

# Revised RY2026 SRA Appendix IV Review Matrix for Crop and Livestock Income Protection

Risk Management Agency (RMA) has revised its 2026 reinsurance year review matrix to spell out how the new Crop and Livestock Income Protection (CLIP) umbrella policy gets audited alongside underlying revenue policies.

## KEY POINTS

- Crop and Livestock Income Protection (CLIP) is a new umbrella policy available starting reinsurance year 2026 that sits on top of two or more Revenue Protection (RP) policies and can deliver higher coverage levels at potentially lower cost than buying each policy at the same level individually.
- For 2026, CLIP is only available for specific spring crops insured under RP in 13 states; the bulletin does not name the 13 states, so your agent will need to confirm whether your county and crop qualify.
- Approved Insurance Providers (AIPs) must review both your underlying commodity policy and your CLIP policy whenever a review is triggered, including the \$200,000 large claims review threshold, so expect more thorough audits if you stack policies.
- The revised Appendix IV review matrix now lists CLIP requirements under both the Stand-Alone Insurance Plans category and the Two or More Insurance Plans category, clarifying which Inspection Elements apply when CLIP overlaps with other coverage.

## TALK TO YOUR AGENT

If you carry RP on spring crops and have ever considered umbrella coverage, ask your Silveus agent whether CLIP is offered in your county and how it would change your premium, coverage level, and audit exposure for the 2026 crop year.



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