

CROP INSURANCE - DAY 1

GREATAMERICANCROP.COM







Meeting Objectives:

• This training session will cover the basics of crop insurance on a practical level.

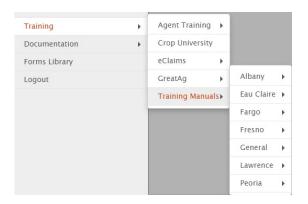
Day 1 Agenda:

- I. INTRODUCTION
- II. MPCI OVERVIEW
- III. MPCI OVERVIEW, CONTINUED
- IV. GENERAL STANDARDS and CROP INSURANCE HANDBOOK
- V. ACTUARIALS
- **VI. APPLICATIONS**



Training Material:

The PDF training material is in GreatAg under the 3 black bars tab under TRAINING>TRAINING MANUALS>GENERAL:





Training Opportunities

Great American offers several "training" opportunities such as:

- Classroom sessions
- Crop University
- Webinars
- Training Videos
- Specialized product training
- · Great Ag Help
- Lunchtime Learnings



SRA Compliance

- 2024 Training Compliance
 - We continue to welcome non-licensed, agency support personnel to all training meetings.
 - All individuals involved within the underwriting of MPCI must be trained and tested so they meet the established agent compliance standards.
 - 3 hours of federal training
 - New agents are required to have 12 hours of federal training before they may service federal crop insurance.

MPCI commissions will be withheld if an agent fails to meet training and testing compliance.



MPCI Testing

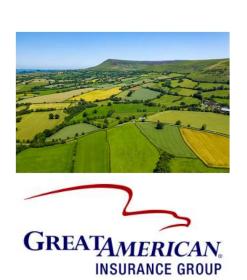
- 2023 Agent MPCI Testing
 - RMA continues to mandate agent testing every 3 years.
 - All Great American MPCI testing is completed in Crop University which can be accessed in GreatAg



- Testing should occur within 3 <u>calendar years</u> from the last successful test.
- Agents must successfully achieve a passing score of 70% or better.
- <u>Written</u> testing documentation from other SRA insurance providers will meet Great American's testing requirements.



2024 Agent Training - 101



Crop Insurance Division

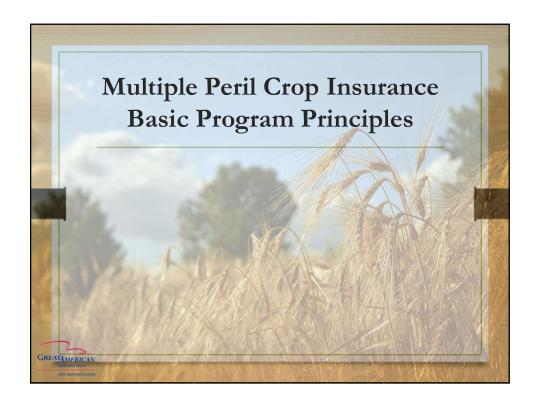
Offices

- Great American is a financially secure, committed insurance provider in the federal crop insurance program.
 - Home office Cincinnati, OH
 - Service/Processing /Claims offices
 - · Albany, Georgia
 - Decatur, Illinois
 - Eau Claire, Wisconsin
 - Fargo, North Dakota
 - Fresno, California
 - Lawrence, Kansas
 - Omaha, Nebraska
 - Peoria, Illinois

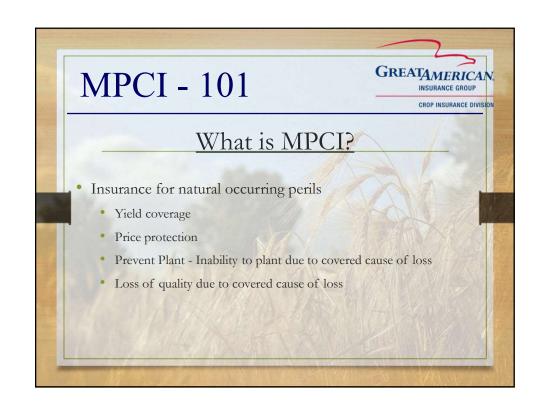


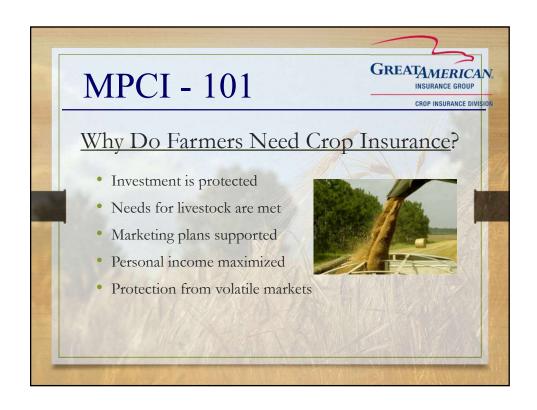


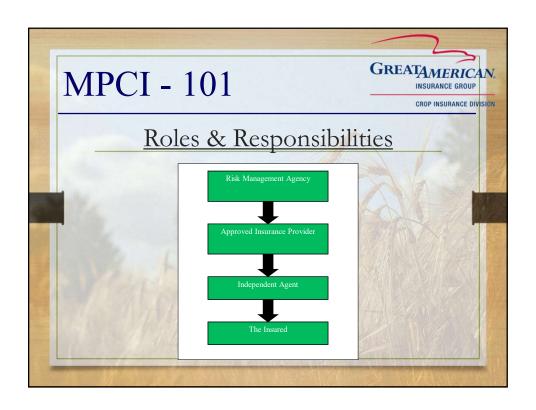




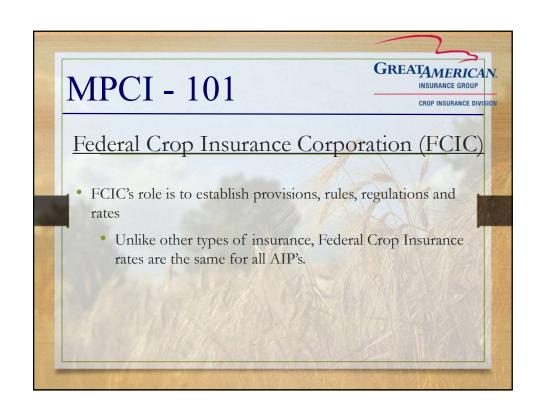
MPCI - 101 What is MPCI? Federally Funded Insurance Program Allows producers of agricultural commodities to participate in risk management Regulated by the government Administered by private insurance companies







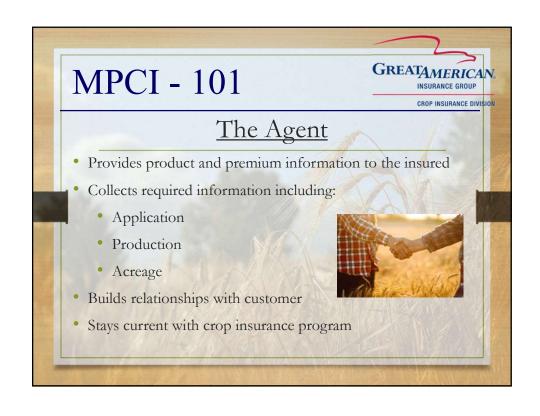
MPCI - 101 Risk Management Agency (RMA) • Division of the United States Department of Agriculture • RMA oversees the crop insurance program, administers premium and subsidies and provides support and outreach



MPCI - 101 Approved Insurance Provider (AIP) Contracts with licensed agents to market crop insurance Share gain and loss with RMA Receives Administrative and Operating fees to offset expenses



MPCI - 101 Reinsurance Risk shared between Approved Insurance Provider (AIP) and the Risk Management Agency (RMA) Standard Reinsurance Agreement (SRA)





CROP INSURANCE DIVISION

The Insured

- Have ownership in a crop and enter into a contract to the insure crop
- Report required information
- Pay applicable premium and fees
- Follow appropriate farming practices
- Notify AIP in event of a loss
- Receive an indemnity when insurable loss occurs if guarantees are not met

MPCI - 101

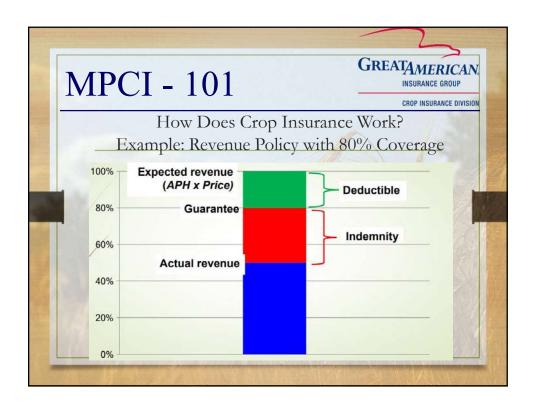


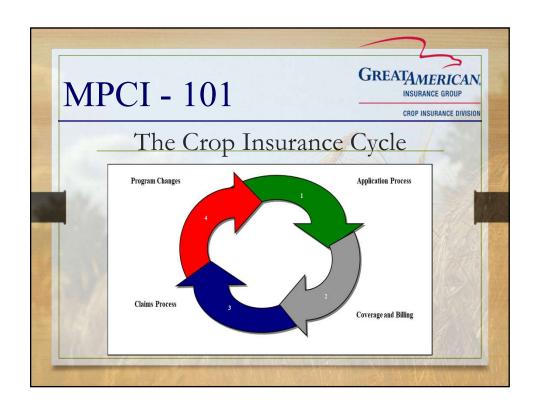
CROP INSURANCE DIVIS

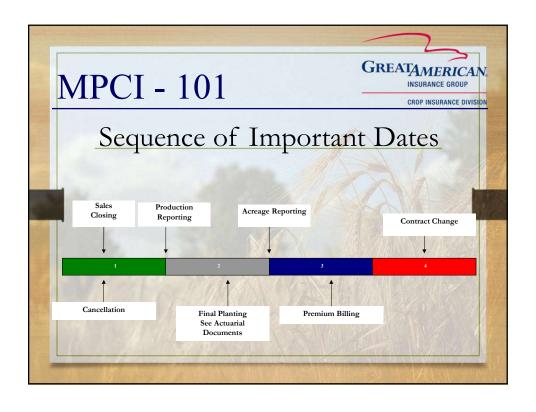
Crop Insurance Contract

- Agreement between policyholder and Approved Insurance Provider (AIP)
- Policyholder <u>agrees</u> to insure all eligible acreage of the crop planted in the county
- AIP <u>agrees</u> to indemnify the policyholder against losses that occur during the crop year
- Insurance covers loss of yield or revenue exceeding a deductible amount
- Losses must be due to unavoidable perils

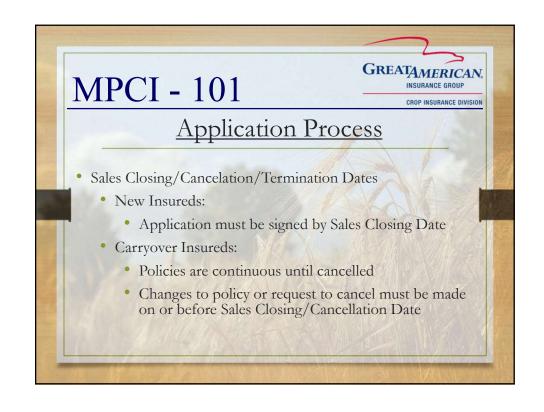
MPCI - 101 Insurable Commodities & Plans Over 100 commodities insured (and increasing) Multiple Plans of Insurance (types of insurance coverage) Some crops have only one plan while others have multiple EXAMPLES: Wheat, Corn and Soybeans have multiple plans available Apples, Green Peas and Hemp: APH plan only Crop insured under one plan per county







MPCI - 101 The Application Process • Available Plans and options are explained to the insured by Agent • Check the County Actuarial Documents • Plans, Crop, Practices • Program dates such as: • Sales Closing, Cancellation, Termination Dates & more • Rates • Available Options (PF, YA, TA, etc.) • Submission of Application • Declaration of coverage





CROP INSURANCE DIVISION

Coverage and Billing

- APH (Actual Production History) information of the insured's history of growing the crop must be submitted by PRD this info determines the insured's guarantee on a unit-by-unit basis
- An Acreage Report <u>must be submitted by the insured by ARD</u>
 AR must include <u>all insurable</u>, <u>uninsurable</u>, <u>and prevent plant</u> acres of the crop
- After processing the AR, the agent provides a Schedule of Insurance to the insured.

MPCI - 101

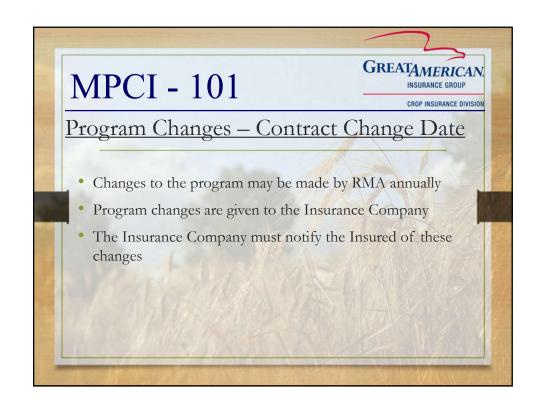


CROP INSURANCE DIVISION

Coverage and Billing

- Premium is calculated on a unit-by-unit basis using the guarantee, planted acres, percent of interest in the crop and price
 - Price is determined on the Commodity Exchange or established by RMA.
- The insured's premium is based on the information submitted on the Acreage Report and printed on the Schedule of Insurance
- The Premium Billing Date is shown in the actuarial documents, (8/15 for most spring crops).
- Interest starts accruing, on the 1st day of the month following the premium billing date

MPCI - 101 Claims Process If a loss occurs, the Insurance Company must be notified within 72 hours For Revenue Losses the insured must report loss within 60 days of the price being released Loss adjuster will inspect and appraise remaining value Insurance company will process the claim and pay an indemnity if warranted





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Plans of Insurance

- An insurance plan, along with the coverage level and price determines coverage
 - Individual Plan Based on revenue and/or yield
 - Area plans Based on county information
- Low coverage levels provide less risk management but are more cost effective
- High coverage levels provide more risk management at a higher premium

MPCI - 101

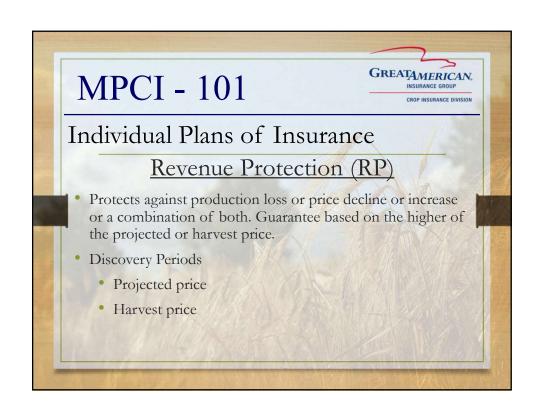


Individual Plans of Insurance

Actual Production History-APH

- Oldest Federal Crop Insurance Plan
- Provides protection against a loss in yield due to natural causes
- Uses the producer's history of growing the crop in the county
 - Must have verifiable records to support production submitted
- Guarantee = Approved Yield x Coverage Level
- Indemnity may be due if production is less than guarantee
- Pricing established by RMA (price election)
- Applies to crops that do not have revenue coverage available

MPCI - 101 Individual Plans of Insurance Yield Protection Plan (YP) Protects against a loss of production Works the same as APH plan but Price is established by the Commodity Exchange Price Provisions (CEPP) Calculated by multiplying the average yield by the level of coverage by projected price Insureds with YP policies have the option to choose less than 100% of projected price Only available for crops that also have revenue protection available





Individual Plans of Insurance

Revenue Protection (RP)

- Guarantee is initially calculated using the CEPP Projected Price
- At time of loss, if the Harvest Price is higher than the Projected Price, the insured's Revenue Guarantee would need to be recalculated using the higher Harvest Price.
- An indemnity may be due when the Harvested Production Revenue (insured's production x harvest price) is less than the Revenue Guarantee for the crop acreage.

MPCI - 101

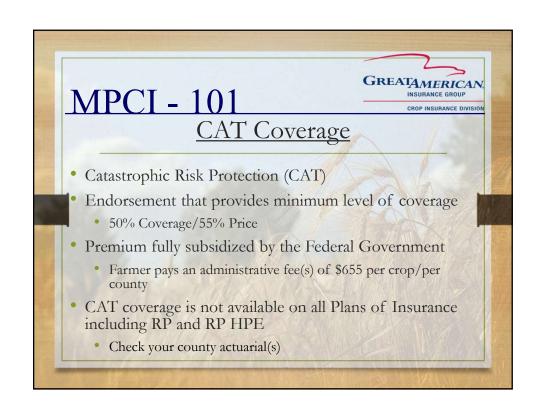


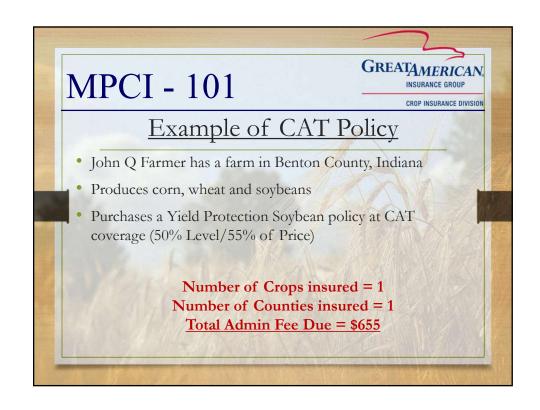
Individual Plans of Insurance

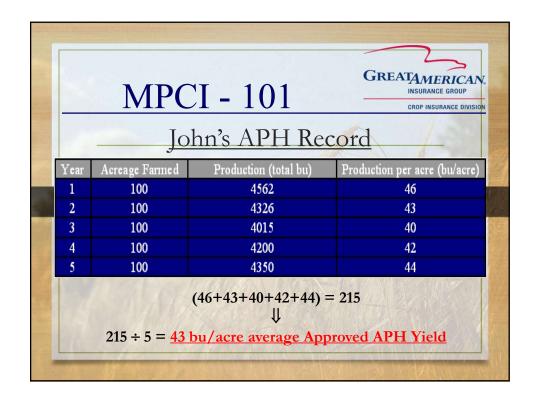
Revenue Protection with Harvest Price Exclusion (RP-HPE)

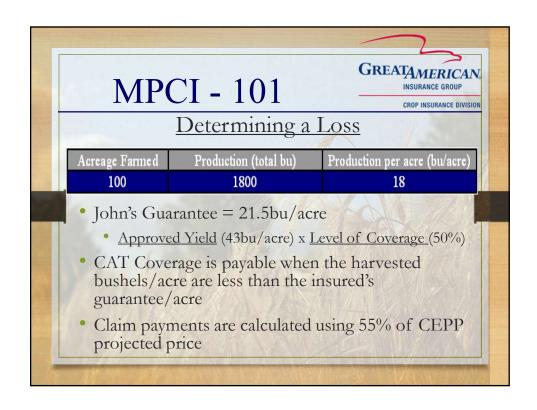
- Provides coverage against loss of revenue caused by price decrease, low yields or a combination of both
- Producer does not receive the benefit of upward price movement with the RP-HPE plan

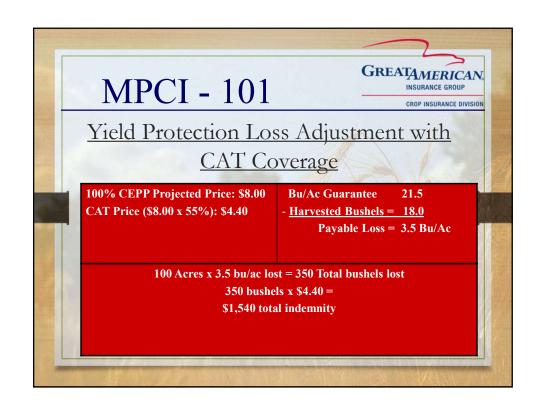
MPCI - 101 Commodity Exchange Price Provision (CEPP) • Defines price component of YP, RP and RPHPE • Utilizes Commodity Exchanges to figure projected and harvest prices • Unique for each crop • Same projected price for Yield Protection and Revenue Protection











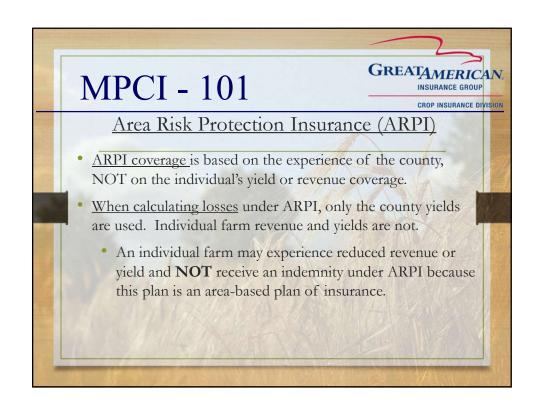
MPCI -	101	GREATAMERICAN INSURANCE GROUP CROP INSURANCE DIVISION
Yield Protec	tion with Buy-	Up Example
100 bu APH Yield	80% Coverage Level	\$6.00 Price Election
71 bu/acre Actual Production	Loss Due to Drought	
• Yield loss:	antee: 100 x .80 = 80 guar. – 71 act. ent: 9 bu. x \$6.00	= 9 bu./acre

GREATAMERICAN. MPCI - 101 Revenue Protection Example Yield Increase and Price Decrease 100 bu APH Yield 80% Coverage Level \$6.00 Price Election \$480 Revenue 104 bu/acre Actual \$4.50 Harvest Price Guarantee Production Loss Due to Drought Revenue guarantee: $100 \times .80 = 80 \text{ bu./acre } \times $6 = $480 \text{ bu./a$ Revenue to Count: 104 bu. yield x \$4.50 harvest price = \$468 Indemnity Due: \$480 guarantee - \$468 revenue = \$12 indemnity

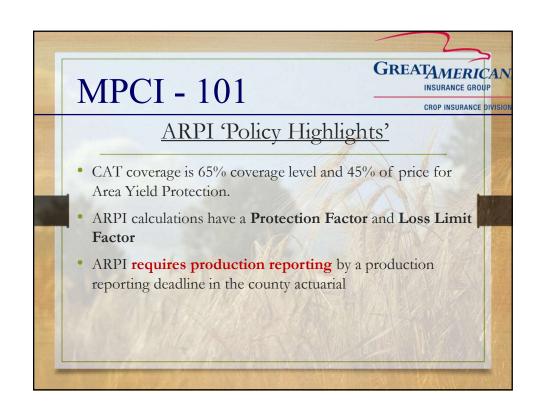
MPCI -	101	GREATAMERICA, INSURANCE GROUP CROP INSURANCE DIVIS
RP-HPE	– Example Yi	eld Increase
a	nd Price Decr	ease
100 bu APH Yield	80% Coverage Level	\$6.00 Price Election
\$480 Revenue Guarantee	104 bu/acre Actual Production	\$4.50 Harvest Price
Loss Due to Drought		
Revenue to Count:	100 x .80 = 80 bu./acr 104 bu. yield x \$4.50 h 80 guarantee - \$468 rev	narvest price = \$468
Sama D	lesult as Revenue Pro	

GREATAMERICAN. MPCI - 101 RPHPE – Example Yield Decrease and Price Increase 100 bu APH Yield 80% Coverage Level \$6.00 Price Election \$480 Revenue 70 bu/acre Actual \$7.00 Harvest Price Guarantee Production Loss Due to Drought Revenue guarantee: $100 \times .80 = 80$ bu./acre x \$6=\$480 Revenue to Count: 70 bu. yield x \$7.00 harvest price = \$490 Indemnity Due: \$480 guarantee < \$490 revenue = \$0 indemnity

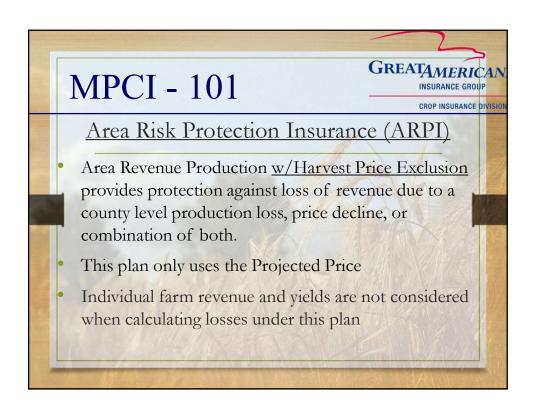




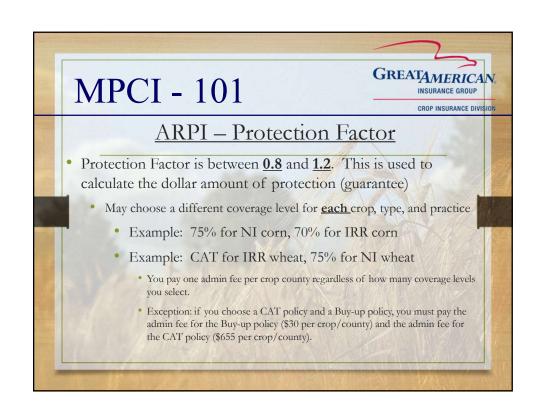
MPCI - 101 ARPI with CEPP ARPI uses the Commodity Exchange Price Provisions (CEPP) to determine price Same method for determining prices for Area Revenue Protection Area Yield Protection Also, the same method for determining prices for individual plans of insurance



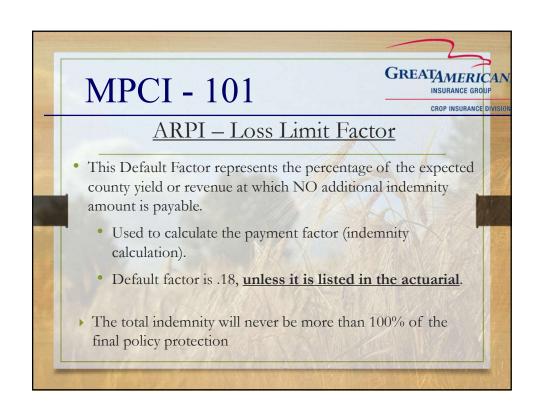
MPCI - 101 Area Risk Protection Insurance (ARPI) • Area Yield Protection (AYP) provides protection against loss of yield production • Area Revenue Protection (ARP) provides protection against loss of revenue due to a county level production loss, a price decline, or a combination of both



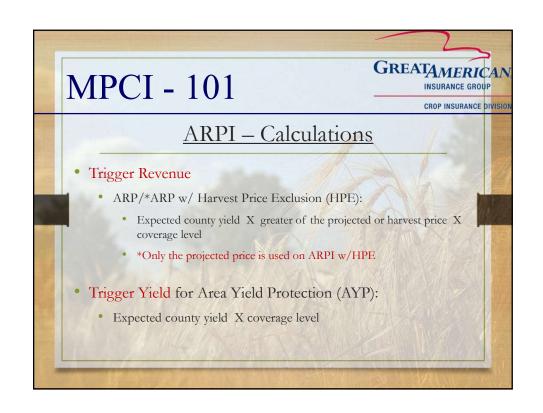
MPCI - 101 ARPI Application • Elect: Area Revenue Protection (ARP) Area Revenue Protection with Harvest Price Exclusion (ARP-HPE) Area Yield Protection (AYP) • Select Crop(s) • Select a Coverage Level • Elect a Protection Factor



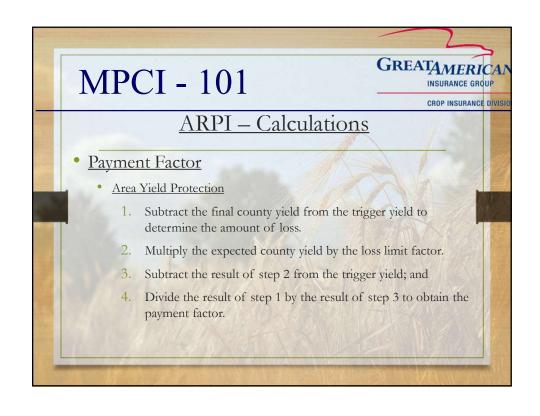
GREATAMERICAN MPCI - 101 INSURANCE GROUP CROP INSURANCE DIVISIO ARPI – Expected County Yield The Expected County Yield is found in the County Actuarial Documents Below is an example of a soybean expected county yield Types / Practices T/P 1 No Type Specified 997 No Type Specified 997 Type Practice Nfac (Non-Irrigated) 053 Nfac (Irrigated) 094 **Yields Expected County Yield** 64.1000 64.1000 Expected County Yields may vary by crop, county, state, practice, type so check Actuarial Documents for correct Expected County Yield



MPCI - 101 ARPI - Calculations Final Policy Protection • Area Revenue Protection: • Expected county yield X the greater of the harvest or projected price • Multiply the result by the chosen protection factor • Then Multiply by acres and share. • Area Revenue Protection w/ HPE • Expected county yield X projected price • Multiply the result by the chosen protection factor • Then Multiply by acres and share.



MPCI - 101 ARPI - Calculations Payment Factor Area Revenue Protection/*Area Revenue Protection/ w HPE 1. Subtract the final county revenue from the trigger revenue to determine the amount of loss. 2. Multiply the expected county yield by the greater of the *projected or harvest price and by the loss limit factor depending on plan. 3. Subtract the result of step 2 from the trigger revenue; and 4. Divide the result of step 1 by the result of step 3 to obtain the payment factor.





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ARPI - Reporting Production

Reporting production is required:

- This adds some administrative burden and costs to producers, agents and insurance providers to maintain and submit production records.
- AIPs are NOT required to perform appraisals for ARPI crops that are NOT harvested.
 - Requires insured(s) to note whether the crop was destroyed or put to another use if unharvested acreage was reported.
- If the insured <u>DOES NOT</u> provide an accurate production report by the PRD, the next year's protection factor is reduced to 0.80, which is the lowest factor available.
- There are certain crops, <u>like Forage Production</u>, that are not required to report production.

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ARPI – Yields

The data source used to determine county yields:

- Based on the best available data
- Specified in the actuarial documents
- Generally, the data source used to establish the expected county yield = source used to
 establish the final county yield

Yield Data Source

Data Source Area Basis Yield Basis Commodity Irrigation Practice RMA
Production Area
Planted Yield
Soybeans
Non-Irrigated

If the data source used to establish the expected county yield is not available to establish the final county yield.

FCIC will determine the final county yield based on the most accurate data available.



Pasture Rangeland and Forage (PRF)

- Rainfall Index Insurance Plan is an area insurance plan for pasture, rangeland and forage grown for the intended use of grazing by livestock or having.
- It is designed to insure against a decline in an index value that is based on the long-term historical average precipitation for the same area of land for the same period of time. It does not use actual crop production within the area.

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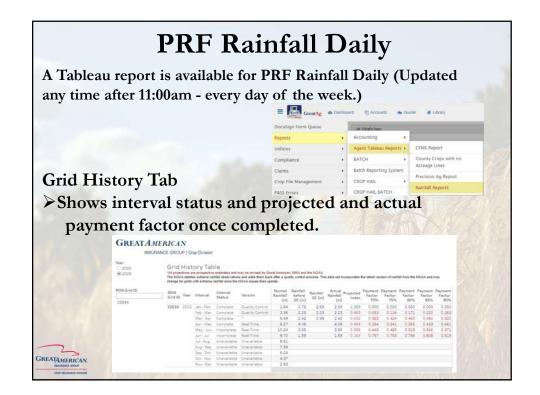
Pasture Rangeland and Forage (PRF)

- The PRF program uses a numbered grid system. Each grid covers an area equal to 0.25 degrees in latitude by 0.25 degrees in longitude.
- Producers must choose at least two 2-month periods when precipitation is important for forage growth for their operation. These are called index intervals.
- Each day, the National Oceanic and Atmospheric Administration Climate Prediction Center (NOAA CPC) obtains data from a minimum of four reporting stations.
 - The gridded precipitation data is interpolated for entire grid
 - Cannot be traced to a specific reporting station



Pasture Rangeland and Forage (PRF)

- Sales Closing, Cancellation and Termination Dates are all December 1
- Acreage Reporting Date is December 1
- Not all pasture acreage has to be insured.
 - Only choose the acres and months most important to their grazing and/or having operations.





Annual Forage - Rainfall Index - Pilot Program

- Annual Forage is a crop insurance plan that utilizes a rainfall index to provide coverage for annual forage crops.
- It covers crops planted annually and used for livestock forage or fodder.
- Does not directly measure a producer's annual forage production or loss but the rainfall index is used to correlate any deviation of normal precipitation to the acreage.
- Producer do not have to insure 100% of insurable acres.

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<u>Annual Forage – Rainfall Index – Pilot Program</u>

Annual Forage is offered in all counties in Colorado, Kansas, Nebraska, New Mexico, North Dakota, Oklahoma, South Dakota and Texas

Sales Closing for all Areas: July 15th





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<u>Annual Forage – Rainfall Index – Pilot Program</u>

Application

- Percent of Value is calculated for each Growing Season and not applicable to CAT Coverage
 - Must be allocated to more than 1 index interval by growing season and not less than 10% in a selected interval
 - Maximum percent allowed in a selected interval is specified in Special Provisions
 - Applies to all Grid IDs in the county for the growing season
- CAT coverage 65% Coverage Level; 45% Productivity Factor
 - Admin Fee=\$655 for each county/crop
 - Only 1 index interval per growing season. CAT coverage will apply to ALL applicable growing seasons for the year
 - May retain benefits from both NAP and AF but insureds should direct NAP questions to FSA.

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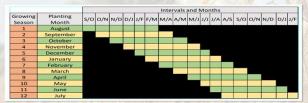


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<u>Annual Forage – Rainfall Index – Pilot Program</u>

12 Growing Seasons

- · Growing season based on the month of planting
 - All twelve growing seasons have six intervals available.
 - · Growing season insurability dependent on the month of planting.



Growing Season Availability

- Not all planting months/growing seasons are available in every state.
 - CO, KS and NE-Excluded December (GS5) and January (GS6)
 - ND and SD-Excluded December (GS5) and January (GS6) and February (GS7)



<u>Annual Forage – Rainfall Index – Pilot Program</u>

Growing Season Availability

- Producers have the option to choose which growing seasons to have coverage in.
- If acres not reported by ARD or the growing season was not selected, then no coverage is provided.

Earliest and Final Plant Dates located in Actuarials

- Follows the first day and last day of each month.
 - Example: GS3 Planting Month October Oct 1st Earliest Plant Date and Oct 31st Final Plant Date

Acreage Reporting Date

- Acreage Reporting is 5 days after the month of planting
 - Producer plants October 15th for GS3 then ARD is Nov. 5th.

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<u>Annual Forage – Rainfall Index – Pilot Program</u>

- Dual Use Option available which allows the producer to purchase an Annual Forage and Small Grain policy.
 - Offered in States/Counties with a Short Rate Date.
 - Annual Forage Commodities covered under the Small Grains Crop
 Provisions that is planted with the intent of grazing the crop first and
 then later harvesting the crop for grain will be eligible for the dual use
 option and producers will be able to retain both benefits.
- The Dual Use Option will adjust the County Base Value to be equal to 40% of the full year value.
 - Estimated value of grazing up to the short rate date published for the county.



CROP INSURANCE DIVISION

Apiculture (API)

- A pilot program using rainfall and vegetation greenness indices to estimate local rainfall and plant health.
- This type of area index program intends to offset the loss of the value of apiculture including honey production, collection of pollen, wax and breeding using rainfall index.

MPCI - 101

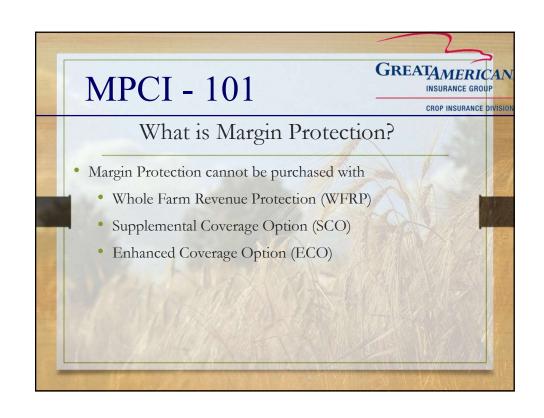


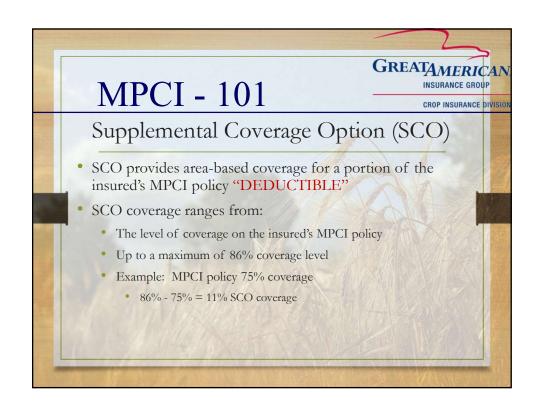
OHO! INCOHARCE

What is Margin Protection?

- MP was the first product to consider certain <u>variable costs of production</u> in formulating the insurance guarantee.
- MP is <u>area-based</u>, using county-level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.
 - This is an AREA plan the insured does not use HIS prices, HIS yields NOR HIS inputs
- MP provides coverage to protect the insured's "expected margin", i.e., the difference between expected revenue and specific expected costs. "The money a farmer has left after harvesting bushels, selling them and paying operating costs is the margin. This is the money the farmer has to cover land costs, pay for management, labor and support their family."
- MP takes into consideration changes in 3 different areas: crop prices, county yields, and changing input prices.

MPCI - 101 What is Margin Protection? MP can be purchased as a stand-alone policy or purchased in conjunction with Yield Protection or Revenue Protection policies. The selected individual plan is referred to as the "base policy". The base policy, if purchased, must be purchased from the same insurance company as the issuer of MP policy. The available base policies are offered under the Coarse and Small Grains Crop Provisions Purchase of a "base" Yield Protection or Revenue protection policy, will result in a MP premium credit to reflect the fact that indemnity payments from one policy can offset payments from the other. This credit cannot be accurately determined until the Multi-Peril Acreage Report is complete.









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Supplemental Coverage Option (SCO)

- Must be purchased with an underlying individual crop policy
- Liability (max payout) based on expected crop value for the individual grower
 - But the amount paid out is based on how well the county does
 - Payment generally occurs later than for individual policy
 - Based on when county data becomes available
 - Similar to Area Risk Protection Insurance (ARPI)
- 65% premium subsidy
 - Regardless of coverage level of the underlying policy

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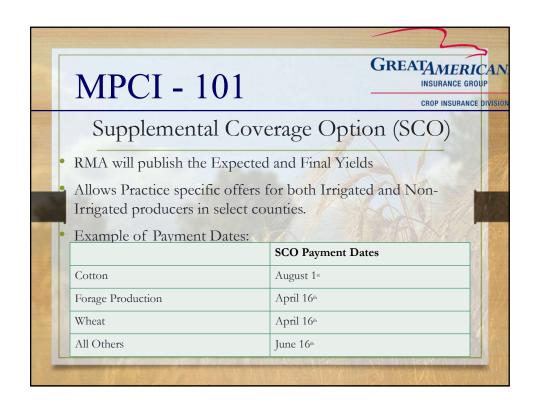


CROP INSURANCE DIVISIO

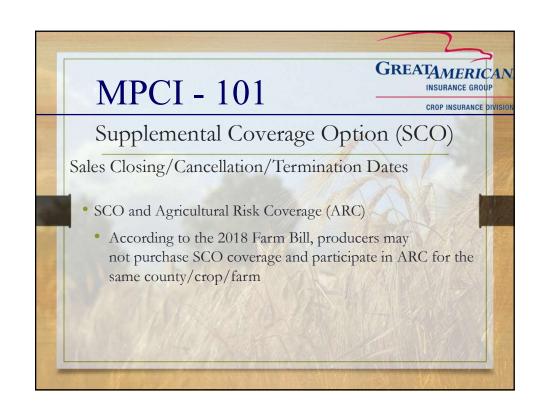
Supplemental Coverage Option (SCO)

- SCO coverage type follows underlying plan of insurance
 - If underlying policy is yield-based (YP or APH), SCO also provides yield coverage
 - If underlying policy is revenue-based (RP or RP-HPE), SCO provides revenue coverage
- Separate Premium and Administrative Fees for SCO by crop/county
 - In addition to fees for underlying individual policy
- Separate insurance offers by irrigation practice (where actuarially sound)
 - Follows underlying policy

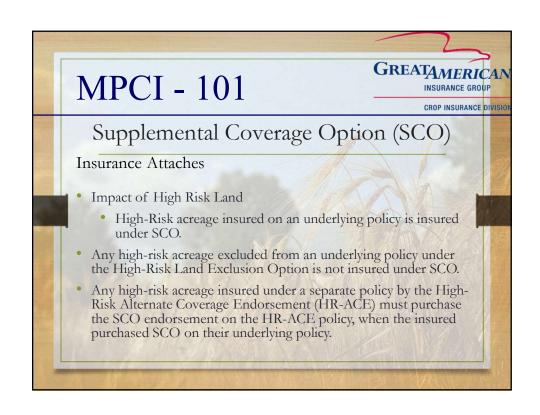
GREATAMERICAN MPCI - 101 INSURANCE GROUP CROP INSURANCE DIVISIO Supplemental Coverage Option (SCO) The amount of SCO coverage depends on the liability, coverage level, and approved yield of your underlying policy If there are multiple types or practices for the insured crop in the county, the supplemental protection will be determined separately for each coverage level, type, and practice Indemnity payments for SCO is based on whether the yield or revenue for an area (generally county) falls below its expected level Payment begins: Final Area Revenue (Yield) < 86% of Expected Area Revenue (Yield) Max payout: Final Area Revenue <= Coverage Level% of Expected Area Revenue (Yield)



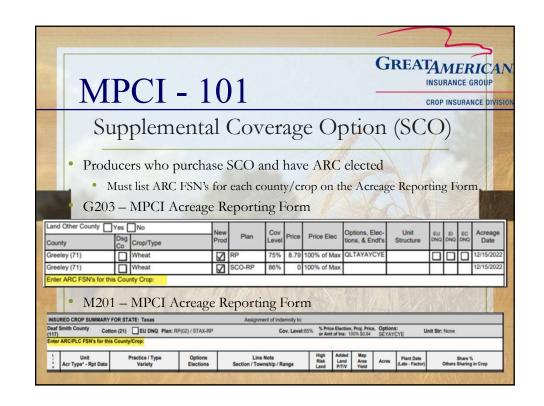
MPCI - 101 Supplemental Coverage Option (SCO) Sales Closing/Cancellation/Termination Dates Insurance applications to add the SCO endorsement must be completed and signed no later than the sales closing date specified in the applicable crop actuarial documents The policyholder must have an underlying policy to purchase SCO

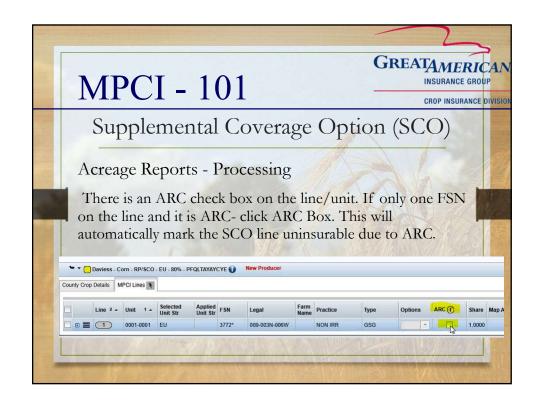


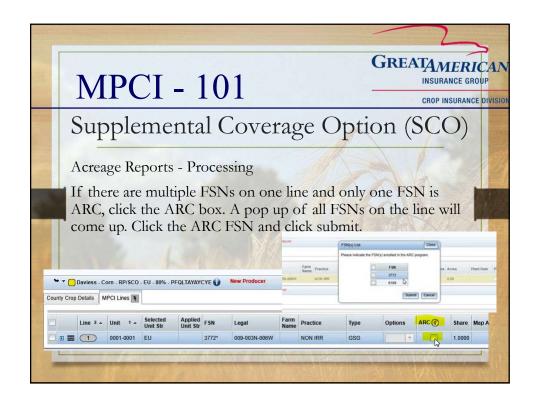
MPCI - 101 Supplemental Coverage Option (SCO) Insurance Attaches SCO insurance attaches annually when planting begins on the insurance unit SCO covers planted acreage of the crop covered by the underlying Policy Acreage prevented from planting is excluded from SCO Acreage enrolled in ARC is excluded from SCO Prevented planting and replanting provisions do not apply to SCO and will not impact the SCO coverage

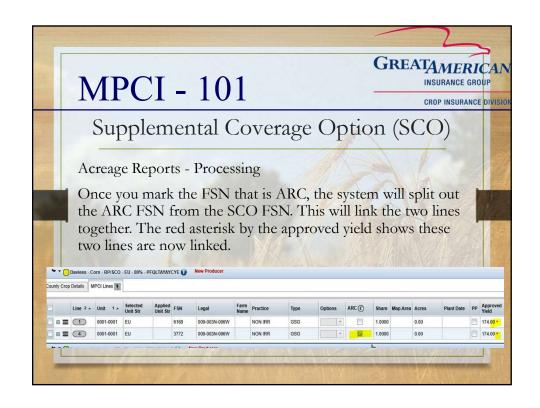


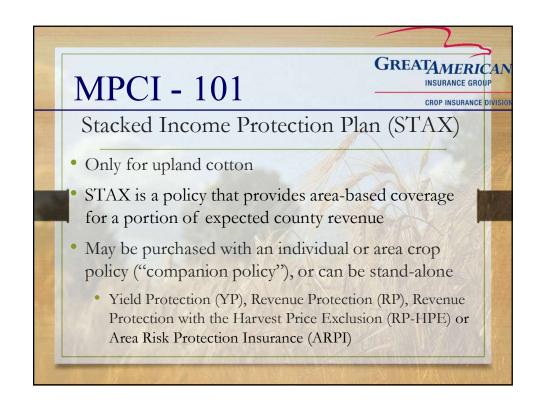
GREATAMERICAN **MPCI - 101** INSURANCE GROUP CROP INSURANCE DIVISIO Supplemental Coverage Option (SCO) All planted acreage of the crop in the county insured by the underlying policy must be reported and insured by SCO EXCEPTION: For cotton only, SCO will not apply to acreage designated for coverage by the Stacked Income Protection Plan (STAX) or covered by ARC. Acreage report will establish the amount of coverage and premium for the underlying policy and SCO An insured is not required to submit an additional acreage report for the SCO Producers who purchase SCO and have ARC elected for the same crop must report that FSN on their acreage report Misreported acres will lose their SCO coverage for that crop/farm but still owe 60% of the premium





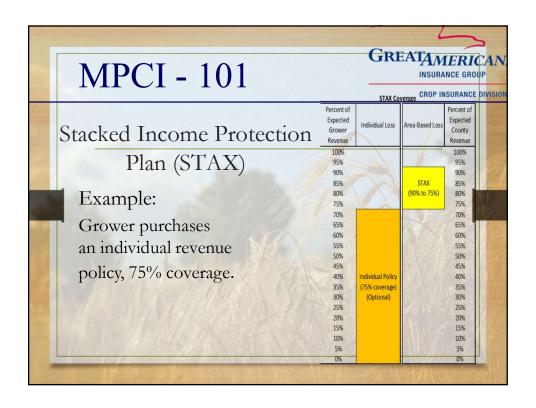


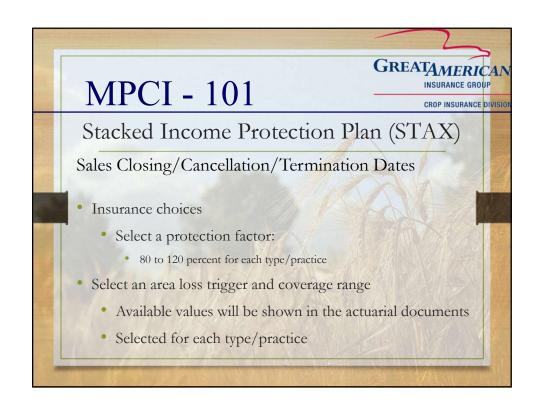




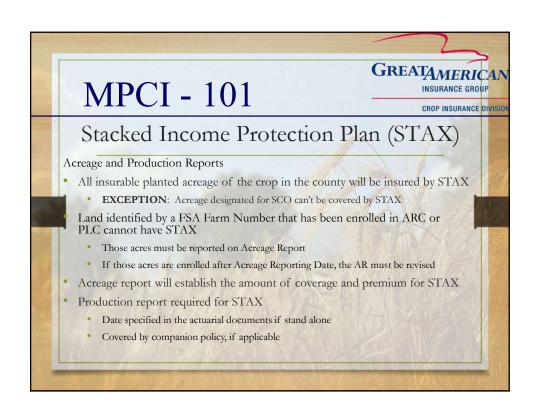
MPCI - 101 Stacked Income Protection Plan (STAX) STAX provides only revenue coverage and is not tied to the companion policy type Liability (max payout) based on expected crop value for the area Area: generally, county, but can be larger 80% premium subsidy Separate Premium and Administrative Fees for STAX In addition to fee for underlying individual policy, if purchased

MPCI - 101 Stacked Income Protection Plan (STAX) The amount of STAX coverage depends on the county expected yield, projected price, and coverage level of your companion policy, when applicable Coverage may start at 90% of expected revenue (or less, if selected) Coverage ends at 70% of expected revenue (or more if selected, and cannot overlap coverage from a companion policy) Maximum Coverage Range is 20% If there are multiple types or practices for the insured crop in the county, the supplemental protection will be determined separately for each coverage level, type, and practice Protection Factor – May choose from 80% - 120%

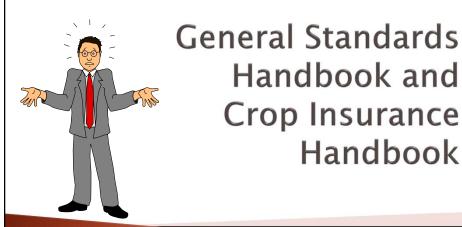




GREATAMERICAN MPCI - 101 INSURANCE GROUP CROP INSURANCE DIVISIO Stacked Income Protection Plan (STAX) Insurance Attaches STAX insurance attaches annually when planting begins STAX only covers planted acreage of the crop STAX does not provide payments for replanting or prevented planting STAX Cotton Seed Endorsement Must have a STAX policy Elect the STAX Cotton Seed Endorsement by SCD Cover all planted acreage of the crop in the county insured by the STAX policy Only available where specified in the actuarial documents No late planting period, all acreage must be planted by the final planting date FPD similar to ARPI







General Standards Handbook

This book was established to combine general administrative procedures that apply across all plans of insurance.

Handbook

- ▶ Removed language from the Crop Insurance Handbook and Loss Adjustment Handbook and consolidated into this book
- Reduces the potential discrepancies and writing the same procedure multiple times.
- Electronic version available on RMA's website
 - https://www.rma.usda.gov/Policy-and-Procedure/Coverage-Plans---18000

General Standards Handbook

▶ 2024 General Standards Handbook contains:

Part 1: General Information and Responsibilities	Part 2: Person(s): Types, Documentation, and Determinations
Part 3: Beginning/Veteran Farmers and Ranchers	Part 4: Native Sod and Conservation Compliance
Part 5: Correction of Errors	Part 6: Mediation, Arbitration, and Judicial Review of AIP Determinations
Part 7: Late Payment of Debt	Part 8: Administrative and Servicing Requirements
Part 9 through Part 11: Reserved	Part 12: General Acreage Reporting Requirements
Exhibits 1 through 12	

General Standards Handbook

Exhibits 1 - 12

- Includes additional charts, examples, maps and supporting material to supplement corresponding parts.
 - Exhibit 1 contains Acronyms and Abbreviations.
 - Exhibit 2 contains Definitions.
 - Exhibit 4 contains Person Types and Documentation.



General Standards Handbook

- To make it easier to get around the 200 plus pages of the General Standards Handbook, you can click on the line item in the Table of Contents to move to the appropriate page.
 - · Each line item is a hyperlink

TABLE OF CONTENTS PART 1: GENERAL INFORMATION AND RESPONSIBILITIES 1 1 General Information 1 2 Responsibilities 5 3 Requesting Information from FSA 5 4 Title VI of the Civil Rights Act of 1964 5 5-200 (Reserved) 6 PART 2: PERSON(S): TYPES, DOCUMENTATION, AND DETERMINATION 7 Section 1: Eligibility 7 201 Eligible Persons 7 202 Ineligible Persons 8 203-210 (Reserved) 8

Changes Identified

Shading identifies changes or additions

•When updates are made to the GSH, the text area that has been changed is shaded to identify language that has been revised or added.



- Underwriting Standards Handbook
- Contains all the procedural rules that are not fully explained in the Basic, Crop, or Special Provisions
- You should familiarize yourself with this and other handbooks as a crop insurance agent



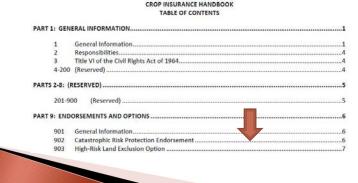
2024 Crop Insurance Handbook



- 2024 Crop Insurance Handbook is the current handbook.
- CIH is formatted into Parts and Sections
- Electronic version available on RMA's website
 - https://www.rma.usda.gov/Policy-and-Procedure/Coverage-Plans---18000



- To make it easier to get around the 850 plus pages of the Crop Insurance Handbook you can click on the line item in the Table of Contents to move to the appropriate page.
 - Each line item is a hyperlink



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•When updates are made to the CIH, the text area that has been changed is shaded to identify language that has been revised or added.



Part 1: General Information and Responsibilities

Part 2 Through 8: Reserved

Part 9: Endorsements and Options

Part 10: Units

Part 11: Underwriting Rules for Specific Practices

Part 12: Acreage Report



Crop Insurance Handbook

Part 13: Production Report

Part 14: Production Evidence

Part 15: APH Database

Part 16: APH Database Yield Options,

Reductions and Corrections

Part 17: Category B Crop Procedures

Part 18: Category C Crops



Part 19: Additional Provisions By Crop

Part 20: Category D Crops

Part 21: Pecan Revenue

Part 22: Processing RO Determined Yield

Requests



Crop Insurance Handbook

Exhibits 1-23

Exhibits

 Include additional charts, examples, maps and supporting material to supplement corresponding parts.



RMA HANDBOOKS

A listing of handbooks available on RMA's Website

*Does not include crop specific handbooks.

- # 14040 Large Claims Handbook
- # 14060 Good Farming Determination Standards Handbook
- # 18010 Crop Insurance Handbook
- # 18160 Whole–Farm Revenue Protection (WFRP)
- # 18170 Stacked Income Protection Plan of Insurance Standards Handbook
- # 18180 Supplemental Coverage Option
- # 18190 General Standards Handbook
- # 20010 Livestock Risk Protection Handbook (LRP)
- # 20220 Trend-Adjusted Actual Production History Standards Handbook
- # 20260 Margin Protection Plan of Insurance Standards Handbook
- # 24020 Written Agreement Handbook
- # 24040 Document and Supplemental Standards Handbook
- # 24050 Ineligible Tracking Handbook
- #25000 Loss Adjustment Handbook
- Appendix III/M13 Manual

Actuarial Review



• Before you can accept crops on an application, it is essential to review the actuarial documents.

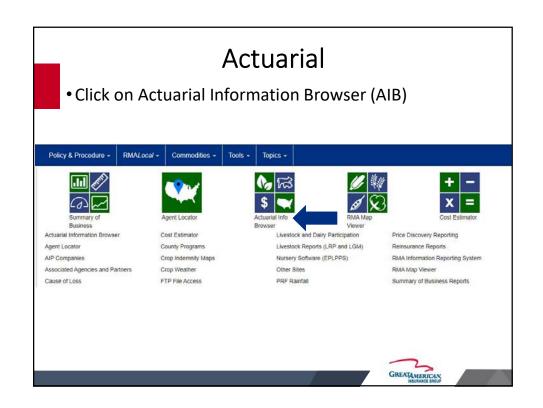
• 2024 GSH: Part 8

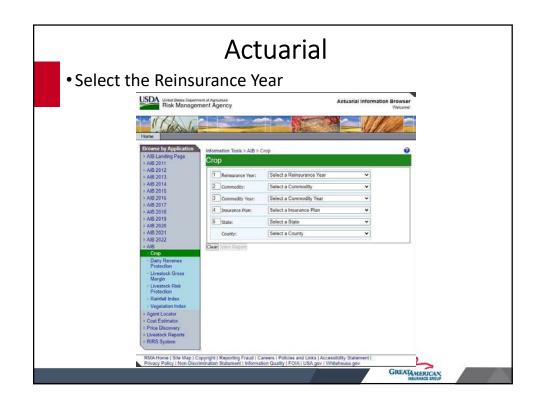
• Actuarial Information Browser(AIB):

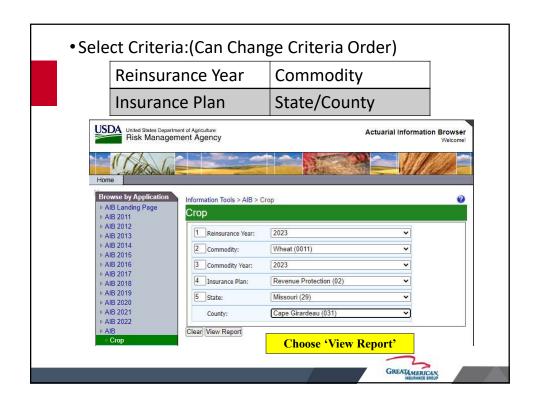
•Types/Practices	•Unit Structure
•Prices	•T-Yield
•Yield Exclusion	•Dates
•Rates	•Maps (If Applicable)
•Subsidy Factors	•Prevented Planting Coverage Level
•Special Provisions	•SCO (If Available)
•ECO (If Available)	•Links

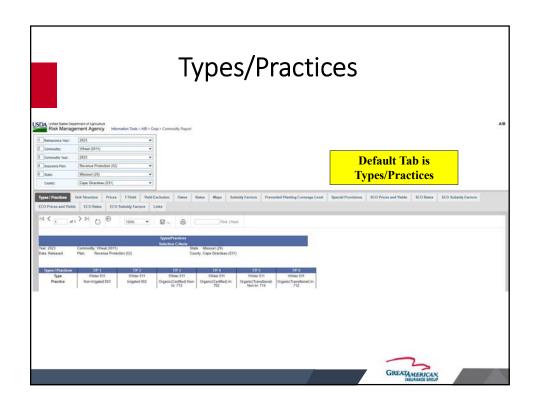


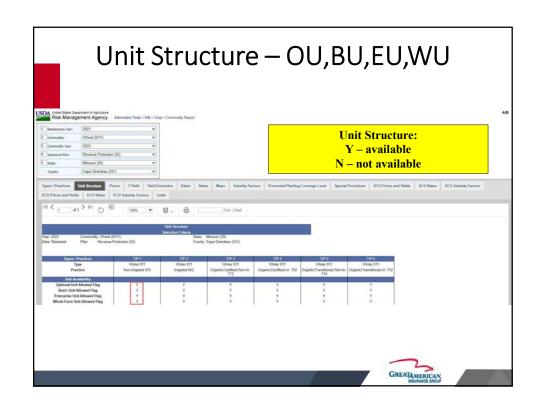


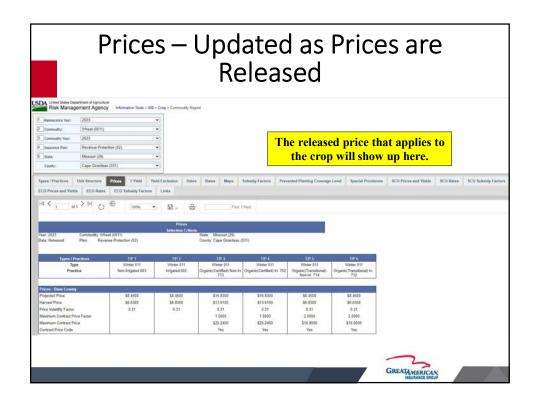


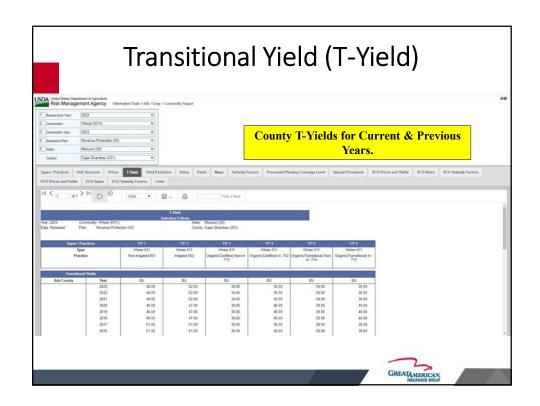


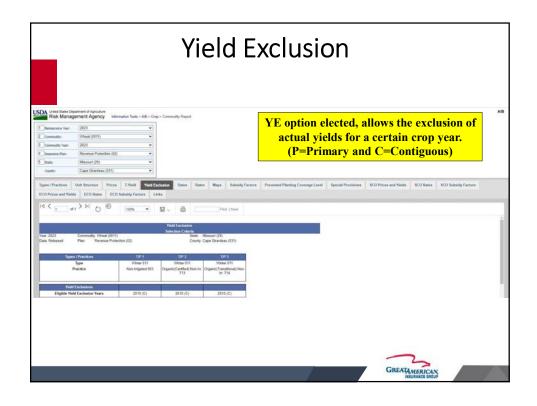


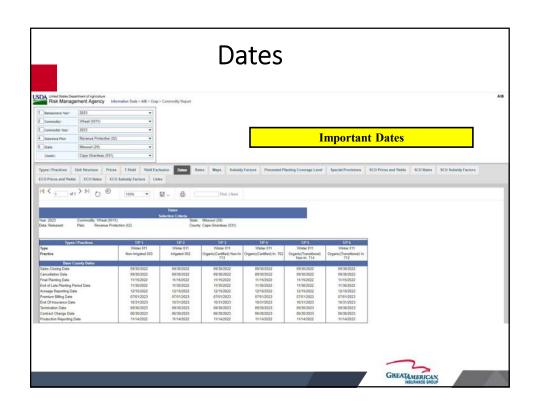


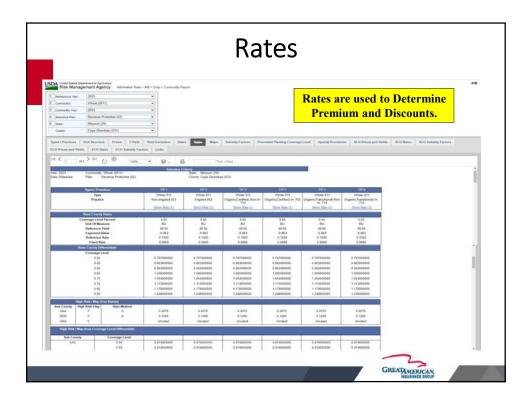


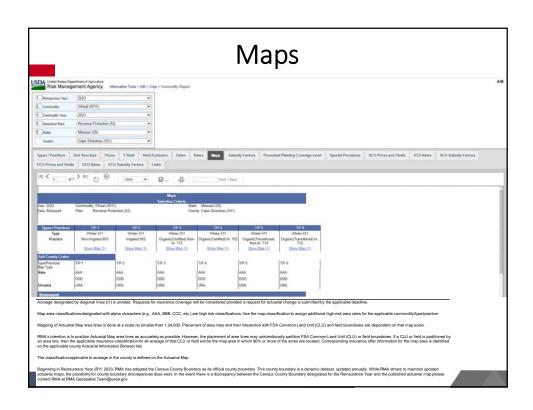


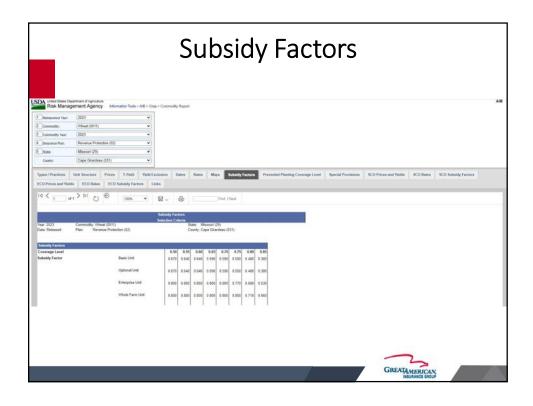


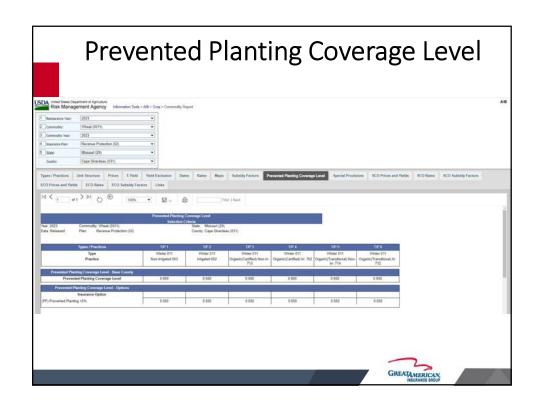


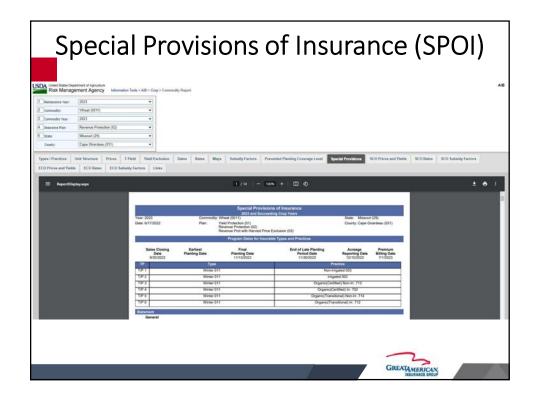






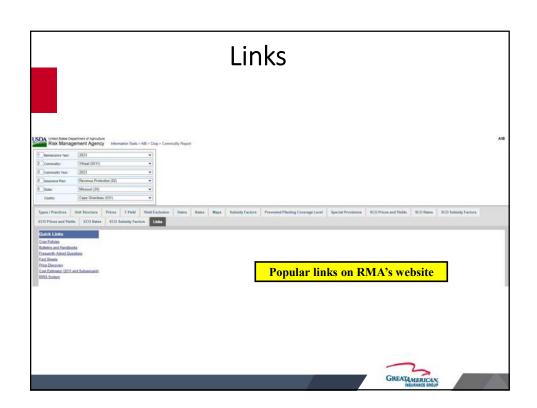


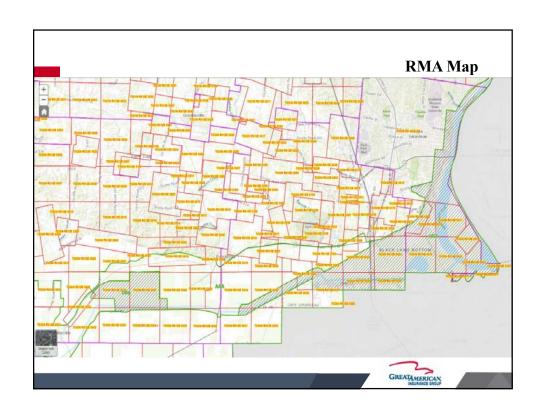


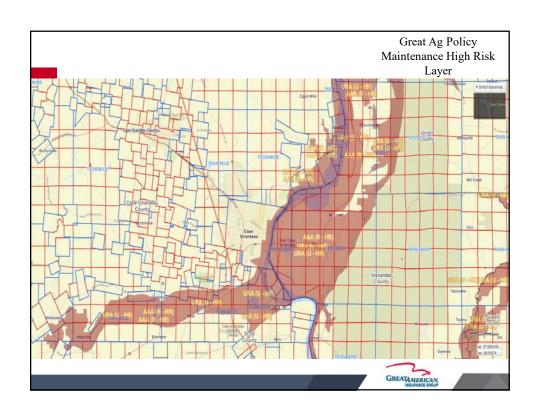














APPLICATION FOR INSURANCE

- Eligible Persons
 - Be competent
 - Be of legal majority
 - Have an insurable interest in the crop
 - Provide their identification number and person type
- Sales Closing Date
 - Insured must apply for insurance on or before applicable sales closing date published in county actuarial table



APPLICATION FOR INSURANCE

- Application Acceptance
 - Applications must contain all information required to insure the crop.
 - The correct name of the insured, their entity type and their applicable SSN or EIN
 - All persons with a Substantial Beneficial Interest (SBI) of 10% or more interest in the insured, their identification number(s) and their entity type(s) – including
 - Landlord/Tenants
 - Crop and Type
 - Plan of Insurance
 - Coverage Level
 - Percent of Price Election
- An application must contain all required information, or the application cannot be accepted
- An Application must be completed by the applicable Sales Closing Date for the crop



PERSON TYPES AND DOCUMENTATION

Person Type	Application	Signature(s) Required	Documentation Needed	Id Number
Individual	John C. Doe	John C. Doe	None	SSN of Individual
Individual Operating As a Business	Northam Land Company c/o James T. Anderson	Northam Land Company By James T. Anderson, Sole Owner	None	EIN FT. 1 and 3
Individual (Joint & Survivorship Interest)	John W. Doe or Mary C. Doe	(Both must sign) John W. Doe Mary C. Doe	If they are not spouses, statements signed by both parties showing authority of one to act for the other	SSN of Individual
Individual (Minor, Natural Guardian)	John Doe, (minor) by Fred Doe, Guardian	Fred Doe, Guardian for John Doe, and John Doe	Statement signed by minor and guardian showing qualifications as separate person	SSN of Minor
Individual (Minor Unable To Enter Into Contracts Or Incompetent With Court- Appointed Guardian)	Frank W. Doe c/o John H. Doe, Guardian	John H. Doe Guardian for Frank W. Doe,	Statements signed by court-appointed guardian showing where court decree can be verified	SSN of Minor or Incompetent
Individual (Authorized Signature)	John C. Doe c/o Richard C. Roe, Authorized Representative	John C. Doe By Richard C. Roe, Under Power of Attorney	POA	SSN of insured
Individual Married (spousal)	John C. Doe	John C. Doe	POA authorizing signature, if applicable	SSN of Individual FT. 3
Entity Insuring A Landlord's Or Tenant's Share	John C. Doe	John C. Doe	Evidence of other parties' approval such as lease or POA	EIN or SSN of landlord/tenant FT. 1, 2, 3 or 4
Joint Ventures, Including	James L. Smith and John A. Brown, Joint Venture	(All must sign) James L. Smith John A. Brown	Note if all sign, or POA authorizing signature	Joint Interest EIN or SSN's FT. 2
Joint Operators	James L Smith and John A. Brown, Joint Venture			
Co-Owners	James L. Smith, and John A. Brown, Joint			



PERSON TYPES AND DOCUMENTATION $_{\text{CON"T}}$

Exhibit 4 Person Types and Documentation (Continued

Person Type	Application	Signature(s) Required	Documentation Needed	ld Number
Partnership (Written Or Oral)	Jones and Smith, A Partnership c/o Sam Jones	Jones and Smith, A Partnership By Sam Jones, A Partner	Statement signed by all partners certifying they are members of the partnership or copy of written partnership agreement signed by all partners	EIN of the Partnership FT. 4
Corporation (With Stockholders)	ABC Company, Inc. c/o Richard Roe, (Title) First National Bank of Dallas c/o John H. Doe, (Title)	ABC Company, Inc. By Richard Roe, (Title) First National Bank of Dallas By John H. Doe, (Title)	Statement where articles of incorporation/organizatio n are filed. Indicate in which State incorporation was filed. Application must be signed by authorized person.	EIN of the Corporation FT. 4
Limited Liability Company (LLC)	Jones Farms, LLC c/o Sarah Jones	Jones Farms, LLC By Sarah Jones	Statement indicating which state the Articles of Organization are filed. Application must be signed by authorized person.	SSN or EIN for the LLC FT. 4
Estate	Estate of Richard Roe, Deceased, c/o John H. Doe, Executor (or Administrator)	Estate of Richard Roe, Deceased, by John H. Doe Executor (or Administrator)	Statement advising where authority can be found	Estate EIN
Trust	John H. Doe Trust, c/o Richard Roe, Trustee or Administrator	John H. Doe, Trust by Richard Roe, Trustee or Administrator	Statement advising where authority can be found	SSN/EIN for Trust FT. 1, 3, and 4, if applicable
Trust - Irrevocable	Ralph R. Doe, Trust, c/o Richard Roe, Trustee or Administrator	Ralph R. Doe Trust, c/o Richard Roe, Trustee or Administrator	Statement advising where authority can be found	EIN for Trust FT. 4
Trust - Revocable	John H. Doe, Trust, c/o Richard Roe, Trustee or Administrator	John H. Doe, Trust, c/o Richard Roe, Trustee or Administrator	Statement advising where authority can be found	SSN/EIN for Trust (if applicable) and SSN of Grantor FT. 4
Trust - Bia	(Name of Trust) BIA Trust 0016	BIA Trust 0016 by John Doe Trustee or Power of Attorney	Statement advising where authority can be found	State County BIA# Example: 01 201 0016



PERSON TYPES AND DOCUMENTATION CON"T

Exhibit 4 Person Types and Documentation (Continued)

Person Type	Application	Signature(s) Required	Documentation Needed	Id Number
Receiver Or Liquidator	XYZ Company c/o John H. Doe, Receiver (or Liquidator)	XYZ Company By John H. Doe, Receiver or Liquidator & Court- Appointed	Statement advising where authority can be found	EIN of Named Insured or Correspondent's EIN

Footnotes for Exhibit 4

- (1) If EIN, individual MUST be listed as SBI and SSN/RAN of individual provided.
- (2) All PERSONS insured MUST be listed as SBI and EIN, RAN or SSN provided.
- (3) SSN/RAN of spouse must be listed as an SBI.
- (4) SSN/EIN/RAN of any person with SBI.



PERSON — INDIVIDUAL - UNMARRIED

- Requires SSN
- For applications submitted as an individual, the following apply:
 - Must be eligible for insurance and must report their SSN/RAN
 - The individual applicant insures debt related to production, stores or markets of the crop in the individual's or individual's business name and receives proceeds
 - The Application covers only the individual's share; including the individual's share as a co-owner, joint operator, or partner provided the co-ownership, joint operation, or partnership is not insured separately.
 - "IF" an individual has an EIN#, the application must be submitted as an Individual Operating as a Business.



PERSON — INDIVIDUAL OPERATING AS A BUSINESS

- This person type is an unincorporated business created by the individual and governed under the laws of the state
 - Individual owns all assets
 - Owes all liabilities
 - Operates in their own personal capacity
- This Person type includes:
 - Individual Proprietorships, Sole Proprietorships, JV between two married individuals only with EIN, DBA(s), and Assumed name.
- Requirements:
 - Must provide an EIN
 - If an EIN is not available, this entity must be insured as an individual/individual-married (spousal) using a SSN or RAN
 - Must meet "Individual" or "Spousal" requirements –
 Must be eligible for crop insurance must submit all SBI(s)
 involved in the entity (both spouses as SBI)



PERSON — INDIVIDUAL OPERATING AS A BUSINESS (CONT)

Requirements (con't):

- Application must be signed by owner or authorized representative of the business
- The application must include the name(s) of the authorized representative(s)
- This entity cannot be a Corporation or any other Legal Entity
- Separate policies are not allowed for Individual/married individuals Person(s) and Individual operating as a business



PERSON - MARRIED(SPOUSAL)

- Married person(s) are considered one entity
- The Insured's Spouse is presumed to have 50% interest in the policy, unless legally separated or legally separate under the applicable state dissolution of marriage laws
- The insured's spouse must be listed as a Substantial Beneficial Interest (SBI) on the policy
- On a new Spousal Application Failure to report the spouse by Sales Closing will void the policy if:
 - The spouse's Identification number is not provided
 - The Insured cannot prove omission was inadvertent simply stating the omission was inadvertent is <u>NOT</u> sufficient to prove that the omission was inadvertent
 - If AIP determines the omitted number:
 - Would allow insured to obtain disproportionate benefits
 - Spouse is ineligible for crop insurance, or
 - Insured or SBI could avoid an obligation or requirement under state or Federal law



PERSON — MARRIED WITH SEPARATE POLICY(S)

- The spouse has an SBI in a married individual's policy, unless the spouses can prove the they have a separate farming operations.
- If the spouses can demonstrate that they each have <u>separate</u> insurable farming operation(s) from the other spouse, separate policies may be acceptable.
- Spouses must prove separate farming operations with written verifiable documentation.
- Required information:
 - 1) Land
- 4) Accounting/Bank accounts
- 2) Capital
- 5) Maintenance of proceeds
- 3) Inputs
- There cannot be any evidence of misrepresentation or fraud
- Both Applications must be completed on or before SCD
- Each spouse must be listed as an SBI on the other's policy
- Spouses with separate farming operations <u>cannot</u> form a Joint operation



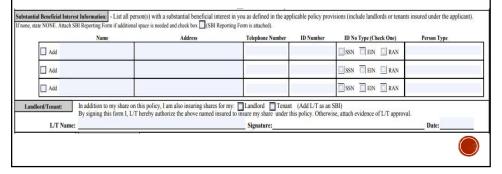
PERSON - LANDLORD/TENANT

- Any insured entity may insure their landlords and/or their tenants share on the insured's entity's policy.
- The Insured's Application must clearly state that the Applicant is going to insure the landlord's share or the tenant's share.
- Written evidence of the L/T's approval must be provided to the AIP and placed in the insured's file (Landlord/Tenant's signature on app).
- The landlord(s) or tenant(s) that are insured by an entity <u>must be listed as an SBI on the entity's application</u> even if the L/T has less than 10% interest
 - The L/T's Percent of interest must be entered on each applicable line of the acreage report



PERSON - LANDLORD/TENANT

- If the insured entity is insuring the landlord or tenant's share on the same policy, only one application/policy per person/entity is allowed.
- If the landlord or tenant has a separate policy for the same crop/county, they cannot be insured under another person's policy.
- Prior certified history must be retained and new producer may be affected.
- The share arrangement with each L/T qualifies as a separate Basic Unit.



PERSON — JOINT VENTURES

- This person type is similar to a short-term partnership
 - Includes Co-Ownerships and Joint Operations and Joint Ventures
 - JV's are composed of two or more parties, jointly engage in a farming operation that contribute land, labor, or machinery; share in expenses; and divide profits by invested interest.
- Joint Ventures can include individuals, groups of individuals, companies, or corporation.
 - IV's are NOT ALLOWED BETWEEN SPOUSES
- No individual in a Joint Venture is authorized to bind any other individual within the JV into any business transaction.
 - The application must be signed by all parties or by the authorized representative. If only 1 person signs the application, a POA signed by all members, or a document executed and signed by all the members of the Joint Venture giving that person <u>authority to sign on their behalf</u>. The document <u>must be submitted</u> with the application



PERSON — JOINT VENTURES

- If an EIN was created for the Joint Venture, it must be used and reported.
- If an EIN has <u>NOT</u> been created for the JV, the member(s) can chose one of the "individual" member's SSN as the Entity ID#
- All qualifying Person(s), involved in the JV, must be reported as an SBI with their applicable ID#'s.
- If an EIN is used for the policy ID, at least two SBI's must be provided.
 - If one member of the Joint Venture uses their SSN for the JV, that person's name and their SSN is still required to be reported as an SBI.
- If the entire share of Joint Venture is not insured.
 - Individual policies taken out to insure the remaining interest
 - Example can have an Individual policy to cover other part of share.
- Death, incompetence or withdrawal of one or more of the member of the JV, terminates the Joint Venture.



PERSON - PARTNERSHIP

- A Partnership is a written or oral contract between two or more persons who jointly own and carry on a business for profit.
 - Includes General Partnerships, Limited Partnerships, and Limited Liability Partnerships.
- EIN is required.
- All partners with 10% or more interest, must be reported in the SBI section on the application.
- A partnership must have at least 2 SBI(s).
- Crops insured are those in which the partnership has a share,
- Death, incompetence or withdrawal of partner terminates the partnership <u>unless the legal partnership agreement</u> <u>established when forming the Partnership, states</u> otherwise.



PERSON — PARTNERSHIP (CON'T)

- Partnership(s) are required to submit:
 - A document listing all the partners in the partnership. This can be done by:
 - Submitting a copy of their legally filed partnership agreement signed by all partners involved. OR Instead....
 - The partners can use a generic document called the Partnership Declaration Statement, which allows the insured to list all the partners in the partnership and have them sign stating they are partners in the named Partnership
- This information is Required because all partners have authority to bind the other members of the partnership into a contract.



PERSON - CORPORATIONS

- A Corporation is a legal entity created and governed under the laws of the state in which it was formed whose existence is "independent" of its shareholders.
 - Requires EIN
- All persons with SBI in the Corporation must be listed and their SSN/EIN provided.
 - If no one meets the qualifications to be an SBI in the corporation, documentation must be submitted verifying there are NO shareholders that have 10% or more interest in the Corporation
 - Changing shareholders does not affect policy
 - The Application must include ALL the authorized representative(s) that can sign for the Corporation. The application must be signed by a person authorized to enter into contracts.
- On the application also include the state where the articles of incorporation are filed.



PERSON — LIMITED LIABILITY COMPANIES (LLC)

- Formed under state law by filing articles of organization as an LLC.
 - If an EIN has been established for the LLC, it must be used
 - If an EIN has NOT been established for the LLC, a SSN of an "individual" member of the LLC can be used.
- Application must include state where the articles of incorporation/organization are filed.
- Application must be signed by the Authorized Representative.
- Changing members <u>does not</u> affect the policy unless specified by the LLC's operating agreement.
- All qualifying persons with an SBI in the LLC must be listed with their SSN/EIN.
- If none of the people involved in the LLC qualifies as an SBI, documentation must be submitted to that fact.



PERSON - ESTATES

- This person type is a legal entity created as a result of individual's death and exists until final distribution of assets.
- An EIN is required.
 - If an EIN is not established, the personal representative must determine the appropriate person type and revise the policy if applicable.
- Application only covers share owned by estate and must be signed by the personal representative or executor of the estate.
- Upon settlement the Estate and discharge of the personal representative or executor, the policy <u>is cancelled</u> and a new application is required to maintain insurance protection.
- Removal or discharge of a personal representative or executor and the appointment of another <u>does not</u> terminate the contract.



PERSON - TRUSTS

- Arrangement through which trustees take title to property for purpose of protecting or conserving it for beneficiaries.
- Created during individual's lifetime (inter-vivo) or at time of death (testamentary).
 - The person who creates a trust is called the grantor or settlor.
- Trust types:
 - Irrevocable
 - Revocable
 - BIA allotment trusts (Bureau of Indian Affairs)
- Trust Applications must be signed by the administrator or trustee.
- Trust Applications insure the trust's interest's, not the beneficiaries.
- Trust Applications should include the state/county where authority can be found.



IRREVOCABLE TRUST

- Legal Entity created and governed under the laws of the state in which it was formed. In which, legal title/interest is transferred from the settlor or grantor to the trustee for the benefit of the designated beneficiary(s)
- Irrevocable Trusts <u>cannot</u> be modified, amended, canceled or revoked at any time by the settlor <u>without</u> the permission of the beneficiary(s).
- An EIN is required, and must be used and reported.
- If the individual/married individual operates both as an individual/married individual and as an irrevocable trust, these entities <u>must be reported on separate and</u> <u>distinct policies</u>.



REVOCABLE TRUSTS

- Legal entity created and governed under the laws of the state, in which it was formed where legal title/interest is transferred from the settlor or grantor to the trustee for the benefit of the designated beneficiary. Commonly called grantor's trust.
- May be modified, amended, canceled or revoked at any time by the Grantor.
- Grantor must be listed as SBI in trust.
- If an EIN has been established, it must be used and reported.
- If an EIN has not been established, then the SSN of the Grantor would be used.



REVOCABLE TRUST - APPLICATION

- If a Individual/married individual operates both as an individual/married individual and as a revocable trust:
 - On an Individual policy, the Revocable Trust must be listed as an SBI.
 - On an individual/married individual policy, both the spouses and the revocable trust must be listed as an SBI.



BUREAU OF INDIAN AFFAIRS TRUST APPLICATION

- Native American land is frequently held by the BIA or a Tribal governing body and leased to operators.
- Often BIA trusts are referred to as allotments, identified by an allotment number. A separate policy is required for each allotment with different individual owners.
- All other Native American persons will be insured as applicable (such as individuals, partnerships, joint ventures, etc.) with the exception of those tribal ventures that do not meet the requirements for Joint Ventures, they are treated as a BIA Trust for crop insurance policy processing purposes.



PERSON - OTHER

- Receiver or Liquidator.
 - The app must be signed by the person authorized by the court to administer the business of the receivership
- State/Local Government.
 - The app must be signed by the person having authority to enter into a contract for the State/Local Government
- Public Schools:
 - Primary, Elementary, or Secondary; also includes colleges and/or universities.
 - The Application must be signed by the person having authority to enter into a binding contract for the public school.
- Non-Profit or Tax-Exempt Organizations.
 - The application must be signed by the person having authority to enter into a binding contract for Non-Profit or Tax-Exempt Organization.

An EIN is required for each of these entities



SUBSTANTIAL BENEFICIAL INTEREST (SBI)

- Interest of at least 10% in insured
- Must be listed and SSN/EIN of each SBI provided by SCD
- Changes in SBI must be reported by following SCD
 - If such information changes less than 30 days before the SCD for the current CY, the Application must be revised by the SCD of the next CY.
- Spouse considered to have SBI
- Child of individual applicant does not have SBI unless a separate legal interest



SBI EXAMPLE 1

- SBI in insured entity XYZ Corp:
 - 50%: A & B Partnership
 - Alvin & Ben @ 50% in partnership
 - 50%: C & D Partnership
 - Carl & Dan @ 50% in partnership

Which Persons must be reported as having SBI?



SBI EXAMPLE 1

- -A & B Partnership 50%
- C & D Partnership 50%
- Alvin 25%
- Ben 25%
- Carl 25%
- Dan 25%
- No SBI for spouses unless also a partner
- Total of all SBIs' share may exceed 100%



SBI EXAMPLE 2

- SBI in insured entity of XYZ Corp:
 - 50%: A & B Partnership
 - Ashley, Adam, Ann, Beth, Ben, and Bob with equal interests
 - 50% C & D Partnership
 - Cindy, Carl, Carol, Danielle, Dave, and Bob with equal interests

Which persons must be reported as SBI?



SBI EXAMPLE 2

- A & B Partnership
- C & D Partnership
- Bob
- Since each partnership has 6 equal partners, each individual has 8.33% interest in XYZ
 - < 10% so not listed as SBI</p>
 - Bob has 16.66% (8.33% + 8.33%)



COVERAGE LEVELS

- The same plan of insurance, level of coverage, and percentage of price must be selected for the crop for all insurable acreage in the county unless...
 - The insured has additional coverage for the crop in the county and the actuarial documents provide for separate additional coverage levels by IRR and NON-IRR practice for the crop.
- Cannot select the CAT Endorsement as one of the separate coverage levels.



ADDED COUNTY ELECTION

- Available on Category B crops including pilot crops (except forage production)
- Allows insured to insure land in county added after SCD
 - Must not have interest in any land in added county as of SCD
 - Interest in prior years will not impact election
- Crop must be insurable in county being added



ADDED COUNTY ELECTION

- The added land election applies nationwide
 - If an insured picks up land in another state, the Agent must be licensed to write in the added state – if this happens, contact your Great American Business Developer.
- This Election must be made by SCD and will duplicate coverage from designated county including:
 - Any endorsements or options
 - Exclusions such as High Risk Land
 - If CAT policy in place, will apply to added county



ADDED COUNTY ELECTION

- Only one election permitted for each crop
 - If elected on corn but not soybeans, only corn in added county will be insured
- If election made on multiple apps
 - Earliest app date will apply
- If more than one county for crop listed on app
 - Insured must choose designated county
 - No insurance if designation not made
- If only one county for crop
 - County will be designated if election requested



ADDED COUNTY ELECTION

- If plan, coverage or price not available in added county
 - CAT coverage will be provided if crop is insurable
- APH must be provided on or before PRD or T-Yield procedures apply
 - New Producer may apply
- Insured must report acreage no later than ARD
 - Crop inspection not required
- Coverage only provided under election initial year county added. <u>An application is required for</u> <u>subsequent years coverage.</u>
- If land in new county is added after SCD and election is in place, insured MUST insure that land in the added county.



AUTHORIZED REP

- An Authorized Rep is someone who is named to be able to legally sign all insurance documents.
 - Authorized reps are used in corporations, trusts, etc.
 - Authorized reps are able to sign ALL insurance documents; including applications.
- A Limited Authorized Rep is someone who is named by the insured to sign the insurance documents
 - Limited authority is given to spouses, individuals, etc.
 - Limited authorized reps are able to sign all insurance documents EXCEPT the application.
 (Can sign policy change for coverage level/option changes only).



AUTHORIZED REP - LIMITED AUTHORIZED REP

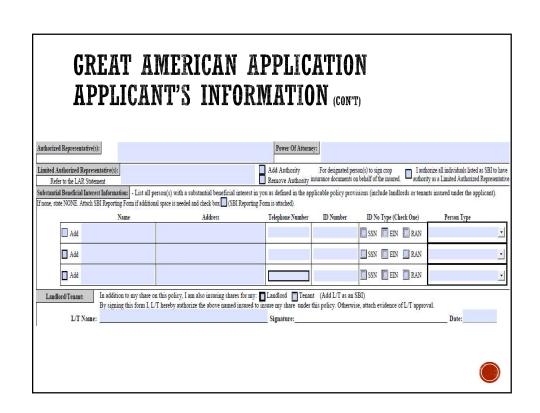
- Application contains a section where the insured can choose to give another person limited authority to sign for the insured as a Limited Authorized rep.
- Why list Limited Authorized reps? The Limited Authorized Rep can sign reporting documents; but they cannot sign sales documents that are Adding or Deleting County/Crop, changing Plans of Insurance or Cancelling the policy.
 - On spousal policy(s), only the policyholder can sign the crop documents. If the policyholder lists his wife as a limited authorized rep, then she can sign the APH and/or Schedule of Insurance.



GREATAMERICA	Regional Office			Ap	plication/	Renewal	Form	Clear Fo	rm P	rint Form	Page: 1
Drug Mourance	-				for the 20	O23 Crop Yea	r			Policy Nun	ıber:
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	the LAR Statement					Remove Authority					
	neficial Interest Informa ONE. Attach SBI Reportin						plicable policy	provisions (include l	andlords or to	enants insured un	der the applicant).
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	Insured Name	
I N	In Care Of Address 1 Address 2	Person Type: Type: SSN EIN RAN
U	City ST Zip Is applicant at least 18 years old? YES NO	Indicate State where articles are filed:
RE	Phone: Mobile:	Spouse's Name:
D	Email: E-Provisions: CH MP	Spouse's ID#: Change: Name ID#

GREAT AMERICAN APPLICATION AGENCY INFORMATION Agency Name Address 1 G Address 2 City City City Agent Phone: Agent Phone: Agent Phone: Agent Email:



GREAT AMERICAN APPLICATION PART IV — CROP INFORMATION

Cancel Er	ntire Policy *		County Elect		where the	crops are insurable.	If your designated plan	of insurance, level or	coverage or price	is not available in the	added county,	esignated county in all added counties coverage will be provided through the oes not apply to any private products.
Crop/County Change	Effective Cr State / Cou Crop	inty	Type Practice	Des. Cnty	** New Producer	Plan of Ins. Current/Change	%Coverage Level Current/Change	% Price Election, Proj.Price, or Amt of Ins.	Unit Structure	Options / Endorsements Current - Change	Intended Acres#	Additional Endorsements+ (STAX / SCO / ECO / HIP-WI / PACE)
Add Change Cancel *					Yes No							
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GREAT AMERICAN APPLICATION - CONDITIONS OF ACCEPTANCE QUESTIONS

*I berely request cancellation of my crop insurance policy for the crop(s) and crop year shown on this cancellation. Junderstand that if this form is not executed on an hefore the cancellation date for any crop year listed, the cancellation of insurance on such crop(s) will not become effective until the following crop year. Explain in the remarks column the reason for cancelling - Insured's request, mutual consent, death, incompetence, dissolution or other.

**If certify lake not produced the insured crop in the county for more than two API cory years. Length flat any such that the respect that we not produced the insured crop in the county for more than two API cory years.

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$\begin{array}{ll} \textbf{GREAT AMERICAN APPLICATION} & - \textbf{APPLICATION} \\ \textbf{STATEMENTS} \end{array}$

Application/Renewal Farm - for the 2023 Crap Year

Policy Number:
Agency: Agen

Persons with disabilities, and with 16 fin a program compare, please see information above on how to contact the Department by mail directly or by email.

**Election for Electricon Electr



GREAT AMERICAN APPLICATION - CANCELLATION/TRANSFER OF EXPERIENCE INFORMATION

Application/Renewal Form - for the 2023 Crop Year	Policy Number: Agency: Agency Name	Page: 4 o
POLICY TRANSFER REQUEST To be completed only	cancelling previous policy and transferring the experience	and insurance coverage from another Approved Insurance Provider.
I hereby request cancellation of my insurance policy with (Ceding Aphave applied for insurance with another Approved insurance Provide such crop(s) will not become effective until the following crop year.	proved Insurance Provider Name) rr. I understand that if this form is not executed on or before the	for the crop(s) and crop year(s) shown below because established cancellation date for any crop listed, the cancellation of insurance on
Crop(s) to be cancelled and transferred:		
Crop Year of crops being cancelled and transferred:	Policy Number with Ceding Approved Insurance Provider	
I hereby authorize and direct the Ceding Approved Insurance Provide that if coverage for any crop(s) is now terminated or would have substraying GREAT AMERICAN INSURANCE COMPANY-084	er shown above to furnish any information relative to my insurar sequently terminated for delinquent debt had this transfer not oc	ce policy to the Assuming Approved Insurance Provider listed below. I understand curred, no coverage can be provided by the (Assuming Approved Insurance
CARL SHORT WAR AND COLORS AND SHORT WAR AND COLORS AND		
COMPANY USE ONLY AIP POLICY TRANSFER ACCEPTANCE (To be col ASSUMING APPROVED INSURANCE PROVIDER:		ner AIP) POLICY ISSUING COMPANY CODE: 084
COMPANY USE ONLY AIP POLICY TRANSFER ACCEPTANCE (To be col ASSUMING APPROVED INSURANCE PROVIDER:	GREAT AMERICAN INSURANCE COMPANY his applicant for the crop(s) and crop year specified above unler	
AIP POLICY TRANSFER ACCEPTANCE (To be col ASSUMING APPROVED INSURANCE PROVIDER: By submission of this form, we agree to provide crop insurance to to	GREAT AMERICAN INSURANCE COMPANY this applicant for the crop(s) and crop year specified above unlet h crop(s) for the following crop year.	POLICY ISSUING COMPANY CODE: 084 ss this form is not executed on or before the established cancellation date for any of



GREAT AMERICAN APPLICATION — CERTIFICATION STATEMENT AND SIGNATURES

on my behalf, I am legally bound by all terms and condition	esentative section, the authority to sign any and all crop insurance documents on one of such documents and of the crop insurance contract. I also understand that crop insurance contract. I further understand that this authorization may be revole	granting the following person(s) the authority to sign	on my behalf does not
ertification Statement: certify that to the best of my knowledge and belief all o t limited to voldance of the policy, and in criminal or ch	the information on this form is correct. I also understand that failure to report cor il penalties (18 U.S.C. 61006 and 61014; 7 U.S.C. 61506; 31 U.S.C. 63729, 637	appletely and accurately may result in sanctions under 30 and any other applicable federal statutes).	my policy, including b
nsured Name			
pplicant's Printed Name	Signature	Date	
gent's Printed Name	Signature	Date	Code Number

APPLICATION REVIEW

- 1. Can Jane sign the insurance documents on their spousal policy?
- 2. What do they need to do to allow Jane to sign?
- 3. Does this insured have history?
- 4. Do they need to submit intended acres for PP eligibility?



AFTER PROCESSING THE APPLICATION

- Renewal Application The Agent/insured will receive:
 - A Declaration of Coverage which includes:
 - All SBI(s) on the application
 - All the crop/counties insured on the policy
- If a New Application the insured will receive:
 - A Declaration of Coverage which includes:
 - All SBI(s) submitted on the application;
 - All the crop/counties insured on the policy
 - All applicable Policy Provisions for the crops on the policy



CONSERVATION COMPLIANCE

- A very important part of each insured's policy is Conservation Compliance
- Conservation Compliance is an FSA/RMA requirement. It is a program created to protect Highly Erodible Land and Wetland.
- It is also VERY important to an insured's crop insurance policy.
- To be in compliance, the insured needs to fill out an <u>AD-1026</u> at their FSA office, on or before the earliest premium billing date for their crop(s). If the insured meets the qualifications under HEL and Wetland program, he is entitled to receive Federal Subsidy on his crop insurance premium.
- If an insured is determined to be out of compliance by the earliest premium billing date, the insured cannot receive Federal Subsidy on their crop insurance policy.
 - This means the insured would be required to pay 100% of their crop insurance premium.



- To be a BFR for crop insurance purposes, an individual must not have actively operated and managed a farm or ranch in any county, in any state with an insurable interest in a crop or livestock as an Owner-Operator, Landlord, tenant or sharecropper for more than 5 years (10 years for WFRP), excluding any crop year(s) the BFR was:
 - Under the age of 18,
 - In post-secondary studies, or
 - On active duty in the US military.
- Other USDA programs may have different BFR qualifications and benefits.
- To qualify for BFR:
 - Must be an Individual
 - Only an individual person can be a BFR



BEGINNING FARMER RANCHER (BFR) APPLICATION

- Exception: An entity that is not an individual may be eligible for BFR benefits when all SBI(s) in the entity qualify as BFR.
 - Example 1: The insured is an individual married policy and is only eligible for BFR benefits if both spouses qualify as BFR
 - Example 2: The insured is a corporation whose only SBI is an individual who produced corn and raised livestock for 2 crop years stills qualifies as BFR. The corporation is eligible for BFR benefits until the individual no longer qualifies as BFR or the corporation gains other SBI(s) that are not BFR(s).
 - Example 3: The insured is an individual who insures his/her landlord's share on his/her policy. The landlord has produced the crops for more than 5 crop years. Since the landlord is ineligible for BFR, the insured is also ineligible, if he insures the landlord's share.
 - Example 4: This example, discusses a partnership with an SBI and a corporation. If all the SBI(s) (including the SBI(s) in the Corporation) don't qualify, the partnership doesn't qualify.



- Insurable Interest -
 - An insurable interest in any crop or livestock includes any
 interest as an individual, or as a SBI holder in another person,
 who has an insurable interest in any crop or livestock and may
 exclude any crop year's insurable interest earned as indicated as
 a minor.
 - Insurable interest in any crop or livestock exists regardless of whether such crop or livestock was insured, was insurable or whether the person had participated in a USDA program. For the purposes of determining whether an individual has an insurable interest in a crop or livestock for BFR eligibility, the crop year for:
 - •1) Insurable annual crops is the same as the crop year in the applicable insurance policy, regardless of whether the crop or livestock is insured. For uninsurable crops, the crop year is the period within which the crop is normally grown, regardless of whether or not it is actually grown, and designated by the calendar year in which the insured crop is normally harvested.



BEGINNING FARMER RANCHER (BFR) APPLICATION

Insurable Interest (con't)

- 2) Insurable perennial crops is when the crop has reached production minimums or insurable age. For uninsurable perennial crops, it is when the tree vine or bush produces a crop that is of such a value to be commonly harvested and marketed for the area as determined by local agriculture experts.
- 3) Insurable livestock is the same as the crop year in the applicable insurance policy, regardless of whether the livestock is insured. For uninsurable livestock, the crop year is the twelve-month period, beginning July 1, and ending the following June 30th, which is designated by the calendar year in which it ends.

If all acres of the crop(s) are prevented from planting, then the individual would NOT have an interest in the crop. If partial acreage is prevented from planting and there is some planted acreage, the individual would have an insurable interest in the crop. An interest in acreage enrolled in CRP or other USDA programs where a crop is not being produced is not considered an insurable interest in the crop.

Insurable Interest (con't)

- Example 1: An individual has held a 20 percent interest in a corporation for the past two years during which the corporation has grown corn. The individual has had an insurable interest in a crop for 2 crop years.
- Example 2: An individual has held a 20% interest in a family corporation for 4 years during which time the corporation raised Feeder Pigs. The insured has an insurable interest in Livestock for 4 crop years
- Example 3: An individual has held a 50 percent interest in a partnership that raised corn during the 2002 and 2003 crop years; uninsurable dry beans during the 2004-2007 crop years; and feeder pigs during the 2002-2008 crop years. The individual has an insurable interest in crops and livestock for 7 crop years.
- Example 4: An individual has only owned 100 acres of cropland enrolled in CRP for the past 10 years and has never owned or had an interest in any crop or livestock as an individual or as a SBI to another person. CRP acreage is not considered an insurable interest in a crop or livestock, so this individual has not had an insurable interest.



BEGINNING FARMER RANCHER (BFR) APPLICATION

- Even though a BFR excludes crop years under the exclusion allowances, any production history for excluded crop years are included in the APH database, in accordance with APH procedures. The insured must prove up the excluded crop years for the APH database
- BFR applies to individuals on a nationwide basis and not for each state, county and crop. This means that if the crop or livestock is produced anywhere in the country and the individual has an insurable interest it counts toward BFR status.
- BFR does not prevent an insured from also qualifying as a New Producer on a crop/county basis. Consult the applicable new producer procedures.
- Once an individual has 5 crop years of an insurable interest in any crop or livestock, this includes being a SBI in another person who has an insurable interest in any crop or livestock, the producer is no longer entitled to BFR benefits.



- BFR status is continuous once an individual elects and qualifies for BFR. BFR status ends
 - only when the individual or, in the case of an entity any one or more of the SBIs, has:
 - (1) actively operated and managed a farm or ranch in any county, in any state, with an insurable interest in any crop or livestock as an owner-operator, landlord, tenant, or sharecropper for more than 5 crop years;
 - (2) exhausted all 5 crop years of BFR benefits; or
 - (3) canceled the BFR Application.

Documentation:

For BFRs, documentation for excluded years of insurable interest must be provided by the individual at the time of BFR application. Such documentation may include a driver's license to substantiate age; military records to substantiate active military service; and transcripts to substantiate post-secondary education.



VETERAN FARMER RANCHER (VFR) APPLICATION

- A VFR is an individual who has served on active duty in the United States Armed Forces, including the Air Force, Army, Coast Guard, Marine Corps, Navy, or Space Force, and their reserve components, was discharged or released under conditions other than dishonorable, and:
 - 1) has not operated a farm or ranch;
 - 2) has operated a farm or ranch for not more than five years; or
 - 3) is a veteran who has first obtained status as a veteran during the most recent five-year period, even if that veteran has previously operated a farm or ranch for more than five years.
- A person, other than an individual, may be eligible for Veteran Farmer or Rancher benefits if all substantial beneficial interest holders qualify as a Veteran Farmer or Rancher. A spouse's veteran status DOES NOT impact whether an individual is considered a Veteran Farmer or Rancher.



VETERAN FARMER RANCHER (VFR) APPLICATION

- VFR applies to individuals on a Nationwide Basis and not for each state, county and crop. This means that if the veteran is an operator on a farm or ranch anywhere in the country it will count when determining VFR status when VFR status is based on the number of years the veteran has operated a farm or ranch.
- VFR does not prevent an insured from also qualifying as a New Producer on a crop/county basis. Consult the New Producer procedures contained in the Crop Insurance Handbook (CIH) Part 17 Section 5.
 - operating a farm or ranch for more than 5 years when an individual qualified for VFR by operating a farm or ranch for not more than 5 years; or
 - being first discharged from the Armed Forces for more than 5 years when an individual qualified for VFR by being first discharged from the Armed Forces for not more than 5 years.



VETERAN FARMER RANCHER (VFR) APPLICATION

- When there is a Transfer of Coverage and Right to Indemnity, the VFR eligibility will continue the policy for the crop year of transfer regardless of whether the transferee is a VFR
- Insured qualifies for both VFR and BFR
 - If an insured qualifies for both VFR status and BFR status, the insured must choose which program they wish to receive benefits under – see BFR/VFR application. Insured cannot receive benefits under VFR and BFR at the same time. However, an insured may receive VFR benefits after receiving BFR benefits if the insured subsequently meets the VFR qualification
 - Example: Insured A qualified as a BFR and received BFR benefits from CY 2013 to CY 2018. Insured A subsequently served in active military duty in the United States Army and was discharged on July 1, 2022. For CY 2024, Insured A meets the VFR criteria as a veteran who has first obtained status as a veteran during the most recent five-year period, even if that veteran has previously operated a farm or ranch for more than five years. Insured A will be eligible to receive VFR benefits through June 30, 2027, provided other eligibility requirements are met.

• Deadline -

 To be eligible for BFR or VFR and have BFR or VFR status apply to the current crop year, an individual must complete the BFR or VFR Application by the applicable SCD for the crop year.



VETERAN FARMER RANCHER (VFR) APPLICATION

Documentation for VFR:

- For VFRs, documentation must be provided by the individual at the time of VFR application. Such documentation for military records to substantiate active military service and discharge, include, but are not limited to:
 - DD 214
 - DD 215 (corrected DD 214),
 - DD 256 (Reservist),
 - NGB 22 (National Guard or Air National Guard), and
 - NGB 22a (corrected NGB 22).
- NOTE: If qualifying for VFR by using the date of discharge as a qualifier and the individual has multiple dates of discharge, <u>use</u> the earliest date of discharge.



BFR/VFR APPLICATIONS

Approving/Disproving BFR or VFR Applications:

- The AIP must approve or reject the BFR or VFR Application NO later than the ARD.
- Exceptions: For those crops where the SCD and ARD are on the same date, the AIPs must approve or reject the BFR or VFR Application no later than 30 days after the SCD date. For livestock products, the AIPs must approve or reject the BFR or VFR Application no later than the SCD date.



BFR/VFR APPLICATIONS

- If the individual does not qualify as a BFR or VFR or if any certified information is inaccurate and the inaccurate information was not corrected by the SCD, the AIP shall:
- (1) Notify the Individual:
 - (a) he/she does not qualify as BFR or VFR, including the reason;
 - (b) that administrative fee(s) and any applicable premium must be paid in accordance with the policy terms or the policy will be terminated and the person will become ineligible for insurance coverage:
 - (c) of any changes to the approved APH yield due to non-BFR or VFR status;
 - (d) provide a copy of the notice to the insured, when the individual is not the named insured (e.g., the individual is a SBI to the insured); and
- (2) Terminate the policy and the individual becomes ineligible for insurance coverage, if the administrative fee and/or premium is not paid according to policy terms.



BFR/VFR APPLICATIONS

- VFR benefits are the same as BFR benefits; therefore, the procedures regarding the application of BFR benefits apply to VFRs as well. However, the qualifications for VFR and BFR, and any applicable exceptions for the benefits, are different; therefore, the programs are not interchangeable. The following benefits apply to insureds who are eligible for BFR or VFR benefits:
 - Administrative Fee Waiver all Cat and Additional coverage Admin Fees are waived
 - Additional Premium Subsidy additional 10% percentage points greater than the normal premium subsidy in the County Actuarial
 - Use of Another Person's Production History use of another person's production history for the specific acreage transferred to the BFR or VFR where the BFR/VFR was previously involved in the decision making or physical activities of a farm/ranch operation
 - Increase in the Percent of T-Yield Used for Yield Adjustment an increase from 60% to 80% of the applicable T-Yield, in the substituted yield for Yield Adjustment when replacing a low actual yield due to an insured cause of loss



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Crop Year	From (mm/yy)	To (mm/yy)	Type of Crop(s) / liveste	ock	State/County	USDA Program*	Туре	of Exclusion**	From (mm/yy)	To (mm/yy)
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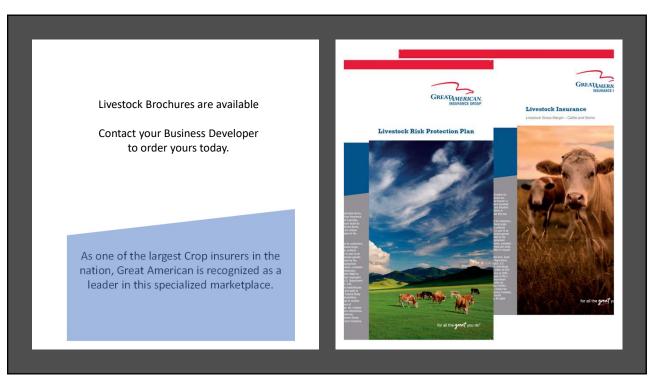
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	at I have not had an interest in any crop(s) or livestoc	sk for more	"As provided by me on this for	m Leartify that I			
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tenant's share, all must qualify as Beginning I certify that to the best of my knowledge a not limited to voidance of the policy, and in	ng Farmer/Hanchers for benefits to apply. and belief all of the information on this form is con in criminal or civil penalties (18 U.S.C. §1006 and §	rect. I also unde §1014; 7 U.S.C.	erstand that failure to report comp . §1506; 31 U.S.C. §3729, §3730	pletely and accurately may result in and any other applicable federal str	sanctions under my policy, includi atutes).	ng but	
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To be completed by AIP - "Eligible Number of C	Drop Years the BFR applicant qualifies to receive BFR ber	nefits	(for	r WFRP), this number includes the crop		000	
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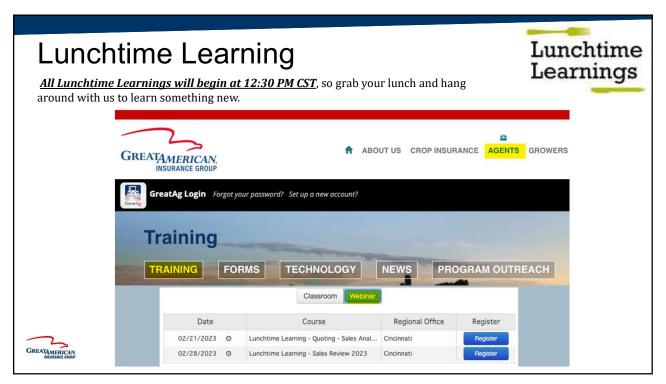
Review the next few slides for some of Great American's crop insurance tools. Any of these have the potential to help you learn and to grow your business

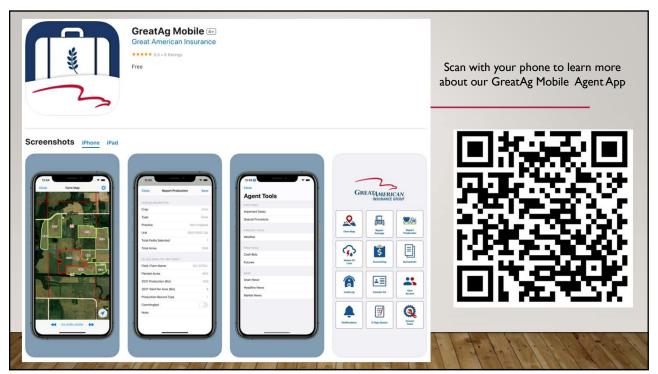
Thank you for taking the time to review these materials

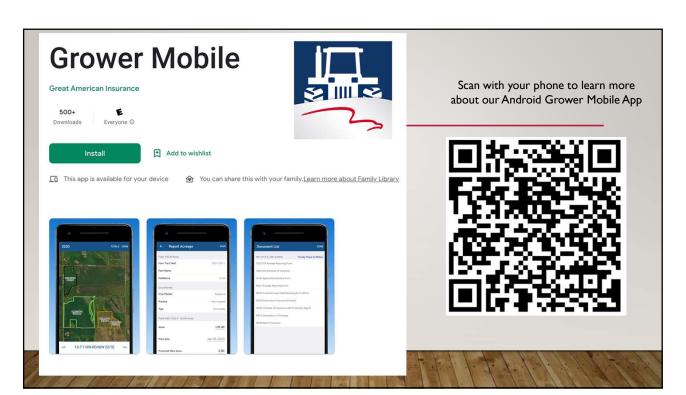
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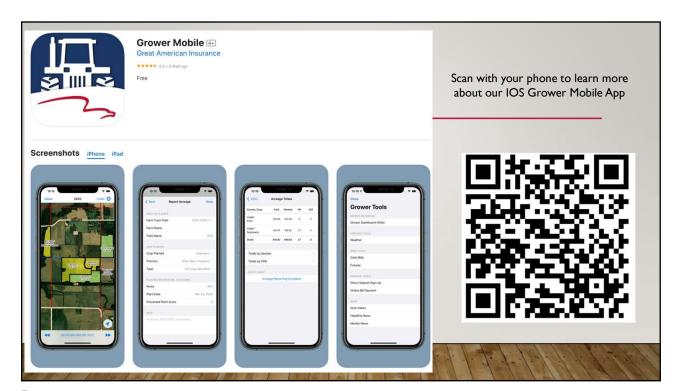








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