

- **WRCO Highlights / Compliance Updates**

- IPERIA
 - Most reviews focus on CA Central Valley; most liability for western region.
 - Primary Errors
 - Entering data without verifying (production, share, names, person types, cause of loss) – records not supported by evidence, incorrect or incomplete docs
 - WFRP Expected Yields – need supporting documents to verify determination if different than underlying MPCl approved yield.
 - WFRP Expected Prices – need supporting documents to verify determination

- **2017 CA Highlights**

- Liability
 - 2016: 10.1 billion
 - 2017 (to date): 8.0 billion
- Premium
 - 2016: 490 million
 - 2017 (to date): 401 million
- Indemnity
 - 2016: 306 million
 - 2017 (to date): 40 million
- RY17 DY Request Approval Rates
 - 1% not accepted/not approved
 - 39% modified
 - 60% approved

- **Underwriting Guidelines**

- Minor changes and reminders
- Applies To:
 - 2019CY for Citrus, Avocados, and Macadamia Nuts
 - 2018CY for all other Category C Crops (perennials) in AZ, CA, HI, and UT
- Higher Yield Requests
 - May not request if orchard/vineyard meets any of the following:
 - Failure to post-harvest irrigate
 - Shortage of water in previous year
 - Shortage of water in current year
 - Paid claim due to a failure of the irrigation source
 - Young Orchard/Vineyard requirements
 - NO CHANGES
 - Older Orchard/Vineyard Requirements
 - If Orchard/Vineyard purchased or leased from another grower, may use previous insured owner's yield history
 - Almonds
 - 2017 CY actual yield must be at least 95% of the 2016 CY actual yield.
 - Approved yield is the lower of either the calculated determined yield or the maximum yield allowed in Underwriting Guidelines.

- **WAH Updates**

- Para 21: The Request for Actuarial Change Form and all minimum supporting documentation must still be received by the RO **no later than 15 business days after the applicable request deadline**
- For XC Type (County without AD), 3 years of production records are required. If less than three years, the requesting entity must provide **acceptable verifiable records**
- REMINDER: Aerial photos and maps must be signed and dated.
- WUA for perennial crops with irrigation features must include a map that identifies:
 - The irrigation feature
 - Pump, well number, location
 - Relationship to units
- Legal Descriptions must be correct on the Actuarial Change Form, PAW, PAIR, APH Database, and Written Unit Agreement

- **Actuarial Updates**

- Alfalfa Seed: T-Yield Decrease; Modified “clipback” SPOI statement
- Almonds: Rates and T-Yields modified
- Apricots (fresh and processing): Rates modified; T-Yields modified
- Blueberries: New practice and new SPOI statement for Santa Barbara and Ventura county blueberries grown in containers and placed in rows in a field
- Cherries: Rates increased; T-Yield and T-Revenue modified
- Dry Beans: Rates modified; T-Yields modified
- Grapes: Added to San Diego county; Petite Verdot added to Yolo county; Six varieties added to Riverside county
- Grain Sorghum: Added to San Joaquin county
- Lemons: Rates modified; T-Yield increase; Modified citrus rate map factors for 003 and 004 for Fresno, Tulare, and Kern
- Nectarines (Fresh): Rates decreased; T-Yields modified
- Oats: Rates modified
- Onions: Added to Kings county
- Olives (Oil Type): Added to Marin, Sonoma, Napa, and Solano county; Quality Adjustment available for production that fails to make Extra Virgin grade due to insurable causes (SPOI)
- Peaches (Cling): Rates modified; T-Yields modified
- Peaches (Fresh and Processing Freestone): Rates modified: T-Yields modified
- Pistachios: Rates increased for Fresno, Madera, and Merced counties; Changes to the variability adjustment factors for some counties (see SPOI).
- Rice: Rates modified
- Table Grapes: Rates modified; T-Yields increased
- Tomatoes (Fresh): Rates decreased; T-Yields modified
- Tomatoes (Processing): Rates modified; T-Yields increased
- Walnuts: Rates decreased for northern CA counties; T-Yields modified
- Wheat: Rates modified

- **Actuarial Updates (Continued)**
 - AIB: End of late planting period date added to the AIB date tab
 - End of late planting period date changed to 10 days (previously 25) for the following crops:
 - Barley, Oats, Wheat
 - Corn and Grain Sorghum (AZ)
 - Dry Beans
 - Safflower
 - Potatoes (Kern, San Joaquin, Modoc, Siskiyou for 2018; Riverside and Imperial for 2019)
 - For 2018, High risk maps for Delta counties (Solano, Yolo, Sacramento, San Joaquin, and Contra Costa) have been deleted for all perennial and spring-planted crops (8/31-10/31 SCD; 11/30-12/31 SCD). All lands in the the Delta region are insurable and receive standard county rates.
 - For 2018, high risk area AAA for Delta Counties (Solano, Yolo, Sacramento, San Joaquin, and Contra Costa) have been deleted for Forage Seeding and Forage Production (4/30 SCD)
 - For 2018, high risk area AAA removed from Kings county for cotton and ELS cotton
- **CIH Updates**
 - Par. 1820-1843: Consolidated CAW into the PAW and PAIR.
 - Par. 1854
 - New procedures to establish APH databases for acreage transitioning to certified organic
 - New procedures when Conventional T-Yield > Organic T-Yield
 - New procedures when Conventional T-Yield = Organic T-Yield
- **WFRP Updates**
 - Added 11/20 SCD for late fiscal filers; Inventory report due 12/31; Revised FOR due 7/15
 - Commodities Added:
 - Grapes (red and white wine grapes) for CA counties
 - Table grapes (green, red, and black) for CA counties
 - Multiple commodities added to Klamath county
 - Multiple commodities added to Sacramento county
 - Multiple commodities added to San Joaquin county