' column would be labeled 'Commodity' and be populated with the applicable Commodity.



The screenshot shows a window titled "Copy PAW" with a source policy of "CA-942-1234567-24". Below the title bar, there is a section labeled "Select Units" containing a table with the following data:

<input type="checkbox"/>	Unit #	Practice	Type	Share	Coverage	Legal	FSN
<input type="checkbox"/>	0001-0001-000	NPS	Cabernet Sauvignon	1.0000	097-Sonoma GRAPES APH 60/100 CABSUV	007N007W-0010	
<input type="checkbox"/>	0001-0002-000	NPS	Petite Sirah	1.0000	097-Sonoma GRAPES APH 60/100 PTSRH	007N007W-0010	
<input type="checkbox"/>	0001-0003-000	NPS	Syrah/French Syrah-Shiraz	1.0000	097-Sonoma GRAPES APH 60/100 SYR/FSYR	007N007W-0010	
<input type="checkbox"/>	0001-0004-000	NPS	White/Johannisberg Riesling	1.0000	097-Sonoma GRAPES APH 60/100 WJHNRG	007N007W-0010	3523

At the bottom of the window, there are three buttons: "Back", "Next", and "Cancel".

Copy PAW Data Between Policies – Continued

- **Copy PAW Data Wizard Step 3** – Select Units (or Commodities) to copy PAW data to and make copy selections for:
 - **Destination Unit/Commodity** – This dropdown will include all units/commodities on the current/destination policy.
 - If only one unit/commodity exists on the destination policy, the dropdown will default to that value.
 - If a matching unit with the same Unit Number, Crop, Practice, Type, exists on both the source and destination policy, this dropdown will default to the matching unit.
 - Otherwise, the dropdown will default to blank, and a selection will be required.
 - **Overwrite Existing PAW Data** – Selecting this option will delete any existing PAW data on the destination policy and overwrite it with PAW data from the source policy. If unchecked, copied PAW data will be added to the existing PAW without deleting any existing data. The default selection is unchecked.
 - **Include UI Lines** – If selected, Uninsurable lines will be copied. Default is checked.
 - **Include NLF/R Lines** – If selected, NLF/R lines will be copied. Default is checked.
- Clicking Finish will copy PAW data and return the user to the PAW screen.

Destination Commodity	Overwrite Existing PAW Data	Include UI Lines	Include NLF/R Lines	Source
005301 - Grapes Red	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	097-Sonoma GRAPES APH 60/100 CABSALV 000'
005301 - Grapes Red	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	097-Sonoma GRAPES APH 60/100 PTSRH 0001-01
005301 - Grapes Red	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	097-Sonoma GRAPES APH 60/100 SYR/FSYR 0001
005301 - Grapes Red	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	097-Sonoma GRAPES APH 60/100 WJHNRGL 000

Enhancements to Copy PAW Functionality – Coming Soon

- Following implementation of the Copy PAW functionality, users requested some enhancements. NAU IT will be working on the following enhancements in the coming months:
 - Update Copy PAW Functionality to Apply Sort Order to Source Policy Coverages
 - Order Coverages by County/Crop
 - Create Suspense Item when Agency User Overwrites Existing PAW Data
 - Provide a Pop-Up Message if No PAW Data Exists to Copy on the Selected Source Policy
 - Updates to Copy PAW Overwrite Functionality
 - Only overwrite PAW data for the selected Unit/Commodity
 - Warn user that selecting overwrite deletes all existing PAW data for the Unit/Commodity
 - Update Copy PAW Functionality for WFRP to Default Commodity Based on Source Coverage
 - Example – If PAW data is from an MPCCI Cherry Coverage then default WFRP PAW line to Cherries
 - WFRP PAW - Add Column to Show Source Policy County/Crop PAW Data was Copied From
 - Allow Copy From Canceled Policies & Coverages

Western Regional Compliance Office – WFRP Planned Activities for Additional WFRP Reviews

Background:

- We will continue to review the Whole Farm Revenue Protection (WFRP) program within the western region. Previous crop program review and investigations resulted in findings of non-compliance when establishing expected values/yields and missing supporting documentation.

Question(s) to Answer:

- Are policies sold and serviced in accordance with FCIC policy and procedures?
- What specific actions have been taken in response to compliance findings?
- What additional support is needed to ensure continued compliance?

Scope:

- 24 policies for crop year 2022 (in-progress)
- Approx. 20 policies for crop year 2023 (new)

Desired Outcome:

- Assess progress and identify areas for further improvement.

Project Timeline

- CY 2022 – June 2023 – June 2024
- CY 2023 – May 2024 – Dec 2024

Expected Report Month

- Feb 2025

PM-24-013 = Reminder, Not Temporary Interpretation

PRODUCT MANAGEMENT BULLETIN: PM-24-013

SUBJECT: Whole-Farm Revenue Protection (WFRP) and Expected Values

Approved Insurance Providers (AIP), agents, and producers are reminded that the WFRP Pilot Policy requires the price of each commodity be based on **current market prices at the time the WFRP application is submitted**. Specifically, the policy states in Section 18(b) that the price of the commodity is the price that you (the insured) can expect to receive when the commodity is harvested and based on the most applicable source from the list of sources in Section 18 of the WFRP Pilot Policy, one being the FCIC published price.

Section 18(g)(1)-(6) of the WFRP Pilot Policy provides how to determine the expected value. Furthermore, the policy reiterates with an example in Section 18(g)(4) that if at SCD the FCIC published price for a commodity is significantly different than the price you (the insured) can expect to receive at harvest time, the AIP cannot use that price for the expected value (e.g., if the FCIC published price last October was \$850 and the price now is \$600, then the \$600 price would be used).

The WFRP Pilot Policy also includes language in Section 18(e) that says expected values must be reasonable, realistic, consistent with available local market information, and take into account current local markets, cycles, and trends.

In summary, as the AIPs and insureds work to establish expected values for commodities and the current prices are known to be lower than **the FCIC established price or other sources listed in the WFRP Pilot Policy**, the lower value must be used if the requirements of Section 18 are met, since it is the price most reflective of the what the producer can expect to receive at harvest.

Helpful Reminders – Entity & Taxes

- We will require the agent to submit the full tax forms for the first year for a new policy or a transfer policy and whenever a tax entity changes so we can be sure the policies are set up with the correct entity name. We do this to ensure eligibility and protect the insured.
 - › If a full tax packet has not been previously received and the entity has not been verified, a full tax packet will be required to verify the correct entity is insured.
- If a Substitute Schedule F is used for the Lag Year in the Whole Farm History Period a copy of the actual Filed Schedule F should be sent to us as soon as the taxes are filed so we can update the information if necessary.
- Must receive 1099s if there are cooperative distributions noted in the taxes and included as allowable revenue. Include any additional supporting documentation to show income is from sales of the commodity.
- Must receive any applicable tax statements for line 32 “other expenses” and, if applicable, for line 8 “other income”

Helpful Reminders - Packet

- If insured is vertically integrated, a Vertically Integrated Producer Form is needed for WFRP. Market Certification is never acceptable as a substitute for VIP form.
- Must receive a completed Beginning Inventory and Accounts Receivable Form for ALL insureds. If no beginning inventory or accounts receivable, need a “0”, “N/A”, “/”, etc... on the form. Blank is considered incomplete.
- For any policy with livestock and/or nursery, must receive a completed Market Animal and Nursery Inventory Report.

Helpful Reminders – Yield & Value

- Be sure to fully explain the source and provide supporting documentation for expected yields (if requested) and expected values.
- If a replacement yield is being used, the source must be documented.
- For commodities without underlying MPCI, Yield and Revenue Reports **must be** included for new insureds and updated for carryover insureds. Verifiable records **MUST** be available to support the certification if requested.
- We always like to see supporting source documents, particularly for expected values.
- If using a 3-year average price, all documentation requirements from Exhibit 18B4(c)viii must be met
- Utilize the correct Underwriting Reports – FUR, GSUR, Mint, etc. depending on the commodity.

Helpful Reminders – Yield & Value

- If using the average price that the insured has received for the most recent three years, all documentation requirements from Exhibit 18B4(c)viii must be met.

(viii) The average price the insured received for the three most recent years if the AIP agrees no disinterested third-party source in (i)-(vii) will accurately reflect the price of the commodity based on the prices the insured received in those three years in the area and market where the commodity will be sold.

Important: The insured must provide **acceptable supporting sales records for each year** and **detailed documentation summarizing such records to arrive at the three-year average expected value**, including a **written explanation detailing why there is a difference between the price the insured received and the third-party sources available for the area and market where the commodity will be sold**. These records must be provided at the time the expected value of the commodity is determined and **must identify post-production and value-added expenses removed for each year**.

Note: The AIP may adjust the three-year average to reflect local market cycles and trends as stated in Subparagraph B(4).

Questions?



Thank you!

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