



HUDSON CROP COMPLIANCE

WHAT TO EXPECT DURING A REVIEW

The Hudson Crop Compliance Department prides itself on its efforts to abide by the RMA's standards and guidelines. The Department's main objective is to ensure the needs of agents and producers are met while operating within these guidelines. Above all we strive to protect our agents, producers and ourselves.

Review Types

- **High Dollar Loss Review:** performed when any single and/or aggregate indemnity of \$200,000 or more is present.
- **Growing Season Inspection:** conducted as a part of quality assurance and may be done in conjunction with a pre-harvest inspection.
- **Conflict of Interest (COI) Review:** performed prior to the payment of a claim when a COI has been disclosed or otherwise identified in any insurance contract underwritten by Hudson Insurance Company.
- **Rainfall Index - PRF Review:** performed no later than 120 days after the acreage reporting date for the crop when a high dollar or COI has been identified, for no less than three percent random sample or a written application for acreage reductions are made on any given contract.
- **Whole-Farm Review:** required when a high dollar or COI review is present on a Whole-Farm insurance contract.
- **Nursery Review:** required when a high dollar or COI review is present on a Nursery insurance contract.
- **APH Verification:** reviewed under SRA Appendix IV for which APH forms the basis for all or part of the guarantee.

HOW AGENTS CAN HELP

Communicate information or changes timely.

Notify our team if a potential review is identified.

Provide requested documents quickly and accurately.

ABOUT THE COI REVIEW

Throughout the year, the RMA provides each AIP with a "COI Must Review List" containing all policies insured by that AIP that possess a disclosed COI in which the disclosing individual has **1) a share in the insured crop and/ or 2) a relative with a substantial beneficial interest in the insurance contract**. Each AIP is required by law to conduct these reviews.

Top Reasons for a Delay	How to Prevent a Delay
Required documentation not scanned into eHarvest®.	Ensure all required documents are provided to Hudson (see list on back).
Legal descriptions are incorrect when reporting acreage.	Review acreage details and verify all legal information is accurate.
Units are incorrectly identified or not set up properly in database.	Refer to Unit Determinations in the Crop Insurance Handbook (CIH), Part 10.
Supporting documents for Person Type are missing or incorrect.	Refer to Person Types and Documentation (General Standards Handbook, Exhibit 2).
Moisture or quality not calculated on the production for non-loss units when reviewing APH.	Although standard production reporting procedures do not require quality and moisture for non-loss units, review situations do.

Review Type	Field Inspection	Appraisal	APH Database Review	Required Supporting Documents
High Dollar Loss	Required	Not Required	Required	<ol style="list-style-type: none"> 1. Production Records 2. Application 3. Acreage Report
Growing Season Inspection	Required	Required	Required	<ol style="list-style-type: none"> 1. Production Records 2. Aerial Photographs 3. GSI Report 4. Appraisal Worksheet 5. Acreage Report
COI Review	Required	Not Required	Required	<ol style="list-style-type: none"> 1. Production Records 2. Application 3. Acreage Report
RI - PRF Review	Required	Not Required	Not Required	<ol style="list-style-type: none"> 1. Grid Locator 2. Proof of Share 3. Proof of Acreage 4. Application
Whole-Farm Review	Not Required	Not Required	Not Required	<ol style="list-style-type: none"> 1. Application 2. Tax Records 3. Allowable Revenue Worksheet 4. Whole-Farm History Report 5. Final Farm Operation Report 6. IRS Tax Forms and Supporting Records
Nursery Review	Required	Required	Not Required	<ol style="list-style-type: none"> 1. Application 2. 575 3. Policy Change 4. Assignment of Indemnity 5. Transfer of Right to an Indemnity 6. Power of Attorney 7. Plant Inventory Value Report 8. CIVR 9. NGPE 10. ELP/PPS 11. Written Agreement 12. PEAK Endorsement 13. Wholesale Records 14. Rehab Endorsement 15. PAIR 16. Nursery Underwriting Inspection Report
APH Verification	Not Required	Not Required	Required	<ol style="list-style-type: none"> 1. Farm Records 2. Verifiable Production Reports 3. FSA Records Evidence 4. Insurance Provider Recorded Evidence 5. Substantiated Evidence 6. Measurements 7. Production Fed to Livestock

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