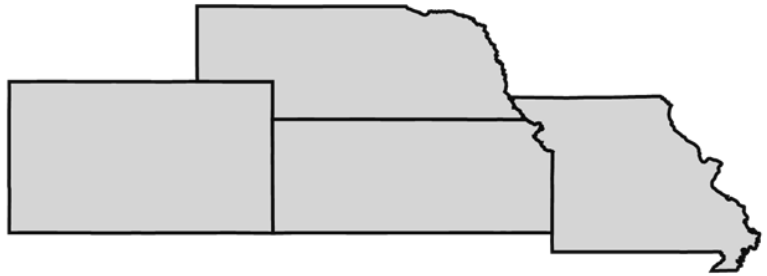
RMA-
Topeka Regional Office (TRO)



E-Mail address: rsoks@usda.gov

Phone Number: (785)228-5512

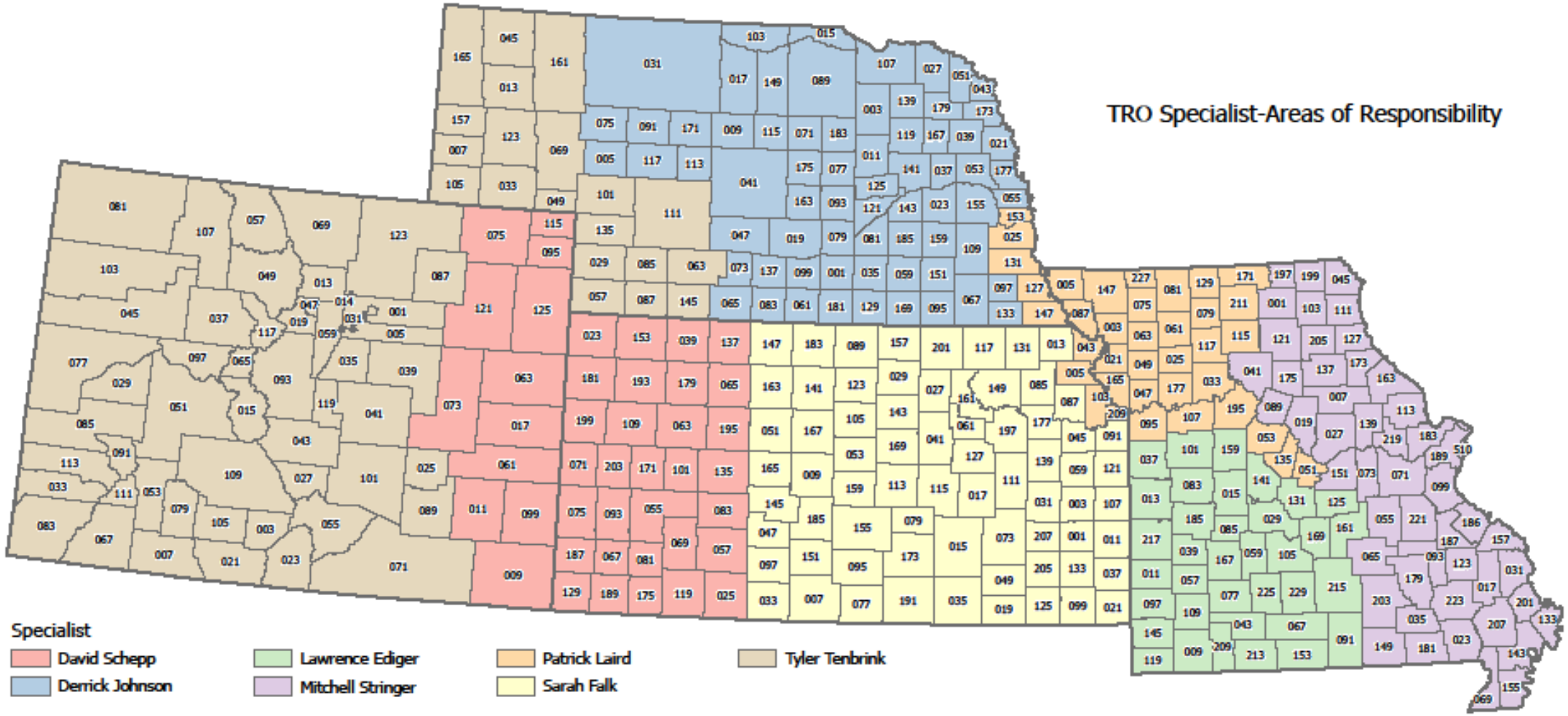
Topeka RO Staff

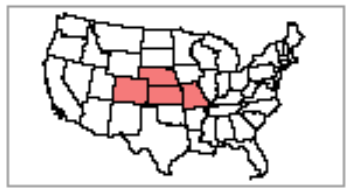
- Director:
  - Collin Olsen (785) 228-5519 collin.olsen@usda.gov
- Deputy Director:
  - Jeff Darrow (785) 228-5520 jeff.darrow@usda.gov
- Senior Risk Management Specialists:
  - Akilah Johnson (785) 228-5530 akilah.nicks2@usda.gov
  - Amanda Whitehurst (785) 228-5526 amanda.whitehurst@usda.gov

Topeka RO Staff

- Risk Management Specialists:
  - Lawrence Ediger (785) 228-5513 lawrence.ediger@usda.gov
  - Sarah Falk (785) 228-5517 sarah.falk@usda.gov
  - Derrick Johnson (785) 228-5516 derrick.johnson@usda.gov
  - Patrick Laird (785) 228-5524 patrick.laird@usda.gov
  - David Schepp (785) 228-5532 david.j.schepp@usda.gov
  - Mitchell Stringer (785) 228-5539 mitchell.stringer@usda.gov
  - Tyler Tenbrink (785) 228-5518 tyler.tenbrink@usda.gov

TRO Specialist-Areas of Responsibility





Map Creation Date: September 09, 2025
Layer Credits: USDA
Source: USDA RMA - System of Analytics
Data Current Date: November 27, 2024
Map Projection: USA Contiguous Albers Equal Area Conic

RMA Division - Insurance Services/TRO

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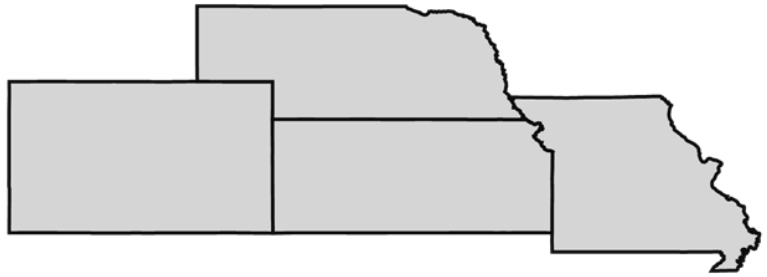
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DISCLAIMER

This presentation highlights features of the Risk Management Agency Programs and is not intended to be comprehensive. The information presented neither modifies nor replaces terms and conditions of RMA policies or county actuarial documents.

DISCLAIMER

Actuarial Reviews-Rate & T-Yield



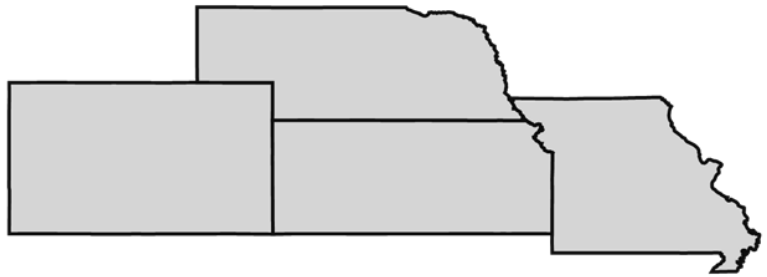
Crops Reviewed in CY 2026

- Wheat
- Rye
- Soybeans
- Sesame
- Oats
- Sugar Beets
- Dry Beans
- Silage Sorghum (rates)
- Rice

Crops To Be Reviewed For CY 2027

Potatoes	Camelina	Dry Peas	Forage Production
Sunflowers	Onions	Cotton	Millet

Program Performance Assessment (PPA)



PPA crops reviewed in CY 2026

- Soybean Plant Date
- Wheat
- Forage Seeding
- Sugar Beets

PPA crops currently being reviewed in CY 2027

- Potatoes
- Camelina
- Forage Production
- Sunflowers
- Nursery

Feedback requested:

email:
rsoks@usda.gov

Deadline:
December 3, 2026

- Crop expansion/deletion recommendations- Are you aware of interest in the crop being expanded or deleted in a county that currently does not have insurance options?
- Type/Practice expansion or deletion recommendations- Is there interest in a county that has insurance options for the crop, but not a specific type or practice?
- Do you have concerns about the current Plant Dates? If yes, what are they?
- Other specific items for us to note or research?

USDA

Targeted PPA reviews in CY 2027

In addition to the CROP reviews, we are completing targeted reviews for the following:

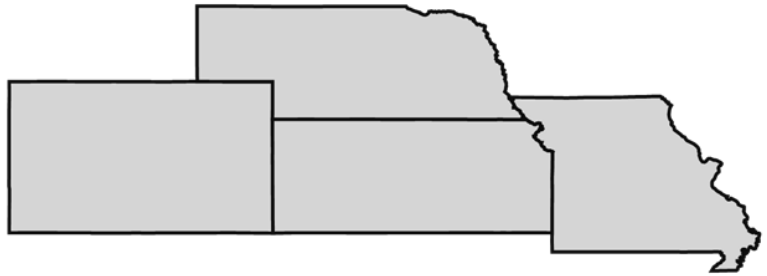
- Specialty Crops
- Program Participation
- Special Provisions of Insurance Statements
- Canola Expansion
- Rye Expansion

Example of Special Provisions of Insurance Statements(SP) review:

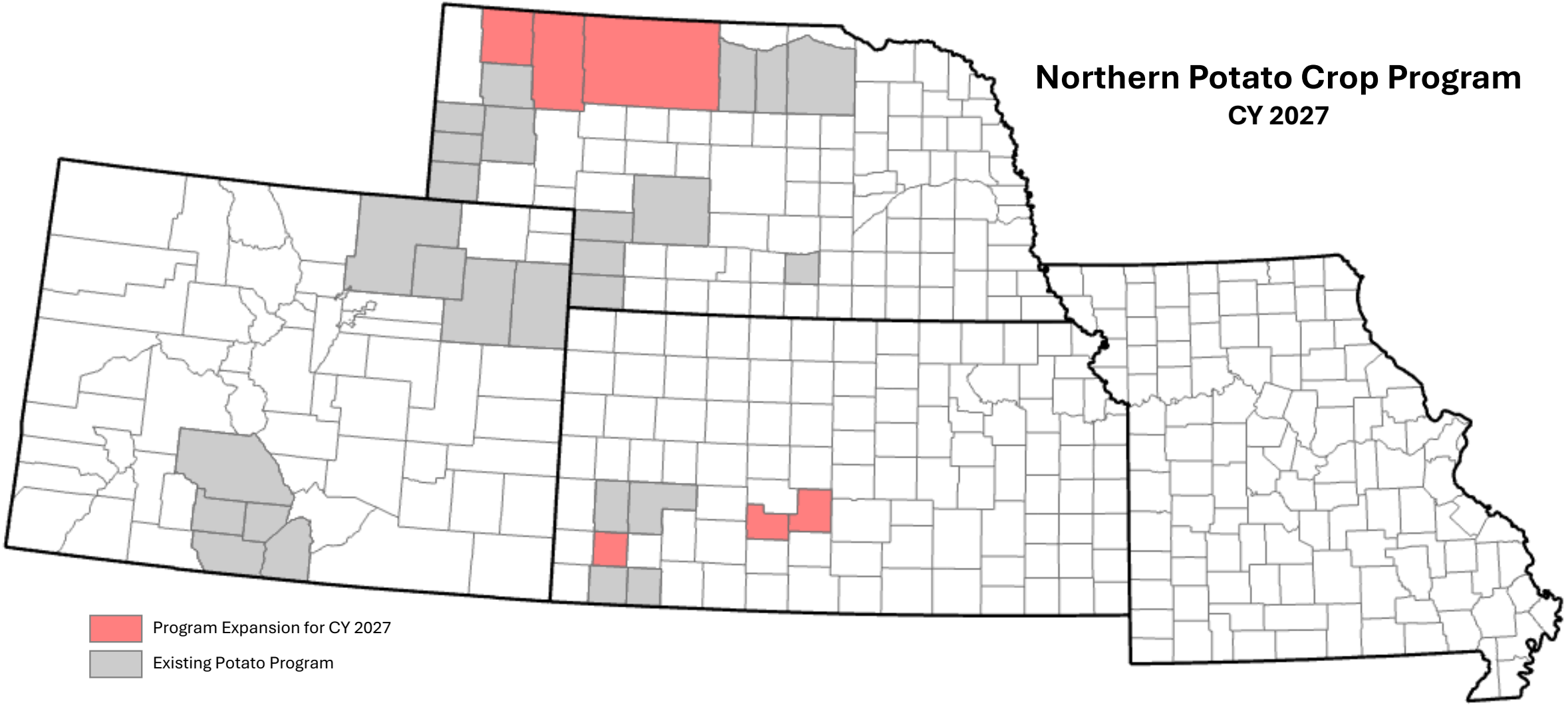
- Sunflowers rotational statement
  - Insurance will not attach to any acreage on which sunflowers, canola, crambe, dry beans, safflowers, mustard, or rapeseed was planted in the previous crop year. A crop which was planted and then all plant growth is terminated by chemical or mechanical means prior to the acreage reporting date, will not be considered planted for rotational purposes ONLY. The insured is responsible to provide proof of insurability.

- Is the rotational statement still needed?
- Canola has the rotational statement & it includes camelina in the list of crops.
- Sunflowers has the rotational statement but it is missing camelina. Should camelina be added to this statement next filing to match canola crops?
- Camelina & Dry beans do not currently have the rotational statement, should they?

2026 Summary of Actuarial Changes Topeka Region



Northern Potato Crop Program
CY 2027





The Northern Potato program was expanded into Edwards, Grant, and Stafford Counties In Kansas and Cherry, Dawes, and Sheridan Counties in Nebraska.

Map Creation Date: October 23, 2026
Layer Credits: USDA Risk Management Agency
Source: USDA Risk Management Agency
Data Current Date: October 23, 2026
Map Projection: USA Contiguous Albers Equal Area Conic

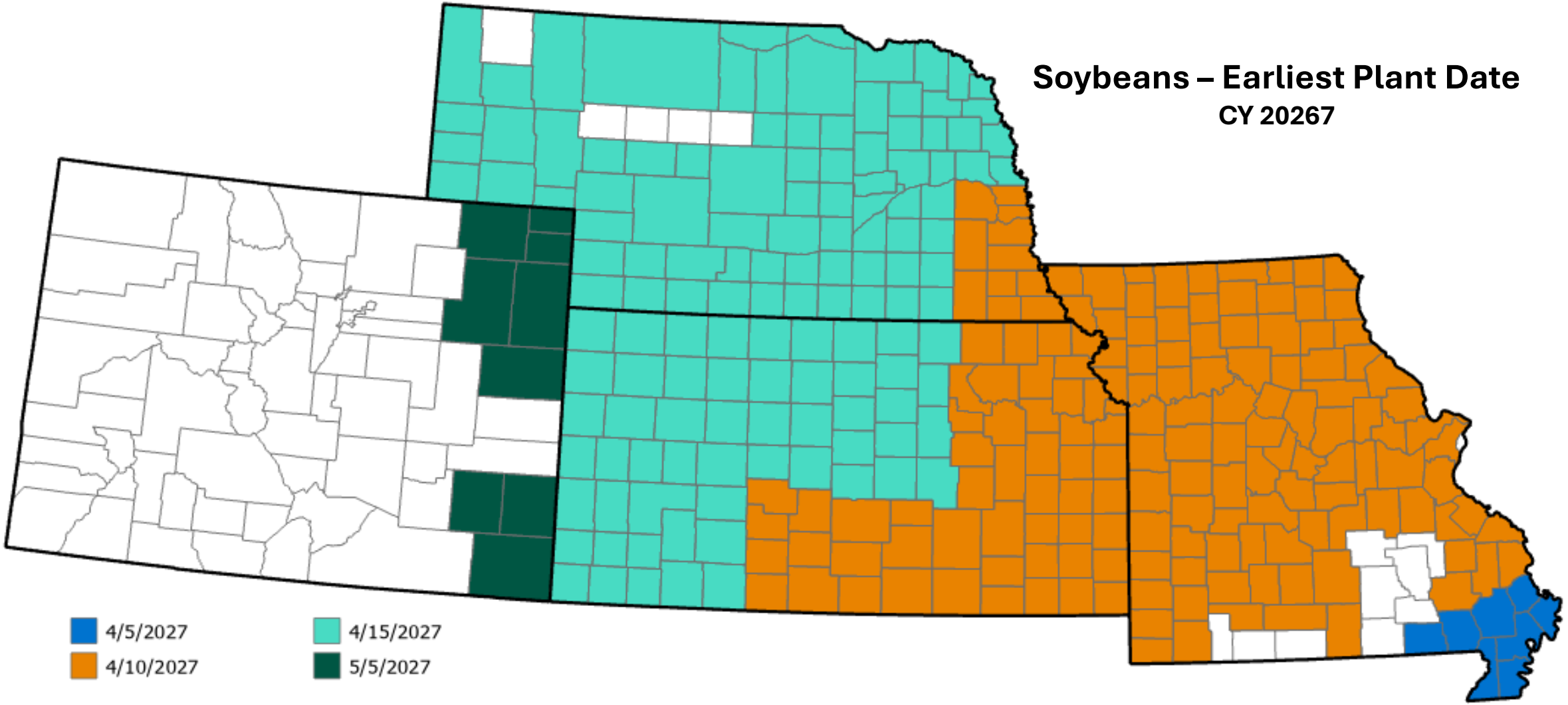
RMA Division - Insurance Services/TRO

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-- Public Information --

Soybeans – Earliest Plant Date

CY 20267





No changes to other Program Dates.

Map Creation Date: October 23, 2026
Layer Credits: USDA Risk Management Agency
Source: USDA Risk Management Agency
Data Current Date: October 23, 2026
Map Projection: USA Contiguous Albers Equal Area Conic

RMA Division - Insurance Services/TRO

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-- Public Information --

Endorsement Changes

- Supplemental Coverage Option (SCO)
  - Can be purchased regardless of an insured's Area Risk Coverage (ARC) election with the Farm Service Agency and increased the maximum coverage level from 86 to 90 percent

Endorsement Changes

- Enhanced Coverage Option (ECO) & Margin Coverage Option (MCO)
  - Approved maximum coverage level from 86 to 95 percent

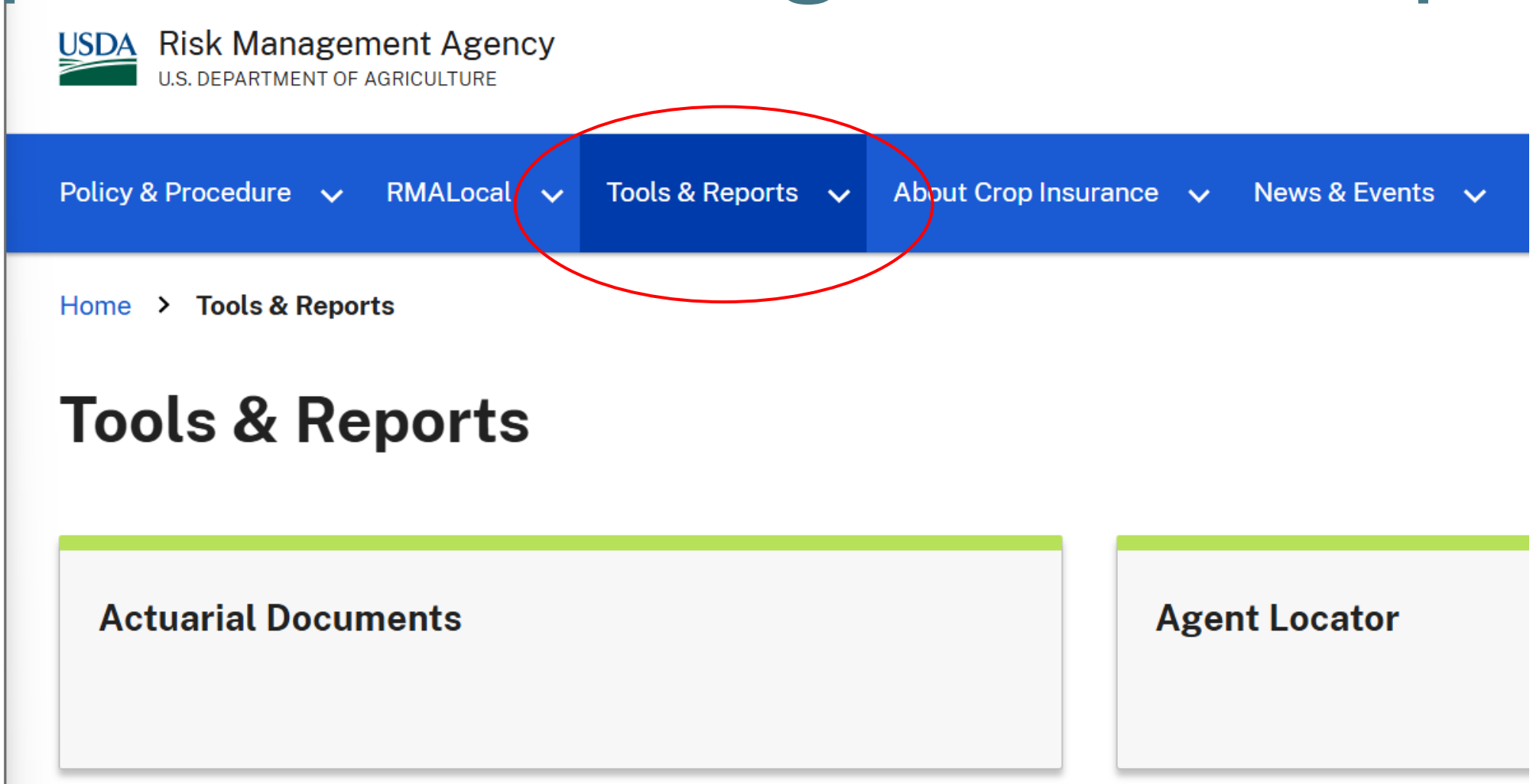
Pulse Crop Revenue

Added language to the Dry Bean Revenue Endorsement that allows Written Agreements in counties with no actuarial documents if an eligible reference county, type, and practice are identified in the Special Provisions. This was previously approved and implemented for the Dry Pea Revenue Endorsement.

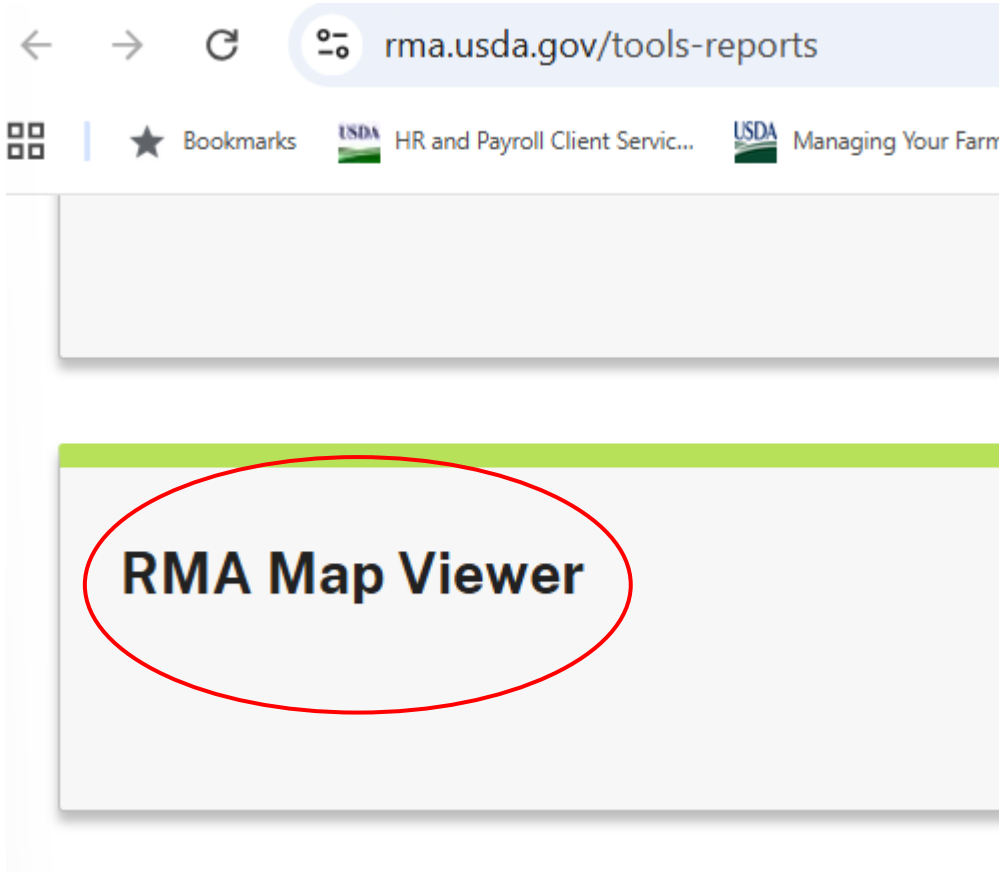
Map Viewer Tool

Map Viewing Tool

https://rma.usda.gov/tools-reports



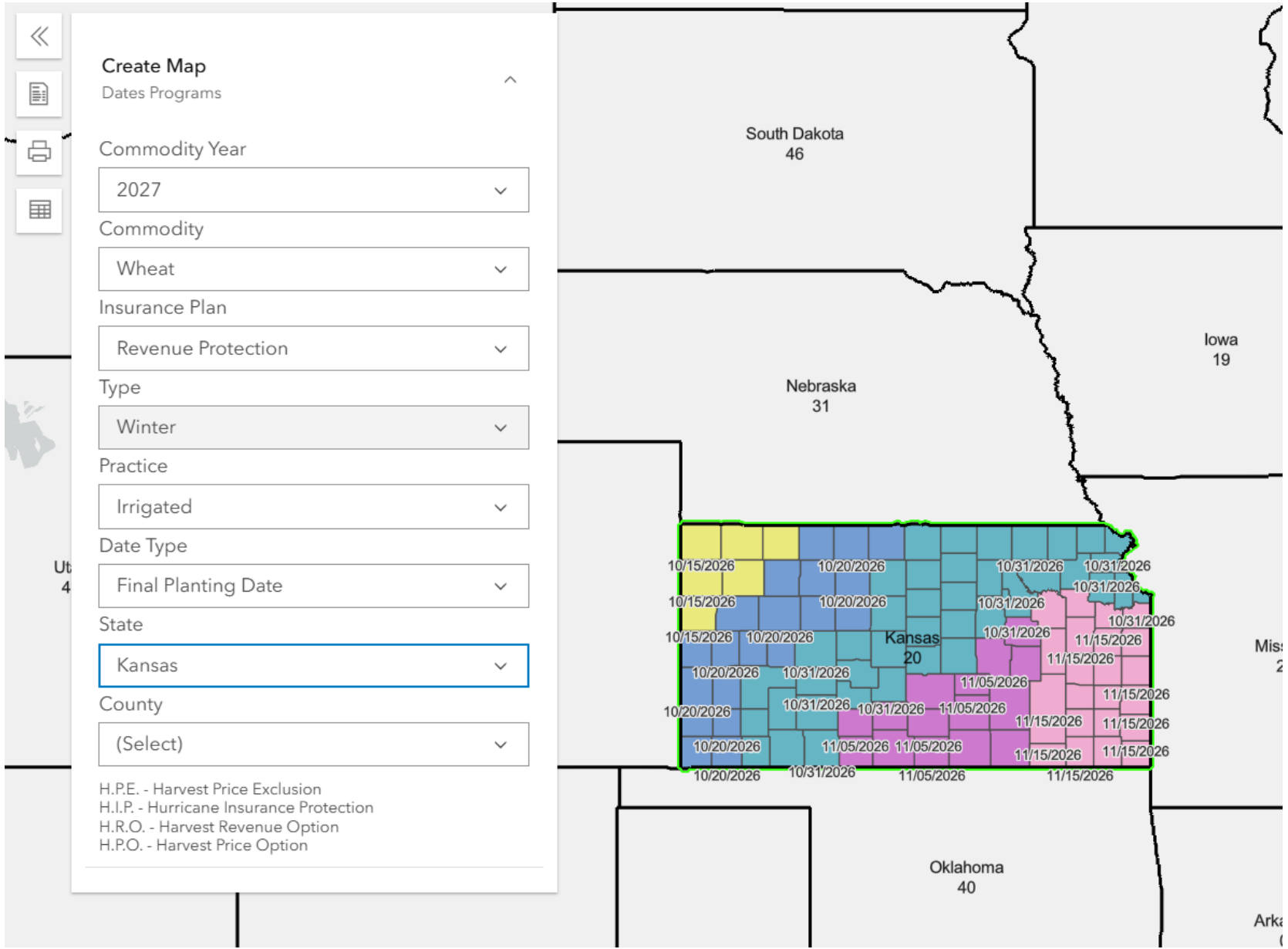
https://rma.usda.gov/tools-reports



The RMA Map Viewer tool has several options for use:

- Commodity Programs – County level availability for insurable crops
- Dates Programs – All important dates and deadlines for commodities displayed by county
- Endorsement Plan Availability – Availability by program for all endorsements – STAX, SCO, MP, PACE, ECO, MCO, and more

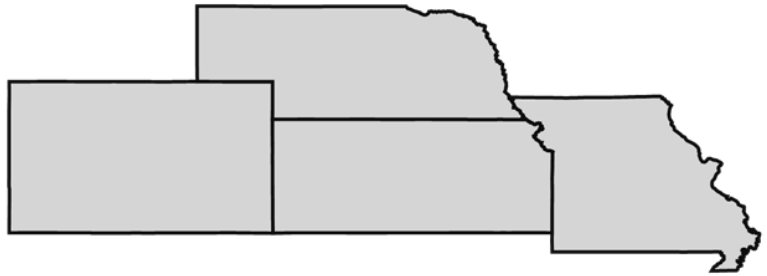
https://rma.usda.gov/tools-reports



The map viewer uses a drill-down dialog box along the left-hand side of the screen to select options.

Here you can see I've selected the winter wheat revenue protection final planting date for display – and it is showing the breakdown of dates for winter wheat across the state. All crops, insurance plans, states, and important dates are options in the drop down boxes.

National Re-Rating Cycle(NRRC) Topeka Region



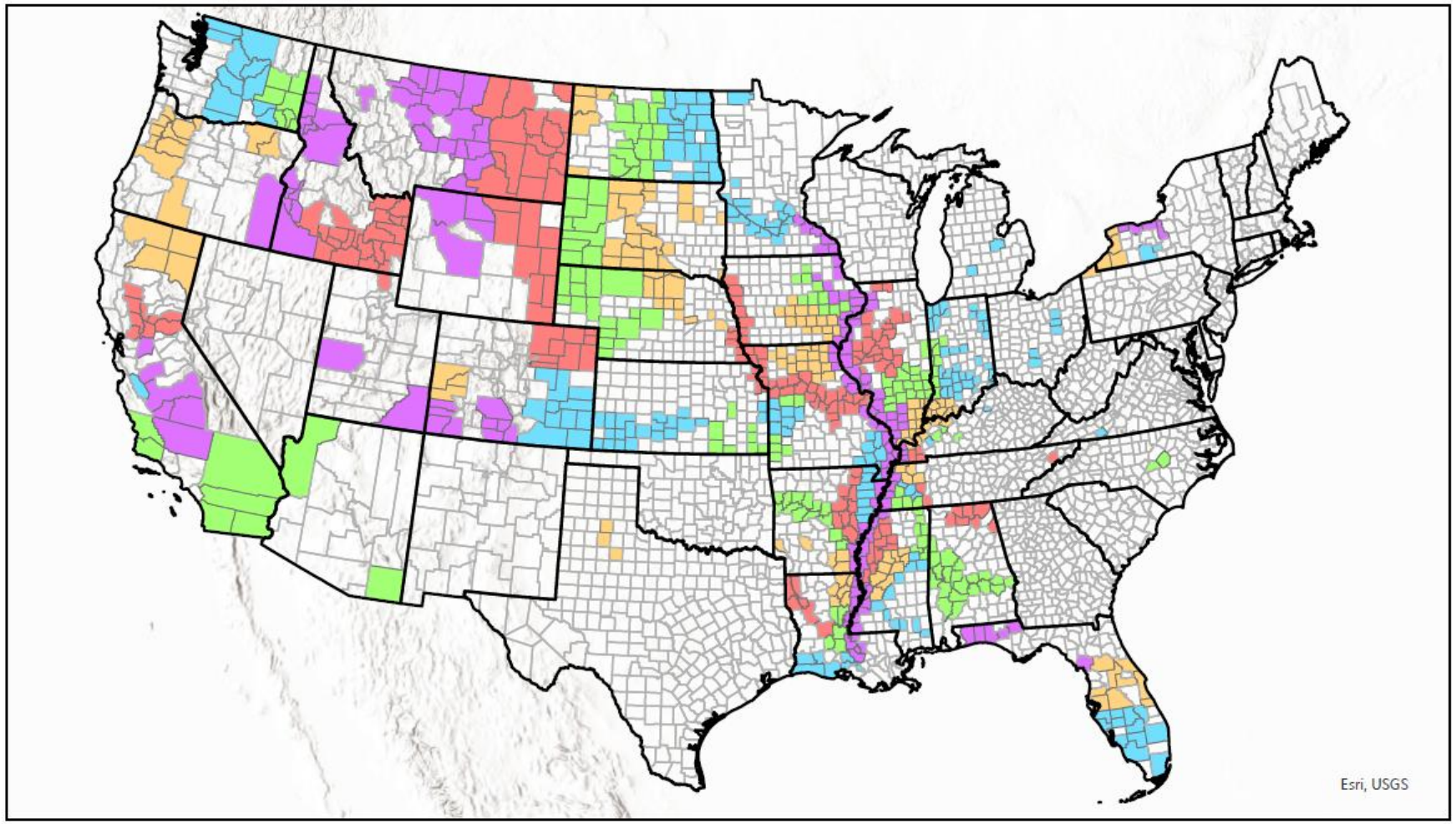
National Re-Rating Cycle (NRRC)

Applies to all actuarial maps

Each map will be reviewed on a 5-year cycle

- Update county boundary
- Review subcounty areas
- Review subcounty rates
- Correct split fields/CLUs

National Re-Rating Cycle



1 - RY2028
2 - RY2029
3 - RY2030
4 - RY2031
5 - RY2032
No Actuarial Map
State Boundary

This map depicts the five groupings for the National Re-Rating Cycle (NRRC) review process. Every reinsurance year (RY) one group of actuarial maps is reviewed.

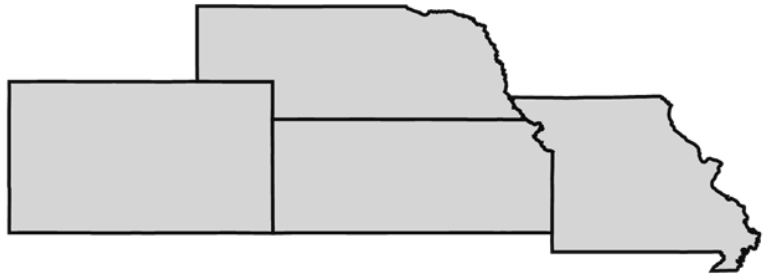
Map Creation Date: September 08, 2026
Layer Credits: USDA
Source: USDA Risk Management Agency - Insurance Services
Data Current Date: September 8, 2026
Map Projection: USA Contiguous Albers Equal Area Conic

RMA Division - Insurance Services

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Limited Irrigation



Irrigation Practice Definition

“A method of producing a crop by which water is artificially applied during the growing season by appropriate systems and at the proper times, with the intention of providing the quantity of water needed to produce at least the yield used to establish the irrigated production guarantee or amount of insurance on the irrigated acreage planted to the insured crop.”

Acres eligible for insurance as irrigated (Section 9(b) of the Common Crop Insurance Policy)

"*If insurance is provided for an irrigated practice, you must report as irrigated only that acreage for which you have adequate facilities and adequate water, or the reasonable expectation of receiving adequate water at the time coverage begins, to carry out a good irrigation practice. If you knew or had reason to know that your water may be reduced before coverage begins, no reasonable expectation exists*."

Coverage Options for Reducing Irrigation Water

- Option 1 is to plant fewer irrigated acres and report the rest of the planted acres as non-irrigated.
- Option 2 is to continue to plant all your acres with limited water and insure them under a non-irrigated practice.
- For certain counties in Kansas, a 3rd Option exists. Option 3 is to request a limited irrigation yield by written agreement. This option is only available for corn and soybeans in select counties.

Failure to take any of the above options, can result in the following procedures per Paragraph 301 C (6) of the 2026 Loss Adjustment Manual Standards Handbook:

USDA

Failure to take action when reducing irrigation may have adverse consequences if there is a loss.
(Par. 201 C (6) of the 2022 Loss Adjustment Manual Standards Handbook)

If the acreage reported for insurance under the IRR practice exceeds the capacity of the irrigation facilities and/or water supply reasonably expected at the time of planting (or on the calendar date for the beginning of the insurance period for perennial crops), limit (reduce) the number of acres insured under the IRR practice to an amount which could have been adequately irrigated.

***Example**: An insured reports 100 acres under the IRR practice. It is later determined that, at the time insurance attached, the facilities or water supplies were adequate for only 75 acres but were used on the 100 acres.*

Failure to take action when reducing irrigation may have adverse consequences if there is a loss.
(Par. 301 C (6) of the 2022 Loss Adjustment Manual Standards Handbook)

(Continued)

Proceed as follows:

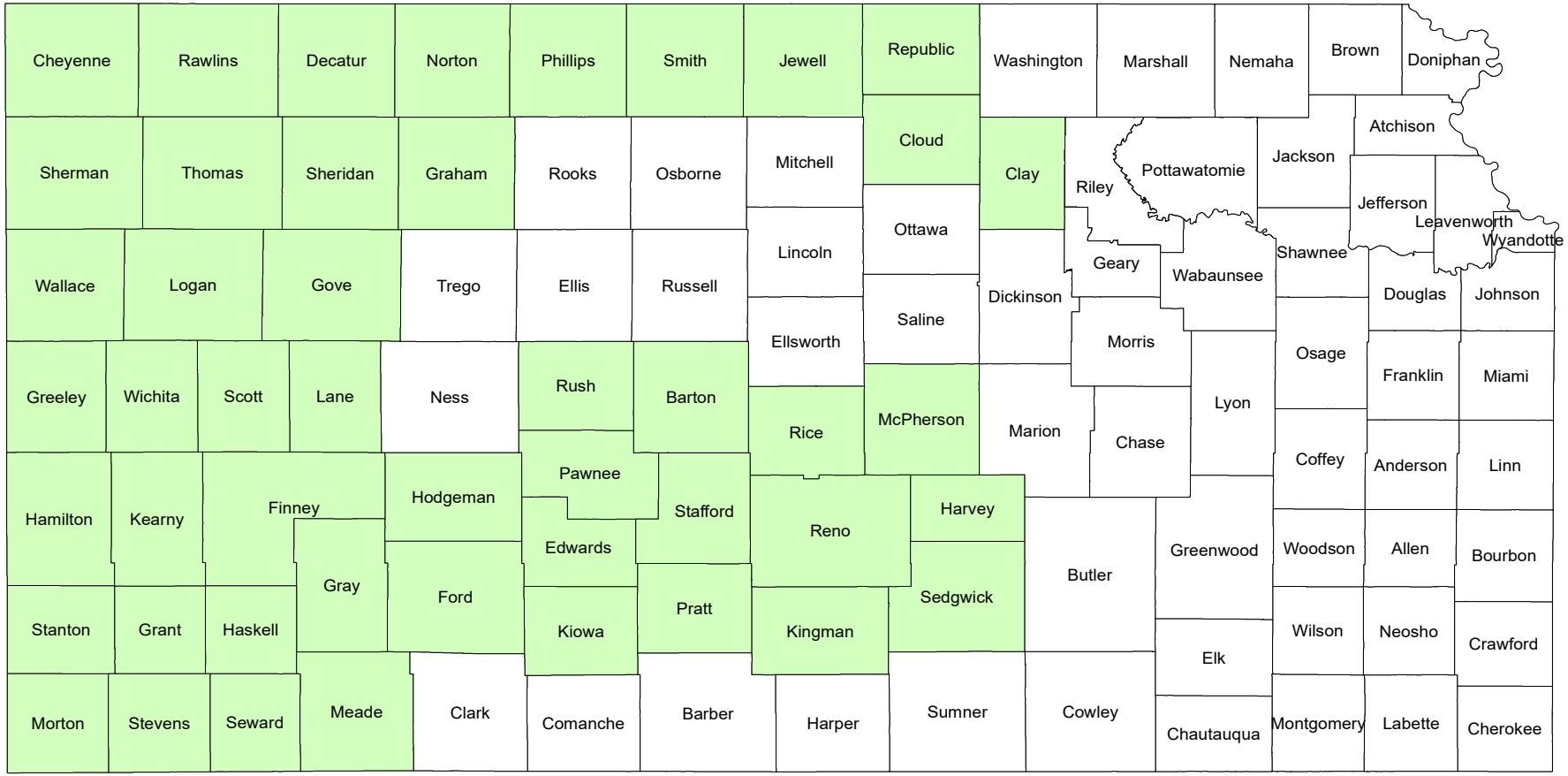
a) Document the number of acres that are insurable as IRR (75 acres, in this case).

b) Determine, to the extent practical, the highest yielding 75 acres to be the IRR acres, appraise any reduction in production on the 75 acres caused by applying the available water to the 100 acres, and enter the appraisal on the claim as an uninsured-cause appraisal.

c) If only IRR acreage is insurable in the county for the crop, prepare a revised AR showing 75 acres insured under the IRR practice. Enter the 25 acres as uninsured acres, and explain the 25 acres are uninsurable acreage due to inadequate facilities and/or water supplies.

USDA

Limited Irrigation Counties - Corn



Limited Irrigation is Available

N

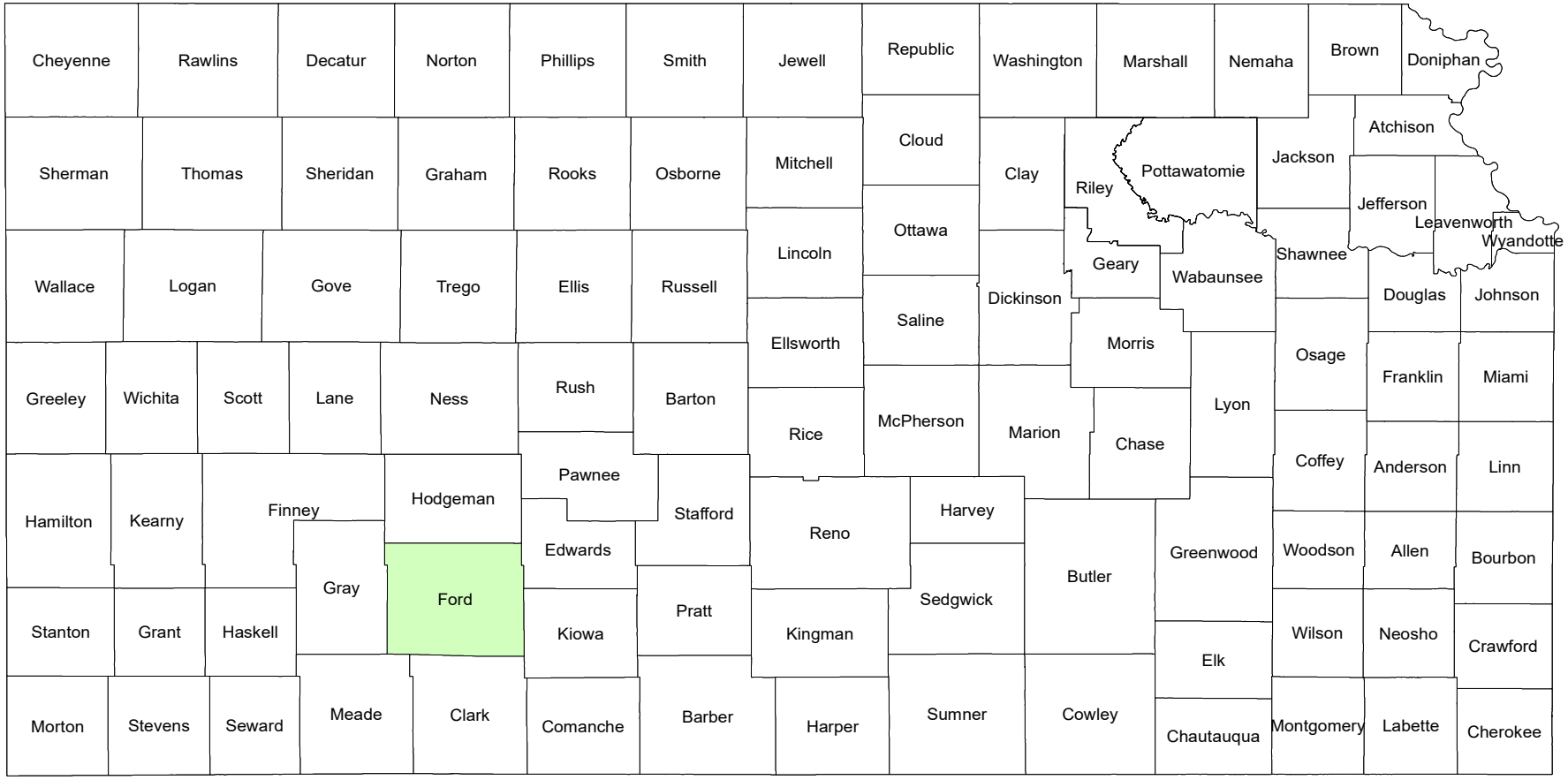
0 20 40 80 120 160 Miles

Source: Risk Management Agency
Map Created by: RMA, Topeka Regional Office, Topeka KS
Map Creation Date: December 13, 2017
Map Projection: Mercator

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USDA

Limited Irrigation Counties - Soybeans



Limited Irrigation is Available

Source: Risk Management Agency
Map Created by: RMA, Topeka Regional Office, Topeka KS
Map Creation Date: December 13, 2017
Map Projection: Mercator

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USDA

How to Request Limited Irrigation Coverage by Written Agreement

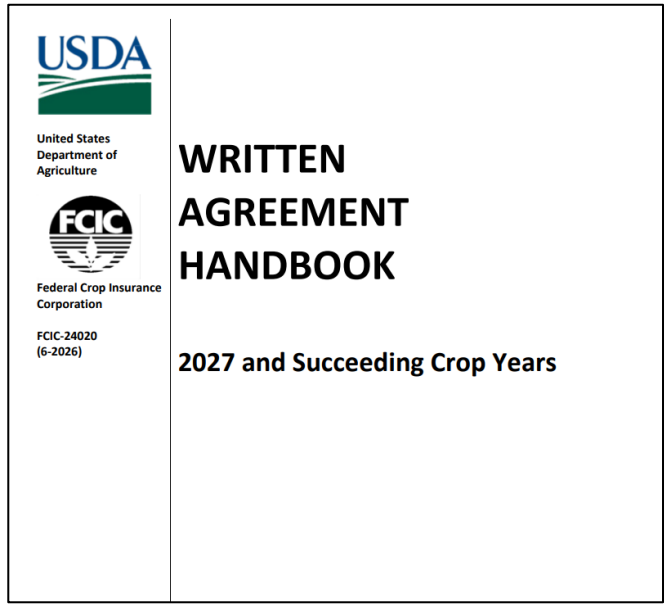
How to Request Limited Irrigation Coverage

Step 1: Visit your crop insurance agent and complete a request for written agreement (Agents should be familiar with process)

Step 2: Pull together needed documentation

Minimum documentation according to RMA's Written Agreement Handbook for TP Type (Unrated Practice/Type)

https://www.rma.usda.gov/sites/default/files/2026-06/2027-24020-Written-Agreement-Handbook_0.pdf



USDA

How to Request Limited Irrigation Coverage

Step 3: Agent submits the information to the Crop Insurance Company for review.

Step 4: The Crop Insurance Company submits the request to the Topeka Regional Office electronically.

Step 5: Specialists from the Topeka Regional Office review the information. If everything is in order and an offer can be made, a yield and separate database is approved for limited irrigation.

Step 6: The offer is issued electronically to the Crop Insurance Company for review.

Step 7: Offer is sent to producer to review and signature to either accept or reject the offer.

USDA

Documentation to be included

- Completed APH
- The legal description of the land and FSA Farm, Tract, Field and aerial photographs of legible maps delineating field boundaries where the applicant intends to plant the crop for which insurance is requested

  - Information from Water Use Reports
  - Your intended maximum level of irrigation for the current year
  - Your type of irrigation system

This information can be completed using the Limited Irrigation Yield Estimate Application.

- Any other pertinent information to establish the distribution of irrigation water from a point of diversion to multiple fields or multiple crops

Limited Irrigation-
Example for Written Agreement

- Historical water use of 15 acre-inches
- Producer applying 11 acre-inches irrigation for crop year 2026
- Results in a reduction of 4 acre-inches giving a 26 bushel reduction in Approved APH Yield – Issued as limited irrigation T-Yield.
- All procedures for the irrigated practice are the same as fully irrigated and good farming practices must be followed

Limited Irrigation – Database Example

Irrigated APH

Crop Year	Acres	Yield	Yield Indicator
2017	139	234	A
2018	139	227	A
2019	139	135.1	A
2020	139	65	YA
2021	139	225.7	A
2022	139	170.2	A
2023	139	195	A
2024	139	215	A
2025	139	172.6	A
Rate Yield		182.2	
APH Yield		187.2	

Limited Irrigated APH

Crop Year	Acres	Yield	Yield Indicator
2022		161	T
2023		161	T
2024		161	T
2025		161	T
Rate Yield		161	
APH Yield		161	

USDA

RMA Documentation Tool for Limited Irrigation

Water Right
1 Type(s) of Use: IRR 2 Point of Diversion(s):

1. Crop Year:	2019	4. Producer Name:		7. Phone:	
2. State:	Kansas	5. Address:		8. Tax ID:	
3. County:		6. City, ST, Zip:		9. Policy Number:	
10. Insured Crop:	Corn	12. FSN:		14. Unit:	
11. System Type:	Pivot System	13. Tract:		15. Field:	

16. Year (uncheck box to exclude)	17. Reported Crop	18. Reported Water Diverted (Acre-Feet)	19. Reported Acres	20. Yield (After trend, substitution, exclusion, as applicable)	21. Water Applied (Acre-Inch)
☐ 2016					N/A
☐ 2015					N/A
☑ 2014	Corn	208.17	139	172.6	17.97
☑ 2013	Corn	160.95	139	215	13.89
☑ 2012	Corn	163.69	139	195	14.13
☑ 2011	Corn	139.8	139	170.2	12.07
☑ 2010	Corn	180.17	139	225.7	15.55
☑ 2009	Corn	161.25	139	110	13.92
☑ 2008	Corn	184.28	139	135.1	15.91
☑ 2007	Corn	163.71	139	227	14.13
☑ 2006	Corn	201.73	139	234	17.42
☐ 2005					N/A
☐ 2004					N/A
☐ 2003					N/A
☐ 2002					N/A
☐ 2001					N/A
☐ 2000					N/A
☐ 1999					N/A
☐ 1998					N/A
☐ 1997					N/A
Average based on checked years of water use:		173.75	139.0	187	15.00

22. Proposed Water Applied (Inch per Acre)	23. Proposed Irrigated Acres	24. Proposed Water Use (Acre-Feet)	25. Percent Reduction in Average Water Use	26. RMA Estimated Reduction in Bushel Per Acre	27. Expected Yield (Average Yield - Estimated Reduction)	28. Expected Percent Reduction in Yield
11	139	127.42	26.67%	-26	161	14.10%
0		0.00	100.00%			
0		0.00	100.00%			
0		0.00	100.00%			
0		0.00	100.00%			

29. Notes:	

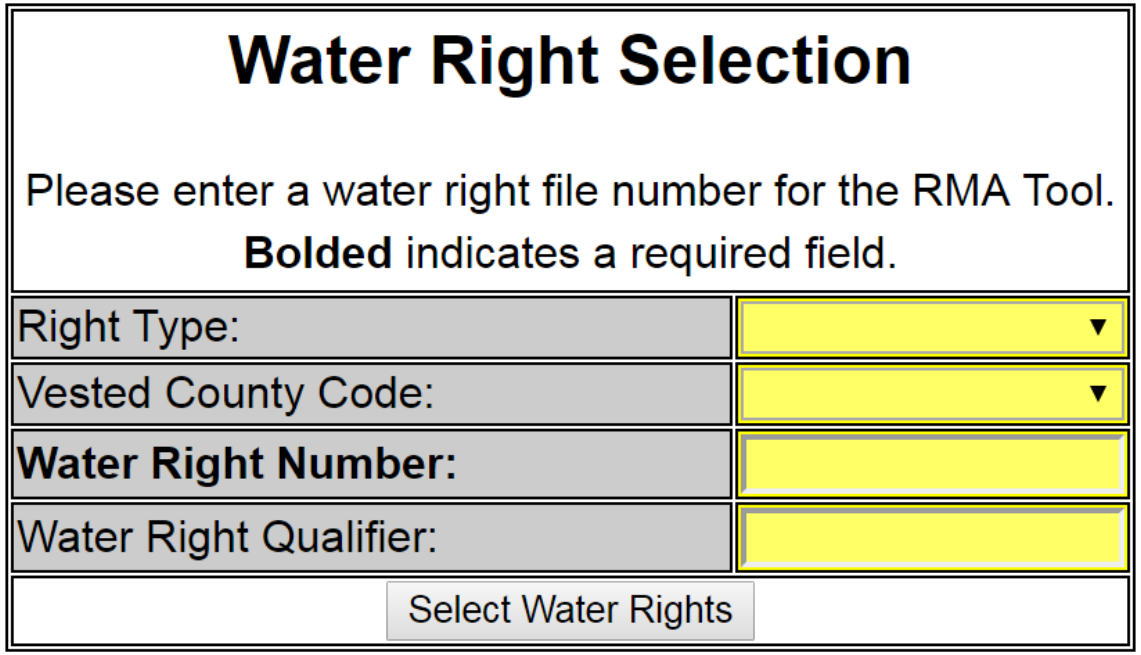
Update Form

Limited Irrigation Yield Estimate Application can be found at:

https://geohydro.kgs.ku.edu/geohydro/rma/wr_lookup.cfm

USDA

Limited Irrigation Yield Estimate Application



https://geohydro.kgs.ku.edu/geohydro/rma/wr_lookup.cfm

Disclaimer

For information on the RMA Documentation Tool, please contact Richard Rockel. For water right related questions, please contact Alex Whitesell. For web page or internet based comments, please contact Brownie Wilson. RMA Limited Irrgation Tool updated Summer, 2017. Water rights data updated daily.

Kansas Water Office

KU Kansas Geological Survey, The University of Kansas

USDA

Limited Irrigation- Comparison of Coverage

APH yield bushels/acre	187	161	55
Coverage Level	x .70	x .70	x .70
Bushel Guarantee	131	113	39
Projected Price	x $3.86	x $3.86	x $3.86
Insurance Guarantee	$505.00	$435.00	$149.00
Premium Per Acre	$26.00	$24.00	$23.00
Producer Paid Prem/Acre	$11.00	$11.00	$9.00
Base Premium Rate	5.15%	5.52%	15.44%

Deadline to Request Limited Irrigation Coverage by Written Agreement



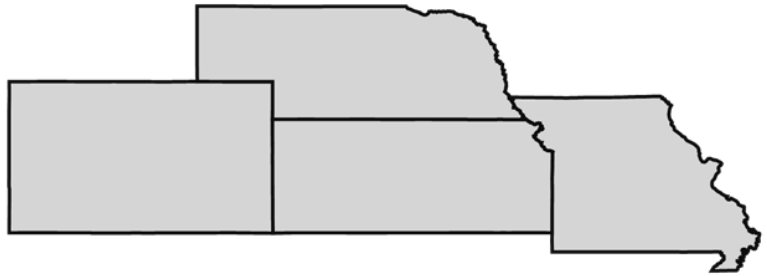
Acreage Reporting Date (July 15)

USDA

For more information on what is limited irrigation or how to request limited irrigation coverage by Written Agreement, go to the Topeka RO webpage at:

www.rma.usda.gov/en/RMALocal/Field-Offices/Regional-Offices/Topeka-Kansas-Regional-Office-Page

Soybean Quality Issues



Crop Insurance Quality Adjustments

- **Soybean** production does not meet the grade requirements for U.S. No. 4 (i.e., grades U.S. Sample grade) because of test weight or kernel damage (excluding heat damage) or having a musty, sour, or commercially objectionable foreign odor (except garlic odor), or which meet the special grade requirements for garlicky soybeans.

Crop Insurance Quality Adjustments

- **Soybean** production contains substances or conditions that are identified by the Food and Drug Administration or other public health organizations of the United States as being injurious to human or animal health.

Crop Insurance Quality Adjustments

- **Important notes on soybean discoloration:** Purple staining / mottling is not considered damage under the U.S. Grade Standards and as a result is not a qualifying quality deficiency. In addition, discoloration due to seed genetics is not a qualifying quality deficiency.

Harvesting Damaged Soybeans

- Farmers should notify their crop insurance agent to file a notice of loss (NOL) within 72 hours of the initial time of discovery of damage or loss of production. An adjuster will work with the insured to identify all samples, tests, and records necessary to process any claim.

Timing of Harvest, Storage, and Delivery

Samples may only be obtained and submitted for grading by the adjuster or a disinterested third party approved by the approved insurance provider (AIP).

Samples must be obtained no later than 60 days after the end of the insurance period (damage occurring after harvest, including in storage, is not insurable), except for production that may contain substances or conditions injurious to human or animal health.

Timing of Harvest, Storage, and Delivery

- If production is going to be:
  - **Sold or put in commercial storage:** samples are obtained at the time of delivery.
  - **Farm-Stored:** If production can be kept completely separate from all prior crop year's production and kept separate by unit, samples may be obtained from on-farm storage. Otherwise, samples should be obtained prior to the crop entering storage.

Timing of Harvest, Storage, and Delivery

(b) Coverage ends on each unit or part of a unit at the earliest of:

(1) Total destruction of the insured crop;

(2) Harvest of the insured crop;

(3) Final adjustment of a loss on a unit;

(4) The calendar date contained in the Crop Provisions or Special Provisions for the end of the insurance period;

(5) Abandonment of the insured crop; or

(6) As otherwise specified in the Crop Provisions.

Delivery Point Quality Discounts

- Discounts received by the insured may be eligible for quality adjustment in accordance with the requirements in the crop provisions. An adjuster will work with the insured to identify all samples, tests, and records necessary to process any claim. An example of how these discounts may be applied is provided in the fact sheets.

Delivery Point Rejections

Salvage markets: The AIP, along with the insured, must perform due diligence to find a market or salvage market for the damaged production.

If a salvage market cannot be identified, the AIP may determine the production to be considered zero market value (ZMV). The AIP must make this determination in accordance with ZMV procedure in the Loss Adjustment Manual.

Effect on future APH Yields and Coverage

- The reduced production will remain in the APH database, the same as any other actual yield. However, there are options (if available) or elections the insured can make to mitigate the impact of the low yield.

Mitigation of Impact of Low Yield

- An insured can elect the Quality Loss Option (QL) which allows insureds to replace low actual yields due to quality losses with their pre-quality actuals (requires a notice of loss and the production records must show pre and post quality).

Mitigation of Impact of Low Yield

- If the actual yield is less than 60 percent of the T-Yield the insured can elect Yield Adjustment (YA) and substitute the low actual yield with 60 percent of the T-Yield.

Mitigation of Impact of Low Yield

- If the crop year in the county qualifies for Yield Exclusion (YE), YE allows the exclusion of the actual yields for a certain crop years when RMA determines the county per planted acre yield for a crop year was at least 50 percent below the simple average of the per planted acre yield for the crop in the county for the previous 10 consecutive crop years.

Example Discount Factor Table

Quality Adjustments
Selection Criteria

Year: 2026 Commodity: Soybeans (0081) State: Kansas (20)
Data: Released Plan: Revenue Protection (02) County: Saline (169)

Quality Adjustments

Discount Name	Discount Type	Discount Range Low Value	Discount Range High Value	Discount Factor
Grade Discount	U.S. Sample Grade			0.0260
Test Weight Discount	Test Weight Pounds	48.000	48.990	0.0060
	Test Weight Pounds	47.000	47.990	0.0080
	Test Weight Pounds	46.000	46.990	0.0100
	Test Weight Pounds	45.000	45.990	0.0120
	Test Weight Pounds	44.000	44.990	0.0130
Damage Discount	Kernel Damage%	8.010	9.000	0.0680
	Kernel Damage%	9.010	10.000	0.0810
	Kernel Damage %	10.010	11.000	0.0940
	Kernel Damage %	11.010	12.000	0.1080
	Kernel Damage %	12.010	13.000	0.1210
	Kernel Damage %	13.010	14.000	0.1340
	Kernel Damage %	14.010	15.000	0.1480
	Kernel Damage %	15.010	16.000	0.1610
	Kernel Damage %	16.010	17.000	0.1740
	Kernel Damage %	17.010	18.000	0.1870
	Kernel Damage %	18.010	19.000	0.2010
	Kernel Damage %	19.010	20.000	0.2140
	Kernel Damage %	20.010	21.000	0.2270
	Kernel Damage %	21.010	22.000	0.2410
	Kernel Damage %	22.010	23.000	0.2540
	Kernel Damage %	23.010	24.000	0.2670

Example Calculation

- Assume you deliver 1,000 bushels of soybeans to the elevator. Tests performed show the production contains 14.0 percent kernel damage, resulting in a grade of U.S. Sample grade. Assuming there are no other quality deficiencies, the PTC would be determined as follows: The DF for 14.0 percent kernel damage in the SP is 0.134. The DF for U.S. Sample grade in the SP is 0.026.

  0.134 + 0.026 = 0.160

  1.000 – 0.160 DF = 0.840 QAF

  1,000 bushels × 0.840 QAF = 840.0 bushels PTC

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