

2027 Checklist to Assist with Rainfall Index Compliance Reviews – Annual Forage

When conducting a Compliance Review, the NAU Country reviewer shall verify the insureds:

- **Acreage records** support the amounts certified on the Acreage Report for the current crop year.
- **Share evidence** matches the share percentage certified on the Acreage Report for the current crop year.
 - If the land is not owned by the insured, documentation such as a lease or lease certification form is required.
 - Land is not insurable if it is not leased or owned, or otherwise not having any documentation verifying share.¹

For Rainfall Index plans, acres and shares are verified independently and may utilize different source documents.

NOTE: An FSA-578 is NOT acceptable documentation by itself for determining shares. Farm Service Agency (FSA) programs and Annual Forage have different rules/criteria for determining who has a share in a crop, and therefore, may not be appropriate.

Annual Forage		
Requires verification of Share <u>and</u> Insurable Acres (Land)		
Share: The percent of the insured (planted) crop which can be 100% or less. If the land is leased, share can be tenant's and/or landlord's share.		
Acceptable Share Records: ² Insured <u>Ow</u> ns the Land <ul style="list-style-type: none"> • Real Estate Tax Documentation (for most recent year) • Deeds (for most recent year) 		Acceptable Share Records: ² Insured <u>Does Not Own</u> the Land (i.e., lease, other arrangement) <ul style="list-style-type: none"> • Lease Agreement: Must be signed by the Lessor (Landlord) • NAU Country Lease Certification Form
Acceptable Acreage (Land) Records:		
➤ FSA 578s	➤ Deeds (for most recent year)	➤ Real Estate Tax Documentation (for most recent year)
➤ CIMS data	➤ Lease Agreement	➤ NAU Country Lease Certification Form
➤ Precision Farming Technology System (PFTS)		➤ Measurement service (by AIP, FSA, or disinterested third-party)

Additional Requirements & Information

1. Days to complete a review – Reviews that are required in accordance with the SRA Appendix IV, Section III(b)(3)(D) must be initiated within 120 days after the Acreage Reporting Date for the crop and completed within 150 days of the Acreage Reporting Date.
 In order to adhere to this requirement, we will need your assistance gathering the required information to complete a review. You will be notified when the review begins and the Compliance Advisor will contact you to obtain the required documents.
 For High Dollar claims (>\$200,000) and Conflict of Interest reviews, the review is initiated based on the projected interval payment. The 120-day requirement does not apply to these types of reviews.
2. All leases and lease certification forms must comply with the policy provisions, and NAU Country must independently verify the terms of the lease.
 Missing or incomplete lease information will delay any claim payment because NAU Country must verify all required information before funds can be released, including contacting the landlord(s), if needed.

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3. Leases and lease certification forms must be provided during a review, but do not have to be signed and submitted on or before the Acreage Reporting Date (for the applicable Growing Season).³
4. If we are unable to verify any information provided, no indemnity will be due and premium is still owed.⁴
5. RMA's memorandum COM-21-004 contains information regarding field inspections for Rainfall Index policies. NAU Country uses online resources, such as Web Soil Survey, to verify the required information. For an Annual Forage policy, a field inspection of the planted crop is required for each growing season.

¹ 2027 Rainfall Index Basic Provisions, Sec. 6(g)(2)

³ 2027 Annual Forage Basic Provisions, Sec. 4(e) & 6(d)

² 2027 Rainfall Index Basic Provisions, Sec. 10(b)(1)

⁴ 2027 Rainfall Index Basic Provisions, Sec. 16(a)(4) & 16(d)

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